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# SESSIONAL PAPERS 

VOLUME 3

## THIRI) SESSION OF THE EIGHTH PARLIAMENT

## OF THE

## DOMINION OF CANADA

## SESSION 1898



OTTAWA
PRINTED BY S. E. DAWSON, PRINTER TO THE QUEEN'S MOST EXCELLENT MAJESTY 1899
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OF THE

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7a. Inspection of Weights, Measures, Gas and Electric Llght, for the fiscal year ended 30th June, 1897.
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Printed for loth distribution and sessional papers.
20. Copy of an order in council relative to the issue of licenses to United States fishing vessels. Presented 3rd February, 1898, by Sir Louis Davies Not printed.
20 $a$. Return to an order of the House of Commons, dated 12th April, 1897, for a return showing the number of fishing licenses granted to fish in Lake Erie, opposite East and West Elgin, and their location, whether pound net, gill net or seine license, and to whom granted during the years 1895 and 1896. Also the names of all applicants for licenses for the year 1897, giving the names of those applicants who were granted licenses and the amount paid by each of them. Also all telegrams, letters, reports and correspondence of every description in any way relating to the granting or refusal of such licenses. Presented 13th April, 1898.-Mr. Ingram. .

Not printed.
21. Return to an order of the House of Commons, dated 12th April, 1897, for a return showing all mail contracts that were cancelled and all that expired in East and West Elgin since 15th July, 1896; also all correspondence, reports, tenders received and entered into for carrying the mail since 15 th July, 1896, giving names and amounts. Presented 4th February, 1898.-Mr. Ingram.

Not printed.
21a. Return to an order of the House of Commons, dated 5th May, 1897, for copies of correspondence and papers cancelling the contract with Mr. Finkle for carrying the mail from Newburgh to Kingston by the way of Camden East, Wilton, Odessa, etc. Also copies of tenders for carrying the mail from Newburgh to Kingston by the way of Camden East, Wilton, Odessa, etc. ; together with all correspondence, reports and papers in connection with this contract. Presented 4th February, 1898.-Mr. Wilson. .

Not printed.
21b. Return to an order of the House of Commons, dated 3rd May, 1897, for copies of all papers and correspondence relating to tenders for the mail contract from Shubenacadie to Dean, in the province of Nova Scotia, includiug a statement of the tenders received and the reason for awarding the contract to one Guild. Presented 4th February, 1898.-Sir C. Hiblert Tupper. . ... Not printed.

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> . Printed for sessional papers.
> 21d. Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1898, for copies of all orders in council, correspondence, reports, tenders, if any, and papers relating to the carrying of the mail between Golden, B.C., and St. Eugene since July, 1896, the number of trips made by each courier and the amount paid to each. Presented 31st May, 1898. Mr. Foster..
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22. Return of Treasury Board Over-rulings of Auditor General's decisions between the second session of the eighth parliament, 1897, and the session of 1898. Presented 7th February, 1898, by Hon. W. S. Fielding. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . Not printed.
23. General Rules and Orders of the Exchequer Court of Canada. Presented 7th February, 1898, by Hon. C. Fitzpatrick

Not printed.
$\boldsymbol{2 8}$ a. General Order No. 87 of the Supreme Court. Presented 25th March, 1898, by Hon. C. Fitzpatrick. Not printed.
24. Return to an order of the House of Commons, dated 7th June, 1897, for copies of all correspondence of record in the department of the interior in regard to the keeping of government horses by S. J. Donaldson, of Prince Albert, Saskatchewan, from October, 1894, until May, 1895, and referring in any way to the transferring of the keeping of said horses from Joseph Letellier de St. Just to the said S. J. Donaldson; together with all accounts received from S. J. Donaldson in connection with keeping of said horses and caring for other government property. Presented 7th February, 1898. -Mr. Davis

Not printed.
25. Copy of the order in council and the contract entered into between Her Majesty and Messrs. Mackenzie and Mann for the construction of a railway from the Stikine River to Teslin Lake. Presented 8th February, 1898, by Hon. A. G. Blair.........See "Votes and Proccedings," payt 37.
26. Statement of Governor General's Warrants issued since last session of parliament, on account of fiscal year 1897-98. Presented 8th February, 1898, by Hon. W. S. Fielding. .......... . . . . Not privted.
27. Report of the Commissioner, Dominion Police Force, for the year 1897. Presented 8th February, 1898, by Hon. C. Fitzpatrick.... .... ......... ............ ........... .................. Not printed.
28. Statement of expenditure on account of miscellaneous unforeseen expenses from 1st July, 1897, to 3rd February, 1898. Presented 10th February, 1898, by Hon. W. S. Fielding............Not printed.
29. Return to an order of the House of Commons, dated 17 th May, 1897, for copies of all papers, reports and correspondence respecting the illegal fishing by forelgners in the waters of British Columbia, and also all papers, reports and correspondence respecting smuggling on the coast of British Columbia. Presented 11th February, 1898.-Mr. Prior.

Not printed.
30. Report of Mr. W. T. Jennings, C.E., on routes to the Yukon. Presented 11th February, 1898, by

30a. Return showing the approximate amount of gold taken out of the Yukon district from 1886 to 1897, inclusive. Presented 15̌th February, 1898, by Hon. C. Sifton........ Printed for sessional papers.
30b. Copies of the following papers : 1. Particulars of the standard and gauge of the Kaslo and Slocan Ralway. 2. Proposal of J. Wesley Allison representing a syndicate for construction of Skagway and Lake Bennett and Dawson City Railway. 3. Proposal from a syndicate represented by Lord Charles Montague, Mr. Clarence H. Mackay and Mr. H. Maitland Kersey for construction of a railway from Stikine River to Teslin Lake. 4. Letters to the minister of the interior from Mr. H. Maitland Kersey, bearing date the 22nd and 23rd January, 1898. Presented 15th February, 1898, by Hon. C. Sifton

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30. Return to an order of the House of Commons, dated 22nd February, 1898, for copies of all papers respecting any proposal made by Mr. Hamilton Smith, for the construction of a railway towards the Yukon. Presented 22nd February, 1898, by Sir Wilfrid Laurier.

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$\mathbf{3 0 d}$. $\%$ Return to an address of the Senate to his excellency the Governor General, dated 17th March, 1898, for a return showing all offers received by the government for building the Stikine-Teslin Railway or for building any railway or tramway to connect the head waters of the Yukon with the Pacific ocean, and all plans, specifications and other documents in connection therewith, and all correspoudence upon this subject. Presented (Senate) 3rd May, 1898.-Hon. Mr. Wood...Not printed.
31. Supplementary return to an address of the Senate to his excellency the Governor Gentral, dated 9th April, 1897, for a statement showing for each department of the civil service, the names, ages, offices and salaries of such persons employed either in the inside or outside divisions thereof ; and of such persons not in the civil service employed by the govermment in any department, who, since the 13th July, 1896, and in cases where no commission of investigation was appointed, as have been removed from office by dismissal, superannuation or otherwise, specifying in tach case the manner of, the grounds for such removal, and the length of notice given to the persons removed, and the amount of superannuation or gratuity granted, if any; also showing the name, age, office and salary or remuneration of any and every person appointed to the civil service in the place of, or as a consequence of any such removal. Presented (Senate) 16th March, 1898.-Hon. Mr. Kirch hoffer.

Printed for sessional papers.
31a. - Partial return to an address of the Senate to his excellency the Governor General, dated 9th April, 1897, for a return showing: 1. The number of commissions issurd, and the number and names of all commissioners appointed by order in council or otherwise, since the 11th July last, to inquire into and report upon charges preferred against any employee of the govemment, whether permanent or temporary, of offensive partisanship during the last Dominion election, or at any other time. 2. The number of commissions issued, and the number and names of all commissioners appointed to inquire into and report upon charges preferred, or upon the conduct of any officer or other employee of the government, permanent or temprary, other than those mentioned in the preceding paragraph. 3. The number and names of all commissioners appointed to investigate and report upon any claim or claims preferred against the govermment, and the finding of such commissioner or commissioners thereon. 4. The date of, and cony of pach commission issued, and the date of the appointment of each commissioner, his name, residence and designation. 5. The time occupied in each investigation by each commissioner or commissioners. 6. The amount paid or to be paid to each commissioner, in fees, per diem allowance, salary, travelling expenses, and incidentals of all kinds. 7. The number of witnesses summoned in each case to appear before the investigating commissioner or commissioners. 8. The amount paid or to be paid, to each witness, in fees, por diem allowance, travelling expenses, or for any other services rendered. 9. The number of bailiffs and constables employed in each case, and the amount paid or to be paid to each for his services in any capacity. 10. The number and names of all lawyers retained or engaged in any way by the crown to conduct each case, the amount paid or to be paid to each lawyer or counsel so engaged. 11. A copy of all reports made to heads of departments, or to his excellency the governor general in council, by any commissioner or commissioners, together with his or their findings in each case ; and a statement showing the action taken thereon by any head of a department, or by the governor general in council. 12. The name, age, office and salary of any and every person appointed to any office or employment under the government, in the place of, or in consequence of any person's removal or dismissal, as a result of the finding of any commissioner or commissioners. Presented (Senate) 16th March, 1898.-Hon. sir Mackenzie Bowell. ................. . . ..... Printcd in abstract form.
31b. Supplementary return to No. 31a. Presented (Senate) 25th March, 1898.-Hon. Sir Mackenzie Bowell. . .

See 31a.
31c. Supplementary return to No. 31a. Presented (Senate) 18th May, 1898.-Hon. Sir Mackenzie Bowell. See 31a.
31d. Supplementary return to No. 31a. Presented (Senate) 27th May, 1898.-Hon. Sir Mackenzie Bovell. See 31a.
31e. Supplementary return to No. 31a. Presented (Senate) 31st May, 1898.-Hon. Sir Mackenzic Bowell. Sec 31a.
82. Statement in reference to fishing bounty expenditure for 1896-97. Presented 15th February, 1898, by Sir Louis Davies........................ . . ... ... ................................ Not printed.
83. Statement of all superannuations and retiring allowances in the civil service during year ended 31st December, 1897, giving name, rank, salary, service, allowance and cause of retirement of each person superannuated or retired, also whether vacancy filled by promotion or new appointment, and salary of any new appointee. Presented 16th February, 1898, by Hon. W. S. Fielding.

Not printed.

## CONTENTS OF VOLUME 13-Continued.

34. Detailed statement of all bonds and securities registered in the department of the secretary of state of Canada, since the last return, 5th April, 1897, and submittea to parliament in accordance with section 23 of chapter 19 of the Revised Statutes of Canada. Presented 16th February, 1898, by Hon. C. Fitzpatrick

Not printed.
85.

Statemient in pursuance of section 17 of the Civil Service Insurance Act, for the year ended 30th June, 1897. Presented 18th February, 1898, by Hon. W. S. Fielding...... .. ...... Not printed.
36. Return to an order of the House of Commons, dated 2.hd February, 1898, for copies of all papers respecting the establishment of a line of vessels between Canada and France. Presented 22nd February, 1898, by Sir Wilfrid Laurier. .... ................ .. .... Printed for sessional papers.
87. Return to an address of the House of Commons to his excellency the Governor General, dated 17th May, 1897, for copies of all depositions, declarations, reports, orders in council, correspondence, etc., concerning the dismissal of M. P. Laberge, late deputy postmaster at the city of Quebec. Presented 2nd March, 1898. - Mr. Casyrain.

Not printed.
88 a. Return to an address of the House of Commons to his excellency the Governor General, dated 14th Fehruary, 1898, for copies of all correspondence, charges, evidence and reports in connection with the case of Benjamin Palmer, formerly lighthouse keeper at Palner's Point, King's county, N.B.
Presented 3rd March, 1898.-Mr. Foster......................................t printed.
87 $b$. Return to an address of the House of Commons to his excellency the Governcr Gentral, dated 14th
87\%. Return to an address of the House of Commons to his excellency the Governcr Gentral, dated 14th March, 1898, for copies of the report made to the government by Mr. Jean B. B. Prévost, who was apprinted to inquire into the conduct of Mr. D. Desroches, collector of revenue for the excise division of Terrebonne. Presented 22nd March, 1898.-Mr. Chaurin........... . Not printcd.
$\mathbf{a y}_{\text {c. }}$ Supplementary return to an order of the House of Commons, dated 5th April, 1897, for a return giving the names of all commissioners appointed by the government or any of the ministers to hear charges and make investigations into the conduct of civil servants and employees of the government or any of the departments since July, 1896, together with the rate of pay and allowances of rach and the length of time earh has heen employed, and the full amount paid ; also copies of all reports made by them to the government, or any member thereof, and copies of the authorization and instructions under which they acted. Presented 25 th March, 1898.-Mr. Foster. . Not printed.
$\mathbf{3 y d}$. Return to an order of the House of Commons, dated 14th March, 1898, for copies of all correspondence and papers touching the appointnient of R.S. Thompson to the position of postuaster in the town of Oxford, Cumberland county, Nova Scotia, and the dismissal of Henry Smith from said office, the applications for the said position and correspondence respecting the same; also copies of all reports or charges, if any, made against R. S. Thompson for selling liquor contrary to the provisions of the Scott Act, and for smuggling or other charges ; and all papers showing what, if any, action has been taken on these complaints. Presented 28th March, 1898.-Sir C. Hiblert 7 upper

Not printed.
87e. Return tor
to an order of the House of Commons, dated 14th March, 1898, for a return of all papers, correspondence and reports connected with the dismissal of S. R. Griffin, Isaac's Harbour. Nova Scotia, from his position of postmaster, including a petition signed by seven-eighths (more or less) of the electors of said district, in favour of the retention in the service of an officer who had served for twenty-two years and a half. Presented 12th April, 1893.--Sir C. Hibbert Tupper. . Not printed.
37f. Return to an address of the House of Conimons to his excellency the Governor General, dated 30th March, 1898, for copies of all papers, letters, correspondence, depositions, reports, documents, etc., in relation to the suspension from office of Victor J. A. Venner, as Indian agent for the Restigouche band of Indians. Presented 12th April, 1898.-Mr. McAlister

Not printed.
37g. Return to an order of the House of Commons, dated 18th April, 1898, for copies of all letters, papers and correspondence or reports between the minister of the interior or any of his departmental employees, and any Indian agent or agents regarding the dismissal of Dr. George 'I. Orton as medical superintendent of Indians in the province of Manitoba. Presented 27 th April, 1898.Mr. Sproulc.

Not printed.
$\mathbf{3 7} h$. Return to an order of the House of Commons, dated 30th March, 1898, for copies of all correspondence between any minister of the crown and other persons respecting the dispensing with the services of John Walker as caretaker of the Cave and Basin Baths at Banff, North-west Territories. Presented 27th April, 1898.-Mr. Darin.

Not printed.

## CONTENTS OF VOLUME 13-Continued.

37 i. Return to an order of the House of Commons, dated 14th March, 1898, for copies of all papers, reports and official correspondence in any way connected with the dismissal of David Ross, fishery officer for N. E. Margaree, in the island of Cape Breton. Presented 28th April, 1898.—Sir C. Hiblert Tupper.

Not printed.
37j. Return to an order of the House of Commons, dated 30th March, 1898, for copies of papers, correspondence and orders concerning the dismissal of François Corbeil, formerly wharfinger on the Lachine canal. Presented 4th May, 1898.-Mr. Bcrgeron.

Not printed.
$\mathbf{3 7 k}$. Return to an order of the House of Commons, dated 14th March, 1898, for copies of reports, correspondence and papers relating to the dismissal of Charles Hoar, an employee of the Intercolonial Railway at Pictou, Nova Scotia. Presented 4th May, 1898.-Sir C. Hibbert Tupper. .Not printed.
391. Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1898, for a return giving: (a.) The names of employees relieved from duty by the government by dismissal or otherwise upon the Welland canal and Welland canal feeder, from the 13th of July, 1896, to the 1st of March, 1898. (b.) The years of service of each employee so relieved of duty. (c.) The amount of retiring allowance, if any. (d.) The cause of dismissal in each case. (e.) The amount of pay per annum of which each employee had been in receipt. (f.) The names of new employees appointed, whether permanently or temporarily, between the same dates. (g.) The amount to be paid to each of such new temporary or permanent employee per month. Presented 5th May, 1898.-Mr. Montague. ....

Not printed.
$\mathbf{3 7} \mathrm{m}$. Return to an address of the House of Commons to his excellency the Governor General, dated 18th April, 1898, giving : (a.) The names of employees relieved from duty by the government by dismissal or otherwise upon the Lachine canal, from 13th July, 1896, to 1st March, 1898. (b.) The years of service of each employee so relieved of duty. (c.) The amount of retiring allowance, it any. (d.) The cause of dismissal in each case. (c.) The amount of pay per annum of each employee at date of dismissal. ( $f$.) The names of new employees appointed, whether permanently or temporarily, from 13th July, 1896, to 1st March, 1898. (!.) The amount to be paid to each such new temporary or permanent employee per m.onth. Presented 5th May, 1898.-Mr. Quinn...........Not printed.
$\mathbf{3 7} n$. Return to an order of the House of Commons, dated 30th March, 1898, for copies of all reports, correspondence and papers relating to the dismissal of R. H. Siminonds, an employee of the Intercolonial Railway, in the general offices at Moncton, N.B. Presented 5th May, 1898.-Mr. Powell.

Not printed.
37 o. Return to an order of the House of Commons, dated 18th April, 1898, for copies of all letters, telegrams and correspondence with respect to the dismissal of Thomas Walton, late Indian agent of the Parry Island band; also report of investigation regarding the same. Presented 6th May, 1898. - Mr. McCormick.

Not printed.
$\mathbf{3 7} p$. Return to an address of the Senate to his excellency the Governor General, dated 14th March, 1898, for: 1. Copies of all complaints, whether by affidavit or otherwise, made against Mr. John Taylor, late postmaster of the city of Belleville. 2. Copies of all orders in council authorizing the reducing of the post office in Belleville from that of a city to a town office. 3. The names of the employees of said office who were dismissed, their ages, length of time each was in the service of the government, the amount of gratuity paid to each who had not served ten years, over the amount of superannuation allowance allowed to each clerk who had served for ten years and over. 4. The names of those who were reaprointed, and the salaries now paid them, in addition to their superannuation allowance. 5. The reasons why Miss I. M. Newberry and W. B. Walker were not re-employed, and two new and inexperienced clerks appointed in their stead. 6. And copies of all correspondence between members of the retorm association of Belleville or any other person or persons, in relation to the reduction of said office from a city to a town office, the removal or dismissal of the postmaster or any of the clerks of said office, and copies of all records, if any, of the deputations which visited Ottawa in connection with the business of the said office. Presented (Senate) 3rd May, 1898.-Hon. Sir Mackenzie Bowell

Not printed.
37 q . Return to an order of the House of Commons, dated 30th March, 1898, for copies of information, evidence of investigation and report, correspondence and papers r llating to the dismissal of Thomas H. Miller from the office of shipping master for the port of Bear River, Annapolis county, N.S., and the appointment of Albert Harris. Presented 9th May, 1898.-Mr. Mills. .... Not printed.

## CONTENTS OF VOLUME 13-Continued.


#### Abstract

$\mathbf{8 7} r$. Return to an order of the House of Commons, dated 14th March, 1898, for copies of all correspondence, evidence taken by commissioners, reports, recommendations and other papers relating to the dismissal of Joseph Steeves, late postmaster at Elgin, Albert county, New Brunswick, and to the appointment of his successor to that office. Presented 12th May, 1898.-Mr. McIncrney.


#### Abstract

$87_{s}$. Return to an address of the House of Commons to his excellency the Governor General, dated 25 th


 April, 1898, for copies of all orders in council, reports of the inspector or other officers of the post office department, and correspondence respecting the dismissal or retirement of Mr. M. G. McLeod from the postal mail service in Nova Scotia. Presented 13th May, 1898.-Sir C. Hiblert Tupper.Not prinited.
87t. Return to an order of the House of Commons, dated 14th March, 1898, for copies of all papers, reports and correspondence referring to or connected with the dismissal of D. Bain, Esq., station agent at Port Mulgrave, Intercolonial Railway. Presented 17th May, 1898.-Sir C. Hibbert Tupper.

Not printed.
Return to an address of the House of Commons to his excellency the Governor General, dated 2nd May, 1898, for copies of all orders in council, complaints, depositions, reports, correspondence, papers and other documents in relation to the dismissal of Mr. Elzear Lanouette, postinaster of Ste. Anne de la Pérade, and to the appointment of his successor. Presented 18th May, 1898. - Mr. Marcotte
. . Not printed.
$\mathbf{3 8} v$. Returnott reports of evidence, recommendations and other papers relating to the dismissal of Joshua $\mathbf{L}$. Steeves, lately collector of customs at Hillsboro', Albert county, New Brunswick, and to the
$\mathbf{8 \gamma} w$. Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1898, for copies of all orders in council, papers, correspondence, evidence and reports connected with the inquiry into the charges made against Mr. A. F. Cameron, of the customs service at Sherbrooke, Nova Scotia, and his dismissal from office. Presented 25th May, 1898. - Sir C.

$\mathbf{8 7} \boldsymbol{x}_{x}$. Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1898, for copies of all correspondence, orders in council and petitions with the names attached thereto, relative to the dismissal of James M. Aitken, sub-collector of customs at the outport of Montague, Prince Edward Island, together with reasons for which he was dismissed.
37 $y$. Presented 25th May, 1898.-Mr. Macdonuld (King's).
Not printed.
${ }^{87} y$. Return to an address of the House of Commons to his excellency the Governor General, dated 9th May, 1898, for copies of all papers in connection with the dismissal of John F. Tennant, late
$\mathbf{8 y}$ z. Rollector of customs at Gretna, Manitoba. Presented 30th May, 1898.-Mr Quinn...Notiprinted.
Return to an order of the House of Commons, dated 25th April, 1898, for a return showing: 1. The names of all persons who, having been iu the employ of the government in the North-west Territories, have ceased to be in that employ since June, 1896. 2. The date at which their services were dispensed with and the reasons tor their dismissals in each case. Presented 2nd June, 1898. Mr. Davin
.... Not printed.
$\mathbf{8 7}$ aa. Return to an order of the House of Commons, dated 3rd June, 1898, showing all the changes that have bren made in the officials and employees of the customs department in the county of Cape Breton since June, 1896, and giving copies of all letters, papers, petitions, telegrams, recommendations and correspondence relating to such changes. Presented 3rd June, 1898.-Hon. W. Paterson.

Not printed.
87bl. Return to an address of the Senate to his excellency the Governor General, dated 17th June, 1897, for a copy of all correspondence exchanged between the different departments, or employees thereof, and Mr. Choquette, member of the house of commons for Montmagny, on the subject of the dismissal of the following persons: Charles Bouffard, postmaster at Berthier; Louis Lavoie, postmaster at l'Ile aux Grues; Joseph Bossinotte, postmaster at Cap St. Ignace ; Michel St. Pierre, postmaster at St. Paul du Buton ; Mde. Cyp. Dionne, postmistress at St. Pierre, Rivière du Sud; Napoléon Dugal, postmaster at Beaubien; Cléophas Bélanger, postmaster at Landvilla; Mde. Ignace Mercier, postmistress at Mercier ; Alfred Dubé, employee on the Intercolonial Railway ; J. B. Proulx, employee on the Intercolonial Rail way ; Xavier Simoneau, employee on the Intercolonial Railway; $X_{\text {avier Poitras, employee on the Intercolonial Railway; Sifroid Fortin, employee on the Inter- }}$ colonial Railway ; Télesphore Gendreau, harbour maater at Montmagny ; Maxime Dubé, customs officer (preventive officer); Télesphore Gendreau, guardian of the wharf at St. Thomas. Presented (Senate) 7th June, 1898.-Hon. Mr. Landry.
.Not printed.

## CONTENTS OF VOLUME 13-Continued.

38. Commission of Major Walsh as executive officer of the Yukon district. Presented 4th March, 1898, by Sir Wilfrid Laurier... ... ................................... Printed for scssional papers.
$\mathbf{3 8} a$. Copy of the orders in council of the 17 th and 26 th August. 1897, appointing James Morrow Walsh, Esquire, chief executive officer of the government in the Yukon territory. Presented 7th March, 1898, by Hon. C. Sifton. . ......................... ... ... . Printed for sessional papers.
38 $b$. Keturn to an address of the Senate to his excellency the Governor General, dated 17th March, 1898, for copies of all letters and reports received by the government or any department thereof, from Commissioner Walsh, while on his way to the Yukon district, or since his arrival there. Presented (Senate) 3rd May, 1898.-- Hon. Mr. Ferguson. .

Printed for sessional papers.
3*r. Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1898, for copies of orders in council, commission, instructions, correspondence and papers relating to the appointment and duties of Major Walsh. commissioner of the provisional district of Yukon, inclurling any directions concerning his duties on the way to Dawson city as well as those after his arrival there. Presented 23rd May, 1898.-Sir C. Hiblert T'upper.

Printed for sessional papers.
39. Return to an address of the House of Commons to his excellency the Governor General, dated 7th March, 1898, for copies of the correspondence between Sir Wilfrid Laurier and Mr. Foster, of the United States of America, following the meeting of the experts on the Behring Sea seal question. Presented 7 th March, 1898. -Sir Wilfrid Laurier..Printed for loth distribution and sessional papers.
40. Statement of the affairs of the British Canadian Loan and Investment Company, as on 31st December, 1897. Presented 7th March, 1898, by the Hon. The Speaker..... ... ........ Not printed.
41. Copy of the order in council of lith July, 189\%, under which a lease of the right of subaqueousmining on the North Saskatchewan river was issued to Mr. G. A. Drolet, and in which are set forth the conditions of the said lease. Presented 7th March, 1898, by Hon. C. Sifton.

Printed for sessional papers.
41a. Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1898, for copy of the mining lease granted to Chevalier Drolet. Presented 27th April, 1898.

42. Return showing reductions and remissions made during the fiscal year ended 30th June, 1897, under section 141 as added to the Indian Act by section 8, chapter 35, 58-59 Victoria. Presented 7th March, 1898, by Hon. C. Sifton.. ...................................................... Not printed.
43. Return of all lands sold by the Canadian Pacific Railway Company, from the 1st October, 1896, to the 1st October. 1897. Presented 7th March, 1898, by Hon. C. Sifton....... .. .. Not printed.
43a. Return of correspondence, etc., respecting the affairs of the Canadian Pacific Railway Company, which the department of the interior has had since the previous return was presented to parliament under the resolution of the 20th February, 1882. Presented 7th March, 1898, by Hon. C. Sifton. Not printed.
44. 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 of the Revised Statutes of Canada, and its amendments. Presented 7th March, 1898, by Hon. C. Sifton.............. Not printed.
44a. Return of orders in council which have been published in the Canada Gazette and in the British Columbia Guzette, in accordance with the provisions of subsection (d) of section 38 of the regulations for the survey, administration, disposal and management of Dominion lands within the 40 -mile railway belt in the province of British Columbia. Presented 7th March, 1898, by Hon. C. Sifton.

Not printed.
45. Return of orders in council which have been published in the Canada Gazette, in accordance with the provisions of the North-west Irrigation Act, being 57-58 Victoria, chapter 30, etc. Presentrd 7th March, 1898, by Hon. C. Sifton...

Not printed.
46. Return of the names and salaries of all persons appointed to, or promoted in the civil service during the calendar year 1897, specifying the office to which each has been appointed or promoted. Presented 10th March, 1898, by Sir Henri Joly de Lotbinière. . . . . . . . . Printed for sessional papers.
47. Correspondence, etc., relative to the establishment of an agency or agencies of the Canadian Bank of Commerce in the Yukon district. Presented 10th March, 1898, by Hon. W. S. Fielding.

Printed for distribution.
48. Return to an address of the House of Commons to his excellency the Governor General, dated 17 th May, 1897, for copies of all correspondence, tenders asked for and received, orders in council and papers in connection with the fast Atlantic service. Presented 14th March, 1898.-Sir Adolphe Caron.

Not printed.

## CONTENTS OF VOLUME 13-Continued.

49. Return to an order of the House of Commons, dated 14th March, 1898, for a return of the number of acres seeded, the nature of the seed sown, and the amount of crops grown in each Indian reserve in the North-west Territories. Presented 24th March, 1898.-Mr. Darin.... ....... Not printed.
48 a. Return to an order of the House of Commons, dated 14th March, 1898, for a return showing the number of acres reserved for settlement in the North-west Territories; the number thus reserved in Manitoba; the number of acres in the North-west Territories sold to railways; the number reserved for railways ; the number reserved for the government ; the number of acres settled on; the number of acres in Manitoba sold to railways; the number reserved for ralways in Manitoba; the number reserved for the government in Manitoba, and the number of acres in Manitoba settled on. Presented 27 th April, 1898. - Mr. Davin

Not printed.
50. Return te an order of the House of Commons, dated 14th February, 1898, for reports, recommendations, etc., of the council of the Montreal bar, addressed to the minister of justice, concerning the judges of the province of Quebec. Presented 24th March, 1898.-Mr. Bergeron...... Not printed.
51. Return to an address of the Senate to his excellency the Governor General, dated 18th February, 1898, for the number of permits that have been granted to persons for the purpose of taking spirituous and intoxicating liquors into the Yukon district, the date of such permits, together with the name of the person to whom the permit has been granted, and the number of gallons covered by such permit, and the fee charged by the government per gallon. Presented (Senate) 29th March, 1898.-Hon. Mr. Perley
.Not printed.
51 $a$. Return to an address of the Senate to his excellency the Governor General, dated 11th March, 1898, for all correspondence by letters or telegrams between the federal government, at Ottawa, and his honour the lieutenant-governor of the North-west Territories, in reference to the granting of liquor permits or the introduction of liquor into the Yukon district during the last six months; also any correspondence with the government of the North-west Territories regarding the rights of the North-west Territories in regard to issuing liquor permits for the taking of intoxicating liquor into the Yukon district. Presented (Senate) 3rd May, 1898.-Hon. Mr. Perley.

Printed for sessional papers.
52. Return to an order of the House of Commons, dated 7th.June, 1897, for a return of the number of tons of bituminous steam coal and of bituminous slack coal imported from the United States in 1896, at several ports of entry, and amount of duty collected at such ports, and duty paid by Grand Trunk and Canadian Pacific Railways. Presented 31st March, 1898.-Mr. Roche....Not printed.
58. Return to an address of the House of Cominons to his excellency the Governor General, dated 3rd May, 1897, for a copy of Schedule B, showing recommendations of the treasury board as submitted by report of council to his excellency the governor general on the 6th and 7th July, 1896, and intended to be approved by him, laid upon the table of the house last session, with a statement of the action taken by the government on each of these appointments as made by the said order in council approved by his excellency, or, where no action has been taken, the reason for such a course. Presented 13th April, 1898.-Sir Charles Tupper.......... Printed for sessional papers.
54. Return to an address of the House of Commons to his excellency the Governor General, dated 17th May, 1897, for copies of all correspondence, etc., not already brought down, between the government of Canada and the government of Newfoundland, in reference to the admission of Newfoundland into the union with Canada ; also copies of all correspondence between the government of Canada and that of Newfoundland in reference to the establishment of freer trade relations between Newfoundland and Canada. Presented 13th April, 1898.-Mr. Martin.

Printed for sessional papers.
55. Return to an order of the House of Commons, dated 36th March, 1898, for a return showing the number of bushels of wheat graded into elevators at Fort William from 15th September, 1897, to 15th January, 1898, and the grades of the same as allowed by the government grain inspector at that point; also the number of bushels of wheat graded out of the above mentioned elevators during the same period, and the grades of the same as allowed by the said government inspector.

.Not printed. imported into the Dominion since 30th June last, the quantity exported during the same period, and the quantity exported from Manitoba during the like period. Presented (Senate) 3rd May, 1898.-Hon. Mr. Wark.

Not printed.
56. Correspondence on the subject of Japanese immigration. Presented 13th April, 1898, by Sir Wilfrid Laurier.

## CONTENTS OF VOLUME 18-Continued.

57. Return of copies of all agreements, not hitherto laid upon the table of the house, entered into by the department of railways with the Grand Trunk Railway Company in connection with the Montreal extension of the Intercolonial Railway. Presented 19th April, 1898, by Hon. A. G. Blair.

Printed for both distribution and sessional papers.
58. Return to an address of the House of Commons to his excellency the Governor General, dated 14th March, 1898, for copies of all correspondence between the British government and the government of Canada, in reference to the conference of colonial premiers held in London in June, 1897, in accordance with Mr. Chamberlain's invitation of January 28th preceding, with the report of the proceedings of the same. Presented 20th April, 1898.-Mr. Foster. . . Printed for sessional papers.
59. Return to an address of the House of Commons to his excellency the Governor General, dated 14th March, 1898, for copies of all depositions and papers in connection with the case of the Queen against H. B. Cameron for libel, either before the police magistrate or the court of queen's bench at Montreal, including a copy of the judgment of Hon. Mr. Justice Wurtele upon the motion for the discharge of the bail bond. Presented 20th April, 1898.-Mr. Bostock.

Not printed.
60. Return to an order of the House of Commons, dated 14th February, 1898, showing the cost of "Hansard" for each year from and including 1890 to 1897 -the return to cover the cost of reporting, transcribing, translating, printing, binding, circulating through the post office or express offices and all other expense connected with the present system of reporting and publishing the debates of the house. Presented 21st April, 1898.-Mr. Ellis............................Not printed.
61. Return to an order of the House of Commons, dated 7th June, 1897, for copies of all applications or recommendations for positions as mail carriers in the city of Brantford, in connection with the free postal delivery by the postmaster general. Presented 21st April, 1898.-Mr Clancy. .Not printcd.
62. Return to an order of the House of Commons, dated 30th March, 1898, for a return showing: (a) The names and appointments of members of the staff and employees of the royal military college of Canada who have been struck off the strength between the 30 th June, 1896, and 31st December, 1897. (b) The corresponding dates. (c) The respective conditions of engagement as regards duration. (d) The respective lengths of service completed. (c) The respective retiring allowances, if any, granted. ( $f$ ) The grounds upon which the respective grants were made, and the principles regulating them, with explanation of variation, if any. (g) The appointments which having been vacated, have since been refilled, with dates thereof. ( $h$ ) The extra public expenditure involved by the respective new appointments other than those caused by deaths, including travelling, lodg. ing and all other charges met or to be met on this account. (i) In cases of vacancies caused by death, the amounts granted to the families of deceased employees. Presented 21st April, 1898.Mr. Tyrwhitt.

Not printed.
62a. Return to an order of the House of Commons, dated 30th March, 1898, for copies of all correspondence and reports, direct or indirect, and of minutes of verbal communications between Imperial government authorities, Canadian government authorities, and the commandant myal military college of Canada, relating to the granting in the years 1898 and 1899 of commissions in her majesty's regular forces, to cadets of the royal military college of Canada. Presented 21st April, 1898.-Mr. Tyrwhitt

Not printed.
63. Return to an address of the House of Commons to his excellency the Governor General, dated 5th A pril, 1897, for copies of all memorials, statements and other documents from the government of the province of Manitoba in relation to an unsettled claim resulting from that province being charged with the cost of the erection of public buildings; with copies of all correspondence in connection therewith. Presented 21st April, 1898.-Mr. LaRivièrc....... Printed for sessional pupers.
64. Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1898, for copies of all orders in council, reports, correspondence and papers in any way relating to the claim of E. J. Walsh, Esq., against the government of the Leeward Islands. Presented 25th April, 1898.-Sir C. Hibbert Tupper.

Not printed.
65. Return to an order of the House of Commons, dated 30th March, 1898, for copies of all papers connected with the discharge from the mounted police of William J. Spencer, who, on May 14, 1885, was wounded while patrolling through the Eagle Hills with a party attached to Col. Otter's column ; the report of the board which sat on his case, and its recommendation. Presented 25th April, 1898.-Mr. Davin.
.Not printed.

## CONTENTS OF VOLUME 13-Continued.

66. Report of the commissioners appointed to investigate, inquire into and report upon the state and management of the St. Vincent de Paul Penitentiary. Presented 26th April, 1898, by Hon. C. Fitzpatrick..... ....................................... .. ........................ Not printed.
67. Return to an address of the House of Commons to his excellency the Governor General, dated 14th February, 1898, for copies of all correspondence, estimates, tenders, reports and petitions addressed to the government concerning the yearly flooding of farm land at Ste. Geneviève, in the county of Jacques Cartier, consequent upon public works in the Ottawa river. Presented 26th April, 1898.-Mr. Monk.

Not printed.
68. Return to an address of the House of Commons to his excellency the Governor General, dated 14th February, 1898, for copies of all correspondence, estimates, tenders, reports and petitions addressed to the government in regard to the construction of a wharf at Point Claire in the county of Jacques Cartier. Presented 26th April, 1898.-Mr. Monk

Not printed.
68 $a$. Return to an order of the House of Commons, dated 30th March, 1898, for correspondence between the department of public works and Mr. L. H. Masson, of St. Anicet, concerning the government wharf at that place. Also correspondence between the same department and citizens of $\mathbf{S t}$. Anicet regarding the building of a pier at said wharf. Presented 28th April, 1898.-Mr. Bergeron.

Not printed.
69. Return to an address of the House of Commons to his excellency the Governor General, dated 18th April, 1898, for copies of all correspondence, reports, orders in council and papers relating to the giving the work of printing the Klondike Official Guide to Mr. Daniel Rose of Toronto. Presented 27 th April, 1898.-Mr. Foster.

Printed for sessional papers.
70. Return to an address of the House of Commons to his excellency the Governor General, dated 14th March, 1898, for copies of the following documents and papers : (a.) The commission issued to Mr. Rothwell, law clerk in the department of the interior, Ottawa, authorizing him to investigate the grievances of certain settlers residing within the Esquimalt and Nanaimo Railway Company's land belt on Vancouver Island. (b.) All evidence taken under the said commission at Nanaimo, Victoria, or elsewhere. (c.) All reports made by the said Mr. Rothwell on all matters inquired into by him under the said comınission. Presented 27th April, 1898.-Mr. McInnes. . Not printed.
71. Return to an order of the House of Commons, dated 14th March, 1898, for a return of copies of al papers connected with the letting of the contract for the construction of the railway bridge at Edmonton, including advertisements, specifications, the tenders, the contract; any subsequent modifications of the same; correspondence; and return respecting forfeitures connected with the said contract and the action of the government thereon, and a further return stating the conditions of the work at present. Presented 28 th April, 1898.-Mr. Lavin

Not printed.
72. Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1898, for copies of all papers and correspondence (such as can be properly brought down) between the Imperial government and the government of Canada, in relation to the improvement of the defences of Canada. Presented 2nd May, 1898.-Mr. Casgrain.

Not printed.
78. Return to an order of the House of Commons, dated 14th March, 1898, for copies of all correspondence between the mayor and corporation of Gananoque, or any other person, with the government in reference to the removal of the drill shed at Gananoque. Also all correspondence in reference to the sale or purchase of a new site. Also all offers made by the president of the agricultural society of Gananoque, or any other person, offering to rent or sell a suitable building in which to store the arms and clothing; and also all other correspondence with the government, dealing with this question. Presented 4th May, 1898.-Mr. Taylor.

Not printed.
78 a. Supplementary return to No. 73. Presented 11th May, 1898.-Mr. Taylor
Not printed.
78b. Return to an order of the House of Commons, dated 14th March, 1898, for a return showing : (a) What works or repairs have been executed on the drill shed at Montreal since the 1st of September, 1896. (b) The estimated cost of said works. (c) The names of those who executed said works, and the amounts paid to each by the government. (d) The mode of calling for tenders in reference to the execution of said works. Presented 11th May, 1898.-Mr. Monk $\qquad$ .Not printed.
74. Return to an address of the Senate to his excellency the Governor General, dated 31st March, 1898, for copies of all correspondence, memoranda, papers and orders in council relating to the Manitoba school question, since the 1st of July, 1896, up to this date. Presented (Senate) 3rd May, 1898.Hon. Mr. Bernier

## CONTENTS OF VOLUME 13-Continued.

y4a. Return to an address of the Senate to his excellency the Governor General, dated 31st March, 1898, for a statement of the quantity of lands allotted for school purposes in Manitoba; the quantity of said lands sold, and the prices at which they have beenlsold; the amount received on that account the amounts still due to the government; the manner in which this fund is invested and administered ; the amount already paid to the province of Manitoba, how much on the capital, if any, and how much on the interest ; the amount still at the credit of the province, whether on the capital or on the interest ; the dates of payment in each case, and the amount of each payment; and also all the correspondence, papers, memoranda and orders in council relating thereto, up to date. Presented (Senate) 31st May, 1898.—Hon. Mr. Bernier.

Printed for both distribution and sessional papers.
75. Return to an address of the Senate to his excellency the Governor General, dated 25th March, 1898, for coples of all correspondence between J. A. J. McKenna, the representative of the department of the interior, and any member of the British Columbia government in respect to the proposed removal of the Indians from the Songhees reserve in the city of Victoria, British Columbia. Presented (Senate) 3rd May, 1898.-Hon. Mr. Templeman........................................... . printed.
76. Return to an address of the Senate to his excellency the Governor General, dated 9th April, 1897, for a return showing the number of railway tickets sold curing the year 1896 by the various railway companies of the Dominion, those under the rate of two cents per mile, and those over the rate of two cents per mile. Also the number of life insurance policies in force, dividing them as follows: $\$ 500.00$ and upwards, $\$ 1,000.00, \$ 2,000.00, \$ 5,000.00, \$ 10,000.00, \$ 25,000.00, \$ 50,000.00$. And also the number of infantile insurance and amount. Presented (Senate) 3rd May, 1898.-Hon. Mr. Boulton.

Not printed.
77. Return to an address of the Senate to his excellency the Governor General, dated 28th March, 1898, for copies of all papers, letters, telegrams, reports, recommendations, contracts, payments and correspondence, between the department of militia and any person or persons whatsoever, and also all reports and orders in council in connection with the equipment of the militia force, referring to the Oliver, the Lewis and the Merrian patents. Presented (Senate) 4th May, 1898.Hon. Mr. Landry. . . . . . . . . ..... . ................. . . ............................. . Not printed.
77a. Supplementary return to No. 77. Presented (Senate) 30th May, 1898.-Hon. Mr. Landry.
Not printed.
78. Return to an order of the House of Commons, dated 18th April, 1898, for copies of all tariffs of every kind, supplementary, regular and special, in force from time to time on the Intercolonial Railway since the appointment of Mr. Harris. Presented 5th May, 1898.-Mr. Foster. ........Not printed.
78a. Return to an order of the House of Commons, dated 30th March, 1898, for copies of all papers and correspondence, including copy of advertisement, connected with the letting of Intercolonial Railway contract for farm gates in the wintir of 189697 . Intercolonial Railway contract with one McNeil, of New Glasgow, Nova Scotia, and copies of tenders and deposits by the different parties tendering for the same. Presented ōth May, 1898.-Sir C. Hibbert Tupper ... .....Not printed.
29. Return to an order of the House of Commons, dated 14th March, 1898, for copies of all papers and correspondence respecting a fire clain of D. Connors, Esq.. Bayfield, Antigonish, between officers of the department of railways and canals and other departments, as well as between the claimant and others and the department. Presented 5th May, 1898.-Sir C. Hibbert Tupper. . Not printed.
80. Return to an address of the House of Commons to his excellency the Governor General, dated 18th April, 1898, for a copy of the report forwarded to the government by Mr. Wilfrid Mercier, appointed to hold an investigation into the conduct of employees on the St. Ann lock on the Ottawa river. Presented 5th May, 1898.-Mr. Monk.

Not printed.
81. Return to an order of the House of Commons, dated 18th April, 1898, for copies of accounts of Mr. H. H. Robertson, registrar of the election court in the election trial held at the city of London in the fall of 1897, contesting the right of Thomas Beattie, Esq., to sit as member for the city of London, in connection with the said trial, with vouchers and certificates, and all correspondence relating thereto. Presented 10th May, 1898. - Mr. Calvert.
.Not printed.
82. Return to an address of the House of Commons to his excellency the Governor neral, dated 18th April, 1898, for copies of all petitions, reports, applications, letters, telegrams, evidence, depositions, arguments, papers, writings, correspondence, judge's charge, judge's report, orders in courcil, and other documents of every kind relating to the commutation of the sentence pronounced

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by Mr. Justice Ritchie of the supreme court of Nova Scotia, upon Lyman Dart, or to the pardoning of the said Lyman Dart, or to any application for such commutation or pardoning, and including all documents which were taken into consideration by the minister of justice or by the solicitor general, or by his excellency the governor general in council in connection with such commutation or pardon. Presented 10th May, 1898.-Mr. Borden (Halifax)

Not printed.
83. Return to an address of the House of Commons to his excellency the Governor General, dated 14th February, 1898, for copies of all correspondence, advertisements for tenders and answers thereto, reforts and orders in council, and a list of all permits, licenses or leases granted, containing names of the grantees and extent of territory given and conditions attached to each, the amount paid and to be paid therefor in respect of gold placer mining or gold dredging areas in the North-west Territories and the Yukon district. Presented 11th May, 1898.-Mr. Foster.

Printed for both distribution and sessional papers.
83a. Return to an address of the Senate to his excellency the Governor General, dated 18th March, 1898,
for a return of all dredging leases made by the government during the last eighteen months on the Saskatchewan river and its branches, also particulars of the parties to whom made, the rental to be paid and the amount paid, the extent of work, if any, done under same, together with the official reports, if any, which induced the government to grant said leases upon the terms contained therein. Presented (Senate) 18th May, 1898.-Hon. Mr. Lougheed.

Printed for sessional papers.
84. Return to an address of the House of Commons to his excellency the Governor General, $d$ ted 18th April, 1898, for copies of orders in council, correspondence, clains, memoranda, statements, memorials, etc., in connection with the government of Prince Edward Island and a delegation, consisting of Mr. Warburton, premier of the province, Mr. H. C. Macdonald, attorney-general of the province and others in regard to questions at issue between the government of Prince Edward Island and the dominion of Canads. Presented 12th May, 1898.-Mr. Martin.

Printed for sessional papers.
85. Return to an order of the House of Commons, dated 7th June, 1897, for copies of all petitions, letters and documents respecting the claims made by the veterans of the rebellion of $1837-8$ for pensions or other compensation, and for all departmental replies thereto and all other papers connected therewith. Presented 12th May, 1898.-Mr. Cameron. Not printed.
86. Return to an order of the House of Commons, dated 30th March, 1898, for copies of all petitions, reports, letters, correspondence and papers, including all letters, communications or correspondence between the different departments of the government, particularly the letter from theminister of marine and fisheries, under the late government, to the then minister of public works, and the letter of the Hon Mr. Dickey, in said letter referred to, referring to the removal of the remains of piers of the old bridge at the mouth of Bear river, N.S. Presented 13th May, 1898. Mr. Mills. Not printed.
87. Return to an order of the House of Commons, dated 18th April, 1898, for a copy of the report of W. L. M. King respecting the manufacture of militia clothing in Canada. Presented 16th May, 1898.-Mr. Belcourt
. Printed for distribution.
87 $a$. Return to an order of the House of Commons, dated 14th March, 1898, for a return showing : (1.) All contracts for military clothing entered into by the government of Canada since the 1 st of September, 1896. (2.) The name of each contractor and the amount of his contract. (3.) The mode of calling for tenders in each case, and the names and amounts mentioned by each tenderer. Presented 6th June, 1898.-Mr. Monk

Not printed.
88. Return to an order of the House of Commons, dated 7th June, 1897, for copies of all correspondence, telegrams and replies thereto, between the minister of agriculture or any member of the government and any person in reference to the withdrawal, or proposed withdrawal of government aid or control from cheese and butter factories in Prince Edward Island. Also all correspondence, etc., between any member or official of the government and any person, representing or on behalf of any cheese or butter factory proposed to be erected and operated in Prince Edward Island. Presented 16th May, 1898.-Mr. Martin......... ........................ ....... ..... Not printed.
89. Return to an order of the House of Commons, dated 3rd May, 1897, for copies of all letters, papers and correspondence relating to the closing in March last of the post office at Oak Bay Mills, Quebec. Presented 17th May, 1898.-Mr. McAlister... . .... .. ...............Not printed.
89a. Return to an order of the Hotse of Commons, dated 25th April, 1898, for copies of all correspondence, papers, telegrams, etc., in possession of the government, or any member or otficial of the government, in reference to closing the post office at St. Mary's Koad East, in Prince Edward Island. Presented 18th May, 1898.-Mr. Martin

Not printed.

## CONTENTS OF VOLUME 13-Continued.

90. Return to an order of the House of Commons, dated 18th April, 1898, for a return of all correspondence, letters, or telegrams, reports in possession of the government in connection with the death from diphtheria of Macdonald and Fraser, who contracted the disease when employed on the construction of the Crow's Nest Pass Railway ; also with the holding of an inquest on bodies of said Macdonaid and Fraser, and the adjourmment of said inquest, and issuing of an injunction to prevent Coroner Mead, of Pincher Creek, from proceeding with such adjourned inquest. Presented 17th May, 1898.--Mr. Bcll (Pictou).
.. See 90a.
$\boldsymbol{9 0}$ a. Report of the conmissioners appointed to inquire into complaints respecting the treatment of labourers on the Crow's Nest Pass Railway. Presented 2nd June, 1898, by Hon. C. Sifton.

Printed for both distribution and sessional papers.
91. Return to an order of the House of Commons, dated 18th April, 1898, for a return showing names of parties from whom lands were purchased for new improvements on Iroquois section of Galops canal, and amounts paid to each person for property so purchased from them, also quantity of land purchased from each person. Also a similar statement for the lands purchased for the Cardinal section of the Galops canal. Presented 17th May, 1898.-Mr. Broder....... ... .... Not printed.
92. Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1898, for copies of all reports to his excellency, orders in council, papers and correspondence, record of the judginent of the supreme court of Canada referring to the condemnation and release of the United States fishing vessel "Frederick J. Gerring." Presented 18th May, 1898.— Sir C. Hiblert Tupper.

Not printed.
93. Return to an address of the House of Commons to his excellency the Governor General, dated 14th February, 1898, for copies of all correspondence, calls for tenders, tenders received, reports and orders in council, contracts entered into and all related papers in respect to the winter steamship service from St. John and Halifax to Great Britain since 1st July, 1897. Presented 26th May, 1898.-Mr. Foster. . . .... ....................................................................... Not printed.
94. Return to an address of the House of Commons to his excellency the Governor General, dated 18th April, 1898, for a copy of the report of the committee appointed by the Imperial government in 1896 to consider the question of a telegraph cable between Canada and Australasia; also of any reports or correspondence to the Canadian government from the Canadian representatives on said committee, or Sir Sandford Fleming in regard to the same subject. Presented 25th May, 1898. Mr. Casey. Printed for both distrilution and sessional papers.
9.5. Return to an address of the House of Commons to his excellency the Governor General, dated 18th April, 1898, for copies of all petitions, papers, correspondence, orders in council, commission, instructions, evidence, reports and decuments relating to the inquiry into the conduct of Judge Spinks, judge of the county court of Yale, by the Honourable Mr. Justice McColl of the supreme court of British Columbia. Presented 25th May, 1898.-Sir C. Hibbert Tupper. ....Not printed.
96. Return to an addres; of the House of Commons to his excellency the Governor General, dated 30th March, 1898, for copies of all papers and correspondence respecting the enforcement of coasting laws of Canada on the Pacific or Atlantic coasts. Presented 26th May, 1898. -Sir C. Hibbert Tupper.
. Printed for distribution.
97. Return to an order of the House of Commons, dated 14th March, 1898, for a return showing : (a) What contracts for military harness or saddlery have been given by the government of Canada since the 1st September, 1896. (b) To whom such contracts were awarded and where they were executed. (c) What amounts were paid for the execution of such contracts. (d) For which of the said contracts tenders were called publicly, and the amount of tender in each case, and all correspondence had by the department of militia in reference to the execution of said contracts. Presented 8th June, 1898.-Mr. Monk.

Not printed.
98. Return to an address of the Senate to his excellency the Governor General, dated 15th March, 1898, for copies of all correspondence and telegrams between the minister of agriculture or any other member of the administration, or any officer of the government, with the owners or agents of steamers or the board of trade, Charlottetown, relating to the establishment of a cold storage service on steamers between Charlottetown and ports in Great Britain or the West Indies, and in reference to the erection of cold storage prenises in Charlottetown. Presented (Senate) 12th May, 1898.-Hon. Mr. Ferguson

Not printed.
99. Regulations concerning the Stikine river and its connecting rivers and lakes. Presented (Senate) 18th May, 1898, by Hon. R. W. Scott .

Not printed.

## CONTENTS OF VOLUME 13-Continued.

100. Return to an address of the Senate to his excellency the Governor General, dated 4 th $\boldsymbol{J}$ une, 1897, for a copy of all correspondence exchanged between the Imperial government and that of the Dominion on the subject of the French treaty. Presented (Senate) 25th May, 1898.-Hon. Mr. Landry

Not printed.
101. Return to an address of the Senate to his excellency the Governor General, dated 17 th March, 1898, for a detailed account by the department of the interior of the items of the expenses allowed to W. H. Sowden duriug the period of his employment as immigration agent, and also the names of all or any persons, who, in consequence of Mr. Sowden's work in the Midland Counties, went to the Canadian North-west, and who, as stated by the leader of the government in the senate, it is believed by the government would otherwise have gone to the United States, and the residences of such persons prior to their departure to the North-west, and the places where they settled in the North-west. Presented (Senate) 25th May, 1898.-Hon. Mr. Kirchhoffer. ............ Not printed.
102. Return to an address of the Senate to his excellency the Governor General, dated 5th May, 1898, for copies of all correspondence and orders in council in respect to the occupancy of a portion of the Songhees Indian reserve at Victoria, British Columbia, by the Rsquimalt and Nanaimo Railway Company, Presented 26th May, 1898. - Hon. Mr. Templeman.....................Not printed.
103. Return to an address of the Senate to his excellency the Governor General, dated 18th March, 1898, for any correspondence that has taken place between the government and the home authorities $r \epsilon$ repatriation of the 100th Royal Canadian Regiment. Presented (Senate) 26th April, 1898.-Hon. Mr. Boulton

Not printed.
104. Return to an order of the House of Commons, dated 14th March, 1898, for a copy of all entries and clearances of Canadian ports by United States steamship "Yantic" on her voyage up the river St. Lawrence in 1897; also a copy of any papers or correspondence respecting her passage through the said river or St. Lawrence canals. Presented 30th May, 1898.-Sir C. Hibbert Tupper.

Not printed.
105. Return to an order of the House of Commons, dated 30th May, 1898, for a copy of a letter from Major General Gascoigne, relating to certain statements made in parliament, reflecting upon him as commanding officer of the Canadian militia. Presented 30th May, 1898.-Sir Wilfrid Laurier. Printed for both distribution and sessional papers.
106. Return to an order of the House of Commons, dated 25 th April, 1898, for a return of all papers, receipts and documents in possession of the government relating in any way to a claim presented to the government by Hugh Richardson, Esq., the justice of the supreme court, North-west Territories, for losses sustained at Battleford during the North-west rebellion of 1885. Presented 31st May, 1898.-Mr. Davis.

Not printed.
107. Return to an order of the House of Cominons, dated 9 th May, 1898, for copies of all reports and plans respecting or in any way relating to a route through and from the North-west 'lerritories to the Yukon district via Prince Albert, Saskatchewan, Green Lake, Isle La Crosse and the Clearwater river and Fort McMurray on the Athabasca. Presented 31st May, 1898.-Mr. Davis.

## Not printed.

108. Return to an address of the Senate to his excellency the Governor General, dated 15th March, 1898. for copies of all reports made to the department of marine and fisheries by the officers in charge of the steamer "Petrel" having reference to the service performed by that steamer during the winter of 1896-97, and also detailed statements of the expenditure incurred for that service and receipts for freight and passengers. Presented (Senate) 30 th May, 1898.-Hon. Mr. Ferguson. .Not printed.
109. Return to an order of the House of Commons, dated 2nd May, 1898, for copies of correspondence and reports addressed to the militia department concerning aceidental shooting at Cote St. Luc ranges, of a farmer named Larose of the parish of St. Laurent, in Jacques Cartier county. Presented 1st June, 1898.-Mr. Monk

Not printed.
110. Return to an address of the House of Cominons to his excellency the Governor General, dated 14th February, 1898, for copies of all correspondence, calls for tenders, tenders received, reports and orders in council, permits, licenses or leases, with the names of the parties receiving then and the conditions attached thereto, and generally all papers in connection with the disposal of timber berths or areas in the North-west Territories, including the Yukon, since 1st July, 1897. Presented 3rd June, 1898.—Mr. Foster

Not printed.

## CONTENTS OF VOLUME 13-Continued.

111. Return to an order of the House of Commons, dated 18th A pril, 1898, for copies of all reports, correspondence, documents and papers in relation to a claim by one Amable Frigon, of Montreal, for an indemnity for an injury received by him at the military camp of Laprairie in September, 1891. Presented 3rd June, 1898.—Mr. Casgrain.

Not printed.
112. Return to an order of the House of Commons, dated 4th .June, 1898, for copies of all correspondence relating to the transportation of supplies for $1898-9$, for the North-west mounted police and the officials of the department of the interior to the Yukon district. Presented 4th June, 1898.-Hon. C. Sifton

Not printed.
113. Return to an address of the Senate to his excellency the Governor General, dated 26th May, 1898, for a copy of the contract between the government and the Beaver Line Company for the carriage of the mails across the Atlantic, together with all memorials, letters, correspondence whatsoever connected with the said contract or its execution, or bearing upon the refusal of the company to allow its boats to stop at Quebec. Presented (Senate) 1st June, 1898.—Hon. Mr. Landry.

Not printed.
114. Return to an address of the Senate to his excellency the Governor General, dated 11th May, 1898, for copies of all the correspondence which took place in relation to the permission first refused and afterwards given to Captain and Brevet Major P. Belanger, of the 61st Battalion, to resign his commission and to retain the rark of major on retirement, as shown by the Militia General Orders, No. 55, of the year 1894, and by the Canada Gazette of 18th December, 1897; together with all papers, reports and orders in connection with such matter. Presented (Senate) 1st June, 1898.-Hon. Mr. Landry.

Not printed.
115. Return to an address of the Senate to his excellency the Governor General, dated 25th May, 1898, for a statement of the tenders received by the department of militia and defence for the work on the rifle range on the Ottawa river, east of the city of Ottawa, and a statement of the estimated quantities on which tenders were figured out; a statement of the date and amount of each cheque sent in with each tender. A copy of the tender of J. Lyons, and a copy of the cheque which accompanied the same, showing date of acceptance by the bank. Presented (Senate) 3rd June, 1898.-Hon. Mr. Macdonald (Victoria).

Not printed.
116. Statement concerning prices paid to the Bate Co. for articles of food supplies for the military force sent to the Yukon district last month. Presented (Senate) 3rd June, 1898. by Hon. D. Mills.

Printed for sessional papers.
117. Return to an order of the House of Commons, dated 25th April, 1898, for copies of all reports, papers and correspondence relating to the removal of postal mail clerks from their former places of residence in the province of Nova Scotia in 1897 and 1898. Presented 7th June, 1898.-Sir C. Hiblert Tupper
.Not printed.
118. Return to an order of the House of Commons, dated 14th March, 1898, for a return showing the names of all parties furnishing supplies for the military camp at Aldershot, King's county, Nova Scotia, since July, 1896, the rate of allowance or payment of each class of articles supplied, the names of the tenderers, the amount asked by each tenderer, and the amount allowed. Also a schedule of prices paid for each class of supplies for the camp at Aldershot, from 1888 to 1897, inclusive, and the names of the parties supplying each class of articles. Presented 9th June, 1898.Sir C. Hïbert Tupper. .

Not printed.
119. Return to an address of the Senate to his excellency the Governor General, dated 22nd April, 1898, for copies of all correspondence between the departments of militia, public works, agriculture and any person or persons whatsoever, in connection with the Quebec exhibition of 1894, and with the forthcoming exhibition of 1898. Presented (Senate) 7th June, 1898.-Hon. Mr. Bernier.

> Not printed.
120. Return to an address of the Senate to his excellency the Governor General, dated 12th May, 1898, for a copy of each of the following documents relating to the reletting of contracts for the construction of sections $1,2,4,5,6$ and 7 of the Soulanges canal: 1. Copy of notice calling for tenders for the reletting of sections $4,5,6$ and 7 of the Soulanges canal. 2. Copy of the specifications for the reletting of sections 4,5,6 and 7, Soulanges canal. 3. Copy of the tender of J. M. Hogan. 4. Copy of the tender of Andrew Onderdnan. 5. Copy of the order in council or report of the minister of railways and canals, or chief engineer of railways and canals, shortening the time for the completion of sections 4, 5, 6 and 7 from the end of October, 1899, to the end of October, 1898. 6. Minute or memorandum of the agreement or conversation had with Andrew Onderdonk, con-

## CONTENTS OF VOLUME 13-Concluded.

tractor for sections 4, 5, 6 and 7 of the Soulanges canal by the minister of railways and canals or chief engineer, between the dates 17 th March, 1897, and 20th March, 1897, both days inclusive, or at a subsequent date to the effect that if J. M. Hogan, the lowest tenderer for sections 4, 5, 6 and 7, refused to sign the contract that A. Onderdonk would take it at the prices named in his (Onderdonk's) tender and agree to complete the work by the end of October, 1898. 7. Copy of letter or telegram to J. M. Hogan between dates 17th March, 1897, and 22nd March, 1897, both days inclusive, notifying him that he was the lowest tenderer for sections $4,5,6$ and 7. 8. Letter from J. M. Hogan to the department of railways and canals between the dates 17 th March, 1897, and 22nd March, 1897, buth days inclusive, refusing to sign the contract for sections 4, 5, 6 and 7 for which he was the lowest tenderer. 9. Copy of contract of $A$. Onderdonk for sections $4,5,6$ and 7, Soulanges canal. 10. Copy of the order in council cancelling the contract of Archibald Stewart for sections 1 and 2, Soulanges canal. 11. Copy of order in council about reletting of sections 1 and 2, Soulanges canal. 12. Copy of public advertisement or other printed notice calling for tenders for the reletting of sections 1 and 2, Soulanges canal. 13. Copy of notice sent to Hugh Ryan asking him to tender for reletting of sections 1 and 2, Soulanges canal. 14. Copy of notice sent to John Ryan asking him to tender for reletting of sections 1 and 2, Soulanges canal. 15. Copy of notice sent to Allan R. McDonnell asking him to tender for reletting of sections 1 and 2, Soulanges canal. 16. Copy of notice sent to W. J. Poupore asking hini to tender for reletting of sections 1 and 2, Soulanges canal. 17. Copy of notice sent to one Cleveland asking him to tender for reletting of sections 1 and 2, Soulanges canal. 18. Copy of notice sent to M. P. Davis, or Wm. Davis \& Sons, asking him or them to tender for reletting of sections 1 and 2 , Soulanges canal. 19. Copy of notices sent to other contractors asking them to tender for reletting of sections 1 and 2, Soulanges canal. 20. Copy of specification and form of tender for reletting of sections 1 and 2, Soulanges canal. 21. Copies of all tenders verbatim ct literatim for reletting sections 1 and 2, Soulanges canal. 22. Copy verlatim ct literatinı of the contract of Ryan \& Macdonell for sections 1 and 2, Soulanges canal. 23. Copy of notice or information furnished to tenderers of sections 1 and 2, Soulanges canal, as to the plant which tenderers would have the use of and the terms on which they would have such use. 24. Statement of the amount and nature of the security given by Ryan \& Macdonell for the completion of their contract for sections 1 and 2, Soulanges canal. 25. Copy of notice to tenderers for reletting of sections 1 and 2, Soulanges canal, that the government would furnish a quarry for the use of contractors. 26. Copy of the agreement with Ryan \& Macdonell as to the quarry at Rockland. 27. Statement of the royalty to be paid by Ryan \& Macdonell to the department on stone to be quarried at Rockland quarry. 28. Copy of the order in council dated between the dates 15th May, 1897, and 29th May, 1897 (both dates inclusive), for the payment of $\$ 10,000$ to Archibald Stewart. 29. Copy of letter or telegram from the department of raitways and canals to one C. W. Koss, a clerk in the department of railways and canals, in the month'of December, 18:77, or January, 1898, instructing him to break into the office of Archibald Stewart, at his quarry in Rockland. 30. Copies of letters or telegrams to one Middleton, government inspector at Rockland, from the department of railways and canals, during the month of December, 1897, and up to 13th of January, 1898. Presented (Senate) 11th June, 1898.-Hon. Mr. Loughced .Not printcd.

## REPORT

## OF THE

# SUPERINTENDENT OF INSURANCE 

OF THE

# DOMINION OF CANADA 

FOR THE

YEAR ENDED 31st DECEMBER

## 1897

PRINTED BY ORDĖR OF PARLIAMENT


OTTAWA
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## Department of Finance-Insurance Branch.

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# Office of the Superintendent of Insurance, Ottawa, 2nd July, 1898. 

To the Honourable

> W. S. Fielding, Minister of Finance.

Sir,-I have the honour herewith to submit the statements in detail of Insurance Companies for the year 1897, 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, 1897.

During the year 1897 the business of fire insurance in Canada was carried on by 34 companies; of these 6 were Canadian, 20 British and 8 American. Inland marine insurance was also transacted by 4 of them (2 Canadian, 1 British and 1 American), and ocean marine by 2 of them (both Canadian). This list of companies differs from that of the previous year, in that 1 Canadian Company, viz.:-The Canadian Fire Insurance Company, was added thereto. Two British companies (the British and Foreign Marine and the Reliance Marine) carried on the business of inland marine insurance exclusively. One American company (the Agricultural) retired during the year.

## Fire Premiums and Losses in Canada in 1897.

The cash received for premiums during the year in Canada has amounted to $\$ 7,157,661$, being greater than that received in 1896 by $\$ 81,811$; and the amount paid for losses has been $\$ 4,701,833$, which is greater than that paid in 1896 by $\$ 528,332$. The ratio of losses paid to premiums received is shown in the following table:

Fire Insurance in Canada in 1897.

|  | Paid for Losses. | Received <br> Premi <br> Premiums. | Rate of <br> Losses Paid per cent <br> of Premiums Received. | The same for 1896. |
| :---: | :---: | :---: | :---: | :---: |
| CanadianBritish <br> American <br>  <br>  <br>  <br>  <br> Total. <br> do <br> do. | 8 | \$ |  |  |
|  | 718,891 3334667 | 1,021,216 | $70 \cdot 40$ |  |
|  | - $3,334,6678$ | 5,165,202 | 64.56 <br> 66.75 | \%6.85 |
|  |  |  |  |  |
|  | 4,701,833 | 7,157,661 | $65 \cdot 69$ | $58 \cdot 98$ |

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

Fire Insurance in Canada.


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

Fire Insurance in Canada for the twenty-nine years-1869-1897.


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 $64 \cdot 26$.

## 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 64.41 per cent, which is 3.10 per cent greater than the 60.31 of the previous year and is 0.93 per cent greater than the average for the last fifteen years ( $63 \cdot 48$ ). The following are the rates of incurred losses from 1883 :-


Fire Insurance in Canada, 1897.
The gross amount of policies, new and renewed, taken during the year by fire companies was $\$ 663,698,309$, which is less by $\$ 5,590,341$ than the amount taken in 1896. The premiums charged thereon amounted in 1897 to $\$ 8,304,226.84$, being $\$ 93,648.82$ less than the amount charged the previous year. The rate of premiums does not differ to any extent from that of 1896 , but the loss rate ( $65 \cdot 69$ ) is greater ( 6.71 ), being 1.43 per cent greater than the avorage loss rate (64.26) for the past twenty-nine years, the year 1877 being excluded.

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

| - | Gross Amount of Risks taken during the year. | Premiums charged thereon. | Rate of Premiums charged per cent of Risks taken. | The same for 1896. | $\begin{gathered} \text { The } \\ \text { same for } \\ 1895 . \end{gathered}$ | $\begin{gathered} \text { The } \\ \text { same for } \\ 1894 . \end{gathered}$ | $\begin{aligned} & \text { The } \\ & \text { same for } \\ & 1893 \text {. } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ | \$ cts. |  |  |  |  |  |
| Canadian Companies. | 107,268,258 | 1,416,022 30 | 1.32 | 1.31 | 1.22 | $1 \cdot 34$ | $1 \cdot 25$ |
| British do . | 470,466,620 | 5,800,145 41 | $1 \cdot 23$ $1 \cdot 27$ | 1.24 1.24 | $1 \cdot 25$ | $1 \cdot 23$ | $1 \cdot 16$ |
| American do | 85,963,431 | 1,088,059 13 | 1.27 | 1.24 | 1.21 | $1 \cdot 22$ | $1 \cdot 18$ |
| Totals | 663,698,309 | 8,304,226 84 | $1 \cdot 25$ | 1.25 | $1 \cdot 23$ | $1 \cdot 25$ | $1 \cdot 18$ |

The decrease in the amounts taken in 1897 as compared with 1896, among Canadian Companies, is $\$ 7,111,17 \%$. Among British companies there is an increase of $\$ 10,507,222$, and among American companies there is a decrease of $\$ 8,986,391$.

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

## Canadian Companies.

Increase.-British America, \$577,913; Canadian Fire; \$2,314,039. Total, \$2,921,952.

Decrease.-London Mutual, \$1,856,693; Mercantile, \$1,140,671; Quebee $\$ 903,151$; Western, $\$ 6,132,609$. Total, $\$ 10,033,124$. Total decrease, $\$ 7,111,172$.

## British Companies.

Increase.-Alliance, $\$ 11,097.8 \mathbf{5} 5$; Atlas, $\$ 8 \mathbf{4 8 , 2 5 2}$; Imperial, $\$ 1,182,739$; Lancashire, $\$ 678,960$; London and Lancashire Fire, $\$ 1,388,276$; London As-urance, $\$ 468,317$; National of Ireland, $\$ 848,252$; Norwich Union, $\$ 2.501,852$; Scottish Union and National, \$1,301 998; Sun Fire, \$246,6+3. Total, \$20,563, 144 .

Decrease.-Caledonian. $\$ 394,929$; Commercial Union, $\$ 245,516$; Guardian, $\$ 1,443,830$; Liverpool and London and Globe, $\$ 1,063,852$; Manchester, $\$ 49,668$; North British and Mercantile, $\$ 2,267,271$; Northern, $\$ 56,313$; Phœenix of London, $\$ 58,281$; Royal, $\$ 3,963,5 y 0$; Union Assurance, $\$ 512,672$. Tutal, $\$ 10,055,922$. Total increase, $\$ 10,507,22$.

## American Companies.

Increase.-Connecticut Fire, \$370,484; Insurance Co. of North A merica, $\$ 305,476$. Total, \$175,960.

Decrease.—Atna Fire, 8349,175; Agricultural, of Watertown, 83,529,700; Hartford, $\$ 1,3053,971$; Phenix, of Brooklyn, \$2, 349,421 ; Phœnix, of Hartford, $\$ 1,186,239$; Queen, of America, $\$ 893,845$. Total, $\$ 9,66^{\circ} 2,351$. Total decrease, $\$ 8,986,391$.

## Premiums and Losbes compared with risks.

The average rate of premium charged on each $\$ 1,000$ of risks. taken in 1897 is $\$ 12.512$ as against $\$ 12.547$, which was the corresponding rate in 1896. 'I'he individual rates for the different companies will be found in the annexed table, and will be seen to vary a good deal, as might naturally be expected, considering the varieties or 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 $\$ 5.38$ per $\$ 1,000$ current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-90-1-2-3-4-5-6 were $\$ 5.68$, $\$ 5.56, \$ 5.37, \$ 4.54, \$ 5.48, \$ 5.70, \$ 4.70, \$ 4.19, \$ 4.84, \$ 5.33, \$ 5.61, \$ 6.17, \$ 5.50, \$ 5.75$ and $\$ 5.15$ respectively.

The losses are, howevor, 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 1896 are appended within parenthesis:-

London Mutual, $\$ 2.51$ ( $\$ 2.49$ ); Morcantile, $\$ 3.50$ ( $\$ 8.04$ ) ; Phenix, of Brooklyn, $\$ 3.75$ ( $\$ 4.88$ ); Scottish Union and National, $\$ 4.28$ (\$6.77) ; Royal, $\$ 4.52$ ( $\$ 4.45$ ); Liverpool and London and Globe, $\$ 4.75$ ( $\$ 4.72$ ); London and Lancashire Fire, $\$ 4.85$ ( $\$ 4.07$ ); Northern, $\$ 4.88$ ( $\$ 6.10$ ); Imperial, $\$ 4.96$ ( $\$ 4.18$ ); Alliance, $\$ 5.14$ ( $\$ 5.25$ ); Caledonian, $\$ 5.19$ ( $\$ 4.97$ ); Queen, $\$ \bar{y} .29$ ( $\$ 5.64$ ) ; North British and Mercantile, $\$ 5.36$ ( $\$ 4.63$ ); Pbœnix, of London, $\$ 5.38$ ( $\$ 3.98$ ); London Assurance, $\$ 5.4$ ( $\$ 4.02$ ); Western, $\$ 5.48$ (\$5.71); Union Assurance, $\$ 5.54$ ( $\$ 6.79$ ) ; Commercial Union, $\$ 5.65$ ( $\$ 5.77$ ); Guardian, $\$ 5.94$ ( $\$ 5.06$ ); Wtna Fire, $\$ 5.99$ ( $\$ 4.70$ ); Atlas, $\$ 6.13$ (\$6.13); National, of Ireland, $\$ 6.13$ ( $\$ 6.13$ ); British America, $\$ 6.18$ ( $\$ 6.84$ ); Lancashire, $\$ 6.21$ ( $\$ 5.28$ ) ; Norwich Union, $\$ 6.44$ ( $\$ 5.91$ ); Canadian Fire, $\$ 6.76$; Hartford Fire, $\$ 6.81$ ( $\$ 4.73$ ); Phœnix of Hartford, $\$ 6.86$ ( $\$ 6.88$ ); Manchester Fire, $\$ 7.43$ ( $\$ 5.65$ ); Connecticut Fire, $\$ 7.58$ ( $\$ 4.02$ ); Insurance Co. of North America, $\$ 8.55$ ( $\$ 7.36$ ); Sun Fire, $\$ 8.79$ ( $\$ 6.98$ ); Quebec Fire. $\$ 10.05$ ( $\$ 7.99$ ).

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.

## Department of Finance-Insurance Branch.

of losses, with the proportionate rate of premiums to risks, and the proportion of the amounts paid for losses to those received for premiums during the ycar. For convenience of comparison the rates of 1896 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 jear.

Fire Insurance done in Canada in 1897.

|  | Gross Amount of Risks taken during the Yeur. |  |  |  | Net Cash paid during the Year for Losses. | Net Cash received during the Year for Premiums. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadiren Companics. | 8 | \& cts. |  |  | S cts. | \$ cts. |  |  |
| British America | 31,300,848 | 393,396 54 | 126 | $1 \cdot 24$ | 176,735 89 | 296,272 95 | 59•65 | $57 \cdot 52$ |
| Canadian Fire | 2,344,039 | 57, 256 85 | $2 \cdot 4$ |  | 13,665 14 | 42,376 48 |  |  |
| London Mutua | 18,491.287 | 250,932 44 | 136 | $1 \cdot 26$ | 131,414 90 | 183,393 82 | $71 \cdot 66$ | $73 \cdot 33$ |
| Mercantile | 6,815,270 | 81,911 54 | $1 \cdot 0$ | $1 \cdot 35$ | 44,214 28 | 69,670 54 | ${ }^{63} \cdot 461$ | $118 \cdot 71$ |
| Quebe | 10,183,391 | 137,011 23 | $1 \cdot 35$ | ${ }^{1} 32$ | 101,506 54 | 86,359 211 | 117.54 | (67.55 |
| Western | 38,133,423 | 495,513 68 | 134 | 137 | 251,353 85 | 343,143 24 | $73 \cdot 25$ | $57 \cdot 51$ |
| Tota | 107,268,258 | 1,416,022 30 | 132 | $1 \cdot 31$ | 718,890 60 | 1,021,216 24 | $70 \cdot 40$ | 67. 20 |
| Britısh Comprnics. |  |  |  |  |  |  |  |  |
| Allianc | 23,629,859 | 224,890 56 | $0 \cdot 95$ | 1.36 | 94,831 04 | 181,140 95 | $53 \cdot 52$ | 68.54 |
| Atlas | 12, 280,983 | 157,620 67 | $1 \cdot 88$ | $1 \cdot 31$ | 85,491 33 | 139,859 05 | (1) 13 | $59 \cdot 00$ |
| Caledonian | 16,200,310 | 182,027 91 | 112 | $1 \cdot 11$ | 101,706 49 | 161,718 03 | 62.89 | $62 \cdot 79$ |
| Commercial Union | 32,261,561 | 413,469 04 | $1 \cdot 28$ | $1 \cdot 31$ | 255,942 59 | 352,963 82 | $72 \cdot 51$ | 61.93 |
| Guardian | 28,679,539 | 352,842 75 | $1 \cdot 23$ | $1 \cdot 21$ | 240,994 57 | 313,721 98 | $76 \cdot 82$ | $58 \cdot 63$ |
| Imperial. | 19,614,121 | 245,205 34 | 12. | $1 \cdot 25$ | 1205,371 85 | 214,03033 | 56.9 | $51 \cdot 90$ $60 \cdot 13$ |
| Lancashire | 25,486,721 | 329,715 69 | $1 \cdot 29$ | 125 | 205,371 85 | 287,014 86 | $71 \cdot 55$ | $60 \cdot 13$ |
| Liverpool and London and Globe. | 32,114,346 | 384,471 8 2 | $1 \cdot 20$ | $1 \cdot 18$ | 259,825 85 | 352,22798 | $73 \cdot 77$ | 67.74 |
| London and Lancashire. . | 19,131,654 | 238,646 91 | 1.25 | 1.24 | 105,651 91 | 214,128 37 | $49 \cdot 34$ | $45 \cdot 58$ |
| London Assurance | 15,137,881 | 156.82303 | 1.04 | 1.03 | 100,146 86 | 128,400 05 | 78.00 | $46 \cdot 21$ |
| Manchester | 16,771,830 | 218,70500 | $1 \cdot 30$ | 1.31 | 149,53967 88,49133 | 195,416 14. | 76.52 | 57 <br> 59 |
| National, of Ireland | 12,280,983 | 157,620 6\% | 128 | ${ }_{1}^{1.14}$ | 80,491 33 | 139,859 05 |  | 59.09 |
| North Brit | 41,472,368 | 475,392 16 | 1.23 | 1.22 | 332,504 35 | 431,092 96 | 55.86 | 45. 32 |
| Northern | 17,504,224 | 215,748 64 | 1.38 | 1.29 | 172,31021 | 1970,584 0.3 | 6\% 68 | 69.16 |
| Norwich Union | 22,100,235 | 305,921 78 | 1.36 | $1 \cdot 37$ | 193,55206 | 362,426 54 | 53.40 | 43.32 |
| Phernix, of London. | 28,342,613 |  | $1 \cdot 19$ | $1 \cdot 17$ |  |  | 62.87 | 63. 29 |
| Royal. ${ }_{\text {Scottish }}$ | 55,011,223 | 656,089 46 | 119 | 11. | 31,20781 | 600,106 86 |  | $63 \cdot 29$ |
| Scottish Cnion and National | 17,769,295 | 297,207 00 | 1.28 | $1 \cdot 24$ | 72,17889 | 169,961 84 | $42 \cdot 47$ | 55.61 |
| Sun Fire . . . . . . | 14,795,600 | 202,191 50 | $1 \cdot 37$ | 138 | 150,76782 | 181,171 07 | $83 \cdot 20$ | $59 \cdot 87$ |
| Union Assu | 10,881,34 | 269,668 73 | $1 \cdot 36$ | 1.50 | 118.86139 | 271,727 23 | $43 \cdot 74$ | $58 \cdot 52$ |
| T | 470,466,620 | 5,800,145 41 | $1 \cdot 23$ | 1.24 | 3,334,666 65 | 5,165, 20350 | 64.56 | $56 \cdot 85$ |
| American Companies. |  |  |  |  |  |  |  |  |
| ※tna, | 14,444,773 | 176,010 98 | $1 \cdot 22$ | 21 | 110,164 56 | 163,846 54 | ${ }^{1} 6724$ | 47.62 |
| Agricultural, of Water town | 554,900 | 5,034 00 | 0.91 | 0.91 | 2,104 00 | 4,057 55 | 51-85 | 110.42 |
| Connecticut Fire | 4,189,605 | 50.066 | $1 \cdot 20$ | $1 \cdot 23$ | 33,502 96 | 44,656 97 | 75.02 | $52 \cdot 10$ |
| Hartford. | 13,684,903 | 179,267 45 | $1 \cdot 31$ | 1'20 | 99,292 36 | 162,970 46 | 60.93 | $50 \cdot 83$ |
| Insurance Company of North America. . | 10,204,870 | 122,785 35 | 1.20 | $1 \cdot 24$ | 86,63756 | 103,108 40 | 84.03 | $67 \cdot 63$ |
| Phenix, of Brooklyn | 6,664,331 | 80,04142 | $1 \cdot 20$ | $1 \cdot 21$ | 35,17638 | 59,922 01 | 158•70 | $61 \cdot 87$ |
| Phernix, of Hartford | 12,208,376 | 162,408 44 | $1 \cdot 33$ | ${ }^{1} 36$ | 120,858 09 | 149,928 28 | $80 \cdot 61$ | 72.89 |
| Queen, of America | 24,011,673 | 312,445 21 | 13 | $1 \cdot 29$ | 160,538 62 | 282,752 57 | 56.78 | $59 \cdot 37$ |
| Total | 85,963,431 | 1,088,059 13 | $\cdot 27$ | . 24 | 648,274 53 | 971,242 78 | 86.75 | 6091 |
| Grand total | 663,698,309 | 8,304,226 84 | $1 \cdot 25$ | $1 \cdot 25$ | 4,701,831 78 | 7,157,662 52 | 255.69 | $58 \cdot 98$ |

## BRITISH FIRE COMPANIES.

The total cash receipts from premiums were $\$ 5,165202$, being an increase of $\$ 159,155$ as compared with the previous year; the payments for losses were $\$ 3,334,667$, being $\$ 488,673$ greater than for 1896 ; while the general expenses amounted to $\$ 1,474,245$, being $\$ 23,310$ greater than in 1896 , thus leaving a balance of $\$ 356,290$ in favour of the companies. In the previous year there was a balance of $\$ 709,118$ favourable to the compranies.

| Paid for losses | \$ 3,334,667 |
| :---: | :---: |
| do general expenses. | 1,474,245 |
| Total. | \$ 4,808,912 |
| Received for premiums | 5,165,202 |
| Balance in favour | 356.290 |

The following detail gives the balances for the different companies:-
Balances in favour.-Alliance, $\$ 35,980$; Atlas, $\$ 12,092$; Caledonian, $\$ 10,603$; Commercial Union, $\mathbf{\$ 5 , 4 7 3}$; Imperial, $\$ 24,438$; London and Lancashire, $\$ 52,712$; National of Ireland, \$12,092; Northern, \$33,652; Norwich Union, \$19,294; Phoenix of London, $\$ 60,074$; Royal, $\$ 68,426$; Scottish Union and National, $\$ 54,076$; Union Assurance, $\$ 32,078$; Total, $\$ 470,990$.

Advèrse balances.-Guardian, $\$ 29,605$; Lancashire, $\$ 1,197$; Liverpool and London and Globe, $\$ 6,520$; Loudon Assurance, $\$ 13,108$; Manchester, $\$ 13,272$; North British, $\$ 26,219$; Sun Fire, $\$ 24,779$; Total, $\$ 114,700$.

Total balance in favour, $\$ 356,290$.
For every $\$ 100$ of premiums reccived there were spent, on the average, $\$ 64.56$ in payment of loses and $\$ 28.54$ for general expenses.

In 1896 the loss rate was $\$ 56.85$, and the general expenses $\$ 28.98$ for every $\$ 100$ of premiums received.

For the fire business the rate of premium was $\$ 12.328$ per $\$ 1,000$ of risks taken, as against $\$ 12.433$ in 1896 .

Hence these companies have done a larger volume of business than in 1896, at a sumewhat lower rate of premium and a lower rate of expense, and at a higher rate of loss.

Collecting the results for the twenty-three years from 1875 to 1897, as regards the receipts for premiums and the expenditure of the British companies, we find:-

| Paid for lossen ( $1 \times 75-1897$ ) do general expenses. | $\begin{aligned} & 53,413,032 \\ & 20,657,467 \end{aligned}$ |
| :---: | :---: |
| Total payments, | 74,070,4:39 |
| Received for premiums | 78,790,763 |
| Excess of receipts | 4,720.264 |

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

## Department of Finance-Insurance Branch.

of dollars; that such advarse 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 1897 when it amounted to $\$ 4,7 \mathbf{2}, 264$.


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, $T$ have this year, as in previouy years, made an approximate analysis of them which will be found on page li7. Only two or three of these companies profers 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 cbarged 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 theitem in our returns for Canadian business. Also, in cases where life insurance is combined with fire (the assets of these branches being required by the Imperial statute to be kept separately) I have omitted the life business entirely, considering that the life funds are more than sufficient to cover the liabilities in this branch, and thus making the results, as regards paid-up capital, less favourable to the companies.

## American Fire Companies.

The receipis for premiums (including the inland marine business of the Ælna Fire) were $\$ 973,282$; the payments for losses, $\$ 648,275$; and the gencral expenses $\$ 273,312$. Hence for every $\$ 100$ of premiums received there were spent on the average $\$ 66.61$ in payment of losses, and $\$ 28.08$ in general expenses.

The following detail gives the balances for the different companies:-
Balances in favour.—Atna Fire, $\$ 16,006$; Hartford, $\$ 20,663$; Phenix of Brooklyn, $\$ 5,962$; Queen, $\$ 44,767$. Total, $\$ 87,398$.

Adverse Balances.-Agricultural, of Watertown, \$742; Connecticut Fire, \$2,525; Insurance Co. of North America, $\$ 12,647$; Phœnix, of Hartford, \$19,789. Total, $\$ 35,703$.

Total balance in favour, $\$ \$ 1,695$.
The results of the total business of these companies, from 1875 to 1897, inclusive, are as follows:-

$$
\begin{aligned}
& \text { Paid for losses (1875.97)........ ..................... .. ..... \$8,58,459 } \\
& \text { do general expenses....................................... 3,326,041 } \\
& \text { Total payments................................ } \$ 11,854,500 \\
& \text { Received for premiums. ...... ................. ................ 12,623,021 } \\
& \text { Excess of receipts over payments..........\$ } 768,521
\end{aligned}
$$

The table given below shows the result of the business of each year from 1875 to 1897 inclusive, and the total results from year to year during the aume period.

| Year. | Balance. | Years inclusive. | Balance. |
| :---: | :---: | :---: | :---: |
|  | \$ |  | \$ |
| 1875.. | + 58,841 |  |  |
| 1876. | $\begin{array}{r}\text { + } \\ + \\ \hline\end{array}$ | 1875 to 76 | + 156,760 |
| 1877 .. | - 396,468 | 1875 to 77 | - 239,708 |
| 1878. | $+\quad 47,399$ | 1875 to 78 | - 192,309 |
| 1879.. | + 32,894 | 1875 to '79 | - 159,415 |
| 1880. | + 56,316 | 1875 to '80 | - 103,099 |
| 1881... | + 53,747 | 1875 to '81 | - 49,352 |
| 1882. | + 62,244 | 1875 to ' 82 | $+\quad 12,892$ $+\quad 115027$ |
| 1883.. | + 102,135 | 1875 to '83 | + 115,027 |
| 1884. | + 91,136 | 1875 to '84 | + 206,163 |
| 188 ड̃.. | + 100,784 | 1875 to '85 | + 306,947 |
| 1886. | $+91,096$ | 1875 to '86 | + 398,043 |
| 1887. | - 49 | 1875 to '87 | + 397,994 |
| 1888. | + 102,288 | 1875 to '88 | + 500,282 |
| 1889. | $+\quad 97,488$ + | 1875 to '89 | + 597,770 |
| 1890. | + 54,404 | 1875 to '90 | + 652,174 |
| 1891.. | + 72,378 | 1875 to '91 | + 724,552 |
| 1892. | - 16,487 | 1875 to '92 | + 708,065 |
| 1893.. | -- 42,205 | 1875 to '93 | + 665,860 |
| 1894.. | + 7,392 | 1875 to '94 | + 673,252 |
| $1895 .$. | - 53,047 | 1875 to '95 | + 620,205 |
| $1896 .$. | + 96,621 | 1875 to 996 | + 716,826 |
| 1897.. | + 51,695 | 1875 to ${ }^{\prime} 97$ | + 768,021 |

+ 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 eeparation of expense between these brancbes has not been made.

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

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Fire Insurance, 1897.


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 1897 inclusive, a perusal of which will whow that, taken orer the whole period, the Canadian business has been more favourable to the companies than the business transacted in other countries:-


The assets of the six Canadian companies doing fire business amounted, at the end of the year, to $\$ 4,862,723$, covering a total amount of insurance of all kinds of $\$ 402,610,235$, being at the rate of $\$ 12.08$ for every $\$ 1,00$.) of insurance in force; they have also a reserve of subscribed capital not called up, amounting to $\$ 1,649,190$, making a total security of $\$ 16.17$ for every $\$ 1,000$ insured. The liabilities of the same companies amounted to $\$ 2,991,265$, made up as follows:-

| Unsettled losses. | 379,432 |
| :---: | :---: |
| Unearned premiums | 2,558,234 |
| Sundry ........ | 53,599 |
| Total.. | 2,991,265 |

- 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 $\$ 1,871,458$.

The capital stock of these companies paid up or in course of payment, amounts to $\$ 1,967,810$.

The following table gives the condition at the end of 1897 of all the Canadian stock companies in reference to the surplus on account of policy-holders.

Fire and Marine Insurance Companies, 31st December, 1897.


A comparison of this with the figures for the previous year shows the following results:-

Gain or improvement during 1897:-
British America, \$24,757.92; London Mutual, \$255.60; Mercantile Fire, $\$ 22,460.26$; Western, $\$ 28,795.06$.

Loss or deterioration during 1897 :-Quelec Fire, $\$ 28,958.05$.

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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 1897, a total cash income of $\$ 4,141,883.12$, which is made up as follows:-

|  | 1897. | The same in 1896. | The same in 1895. | The same in 1894. |
| :---: | :---: | :---: | :---: | :---: |
| Premiums | $\stackrel{\$}{4,007,110} \stackrel{\text { cts. }}{65}$ | $\underset{4,168,663}{\$} \text { cts. }$ | $\begin{array}{cc} \$ & \text { cts. } \\ 4,408,191 & 57 \end{array}$ | $\stackrel{\$}{4,142,923} \stackrel{\text { cts. }}{05}$ |
| Interest and dividends. | 128,385 56 | 4,132,581 92 | 139,458 16 | -140,213 35 |
| Sundry | 6,386 91 | 6,289 09 | 6,773 90 | 6,025 87 |
| Total. | 4,141,883 12 | 4,307,534 63 | 4,554,423 63 | 4,289,162 27 |

In the same way the cash expenditure during 1897 has been $\$ 4,094,341.26$, dietributed into:-

| - | 1897. | The sarne in 1896. | The same in 1895. | The same in 1894. |
| :---: | :---: | :---: | :---: | :---: |
| Losses paid. | $\begin{gathered} \$ \text { cts. } \\ 2,529,43231 \end{gathered}$ | $\$ 8 \text { cts. }$ | $\begin{array}{cc} \$ & \text { cts. } \\ 2,986,323 & 54 \end{array}$ | ${ }_{2,749,953}^{\$} \text { cts. }$ |
| General expenses. | 1,402,470 67 | 1,417,637 39 | 1,451,684 01 | 1,389,355 44 |
| Dividends to stockholders | 162,438 28 | 162,610 10 | 162,167 30 | 157,025 56 |
| Total. | 4,094,341 26 | 4,357,575 46 | 4,600,174 85 | 4,296,334 12 |

Thus it appears that for every $\$ 100$ of income there has been spent $\$ 98.85$, namely, for lossen, $\$ 61.07$; for gencral expensen, $\$ 33.86$; and for dividends to stockholders, $\$ 3.92$. Hence, also, for every $\$ 100$ of premiums received there has been paid out $\$ 63.12$ for losses, $\$ 35.00$ for expenses, and $\$ 4.05$ for dividends to stockholders.

The total cash income received by the Canadian companies during the twentythree jears from 1875 to 1897 , inclusive, is $\$ 84,050,216.50$. 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 1897.

| Year. | Premiums. | Interest and dividends. | Sundry. | Total. |
| :---: | :---: | :---: | :---: | :---: |
| 1875. | $\begin{gathered} \text { \$ cts. } \\ 3.273 .692 \\ 53 \end{gathered}$ | $\begin{array}{cc} \$ & \text { cts. } \\ 190,950 & 19 \end{array}$ | $\begin{gathered} \$ \\ 3,356 \\ 10 \end{gathered}$ | ${ }_{3.467}{ }_{998} \text { ets. }$ |
| 1876. | 4,125,722 37 | 244,001 25 | 7,186 08 | 4,376,909 70 |
| 1877. | 3,512,673 47 | 218,770 38 | 6,236 04 | 3,737,679 89 |
| 1878. | 2,826,356 58 | 217,133 43 | 15,750 26 | 3,059,240 27 |
| 1879. | 2,863,826 01 | 185,24730 | 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 | 153,87846 | 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 |
| $1887{ }^{\circ}$ | 3,346,968 91 | 1114,522 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 | 83,29141 | 3,780,955 33 |
| 1893. | 4,143,323 99 | 139,080 23 | *205,621 62 | 4,488,025 84 |
| 1894. | 4,142,923 05 | 140,213 35 | 6,025 87 | 4,289,162 27 |
| 1895. | 4,408,191 57 | 139,458 16 | 6,773 90 | 4,554,423 63 |
| 1896. | 4,168,663 92 | 132,581 52 | 6,289 09 | 4,307,534 63 |
| 1897. | 4,007,110 65 | 128,385 56 | 6,386 91 | 4,141,883 12 |
| Total | 80,001.307 10 | 3,451,310 49 | 597,598 91 | 84,050,216 5 C |

[^0]The expenditure of the same companics during the same period of twenty-three years amounted in the aggregate to the sum of $\$ 85,270,494.91$, thus showing an excess of expenditure over income to the amount of $\$ 1,220,278,41$. 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 1897.


## INLAND NAVIGATION AND OCEAN MARINE INSURANCE, 1897.

Including the Canadian inland marine business of the British and Foreign Marine, the Relinnce Marine, the London Assurance and the Atna, 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 recoived, $\$ 350,934$; losses incurrel. $\$ 280,820$, of which were paid $\$ 212,638$, leaving a balance of $\$ 68,182$ of them still unsettled. There was also paid during the year the sum of $\$ 89,688$ on account of losses incurred in previous years, making the total payments during the year, on 'account of losses, $\$ 302,326$, while the total outstanding or unvettled losses at the end of the year were $\$ 68,182$.

## Ocean Marine.

Premiums receired, $\$ 247,332$; losses incurred, $\$ 279,078$, of which were paid $\$ 267,707$, leaving a balance of $\$ 11,371$ of them still unsettled. There was alsn paid during the year $\$ 21,297$ on account of losses incurred in previous yeirs, making the

## Department of Finance-Insurance Branch.

total payments during the year, on account of losses, $\$ 289,004$, while the total outstanding or unsettled losses at the end of the year were $\$ 12,472$.

The Inland marine business has been, on the whole less unfavourable than the year previous. The losses incurred in the inland marine businesm amounted to 80.02 per cent of the premiums received, while last year the rate was 104.94 .

In the ocean business the rate of losses incurred to premiums received was 112.84 per cent, while last year it was $82 \cdot 30$. The buik 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 66 and details of this and the ocean business for the individaal companies on pages $6 \pm$ and 65.

## LIFE INSU RANCE, 1897.

The business of life insurance was transacted by thirty-three active companies of which fifteen are Canadian, eight Britisn and ten American.

This shows an addition of four to the list of 189b, made up of (1) The Northern Life Assurance Company of Canada which was licensed in July, 1896, but did not commence business until January, 1897, (2) The Excelvior Life Insarance Company of Ontario, Limited, which was licensed in June, 1897, (3) The Imperial Life Assurance Company of Canada, licensed in Angast, 1897, and (4) The Royal Victoria Eife Insurance Company, which was also licensed in August, 1897.

## Insurances Effected During the Year.

The total amount of policies in Canada taken during the year 1897, was \$48, 267.665 , which is greater than the amount taken in 1896 by $\$ 5,643,095$. The Canadian companies show an increase in 1897 of $\$ 1,179,191$, whilst ia 1896 they had a decrease of $\$ 1,737,8+2$; the American companies have an increase of $\$ 1,555,365$, while in $1890^{\circ}$ they had a increase of $\$ 488,881$; and the British companies have a decrease of $\$ 91,461$, whilst in 1896 they had a decrease of $\$ 467,667$, the total increase in 1897 being $\$ 5,643,095$, as above stated.

The respective amounts effected are:-•


So that the a mount taken by native companies exceeds that taken by the British and American tagether by more than $\$ 12,400,000$. The details of the increase or decrease among the respective companies are given on pages 82 and 83.

## Life Insurance in Force in 1897.

The total amount of insurance in force at the close of the statements was $\$ 344,012,277$, which shows the large increase of $\$ 16,211,778$ over that of the previous year, being distributed as follows:-

|  |  | Total in force. | Increase. |
| :---: | :---: | :---: | :---: |
| Canadian companies | ...\$ | 208,655,459 | \$13,352,417 |
| Britioh do | .... ................ | 35,293,134 | 455,686 |
| American do |  | 100,063,684 | 2,403,675 |
| Total.... | .. ..... ..8 | 344.012,277 | \$16.211.778 |

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

Amounts of Insurance effected during the respective Years 1875-1897.

| Year. | Canadian Companies. | British Companies. | American Companies. | Total. |
| :---: | :---: | :---: | :---: | :---: |
|  | \$ | \$ | \$ | \$ |
| 1875. | 5,077,601 | 1,689,833 | 8,306,824 | 15,074,258 |
| 1876. | 5,465,966 | 1,683,357 | 6,740,804 | 13,890,127 |
| 1877. | 5,724,648 | 2,142,702 | 5,667,317 | 13,534,667 |
| 1878. | 5,508,556 | 2,789,201 | 3,871,998 | 12,169,755 |
| 1879. | 6,112,706 | 1,877,918 | 3,363,600 | 11,354,224 |
| 1880. | 7,547,876 | 2,302,011 | 4,057,000 | 13,906,887 |
| 1881. | 11,158,479 | 2,536,120 | 3,923,412 | 17,618,011 |
| 1882. | 11,855,545 | 2,833,250 | 5,423,960 | 20,112,755 |
| 1883. | 11,883,317 | 3,278,008 | 6,411,635 | 21,572,960 |
| 1884. | 12,926,265 | 3,167,910 | 7,323,737 | 23,417,912 |
| 1885. | 14,881,695 | 3,950,647 | 8,332,646 | 27,164,988 |
| 1886. | 19,289,694 | 4,054,279 | 11,827,375 | 35,171,348 |
| 1887. | 23,505,549 | 3,067,040 | 11,435,721 | 38,008,310 |
| 1888. | 24,876,259 | 3,985,787 | 12,364,483 | 41,226,529 |
| 1889. | *26,438,358 | 3,399,313 | 14,719,266 | * $44,556,937$ |
| 1890. | 23,541,404 | 3,390,972 | 13,591,080 | 40,523,456 |
| 1891. | 21,904,302 | 2,947,246 | 13,014,739 | 37,866,287 |
| 1892. | 25,585,534 | 3,625,213 | 15,409,266 | 44,620,013 |
| 1893. | 28,089,437 | 2,967,855 | 14,145,555 | 45,202,847 |
| 1894. | 28,670,364 | 3,214,216 | 17,640,677 | 49,525,257 |
| 1895. | 27,909,672 | 3,337,638 | 13,093,888 | 44,341,198 |
| 1896. | 26,171,830 | 2,869,971 | 13,582,769 | 42,624,57v |
| 1897. | 30,351,021 | 2,778,510 | 15,138,134 | 48,267,665 |
| Totals. | 404,476,078 | 67,888,997 | 229,385,886 | 701,750,961 |

* Including 20 months' business of the Canada Life.

Amounts of Insurance in force, 1875-1897.

| Year. | Canadian Companies. | British Companies. | American Companies. | Total. |
| :---: | :---: | :---: | :---: | :---: |
|  | \$ | \$ | \$ | \$ |
| 1875. | 21,957,296 | 19,455,607 | 43,596,361 | 85,009,264 |
| 1876. | 24,649,284 | 18,873,173 | 40,728,461 | 84,250,918 |
| 1877. | 26,870,224 | 19,349,204 | 39,468,475 | 85,687,903 |
| 1878. | 28,656,556 | 20,078,533 | 36,016,848 | 84,751,937 |
| 1879. | 33,246,543 | 19,410,829 | 33,616,330 | 86,273,702 |
| 1880. | 37,838,518 | 19,789,863 | 33,643,745 | 91,272,126 |
| 1881. | 46,041,591 | 20,983,092 | 36,266,249 | 103,290,932 |
| 1882. | 53,855,051 | 22,329,368 | 38,857,629 | 115,042,048 |
| 1883. | 59,213,609 | 23,511,712 | 41,471,554 | 124,196,875 |
| 1884. | 66,519,958 | 24,317,172 | 44,616,596 | 135,453,726 |
| 1885. | 74,591,139 | 25,930,272 | 49,440,735 | 149,962,146 |
| 1886. | 88,181,859 | 27,225,607 | 55,908,230 | 171,315,696 |
| 1887. | 101,796,754 | 28,163,329 | 61,734,187 | 191,694,270 |
| 1888. | 114,034,279 | 30,003,210 | 67,724,094 | 211,761,583 |
| 1889. | 125,125,692 | 30,488,618 | 76,348,392 | 231,963,702 |
| 1890. | 135,218,990 | 31,613,730 | 81,599,847 | 248,424,567 |
| 1891. | 143,368,817 | 32,407,937 | 85,698,475 | 261,475,229 |
| 1892. | 154,709,077 | 33,692,706 | 90,708,482 | 279,110,265 |
| 1893. | 167,475,872 | 33,543,884 | 94, 602,966 | 295,622,722 |
| 1894. | 177,511,846 | 33,911,885 | 96,737,705 | 308,161,436 |
| 1895. | 188,326,057 | 34,341,172 | 96,590,352 | 319,257,581 |
| 1896. | 195,303,042 | 34,837,448 | 97,660,009 | 327,800,499 |
| 1897. | 208,655,459 | 35,293,134 | 100,063,684 | 344,012,277 |

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## Amount of Insurance terminated in 1897.

The amount of insurance terminated in natural course, namely, by death, maturity or expiry, was $\$ 6,825,645$, which is greater by $\$ 534,168$ than the corresponding amount in the previous year; and the amount terminated by surrender and lapse was $\$ 26,859,494$, being less than in the previous year by $\$ 1,297,669$.

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 $\$ 19.39$, terminated in natural course and $\$ 76.32$ by surrender and lapse, making a total of $\$ 95.71$. In the year 1896 these rates were $\$ 18.47$ and $\$ 82.68$ respectively, making a total of $\$ 101.15$, thus giving a difference of $\$ 5.44$ for each $\$ 1,000$ at risk.

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


The total termination amounts to about 69.79 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 86.

## Canadian Policies in Force.

Omitting the industrial policies of the London Life and the Metropolitan and the Thrift policies of the Sun Life, the following table gives the numbers and amounts of policies in Canada and the average amount of a policy in force at the date of the statements:-

|  | Number. | Amount. | Average Amount of a Policy. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Canadian companies |  | '204,947,086 | 1,583 |
| British do do. | $\begin{aligned} & 17,828 \\ & \boxed{51} \end{aligned}$ | 35,293,134 | 1,980 |
| American do |  |  |  |
| Totals | 199,042 | 334,936,028 | 1,683 |

The average amount of new policies is, for Canadian companies, $\$ 1,431$; for British companies, $\$ 1,926$; and for American, $\$ 1,800$. The corresponding amounts last year were $\$ 1,3+1, \$ 1,791$ and $\$ 1,840$.

## Death Rate.

In the calculation of the death rate this ycar, 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. It is believed that the results arrived at represent the actual mortality among insured lives in Canad: as accurately as can be gathered from the returns of the companies.


Preaidm-Income during the respective Years 1875-1897.

| Year. | Canadian Companies. | British Companies. | American Companies. | Total. |
| :---: | :---: | :---: | :---: | :---: |
|  | \$ | \$ | \$ | \$ |
| 1875. | 707,256 | 623,296 | 1,551,835 | 2,882,387 |
| 1876. | 768,543 | 597,155 | 1,437,612 | 2,803,310 |
| 1877. | 770,319 | 577,364 | 1,299,724 | 2,647,407 |
| 18.8. | 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 | 2,466,208 | 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 |
| 1896. | 6,075,454 | 1,137,607 | 3,389,605 | 10,602,666 |
| 1897. | 6,598,012 | 1,174,732 | 3,443,074 | 11,215,818 |
| Totals. | 68,207,768 | 19,444,022 | 50,915,132 | 139,566,922 |

[^1]
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The total amount paid to policy-holders during 1897 was as follows:-
Death claims (including bonus additions).............\$3,946,823 51
Matured endowments do ............. 1,377,229 24
Annuitants........ ........ ......... .......................... 65,041 33
Paid for surrendered policies............................ 728,343 47
Dividends to policy-holders............................... 959,524 09
Total .............................. .............. $\mathbf{\$ , 0 7 6 , 9 6 1 6 4}$
The distribution of payments among the different companies will be found on page 94.

Hence, for every $\$ 100$ premiums received, there has been paid to policy-holders $\$ 58.02$, leaving $\$ 41.98$ 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 nineteen years, and also the ratio of payments to policy-holders to premiums received.


Collecting the results for the uineteen years, 1879 to 1897, we find that the total payments to policy-holders amount to $54 \cdot 30$ per cent of the promium-income during the said period.

The subjoined table shows the total premium-income and payments to pclicyholders, during the last nineteen years, of the life insurance companies which nave
ceased to do new business in Canada, and also the ratio of payments to policy-bolders to premiu ms receired.

| Year. | Premium Income. | $\begin{gathered} \text { Payments } \\ \text { to } \\ \text { Policy-holders. } \end{gathered}$ | Rate of Payments to Policy-holders per cent of Premiums. |
| :---: | :---: | :---: | :---: |
|  | 8 | \$ |  |
| 1879. | 490,688 | 396,053 | $80 \cdot 71$ |
| 1880.. | 447,910 | 317,531 | $70 \cdot 89$ |
| 1881.. | 441,393 | 489,370 | $110 \cdot 87$ |
| 1882.. | 412,436 | 376,811 | 91.36 |
| 1883.. | 371,570 | 450,678 | $121 \cdot 29$ |
| 1884.. | 343,179 | 454,906 | $132 \cdot 56$ |
| 1885... | 321,566 | 395,851 | $123 \cdot 10$ |
| 1886. | 278,108 | 342,049 | $122 \cdot 99$ |
| $1887 .$. | 262,445 | 423,747 | $161 \cdot 46$ |
| 1888. | 237,559 | 395,466 | $166 \cdot 47$ |
| 1889. | 216,730 | 337,829 | $155 \cdot 88$ |
| 1890. | 191,101 | 363,519 | $190 \cdot 22$ |
| 1891... | 181,905 | 319.246 | $175 \cdot 51$ |
| $1892 .$. | 175,340 | 329,963 | $188 \cdot 18$ |
| 1893. | 163,723 | 368,887 | $225 \cdot 31$ |
| 1894.. | 178,467 | 435,862 | $244 \cdot 23$ |
| 1895. | 163,366 | 367,132 | $224 \cdot 73$ |
| 1896.. | 150,395 | 377,949 | $251 \cdot 30$ |
| 1897. | 132,679 | 323,422 | $243 \cdot 76$ |
| Total. | 5,160,560 | $7,266,271$ | $140 \cdot 80$ |

Collecting the results for nineteen years, 1879 to 1897 , it will be seen that the total payments to policy-holders made by said retired companies exceeds by 40.80 per cent the total premium-income during the sume 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 $87,88,92$ and 93 . The tables of mortality employed by the various companies in the calculation of their reinsurance reserve are shown in the table on page 88.

From the tables on pages 92 and 93 referred to, it will be seen that the Canadian Companies have received an income of $\$ 9,572,029.36$, drawn from the following sources :-


And they expended $\$ 5,844,837.91$ under the following items:-
Paid to policy-bolders and annuitants........... ......\$ $3,641,62723$
General expenses . .................. . ..................... 2,119,436 98
Dividends to stockholders........... .................... \&3,773 70
Total. .... .......................... ........... \$5,844,837 91

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Hence out of every $\$ 100$ of income they have expended in payment to policyholders $\$ 38.04$; in general expenses, $\$ 22.14$, and in diviaends to stockholders, $\$ 0.88$, leaving $\$ 38.94$ to be carried to reserve.

By reference to the table at page 87 it will be seen that the total assets at the 31st December, 1897, of the Canadian Life Companies other than assessment companies (includiug $\$ 2,418,480.10$ outatanding and deferred premiums, interest and rents due and accrued which have not as yet gone into income) amount to $\$ \$ 3,568,288.56$, an increase over the corresponding amount at the end of the year 1887 of $\$ 29,235,424.86$.

The amount of risks in force has increased from $\$ 103,801,482$ in 1887 to $\$ 232,824,000$, a gain of $\$ 129,022,518$, and the reserves have increased from $\$ 12,391,852$ in 1887 , to $\$ 38,484,781$ in 1897 , an increase of $\$ 26,092,929$.

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

| Year. | Premiums | Interest and other Receipts. | Total Income. | Paid to 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 | 1,680,346 | 683,595 | 350,973 | 76,122 | 1,110,690 |
| 1882 | 1,562,085 | 387,218 | 1,949,303 | 719,656 | 396,398 | 66,459 | 1,182,513 |
| 1883 | 1,738,973 | 477,346 | 2,216,319 | 777,355 | 459,329 | 40,856 | 1,277,540 |
| 1884 | 1,932,506 | 499,074 | 2,431,580 |  |  | 48,821 | 1,228,842 |
| 1885 | 2,157,338 | 585,066 | 2,742,404 | 934,750 $1,316,175$ | 527,371 659,938 | 36,769 | 1,498,890 |
| 1886 | 2,482,113 | 672,547 | 3,154,660 | 1,316,175 | ${ }^{659,938}$ | 109,450 | 2,085,563 |
| 1887 | 2,922,526 | 768,480 | 3,691,006 | 1,405,686 | 736,846 | 70,202 | 2,212,734 |
| 1888 | 3,260,800 | 777,266 | 4,038,066 | 1,416,516 | 874,657 | 52,651 | 2,343,824 |
| 1889* | 4,570,918 | 1,234,146 | 5,805,064 | 2,001,150 | 1,091,027 | 65,411 | 3,157,588 |
| 1890 | 4,236,746 | 985,915 | $\stackrel{5}{5,222,661,544}$ | 2,036,711 | 1,093,215 | 121,005 | 3,208,939 |
| 1891. | 4,006,717 | $1,097,710$ | 6,180,727 | 2,438,040 | 1,210,501 | 55,4010 | 3,185,391 |
| 1893 | 5,476,059 | 1,281,031 | 6,757,090 | 2,265,703 | 1,432,144 | 57,994 | 3,755,841 |
| 1894. | 5,871,677 | 1,423,932 | 7,295,609 | 2,567,454 | 1,560,229 | 59,908 | 4,187,591 |
| 1895. | 6,297,930 | 1,508,649 | 7,806,579 | 3,070,440 | 1,723,309 | 132,112 | 4,925,861 |
| 1896. | 6,941,828 | 1,577,222 | 8,519, 505 | 3,244,495 | 1,778,627 | 76,031 | 5,099,153 |
| 1897. | 7,579,816 | 1,992,213 | 9,572,129 | 3,641,627 | 2,119,437 | 83,774 | 5,844,837 |
| Total | 69,796,579 | 17,437,600 | 87,234,179 | 32,015,385 | 18,049,846 | 1,275,702 | 51,340,932 |

* Including 20 months' business of the Canada Life.


## valuation of life poisicies in canada.

The following are the results of the valuation 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 ceut interest, the pure premiums only being valued.

Dominion Life.
Valuation as at 31st December, 1897.
Value of policies, $\$ 197,033.98$; value of bonuses, $\$ 4,411.09$; value of annuity contracts, $\$ 7,957.00$. Total value, $\$ 209,402.07$; value of policies reinsured, $\$ 361.78$; net value, $\$ \mathbf{2 0 9}, \mathbf{0} \mathbf{4} \mathbf{2 9}$.

## London and Lancashtre Life.

Valuation as at 31st December, 1897.
Policies issued prior to 31st March, 1878. Value of policies, $\$ 153,321.97$; value of bonuses, $\$ 17,382.53$. Total value, $\$ 170,704.50$; value of policies reinsured, $\$ 2,300.63$; net value, $\$ 168,403.87$.

Policies issued subsequent to 31st March, 1878. Value of policies, \$1,423,519.c8; value of bonuses, $\$ 22,930.04$. Total value, $\$ 1,446,449.72$; value of policies reinsured, $\$ 46,091.56$; net value, $\$ 1,400,358.16$. Total net value of all policies, $\$ 1,568,762.03$.

London Assurance.
Valuation as at 31st December, 1897.
Value of policies, $\$ 9,126.53$; value of bonuses, $\$ 3,810.19$. Total, $\$ 12,936.72$.
Mutual Life Insurance Company of New York.
Valuation as at 31st December, 1897.
Value of policies, $\$ 3,247,356.11$; value of bonuses, $\$ 185,596.18$. Total, $\$ 3,432,952.29$.

## National Life.

Valuation as at 31st December, 1897.
Value of policies and return premiums, $\$ 63,975.21$.

## Reliance Mutual Life.

Valuation as at 31st December, 1897.
Policies issued prior to 31st March, 1878. Value of policies, $855,688,68$; value of bonuses, $\$ 11,489.74$. Total, $\$ 67,178.42$.

Policies issued subsequent to 31st March, 1878. Value of policies, $\mathbf{\$ 2 6 , 0 3 1 . 1 5 ;}$ value of bonuses, $\$ 3,179.18$. Total, $\$ 29,210.33$. Total value of all policies, $\$ 96,388.75$.

Royal Viotoria.
Valuation as at 31st December, 1897.
Value of policies, $\$ 6,995.89$; value of annuity contract, $\$ 2,143.02$. Total, \$9,138.91.

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## Standard Life.

Valuation as at 31 st December, 1897.
Policies issued prior to 31st March, 1878. Value of policies, \$827,717.69; value of bonuses, $\$ 279,281.64$; value of annuity contract, $\$ 898.05$. Tutal, $\$ 1,107,897.38$

Policies issued subsequent to 31st March, 1878. Value of policies, $\$ 2,850,390.36$; value of bonuses, $\$ 322,030.51$; value of anuuity contracts, $\$+1,651.03$. Total, $\$ 3,214,071.90$. Value of policies reinsured, $\$ 15,768.45$. Net value, $\$ 3,198,303.45$. Total net value of all policies, $\$ 4,306,200.83$.

Star Life Assurance Society.
Valuation as at 31st December, 1897.
Value of policies, $\$ 116,796.93$; value of bonuses, $\$ 30,237.33$. Total, $\$ 147,034.31$.

## United States Life.

Valuation as at 31st December, 1897.
Value of policies, $\$ 170,8 \div 7.09$.

## ASSESSMENT LIFE INSURANCE, 1897.

The business of life insurance upon the assessment plan has been transacted by nine companies, of which six are Canadialı and three American.

The total amount of policies taken during the year 189 7, was $\$ 17,094,300$, which is less than the amount taken in 1896 by $\$ 1,377,500$, and the net amount in force at the end of the year was $\$ 136,260,199$, an iucrease of $\$ 3,374,800$ over the amount in force at the end of 1896.

The amount of insurance terminated by death was $\$ 1,125,000$, and by surrender and lapse $\$ 12,835,625$.

The total terminations amount to 81.67 per cent of the amount of new policies. The amounts of terminations were distributed as follows:-


The details of individual companies will be found on page 97.
The total amount paid by members for membership fees, annual dues, assessments, \&c., was $\$ 1,650,993$, and the amount paid for death claims was $\$ 1,088,472$.

Details of the assets and liabilities, income and expenditure will be found on pages 98, 99 and 100.

## ACCIDENT AND GUARANTEE INSURANCE IN CANADA, 1897.

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.)

The list of companies does not differ from that of the previous year.
The total accident premiums received in Canada were $\$ 493,275$, insuring an amount of $\$ 81,868,409$, and the sum of $\$ 241,122$ was paid for claims, with $\$ 79,580$ claims not settled.

An abstract will be found on page 104.
The guarantee business ivas conducted by four companies-one Canadian, two British and one American.

The list does not differ from that of the year 1896.
The premiums received were $\$ 77,450$, guaranteeing an amount of $\$ 14,472,219$, and the net amount paid for claims was $\$ 12,293$ with $\$ 23,231$ 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 GANADA, 1897.

The business of plate glass insurance was transacted by three incorporated companies, viz.: 2 Canadian ( 1 of which combined it with accident insurance), and 1 Amorican, and by 2 firms of individual underwritera, baving 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 $\$ 55,815$, being greater than the amount received the previons year by $\$ 4,489$, and the total losses incurred were $\$ 24,869$, being $\$ 255$ greater than the amount incurred in 1896 . An abstract will be found at page 104.

## BURGLARY INSURANCE, 1897.

This branch of insurance, which is transacted to a considerable extent in Great Britain, was introduced into Canada five years ago. On the 14th June, 1893, a license was issued to the Dominion Burglary Guarantee Company (Limited), whose head office is at the city of Montreal, to transact the business of guaranteeing against loss or damage by reason of burglarly or housebreaking, and guaranteeing against lossof jewellery, bullion and other movable property deposited with it for safekeeping. This company which was incorporated by an Act of Parliament of Canada, assented to on the 1st April, 1893, is the only company licensed by this department to ca!ry

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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 105 .

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:-


The deposits for the protection of policy-holders, held by the Honourable the Receiver General, in trust for these companies, at 2nd July, 1898, amounted to $\$ 26,063,568.37$ in securities, as follows :-

| Canada Government securities. ................ ........ $\$$ | 4,169,645. 72 |
| :---: | :---: |
| Canada Provincial debentures...... ...... .. ........... | 3,339,532 36 |
| United States bonds..... | 2,236,000.00 |
| Swedish Government bonds. | 58,400.00 |
| British Government securitien. | 603,466.67 |
| British Colonial securities. | 817,113.34 |
| Bank deposit receipts. | 110,000.00 |
| Montreal Harbour bonds | 365,000.00 |
| Municipal securities.. .............. ............ ........ | 12,569,056.96 |
| Bank stocks........ ....... ............... ..................... | 2:3,63:3.33 |
| Loan companies debentures | $287,286.66$ |
| Canadian Pacific and Canada Central Ry. bonds.... | $1,445,500.00$ |
| Indian and Ceylon stocks... .......... ......... | 38,933.3: |
| Total. | \$26,063,5688.37 |

There was also deposited with Canadian trustees, in conformity with the Act, $\$ 8,089,500$ making a total of $\$ 34,153,068.37$ for the protection of policy-holders, being an increase since last report of $\$ 1,526,544.04$.

The distribution of the total sum of $\$ 34,153,068.37$ held, as above mentioned, for the protection of policy-holders among the different classes, is as follows:-

| Fire and inland marine......................... ....... \$ 6,347,469.04 |  |
| :---: | :---: |
| Life .... ................ ............. . ...... .... ...... 26,898,512.30 |  |
| Accident, guarantee, pla | 907,087.03 |
|  | \$34,153,068.37 |

The total amount of premiums received in Canada for all forms of insurance was $\$ 21,002,413$, of which $\$ 9,223,776$ was received by Canadian companies, and $\$ 11,778,637$ by British and American. The following summary shows the distribu: tion of these premiums to the various classes:-

Premidns, 1897.

| Fire | 7,157,661 |
| :---: | :---: |
| Inland Marine | 41,279 |
| Ocean. | 135,508 |
| Life | 11,215,418 |
| Life (assessment) | 1,650,993 |
| Accident | 493,275 |
| Guarantee | 77,450 |
| Plate Glase | 55,815 |
| Steam Boiler. | 26,885 |
| Burglary Guarantee | 18,181 |
| Sickness........ | 125,324 |
| Inland transit. | 4,224 |

> Total
.\$21,002,413

Or, dividing them according to the nationslities of the companies:-
Premidms, 1897.

|  | Canadian Companies. | British Companies. | American Companies. |
| :---: | :---: | :---: | :---: |
|  | \$ | \$ | \$ |
| Fire. | 1,021,216 | 5,165,202 | 971,243 |
| Inland Marine. | 29,465 | 9,775 | 2,039 |
| Ocean | 135,508 |  |  |
| Life (assessment). | 6,598,012 | 1,174,732 | $3,443,074$ 607,592 |
| Accident. | 162,157 | 232,253 | 98,865 |
| Guarantee | 27,021 | 44,281 | 6,148 |
| Plate Glass. | 36,606 |  | 19,209 |
| Steam Boiler. | 26,885 |  |  |
| Burglary Guarantee. | 18,181 |  |  |
| Sickness...... | 125,324 |  |  |
| Inland Transit |  | 4,224 | . |
| Total. | 9,223,776 | 6,630,467 | 5,148,170 |

# RULES and Regulations REGarding the acceptance of SECURITIES OFFERED FOR DEPOSIT BY insurance COMPANIES, \&c., \&c. 

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

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

Partirular:s of Securities offered for Depoxit.-"All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz:--
"Date, date of maturity, place of payment of principal, rate of interest, how payable, i.e., yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.
"Also, as regards municipalities whose bonds or debentures are offered :
*The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last tiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.
"The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a posit on to give the matter proper consideration." (T.B., Nov. 9, 1888.)

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

Loan Companies" Bonds. - "The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies' Association of the province of Ontario to have the debentures of loan companies accepted by the Government as deposits on behalf of insurance companies, in which he reports that the said Association is composed of incorporated loan companies or societies authorized to lend money on real estate in the prorince 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 Parliantent 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 Outario.
V. Companies incorporated under the English Companies' Act, and lic:ensed to transact business in Canada under 37 Victoria, chapter 49, being chapter 125 of the Revised Statutes of Canada.

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, direct that the debentures and debenture stock of such companies, belonging to the said association, as meet the requirements hereinafter set forth, may be accepted as deposits on behalf of insurance companies, at such rate as the Treasury Board may see fit to place upon them, not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent of the par value thereof when the market value is at least equal to such par value, or 90 per cent of the market value, when the market value is less than the par value.

The requirements above referred to are as follows :-

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

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, for the information of the Board, all necessary particulars, including a statement of the borrowing powers and powers of investment of the loan company whose securities are offered as a deposit, and a statement showing in detail the nature of the investments of such loan company, all properly verified. (T. B. 16th October, 1896).

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

- Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased?'
"The Board, after deliberation, are of opinion that they cannot give any assurance to any company that securities will or will not be accepted in event of their being purchased." (T. B., 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. 13., 25th January, 1988.)

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

Registered Bonds as: Deposits. --When registered bonds are received as deposits they must be registered in the name of the Receiver General. Bonds registered in the name of a company, accompanied by an assignment in favour of the Receiver (ieneral, will not be accepted. When registered bonds are intended to be used as a deposit, they should, before being forwarded to this department, be registered thus-in the name of "the Receiver General of Canada in trust for (giving the name of the compxny) 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.)

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

## LEGAL DECISIONS.

The following digest of recent legai decisions will be found useful for refor-ence:-

## 1.-Life Insurance for the benefit of Wives, Children, \&C., Money payable to Infants.

(a.) In the course of proceedings for the administration of an intestate's estate, the amount of a life policy taken out by the deceased, under the Act to secure to wives and children the benefit of life insurance, in favour of his daughter absolutely, and which had been paid to her guardian, was set up as satisfaction of a claim made on behalf of the daughter and of the personal representative of her mother against the estate, and certain oral declarations of the deceased made before effecting the insurance were proved to show such to have been his intention :-

Held, that if the evidence was admissible at all, which was doubtful, there should at least be something in writing evidencing the obligation to accept the amount in satisfaction of the claim as formal as the Act requires in the case of changes in the description of, or apportionment among, the beneficiaries.
(July 20th, 1897-Mr. Justice Moss, in re Mills, Newcombe $v$ s. Mills,'28 Ontario Reports, p. 563.)
(b.) A life insurance certificate on its face made the sum of $\$ 500$ payable to the daughter-in-luw of the assured, but the latter subsequently, by his will, professed to make a change in the beneficiaries, leaving her out altogether. The certificate was issued, the will made, and the death of the assured occurred, before the passing of 60 Vict., ch. 36 (0.) :--

Held, that secs. 151,159 and 160 of that Act applied to the certificate and declaration made by the will, and by those sections the assured had power to do as he professed to do by the will, the daughter-in-law being an "ordinary beneficiary" and the reapportionment made by the will was valid.

Right of appeal waived by acting on judgment.
(December 13th, 1897-Mr. Justice Ferguson, Videan vs. Westover, 29 Ontario Reports, p. 1.)
(c.) The provisions of secs. 155 and 157 of the Ontario Insurance Act, 60 Vict., ch. 36, provide a special mode for dealing with the shares of infants in insurance moneys, and exclude the application of the ordinary rules of law so far as inconsistent therewith.

And, therefore a tutrix of infants duly appointed in the province of Quebec is not entitled qua tutrix to moneys of the infants paid into court under sec. 157 of the Act; but she may, under sec. lō, subsec. 2 , be appointed a trustee of the fund and receive it, upon giving proper security.
(November 15th, 1897-Chief Justice Meredith, re Berryman, 17 Ontario Practice Reports, p. 573.$)$

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(d.) The mother of infants entitled to insurance moneys, having been appointed guardian of the infants in the State of Ohio, and having given security there, was appointed trustee to receive these moneys without giving security in this Province, upon its being shown that security had been given in the foreign country to the satisfaction of the court there, and upon its being shown that the infants resided within the jurisdiction of a foreign court. 60 Victoria, c. 36 , s. 155 (3), Ontario.
(October 29th, 1897--Mr. Justice Ferguson, in re Taylor, 34 Canada Law Journal, p. 27.)
(e.) Upon the application of the infants who were domiciled in the State of New York with the consent of their mother, the grandfather, a resident of the Province of Quebec, was appointed trustee to receive the insurance moneys upon giving security to the satisfaction of the registrar, the bondsmen being within the jurisdiction. The insurance company were discharged upon payment to the trustee of the moneys in their hands.-60 Victoria (Ontario), c. 36, s. 155 (2).
(October 29th, 1897 -Mr. Justice Ferguson, in re Ponton, 34 Canada Law Journal, p. 27.)

## 2. Payment of Premidms.

(f.) Where a policy contains provisions to the effect that it shall not be in force till the first preminm is paid, and that if a note be taken for the first or renewal premium and not paid the policy is void at and from default, the onus is on the policy-holder to prove cash payment of the premium.

Where the insurers' agent accepts in paynient of a premium a note which is not paid when due, there is no presumption that he was to raise money thereon as an agent for the insured and pay the premium out of the proceeds.

And where the insurers accept their agent's note in discharge of an account current between them in which the agent was debited with the amount of the premium, that affords no presumption of an intention to treat their own agent as agent for the insured, or the insurance as subsisting contrary to the terms of their contract with the policy-holder. Acey ss. Fernie, (1840) $7 \mathrm{M} . \& \mathrm{~W}$. 151, approved.
(August 3ril, 1897--Privy Council, Fleming ${ }^{28}$. London and Lancashire Life Assurance Company, Law Reports, Appeal Cases, 1897, p. 499.

## 3. Wagering Policy, Insurable Interest.

(g.) A condition in a policy of lite insurance by which the policy is declared to become incontestable upon any ground whatever after the lapse of a limited period, does not make the contract binding upon the insurer in the case of a wagering policy.

Judgment of the Court of Queen Bench for Lower Canada reversed, Sedgewick J. dissenting.
(December 9th, 1897-The Manufacturers Life Insurance Company, Appellant, and Joseph N. Anctil, Respondent, 28 Reports Supreme Court of Canada, 1897, p. 103).

This case has been appealed to the Judicial Committee of the Privy Council.
(h.) In an action to recover the amount of a policy of insurance upon the life of a child, the plaintiff's step-sister, evidence was given of a promise made by the plaintiff to the mother of the child to take care of the child and help to maintain it. No objection was taken on behalf of the defendants that the plaintiff had not in fact incurred any expenditure in respect of the child :-

Held, that the plaintiff had an insurable interest in the child's life, and was entitled, in the absence of any objection as to the amount in fact expended by her, to recover the amount of the policy.
(December 3th, 1891 -Barnes $v$. The London, Edinburgh and Glasgow Life Insurance Company -1 Q. B. (England), p. 864.)

## 4.-Limitation of Action, Demand of Payment.

(i.) The words of sec. 148 (2) of the Ontario Insurance Act, 60 Vic., ch. 36, ' notwithstanding any stipulation or agreement to the contrary, any action or proceeding against the insurer for the recovery of any claim under or by virtue of a contract of insurance of the person may be commenced at any time within the term of one year," have reference to a stipulation or agreement giving less time than one year for bringing the action. It is an enalling, not a disabling, enactment.
(December, 17th, 1897 -Mr. Justice Meredith, Styles $\%$. the Supreme Council of the Royal Arcanum, 29 Ontario Reports, p. 38.)
(j.) In an action on a life insurance certificate defendants pleaded inter alia that no demand of the amount payable under the certificate was made at their office in Galesburg, Illinois, and by reason thereof by the laws of the State of Illinois the plaintiff could not recover upon the said certificate; and further, that the death of the insured was from a cause exempted by the provisions and agreements contained in the said certificate.

Held, on a motion to rescind a judge's order striking out these pleas, that the plea as to the demand at Galesburg was embarrassing and therefore bad, but that the other plea as to the cause of death was good.
(February 29nd, 1898—Supreme Court of New Brunswick, LeBlanc vs. Covenant Mutual Benefit Association, 34 Canarla Law Journal, 1898, p. 3:4.)

## 5. - Notice of Assignmest of Policy.

(k.) A debtor, or trustee of a fund, is not responsible to an assignee of the creditor, or payee of the fund, for dealing with the latter persons without reference to the assignment unless it is found either that at the time of so dealing he actually knew of the assignees title, or that he had previously received a notice sufficiently distinct to give him an intelligent apprehension of the fact that the assignee had acquired an interest in the claim or fund.

A life insurance company issued two policies upon a man's life, one policy being payable generally and the other to his wife. The assured made an assignment for the benefit of his creditors, and the assignee, who at the time knew only of the policy payable generally, wrote to the company referring to this policy by number and informing them of the assignment. The assured's wife had died before the assignment was made and the policy in her favour had become part of the assured's estate and had passed to the assignee. A few weeks after notice of the assignment had been given to the company the assured informed them of his wife's death, and obtained from them the surrender value of the policy in which she was named as beneficiary. There was no imputation of bad faith, and the officers of the company swore that they had, at the time, no recollection of notice of the assignment for the benefit of creditors having been given :-

Held, that under the circumstances the company were not responsible for paying the surrender value of the policy to the husband.

Judgment of Ferguson, J., reversed.
(November 9th, 189--Crawford is. Canada Life Assurance Company, 24 Ontario Appeal Reports, p. 643.)

## 6. -Recovery of Premitys Paid on Void Policy, Fraitdulent Representations, \&c.

(1.) The plaintiff sued the defendants for the return of premiums paid in respect of three policies purporting to insure the life of the plaintiff. The policies were issued by the defendants upon the life of the plaintiff, but without his knowledge or consent. At the trial the court found that the plaintiff's wife was induced, by the fraud and misrepresentations of the defendants' agents, to write the applications on which the policies in question were founded, and to make the various payments for premiums under such policies. These payments exteuded over a period of alout eleven years. The Court also found that the muneys paid by the plaintiff's wife ou such policies were the moneys of the plaintiff.

Held, that the plaintiff was entitled to recover from the defendants the premiums so paid, amounting to $\$ 18 \overline{5} .2 \mathrm{~s}$, with costs of suit, and that the policies should be delivered up to be cancelled. Judgment accordingly.
(.January 12th, 1898-His Honour Judge Morgan, County Court County of York, in Brothers vs. Metropolitan Life Iusurance (ompany.)

This judgment was affirmed by the Divisional Court on the 9th March, 1898, the court holding that the non-compliance with the rules of the defendants, requiring an application from the assured, rendered the policies roid, and there was no evidence of waiver of the rules by the defendants, and, therefore, the moneys were applied upon an insurance which did nct exist, and were recoverable by the plaintiff. (Globe, 10th March, 1898.)

## 7.-Fire Inslrance, sale of Property, Presumption as to Origin, other Insurance.

( $m$.) An action on a policy of insurance for $\$ 1,740$, insuring Keefer, "his heirs and assigns." Beiore obtaining the policy, Keefer had, unknown to the defendants, contracted in writing to sell the property for $\$ 2,000$, of which $\$ 1,300$ had been paid by the purchaser before the fire. At the time of sale Keefer and the purchaser verbally agreed that until the purchase money was paid Keefer would keep the proper ty insured for $\$ 2,000$.

Held. following Parcell cs. Grosser, 1 Atl. R. 909 (1885), that the parol contract was a separate and distinct collateral agreement, and evidence of it could be given, as it was not contradictory to the written contract.

Held, also, that "heirs and assigns" in the policy meant heirs or assigns of the property, and the purchaser was an "assign," and that Keefer could recover not only his actual loss ( $\$ 700$ ) but the residue of the loss by fire also, the latter as trustee for the purchaser.
(April 7th, 1898 -Mr. Justice Ferguson, Keefer cs. Phœnix Insurance Company, 34 Canada Law Journal, 1898, p. 317.)

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(n.) To rebut the presumption created by Article 1629 of the Civil Code of Lower Canada it is not necessary for the lessee to prove the exact or probable origin of the fire or that it was due to unavoidable accident or irresistible force. It is sufficient for him to prove that he has used the premises leased as a prudent administrator (en bon pere de famille), and that the fire occurred without any fault that could be attributed to him or to persons for whose acts he should be held responsible.

Judgment of the Court of Queen's Bench for Lowen Canada affirmed, Strong, C. J., dissenting.
(January 25 th, 1897 --John S. Murphy, appellant, and George H. L'Abbe, respondent, 27 Reports Supreme Court of Canada, p. 126.)

Article 1629 of the Civil Code above referred to is in the following words:"When loss by fire occurs in the premises leased, there is a legal presumption in "favour of the lessor, that it was caused by the fault of the lensee or of the persons "for whom he is responsible; and unless he proves the contrary he is answerable to "the lessor for such loss."
(o.) The defendant company resisted payment on the grounds that plaintiff in the application on which the policy was issued represented that there was no other insurance and no incumbrance on the property, whereas in fact there was other insurance and also a mortgage thereon. The plaintiff claimed, and the jury found, that the answer to the questions contained in the application as to there being no nortgage on the property, was written by the agent of the defendant company without the latter asking plaintiff the question, and the plaintiff signed the application without knowing that it contained the question and answer referred to. As to other insurance the jury found that plaintiff at the time of the application bona fide believed that there was nq other insurance on the property. Also that the facts of the mortgage and other insurance on the property were not facts material to the risks. On these findings the trial judge directed a verdict for the plaintiff.

Held, on motion for a reversal of the verdict that the misrepresentation complained of and contained in the application signed by the plaintiff discharged the company of liability regardless of the findings of the jury, and that the defendant was entitled to the verdict.
(February 22nd, 1898-Supreme Court of New Brunswick, Perry vs. Liverpool, London and Globe Insurance Company, 34 Canada Law Journal, 1898, p. 360).
(p.) Jugé: $1^{\circ}$ Que la preuve de la perte occasionnée par un incendie (proof of loss) produite entre les mains de la compagnie trente-trois jours après l'incendie, lorsque les conditions de la police exigent que cette preuve soit faite dans les quinze jours, est néanmoins faite dans un temps opportun, si la compagnie a nommé un ajusteur qui s'est rendu sur les lieux trois jours après l'incendie, et si douze jours après cet incendie l'assuré a fait cession de ses biens, et si le curateur n'a été nommé que trois jours avant la preuve de telle perte. (C. C., art. 2478.)
$2^{\circ}$ Qu'il n'y a pas exagération irauduleuse dans la preuve de perte, lors d'une perte totale, quand nême l'assuré aurait dans un inventaire préparé de mémoire, à là demande de la compagnie, exagéré quelque peu son fonds de commerce, s'il est établi au dossier que le montant des polices ne couvrent pas plus que les deux-tiers de la valeur de ce fonds de commerce.
( 7 février 1898 -Valentine, demandeur ès-qualité, vs. The Liverpool and London and Globe Insurance Company, défenderesse, 4 Revue de Jurisprudence, p. 265.)

## - 8.-Accident Insurance, Renewal of Contract.

(q.) A policy issued by the Manufacturers' Accident Insurance Company in favour of P. contained a provision that it might be renewed from year to year on payment of the annual premium. One condition of the policy was that it was not to take effect unless the premium was paid prior to any accident on account of which a claim should be made and another that a renewal receipt, to be valid, must be printed in office form, signed by the managing director and countersigned by the agent. $P$. having been killed in a railway accident paynient of the policy was refused on the ground that it had expired and not been renewed. In an action by the widow for the insurance it was shown that the local agent of the city had requested $P$. to renew and had received from him a promissory note for $\$ 15$ (the premium being $\$ 16$ ) which the father of the assured swore the agent agreed to take for the balance of the premium after being paid the remainder in cash. He also swore that the agent gave P. a paper purporting to be a receipt and gave secondary evidence of its contents. The agent's evidence was that while the note was taken for a portion of the premium it was agreed between him and $P$. that there was to be no insurance until it was paid, and that he gave no renewal receipt and was paid no cash. Some four years before this the said agent and all agents of the company had received instructions from the head office not to take notes for premiums, as had been the practice theretofore.

The note was never paid but remained in possession of the agent the company knowing nothing of it. The jury gave no general verdict but found in answer to questions that a sum was paid in cash and the note given and accepted as payment of the balance of the premium, and that the paper given to P. by the agent, as sworn to by P.'s father, was the ordinary renewal receipt of the company. Upon these findings judgment was entered against the company.

Held, affirming the judgment of the Supreme Court of Nova Scotia, Gwynne, J., dissenting, that the fair conclusion from the evidence was, that as the agent had been employed to complete the contract and had been entrusted with the renewal receipt P. might fairly expect that he was authorized to take a premium note having no knowledge of any limitation of his authority and the policy not forbidding it; and that notwithstanding there was no general verdict, and the specific question had not been passed upon by the jury, such inference could be drawn by the court according to the practice in Nova Scotia.

Held further, that there was evidence upon which reasonable men might find as the jury did; that an inference might fairly be drawn from the facts that the transaction amounted to payment of the premium and it was to be assumed that the act was within the scope of the agent's employment; the fact that the agent was disobeying instructions did not prevent the inference though it might be considered in determining whether or not such inference should be drawn; and that a new trial should not be granted to enable the company to corroborate the testimony of the agent that he had no renewal receipt in his possession except one produced at the trial as the company might have supposed that the plaintiff would seek to show that such receipt had been obtained and were not taken by surprise.
(May lst, 1897-Manufacturers' Accident Insurance Company, Appellant, aud M. Pudsey, Respondent, 27 Reports Supreme Court of Canada, p. 374.)

## 9.-Sick Benefit Insurance.

(r.) Where the rules of a benevolent society give to a member, dissatisfied with a decision as to sick benefits, a right of appeal to a domestic forum, the widow of a member, whose application for sick benefits has in his lifetime been refused, and who has acquiesced in that decision and has not appealed, cannot recover sick benefits.

Judgment of Meredith, J., reversed.
Where, however, the widow of "a member in good standing" is entitled to certain pecuniary benefits and the status of a member has not been passed upon by the society in his lifetime, an action by the widow will lie, and the status of the deceased member at the time of his death is a question of law to be determined in the usual way.

In the present case the fact that the deceased member was at the time of his death in arrear for dues was held, having regard to the constitution and rules of the society, not to deprive him of his status, and the widow was held entitled to recover.

Judgment of Meredith, J., affirmed.
(May 11th, 1897.-Dale vs. Weston Lodge, 24 Ontario Appeal Reports, p. 351.)
(s.) The jurgments of Mr. Chancellor Boyd in Baker vs. Forest City Lodge and Parkhouse vs. Dominion Lodge, reported, 28 Ontario Reports, p. 238, were affirmed by the Court of Appeal.
(November 9th, 1897.--24 Ontario Appeal Reports, p. 585.)
(t.) A subordinate council of a friendly society, incorporated under R.S.O. 1877, ch. 167, has no authority to waive the requirements for initiation of members prescribed by the rules, where such initiation is a condition precedent to a claim on the relief fund of the society.
(January 10th, 1898.-Mr. Justice Robertson, Hœfner vs. The Canadian Order of Chosen Friends, 29 Ontario Reports, p. 125.)
(u.) Section 6 of the Ontario Insurance Amendment Act, 1889, 52 Vic., ch. 32 (O.), does not apply to benevolent societies having an age limit fur admission to membership, and where a man who was older than the age limited was, owing to his innocent misrepresentation as to his age, admitted as a member and given an endowment certificate, it was held that the beneficiary named therein could not recover.

Judgment of Street, J., 28 O.R. 111, reversed, Maclennan, J. A., dissenting.
(January llth, 1898.-Cerri vs. Ancient Order of Foresters, 25 Ontario Appeal Reports, p. 22.)
(v.) An application for a benevolent society's certificate stated that the insurance money was to be paid to the applicant's wife, and the certificate as issued and accepted provided that the money should, upon the death of the member, be paid to his wife, or such other beneficiary or beneficiaries as he might in his life time have designated in writing indorsed on the certificate, and in default of any such designation to his legal personal representatives :-

Held, Osler, J. A., dissenting, that the certificate came within the Act to secure to wives and children the benefit of life assurance, R. S. O. (1887) ch. 136, and that the wife's interest was not affected by an absolute assignment endorsed upon it, by the assured to a creditor.

Judgiment of Street, I., 28 O. R. 459, reversed.
(March 15th 1898-Fisher vs. Fisher, 25 Ontario Appeal Reports, p. 108.)

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(w.) It is not a renewal of a contract of insurance within the meaning of sec. 33 of the Insurance Corporations Act, 1892, ( 55 Vict., ch. 39, O.) but a continuance of the original contract, when after default in payment of assessments and consequent suspension of rights, a member of a benevolent society pursuant to the rules of the society, pays the assessments as of right and becomes thereby ipso facto reinstated.

Judgment of Armour, C. J., reversed.
(March 15th, 1898-Long vs. The Ancient Order of United Workmen, 25 Ontario Appeal Reports, p. 147.)
(x.) Held, (1st.) That, when by the constitution and by-laws of a benefit society, a remedy or appeal is provided, the member aggrieved by the decision of the society must exhaust such remedy before taking action before the Civil Courts. ( 2 nd .) That such a by-law is not ultra vires.
(April 30th, 1898-Godin, plaintiff, vs. the Supreme Court of the Independent Order of Forresters, defendants. 4 Revue de Jurisprudence, p. 236.)

## 10. - Marine Insurance.

(y.) The brigantine "Hattie Louise," owned by plaintiff and insured by the defendant companies, under policies on the hull and freight, left Trinidad for Vineyard Haven, with a cargo of molasses. Shortly after leaving port, she encountered heavy weather and put into the port of St. Thomas, W.I!, in a leaky condition.

A survey was called which resulted in an order to discharge and store the cargo, and put the vessel upon the slip for repairs, but, before anything was done, under the surveyors report, J.B., an agent of the defendant companies, and W. H. B., the plaintiff's agent, arrived at St. Thomas by the same vessel, and several interviews took place, with a view to determining what course should be pursued. This resulted in a disagreement, the plaintiff's agent insisting that the carge should be trans-shipped, and the vessel taken to a northern port, after making temporary repairs, while the agent for the insurers insisted upon the vessel being permanently repaired at St . Thomas, and carrying her own cargo forward.

Notice of abandonment was given on December 28th, by a letter addressed to the defendant companies.

In consequence of the failure, on the part of the agents, to come to an agreement, the plaintiff's agent withdrew from the project of repairing the vessel, and the work of effecting repairs was proceeded with by the defendants' agent.

After the vessel was taken off the slip, and the cargo reloaded, it was found that the vessel was still leaking badly, and was unseaworthy, and that it would be necessary to again discharge the cargo.

At this time, the disbursement account had run up to $\$ 4,014.48$ and the vessel, which was valued in the first instance at $\$ 6,000$, had not been re-metalled or re-classed.

An attempt was made to raise money on bottomry, but failed, on account of the leaky condition of the vessel, and, as the consignees refused to allow the cargo to be discharged a second time, until the claims were paid, she was finally sold under process to recover "the claims.

The policies contained what is known as the "Boston clause," under which it is stipulated that " the acts of the assured, or insurers, in recovering, saving, and preserving the property insured, in case of disaster, shall not be considered a waiver or acceptance of the abandonment."

The jury found, among other things, that there was an acceptance of the abandonment.
Held, that the underwriters having intervened for the purpose of making permanent repairs, the repairs must be thorough, and be made within a reasonable time, otherwise they must be held to have accepted the abandonnient.

Held, also, that the clause in the policy was applicable rather to cases where the owner neglects or refuses to save the ship, than to cases where he is going on with the project of saving her.

Held, also, that the owner was clearly prejudiced by the interference of the defendant's agent, as the expenses of repairing at St. Thomas were excessive, and the vessel could not be re-metalled or reclassed there, whereas, if she had been taken to a northern port, as proposed by plaintiff's agent, the repairs could have been better effected, and at half the cost.

Held, also, that the case, being one in which there was obscurity and evidence of a contradictory character, was peculiarly one for the consideration of the jury, and upon which they were especially competent to pass.

Held, also, that their findings were such as reasonable men might have found.
Held, also, that the authority of the master and consignees to bind the owner was superseded by the arrival of plaintiff's agent at St. Thomas, and that if the consignees, after the agent's arrival, accepted the tender for repaire, express authority to do so must be shown.

Held, also, that where repairs are made by the underwriter, the owner has the same right to have some one superintend the work that the underwriter has where the repairs are made by the owner.

Held, also ( 0.37, R. 6), that the court will not set aside a verdict for misdirection, unless there has been some substantial wrong or miscarriage.

Held, also, that proofs of loss are not necessary when the loss need not amount to anything to entitle the plaintiff to recover.

Held, also, that acceptance of the abandonment is an admission of the plaintiff's right to recover.

[^2](z.) The Schooner "Donzella", on a voyage from Porto Rico to Halifax, with a cargo of sugar, put into Barrington for shelter, on the evening of February 11th, 1896. The wind, at the time, was south-east, with a heavy suowstorm prevailing. The vessel was auchored near the light ship with one anchor out, but, as the wind increased, a second anchor was put out. Subsequently, during a heavy gale that sprang up from the north-west, with thick snow, both chains parted. The vessel was then on a lee shore studded with reefs and shoals, and the tide low. She was abandoned by the master and crew, and the following morning was not visible from the shore. Some time afterwards she was picked up at sea by salvors, and was brought into port, and put upon the slip and repaired. When brought in she had four feet of water in her hold, and the cargo was considerably damaged. On being put upon the slip it appeared that twelve feet of the shoe were off abaft the main chains and another twelve feet, about off, forward, under the main chains. The butts on the bottom were open. The keel was more or less chafed and broken. The rudder was damaged and the rudder braces started off. There was a scar on the hilge on the port side which looked as if the vessel had dragged or pounded on something. The sides of the keel were bruised more or less and pieces off of it. The main keel was broomed up. The flying jib-boom and main boom were broken, and the fore boom was split.

Held, dismissing with costs the motion for a new trial, that there was sufficient evidence to warrant the jury in coming to the conclusion that the vessel had been on shore, and beating on the rocks for some time, and on which they could properly find a verdict for plaintiff: and that the trial judge was right, under the circumstances, in not withdrawing the case from the jury.
(January 11th, 1898.-Rudolf vs. British and Foreign Marine Insurance Company, 30 Reports Supreme Court of Nova Scotia, p. 380.)

## 11.-Sticide while Sane.

## In view of the fact that judgments of the Supreme Court of the United States

 are not readily accessible in Canada, it has been considered desirable to pablish in full the following important judgment rendered by that Court on the 17th January, 1898, which will be found at page 140 of the United States Reports, Vol. 169:-On a writ of certiorari to the United States Circuit Court of Appeals for the Third Circuit to review a judgment of that court, affirming the judgment of and for the Eastern District of Pennsylvania in favour of the defendant, the Mutual Life Insurance Company of New York, in an action brought by A. Howard Ritter, executor, \&c., to recover the amount of six policies of life insurance issued upon the life of William M. Runk. Affirmed.

See same case below 28 U.S. App. 612. The facts are stated in the opinion. Mr. Justice Harlan delivered the opinion of the court:-

This action was brought against The Mutual Life Insurance Company of New York on six policies of life insurance, each bearing date November 10th, 1891 , one for $\$ 20,000$, one for $\$ 15,000$, and four for $\$ 10,000$ each. There was a verdict in its favour, upon which judgment was entered, and that julgment was atfirmed in the Circuit Court of Appeals, 28 U.S. App. 612.

The policies were all alike except as to the amount of insurance, and were in the following form:-
"In consideration of the application for this policy, which is hereby marle a part of this contract, the Mutual Life Insurance Company of New York promises to pay at its home office in the city of New York, unto William M. Runk, of Philadelphia, in the county of Philadelphia, state of Pennsylvania, his executors, administrators, or assigns, twenty thousand dollars, upon acceptance of satisfactory proof at its home otfice of the death of the said William M. Runk during the continuance of this policy, upon the following condition, and subject to the provisions, requirements

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and benefits stated on the kack of this policy, which are hereby referred to and made part hereof. The annual premium of seven hundred and eighty-two dollars shall be paid in advance on the delivery of this policy and thereafter to the company, at its home office in the city of New York, on the tenth day of November in every year during the continuance of this contract. In witness whereof," etc. The "provisions, requirements and benefits" thus made part of the policy will be referred to hereafter.

The assured died October 5 th, 1892, all premiums falling due previous to his death having been paid. It is not disputed that he took his own life.

In the affidavit of defence filed by the insurance company it is stated that at or about the time of the execution of the policies in suit Runk held policies upon his life to the extent of $\$ 315,000$ issued to him by other companies; that during the year 1892 he effected additional insurance to a considerable amount, the total amount at or about the time of his death being $\$ 500,000$; that prior to taking the additional insurance of $\$ 200,000$, he was indebted in a very large amount by reason of the improper use of moneys entrusted to him in a fiduciary and in a quasi-fiduciary capacity ; that he was without resources of his own sufficient to meet the amount of that indebtedness; that he was confronted with the fear of being convicted of breach of trust, and was desirous to protect pecuníarily those whom he had injured; that he deliberately determined to commit suicide for the purpose of escaping the necessity of meeting those whose confidence had been betrayed, and with the intention, through moneys expected to be paid on his policies of insurance, to liquidate wholly or in part the debts owing by him ; that he deliberately and intentionally took his life, being at the time in sound mind and in the full possession of his mental faculties; and that his suicide was not the result of nor occasioned by mental unsoundness, but was the act of a man mentally and morally able to understand all the consequences thereof.

The affidavit of defence also contained the following statements :-
"The policies of insurance sued upon contain a reference to the application therefor, which is made a part of the contract of insurance. A copy of this application is hereto attached, which, it is prayed, may be taken as a part of this affidavit. Under the advice of counsel the defendant avers that this application is a part of said contract, and that the contract of insurance was a contract made in the state of New York, and to be interpreted by, and in accordance with, the laws of that state.
" The policies of insurance sued upon were delivered to the said Runk upon the faith of an independent contract entered into by him, embodied in the said application, to the effect that if such policies should be granted, he, the said Runk, did, 'warrant and agree....... that I will not die by my own act, whether sane or insane, during the said period of two years' - said period of two years dating from the 6th day of November, 1891.
"The said Runk did, within the period of two years, commit a breach of the said contract by killing himself, as has been before stated, in the way and manner above recited. By reason of the breach of said contract, and only by reason of such breach, the policy of insurance matured, and damages occasioned by such breach are equivalent in amount to that demanded under the policies."

Each of the applications for policies signed by the assured and attached to the affidavit of defence contained the following:
"I hereby warrant and agree..... not to engage in any specially hazardous occupation or employment during the next two years following the date of issue of the policy for which application is hereby made, and also not to engage in any military or naval service, in time of war, during the continuance of the policy, without first obtaining yermission from this company; I also warrant and agree that I will not die by my own act, whether sane or insane, during the said period of two years."

At the trial below the defendant offered in evidence Runk's application for insurance. This was objected to on the ground that the application was not attached to the policy, and under an act of the general assembly of Pennsylvania approved May 11, 1881, could not, for that reason, be considered as part of the contract, or be admitted in evidence. The defendant, by counsel, stated at the time that the paper was not offered for the purpose of making it as an " application" part of the contract, but to prove that an independent, collateral, contemporaneous agreement was entered into by which Runk stipulated that he. would not die by his own act, whether sane or insane, during the period of two years. The objection to this evidence was sustained, Judge Butler, who presided at the trial in the Circuit Court, observing: "The representation or statement or agreement, call it by whatever name you choose, is in my estimation a part of the application for insurance, and it constitutes a condition on which the policy was applied for and obtained, as much so as any representation contained in the paper itself, and it is therefore by the statute excluded by reason of the fact that a copy was not attached to the policy...... The statute intended that the policy shall exhibit on its face, or the policy in connection with whatever it refers to shall exhibit to the insured the conditions on which he holds the policy. The object of this would be to limit the policy of insurance, to qualify it, to make it available only in case the party lived up to this contract."

The statute fof Pennsylvania to which reference was made is in these words:-"That all life and fire insurance policies upon the lives or property of persons within this commonwealth, whether issued by companies organized under the laws of this state, or by foreign companies doing business therein, which contain any reference to the application of the insured or the constitution, by-laws or other rules of the company, either as forming part of the policy or contract between the parties thereto, or having any bearing on said contract, shall contain, or have attached to said policies, correct copies of the application, as signed by the upplicant and the by-laws referred to ; and, unless so attached and accompanying the policy, no such application, constitution or by-laws shall be 33
received in evidence, in any controversy between the parties to, or interested in, the said policy, nor shall such application or by-laws be considered a part of the policy or contract between such parties." (Laws of Pa., 1881, No. 23, p. 20.)

Whether the Circuit Court erred in excluding the application which, by the terms of the contract, constituted the consideration of the company's promise to pay, is a question that need not be considered.

If error was committed in this particular, it was one for the benefit of the plaintiff in the action; for, if the application had been admitted in evidence as part of the contract of insurance, the agreement and warranty of the assured not to die by his own act, whether sane or insane, within two years from the date of the policy, would have precluded any judgment against the insurance company. (Travelers' Ins. Co. v. McConkey, 127 U. S., 661, 666.)

Upon this writ of error therefore we must assume that the contract of insurance contained no such agreement or warranty by the assured, nor any express condition avoiding the policy in case of suicide. Besides, the defendant does not insist that this court should determine the rights of the parties upon the basis that the application of Kunk constituted part of the contract of insurance. It may be added that we do not wish to be understood as expressing any opinion upon the question whether the Circuit Court erred either in its construction of the Pennsylvania statute of 1881, or in applying that statute to the policies here in suit.

At the trial in the Circuit Court, the plaintiff submitted the following points :-

1. The evidence was not sufficient to warrant the jury in finding that the deceused entered into the contracts of insurance evidenced by the policy sued upon with the intention of defrauding the company.
2. The evidence was not sufficient to warrant the jury in finding that the deceased entered into the contracts of insurance with the intention of committing suicide.
3. The evidence upon the part of the defendant did not warrant any inference of fact constituting a defence in law to the plaintiff's right to recover the amount due upon the policies.
4. The mere fact that the insured committed suicide did not, standing alone, avoid the policies, there being no condition in them to that effect.
5. If one whose life is insured intentionally kills himself when his reasoning faculties are so far impaired by insanity that he is unable to understand the moral character of his act, even if he does noderstand its physical nature, consequence and effect, such self-destruction will not of itself prevent recovery upon the policies.

The company submitted the following points as the basis of instructions to the jury :

1. There could be no recovery by the estate of a dead man of the amount of policies of insurance upon his life, if he takes his own life designedly, whilst of sound mind.
2. If the jury found that Runk committed suicide when he was of sound mind, being morally and mentally conscious of the act he was about to commit, of its consequences, and of its nature with the deliberate intent to secure to his estate and to his creditors, the amount of the policies sued apon, there could be no recovery.
3. If the jury found that Runk obtained the policies of insurance sued upon at a time when he was insolvent and an embezzler, with the intent thereby to secure, in case of his death, from the defendant, a fund with which to pay those to whom he was indebted, and whose property he had embezzled, and subsequently committed suicide, whilst of sound mind, with the delibersite intent to earry out this scheme, there could be no recovery.
4. The defendant was entitled to set off the loss occasioned by the failure of Runk to keep his agreement not to die by his own hand within two years of the date thereof; and the amount of this loss cannot be less than that of the policies sued upon.

The court disaffirmed the plaintiff's first, second and third points without comment. It disaffirmed the plaintiff's fourth point relating to the effect upon the rights of the assured of suicide standing alone, and affirmed the defendants first point relating to the same matter.

The plaintiff's fifth point was affirmed, the court, however, accompanying its affirmance of that point with some observations to be presently referred to.

It will be observed that the plaintiff's first and second points assumed that the evidence was not sufficient to warrant a finding that the assured entered into the contracts of insurance with the intention either to defraud the company or to commit suicide. The court rightly refused to so instruct the jury. When the last policies were taken out by Runk he was carrying insurance on his life for an amount large enough to require annual premiums of about $\$ 12,000$. His income, so far as the record shows, was inadequate to meet such a burden. And yet, in 1891, he largely increased the insurance on his life, and added about $\$ 8,000$ to the sum to be paid annually for premiums. Besides these facts, it appeared that on the day before his death he avowed that his debts must be paid, and that they could only be paid with his life. That avowal was in a letter written to his partner, in which he said that he had deceived the latter, and could only pay his debts with his life. That letter concluded: "This is a sad ending of a promising life, but I deserve all the punishment I may get, only I feel my debts must be paid. This sacrifice will do it, and only this. I was faithful until two years ago. Forgive me. Don't publish this." On the same day he wrote to his aunt, to whom he was indebted in a large sum, saying, among other things : "Forgive me for the disgrace I bring apon you, but it is the only way I can pay my indebtedness to you." In addition, he left for the guidance of his executor a memorandum of his business affairs, prepared just before his death, and which tended to show that he was at that time entirely himself.

In view of these and other facts established by the evidence, the court did not err in disaffirming Whe first and second of plaintiff's points. We may add that, under the charge of the jury, it becaine

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unnecessary for them to inquire whether the policies were taken out with the intention of defrauding the insurance company or of committing suicide. The court said to the jury : "What constitutes insanity, in the sense in which we are using the term, has been described to you, and need not be repeated. If this man understood the consequences and effects of what he was doing or contemplating, to himself and to others, if he understood the wrongfulness of it, as a sane man would, then he was sane, so far as we have occasion to consider the subject; otherwise he was not. Here the insured committed suicide, and, as the evidence shows, did it for the purpose, as expressed in his communication to the executor of his will, as well as in letters written to his aunt and his partner, of enabling the executor to recover on the policies, and use the money to pay his obligations. I therefore charge you that if he was in a sane condition of mind at the time, as I have described, able to understand the moral character and consequences of this act, his suicide is a defense to this suit. The only question, therefore, for consideration is this question of sanity. There is nothing else in the case. That he committed suicide, and committed it with a view to the collection of this money from the insurance companies and having it applied to the payment of his obligations is not controverted, and not controvertible. It is shown by his declaration, possibly not verbal, but written. The only question, therefort, is whether or not he was in a sane condition of mind, or whether his mind was so impaired that he could not, as I have described, properly comprehend and understand the character and consequences of the act he was alout to commit. In the absence of evidence on the subject he must be presumed to have been sane. The presumption of sanity is not ovarthrown by the act of committing suicide. Suicide may be used as evidence of insanity, but standing alone it is not sufficient to establish it...." If you find him to have been insane, as I have described, your verdict will be for the plaintiff. Otherwise it will be for the defendant."

It thus appears that the case was placed before the jury upon the single issae as to the alleged insanity of the assured at the time he committed suicide, and with a direction to find for the plaintiff if the assured was insane at that time, and for the company if he was then of sound mind.

Assuming that the jury obeyed the instructions of the court, their verdict must be taken as finding that the assured was not insane at the time he took his life. We must then inquire whether the observations of the trial court on the subject of insanity were liable to objection.

We have seen that the plaintiff asked the court to instruct the jury that if the asured intentionally killed himself when his reasoning faculties were so far impaired by insanity that he was unable to understand the moral character of his act, even if he did understand its physical nature, conseguence and effect, such self-destruction would not of itself prevent recovery upon the policies.

This was the only instruction asked by the plaintiff which undertook to define insanity, and, as before stated, it was given by the court. But in giving it the court said: "We must understand what is meant and intended by the term 'moral character of his act.' It is a point which has been used by the courts, and is correctly inserted in the term; but it is a term which might be misunderstood. We are not to enter the domain of metaphysics in determining what constitutes insanity, so far as the subject is involved in this case. If Mr. Runk understood what he was doing, and the consequences of his act or acts, to himself as well as to others-in other words, if he understood, as a man of sound mind would, the consequences to follow from his contemptated suicide, to himself, his character, his family and others, and was able to comprehend the wrongfulness of what he was about to do, as a sane man would-then he is to be regarded by you as sane. Otherwise he is not." Substantially the same observations were made in that part of the charge, which is above given.

The plaintiff insisty that the definition of insanity, as given by the trial court, was much narrower than was required or permitted by the decisions of this court. It is said that the impairment not only of the moral vision but also of the will, leaving the deceased in a condition of inability to resist the impulse of self-destruction, has been accepted by this court as describing a phase of insanity or mental unsoundness. One of the cases to which the plaintiff referred in support of this view is Davis v. United States, 165 U.S. 373,378 , which was a prosecution for murder. It was there held that the accused was not prejudiced by the following instruction given to the jury: "The term 'insauity' as used in this defence means such a perverted and deranged condition of the mental and moral faculties as to render a person incapable of distinguishing between right and wrong, or unconscious at the time of the nature of the act he is committing; or where, though conscious of it and able to distinguish between right and wrong, and know that the act is wrong, yet his will, by which I nean the governing power of his mind, has been otherwise than voluntarily so completely destroyed that his actions are not subject to it, but are beyond his control." This was sulstantially what had been held by this court in previous cases. Mutual Life Ins. Co. v. Terry, 82 U.S. 15 Wall. 580 ; Bugelow v. Berkshire L. Ins. Co., 93 U.S. 284 ; Charter Oak L. Ins. v. Rodel 95 U.S. 232 ; Manhatian L. Ins. Co. v. Broughton, 109 U.S. 121 ; Connecticut Mut. L. Ius. Co. v. Lathrop, 111 U.S. 612 ; Accident Ins. Co. of N. A. v. Crandal, 120 U.S. 527.

In Terry's case, above cited-which was an action upon a life policy declaring the policy void if the assured died by his own hand,-it became necessary to instruct the jury on the subject of inssanity. The court said : "We hold the rule ou the question before us to be this: If the assured, being in the possession of his ordinary reasoning faculties, from anger, pride, jealousy or a desire to escape from the ills of life, intentionally takes his own life, the proviso attaches, and there can be no recovery. If the death is caused by the voluntary act of the assured, he knowing and intending that his death shall be the result of his act, but when his reasoning faculties are so far impaired that he is not able to understand the moral character, the general nature, consequences and effect of the act he is about to commit, or when he is impelled thereto by an insane impulse which he has not the power to resist, such death is not within the contemplation of the parties to the contract, and the insurer is liable."

Recurring to the ruling of the court in the present case, it is not perceived that the plaintiff had any ground to complain that its definition of insanity was too strict or ton narrow. His fifth point, in general terms, defined insanity as being a condition in which the reasoning faculties are so far impaired that the person alleged to be insane when committing self-destruction was unable to understand the moral nature of his act, even if he understood its physical nature. This definition was not rejected. On the contrary, it was accepted, the court at the time making some observations deemed necessary to show what, in law, was meant by the words " moral nature of his act." By those observations, the jury were informed that if the assured understond what he was doing, and the consequences of his act or acts to himself and to others-that is, if he understood, as a man of sound mind would the consequences to follow from his contemplated suicide, to himself, his character, his family and others, and was able to comprehend the wrongfulness of what he was about to do, as a sane man would-then he was to be regarded as sane ; otherwise, not.

It is suggested that the attention of the jury should have been brought specifically or more directly to the fact that unsoundness of mind exists when there is an impulse to take life which weakened mental and moral powers cannot withstand-a condition in which there is no continued existence of a governing will strong enough to resist the tendency to self-destruction. But the words. of the charge, although of a general character, substantially embodied these views. The court stated the principal elements of a condition of sanity as contrasted with insanity. What it said was certainly as specific as the instruction asked by the plaintiff. If the plaintiff desired a more extended definition of insanity than was given, his wishes, in that respect, should have been made known. The court having affirmed his view of what was evidence of insanity, and such affirmance having been accompanied by observations that brought out with more distinctness and fulness what was meant by the words " moral character of his act," the plaintiff has no ground to complain ; for nothing said by the court upon the question of insanity was erroneous in law or inconsistent with that which tite plaintiff asked to be embodied in the charge.

No error of law having been committed in respect of the issue as to the insanity of the assured, it is to be taken as the result of the verdict that he was of sound mind when he took his life.

This brings us to the question whether the insurance company was liable-assuning that it was. not a part of the contract enforceable in Pennsylvania, that the assured should " not die by his own act whether sane or insane," within two years from the date of the policy.

It is contended that the court erred in saying to the jury, as in effect it did, that intentional self-destruction, the assured being of sound mind, is in itself a defence to an action upon a life policy, even if such a policy does not, in express words, declare that it shall be void in the event of selfdestruction when the assured is in sound mind. But is it not an implied condition of such a policy that the assured will not purposely, when in sound mind, take his own life, but will leave the event of his death to depend upon some cause other than wilful, deliberate self-destruction? Looking at the nature and object of life insurance, can it be supposed to be within the contemplation of either party to the contract that the company shall be liable upon its promise to pay, where the assured, in sound mind, by destroying his own life, intentionally precipitates the event upon the happening of which such liability was to arise?

Life insurance imports a mutual agreement, whereby the insurer, in consideration of the payment of the assured of a named sum annually or at certain times, stipulates to pay a larger sum at che death of the assured. The company takes into consideration, among other things, the age and health of the parents and relatives of the applicant for insurance, together with his own age, courses of life, habits and present physicial condition ; and the premiun exacted from the assured is determined by the probable duration of his life, calculated upon the hasis of past experience in the business of insurance. The results of that experience are disclosed by standarl life and annuity tabies showing at any age the probable duration of life. These tables are deemed of such value that they may be admitted in evidence for the purpose of assisting the jury in an action for personal injury, in which it is necessary to ascertain the compensation the plaintiff is entitled to recover for the loss of what he might. have earned in his trade or profession but for such injury. Vicksburg and M. Railroad Co. v. Putnam, 118 U. S. 545, 554. If a person should apply for a policy expressly providing that the company should pay the sum named if or in the event the assured, at any time during the continuance of the contract, committed self-destruction, being at the time of sound mind, it is reasonably certain that the application would be instantly 'rejected. It is inpossible to suppose that an application of that character would be granted. If experience justifies this view, it would follow that a policy stipulating generally for the payment of the sum named in it upon the death of the assured, should not be interpreted as intended to cover the event of death caused directly and intentionally by self-destruction whilst the assured was in sound mind, but only death occurring in the ordinary course of his life.

That the parties to the contract did not contemplate insurance against death caused by deliberate, intentional self-destruction when the assured was in sound mind, is apparent from the "provisions, requirements and benefits," referred to in and made part of the policy. They show that the policy was. issued on the twenty year distribution plan, and was to be credited with ite distributive share of surplus upportioned at the expiration of twenty years from the date of issue; that, after three full annual premiuns were paid, the company would, upon the legal surrender of the policy, before default in the payment of any premium, or within six months there fter, issue a non-participating policy for a paid up insurance, payable as provided, for the amount reguirel by the provisions of the New York statute of May 21, 1879, Laws of New York, c. 347; that the assured was entitled to surrender the policy at the end of the first period of twenty years "and the full reserve computell by the American table of mortality, and four per cent interest, and the surplus, as lefined ahove, will he paid therefor-

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in cash;" that if the assured surrendered the policy the total cash value at the option of the policy holder should be applied " to the purchase of an annuity for life, according to the published rates of the company at the time of surrender ;" that after two years from the date of the policy the only conditions that should be binding on the holder of the policy were that "he shall pay the premiums at the time and place and in the manner stipulated in the policy, and that the requirements of the company as to age, and military or naval service in time of war shall be observed;" that in all other respects, if the policy matured after the expiration of two years, the payment of the sum insured should not be disputed; and that the party whose life was insured should always wear a suitable truss. These provisions of the contract tend to show that the death referred to in the policy was death occurring in the ordinary course of the life of the assured, and noi by his own violent act designed to bring about that event.

In the case of fire insurance it is well settled that although a policy, in the usual form, indemnifying ugainst loss by fire, may cover a loss attributable merely to the negligence or carelessness of the insured, unaffected by fraud or design, it will not cover a destruction of the property by the wilful act of the assured himself in setting fire to it, not for the purpose of uvoiding a peril of a worse kind but with the intention of simply effecting its destruction. Much nore should it be held that it is not contemplated by a policy taken out by the person whose life is insured and stipulating for the payment of a named sum to himself, his executors, administrators or assigns, that the company should be liable, if his death was intentionally caused by himself when in sound mind. When the policy is silent as to suicide, it is to be taken that the subject of the insurance, that is, the life of the assured, shall not be intentionally and directly, with whatever motive, destroyed by him when in sound mind. To hold otherwise is to say that the occurrence of the event upou the happening of which the company undertook to pay, was intended to be left to his option. That view is against the very essence of the contract.

There is another consideration supporting the contention that death intentionally caused by the act of the assured when in sound mind-the policy being silent as to suicide-is not to be deemed to have been within the contemplation of the parties ; that is, that a different view would attribute to them a purpose to make a contract that could not be enforced without injury to the public. A contract, the tendency of which is to endanger the public interests or injuriously effect the public good, or which is subversive of sound morality, ought never to receive the sanction of a court of justice, or to be made the foundation of its judginent. If, therefore, a policy-taken out by the person whose life is insured, and in which the sum named is made payable to himself, his executors, administrators or assigns,--expressly provided for the payment of the sum stipulated when or if the assured, in sound mind, took his own life, the contract, even if not prohibited by statute, would be held to be against pablic policy, in that it tempted or encouraged the assured to commit suicide in order to make provision for those dependent upon him, or to whom he was indebted.

Is the case any different in principle if such policy is silent as to suicide, and the event insured against - the death of the assured - is brought about by his wilful, deliberate act when in sound mind? Light will be thrown on this question by some of the adjudged cases, having more or less bearing upon the precise point now before this court for determination.

The plaintiff insists that the question just stated is answered in the affirmative by the opinion in Mutual Life Ins. Co. v. Terry, 15 Wall, 580 . As before stated, that was an action upon a life policy, containing the conlition that it should be void if the assured should "die by his own hand ;" and the controlling question was whether the condition embraced the case of an assured who committed self-destruction at a time when his reasoning faculties were so far impaired that he was unable te comprehend the moral character, the general nature, consequences and effect of the act he was about to commit, or when he was impelled thereto by an insane impulse which he had not the powor to resist. There was no question in that case as to the effect upon the rights of the parties of intentional self-destruction, where the policy contained no provision as to suicide. In the course of the review of the adjudged cases reference was made in the opinion of this court to Borradaile v. Hiunter, 5 Mann, \& Gr. 639, and also to Hartman v. Keystone Ins. Co., 21 Penn. St. 466, 479. In the former case it appeared that the assured threw himself into the Thames and was drowned, and the jury found that he voluntarily threw himself into the water, knowing at the time that he should thereby destroy his life, and intending thereby to do so, but at the time of committing the act he was not capable of judging between right and wrong. The question was as to the liability of the insurance company on a policy issued to the assured containing a clause or proviso that the policy should be void if "the assured should die by his own hands, or by the hands of justice, or in consequence of a duel." Maule, Erskine and Coltman, J.J., held that the company was not liable, while Tindall, C.J., was of the opinion that the proviso embraced cases of felonious suicide only, and not cases of self-destruction whilst the assured was under the influence of frenzy, delusion or insanity. In the latter case it appeared that the assured committed self-destruction by taking arsenic. The Supreme Court of Pennsylvania held that there could be no recovery, Chief Justice Black saying: "The conditions of the policy are, that it shall be null and void, if the assured shall die by his own hand, in or in consequence of a duel, or by the hands of justice," \&c. The plaintiff argues that the first clause here quoted does not embrace a suicide committed by swallowing arsenic. Where parties put their contracts in writing their rights are fixed by it. But the contract is what they meant it to be, and when we can aseertain their meaning from the words they have used, we must give it effect. One rule of interpretation is, that we must never attribute an absurd intent if a sensible one can be extracted from the writing. No absurdity could be greater than a stipulation against suicide in a duel. The words 'die by his own hand,' must, therefore, be disconnected from those which follow. Standing alone, they mean any sort of suicide. Besides this, the court was very plainly right in charging that if no
such condition had been inserted in the policy, a man who commits suicide is guilty of such a fraud upon the insurers of his life that his representatives cannot recover for that reason alone." Mr. Justice Hunt, delivering the opinion in ''erry's case, made an observation in relation to the two cases just cited which is supposed to be favourable to the plaintiff's contention. He said: "In Hartman. v. Keystone Ins. Co., the doctrine of Borradaile v. Hunter was adopted, with the confessedly unsound addition that suicide would avoid a policy although there were no condition to that effect. in the policy." This observation of the learned justice was irrelevant to the case before the court, and cannot be regarded as determining the point in judgment. If it was meant there could be a recovery by the personal representative of an assured who took out the policy, and who, in sound mind, took his own life-the policy being silent in reference to suicide-we cannot concur in that. view.

In N.Y. Mutual Life Ins. Co. v. Armatrong, 117 U.S. 591, 600, which was an action by the assignee of a life policy, the defence, in part, being that the assignee murdered the assured in order to get the benefit of the policy, Mr. Justice Field, speaking for this court, said: "Independently of any proof of the motives of Hunter [the assignee] in obtaining the policy, and even assuming that they were just and proper, he forfeited all rights under it when, to secure its immediate payment, he murdered the assured. It would be a reproach to the jurisprudence of the country if one could recover insurance money payable on the death of a party whose life he had felonionsly taken. As well might he recover insurance money upon a building that he had wilfully fired."

In Hatch v. Mutual Life Ins. Co., 120 Mass. 550,552 , it appears that a policy of insurance on the life of a married woman provided that "if the said person whose life is hereby insured shall die by her own act or hand, whether sane or insane,.......... the policy should be null and void." It was in proof that the assured died by reason of a miscarriage produced by an illegal operation performed upon and voluntarily submitted to by her with intent to cause an abortion, and without any justifiable medical reason for such an operation. The court, observing that this voluntary act on the part of the assured was condemned alike by the laws of nature and by the laws of all civilized states, and was known by the assured to be dangerous to life, said: "We are of opinion that no recovery can be had in this case, because the act on the part of the assured, causing death was of such a character that public policy would preclude the defendant from insuring her against its consequences; for we can have no question that a contract to insure a woman against the risk of her dying under or in conseguence of an illegal operation for abortion would be contrary to public policy, and could not be enforced in the courts of this commonwealth." The report of the case shows that it was decided without reference to the questions raised by the special clauses of the policy.

The subject was considered by the Supreme Court of Alabama in Supreme Commandery, dec., v. Ainsworth, 71 Alabama, 436, 446. Chief Justice Brickell, delivering the unanimous judgment of that court, said: "In all contracts of insurance, there is an implied understanding or agreement that the risks insured against are such as the thing insured, whether it is property, or health, or life, is usually subject to, and the assured cannot voluntarily and intentionally vary them. Upon principles of public policy and morals, the fraud, or the criminal misconduct of the assured is, in contracts of marine or of fire insurance, an implied exception to the liability of the insurer. Waters v. Merchants' Louisville Ins. Co., 11 Pet. 213; Citizens' Ins. Co'. v. Marsh, 41 Penn. 386; Chandler v. Worcester Mutual Fire Ins. Co., 3 Cush. 328. Death, the risk of life insurance, the event upon which the insurance money is payable, is certain of occurrence; the uncertainty of the time of its occurrence is the material element and consideration of the contract. It cannot be in the contemplation of the parties, that the assured, by his own criminal act, shall deprive the contract of its material element; shall vary and enlarge the risk, and hasten the day of payment of the insurance money. The doctrine asserted in Fauntleroy's Case, that death by the hands of public justice, the punishment for the commission of crime, avoids a contract of life insurance, though it is not so expressed in the contract, has not, so far as we have examined, been questioned, though the case itself may have led to the very general introduction of the exception into policies. The same considerations and reasoning which support the doctrine seem to lead, of necessity, to the conclusion, that voluntary, criminal self-destruction, suicide, as defined at common law, should be implied as an exception to the liability of the insurer, or, rather, as not within the risks contemplated by the parties, reluctant as the courts may be to introduce by construction or implication exceptions into such contracts, which usually contain special exceptions." Again: "The fair and just interpretation of a contract of life insurance, made with assured, is, that the risk is of death proceeding from other causes than the voluntary act of the assured, producing, or intending to produce it ;" and that " the extinction of life by disease, or by accident, not suicide, voluntary and intentional, by the assured, while in his senses, is the risk intended; and it is not intended that, without the hazard of loss, the ussured may safely commit cri:ne."

In support of the general proposition that the law will not enforce contracts and agreements that. are against the public good, and, therefore, are forbidden by public policy, reference is often made to the case of The Amicable Society, \&cc. v. Bolland, 4 Bligh, N.S. 194, 211, known as Fauntleroy's case. That was an action by assignees in bankruptcy to secure the amount due on a policy of insurance stipulating for the payment of a certain sum, upon the death of Fauntleroy, to his executors, administrators or assigns. The assured was convicted of forgery, and for that offence was executed. The lord chancellor, after ohserving that the question was whether the parties representing and claiming under one who effects insurance upon his life, and afterwards commits acapital felony, for which he was tried and executed, could recover the amount named in the policy, said : " It appears to me that this resolves itself into a very plain and simple consideration. Suppose

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that in the policy itself this risk had been insured against: that is, that the party insuring had agreed to pay a sum of money year by year, upon condition, that in the event of his committing a capital felony, and being tried, convicted and executed for that felony, his assignees shall receive a certain sum of money-is it possible that such a contract could be sustained? Is it not void upon the plainest principles of public policy? Would not such a contract (if available) take away one of those restraints operating on the minds of men against the commission of crimes? namely, the interest we have in the welfare and prosperity of our connections? Now, if a policy of that description, with such a form of condition inserted in it in express terms, cannot, on grounds of public policy, be sustained, how is it to be contended that in a policy expressed in such terms as the present, and after the events which have happened, that we can sustain such a claim? Can we, in considering this policy, give to it the effect of that insertion, which if expressed in terms would have rendered the policy, as far as that condition went at least, altogether void ?"

Referring to that case, Bunyon in his work on life insurance says: "It would render those natural affections which make every man desirous of providing for his family, an inducement to crime ; for the case may be well supposed of a person insuring his life for that purpose, with the intention of committing suicide. For a policy, moreover, to renain in force when death arose from any such cause would be a fraud upon the insurers, for a man's estate would thereby benefit by his own felonious act. Hence the rule of law when there is no condition whatever, but in that case, if the suicide or self-destruction takes place when the assured is insane and not accountable for his acts, the rule arising from public policy does not apply, and his representatives are entitled to the policy money." 3d. ed. p. 96.

In Moore v. Woosley, 4 EII. \& BI. 243, 254, in which the question was as to the rights of an assignee under a policy providing that if the assured should die by duelling or by his own hand, or the hand of justice, it should be void as to the personal representative of the assured, Lord Campbell, C. J., said that, "if a man insures his life for a year, and commits suicide within the year, his executors cannot recover on the policy, as the owner of a ship who insures her for a year cannot recover upon the policy if within the year he causes her to be sunk ; a stipulation that, in either case, upon such an event the policy should give a right of action, would be void."

For the reasons we have stated, it must be held that the death of the assured, William M. Runk, if directly and intentionally caused by himself, when in sound mind, was not a risk intended to be covered, or which could legally have been covered, by the policies in suit.

The case presents other questions, but they are of minor importance, and do not effect the substantial rights of the parties.

We perceive no error of law in the record, and the judgment is affirmed.
Mr. Justice Peckham did not take part in the consideration or decision of this case.

## LEGISLATION.

## 1.- Dominion Legiblation.

## The following Acts were passed by the Dominion Parliament at the Session of 1898, 61 Victoria :-

(1.) An Act respecting the Manufacturers' Guarantee and Accident Iusurance Company and to change its name to "The Dominion of Canada Guarantee and Accident Insurance Company." In addition to the change of name, which the title indicates, the Act makes provision for the issue, as preference stock of any part of the authorized capital stock of the company not issued at the date of the passing of the Act.
(2.) An Act respecting The Federal Life Assurance Company of Ontario and to change its name to "The Federal Life Assurance Company of Canada." This company was incorporated in 1874, by an Act of the Legislature of the province of Ontario, and has carried on business throughout Canada since April, 1882, under the authority of a license issued from this office in pursuance of the Insurance Act. The present Act grants to the company the powers usually conferred upon a life insurance compaily.
(3.) An Act to incorporate the Prudential Life Assurance Company of Canada. This Act contains the customary provisions of the charter of a life insurance company incorporated by Special Act of the Dominion Parliament. The head office is to be at the city of Toronto. No license has yet been applied for.
(4.) An Act to incorporate the Victoria-Montreal Fire Insurance Company. A license has not yet been applied for by this company, whose head office is to be in the city of Montreal.
(5.) An Act to incorporate the Subsidiary High Court of the Aucient Order of Foresters in the Dominion of Canada. No license has been applied for by the society. The Act is in the following words:-

## Assented to 13th June, 1898.

Whereas a petition has been presented praying that it be enacted as hereinafter set forth, and it is expedient to grant the prayer of the said petition : Therefore Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows :-

1. H. J. Snelgrove of the town of Cobourg, W. Baird of the town of Galt, H. E. Griffiths, W. Williams, E. F. Clarke and Will J. Vale of the city of Toronto, L. Secord and C. B. Heyd of the
city of Brantford, S. H. Kent of the city of Hamilton, G. Dulmage of the city of Belleville, H. J. Boyd of the city of London, W. G. Scott and H. Catley of the town of Mount Forest, W. Douglass of the town of Owen Sound, F. Abbott of the town of Meaford, I. F. Macwatt of the town of Barrie, and W. Mills of the town of Ingersoll, all in the province of Ontario ; John Anderson, C. Chappell and James Wills, all of the city of Montreal, in the province of Quebec : and Scott E. Morrill of the city of St. John in the province of New Brunswick; members of the Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada, together with such persons as are or become members of the said subsidiary high court, are hereby incorporated under the name of "The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada," hereinafter called " the Society," for the following purposes and objects :-
(a.) to unite fraternally all persons entitled to membership under the laws of the society ; and the word "laws" shall include general laws and by-laws ;
(b.) to give all moral and material aid in its power to its members, and those dependent upon them ;
(c.) to educate its members socially, morally and intellectually ;
(d.) to establish a fund for the relief of sick and distressed members;
(e.) to establish and maintain benefit funds, from which, on satisfactory evidence of the death of a member of the society who has complied with all its lawful requirements, a sum not exceeding three thousand dollars shall be paid to the widow, orphans, dependents, or other beneficiary whom the member has designated, or to the personal representative of the member, as laid down in the said laws;
(f.) to secure for its members such other advantages as are, from time to time, designated by the laws of the society.
2. The head office of the society shall be in the city of Toronto, but its location may be changed to any other place in Canada at any regular or at a special meeting called for that purpose, and the society may open local branches throughout Canada.
3. Subject to the laws of the society, branches under the names, of "subordinate courts," "subordinate circles," "subordinate conclaves," or " juvenile branches" may, from time to time, be established, under the title designated in the charter granted by the society constituting such branches, and subject to such provisions and conditions, and with such powers as the society, may, from time to time, determine ; provided that no such branch shall have power to establish benefit funds under paragraph (e) of section 1 of this Act.
4. The value of the real property which the society or any branch thereof may hold shall not exceed, in the case of the society, twenty thousand dollars, and in the case of any branch, five thousand dollars, but in towns having less than six thousand inhabitants the value of such real property shall not, in the case of any one branch, exceed five thousand dollars; and the society may, by by-laws, determine the manner in which such real property shall be held and conveyed, subject always to the laws of the province in which such real estate is situate; provided always, that no part of the benefit funds shall be used in acquiring any such property.
5. The property of each branch only shall be liable for the debts and engagements of such branch.
6. The funds of the society shall be invested in mortgages which are a first charge on lands held in fee simple in Canada, or in deposits with, or in registered debentures of, loan and investment companies incorporated in Canada, or in debentures of municipal or school corporations in Canada, or in securities of the Dominion of Canada or any province thereof, or shall be deposited in a chartered bank in Canada.
7. Whenever, under the laws of the society, any branch becomes dissolved, or the society at any time revokes the warrant or charter under which the branch is operating, such dissolution or revocation shall be certified in duplicate by the chief executive officer, and by the secretary of the society under the seal thereof; one of the said duplicates shall be filed with the Superintendent of Insurance, and the other with the Secretary of State, and this certificate, from the filing thereof with the Secretary of State, shall, ipso facto, operate to dissolve the said branch, and the person or persons in whoin the property of such branch is vested, shall convey the same to the chief executive officer and the secretary of the society, and their successors in office, as trustees for the creditors and persons beneficially entitled, and the surplus, if any, after the liabilities are satisfied, shall vest in the society to its own use absolutely. Provided, however, that in the case of real estate it shall be sold within seven years after the dissolution of such branch, otherwise it shall be forfeited to Her Majesty for the use of Canada; provided that the Governor in Council may extend the said period from time to time, not exceeding in the whole twelve years; provided further that no such forfeiture shall take effect or be enforced until the expiration of at least six calendar months after notice in writing to the society of the intention of Her Majesty to claim such forfeiture ; and the socisty shall, when required, give to the Governor in Council a full and correct statement of all lands, at the date of such statement, held by or in trust for the society, and subject to these provisos.
8. The society may make rules and by-laws for the guidance of its officers and members, the contiol and management of its funds, and generally for regulating every matter and thing proper or necessary to be done for the good of the society and the prosecution of its objects and business.
9. Every person who is admitted a beneficiary member of the society shall receive a policy or certificate of membership, on which shall be printed the by-laws, rules and regulations relating to membership, or the conditions of membership; and so long as such conditions are complied with, he shall remain a member of the society and shall enjoy all the benefits and privileges of membership.
10. The society shall, in respect of all policies or beneficiary certificates issued after the passing of this Act, accumulate and maintain a fund which shall never be less than the reserve or re-insur-

## Department of Finance-Insurance Branch.

ance value of such policies or certificates, computed according to the standard provided for in The Insurance Act ; every such policy or certificate being regarded, for the purpose of computation, as a contract for the whole of life, with level premiums, and such reserve shall be held and charged as a liability against the society.
(2.) The society shall keep separate and distinct books, and separate and distinct accounts of business in respect of policies or beneficiary certificates issued both prior and subsequent to the passing of this Act, and each set of books shall contain all the details of the business to which such set of books applies, and of the moneys received and expended in respect of such business, and of the moneys, securities, assets and liabilities appertaining to the same, and the fund provided for in the next preceding subsection (which may be known as fund B) shall be at all times maintained over and above, and in addition to, any moneys, securities, or assets which may be in the possession of the society arising from or received in respect of policies or beneficiary certificates issued prior to the passing of this Act, and which last mentioned moneys, securities and assets may be known as fund A.
(3.) Funds A and B are the benefit funds mentioned in paragraph (e) of section 1 of this Act.
(4.) The society, whenever required so to do by the Minister of Finance, shall transmit to him a statement of the condition and affairs of the society, showing the assets and liabilities thereof at any named date, and the income and expenditure during the twelve months or any other named period prior to such date, and such other infornation as is deemed necessary by the said Minister, who may at any time address inquiries to the officers of the society in relation to the assets, investments, liabilities, doings or condition thereof, and the officers so addressed shall promptly answer such inquiries.
(5.) Failure to comply with the provisions of subsections 1,2 and 4 of this section, or any of them, shall render the society liable to be dealt with in the manner prescribed by The Winding Up Act in the case of insolvency of a life insurance company, and shall also create a forfeiture of its rights and franchises, and render it liable to be dissolved.
11. Within three months from the passing of this Act, a certified copy of the present constitution and laws of the society, and its form of beneficiary certificate, shall be deposited with the Secretary of State, and another copy with the Superintendent of Insurance, and copies of any future changes or amendments thereto shall be so deposited within three months from their adoption by the society, and in default of compliance with any provision of this section the society shall incur a penalty of ten dollars for each day during which such default continues.
12. So long as the society complies with the provisions of this Act, and of The Insurance Act, so far as applicable, or hereafter made applicable, the society shall not be required to make any deposit in order to entitle it to a license under The Insurance Act.
13. This Act, and the society, and the exercise of the powers hereby conferred, shall be subject to any legislation hereafter enacted by Parliament with respect to any insurance powers to be exercised by friendly or benevolent societies.

## 2.-Quebec Legislation.

## Statutes of 1898, Chapter 39.

An Act respecting the operations in this Province of Mutual Benefit Societies and Benevolent Associations incorporated outside the Province.

Assented to 15th January, 1898.
Her Majesty, by and with the advice and consent of the Legislature of Quebec, enacts as follows:-

1. Notwithstanding the provisions of the Act 59 Victoria, chapter 34, every Mutual Benefit Sooiety or Benevolent Association incorporated in any province in Canada, which authorizes Mutual Benefit Societies and Benevolent Associations of the province of Quebec, to transact business within its limits in virtue of legislative provisions on conditions similar to those set forth in this Act, may be authorized to carry on business in this province.
2. The license conferring such authority is granted on application to the Lieutenant-Governor in Council provided ${ }^{\circ}$ the society or association :-
(a). 1. Has deposited in the hands of the Provincial Treasurer five thousand dollars either in money, or hy means of a deposit receipt of a duly incorporated bank of Canada or in bonds of the Government of Canada;
3. Has selected a head office in the province of Quebec and has appointed a chief agent, authorized to represent it in the province of Quebec.
4. Has paid to the Treasurer of the province of Quebec a fee of fifty dollars, which shall be kept by the said Treasurer whenever such license is granted.
(b.) Has, without interruption during the five years preceding the application, carried on and continued to carry on operations in the province in virtue of the laws of which it is incorporated, has been solvent during such time, and is not actually insolvent or on the point of becoming so ;
(c.) Insures its members only ;
(d.) Does not grant insurances and does not pay indemnity for any other cause than illness, infirmity, death or funeral expenses, and does not insure the same life for more than three thousand dollars;
(e.) Undertakes no endowment insurance or other endowment contract, or any annuity on one or more lives, or undertakes no investment bond, tontine contract or semi-tontine contract or any marriage-aid contract ;
(f.) Has more than five hundred members inscribed on its rolls in good standing;
(g.) Is not the property of its officers, its collectors or any other person for his own benefit; is not managed as a mercantile or business enterprise or for a purpose of mercantile profit, or its funds are not under the control of persons or officers appointed for life, but really under that of the assured ;
(h.) Provides in its policies, if the above mentioned application be made after 30th June, 1898, that premiums be levied from its members equal at least to those mentioned in the schedule of this Act, together with an amount sufficient to meet the expenses of administration of the society or association.
5. On proof of the above by affidavit, and by the production of the Act incorporating the society or association or of the certificate of registration relating thereto, if registration be required by the Acts of the province in which it has been incorporated, the Lieutenant-Governor in Council grants the license.
6. Every year in the month of June, the society or association shall forward to the Provincial Treasurer a report of its operations, a statement of its affairs, and a declaration under oath attesting that it has complied with all the requirements of the laws of the province in which it has been incorporated.
7. The Provincial Treasurer is, whenever he is thereunto required by the assured or by any other interested person, or whenever he deems it expedient, authorized to have an inspection, made by the inspector of insurance or by a special inspector, of the operations and financial standing of the society or association.
8. The society or association may, in addition to the sum of five thousand dollars above mentioned, deposit with the Provincial Treasurer any other sum which it may deem expedient.
9. If it appear by the annual statement forwarded by the society or association or by the inspector's report that the society or association has not in the province assets sufficient to secure the full payment of all the risks it has assumed, it shall, on demand of the Provincial Treasurer, deposit in the hands of the latter such amonnt as he may deem necessary to secure the fulfilment of its engagements. If it refuse or neglect to comply with such demand, the Lieutenant-Governor in Council may cancel or suspend the license.
10. The deposits in the hands of the Provincial Treasurer are under the control of that official, who has the custody and management thereof. They are liable for the obligations contracted in the province by the society or association which has so deposited them, and cannot be repaid to it, so long as it continues its operations, and thereafter until it has been shown to the satisfaction of the Lieutenant-Governor in Council that all its obligations in the province have been liquidated.
11. The society or association may, with the consent of the Provincial Treasurer, replace the securities deposited with that official by others.
12. The society or association may, if it obtain a license issued by the Government of Canada, withdraw, with the authorization of the Lieutenant-Governor in Council, the deposits made in the hands of the Provincial Treasurer.
13. This Act shall come into force on the day of its sanction.

Schedule-Net Premium for all Life Insurance of $\mathbf{\$ 1 , 0 0 0}$.

| $\begin{gathered} \text { Age } \\ \text { at } \\ \text { Entry. } \end{gathered}$ | $\begin{gathered} \text { Yearly } \\ \text { in } \\ \text { Advance. } \end{gathered}$ | Half- <br> Yearly in Advance. | Quarterly in Advance. | $\begin{aligned} & \text { Monthly } \\ & \text { in } \\ & \text { Advance. } \end{aligned}$ | $\begin{gathered} \text { Age } \\ \text { at } \\ \text { Entry. } \end{gathered}$ | $\begin{gathered} \text { Yearly } \\ \text { in } \\ \text { Advance. } \end{gathered}$ | Half- <br> Yearly in Advance. | Quarterly in Advance. | $\begin{aligned} & \text { Monthly } \\ & \text { in } \\ & \text { Advance. } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | \$ cts. | \$ cts. | \% cts. |  | $\$$ cts. | $\$$ cts. | \$ cts. | \$ cts. |
| 18 | 986 | 500 | 251 | 084 | 37 | 1805 | 910 | 457 | 153 |
| 19 | 1020 | 518 | 260 | 087 |  | 1871 | 946 | 475 | 159 |
| 20 | 1055 | 536 | 269 | 090 |  | 1942 | 982 | 493 | 165 |
| 21 | 1091 | 553 | 278 | 093 |  | 2018 | 1017 | 511 | 171 |
| 22 | 1128 | 571 | 287 | 096 | 41 | 2097 | 1069 | 532 | 178 |
| 23 | 1166 | 589 | 296 | 099 | $42 \ldots$ | 2181 | 1101 | 553 | 185 |
| 24 | 1203 | 607 | 305 | 102 | 43 | 2270 | 1148 | 577 | 193 |
| 25 | 1242 | 625 | 314 | 105 | $44 \ldots$ | 2365 | 1196 | 601 | 201 |
| 26 | 1276 | 643 | 323 | 108 | $45 .$. | 2466 | 1244 | 625 | 209 |
| 27 | 1312 | 660 | 332 | 111 | 46. | 2572 | 1297 | 652 | 218 |
| 28 | 1349 | 678 | 341 | 114 | $47 . .$. | 2731 | 1380 | 694 | 232 |
| 29 | 1387 | 702 | 353 | ] 18 | 48 | 2810 | 1416 | 712 | 238 |
| 30 | 1431 | 720 | 362 | 121 | 49 | 2936 | 1482 | 745 | 249 |
| 31 | 1476 | 744 | 374 | 125 | 50 | 3072 | 1553 | 780 | 261 |
| 32 | 1522 | 768 | 386 | 129 | 51 | 3217 | 1624 | 816 | 273 |
| 33 | 1573 | 791 | 398 | 133 | 52 | 3371 | 1702 | 855 | 286 |
| 34 | 1625 | 821 | 413 | 138 | 53 | 3534 | 1785 | 897 | 300 |
| 35 | 1682 | 851 | 428 | 143 |  | 3707 | 1874 | 942 | 315 |
| 36 | 1742 | 881 | 443 | 148 |  | 3894 | 1964 | 987 | 330 |

The above schedule of rates is identical with that at the end of "The Ontario Insurance Act," Revised Statutes of Ontario, 1897, chapter 203.

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3.-Manitoba Legislature.

## Statutes of 1898, Chapter 25.

An Act to amend "An Act respecting Life Assurance for the Benefit of Wives and Children."
Assented to 27th April, 1898.
Her Majesty, by and with the advice and consent of the Legislative Assembly of the province of Manitoba, enacts as follows :-

1. Section 12 of Chapter 88 of the Revised Statutes of Manitoba, as enacted by Section 4 of Chapter 26 of 58 and 59 Victoria, is hereby repealed, and the following substituted therefor :-
2. In case a policy of insurance heretofore or hereafter effected by a married man or married woman on the face of it is expressed to be for the benefit of his wife or her husband, or of his wife or children, or her husband or children or any of them, or in case a policy of insurance heretofore or hereafter issued has been heretofore or shall be hereafter appropriated under this Act for the benefit of the wife or husband, or wife and children, or husband and children, or any of them, or for the benefit of the father, mother, sisters or brothers, or any one of them, then, the insured may, by an instrument in writing attached to or endorsed on, or identifying the policy by its number or otherwise, absolutely revoke the policy, or declaration, or appropriation previously made, so that the policy shall be in the same condition as if it were made wholly for the benefit of the insured or his estate or executors.
3. (1) The provisions of said Chapter 88 of the Revised Statutes of Manitoba, and of all Acts amending said Chapter 88, are hereby declared to have always applied to and included policies of insurance on the lives of married men whether effected before or after marriage; and all powers given to a married man by said Chapter 88 and Arnending Acts with regard to policies of insurance upon his life are hereby declared to apply, and to have always applied to policies effected before his marriage as well as to policies effected after his marriage.
(2.) The power to assign a life insurance policy given by Section 26 of said Chapter 88 of said Revised Statutes as umended by Chapter 26 of the Acts passed in the fifty eighth, and fifty-ninth year of Her Majesty's reign, is hereby declared from the time of the passing of the said amending Act to have included power to make such assignment either absolutely or by way of lien, security or mortgage.
4. Section 25 of said Chapter 88 is hereby amended by inseiting after the word "only" in the third line thereof the words "or of a wife only."
5. This Act shall be considered retroactive.
6. This Act shall come into force on the day it is assented to.

By order of the Governor General in Council dated April 2nd, 1898, the Act passed by the Legislature of the province of Manitoba, assented to on the 30th. March, 1897, entitled "An Act respecting Corporations incorporated out of Manitoba" was disallowed, Vide Canada Gazette, April 9th, 1898, page 2,171. The Act referred to was printed at page 147 of the report of the Superintendent issued in 1897.

## 4.-New Brunswick Legislation.

Statutes of 1898, Chapter 29.<br>An Act in amendment of and in addition to the Act 55 Victoria, Chapter 17, intituled "An Act to authorize the accepting of Policies of Guarantee Companies as Security<br>for the faithful conduct of Public Officers."

Passed 18th March, 1898.
Be it enacted by the Lieutenant-Governur and Legislative Assembly as follows:-

1. Section 2 of the Act 55 Victoria, Chapter 17, is hereby amended by striking out the words "for the integrity and faithful accounting of such officers" in lines 7 and 8 thereof.
2. Whenever any person is appointed by any court to any office or position requiring or authorizing the performance of any duty, or the exercise or discharge of any trust, and by law the person so appointed is required at the time of his appointment, or may be required subsequently thereto, to give any bond or security, with or without sureties, for the performance of the duties or trusts confided to him or in connection with the office or position to which he is so appointed, the court appointing him may, by order, require or allow that in lieu of the security heretofore required the person so appointed shall give security to the amount by law required, by the policy or contract
of indemnity or security of an incorporated company having the right to do business in the province, and incorporated with power to become sureties or guarantors in such case, and which shall be chosen or designated by such court to give or become such sureties.
3. When any person shall by law, or by any order of any court, be required to give security to any other person for any sum of money, or the performance of any act, or the refraining from doing any act, such security may be given if so permitted by the order of the court, or by competent authority in the matter, by the policy or contract of security of auy such company as is mentioned in the next preceding section of this Act anthorized to become security for the faithful performance of contracts, the company and the particular form of the contract being subject to the approval of the court or other competent authority.
4. No bond or policy of guarantee of any such company shall be accepted under the said Act 55 Victoria, Chapter 17, or under this Act, unless such company shall have been first approved of and licensed by the Lieutenant-Governor in Council as a company which may issue bonds or policies of guarantee under said Act and this Act. Upon such license being granted, notice of the same shall be published in the Royal Gazette. Such license may be at any time revoked by the LieutenantGovernor in Council by notice of such revocation publisbed in the Royal Gazette, but no such revocation of license shall in any way affect or impair the validity of any bond or policy of guarantee issued before the publication of such notice of cancellation, or any rights or liabilities thereunder.

## 5. -Nova Scotia Legislation.

## Statutes of 1898, Chapter 22.

An Act to consolidate and amend the Acts relating to the Property of Married Women.

Passe.i 11th March, 1898.

Sec. 11. A married woman may, by virtue of the power of making contracts hereinbefore contained, effect a policy upon her own life or the life of her husband, for her separate use ; and the same and all benefit thereof shall enure accordingly. A policy of assurance effected by any man on his own life, and expressed to be for the benefit of his wife, or of his children, or of his wife and children, or any of them, or by any woman on her own life, and expressed to be for the benefit of her husband, or of her children, or of her husband and children, or any of them, shall create a trust in favour of the objects therein named, and the moneys payable under any such policy shall not, so long as any object of the trust remains unperformed, form part of the estate of the insured, or be subject to his or her debts; provided, that if it shall be proved that the policy was effected and the premiums paid with intent to defraud the creditors of the insured, they shall be entitled to receive, out of the moneys payable under the policy, a sum equal to the premiums so paid. The insured may by the policy or by any memorandum under his or her hand, appoint a trustee or trustees of the moneys payable under the policy, and from time to time appoint a new trustee or new trustees thereof, and may make provision for the appointment of a new trustee or trustees thereof, und for the investment of the moneys payable under any such policy. In default of any such appointment of a trustee, such policy, immediately on its being effected, shall vest in the insured, and his or her legal personal representatives, in trust for the purposes aforesaid. If, at the time of the death of the insured, or at any time afterwards, there shall be no trustee, or it shall be expedient to appoint a new trustee or new trustees, such trustee or trustees, or new trustee or new trustees, may be appointed by any court having jurisdiction under the provisions of the Trustee Act, 1888, or the Acts amending and extending the same. The receipt of a trustee, or trustees, duly appointed, or in default of any such appointment, or in default of notice to the insurance office, the receipt of the legal personal representative of the insured, shall be a discharge to the office for the sum secured by the policy, or for the value thereof, in whole or in part.

## The Massachusetts Benefit Life Association.

In the official report for 1896, issuel from this office in 1897, there was published a special report made by the undersigned regarding the Massachusetts Benefit Life Association. As might not unreasonably be expected from the condition of the association as shown in said special report the society was unable to continue in

## Department of Finance-Insurance Branch.

business and went into liquidation in August, 1897. The winding-up order under which the liquidation proceedings in Canada are being carried on is as follows:-

In the High Court of Justice.
Before the Honourable Mr. Justice McMahon.

## Thursday, the 19th Day of August, 1897.

Between, Helena Matilda Mason on behalf of herself and all other Canadian creditors and mentbers of the defendant association plaintiff, and

The Massachusetts Benefit Life Association defendants, and
In the matter of the Massachusetts Benefit Life Association, and
In the matter of the Revised Statutes of Canada, Chapter 129, entitled "The Winding-up Act" and amendments thereto and the Revised Statutes of Canada, Chapter 124, entitled "The Insurance Act" and amendments thereto.

Upon motion made in the above action unto this court this day by Mr. S. C. Smoke of counsel for the plaintiff in presence of counsel for the defendants for an order continuing the order and injunction granted in the said action on the 18th day of August, 1897, whereby the defendants in the said action their servants, officers and agents were restrained from alienating, selling, transferring, removing, disposing of or otherwise dealing with the assets in Canada of the said association and for an order continuing Thomas Edward Percival Sutton as receiver of the assets in Canada of the said defendant association, upon hearing read the said order and the affidavit of S. C. Smoke filed and the exhibits therein referred to, and

Upon the petition of Helena Matilda Mason, a creditor of the above named The Massachusetts Benefit Life Association presented unto this court this day by Mr. S. C. Smoke her counsel in presence of counsel for the said The Massachusetts Benefit Life Association upon hearing read the said petition and the affidavit of Helena Matilda Mason filed and the exhibits thertin referred to and upon hearing what was alleged by counsel aforesaid.

1. This court doth order that the said action in which the said Helena Matilda Mason on behalf of herself and all other Canadian creditors and members of the said defeudant association is plaintiff, and The Massachusetts Benefit Life Association are defendants, and the said petition of the said Helena Matilda Mason in the matter of The Massachusetts Benefit Life Association, and in the matter of the Revised Statutes of Canada, Chapter 129, entitled "The Winding-up Act" and all amendments thereto, and the Revised Statutes of Canada Chapter 124, entitled "The Insurance Act" and all amendments thereto, be and they are hereby consolidated and that they do hereafter proceed with the double style of cause above written according to the directions of this order and of such further orders as may be made herein.
2. This court doth declare that the above named The Massachusetts Benefit Life Association is an incorporated company and is insolvent within the meaning of the said Acts and amendnents thereto, and doth order that the said association and the business thereof be wound up by this court under the provisions of the said Acts and amendments thereto so far as the assets and business of the said association which are within the Dominion of Canada or over which this court has any control are concerned.
3. And this court doth further order that Thomas Edward Percival Sutton of the city of Toronto, Insurance Manager, be and he is hereby continued receiver of the property, assets and effects of the said association situate in the Dominion of Canada, until the further order of this court, and also appointed provisional or interim liquidator of the property, assets and effects of the said association under the provisions of the said acts and amendments thereto until a perinanent liquidator is appointed as is hereinafter provided upon his giving security to the satisfaction of the Master in Ordinary of this court for the due and proper performance of his duties as such receiver and liquidator.
4. And this court doth further order that all moneys belonging to the said association which shall come into the bands of the said Thomas Edward Percival Sutton as such receiver or liquidator be cleposited by the said receiver or liquidator in a duly chartered bank at Toronto to the credit of the said liquidator.
5. And this court doth further order that it be referred to the Master in Ordinary of the Supreme Court of Judicature for Ontario, to appoint a permanent liquidator or liquidators of the estate and effects of the said association for the purpose of the winding up of the affairs of the said association under the said acts and amendments and to fix the amount of the security to be given by the said liquidator or liquidators which security is to be furnished by the said liquidator or liquidators to the satisfaction of the said Master in Ordinary.
6. And this court doth further order that it be referred to the said Master in Ordinary to give all necessary directions for the service of such notices on the creditors, contributories, shareholders, and members of the said association as to him may seem proper and to settle the list of contributories and take all necessary accounts and make all necessary inquiries and reports for the winding up of the affairs of the said The Massachusetts Benefit Life Association under the said acts and amendments thereto.
7. And this court doth further order that the said receiver do pass his accounts before the said Master in Ordinary at such times and places as he shall direct, and pay the balance which may from time to time be certified to be in his hands into court to the credit of the said consolidated action and matter.
8. And this court doth further order that the said Master in Ordinary do fix and determine the remuneration to be paid to the said provisional or interim liquidator or receiver herein appointed and the permanent liquidator or liquidators to be appointed as aforesaid
9. And this court doth further order thar for the purpose of dealing with the matters hereinbefore mentioned and in relation to the winding up of the said association the said Master in Ordinary do (subject to appeal as from a master acting under an order of reference in an action) have as full and ample powers as under the said acts are conferred upon a judge of the high court.
10. And this court doth further order that the costs of all parties to the said action and petition and of the appointment of the said permanent liquidator or liquidators be taxed down to the appointment of said permanent liquidator and paid to them forthwith after taxation out of the assets of the said association which may come to the hands of said permanent liquidator.

A. F. MACLEAN, Clerk Weekly Court.

In pursuance of this order Mr. Thomas E. P. Sutton was'appointed liquidator and the usual proceedings in such cases have been in progress since the date of the order. Althougb much has already been accomplished a great deal remains still to be done before a final report can be made and the assets in Canada distributed. Up to the present, claims to the amount of about $\$ 86,000$ have been considered and admitted or allowed after investigation and duly collocated subject however to the right of any person interested to contest the same. Many more claims havestill to be investigated, considered, and where necessary adjadicated on by the Master, which claims will be either admitted, allowed or disallowed as the nature and circumstances of each case requires.

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

W. FITZGERALD,<br>Superintendent of Insurance.

## 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 1897, IN ACCORDANCE WITH THE INSURANCE ACT.

## GENERAL TABLES


#### Abstract

assets of all companies, fire and marine. LIABILITIES OF aLL COMPANIES, FIRE aND MARINE. INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE. PERCENTAGE OF LOSSES TO PREMIUMS, \&c., \&c.


ABSTRACT FOR THE YEAR 1897.
Fire Ingurance in Canada-Canadian Companies.


## Department of Finance-Insurance Branch.


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. |  |
| Canadicn Companies. | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| British America | 113,833 | 114,377 | 135,852 | 174,047 | 191,035 | $\begin{aligned} & 194,077 \\ & 109,892 \end{aligned}$ | $\begin{aligned} & 184,799 \\ & 131,639 \end{aligned}$ | $\begin{aligned} & 146,533 \\ & 115,897 \end{aligned}$ | $\begin{gathered} 174,892 \\ 97,468 \end{gathered}$ | 174,006 | 166,401 | 186,895 | $\begin{array}{r}1,956,746 \\ \hline 454,896\end{array}$ |
| Canada Agricultu |  |  |  |  |  |  |  | 94,788 | 133,625 | 118,050 | 141,378 | 167,609 | 655,455 |
| Caitizens' ${ }^{\text {a }}$. |  |  |  |  |  |  | 129,893 | 244,363 | 136,653 | ${ }^{917,971}$ | 89,718 58 | S7,041, 70 | 779,639 |
| Dominion........... |  |  |  |  |  | 74,377 | 60,333 |  | 96, 136 | 88,441 | 92,98i | 106,602 | ${ }_{945,654}^{100,871}$ |
| ${ }^{\text {*London Matual Fire }}$ | 60,702 | 71,135 | 78,072 | 62,807 | 83,14 | 14,3\% | 60,3\% | 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 |  | ${ }_{56,424}^{217,213}$ | $\begin{array}{r}179,236 \\ 82 \\ \hline 203\end{array}$ | 80,042 | 66,012 | 60,600 | 62,559 | 1,434,350 |
| Quebec. | 72,234 | 72,725 | 73,602 | 77,508 | 75,169 | 392,434 | 312,951 | 260,678 | 196,014 | 146,773 | 116,754 | 128,298 | 1,553,902 |
| OtSovereign |  |  | 20,680 | 59,12i | 55,623 | 83,250 | 80,091 | 92,656 | 95,117 | 32,819 | 63,695 | +107,879 | 740,931 |
| Stadacona. | 154,680 | 180.730 | 227,698 | 262,206 | 256,598 | 254,949 | $\xrightarrow{1852,095}$ | 232,431 | 276,395 | 270,716 | 268,935 | 222,758 | 2,909,551 |
| West | 154,380 |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 501,362 | 536,600 | 707,418 | 796,847 | 842,896 | 1,453,781 | 1,646,654 | 1,831,641 | 1,622,055 | 1,161,896 | 1,102,822 | 1,190,029 | 13,444,901 |
| British Companies. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Commercial Union. | 81,890 | 86,371 | 80,162 | 57,329 | 29,782 | 84,066 | 127,253 | ${ }^{133,695}$ | 174,249 | 195,590 | 190,264 <br> 50,253 | 231,607 62,745 | ${ }^{1,472,258}$ |
| Guardian.. | 3,156 | 8,780 | 17,392 | - 32,947 | $\begin{array}{r}54,387 \\ 134710 \\ \hline\end{array}$ | -51,225 |  |  |  |  |  |  |  |
| Imperial.. | 64, ${ }_{4}^{64,482}$ | ${ }_{34,615}^{82,004}$ | ${ }_{33,561}^{85,915}$ | 102,750 <br> 43,967 | 134,710 66,73 | 134,794 | 12, 71,455 | 101,116 | 142,109 | 161, ${ }^{1}$ | 161,06i | $18+145$ | $1,084,177$ |
| Liverpool and London and Globe | 286,398 | 273,303 | 263,696 | 260,262 | 258,632 | 219,948 | 138,430 | 106,771 | 129,083 | 148,024 | 157,617 | 155,880 | 2,398,094 |
| London and Lancashire |  |  |  |  |  | (50,086 |  | 45,893 | 74,425 | 61,272 | 51,095 | 52,454 | 715,185 |
| London Assur | 141,822 | 16, 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 | $\begin{array}{r}721,919 \\ \hline 20\end{array}$ |
| Norwich Union.... |  |  |  |  |  |  | 162,030 | 151,223 | 157,844 | 171,410 | 150,898 | 162,339 | 1,659,722 |
| Phrenix, of London | 94,018 | 106,616 | 122,609 | 150,530 | 179,562 | 163,329 | 160,594 | 153,273 | 1988,087 | 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, 0000,389 |
| Scottish Commerc | 4,878 | 22,367 | 36,133 | 55,142 | 59,051 | (i),011 | 37,460 46,250 | 45, 303 | 48,389 | 82,240 54,500 | 51,503 | 52, 1944 | 535,710 |
|  | 1,119,011 | 1,185,398 | 1,299,846 | 1,499,620 | 1,773,265 | 1,809,473 | 1,683,715 | 1,597,410 | 1,927,220 | 1,994,940 | 1,899,154 | 2,048,408 | 19,837,460 |

Department of Finance-Insurance Branch.

Summary of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891 . inclusive.

|  | $\begin{gathered} \begin{array}{c} \text { Totals } \\ \text { for } \\ 1869 \text { to } 1880 . \end{array} . \end{gathered}$ | Premiums Received. |  |  |  |  |  |  |  |  |  |  | $\begin{gathered} \text { Totals } \\ \text { for } \\ 1869 \text { to } 1891 . \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 1881. | 1882. | 1883. | 1884. | 1885. | 1886: | 1887. | 1888. | 1889. | 1890. | 1891. |  |
| Canadian Companics. | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |  | \$ |
| British America. Canada Agricultural | 1,956,746 | 146,386 | 127,051 | 121,071 | 152,020 | 197,317 | 207,629 | 211,585 | 197,723 | 203,489 | 201,476 | 196,812 | $\begin{array}{r} 3,924,105 \\ 454,896 \end{array}$ |
| Canada Fire | 655,455 | 192,894 | 32,984 |  |  |  |  |  |  |  |  |  | 881,333 |
| Citizens' | 779,(i39 | 100,873 | 137,941 | 181,393 | 228,265 | 195,181 | 203,269 | 206,340 | 203,727 | 205,308 | 187,409 | 205,281 | 2,834,626 |
| Dominion. | 155,87 | 34,3-1 |  |  |  |  |  |  |  | 27,938 | 99, 27 | 119,364 | 190,242 $247,04:$ |
| *London Mutual Fire....... <br> National Fire. | $\begin{aligned} & 915,654 \\ & 284,026 \end{aligned}$ | 122,189 | 104,8)3 | 110,830 | 118,216 | 121,324 | 111,148 | 113,618 | 120,882 | 131,606 | 131,881 | 128,367 | 2,277,7\%8 |
| Ottawa Agricultural | 194.861 |  |  |  |  |  |  |  |  |  |  |  | $\begin{aligned} & 194,861 \\ & 104201 \end{aligned}$ |
| ereprovincial.. . ........... | 1,434,350 |  |  |  |  |  |  |  |  |  |  |  | 1,434,350 |
| Quebec | 888,531 | 49,287 | 49,867 | (64,434 | (66.720 | 77,029 | 85,390 | 84,670 | 87,959 | 9\%,90s | 113,095 | 111,(112 | 1,775,528 |
| Royal Canadian. | 1,553,102 | 154,885 | 164,622 | 193,021 | 213,72: | 183,124 | 16!, 178 | 162,212 | 171,846 | 175,017 | 178,056 | 184,11* | 3,533,410 |
| +Sovereign | 740,931 | 123,476 | 102,554 | 88,413 |  |  |  |  |  |  |  |  | 1,05.),404 |
| Stadacona | $\begin{array}{r}490,488 \\ \hline 900951\end{array}$ |  |  |  |  |  |  |  |  |  |  |  | ( $\mathrm{C}, 510,540$ |
| Western.. | 2,909,551 | 2-2,409 | 312,621 | 332,603 | 330,518 | 330,904 | 331,0 6 | 338,010 | 340,858 | 333,592 | 33,190 | 333,152 | (0,510, $5 \cdot 40$ |
|  | 13,4+4,901 | 1,206,40 | 1,033,433 | 1,091,801 | 1,110,428 | 1,107,879 | 1,107,710 | 1,121,435 | 1,131,991 | 1,173,948 | 1,249,884 | 1,278,736 | 26,083,616 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Atlas |  |  |  |  |  |  |  | 32,969 | 45,89: | 55,945 | 63,701 | 58,162 | 2\%9, 632 |
| Calelonian |  |  |  | 71,047 | 90,947 | 88,281 | 92,531 | 10,539 | 106,881 | 107,905 | 10 0,689 | 100,936 | 867,761 |
| City of London |  |  | 127,100 | 149,6i65 | 171,502 | 170,338 | 170,3 7 | 1;0,215 | 153,789 | 1+3,490 | 140,758 | 14, 290 | 1,531,430 |
| Commercial Unio | 1,472,258 | 277,88: | 307,90; | 294,508 | 312,381 | 30:,93; | 29!,911 | 285,071 | 206,90\% | 30., $6: 8$ | 318.698 | 35!),153 | 4, $8: 23,3,347$ |
| Employers' Liabilit |  |  |  |  |  |  |  | 45,199) | 48,748 | 54,574 | (1),730) | (68.352 | 278, 803 |
| Fire Insurance Ansicration. |  | 43,296 | 110,989 | 10\%,316 | 134,109 | 121,497 | 147,145 | 12i,419 | 111,721 | 10:1,64: | 113 ( M ( $)$ | 103,36i | 1,248, 101 |
| Cilasgow and London.. .. |  |  |  |  | $\pm 128,261$ | 161,630 | 205, 2.1 | 304,578 | 31!, 820 | 311,610 | 185,574 |  | 1,61!,,733 |
| Guardian | 450.753 | 64,915 | 71,(195) | 97,78.5 | 113,518 | 150.313 | 150,43: | 162,569 | 179,807 | 194,448 | $19.5,007$ | 1801,5645 | 2,071,205 |
| Imperial | 1,46", 098 | 170,486 | 179,5:0 | 199, 1662 | 205,142 | 185,778 | 182,141 | 195, 6.50 | ¢13,440 | 218,135 | 211,493) | 2014,524 | $3,646,871$ |
| Lancashire. | 1,084,177 | 197,080 | 208,539 | 210,159 | 224,4i8 | 208,454 | 194,767 | 192,695 | 212,992 | 223,197 | 253,249 | 254,233 | 3.4 4 (f) 8 80 |
| Liverpool \& London \& Glube. | 2,398,094 | 157,5ki5 | 161,962 | 195,602 | 213,133 | 207,436, | 224,050 | 232,994 | 203,416, | 257,022 | 979,594 | 287,909 | 4,868,807 |

## Department of Finance-Insurance Branch.

| London and ${ }^{\text {Lindancas }}$ London Assurance. | 715,485 | - 30.944 | ${ }_{6}^{105,19 \%}$ | ${ }_{6}^{95,959}$ | ${ }_{6}^{93,115}$ |  | ${ }_{6} 93,946$ | $\underset{\substack{102,841 \\ 72312}}{ }$ | $\underset{\substack{123,183 \\ 7,783}}{ }$ | $\underset{72,673}{153,148}$ |  | $\underset{\substack{172,204 \\ 90,564}}{ }$ | $1,236,107$ <br> $1,510,3: 4$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| National, of Ireland |  |  |  | 32,528 | 45,96; | 54,082 | 71,422 | 73,840 | 73.413 | 77,0:3 | $\underset{\sim}{2 \times 138}$ | ${ }_{7} 74,116$ |  |
| North British | 3,027,356 | 271,375 | 273,516 | 233,579 | 323,171 | 300, 342 | 303,808 | 301,199 | 312,663 | 307, $6 \mathbf{i s} 0$ | 313,247 | 33\%,018 | 4 |
| Northern. | 9 | 525 | 132,299 | 575 | 755 | 260 | 146, 4168 | 1.4, 105 | 170,111 | 4 | 179 | 174 | ${ }_{6}^{608}$ |
| henix of Lomdon | 1,699, 722 | 178,44i | 20, 1 | 203,548 | 225,510 | 20, 2,02 | 191, 142 | 219,8 | 206,42 | 216 | 228, | 226 | 211 |
| $\begin{aligned} & \text { Queen.................... } \\ & \text { Royal } \\ & \text { Scattish Commercian } \end{aligned}$ | $\begin{gathered} 1,8,9,423 \\ 4,090,389 \\ 3+3,421 \end{gathered}$ | $\begin{aligned} & 194,1,162 \\ & 503,233 \end{aligned}$ | $\begin{gathered} 207,11,41 \\ 5681 \end{gathered}$ |  | $\begin{gathered} 226,932 \\ 531,307 \end{gathered}$ | ${ }_{\substack{222,647 \\ 418,738}}$ |  | $\begin{gathered} 213,+661 \\ 521,411 \end{gathered}$ | $\begin{gathered} 228, .850 \\ 523,550 \end{gathered}$ |  | 262,485 552,723 5 | $\underset{536,126}{219,742}$ |  |
| Scottish Imperial <br> Scottish Union and National Union Assurance Society | 535,710 | 52,072 | - ${ }_{37,627}$ | $\begin{aligned} & 12,799 \\ & 50,+100 \end{aligned}$ | 51,033 | 60,507 | -9,141 | 100,695 | 115,9 | 114,598 | 123,755 | $\begin{aligned} & 134,927 \\ & 77,991 \\ & 109, \end{aligned}$ | $\begin{array}{r}672,855 \\ 867919 \\ 82,68 \\ \hline\end{array}$ |
|  | 19,837,461 | 2,353,258 | 2,908,458 | 3,178.85 | 3,472,11 | 3,376,401 | 3,429,01 | 3,693,992 | 3,859,2 | 3,970,63 | 4,072,13 | 4,189,171 | 58,340,769 |
| Agricultural, of Watertown |  | ${ }_{\substack{100.571 \\ 57,361}}$ | 105,51 | 114,615 <br> 70,457 | 74, 14.885 | ${ }^{1070,688}$ | 103,382 78,389 | $\xrightarrow{124,413}$ | - | $\underset{\substack{120,290 \\ 7,949 \\ \hline 9 \\ \hline}}{ }$ | ${ }_{7}^{125,654}$ | 133,82 77773 |  |
| $\begin{aligned} & \text { Conne } \\ & \text { Hartf } \end{aligned}$ | 976,529 | 116 | 103,305 | ,13 | ,369 | 1,1 | $\begin{gathered} 23,321 \\ 124,597 \end{gathered}$ | 34,344 $127,3,51$ | $\begin{gathered} 2,5155 \\ 128,510 \end{gathered}$ | $\begin{aligned} & 41,952 \\ & 128,235 \end{aligned}$ | $\begin{gathered} 36,791 \\ 128,684 \end{gathered}$ | $\begin{gathered} 36,638 \\ 149,+22 \end{gathered}$ | $\begin{gathered} 2155,561 \\ 2,311,998 \end{gathered}$ |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| nix, of Brook | 68,529 | 14,840 | 27,004 | 37,885 | 42,487 | 58,922 | 5,924 | 63,377 | 69,8 | 7,806 | ${ }_{72,552}^{26,73}$ | ${ }_{84,310}^{40,150}$ | ${ }^{756,887}$ |
| Phirnix, of Hartori |  |  |  |  |  |  |  |  |  |  | 45,946 | 129,994 | 175,850 42,800 |
|  | 3,003,372 | 267,388 | 287,815 | ,090 | 367,581 | 368,180 | 395,613 | 429,00 | 445,990 | 443,436 | 514,054 | 700,809 | 7,577,403 |

recapitulation.

| Canadian | 13,444,901 | 1,206,470 | 1,033,433 | 1,091,801 | 1,140,428 | 1,107,879 | 1,107,710 | 1,121,435 | 1,131,991 | 1,173,948 | 1,249,884 | 1,278,736 | 26,088,616 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| British do | 19,837,460 | 2,353,258 | 2,908,458 | 3,178,850 | 3,472,119 | 3,376,401 | 3,429,012 | 3,693,992 | 3,859,282 | 3,970,632 | 4,072,133 | 4,189,171 | 58,340,768 |
| American do | 3,003,372 | 267,388 | 287,815 | 354,090 | 367,581 | 368,180 | 395,613 | 429,075 | 445,990 | 443,436 | 514,054 | 700,809 | 7,577,403 |
| Grand totals. | 36,285,733 | 3,827,116 | 4,229,706 | 4,624,741 | 4,980,128 | 4,852,460 | 4,932,335 | 5,244,502 | 5, 437,263 | 5,588,016 | 5,836,071 | 6,168,716 | 92,006,787 |

* Formerly the Agricultural Mutual $\dagger$ Formerly the Isolated Risk. $\ddagger$ Not including $\$ 124,272$ for reinsurance of risks of the Sovereign Insurance Company.
Summary of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1897, inclusive.

|  | $\begin{aligned} & \text { Totals } \\ & \text { for } 1869 \text { to } \\ & 1891 . \end{aligned}$ | Premiuns received, 1892. | Premiums received, 1893. | Premiums received, 1894. | $\begin{aligned} & \text { Premiums } \\ & \text { received, } \\ & 1895 . \end{aligned}$ | $\begin{aligned} & \text { Premiums } \\ & \text { received, } \\ & 1896 . \end{aligned}$ | Premiums received, 1897. | $\begin{aligned} & \text { Totals } \\ & \text { for } 1869 \text { to } \\ & 1897 . \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ | - \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| British America | 3,924,105 | 172,414 | 202,076 | 220,398 | 276,294 | 288,119 | 296,273 | 5,379,679 |
| Canada Agricultural | 454,896 881,333 |  |  |  |  |  |  | 881,333 |
| Canadian Fir |  |  |  |  |  |  | 42,376 | 42,376 |
| Citizens'. | 2,834,626 | 22,335 |  |  |  |  |  | 2,856,961 |
| Dominion | 190,242 |  |  |  |  |  |  | 190,242 |
| ${ }_{*}^{\text {Eastern. }}$ | 247,079 | 190,663 | 264,511 | 164,115 | 27,826 |  |  | 894,194 |
| *Lo:idon Mutual Fire. | 2,277.728 | 128,513 | 122,772 | 155,762 | 184,519 | 171,331 | 183,394 | 3,24,019 |
| Mercantile.... National |  | 98,585 | 129,379 | 161,649 | 153,365 | 107,568 | 69,671 | 720,217 |
| National Fire...... | ${ }_{194}^{284,026}$ |  |  |  |  |  |  | 194,861 |
| Ottava Agricultural | 1,434,350 |  |  |  |  |  |  | 1,434,350 |
| - Quebec... | ${ }^{1}, 7753,528$ | 111,578 | 90,631 | 86,522 | 90,259 | 98,792 | 86,359 | 2,339,669 |
| - TRoyal Canadian | $3,533,410$ <br> 1,055 | 4,613 |  |  |  |  |  | 3,538,023 |
| Stadacona. | 1,490,488 |  |  |  |  |  |  | , 490,488 |
| Western | 6,510,540 | 323,340 | 328,428 | 319,848 | 418,863 | 396,045 | 343,143 | 8,640,20: |
|  | 26,088,616 | 1,052,041 | 1,137,797 | 1,108,294 | 1,151,126 | 1,061,855 | 1,021,216 | 32,620,945 |
| §Albion Fire Insurance Association.. | 1,243,401 | 105,216 | 119,693 |  |  |  |  | 1,468,310 |
| Alliance |  | 172,368 | 203,641 | 175,016 | 169,589 | 155,115 | 181,141 | 1,056,870 |
| Atlas | 256,672 | 92,890 | 100,301 | 115,078 | 128,282 | 131,701 | ${ }_{1}^{139,859}$ | - 964,783 |
| Caledonian | 867,761 | 112,084 | 133,021 | 147,031 | 157,169 | 158,810 | 161,718 | 1,737,594 |
| City of London | ${ }_{4}^{1,531,430}$ | $\begin{array}{r}56,824 \\ 357747 \\ \hline\end{array}$ | 364,276 | 385,647 | 373,555 | 362,375 | 352,96t | ${ }_{7}^{1,5819,911}$ |
| Employers' Liability | ${ }^{4,878,603}$ | 76,958 | 3,128 | 385,64 |  |  |  | , 364,689 |
| $\ddagger$ \#lasgow and London | 1,619,733 |  |  |  |  |  |  | 1,619,733 |
| Guardian | $2,071,205$ $3,636,871$ | 236,617 201,177 | ${ }_{189}^{294,310}$ | 287,175 186,055 | 290,007 186,812 | 322,355 200828 | ${ }_{214,030}^{313,722}$ | ${ }_{4}^{3,815,391}$ |
| Lancasbire | 3,466,890 | 285,920 | 259,563 | 260, 554 | 278,705 | 275,227 | 287,045 | $5,114,204$ |
| Liveryool and London and Clobe | 4,868,807 | 312,472 | 323,872 | 330,175 | 353,996 | 353,541 | 352,228 | 6,895,091 |
| London and Lancashire | 1,236,107 | 190,308 | 194,053 | 170,472 | 181,436 | 195,260 | 214,128 | 2,381,764 |
| London Assurance | 1,510,394 | 104,206 | 107,918 | 118,754 |  |  | ${ }_{195}^{128,400}$ | 2,226,001 |
| Manchester. ${ }^{\text {National of of }}$ Irelian | 149,376 | ${ }_{9}^{121,24,47}$ | 118,940 100,301 | 190,006 115,078 | 171,291 128,282 | 186,969 131,701 | 195,416 | $1,133,227$ $1,283,268$ |
| North British...... | 6,377,004 | 380,393 | 383,663 | 396,615 | 392,021 | 462,927 | 431,093 | 8,823,716 |

## Department of Finance-Insurance Branch.

| Northern | 2,489,608 | 170,128 | 172,523 | 161,571 | 181,064 | 192,0,0 0 | 197,622 | 3,564,606 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Norwich Union | 2,968,766 | 118,399 | 142,281 | 137,557 | 187,824 | 213,(605 | 270,584 | 2,039,016 |
| Phepnix, of Landon. | 3,972,211 | 250,285 | 260,576 | 260,506 | 304,805 | 319,317 | 362,427 | 5,730,127 |
| Queen. | 4,354,694 |  |  |  |  |  |  | 4,354,694 |
| Royal. | 9,889,602 | 567,387 | 594,631 | 568,972 | 604,234 | 616,175 | 600,107 | 13,441,108 |
| Scottish Conmerc | 343,421 |  |  |  |  |  |  | 343,421 |
| Scottish Imperial. | 672,855 |  |  |  |  |  |  | 672,855 |
| Scottish Union and National | 867,919 | 137,817 | 134,593 | 119,941 | 144,043 | 172,975 | 169,962 | 1,747,250 |
| Sun Fire Office |  | 37,131 | 93,809 | 127,494 | 164,509 | 175,496 | 181,170 | 779,609 |
| Union Assurance Society. | 82,658 | 104,398 | 135,047 | 192,300 | 213,306 | 244,584 | 271,727 | 1,244,020 |
| United Fire . . . . . . | 183,862 | 173,044 | 187,094 | 156,450 | 18,027 |  |  | 718,477 |
|  | 58,340,768 | 4,455,474 | 4,623,196 | 4,602,747 | 4,750,290 | 5,006,047 | 5,165,202 | 86,943,724 |
| Atna | 2,928,268 | 139,084 | 143,836 | 138,191 | 137,268 | 141,215 | 163,847 | 3,791,709 |
| Agricultural, of Watertown | 1,079,187 | 61,923 | 51,585 | 43,930 | 35,188 | 33,229 | 4,058 | 1,309,100 |
| Andes ...... | 31,431 215,561 | 33,054 | 32,509 | 32,811 | 38,633 | 41,253 | 44,657 | 31,431 438,478 |
| Hartford | 2,351,998 | 144,483 | 138,504 | 144,480 | 156,537 | 157,980 | 162,970 | 438,478 $\mathbf{3 , 2 5 6 , 9 5 2}$ |
| Insurance Company of North Ameri | 75,827 | 54,885 | 66,321 | 82,919 | 94,007 | 101,243 | 103,108 | 578,310 |
| Phenix, of Brooklyn... | 676,481 | 88,426 | 89,314 | 89,542 | 100,185 | 91,509 | 59,922 | 1,195,679 |
| Phoenix, of Hartford | 175,850 | 211,876 | 238,319 | 192,951 | 197,867 | 155,162 | 149,928 | 1,321,953 |
| Queen, of America. | 42,800 | 271,081 | 2,2,214 | 275,504 | 282,281 | 2ヶ6,057 | 282,753 | 1,712,690 |
|  | 7,577,403 | 1,(04,812 | 1,032,602 | 1,000,328 | 1,041,966 | 1,007,948 | 971,243 | 13,636,302 |

RECAPITULATION.

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

| - | Losees Paid. |  |  |  |  |  |  |  |  |  |  |  | Total. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 1869. | 1870. | 1871. | 1872. | 1873. | 1874. | 1875. | '1876 ${ }^{\text {c }}$ | 1877. | 1878. | 1879. | 1880. |  |
| Canadian Companies. | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| British America | 49,538 | 61,636 | 83,669 | 89,828 | 117,970 | $92,346$ | $125,435$ | $106,989$ | $115,015$ | 73,553 | 101,804 | 81,160 | $\begin{aligned} & 1,098,943 \\ & \substack{200 \\ \hline 0 \\ \hline 101} \end{aligned}$ |
| Canada Fire |  |  |  |  |  |  |  | 35,688 | 134,715 | $7 \mathrm{~B}, 517$ | 102,582 | 120,719 | 472,221 |
| Citizens'. |  |  |  |  |  |  | 62,632 | 168,608 | 309,010 | ${ }^{69,599}$ | 71,197 | 55,674 | ${ }^{736,720}$ |
| Nominion. |  |  |  |  |  |  |  |  |  | ${ }_{6}^{10,676}$ | 34, ${ }_{8} 8,024$ | 48,973 | 93,673 -23603 |
| National Fire. | +2,317 | 64,078 | 05,048 | 50,165 | 47,273 | 45,047 | 59,423 | 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 | ${ }^{163,020}$ | ${ }_{3}^{61,522}$ |  |  |  | ${ }_{6}^{957,146}$ |
| Quebec. ${ }^{\text {R }}$ | 28,990 | 152,076 | 17,582 | 60,630 | 57,606 | r 27.840 | 61,658 322,405 | ${ }^{105,753}$ | [ 560,779 | ${ }_{55,147}$ | 54,597 | ${ }_{63,473}^{28,807}$ | 1,546,450 |
| tSovereign |  |  | 2,132 | 10,074 | 20,244 | - | 32, 41,546 | 66,201 | 59,918 | (6is, 351 | 58,777 | 88,941 | 4,553,479 |
| OStadacona. |  |  |  |  |  |  | 54,854 | 243,016 | 286,070 | 189,755 |  |  | 773,695 |
| Western | 73,840 | 107,618 | 155,564 | 179,981 | 138,039 | 143,652 | 149,402 | 153,373 | 250,06i | 112,845 | 131,328 | 138.79 | 1,733,503 |
|  | 276,116 | 453,414 | 414,339 | 810,469 | 487,649 | 662,470 | 1,082,206 | 1,599,048 | 2,186,162 | 828,069 | 687,353 | 701,639 | 9,888,934 |
| British Companies. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Commercial Union | 38,223 | 45,035 | 80̄,262 | 88,407 | 31,765 | 30,467 | 65,287 | 55,723 | 420,405 | 74,117 | 129,527 | 103,516 | 1,167,734 |
| Guardian | Aucune. | 1.300 | 3,923 | 22,910 | 77.859 | 34.465 | 24,275 | 11.930 | 4+2,575 | ${ }^{2}$ | 40,671 | 23, ${ }_{498}$ | 1 |
| Imperial. | 27, 27.187 | 71,589 28,212 |  | 80,965 03,670 | 71,295 46,802 | 68,886 45,088 | 105,942 46,393 | 55.946 $40,30 \overline{7}$ | (6,0,979 | 670,230 70,674 | 82,762 900,180 | 49,903 | 1,411,070 |
| Liverpool and London and Globe | 183,579 | 251,403 | 215,563 | 244,474 | 136,608 | 164,156 | 193,477 | 118,873 | 526,255 | 37,093 | 78,429 | 54,703 | 2,204,635 |
| London and Lancashire......... |  |  |  |  |  |  |  |  |  |  |  |  |  |
| London Assurance | (66,274 | 33,221 | 35,034 | 84,493 | 43,875 | 56,724 | 16,544 | 37,888 | 25,118 | 129.6:79 | 44,827 | 14.406 | ${ }_{\text {4 }}^{488,101}$ |
| North British | 47,829 | 115,963 | 140,757 | 119,605 | ${ }_{6}^{110,154}$ | 157, 3 , 269 | 220,639 44,184 | 171,265 34,865 | 1,052,876 | 118,497 | 1688880 46,434 |  | 2,543,717 |
| Northern | (;,, (i) 9 9 | 2,781 | 22, 709 | 60,948 | 67,722 | 35,269 | 44,184 | 34,860 | :05,441 | ¢1,2,1 | 40,434 | +1,415 | -1, 115 |
| Phenix, of London | 23,819 | 128,845 | 37,226 | $8 \mathrm{ct,919}$ | 53,009 | 81,752 | 121,575 | [2, 971 | 72,313 | 47,778 | $147,52+$ | 53,408 | 947,041 |
|  | 31,800 | [66,251 | 89,272 | 101,478 | 93,58 | 126,903 | 123,729 | 135,938 | simi,98: | 111.79 | 115,064 | 79,914 | 1,927,781 |
| Reyal | 124,32x | 272,622 | 181,486 | 147,269 | 167, 8.58 | 258,970 | 293,798 |  | 661, 14.4 | 17, | ${ }_{46,43}$ | 29,61\% | $\stackrel{ }{1} 177,329$ |
| Scottish Imperial. | Aисиие. | 17,134 | 18,127 | 45,023, | i0,811 | (6), 030 | 33, 830 | 33,769 | 24,723 | 33,4,91 | 47,545 | 26,239 | 400,765 |
|  | 579,416 | 1,024,362 | 922,400 | 1,136,167 | $9 \mathrm{9} 7,316$ | 1,120,106 | 1,249,612 | 1,168,858 | 5,718,305 | 880,541 | 1,275,540 | 855,423 | 16,948,076 |

Department of Finance-Insurance Branch.

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. | -382. | 1883. | 1884. | 1885. | 1886. | 1887. | 1888. | 1889. | 1890. | 1891. |  |
| Canadian Compmenies. | \$ | \$ | * | \$ | \$ | \$ | \$ | \$ | \$ |  | \$ | * | \$ |
| British America Cansa Abricultural | ${ }^{1,098,943}$ | 128,869 | 80,711 | 82,480 | 92,961 | 105,210 | 135,950 | 131,933 | 139,784 | 125,029 | 138,318 | 147,957 | $\begin{array}{r} 2,408,145 \\ 290,101 \end{array}$ |
|  |  |  |  |  |  |  |  |  |  |  |  |  | 698,133 |
| Citizens'. | $736,720$ | $\begin{gathered} 152,07 \\ 89,58 \end{gathered}$ | $\begin{array}{r} 73,888 \\ 119,51 \end{array}$ | 135,6i3 | 148,531 | 120,488 | 134,882 | 170,235 | 146,937 | 121,802 | 148,688 | 186,202 | 2,258,637 |
| Dominion. Eastern... | 93,673 | 54,582 |  |  |  |  |  |  |  | 200 | 35,297 | 73,162 | $\begin{aligned} & 148,255 \\ & 108,659 \end{aligned}$ |
| *London Mutual Fi | 723,603 | 94,632 | 60,758 | 70,211 | 75,748 | 78,556 | 83,830 | 102,639 | 95,257 | 92,388 | 95,952 | 86,710 | 1,660,284 |
| National F | 287,732 |  |  |  |  |  |  |  |  |  |  |  | 287,73 |
| Ottawa Agricultural Provincial. | $\begin{aligned} & 108,164 \\ & 957,146 \end{aligned}$ |  |  |  |  |  |  |  |  |  |  |  | $\begin{aligned} & 108,164 \\ & 957,146 \end{aligned}$ |
|  |  |  |  |  |  | 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 | 134,8\%6 | 115,583 | 110,347 | 155,102 | 2,980,644 |
| +Sovereign | 453,479 | 107,042 | 78,811 | 96,884 |  |  |  |  |  |  |  |  | 736,216 773,695 |
| Stadacona | 1,733,513 | 175,619 | 174,478 | 208,380 | 249,179 | 138,891 | 186,456 | 172,064 | 175,598 | 154,988 | 156,994 | 216,507 | 3,742,657 |
|  | 9,888,934 | 1,336,758 | 733,843 | 760,430 | 762,737 | 597,189 | 739,364 | 764,321 | 750,448 | 678,752 | 736,095 | 940,734 | 18,689,605 |
| British Companics. |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  | 19,824 | ${ }^{23,873}$ | 31,835 | 45,657 | 44,945 84,273 | 166,134 578,162 |
| Caledonian |  |  |  | 18,631 | 67,032 | 48,046 | 72,624 | 71,996 | 69,500 | 72,645 | 73,415 |  |  |
| 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 $3,404,249$ |
| Compercial Union. | 1,167,734 | 203,594 | 238,110 | 254,744 | 237,611 | 186,827 | 227,179 | 206,844 11,838 | - | - 188,567 | - 37,012 | $\begin{array}{r} 20,027 \\ 42,420 \end{array}$ | - ${ }^{150,729}$ |
| rmphoers Liabily |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Fire Insurance Association |  | 7,453 | 75,568 | 96,797 | $\left.\begin{array}{r} 88,231 \\ 109,609 \end{array} \right\rvert\,$ | $\begin{array}{r} 88,437 \\ 104,043 \end{array}$ | 93,807 144,330 | $\begin{aligned} & 117,097 \\ & 216,999 \end{aligned}$ | $\begin{gathered} 89,472 \\ 219,775 \end{gathered}$ | $\begin{gathered} 57,397 \\ 209,489 \end{gathered}$ | $\begin{array}{r} 61,930 \\ 163,100 \end{array}$ | 67,426 | 1,167,345 |
|  | 705,617 |  |  |  |  |  | 99,846 | 121,11! | 93,334 | 115,694 | 146,763 | 154,623 | 1,727,445 |
| Imperial. | 1,411,070 | 130,320 | 100,755 | 92,334 | 128,330 | 80,292 | 129,743 | 95,584 | 85,067 | 91,828 | 101,411 | - 911,773 | 2,538,9377 |
| Lancashire | 1,017,755 | 141,313 | 121,876 | 124,943 | 151,254 | 115,642 | 149, 066 | 13,548 |  | 116,750 | 136 | -160,6644 | 3,647,633 |
| Liverpool \& London \& Glabe | 2,204,635 | 142,155 | 107,074 | 109,726 | 122,211 | 110,677 | 195,532 | 159,400 | 127,360 | 95,579 | 106,640 | -16,6644 | 3,647,633 |

London and Lancashire.

| 465 | 9,379 |
| ---: | ---: |
| 488,101 | 24,283 |


| London Assurance | 488,101 | 24,283 | 35,707 | 51,289 |
| :---: | :---: | :---: | :---: | :---: |
| Manchester |  |  |  |  |
| National, of Ireland |  |  |  | 6,472 |
| North British | 2,543,711 | 253,794 | 179,488 | 168,409 |
| Northern | 920,382 | 65,338 | 89,217. | 87,365 |
| Norwich Union | 1,415 | 14,205 | 40,436 | 54,098 |
| Phrenix, of London | 947,041 | 121,359 | 123,946 | 145,025 |
| Queen | 1,92\%,781 | 150,759 | 150,717 | 132,189 |
| Royal | 3,034, 275 | 324,667 | 315,855 | 418,241 |
| Scottish Commercial.. | 177,329 |  |  |  |
| Scottish Imperial | 400,765 | 21,821 | 39,593 | 21,229 |
| Scottish Union and National. |  |  | 8,318 | 13,599 |
| Union Assurance Suciety . |  |  |  |  |
| United Fire |  |  |  |  |
|  | 16,948,076 | 1,669,405 | 1,768,444 | 1,992,671 |
| Atna | 1,452,762 | 60,018 | \&2,164 | 51,952 |
| Agricultural, of Watertown. | 144,136 | 29,316 | 20,271 | 28,965 |
| Andes. | 5,668 |  |  |  |
| Connecticut |  |  |  |  |
| Hartferd. | 671,932 | 71,227 | 56,554 | 71,415 |
| Home | 60,691 |  |  |  |
| Insurance Co. of N. America |  |  |  |  |
| Phenix, of Brooklyn........ | 104,070 | 3,100 | 3,710 | 14,795 |
| Queen, of America. |  |  |  |  |
|  | 2,439,259 | 163,661 | 162,699 | 167,127 |

RECAPITULATION.

163,102 71,450

$40,083,277$
 $\overline{5,010,234}$ $\left.\begin{array}{|r} \\ \hline\end{array} \begin{array}{r}18,689,605 \\ 40,083,277 \\ 5,010,234\end{array}\right]$
63,783,116

突


 $-750,448$
 $\dagger$ Formerly the Isolated Risk.
Summary of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1897.


Department of Finance-Insuıance Branch.

| Northern . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . | 2,078,967 | 101,738 | 121,612 | 113,8(52 | 1:76,392 | 132,853 | 110389 | 2,815,8 3 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Norwich Union | 521,276 | 74,582 | :11,212 | 114,288 | 131.346 | 1:3,332 | 17:,316 | 1,228,316 |
| Phonix, of Lrendon | 2,302,618 | 135,335 | 165,067 | 162,357 | 149,89J | 138,331 | 193,50๊2 | $3,217,150$ |
| Queen . . . . . . . . . . . | 3,3: ,321 |  |  |  |  |  |  | 3,325,321 |
| Koyal. | 6,495,567 | $3 ; 1,616$ | 446,332 | 402,60) | 435, 127 | 3*9,995 | 3:7,278 | 8,912,520 |
| Scottish Commercial. . . . . . . . | 177,329 | . . . . . . |  |  |  |  |  | 177,32! |
| Scottish Imperial... . . . . . . | 483,408 | (1) |  |  |  |  |  | 433,408 |
| Seottish Inion and Nacional. . | 352,265 | 94,038 | 109,741 | 81,75 | 124.046 | 96,187 | 7:2,179 | 930,214 |
| Sun Fire Office. . ... ... .. |  | 7,717 | 58,177 | 88,469 | 116,304 | 105,1,69 | 150,728 | 526,46t |
| Union Assurance Society | 34,400 | 47,227 | 91,849 | 117,321 | 127,577 | 143,141 | 118,8til | 680,376 |
| United Fire . . . . . . . | 7!,9.5 | 153,670 | 165,2. 7 | 121,534 | 28,994 |  |  | $519,4+0$ |
|  | 40,083,277 | 2,878,149 | 3,496,112 | 3,094,861 | 3,402,337 | 2,845,904 | 3,334,667 | 59, 135, 397 |
| Etna. . . . . . . . . . . | 2,:84,433 | 10.),379 | 91,254 | 77,816 | 107,468 | 67,243 | 110,165 | 2,743,758 |
| Agricultural, of Watertown. | 629,558 | 47,990 | 43,037 | 55, 666 | 42,230 | 36,693 | 2,104 | 85,278 |
| Andes . . . . |  |  |  |  |  |  |  | 5,668 |
| Connecticut Fire | 91,889 | 15,990 | 20,198 | 13,619 | 29),468 | 21,491 | 33,003 | 2:6,154 |
| Hartford | 1,493,279 | 72,716 | 97,167 | 94,407 | 118,373 | 80,304 | 99, 29 | 2,055,538 |
| Home... . . . . . . . . . . . . . . . . . . . . . . . . . . . . | 60, 691 |  |  |  |  | ..... | , | 60,691 |
| Insurance Company of North Anterica. . . . . . . . . . . . . | 32,970 | 31,075 | 43,132 | 58,653 | 58,703 | (68,471 | 86,638 | 379,642 |
| Phenix, of Brooklyn. . . . . . . . . . . . . . . . . . . . . . . . . . . | 420,932 | 73,286 | 63,214 | 62,406 | 98,531 | 56,806 | 35,176 | 810,556 |
| Phoenix, of Hartford | 82,820 | $16!9,316$ | 229,819 | 145,013 | 140,935 | 113,092 | 120,858 | 1,001,853 |
| os Queen, of America. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . | 7,994 | 191,150 | 171,608 | 184,851 | 188,697 | 16!,841 | 160,539 | 1,074,680 |
|  | $5,010,034$ | 706,902 | 759,429 | 692,631 | 784,410 | 613,941 | 648,275 | 9,21.),822 |
| RECAPITULATION. |  |  |  |  |  |  |  |  |
| Canadian Companies. . . . . . . . . . . . . . . . . . . . . . . . . . . . . | 18,689,605 | 792,219 | 797,149 | 801,871 | 807,003 | 713,566 | 718,891 | 23,320,304 |
| British do | $40,083,277$ | 2,878,149 | 3,496,112 | $3,094,861$ | $3,402,337$ | $2,84 ., 994$ | 3,3.34,6667 | $59,13,, 3!17$ |
| American do | 5,910,234 | 706,902 | 759,429 | $692,631$ | $781,410$ | $613,9+1$ | 618,275 | 9) 215,822 |
| Grand totals. | 63,783,116 | 4,37',270 | 5,052,690 | 4,589,363 | 4,993,750 | 4,173,501 | 4,701, 8:3:3 | 91,671,5ㄹ3 |

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

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

| Year. | Net <br> Cash Premiums Received. | Amount of Policies Taken during each Year. | at Risk at Date of Statement. | Losses Paid. |
| :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ | \$ | \$ | \$ |
| 1869. | 501,362 | 41,090,604 | 59,340,916 | 276,116 |
| 1870. | 536,600 | 54,637,315 | 59,523,641* | 453,414 |
| 1871. | 707,418 | 68,921,494 | 68,465,914* | 414,339 |
| 1872. | 796,847 | 76,499,542 | 72,203,784** | 510,469 |
| 1873. | 842,896 | 71,775,952 | 91,032,187** | 487,649 |
| 1874. | 1,453,781 | 126,588,965 | 126,705,337* | 662,470 |
| 1875. | 1,646,654 | 168,896,111 | 190,284,543 | 1,082,206 |
| 1876. | 1,881,641 | 198,509,113 | 231, $\times 34,162$ | 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. | 1,083,433 | 124,123,715 | 152,564,079 | 733,843 |
| 1883. | 1,091,801 | 122,302,460 | 149,930,173 | 760430 |
| 1884. | 1,140,428 | 118,747,547 | 147,968,945 | 762,737 |
| 1885. | 1,107,879 | 111,162,914 | $143,759,390$ $142,685,145$ | 597,189 |
| 1886. | 1,107,710 | $114,543,806$ $109,206,925$ | 142,685,145 | 739,364 764,321 |
| 1887. | 1,121,435 | 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 | $130,567,693$ $114,379+30$ | 143,697,862 | 807,003 |
| 1896. | 1,061,855 | 114,379, ${ }^{130}$ | 141,251,862 | 713,566 |
| 1897. | 1,021,216 | 107,268,258 | 154,231,897 | 718,891 |
| Totals. | 32,620,945 | 3,423,636,961 |  | 23,320,304 |
| 1869 British Companies. | 1,119,011 | 120,747,515 | 115,222,003 | 579,416 |
| 18670. | 1,185,398 | 131,570,928 | 120,903,017 | 1,024,362 |
| 1871. | 1,299,846 | 148,147,966 | 132,731,241 | 922,400 |
| 1872. | 1,499,620 | 174,361,395 | 145,700,486 | 1,136,167 |
| 1873. | 1,773,265 | 172,531,126 | 147,602,019 | 967,316 |
| 1874. | 1,809,473 | 177,346,240 | 155,088,455 | 1.120,106 |
| 1875. | 1,683,715 | 166,953,268 | 154,835,931 | 1,299,612 |
| 1876. | 1,597,410 | 178,725,453 | 153,885,268 | 1,168,858 |
| 1877. | 1,927,220 | 206,713,932 | 184,304,318 | 5,718,305 |
| 1878. | 1,994,940 | 213,127,414 | 202,702,743 | 880,571 |
| 1879. | 1,899,154 | 213,131,295 | 208,265,359 | 1,275,540 |
| 1880. | 2,048,408 | 227,237,306 | 229,745,985 | 855,423 |
| 1881. | 2,353,258 | 27⿺,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, 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 | 2,879,149 |
| 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 | 436,765,579 | 575,683,150 | 3,402,337 |
| 1896. | 5,006,047 | 459,959,398 | 591,656,008 | 2,845,994 |
| 1897. | 5,165,202 | 470,466,620 | 611,840,429 | 3,334,667 |
| Totals. | 86,943,724 | 8,839,975,028 |  | 59,135,397 |

## 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 Companirs. | \$ | \$ | \$ | \$ |
| 1869. | 165,166* | 9,70́2,356* | 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 |
| 1876. | 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. | $\stackrel{267,388}{ }$ | 30,040,366 | 31,053,261 | 163,661 |
| 1882. | ${ }^{287,815}$ | 52,454,518 | 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. | 368,180 395,613 | 37,623,116 | 46,830,075 | 186,923 |
| 1886. | 395,613 429,075 | 42,099,984 $45,859,509$ | 50,921,537 | 223,860 |
| 1888. | 445,990 | 44,881,343 | 56,722,420 | -304,159 |
| 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 |
| 1896. | 1,007,948 | $\begin{aligned} & 94,949,822 \\ & 85963431 \end{aligned}$ | $112,666,482$ | 613,941 |
| 1897. | 971,243 | 85,963,431 | 102,449,891 | 648,275 |
| Totals. | 13,636,302 | 1,343,789,858 1 | $\ldots$... ...... | 9,215,822 |

TOTALS FOR ALL YEARS FROM 1869 TO 1897, INCLUSIVE.

| Canadian Companies. | 32,620,945 | 3,423,636,961 |  | 23,320,304 |
| :---: | :---: | :---: | :---: | :---: |
| British vi: do | 86,943,724 | 8,839,975,028 |  | 59,135,397 |
| American - do | 13,636,302 | 1,343,789,857 |  | 9,215,822 |
| Grand totals | 133,200,971 | 13,607,401,846 |  | 91,671,523 |

[^3]BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

| Nature of Insurance. | $\begin{aligned} & \text { Net Cash } \\ & \text { received for } \end{aligned}$$\begin{aligned} & \text { recevea ror } \\ & \text { Preniums. } \end{aligned}$ | $\begin{gathered} \text { Gross } \\ \text { Anount of } \\ \text { Policies, New } \\ \text { and } \\ \text { Renewed. } \end{gathered}$ | $\begin{aligned} & \text { Net } \\ & \text { Amount at } \\ & \text { Risk } \\ & \text { at Date. } \end{aligned}$ | Net Amount <br> Losses Paid. | Unsettled Claims. |  | NetAmount ofLonsesincurredduring theyear. | Remarks. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | Not Resisted. | Resisted. |  |  |
|  | \$ | \$ | * | \$ | \$ | * | \$ |  |
| Fire Insurance. | 1,201,100 | 126,400,992 | 125,561,275 | (6i33,640 | 92.609 | 14,039 | 678,198 |  |
| Inland Marine . | 116,723 104,226 | 26,807,942 | $1,809,048$ $.867,540$ | 85,336 103,504 | 30,653 3,599 | +125 | -98,438 | ; December, 1897. |
|  | 1,422,049 | 180,808,738 | 128,237,863 | 852,480 | 126,857 | 16,355 | 882,930 |  |


| WESTERN ASSURANCE COMPANY. |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fire Insurance <br> Inland Marine <br> Ocean Marine | $\begin{array}{r} 1,782,(668 \\ 222,397 \\ 143,006 \end{array}$ | $\begin{array}{r} 180,783,639 \\ 42,1062,855 \\ 36,017,238 \end{array}$ | $189,233,341$ $4,204,480$ $1,655,082$ | 989,80 . <br> 172,834 <br> 185,560 | $\begin{array}{r} 149,638 \\ 37,414 \\ 5,848 \end{array}$ | $\begin{array}{r} 18,078 \\ \text { None. } 834 \end{array}$ | $\begin{array}{r} 1,011,449 \\ 183,494 \\ 169,784 \end{array}$ | I In all countries, 31st f Decen:ber, 1897 . |
|  | 2,148,071 | 2:8,863,735 | 195,092,903 | 1,348,139 | 192,890 | 18,912 | 1,364,727 |  |
| ÆTNA INSURANCE COMPANY. |  |  |  |  |  |  |  |  |
| Fire Insi rance Inland Marine | $\begin{array}{r} 163,847 \\ 2,039 \end{array}$ | $\begin{array}{r} 14,444,773 \\ 1,579,992 \end{array}$ | $\begin{aligned} & \text { 18,315,956 } \\ & \text { None. } \end{aligned}$ | $110,165$ <br> None. | $\begin{aligned} & 1,755 \\ & \text { None. } \end{aligned}$ | $\begin{aligned} & 1,200 \\ & \text { None. } \end{aligned}$ | $\begin{aligned} & \text { 101,470 } \\ & \text { None. } \end{aligned}$ | In Canada,30th Novem) ber, 1897. |
|  | 165,886 | 16,024,765 | 18,315,956 | 110,165 | 1,755 | 1,200 | 101,470 |  |

Department of Finance-Insurance Branch.

Inland Marine Insurance Business in Canada, 1897.

| - | $\begin{gathered} \text { Net } \\ \text { Cash Received } \\ \text { for } \\ \text { Premiums. } \end{gathered}$ | Gross <br> Amount of <br> Policies, New <br> Renewed | $\begin{gathered} \text { Net } \\ \text { Amount at } \\ \text { Risk } \\ \text { at Date. } \end{gathered}$ | Net Amount <br> Losses Paid. | Unsettled Claims. |  | NetAmoumt ofLossesincurredduring theYear. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | Not Resisted. | Resisted. |  |
| Canaman Companirs. | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| Bitish America. Western. | $\begin{array}{r} 7,052 \\ 22,413 \end{array}$ | 6,569,092 $7,807,258$ | None. None. | $\begin{array}{r} 907 \\ 14,181 \end{array}$ | $\begin{aligned} & 3,614 \\ & \mathbf{5 , 5 1 8} \end{aligned}$ | None. None. | $\begin{array}{r} 4,521 \\ 19,699 \end{array}$ |
| Totals. | 29,465 | 14,376,350 | None. | 15,088 | 9,132 | None. | 24,220 |
| British and Foreign Marine London Assurance | 2,906 | 3,232,400 | None. |  | None. |  |  |
|  | ${ }_{5}^{1,022}$ | 403217 | None. | 99 | None. | None. | $99$ |
| Totals. |  |  |  |  |  |  |  |
|  | 9,775 | 5,023,472 | None. | 44,156 | None. | None. | 1,888 |
| Etna | 2,039 | 1,579,992 | None. | None. | None. | None. | None. |
| RECAPITULATION. |  |  |  |  |  |  |  |
| Canadian Companies <br> British Con:panies <br> American Companies. | 29,465 9 9 | (14,376,350 $\begin{array}{r}5,023,472 \\ 1,50,3\end{array}$ | None. None. N | 15,088 44,156 | 9,132 None. N | None. None. | 24,220 1,888 |
|  | 2,039 | 1,579,99? | None. | None. | None. |  |  |
| Totals for 1897.Totals for 1896. | 41,279 | 20,979,814 | None. | 59,244 | 9,132 | None. | 26,108 |
|  | 47,681 | 20,805,309 | 50,000 | 82,270 | 23,241 | None. | 56,842 |

Statrment of the General Fire Assets and Liabilities of British Companies-31st December, 1897.

| Companies. | Assets. | Liabilities. |  |  |  | Surplus of Assets over Liabilities. | Capital Paid up. | $\begin{gathered} \text { Surplus } \\ \text { of } \\ \text { Assets } \\ \text { over } \\ \text { Liabilities } \\ \text { and } \\ \text { Capital. } \end{gathered}$ | Impairment of Capital. | Reserve of Capital Uncalled. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | *Unearn'd <br> Premiums | Outstanding Losses | Sundry. | Total. Liabilities. |  |  |  |  |  |
|  | £ | £ | £ | £ | £ | £ |  | £ | £ | £ |
| Alliance. | 1,523,181 | 321,991 | 81,373 | 4,436 | 407,800 | 1,115,381 | 550,000 | 565,381 |  | 4,450,000 |
| Atlas..... | 677,643 702,362 | 214,513 244,157 | 65,571 54,170 | 7,608 | 287,692 | 389,951 | 144,000 | 245,951 |  | 1,056,000 |
| Commercial Union | 1,911,295 | 661,546 | 117,915 | 90,760 | 870,221 | 1,041,074 | 1550,000 | 290,321 |  | 430,000 |
| Guardian. | 1,719,620 | 205,296 | 41,976 | 36,582 | 283,854 | 1,435,766 | $1,000,000$ | 791,074 435,766 |  | $2,250,000$ $1,000,000$ |
| Imperial | 1,826,140 | 366,767 | 107,607 | 64,685 | 539,059 | 1,287,081 | 1,300,000 | 987,081 |  | 1,000,000 |
| Lancashire | 683,444 | 420,499 | 78,517 | 10,709 | 509,725 | 173,719 | 272,986 |  | 99,267 | 2,456,874 |
| Liverpool and London and Globe. | 3,705,233 | 993,003 | 165,293 | 53,961 | 1,212,257 | 2,492,976 | 245,640 | 2,247,336 | 99,207 | $2,456,874$ $1,754,360$ |
| Loudon and Lancashire Fire.. | 1,366,070 | 503,982 | 91,811 | 54,224 | 650,017 | 716,053 | 212,750 | 2,503,303 |  | 1,914,750 |
| - London Assurance | 1,663,099 | 231,004 | 61,046 | 29,655 | 321,705 | 1,341,394 | 448,275 | 893,119 |  | 1, 448,275 |
| OP Manchester. | 946,899 | 510,360 | 117,961 | 57,037 | 685,358 | 1,261,541 | 200,000 | 61,541 |  | 1,800,000 |
| National, of Irela | 277,802 | 172,856 | 55,442 | 11,868 | 240,166 | 37,636 | 100,000 | 61,041 | 62,364 | 1,800,000 |
| North British | 3,774,778 | 860,898 | 128,992 | 214,467 | 1,204,357 | 2,570,421 | 687,500 | 1,882,921 |  | 2,062,500 |
| Northern. | 1,895,052 | 397,259 | 85,979 | 72,148 | 555,386 | 1,339,666 | 300,000 | 1,039,666 |  | 2,700,000 |
| Norwich Union. | 1,334,118 | 532,266 | 83,880 | 26,001 | 642,147 | 691,971 | 132,000 | 559,971 |  | 968,000 |
| Phornix, of London | 1,710,089 | 668,933 1 | 197,545 | 608 89 | 867,086 | 843,003 | 268,880 | 574,123 |  | 2,419,920 |
| Scottish Union and National | 4,989,824 | $1,248,293$ 331,622 | 136,952 65,978 | 89,464 25,381 | $1,473,709$ 422981 | 2,578,186 | 375,702 | 2,202,484 |  | 2,068,978 |
| Sun Fire | 2,315,735 | 607,404 | 139,512 | -92,571 | 422,981 8397 | 566,843 $1,476,248$ | 300,000 12000 | 266,843 $1,356,248$ |  | 4,051,400 |
| Union Assurance | 739,632 | 272,810 | 69,280 | 28,107 | 370,197 | 1, 369,435 | 180,000 | $1,350,438$ 189 |  | $\begin{array}{r} 2,280,000 \\ 270,000 \end{array}$ |
| Total | 33,813,911 | 9,765,459 | 1,945,800 | 976,486 | 12,687,745 | 21,126,166 | 6,195,233 | 14,930,933 |  | 36,181,057 |

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

| CANADIAN COMPANIES-ASSETS-1897. |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Companies. | Real Estate. | $\begin{gathered} \text { Loans } \\ \text { on } \\ \text { Real } \\ \text { Estate. } \end{gathered}$ | $\left\lvert\, \begin{gathered} \text { Stocks, Bonds } \\ \text { and } \\ \text { Debentures. } \end{gathered}\right.$ | Loans on Colla terals. | Ag nts' Bal ances and Bills Receivable. | Cash on hand and in Banks. | $\begin{gathered} \text { Interest Due } \\ \text { and } \\ \text { Accrued. } \end{gathered}$ | Other Assets | Total Assets. | Nature of Business. |
|  | \$ cts. | \$ cts. | \$ ets. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |  |
| British America. | 150.46892 | 30000 | 1,075,989 68 | None. | 181,446 18 | 54,969 57 | 15,660 92 | 35,473 57 | 1,514,308 84 | Fire, Inland and Ocean. |
| Canadian....... | None. | None. | 52,760 00 | None. | 3,060 37 | 51,887 14 | None. | None. | 107,707 51 | Fire. |
| London Mutual Fire | 14,110 81 | None. | 58,652 25 | None. | *314,473 89 | 29746 | 40267 | 1,739 41 | 389,676 49 | do |
| Mercantile. | None. | None. | 120,170 01 | None. | 2,508 23 | 32,061 41 | 1,512 82 | None. | 156,252 47 | do |
| $\infty^{\text {Quebec }}$. | 32,000 00 | None. | 183,855 00 | None. | 20,700 44 | 33,554 42 | 2,407 50 | 7,699 10 | 280,216 46 | do |
| Westera....... | 65,000 00 | 63,926 00 | 1,396,039 06 | None. | 493,164 25 | 287,963 05 | 9,165 40 | 99,303 56 | 2,414,561 26 | Fire, Inland and Ocean. |
| Total | 261,579 73 | 64,226 00 | 2,887,466 00 | None. | 1,015,353 36 | 460,733 05 | 29,149 31 | 144,215 58 | 4,862,723 03 |  |

* Including $\$ 301,211.73$ premium notes.
CANADIAN COMPANIES-ASSETS-1897.
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 | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| British America <br> Canadian Fire $\mathcal{O}_{\delta}$ London Mutual Fire <br> Mercantile. <br> Quebec <br> Western $\qquad$ $\qquad$ $\qquad$ $\qquad$ | $\$$ ets. <br> 143,213 37 <br> None. $\begin{array}{r} 17,70914 \\ 2,11700 \\ 4,59000 \\ 211,80199 \end{array}$ | $\$$ cts. $\begin{array}{r} 817,76033 \\ 24,72799 \\ 340,85232 \\ 57,95695 \\ 96,79357 \\ 1,220,14317 \end{array}$ | 8 cts. <br> 4,837 12 <br> 1,166 81 <br> 22,368 69 <br> None. <br> 20,134 40 <br> 5,091 85 | $\begin{array}{r} \text { \& cts. } \\ 965,81082 \\ 25,89480 \\ 380,93015 \\ 60,07395 \\ 121,51797 \\ 1,437,037 \end{array}$ | $\begin{array}{rr} \$ & \text { cts. } \\ 548,498 & 02 \\ 81,812 & 71 \\ 8,746 & 34 \\ 96,178 & 52 \\ 158,698 & 49 \\ 977,524 & 25 \end{array}$ | \& cts. <br> 750,000 00 <br> 67,81000 <br> None. $\begin{array}{r} 50,00000 \\ 100,00000 \\ 1,000,00000 \end{array}$ | Fire, Inland and Ocean. <br> Fire. <br> Fire. <br> Fire. <br> Fire. <br> Fire, Inland and Ocean. |
| Total. . . . . . . . . . . . . .. ..... | 379,431 50 | 2,558,234 33 | 53,598 87 | 2,991,264 70 | 1,871,458 33 | 1,967,810 00 |  |

*The amounts in this column give the pro rata of gross premiums for the unexpired terms of all policies of the several companies in force at 31st December, 1897, as provided in the statutes in that behalf. bon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in of individual companies in considering questions of actual or probable as distinguished from legal surplus, declaring dividends, impairment of capital and other cognate subjects.

Table IJI.-Showing the Assets in Canada of British and American
BRITISH COMPANIES

| Companies. | Commenced Business in Canada. | Real Estate. | $\begin{gathered} \text { Loans } \\ \text { on } \\ \text { Real Estate. } \end{gathered}$ | Stocks, Bonds and <br> Debentures. |
| :---: | :---: | :---: | :---: | :---: |
|  |  | \$ cts. | \$ cts. | \$ cts. |
| Alliance | 1st March, 1892 | None. | None. | 311,14200 |
| Atlas..................... | 7th do 1887... | None. | None. | 116,118 66 |
| British and Foreign Marine. | 16th May, 1888 .. | None. | None. | 112,000 00 |
| Caledonian. | September, 1883... | None. | None. | 151,279 80 |
| Commercial Union. | 11th September, 1863. | None. | None. | 364,036 42 |
| Guardian | 1st May, 1869. | 100,000 00 | None. | 361,694 64 |
| Imperial | 1864. | 377,178 17 | None. | 197,440 67 |
| Lancashire | July, 1864. | None. | None. | 226,741 53 |
| Liverpool and London and Globe. | 4th June, 1851 | 88,000 0 | 997,65000 | 908,465 77 |
| London and Lancashire. | 1st April, 1880 | None. | None. | 186,266 67 |
| London Assurance. | 1st March, 1862. | None. | None. | 170,340 00 |
| Manchester. | 20th May, 1890 | None. | None. | 216,832 00 |
| National, of Ireland | 2nd April, 1883 | None. | None. | 108,173 88 |
| North British. | 1862. | 108,000 00 | 2,165,799 99 | 2,767,741 87 |
| Northern. | 1867. | None. | None. | 211,700 00 |
| Norwich Union. | 1st April, 1880 | None. | None. | 157,333 33 |
| Phoenix, of London | 1804. | None. | None. | 259,420 93 |
| Reliance Marine. | 1st November, 1894 | None. | None. | 110,980 00 |
| Royal. . | 1851. | 245,000 00 | None. | 700,245 34 |
| Scottish Union and National.. | February, 1882. | None. | None. | 135,050 00 |
| Sun, Fire | 3rd June, 1892. | None. | None. | 332,584 67 |
| Union Assurance Society. | November, 1890. | None. | None. | 265,354 50 |
| Total |  | 918,178 17 | 3,163,449 99 | 8,370,942 68 |

AMERICAN

| AEtna. | 1821 | None. | None. | 122,800 00 |
| :---: | :---: | :---: | :---: | :---: |
| Cornecticut Fire | 1886 | None. | None. | 103,500 00 |
| Hartford | 1836 | None. | None. | 113,133 00 |
| Insurance Co. of North America. | 1st November, 1889 | None. | None. | 138,100 00 |
| Phenix, of Brooklyn | 1st May, 1874. | None. | None. | 113,000 00 |
| Phæenix, of Hartford | 20th May, 1890 | None. | None. | 241,090 00 |
| Queen, of America | 2nd November, 1891 | None. | None. | 301,986 00 |
| Total.. |  | None. | None. | 1,133,609 00 |

## Department of Finance-Insurance Branch.

Companies doing business of Fire or Inland Marine Insurance in Canada.
ASSETS IN CANADA-1897.

| $\begin{gathered} \text { Loans } \\ \text { on } \\ \text { Collaterals. } \end{gathered}$ | Agents' Balances and Bills Receivable. | Cash on hand and in Banks. | $\begin{gathered} \text { Interest } \\ \text { due } \\ \text { and accrued. } \end{gathered}$ | Other Assets | Total Assets in Canada. | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$ cts. | \$ cts. | \$ cts. | \$ cts. | $\$$ cts. | \$ cts. |  |
| None. | 11,602 55 | 7,100 91 | None. | None. | 329,845 46 | Fire. |
| None. | 18,021 80 | 13,867 51 | None. | 3,500 00 | 151,507 97 | do |
| None. | 98865 | None. | None. | None. | 112,988 65 | Inland Marine. |
| None. | 11,534 82 | 8,955 23 | None. | 5,200 00 | 176,669 85 | Fire. |
| 2,000 00 | 35,15380 | 8,815 72 | None. | 5,000 00 | 415,005 94 | do |
| None. | 25,788 81 | 3,484 13 | 1,227 39 | 2,014 80 | 494,209 77 | do |
| None. | 23,184 03 | 8,778 10 | None. | 9,440 35 | 616,021 32 | do |
| None. | 16,556 11 | 33112 | 1,389 42 | 5,000 00 | 250,018 18 | do |
| 4,623 20 | 26,282 91 | 107,242 38 | 16,719 33 | 2,500 00 | 2,151,483 59 | do and Lafe |
| None. | 10,845 25 | 28,832 49 | None. | None. | 225,944 41 | do |
| None. | 11,031 62 | 5,633 49 | None. | None. | 187,005 11 | do and Life. |
| None. | 4,038 81 | 26,038 59 | None. | 4,095 15 | 251,004 55 | do |
| None. | 10,706 12 | 14,206 28 | None. | 3,500 00 | 136,586 28 | do |
| 146,000 00 | 36,497 32 | 89,083 42 | 58,455 53 | 2,500 00 | 5,374,078 13 | do and Life. |
| None. | 16,667 44 | 6,368 36 | None. | 5,010 00 | 239,735 80 | do |
| None. | 7,822 82 | 75,363 36 | None. | 3,500 00 | 244,019 51 | do |
| None. | 7,649 94 | None. | 1,543 95 | None. | 268,614 82 | do |
| None. | None. | None. | None. | None. | 110,980 00 | Inland Marine. |
| 31,977 11 | 42,846 05 | 16,736 16 | None. | 9,255 09 | 1,046,059 75 | Fire and Life. |
| None. | 10,185 93 | 59,073 31 | None. | None. | 204,309 24 | Fire. |
| None. | 24,321 79 | 10,407 44 | None. | 6,726 00 | 374,039 90 | do |
| None. | 7,502 57 | 52,640 53 | 84467 | 4,164 31 | 330,506 58 | do |
| 184,600 31 | 359,229 14 | 542,658 53 | 80,180 29 | 71,395 70 | 13,690,634 81 |  |

COMPANIES.

| None. None. | $\begin{aligned} & 8,31110 \\ & 4,73975 \end{aligned}$ | None. None. | None. None. | None. <br> None. | $\begin{aligned} & 131,11110 \\ & 108,23975 \end{aligned}$ | Fire and Inland Marine. Fire. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| None. | 18,148 50 | 6,381 20 | None. | None. | 137,662 70 | do |
| None. | None. | 22,040 33 | None. | None. | 160,140 33 | do |
| Nune. | 7,382 16 | None. | None. | None. | 120,382 16 | do |
| None. | 15,863 21 | 4,321 91 | 2,798 31 | 7,323 23 | 271,396 66 | do |
| None. | 14,573 02 | 10,701 72 | None. | 29169 | 327,552 41 | do |
| None. | 69,017 74 | 43,445 16 | 2,798 31 | 7,614 90 | 1,256,485 11 |  |

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

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 1897-Concluded.
AMERICAN COMPANIES.


## Table V.-Showing the Cash Income and Expenditure of Canadian Companies doing British and American Com

CANADIAN COMPANIES-INCOME
INCOME (CASH).

| Companies. | Net Cash for Premiums. | $\begin{gathered} \text { Interest } \\ \text { and } \\ \text { Dividends } \\ \text { on } \\ \text { Stocks, \&c. } \end{gathered}$ | Sundry. | Total <br> Cash Income. | Received on <br> Account of Capital Stock not included in Income. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | \$ cts. | 8 cts. | \$ cts. |  |
| British America. | 1,422,048 96 | 36,547 11 | 4,265 92 | 1,462,861 99 | None. |
| Canadian Fire. | 42,376 48 | 2,148 45 | None. | 44,524 93 | 30,81000 |
| London Mutual. | 183,393 82 | 3,073 05 | 71494 | 187,181 81 | None. |
| Mercantile. | 69,670 54 | - 4,605 21 | 605 | 74,281 80 | None. |
| Quebec. | 141,549 05 | 10,764 05 | 1,400 00 | 153,713 10 | None. |
| Western. | 2,148,071 80 | 71,247 69 | None. | 2,219,319 49 | None. |
| Total | 4,007,110 65 | 128,385 56 | 6,386 91 | 4,141,883 12 | 30,810 00 |

## BRITISH

| Alliance | 181,140 95 | 9,334 26 | None. | 190,475 21 |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Atlas | 139,859 05 | 3,747 33 | None. | 143,606 38 |  |
| British and Foreign M | 6,649 11 | 4,480 00 | None. | 11,129 11 |  |
| Caledonian | 161,718 03 | 6,522 67 | None. | 168,240 70 |  |
| Commercial Un | 352,963 82 | 12,255 00 | None. | 365,218 82 |  |
| Guardian | 313,721 98 | 13,927 32 | 3,075 40 | 330,724 70 |  |
| Imperial. | 214,030 33 | 7,060 90 | 6,016 61 | 227,107 84 |  |
| Lancashire. | 287,044 86 | 8,125 54 | None. | 295,170 40 |  |
| Liverpool and London and Globe. | 352,227 98 | 70,297 63 | 2,622 58 | 425,148 19 |  |
| London and Lancashire.. | 214,128 37 | 6,873 92 | None. | 221,002 29 |  |
| London Assuran | 129,422 50 | 6,680 00 | None. | 136,102 50 |  |
| Manchester | 195,416 14 | 7,795 10 | None. | 203,211 24 |  |
| National, of Ireland | 139,859 05 | 4,006 44 | None. | 143,865 49 |  |
| North British. | 431,092 96 | 150,172 31 | 3,528 33 | 584,793 60 |  |
| Northern | 197,622 36 | 12,580 33 | None. | 210,202 69 |  |
| Norwich Union | 270,584 03 | 7,528 84 | None. | 278,112 87 |  |
| Phoenix, of Londo | 362,426 54 | 9,773 40 | None. | 371,199 94 |  |
| Reliance Marine. | 5.84723 | None. | None. | 5,847 23 |  |
| Royal. | 600,10686 | 22,933 43 | 6,949 54 | 629,989 83 |  |
| Scottish Union and N | 169,961 84 | 11,599 31 | None. | 181,561 15 |  |
| Sun Insurance Office | 181,171 07 | 17905 | 10209 | 181,452 21 |  |
| Union Assurance. | 271,727 23 | 9,079 19 | None. | 280,806 42 |  |
| Total | 5,178,722 29 | 383,951 97 | 22,294 55 | 5,584,968 81 |  |

AMERIJAN

| ※tna Fire. | 165,885 94 | 5,630 00 | None. | 171,515 94 |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Agricultural, of Watertown. | 4,057 55 | 6,214 50 | None. | 10,272 05 |  |
| Connecticut Fire........... | 44,656 97 | 4,00000 | None. | 48,656 97 |  |
| Hartford Fire. | 16\%,970 46 | 8,059 94 | None. | 171,030 40 |  |
| Insurance Co. of North America. | 103,108 40 | 5,440 00 | None. | 108,548 40 |  |
| Phenix, of Brooklyn............. | 59,922 01 | 4,000 00 | None. | 63,922 01 |  |
| Phoenix, of Hartford........... | 149,928 28 | 10,507 128 | None. | 160,436 26 |  |
| Queen Insurance Co. of America.. | 282,752 57 | 11,798 10 | None. | 294,550 67 |  |
| Total | 973,282 18 | 55,650 52 | None. | 1,028,932 70 |  |

## Department of Finance-Insurance Branch.

Fire and Inland Marine Insurance, and the Cash Income and Expenditure in Canada of panies in those Branches.

AND EXPENDITURE, 1897.
expenditure (CASH).

| Paid <br> for Losses. | General Expenses. | Dividends or Bonus to Stockholders. | Total Cash Expenditure. | $e$ Excess of Premiums over Losses Paid. $d$ The Reverse. | e Excess of Income over Expenditure. $d$ The $\overline{R e v e r s e}$. | $\begin{gathered} \text { Nature } \\ \text { of } \\ \text { Business. } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 8 cts. | \$ cts. | \$ cts. | \$ ets. | \$ cts. | \$ cts. |  |
| 852,480 19 | 510,988 12 | 52,328 50 | 1,415,796 81 | e 569,568 77 | e 47,065 18 | Fire, Inland and |
| 13,665 14 | 13,798 00 | 2,415 38 | 29,878 52 | e 28,711 34 | e 14,646 41 | Fire. |
| 131,414 90 | 57,574 17 | None. | 188,989 07 | e 51,978 92 | d 1,807 26 | do |
| 44,214 28 | 21,083 09 | None. | 65,29737 | $e$ e 25,456 26 | $e \quad 8,98443$ | do |
| 139,51810 $1,348,139$ | $\begin{array}{r}42,47372 \\ 756,553 \\ \hline\end{array}$ | $\begin{array}{r}7,736 \\ 99,958 \\ \hline 00\end{array}$ | 189,728 $2,204,651$ 27 | $\begin{array}{rrr}e & 2,030 \\ e & 79093210\end{array}$ | $\begin{array}{lll}d & 36,015 & 12 \\ e & 14,668 & 22\end{array}$ | do |
| 2,529,432 31 | 1,402,470 67 | 162,438 28 | 4,094,341 26 | e 1,477,678 34 | e 47,541 86 | Ocean. |

COMPANIES.

| 94,831 04 | 50,330 08 | ........... | 145,161 12 | e 86,309 91 | $e^{-45,314} 09$ | Fire. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 85,491 33 | 42,275 89 |  | 127,767 22 | e 54,367 72 | $e{ }_{e} \quad 15,83916$ | do. |
| None. | 61315 |  | 61315 | $e \quad 6,64911$ | $e \quad 10,51596$ | I.M. and Reg.Mail |
| 101,706 49 | 49,408 38 |  | 151,114 87 | $e \quad 60,01154$ | e 17,125 83 | Fire. |
| 255,942 59 | 91,548 47 |  | 347,491 06 | e 97,021 23 | c 17,727 76 | do |
| 240,994 57 | 102,332 69 |  | 343,327 26 | e 72,727 41 | d 12,602 36 | do |
| 121,871 96 | 67,72030 |  | 189,592 26 | e 92,158 37 | $e$ e 37,515 58 | do |
| 205,371 85 | 82,869 83 |  | 288,241 68 | $e$ e 81,673 01 | $e \quad 6,92872$ | do |
| 259,825 85 | 98,922 14 |  | 358,747 99 | c 92,402 13 | $e$ e66,400 20 | do |
| 105,651 91 | 55,764 88 |  | 161,416 79 | $e$ e 108,476 46 | $e$ e 59,585 50 | do |
| 100,245 67 | 41,514 75 |  | 141,760 42 | e 29,176 83 | d 5,657 92 | do |
| 149,539 67 | 59,147 99 |  | 208,687 66 | $e$ e 45,876 47 | d 5,476 42 | do |
| 85,491 33 | 42,275 91 |  | 127,767 24 | e 54,367 72 | c 16,098 25 | do |
| 332,504 37 | 124,807 17 |  | 457,311 54 | e 98,588 59 | e 127,482 06 | do |
| 110,388 65 | 53,581 35 |  | 163,970 00 | $e$ e 87,233 71 | $e$ e 46,232 69 | do |
| 172,310 21 | 78,979 56 |  | 251,289 77 | e 98,273 82 | e 26,823 10 | do |
| 193,552 06 | 108,800 39 |  | 302,352 45 | e 168,874 48 | $e$ e 68,847 49 | do |
| 44,057 16 | 2,531 04 |  | 46,588 20 | d 38,209 93 | d 40,740 97 | Inland Marine. |
| 377,277 81 | 154,402 60 |  | 531,680 41 | $e$ e 222,829 05 | $e$ e 98,309 42 | Fire. |
| 72,178 89 | 43,706 73 |  | 115,885 62 | $\begin{array}{lll} e & 97,78295 \\ e & 30,443 & 25 \end{array}$ | ${ }^{e}$ d 65,67553 | do |
| 150,72782 118,86139 | 55,22259 70,78762 |  | 205,950 41 | $e$ 30,44325 <br> $e$ 152,865 | d 24,498 20 | do |
| 118,861 39 | 70,787 62 |  | 189,649 01 | $e$ e 152,865 84 | e 91,157 41 | do |
| 3,378,822 62 | 1,477,543 51 |  | 4,856,366 13 | e1,799,899 67 | e 728,602 68 |  |

COMPANIES.

| 110,164 56 | 39,715 11 |  | 149,879 67 | $e$ | 55,721 38 | $c$ | 21,636 27 | Fire and Marine | Inland |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2,104 00 | 2,695 16 |  | 4,799 16 | $\boldsymbol{e}$ | 1,953 55 | $e$ | 5,472 89 | Fire. |  |
| 33,502 96 | 13,679 32 |  | 47,182 28 | $e$ | 11,154 01 | $e$ | 1,474 69 | do |  |
| 99,292 36 | 43,014 95 |  | 142,307 31 | $e$ | 63,678 10 | $e$ | 28,723 09 | do |  |
| 86,637 56 | 29,117 38 | . . . . . . . | 115,754 94 | c | 16,470 84 | $d$ | 7,206 64 | do |  |
| 35,176 38 | 18,783 78 |  | 53,960 16 | $e$ | 24,745 63 | d | 9,961 85 | do |  |
| 120,858 09 | 48,859 11 |  | 169,71720 | $e$ | 29,070 19 | d | 9,280 94 | do |  |
| 160,538 62 | 77,447 40 |  | 237,986 02 | $e$ | 122,213 95 | $e$ | 56,564 65 | do |  |
| 48,274 53 | 273,312 21 |  | 921,586 74 | e | 325,107 65 |  | 107,345 96 |  |  |

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 1897；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． |  | \＄ | \＄cts． |  |
| British America | Fire and Inland Marine．． | 59．95 | 35．93 | $\pm 68$ | 96．78 | 180，808，738 | 1，865，275 62 | ${ }^{1} .03$ | 128，237， 863 | 1，514，308 84 | ${ }_{4}^{1 \cdot 18}$ |
| Canadian Fire | do | $32 \cdot 25$ | $32 \cdot 56$ | 5．70 | $67 \cdot 11$ | 2，344，039 | 57，256 87 | 2.44 | 2，359，583 | 107，707 51 | $4 \cdot 56$ |
| London Mutual Fire | do | $71 \cdot 66$ | $31 \cdot 39$ | None． | $100 \cdot 97$ | 18，491，287 | 250，932 44 | $1 \cdot 36$ | 51，205，183 | 389，676 49 | 0.76 |
| －Mercantile．． |  | 63.46 | $30 \cdot 24$ | None． | $87 \cdot 90$ | 6，815，276 | 81，911 54 | $1 \cdot 20$ | 11，677，844 | 156，252 47 | $1 \cdot 34$ |
| FiQuebec |  | 98.57 | 30.02 | $5 \cdot 47$ | 124.73 | 13，932，068 | 190，573 17 | $1 \cdot 37$ | 14，036，859 | 280，216 46 | $2 \cdot 00$ |
| Western | do and Inland Marine． | 62.76 | $35 \cdot 22$ | $4 \cdot 65$ | 99－34 | 258，863，735 | 2，937，792 08 | $1 \cdot 13$ | 195，092，903 | 2，414，561 26 | 1．24 |

## Department of Finance-Insurance Branch.

Table VII.-Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during insured.

|  | Nature of Business. | Rate of Losses paid per cent of Premiums received. | Rate of General Expenses percent of Premiums received. | Rate of Total Expenditure percent of Premiums received. | Amount of Risks taken during the Year. | Premiums charged thereon. | Rate of Premiums charged per cent of Risks taken. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Alliance...................... | Fire . | $52 \cdot 35$ | $27 \cdot 79$ | $80 \cdot 14$ | $\stackrel{\$}{23,629,856}$ | $\underset{224,890}{\$} \mathbf{~ c t s .}$ | 0.95 |
| Atlas. | for . . . . | 61.13 | $30 \cdot 23$ | $91 \cdot 36$ | 12,280,983 | 157,620 67 | $1 \cdot 28$ |
| British and Foreign Mar | Inland Mar. \& Reg. Mail | -00 | 9•22 | 9.22 | 15,246,767 | 6,649 11 | -04 |
| Caledonian............. | Fire . . . . . . .... .. | 62.89 | $30 \cdot 55$ | 95.44 | 16,200,310 | 182,027 91 | $1 \cdot 12$ |
| Commercial Union | do ... .... .... .... | 72.51 | $25 \cdot 94$ | 98.45 109.44 | 32,261,561 | 413,469 04 | $1 \cdot 28$ $1 \cdot 23$ |
| Guardian. | do | 76.82 | $32 \cdot 62$ | 109.44 88.58 | 19,614,121 | 245,255 34 | $1 \cdot 23$ $1 \cdot 25$ |
| Imperial.. | do | 56.94 | 31.64 28 | 100.42 | 19,6486,721 | 249,715 69 | 125 |
| Lancashire. . | do | 73 | 28.08 | $101 \cdot 85$ | 32,114,346 | 384,471 82 | $1 \cdot 20$ |
| Liverpool and London and Globe | do | 49.34 | 26.04 | $75 \cdot 38$ | 19,131,654 | 238,646 91 | 1.25 |
| London and Lancashire | do and Inland Marine. | $77 \cdot 46$ | $32 \cdot 08$ | $109 \cdot 54$ | 15,541,098 | 157,845 48 | $1 \cdot 02$ |
| $\rightarrow$ Manchester. | do | $76 \cdot 52$ | $30 \cdot 27$ | 106.79 | 16,771,830 | 218,705) 00 | $1 \cdot 30$ |
| ${ }^{-}$National, of Ireland | do | $61 \cdot 13$ | $30 \cdot 23$ | 91.36 | 12,280,983 | 157,620 67 | $1 \cdot 28$ |
| North British. | do | $77 \cdot 13$ | $28 \cdot 95$ | 106.08 | 41,472,368 | 475,392 16 | $1 \cdot 15$ |
| Northern | do | 55.86 | $27 \cdot 11$ | 82.87 | 17,504,224 | 205,921 78 | 1.38 |
| Norwich Union. | do | 63.68 | $29 \cdot 19$ | 83.42 | 28,342,613 | 385,836 75 | 136 |
| Phoenix, of London. | do ....... | 63.40 753.47 | $30 \cdot 02$ 43 | 836 796 | 28,387,855 | 5,547 23 | 136 0 |
| Reliance Marine | Inland Marine | 623.87 | $\stackrel{4}{25 \cdot 72}$ | 88.60 | 55,011,223 | 656,089 46 | $1 \cdot 19$ |
| Royal . . . . . . . . . | Fire | $42 \cdot 47$ | $25 \cdot 72$ | $68 \cdot 19$ | 17,769,225 | 227,207 00 | $1 \cdot 28$ |
| Sun Insurance Office | do | $83 \cdot 20$ | 3048 | 113.68 | 14,795,600 | 202,191 50 | $1 \cdot 37$ |
| Union Assurance Society. | do | $43 \cdot 74$ | 26.05 | $69 \cdot 79$ | 19,881,347 | 269,668 73 | $1 \cdot 36$ |
| Totals |  | $65 \cdot 24$ | $28 \cdot 53$ | $93 \cdot 77$ | 487,504,459 | 5,813,664 20 | $1 \cdot 19$ |
| American Companies. | Fire and Inland Marine.. | 66.41 | $23 \cdot 94$ | $90 \cdot 35$ | 16,024,765 | 178,050 38 | $1 \cdot 11$ |
| Agricultural, of Watertown. | do ... ................. | $51 \cdot 85$ | $66 \cdot 42$ | $118 \cdot 27$ | 554,900 | 5,034 00 | $0 \cdot 91$ |
| Connecticut Fire. | do | 75.02 | $30 \cdot 61$ | $105 \cdot 63$ | 4,189,605 | 50,066 28 | $1 \cdot 20$ |
| Hartford Fire. | do | 60.93 | 26.39 | 87.32 | 13,684.903 | 179,207 45 | 1.31 |
| Insurance Co. of North America | do .. ................ | 84.03 | 28.24 | 112.27 | 10,204,870 | 120,041 42 | 1.20 |
| Phenix, of Brooklyn. . . . . . . . . |  | 88.61 | 31.59 | 113.20 | 12,208,376 | 162,408 44 | $1 \cdot 33$ |
| Phoenix, of Hartford. ......... | do ${ }_{\text {do . . . . . . . . . . . . . . . }}$. | 56.78 | 27.39 | $84 \cdot 17$ | 24,011,673 | 312,445 21 | $1 \cdot 30$ |
| Totals |  | 66.61 | 28.08 | 94-69 | 87,543,423 | 1,090,098 53 | $1 \cdot 25$ |

# ABSTRACT OF STATEMENTS 

or

# LIFE, ACCIDENT, GUARANTEE, PLATE GLASS 

# STEAM BOILER INSURANCE COMPANIES 

IN

CANADA

FOR THE YEAR 1897
ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1897.


## Department of Finance-Insurance Branch.


Increase or decrease of Items of Iife Insurance in Canada, among the Active Companies, for 1897 compared with 1896.

| Increase ( $i$ )-Decrease ( $d$ ). | $\begin{aligned} & \text { Premiums } \\ & \text { of } \\ & \text { the Year. } \end{aligned}$ | Number of Pulicies new and taken up. | Amount of Pulicies new and taken up. | Number of Policies in force at date. | $\begin{aligned} & \text { Amount } \\ & \text { in } \\ & \text { force. } \end{aligned}$ | Number of Policies become Claims. | Amount of Policies become Claims. | Claims Paid. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ |  | \$ |  | \$ |  | \$ | \$ |
| Canada Life (Canadian business).. | 40,595 | 221 | $i \quad 190,100 \mathrm{j}$ | 729 | i 1,117,949 | 39 | $i \quad 21,621$ | $\begin{array}{lr}i & 3,117\end{array}$ |
| Confederation (Canadian business). | $i$ 21,353 | $i \quad 138$ | $i \quad 26,027$ | 645 | $i \quad 761,684$ | 24 | $\begin{array}{ll}i & 8,901\end{array}$ | $i \quad 24,965$ |
| Doninion Life . . . . . . . . . . . . . . . . . | $i \quad 5,298$ | d $\quad 42$ | i 19,000 | 184 | $i$ 232,896 | $\begin{array}{ll}i & 2 \\ i\end{array}$ | $d$ | d  <br> $i$ 2,510 |
| *Excelsior... | $i \quad 70,421$ | 1,349 | $i \quad 711,375$ | 2,998 | i 2,664,121 | $\begin{array}{lr}i & 7\end{array}$ | $i \quad 10,010$ | 11,062 |
| Federal | $i \quad 37,190$ | 53 | $i \quad 3,350$ | 448 | $i$ 145,606 | 14 | $\begin{array}{lr}\text { i } & \\ i & 7,206\end{array}$ | $i \quad 31,333$ |
| Great West. | $i \quad 46,449$ | 463 | $i$ 477,100 | 1,119 | $i$ 1,139,778 | 2 | 11,343 | 11,343 |
| Imperial Life | i 32,060 | 370 | i $1,185,725$ | 370 | $i$ <br> $i$ <br> $i$ |  |  |  |
| London Life $\left\{\begin{array}{l}\text { General } \\ \text { Industrial }\end{array}\right.$ | 5.143 | 131 | ${ }^{i} 10160,500$ | 279 2 | $\begin{array}{ll}i & 281.273 \\ i & 161,651\end{array}$ | $\begin{array}{ll}d & 4 \\ i\end{array}$ | $\begin{array}{lr}\text { d } & 809 \\ i & 2,283\end{array}$ | $\begin{array}{lr}i & 524 \\ i & 1,774\end{array}$ |
| ${ }_{\text {London }}^{\text {Lonfe }}$ (Industrial. . . . . . . . . | 3,392 | 411 | $\begin{array}{ll}i & 63,440 \\ d & 78,429\end{array}$ | 2,359 | $\begin{array}{ll}i & 161,651 \\ i & 562,120\end{array}$ | $\begin{array}{lr}i & 2 \\ i & 14\end{array}$ | $\begin{array}{lr}i & 2,283 \\ i & 90,041\end{array}$ | $\begin{array}{ll}\boldsymbol{i} & 10,774 \\ i & 69,960\end{array}$ |
| ${ }_{\text {NManufacturers ( }}^{\text {N }}$ (Canadian business). | 28,757 | 5 | $\begin{array}{ll}\text { a } & \\ d & 10,429 \\ \end{array}$ | 1,180 | $i$ i,574,149 | 19 | d 9951 | $\boldsymbol{i} \quad \mathbf{9 , 1 8 1}$ |
| North American (Canadian busines | $\begin{array}{rr} \\ i & 4,612\end{array}$ | 287 | $i 360,500$ | 284 | ₹ 346,000 |  |  |  |
| Ontario Mutual | $i$ 42,490 | 343 | $i \quad 616,550$ | 879 | $i$ 1,453,719 | $\boldsymbol{d} \quad 3$ | d 41,559 | d 41,930 |
| Royal Victoria. | 8,071 | 143 | $\begin{array}{ll}i & 242,500 \\ i\end{array}$ | 143 | $i \quad 242,500$ |  |  | d $^{16}$ |
| Sun Life (Canadian business) | 110,075 | 3,764 | $\begin{array}{rr}i & 203,673 \\ i & 8,650\end{array}$ | 5,701 629 | $\begin{array}{rr}i \\ i & 1,261,172 \\ 499,074\end{array}$ | 65 17 | $\begin{array}{ll}i & 15,484 \\ i & 28,863\end{array}$ | $\begin{array}{ll}\text { a } & 16,280 \\ i & \mathbf{2 4 , 4 8 1}\end{array}$ |
| Temperance and General | 23,558 |  | $i \quad 8,600$ | 629 | ${ }^{i} \quad 499,074$ | 17 |  |  |
| al increase or | 522,558 | 7,713 | $i 4,179,191$ | $i \quad 18,429$ | i13,352,417 | 188 | $i \quad 152,023$ | $i$ 127,015 |
| BRITISH COMPANIES. |  |  |  |  |  |  |  |  |
|  | d $\quad 3,819$ | $d \quad 60$ | d 129,950 | $d \quad 46$ | $i \quad 48,338$ | $i \quad 15$ | 45,479 | $i \quad 42,126$ |
| Comntercial Union | 456 | $i \quad 2$ | $i \quad 4,000$ | $d \quad 7$ | d 22,751 | $d \quad 5$ | $i \quad 10,667$ | $i \quad 5,814$ |
| Liverpool and London and (iobe | $d \quad 545$ | $d \quad 1$ | d 1,500 | $d \quad 7$ | ${ }^{d} 10.448$ | $i \quad 1$ | 5,033 |   <br>   <br>  5,033 |
| London and Lancashire . ....... | 15,349 | $d \quad 40$ | $d$ 46,738 | $i$ 89 <br>   | $i \quad 222,451$ | $i \quad 30$ | $\begin{array}{lr}i & 4,273\end{array}$ | d <br> $\quad \begin{array}{r}\text { 9,824 }\end{array}$ |
| North British. ......... | 1,129 | ${ }^{d}$ | ${ }^{\text {d }}$ 62,660 | $d \quad 27$ | d 51,181 | $d \quad 4$ | d 46,662 | ${ }^{\text {d }}$ - 66,207 |
| Royal.,..... | 3,417 | $d \quad 1$ | $d$ | $\begin{array}{ll}d & 15\end{array}$ | d ${ }^{1}$ 5,705 | $\begin{array}{ll}d & 3\end{array}$ | $i \quad 388,323$ | $i$ 40,134 |
| Standard | $i \quad 32,599$ | $\begin{array}{ll}d & 40\end{array}$ | $i \quad 135,200$ | 359 | $i$ 456,572 | d 22 | ${ }^{d}$ 99,496 | ${ }^{\text {d }}$ 140,033 |
| Star... | $i \quad 1,287$ | d 17 | $i \quad 15,187$ | $d \quad 11$ | d 30,722 | d 5 | d 10,867 | d 9,561 |
|  | 43,039 | d 159 | d 91,461 | 335 | $i \quad 560,554$ | $\begin{array}{ll}i & 7\end{array}$ | d 53,250 | d 132,518 |

Department of Finance-Insurance Branch.
AMERICAN COMPANIES.

4-6 $\frac{1}{2}$
Abstract of Life Insurance done by Canadian Companies which do business outside of the Dominion.


| 32 | $\begin{array}{r} 1,98+ \\ 33 \end{array}$ | $\begin{array}{r} 3,040,172 \\ 40,300 \end{array}$ | $\begin{array}{r} 18,725 \\ \mathbf{1 9 0} \end{array}$ | $\begin{array}{r} 27,939,010 \\ 222,266 \end{array}$ | 199 3 | $\begin{array}{r} 322,190 \\ 4,987 \end{array}$ | $\begin{array}{r} 331,892 \\ 4,987 \end{array}$ | $\begin{aligned} & \text { 16,557 } \\ & \text { None. } \end{aligned}$ | None None. | $\begin{gathered} \text { 31st I Jec., } 1897 \text { do } \\ \text { do } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 61 | 2,017 | 3,080,472 | 18,915 | 28,161,276 | 202 | 327,177 | 336,879 | 16,557 | None. |  |
| MANUFACTURERS' LIFE INSURANCE COMPANY. |  |  |  |  |  |  |  |  |  |  |


| , 1594 | 1,472 83 | $2,287,688$ 276,084 | 7,153 316 | $10,622,656$ 683,093 | 49 4 | 142,716 9,967 | 135,996 1,767 | $\begin{aligned} & 6,055 \\ & 8,200 \end{aligned}$ | $\begin{gathered} 2,000 \\ \text { None. } \end{gathered}$ | $\begin{gathered} \text { B1st Dec., } 1897 . \\ \text { do } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4,049 | 1,555 | 2,563,772 | 7,469 | 11,305,749 | 53 | 152,683 | 137,763 | 14,255 | 2000 |  |
| NORTH AMERICAN LIFE ASSURANCE COMPANY. |  |  |  |  |  |  |  |  |  |  |


| $\begin{array}{r} 574,217 \\ 8,215 \end{array}$ | 2,529 3 | $\begin{array}{r} 3,426,524 \\ 5,000 \end{array}$ | $\begin{array}{r} 13,016 \\ 109 \end{array}$ | $\begin{array}{r} 18,494,963 \\ 225,915 \end{array}$ | 111 1 | $\begin{array}{r} 171,830 \\ 1,000 \end{array}$ | $\begin{array}{r} 163,585 \\ 1,000 \end{array}$ | 37,000 <br> None. | None. <br> None. | $\begin{gathered} \text { 31st 1.ec., } 1897 . \\ \text { do } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 582,432 | 2,532 | 3,431,524 | 13,125) | 18,720,878 | 112 | 172,8;0 | 161,585 | 37.009) | None. |  |

SUN LIFE ASSURANCE COMPANY OF CANADA.


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 1897,
CANADA LIFE ASSURANCE COMPANY.


Amount of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse, during the Year 1897.

|  | Amount Ferminated by |  |  |  | Total Surrender and Lapse. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Death. | Maturity and Expiry. | Surrender. | Lapse. |  |
| Canadian Companies. | 8 | 3 | \$ | \$ | 8 |
| Canada Life. | 776,501 | 130,455 | 692,252 | 1,002,384 | 1,694,636 |
| Confederation | 243,82 | 204,353 | 592,945 | 1,107,137 | 1,700,082 |
| Dominion Lif | 11,060 | 34,090 | 15,929 | 281,200 | 297,129 |
| Excelsior | 10,040 | None. | 62,100 | 452,561 | 514,661 |
| Federal. | 122,826 | 526,500 | 150,812 | 1,131,550 | 1,282,362 |
| Great West | 40,050 | None. | 79,170 | 541,300 | 620,470 |
| Imperial Life | None. | None. | None. | None. | None. |
| London Life. | 43,670 | 22,172 | 88,747 | 914,921 | 1,003,668 |
| Manufacturers' L | 88,016 | 60,000 | 138,436 | 1,505,910 | 1,644,346 |
| North American | 149,695 | 27,135 | 348,645 | 1,211,600 | 1,560.245 |
| Northern Life | None. | None. | None. | 6,500 | 6,500 |
| Ontario Mutual | 135,633 | 92,880 | 497,238 | 823,500 | 1,320,738 |
| Royal Victoria. | None. | None. | None. | None. | None. |
| Sun Life. | 269,948 | 113,408 | 603,750 | 1,322,358 | 1,926,108 |
| Temperance and General | 40,643 | 7,5@0 | 175,417 | 1,081,750 | 1,257,167 |
| Totals for 1897 | 1,931,906 | 1,218,403 | 3,445,441 | 11,382,671 | 14,828,112 |
| Totals for 1896 | 1,828,476 | 821,429 | 3,302,310 | 11,707,979 | 15,010,289 |
| Increase, $i$; decrease, $d$ | $i$ 103,430 | $i$ 396,974 | $i$ 143,131 | d 325,308 | d 182,177 |
| British Companies. |  |  |  |  |  |
| British Empire | 117,803 | 12,561 | 120,574 | 68,517 | 189,091 |
| Commercial Union | 23,428 | None. | 11,725 | 1,542 | 13,267 |
| Edint urgh Life . . ..... | 8,511 | None. | None. | None. | None. |
| Life Association of Scotland | 58,220 | 4,185 | 15,622 | None. | 15,622 |
| Liverpool and London and Globe | 7,736 | None. | 4,243 | 503 | 4,746 |
| London and Lancashire | 46,721 | 45,866 | 148,115 | 262,884 | 410,999 |
| London Assurance.. | None. | None. | None. | None. | None. |
| North British | 44,460 | 635 | 13,964 | 1,000 | 14,964 |
| Reliance | 14,184 | None. | 3,252 | None. | 3,252 |
| Royal. | 52,228 | 500 | 480 | None. | 480 |
| Scottish Amicable | 13,184 | 1,947 | 1,217 | None. | 1,217 |
| Scottush Provident | 2,919 | None. | None. | Nont. | None. |
| Standard | 216,174 | 40,069 | 158,313 | 695,368 | 853,681 |
| Star | 1,067 | 2,172 | 47,02: | 49,313 | 96,342 |
| Totals for 1897 | 606,640 | 107,035 | 524, 334 | 1,079,127 | 1,603,661 |
| Totals for 1896 | 756,201 | 97,066 | 634,787 | 1,396,956 | 2,031,743 |
| Increase, $i$; decrease, $d$ | d 149,56i | 10,869 | d 110,253 | d 317,829 | d 428,082 |
| American Companies. |  |  |  |  |  |
| Atna Life. | 263,054 | 587,883 | 143,915 | 142,891 | 286,806 |
| Connecticut Mutual | 69,714 | 33,536 | 43,279 | None. | 43,279 |
| Equitable ... | 203,579 | 183,470 | 521,116 | 611,470 | 1,132,586 |
| Germania. .. | None. | None. | 6,485 | None. | 6,485 |
| Metropolitan | 48,007 | 1,346 | 68,600 | $4,867,276$ | 4,935,876 |
| Mutual Life. | 212,679 | 24,023 | 321,831 | 1,306,226 | 1,628,057 |
| National Life | None. | None. | 1,101 | None. | 1,101 |
| New York. | 371,922 | 124,370 | 351,511 | 949,396 | 300,907 |
| North-western. | 6,805 | 15,584 | 5,000 | 1,255 | 6,255 |
| Phoenix Mutual. | 21,427 | 17,380 | 11,285 | 4,000 | 15,285 |
| Provident Savings | 79,245 | 350,262 | 32,356 | 67,000 | 99,356 |
| Travelers'. | 40,499 | 53,750 | 153,226 | 334,564 | 487,790 |
| Union Mutual | 64,310 | 160,416 | 22,298 | 268,140 | 290,438 |
| United States. | 25,000 | 2,500 | 6,240 | 187,260 | 193,500 |
| Totals for 1897. | 1,406,241 | 1,554,520 | 1,688,243 | 8,739,478 | 1(1,427,721 |
| Totals for 1896. | 1,218,169 | 1,570,136 | 2,431,948 | 8,683,183 | 11,115,131 |
| Increase, $i$; decrease, $d$. | $i$ 188,072 | d 15,616 | d 743,705 | $i \quad 56,295$ | d 687,410 |

Canadian Life Companies-Assets, 1897.

| Companies. | $\underset{\text { Estate. }}{\substack{\text { Real } \\ \hline}}$ | $\begin{array}{\|c\|} \text { Loans } \\ \text { on } \\ \text { Real } \\ \hline \end{array}$ | $\begin{gathered} \text { Loans } \\ \text { on } \\ \text { Collaterals. } \end{gathered}$ | Cash Loans and Yremium Ohligations on Policies in Force. | $\begin{array}{\|c\|} \text { Stocks } \\ \text { Bonds and } \\ \text { Debentures. } \end{array}$ | Cash on hand and in Banks. | Agents' Balances Bind Re- ceivable. | Interest and Rents Due and Accrued. | $\begin{aligned} & \text { Out- } \\ & \text { standing } \\ & \text { and } \\ & \text { Deferred } \\ & \text { Premiums } \end{aligned}$ | Other Assets. | Total Assets. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canada Lifo | $\left\|\begin{array}{rr} 8 & \text { cts. } \\ 1,431,750 & 78 \end{array}\right\|$ | $\left\|\begin{array}{rr} 8 & \text { cts. } \\ 8,127,193 & 97 \end{array}\right\|$ | \% cts. | $\left\|\begin{array}{rr} \$ & \text { cts. } \\ 2,264,609 & 73 \end{array}\right\|$ | $\text { \|r cts. } \left\lvert\, \begin{array}{r\|} \mid 8 \\ 7,043,595 \\ \hline \end{array}\right.$ |  | \$ cts <br> None. | $\begin{array}{cc} 8 & \text { cts. } \\ 290,150 & 90 \end{array}$ | \$ cts 3,578 99 | \$ cts. | \$ cts. |
| Confederation | 1,400,166 18 | 2,683,997 52 | 34358 | 675,365 18 | 1,056,315 00 | 35,322 06 | None. | 10,905 | 34465 | 8,92 | 6,237,689 28 |
| Dominion L | one | 2,630 | Non | 5,612 | 74,534 41 | ,701 67 | 1,373 30 | 8,622 43 | 4,659 44 | 475 | 292,669 81 |
| Excelsior | 14,400 00 | 107,520 12 | Non | 8,969 77 | 9,551 00 | 14,049 48 | 5,902 54 | 3,681 61 | 2981993 | 6,219 88 | 250,114 13 |
| $\underset{\sim}{\infty}$ Federa | 30,000 00 | 3,645 | 25000 | 159,487 35 | 71,057 51 | 133,159 65 | 2,463 | 10,239 | 39,361 79 | 7,783 75 | 22,448 27 |
| Great | None. | 23 | None. | 6,55018 | 62,950 00 | 3,874 63 | 18,936 | 3,946 | 51,270 78 | 4,717 70 | 10,122 87 |
| In | None | 20,000 20 | None | None. | 296,964 14 | 9,838 78 | None. | 46 | 8,462 57 | 51580 | 336,247 89 |
| London Life | 276 | 431,367 27 | 7,424 64 | 37,032 50 | 162,52 | 7,658 32 | Non | 8,734 35 | 12,886 94 | Non | 678,176 78 |
| Manufacturers Life | 066 | 728,304 44 | Non | 61,775 80 | 3,856 47 | 126,040 07 | 88247 | ,147 87 | 87,077 53 | 7,025 93 | 1,293,176 70 |
| North American | 292,263 83 | 1,106,611 07 | 157,780 | 172,460 | 8,529 33 | ,77 | None. | 38,376 95 | 100,460 37 | 8,920 30 | 2,773,177 22 |
| Northern Li | None | on | Non | None. | 6,000 000 | ,724 | Non | None. | 155 | 5856 | 138,429 60 |
| Ontario Mutual | 125,265 11 | 1,852,983 46 | None | 507,605 62 | 923,419 79 | 78,157 | Non | 91,250 03 | 152,090 39 | No | 3,730,777 91 |
| Royal Victor | None | on | ,000 | None. | 4,206 00 | ,35 | on | 65863 | 4,2 | 1,352 76 | 129,839 49 |
| Sun Life | 54 | 3,917,513 24 | Non | 4 | 1,643,834 19 | 13 | None | ,297 55 | 377,076 85 | 38,640 00 | 7,322,371 44 |
| Temperance and General.. | None. | 163,046 00 | None | 29,976 02 | 266,847 75 | 50,028 81 | 2,376 11 | 6,117 81 | 52,104 22 | 3,694 78 | 574,191 50 |
| Total. | 3,856,883 82 | 15,762,690 49 | 3,041,668 62 | 4,490,307 211 | 12,851,181 51 | 1,012,202 58 | 35,934 31 | 793,901 15 | 1,624,578 95 | 95,939 92 | 43,568,288 56 |

Canadian Life Companies-Liabilities, \&c., 1897.

| Companies. | Unsettled. Claims. | Net <br> Reinsurance <br> Reserve. | Sundiy. | 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. | Basin of Ruserve. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| na |  | \$ cts. | $\$ \quad \text { cts. }$ | $\begin{array}{cc} \$ & \text { cts. } \\ 989,833 & 62 \end{array}$ | $\begin{array}{cc} \$ & \text { cts. } \\ 1,689,082 & 05 \end{array}$ | \$ cts. 125,000 00 | $\$$ cts. <br> 1,564,082 05 | Am. Exp. 4 p.c. |
| Confederation | 16,557 00 | 5,673,813 00 | 110,512 54 | 5,500,882 54 | 436,806 74 | 100,000 00 | 336,806 74 | H.M. $4 \frac{1}{2}$ and $3 \frac{1}{2}$ p.c. for policies |
| Dominion Life | 1,000 00 | 209,139 36 | 79265 | 610,!32 01 | 81,677 80 | 64,400 00 | 17,277 80 | H.M. 4. and 4 p.c. for policies issued since July 1, '96, and |
| Excelsior | None. | 178,729 48 | 18,402 87 | 197,132 35 | 52,981 78 | 52,539 10 | 44268 | for M. $4 \frac{1}{\frac{1}{2}}$ and 4 p.c. for Indus- |
| Federal | 8,500 00 | 609,981 33 | None. | 618,481 33 | 103,966 94 | 91,000 00 | 12,966 94 | H. M. $4 \frac{1}{2}$ p. c. |
| ${ }_{0}^{0}$ Great West. | None | 315,776 05 | 32641 | 316,102 46 | 94,020 41 | 100,000 00 |  | Actuaries 4 p.e. |
| Imperial Life | None. | 38,426 00 | None | 38,426 00 | 297,821 89 | 250,000 00 | 47,821 89 | H. M. $3 \frac{1}{2}$ p.c. |
| London Life. | 2,285 41 | 573,306 05 | 32,414 72 | 608,006 18 | 70,170 60 | 50,000 00 | 20,170 60 | II. M. $4 \frac{1}{2}$ and Actuaries 4 p.c. fror Industrial. |
| Manufacturers' Liff | 16,255 00 | 1,109,097 00 | 4,728 23 | 1,130,080 23 | 163,099 47 | 127,320 00 | 35,776 47 | H.M. $4 \frac{1}{2}$ and 4 p.c. for policies issued since Jim. 1, '96 and for foreign policies. |
| North American | 37,000 00 | 2,245,920 00 | 8,135) 89 | 2,291,055 89 | 482,121 33 | +60,000 00 | 422,121 33 | H. M. 41 p.c. and 4 p.c. for 1897 policies. |
| Northern Life. | None. | 8,469 21 | 1,506 91 | 9,976 12 | 128,453 48 | 141,62: 00 |  | H. M. 31 p.e. |
| Ontario Mutual | 21,758 00 | 3,486,372 41 | 4,507 21 | 3,512,637 62 | 218,140 29 | Non | 218,140 29 | Actuaries 4 p.e. |
| Royal Victoria | None | 9,138 91 | None | 9,138 91 | 120,700 58 | 128,620 00 |  | H. M. 42 p.c. |
| Sun Life | 108,129 36 | 6,856,752 98 | 43,268 97 | 7,008,151 31 | 314.22013 | 105,000 00 | 209,220 13 | H. M. 4 p.c. |
| Temperance and General | 3,000 00 | 465,441 82 | 5,648 79 | 474,140 61 | 100,050 89 | +60,000 00) | 40,0.0 89 | H. M. $4 \frac{1}{\text { p.c. and }} 4$ p.c. for |
| Total | 346,475 99 | 38,484,780 60 | 383,720 59 | 39,214,977 18 | 4,353,311 38 | 1,455,504 10 | 2,897,707 28 |  |

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

Department of Finance-Insurance Branch.
Table showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1897.

| Companies. | Com. menced business in Canada. | Real Fstate. | Loans on Real Estate. |  | Cash Loans and <br> Premium <br> Obligations on <br> Policies in force. | Stocks, Bonds and Debentires. | Cash on hand and in Banks or deposited with Government. | Agents' Balances and Bills Receivable. | $\begin{gathered} \text { Interest } \\ \text { and } \\ \text { Rents Due } \\ \text { and } \\ \text { Acerued. } \end{gathered}$ | Outstanding and 1)eferred Premiums. | Other <br> Assets. | Total <br> Assets. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| British Companies. |  | \$ cts. | \$ ets. | \$ cts. | \$ cts. | \% cts. | \% cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| British Empire. | Feb. 7, '83 | 278,695 64 | 1,084,882 93 | None. | 127,062 55 | 168,243 33 | 198,065 27 | 13,869 22 | 28,560 75 | 46,543 77 | None. | 1,945,923 46 |
| Commercial Union. | Sept.11,'63 | None. | 144,539 98 | None. | 16,697 35 | 173,311 77 | 2,719 77 | 28268 | 1,086 84 | 4,226 72 | None. | 342,865 11 |
| Edinburgh Life | 1857 | None. | None | None. | 16,317 93 | 161,666 $6 \pi$ | 74686 | Non | 55614 | 15820 | None. | 179,445 80 |
| Life Association of Scotland | Sept.-,'57 | None. | 176,936 5\% | None. | 96,508080 | 154,760 00 | 3,746 87 | None. | 6,598 79 | 13,697 21 | None. | 452,24745 |
| $\infty_{\infty}^{*}$ (Liverpool and Lon- | June 4, '51 |  |  |  |  |  |  |  |  |  |  |  |
| London\& Lancashire | 1863 | None. | 464,354 21 | None. | 109,936 00 | 1,447,459 56 | 71,235 57 | 3,992 71 | 24,392 50 | 62,730 00 | 2,268 70 | 2,186,369 25 |
| *Iondon Assurance. | Mar. 1, '62 |  |  |  |  |  |  |  |  |  |  |  |
| *North British | 1862 |  |  |  |  |  |  |  |  |  |  |  |
| Reliance | Aug. 1, '68 | None. | None. | None. | None. | 121,666 67 | 5,322 10 | None. | None. | None . | None. | 126,38s 77 |
| *Reyal. | \% |  |  |  |  |  |  |  |  |  |  |  |
| Scottish Amicable | 1846 | None | None | None | 6,702 85 | 136,500 91 | None. | None. | 6130 | 11974 | None. | 153,384 80 |
| Scottish Provident.. |  | None | None | None | 14,134 46 | 2,189,780 13 | None | None | 29,623 38 | 34663 | None. | 2,233,884 60 |
| Standard. | 18 | 387,544 98 | 4,786,574 55 | None | 330,857 40 | 7,485,619 67 | 251,259 83 | None. | 7,520 48 | 103,937 89 | None. | 13,353,314 80 |
| Star | Nov. 6, '68 | None. | 1,110,545 00 | 153,725 83 | 14,343 98 | 160,600 00 | 72,942 12 | 4,750 57 | 26,190 88 | None. | None. | 1,543,098 38 |
| Totals |  | 666,240 62 | 7,767,833 20 | 153,725 83 | 742,560 57 | 12,109,608 71 | (i06,038 39 | 22,895 18 | 124,591 06 | 231,76016 | 2,268 70 | 22,517,522 42 |

[^4]Table showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for 1897.


## 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 1897.

|  | Unsettled Claims. | $\begin{aligned} & \text { Net } \\ & \text { Reinsurance } \\ & \text { Reserve. } \end{aligned}$ | Sundry. | Total Liabilities, including Reserve. | c Excess of Assets over Liabilities. <br> $d$ The $\bar{R}$ everse. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| British Companies. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| British Empire | 5,532 50 | 1,300,000 00 | None. | 1,305,532 50 | e 640,390 96 |
| Commercial Union | 1.50209 | 229,05452 | None. | 230,556 61 | $e$ e 112,308 50 |
| Edinburgh Life. | None. | 147,834 83 | None. | 147,834 83 | $e \quad 31,61097$ |
| Life Association of Scotland. | 23,372 14 | 1,004,093 28 | None. | 1,027,465 42 | d 575,217 97 |
| Liverpool \& London \& Globe | None. | 100,000 00 | None. | 100,000 00 |  |
| London and Lancashire. . | 10,516 00 | 1,368,762 03 | 2,744 52 | 1,582,022 55 | $e$ 604,346 75 |
| London Assurance..... | None. | 12,936 72 | None. | 12,936 72 |  |
| North British. | 1,631 28 | 590,000 00 | 1,103 71 | 592,734 99 |  |
| Reliance.. | 10,789 40 | 96,897 48 | None. | 107,686 88 | $e \quad 19,30189$ |
| Royal... | 5,829 00 | 430,000 00 | None. | 435,829 00 |  |
| Scottish Amicable. | 5,939 32 | 140,160 00 | None. | 146,099 32 | $e$ 7,285 48 |
| Scottish Provident | None. | 94,491 20 | None. | 94,491 20 | $e 2,139,39340$ |
| Standard.. ...... . | 28,432 02 | 4,306,200 83 | None. | 4,334,632 85 | e 9,018,681 95 |
| Star. | None. | 155,000 00 | None. | 155,000 00 | e 1,388,098 38 |
| Totals. | 93,543 75 | 10,175,430 89 | 3,848 23 | 10,272,822 87 | e 12,244,699 55 |
| American Companies. |  |  |  |  |  |
| Etna Life | 14,317 00 | 5,169,935 00 | 6,183 18 | 5,190,435 18 | d 651,461 41 |
| Connecticut Mutual.. | 3,977 00 | 730,000 00 | None. | 733,97700 | d 622,477 00 |
| Equitable. | 24,743 16 | 4,621,228 00 | 1,520 18 | 4,647,491 34 | c 919,526 71] |
| Germania. | None. | 90,797 00 | None. | 90,797 00 | d 7,645 29 |
| Metropolitan. | 81550 | 193,550 00 | None. | 194,365 50 | $e \quad 84,31463$ |
| Mutual Life | 9,500 00 | 3,632,718 00 | None. | 3,642,218 00 | e 700,675 14 |
| National Life. | None. | 63.97521 |  |  | e 46,119 39 |
| New York.... | 25,469 45 | 4,428,830 00 | 88379 | 4,455,183 24 | $e$ 323,594 16 |
| North-weste | 2,596 00 | 45,891 00 | None. | 48,48700 | c 77,121 14 |
| Phœnix Mutual | 3,29700 | 300,000 00 | None | 303,297 00 | d 167,609 51 |
| Provident Savings | 18,000 00 | 100,020 00 | None. | 118,020 00 | $e \quad 9,73407$ |
| Travelers ...... . | 9,834 60 | 1,221,37400 | None. | 1,231,208 60 | 49,720 05 |
| Union Mutual. | 22,520 09 | 813,21000 | 53794 | 836,268 03 | d 186,337 03 |
| United States. | 5,000 00 | 170,827 09 | None. | 175,827 09 | c $\quad 3,58714$ |
| Totals. | 140,069 80 | 21,282,355 30 | 9,125 09 | 21,731,550 19 | c 578,862 19 |

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

INCOME (CASH), 1897.

|  | Net <br> Preminm <br> Income. | Consideration for Annuities. | Interest and <br> Dividends <br> on <br> Stocks, \&e | Sundry. | Total. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \& cts. | 8 cts. | \$ cts. | \$ cts. | S cts. |
| Canada Life. | 2,057,994 45 | None. | 816,040 78 | 31,472 63 | 2,935,507 86 |
| Confederation. | 901,302 03 | 30,259 00 | 223,42662 | 29,539 61 | 1,184527 25 |
| Dominion Life | (68,427 16 | 2,436 00 | 11,074 63 | 26931 | 82,20710 |
| Excelsior. | 70,421 01 | None. | 7,119 76 | None. | 77,540 77 |
| Federal | 332,472 27 | 17,116 35 | 31,427 79 | 78200 | 381,798 41 |
| Great West | 1:99,982 22 | 2,500 00 | 15,699 34 | None. | 218,181 56 |
| Imperial Life | 28,489 98 | 3,569 85 | 5.35626 | 62,500 00 | 197,916 09 |
| London Life | 1 150,539 30 | None. | 30,560 36 | None. | 216,099 66 |
| Manufacturars Life | 379,959 30 | 4,060 00 | 50,39759 | 11988 | 434,566 83 |
| North Americau | 571,:3126 | 10,600 70 | 108,286 78 | 8,831 75 | 699,550 49 |
| Northern Life | 4,611 66 | None. | 4,80645 | None. | 9,418 11 |
| Ontario Mutual. | (335,797 05 | 8,31000 | 175,873 25 | None. | 819,980 30 |
| Royal Victoria | 5,635 31 | 2, 43600 | 6069 | None. | 8,678 21 |
| Sun Life..... | 1,789,142 22 | 62,015 58 | 286,059 75 | 71,677 19 | 2,208,894 74 |
| Temperance and General | 172,441 24 | 2,436 00 | 20,284 74 | None. | 195,161 98 |
| Totals | 7,434,076 51 | 145,739 48 | 1,787,021 00 | 205,192 37 | 9,572,029 36 |
| British Companies. |  |  |  |  |  |
| British Empire | 187,641 81 | 32,100 00 | 66,595 95 | 2,567 10 | 288,904 S6 |
| Commercial Union | 16,017 81 | None. | 5,547 78 | None. | 21,505 65 |
| Edinburgh Life. | 6,012 85 | None. | 1,054 70 | None. | 7,067 55 |
| Life Association of Scotland. | 34,814 46 | None. | 14,030 75 | None. | 48,845 21 |
| Liverpors \& London \& Globe | 6,579 39 | None. | None. | None. | 6,579 39 |
| London and Lancashirt...... | 239,989 39 | None. | 91,816 73 | None. | 331,806 08 |
| London Assurance. | 1,108 44 | Nune. | None. | None. | 1,108 44 |
| North British | 29,089 47 | 4,895 36 | None. | None. | 33,984 83 |
| Reliance | 6,231 16 | None. | 15454 | None. | 6,385 70 |
| Royal | 16,654 31 | None. | 1,986 09 | None. | 18,640 40 |
| Scottish Amicable | 5,160 35 | Nune. | 60310 | None. | 5,763 45 |
| Scottish Provident | 1,76ลิ 44 | None. | 90,527 34 | None. | 92,292 78 |
| Standard..... | 560,63625 | 7,485 50 | 573,675 74 | 1,445 57 | 1,143,243 06 |
| Star. | 18,501 70 | None. | 65,170 00 | None. | 83,721 70 |
| Totals | 1,130,252 85 | 44,480 86 | 911,162 72 | 4,012 67 | 2,089,909 10 |
| American Companies. |  |  |  |  |  |
| Etna Life. | 526,606 09 | None. | 15,426 88 | None. | 542,032 97 |
| Connecticut Mutual | 33,767 40 | None. | None. | None. | 33,767 40 |
| Equitable | 653,160 88 | None. | 162,015 68 | None. | 815,176 56 |
| Germania. | 8,759 94 | None. | 3,059 65 | None. | 11,819 59 |
| Metropolitan | 200,002 10 | None. | 6,000 00 | 79581 | 206,797 91 |
| Mutual Tife | 723,530 09 | 19,313 95 | 142,977 97 | None. | 885,822 01 |
| National Life | 1,583 48 | None. | None. | None. | 1,283 48 |
| New York Life. | 802,588 02 | 15,069 00 | 189, 66432 | 5,105 35 | 1,012,326 69 |
| North-western | 13,436 21 | None. | None. | None. | 13,436 21 |
| Phoenix Mutua | 20,039 28 | None. | 5,307 90 | None. | 25,347 18 |
| Provident Savings | 114,949 40 | None. | 2,938 50 | None. | 117,887 90 |
| Travelers | 137,579 23 | None. | 51,225 83 | None. | 188,805 06 |
| Union Mutual | 129,214 14 | None. | 21,032 02 | None. | 150,246 16 |
| United States. | 43,477 45 | None. | 2,168 96 | None. | 45,646 41 |
| Totals. | 3,408,693 71 | 34,382 95 | $60 \mathrm{i}, 71771$ | 5,901 16 | 4,050,695 :3 |

## Department of Finance-Insurance Branch.

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

EXPENDITURE (CASH), 1897.


PAYMENTS TO POLICY HOLDERS, 1897.

| Companies. | Death Claims. | Matured Endowments. | $\begin{gathered} \text { Paid } \\ \text { to } \\ \text { Annui- } \\ \text { tants. } \end{gathered}$ | Paid for Surrendered Policies. | Dividends paid policy <br> Holders. | Total paid to Policy Holders. | Net Premiun Income (including consideration for Annuities). |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canaduen Comıpanics. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| Canada Life. | 770,168 45 | 128,846 92 | 40000 | 145,411 18 | 218,481 29 | 1,263,307 84 | 2,087,994 45 |
| Confederation | 243,525 75 | 93,353 00 | 9,854 34 | 66,993 84 | 89,994 69 | 503,721 62 | 931,261 02 |
| Dominion Life | 11,060 00 | None. | 82800 | 24965 | 55779 | 12,695 44 | 70,863 16 |
| Excelsior | 11,062 00 | None. | 30000 | 2,974 61 | 8117 | 14,417 78 | 70,421 01 |
| Federal | 112,126 00 | 2,000 00 | 35980 | 3,934 81 | 39,24647 | 157,66708 | 349,588 62 |
| Great West | 40,050 48 | None. | 1,002 47 | 2,123 05 | None. | 43,17600 | 202,482 22 |
| Imperial Life | None. | None. | None. | None. | None. | None. | 3205983 |
| London Life | 43,900 94 | 7,172 43 | None. | 1,900 58 | 4,036 56 | 57,010 51 | 185,539 30 |
| Manufacturers Lif | 77,762 65 | 60,000 00 | None. | 13,410 89 | 8,863 85 | 160,037 39 | 384,049 36 |
| North American | 136,579 96 | * 70,22640 | 4,291 46 | 13,101 08 | 47,338 15 | 261,537 05 | 582,431 96 |
| Northern Life | None. | None. | None. | None. | None. | None. | 4,61160 |
| Ontario Mutual | 126,425 00 | 49,086 00 | $78017$ | 97,894 60 | 73,67629 | 347,862 06 | 644,107 05 |
| Royal Victoria. | None. | None. | None. | None. | None. | None. | 8,071 31 |
| Sun Life. | 360,701 43 | 102,972 94 | 14,400 46 | 85,272 77 | 190,996 35 | 754,343 95 | 1,851,157 80 |
| Temperance and General | 37,177 35 | 7,500 00 | None. | 6,308 46 | 4,864 70 | 55,850 51 | 174,877 24 |
| Totals | 1,970,540 01 | 521,157 69 | 32,216 70 | 439,575 52 | 678,137 31 | 3,641,627 23 | 7,579,815 99 |
| British Companies. |  |  |  |  |  |  |  |
| British Empire | 101,310 40 | 11,428 00 | 2,630 88 | 15,330 02 | 15,446 73 | 146,146 03 | 219,741 81 |
| Commercial Un | 22,106 57 | None. | None. | 2.89162 | 3179 | 25,029 98 | 16,017 87 |
| Edinburgh Life.. | 18,910 90 | None. | Nont. | None. | None. | 18,910 90 | 6,012 85 |
| Life Association of Scotland | 69,261 90 | 3,698 65 | None. | 6,863 86 | 5,009 56 | 84,833 97 | 34,814 46 |
| Liverpool and London and Globe. | 7,735 58 |  | 1,467 85 | 2,166 22 |  | 11,369 65 | 6,579 39 |
| London and Lancashire. | 41,034 00 | 40,930 50 | None. | 10,382 30 | None. | 92,346 80 | 239,989 3 - |
| London Assuran | None. | None. | None. | None. | None. | None. | 1,108 44 |
| North British | 43,469 11 | None. | 30000 | 2,559 05 | 1,333 51 | 47,661 67 | 33,984 83 |
| Relianc | 3,394 64 | None. | None. | 84772 | 1,262 91 | 5,505 27 | 6,231 16 |
| Royal. | 9,361 44 | 50000 | 25217 | 27893 | None. | 80,392 54 | 16,654 31 |
| Scottish Ami | 7,244 48 | 1,946 67 | None. | 20245 | None. | 9,393 60 | 5,160 35 |
| Scottish Prov | 2,918 54 | None. | None. | None. | None. | 2,918 54 | 1,765 44 |
| Standard | 186,486 18 | 11,063 13 | 5,145 08 | 10,813 04 | 5,030 53 | 218,543 96 | 568,121 75 |
| Star | 2,371 77 | 2.17175 | 12340 | 5,105 87 | 21000 | 9,982 79 | 18,551 70 |
| Tota | 585,605 51 | 71,744 70 | 9,919 38 | 57,44108 | 28,325 03 | 753,035 70 | 1,174,733 71 |
| American Companies. |  |  |  |  |  |  |  |
| Atna Life | 271,122 70 | 418,095 82 | None. | 11,882 87 | 130,058 22 | 831,159 61 | 526,606 09 |
| Connecticut Mutual | 69,714 00 | 33,536 00 | None. | 10,745 00 | 13,976 57 | 127,971 57 | 33,767 40 |
| Equitable | 204,381 06 | 154,559 08 | 4,203 07 | 71,780 49 | 17,691 74 | 452,620 44 | 653,160 88 |
| Germania | None. | None. | None. | 2,050 31 | 263 | 2,052 94 | $8,75!94$ |
| Metropolitan | 48,007 35 | None. | None. | 4,908 73 | 2,128 70 | 55,044 78 | 200,002 10 |
| Mutual Life | 239,955 80 | 22,660 39 | 9,974 71 | 37,332 02 | 22,425 09 | 332,398 01 | 742,344 04 |
| National Life | 5,233 00 | None. | None. | ${ }_{39}$ None. | None. | 5,233 00 | 1,583 48 |
| New York Life | 352,969 14 | 59,124 30 | 8,507 87 | 39,519 02 | 41,992 69 | 502,113 02 | 817,657 02 |
| North-western | 6,805 00 | 14,463 00 | None. | 71189 | 3,902 35 | 25,882 24 | 13,436 21 |
| Phoenix Mutua | 21,391 00 | 13,239 00 | None. | 1,192 42 | 4,898 03 | 40,720 45 | 20,039 28 |
| Provident Savin | 50, 23701 | None. | None. | 1,292 08 | 10,609 02 | 71,43811 | 114,949 40 |
| Travelers | 40,918 98 | 29,750 00 | 16644 | 42,961 96 | None. | 113,797 38 | 137,579 23 |
| Union Mutual. | 44,642 95. | 36,399 26 | 5316 | 6,620 08 | 5,376 71 | 93,092 16 | 129,214 14 |
| United States | 26,000 00 | 2,500 00 | None. | 27500 | None. | 28,775 00 | 43,47\% 45 |
| Totals. | 1,390,677 99 | 784,326 85 | 22,905 25 | 231,326 87 | 253,061 75 | 2,682,298 71 | 3,443,076 66 |

[^5]Department of Finance-Insurance Branch.
ASSESSMENT SYSTEM.
Abstract of Life Insurance in Canada (Assessment Plan) for the Year 1897.

|  |  | Number of Cer- | $\underset{\text { of }}{\substack{\text { Amount }}}$ | $\begin{gathered} \text { Number } \\ \text { of } \end{gathered}$ |  | Number | Net |  | Unsettle | ed Claims |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { by } \\ \text { Members. } \end{gathered}$ | $\left\lvert\, \begin{gathered} \text { reported } \\ \text { as } \\ \text { Taken. } \end{gathered}\right.$ | Taken up. | $\left\lvert\, \begin{aligned} & \text { cates in } \\ & \text { Force } \\ & \text { Date. } \end{aligned}\right.$ | Force. | become Claims | Claims. |  | $\mid \underset{\text { Resisted }}{\text { Not }}$ | Resisted |  |
| Canadian Companies. | \$ |  | \$ |  | \$ |  | \$ | \$ | 8 | \$ |  |
| Catholic Mutual Benefit Association...... Colonial Mutual | $\begin{array}{r} 211,421 \\ 18,329 \end{array}$ | 1,372 188 | $\begin{array}{r} 1,761,500 \\ 257,000 \end{array}$ | $\xrightarrow{11,818} \underset{592}{ }$ | $\begin{array}{r} 17,899,500 \\ 800,500 \end{array}$ | 117 11 | $\begin{array}{r} 195,500 \\ 18,000 \end{array}$ | $\begin{array}{r} 189,000 \\ 9,750 \end{array}$ | $\begin{array}{r} 44,000 \\ 7,258 \end{array}$ | None. 4,000 | $\underbrace{31 \text { st Dec., } 1897 .}_{\text {do }}$ |
| Commercial 'Travellers' Mutual Benefit Society <br> Home Life Association | ${ }_{22,245}^{27,251}$ | 173 524 | 173,000 615,000 | 2,408 1,165 | $2,408,000$ $1,350,250$ | 23 | 22,835 70000 | 22,835 1,936 | 2,000 1,000 20 | 1,000 4,000 | do do do |
| Independent Order of Foresters (Canadian | 721,228 | 10,107 | 10,937,500 | 57,680 | 68,750,090 | 333 | 447,644 | 447,818 | 50,134 |  |  |
| Wrodmen of the World | 42,927 | 1,020 | 1,179,500 | 3,828 | 5,438,000 | 17 | 25,000 | 35,914 | 1,700 | None. | do |
| Totals for 1897 Totals for 1896 | $\begin{aligned} & 1,043,401 \\ & 1,042,330 \end{aligned}$ | $\begin{aligned} & 13,384 \\ & 11,894 \end{aligned}$ | $14,923,500$ | $\begin{aligned} & 77,521 \\ & 69,630 \end{aligned}$ | 96,646,250 88,305,500 | $\begin{aligned} & 506 \\ & 500 \\ & 50 \end{aligned}$ | $\begin{aligned} & 715,979 \\ & 704,027 \end{aligned}$ | $\begin{aligned} & 727,283 \\ & 722,566 \end{aligned}$ | $\begin{array}{\|l\|l\|} 106,092 \\ 100,748 \end{array}$ | $\begin{aligned} & 9,000 \\ & \stackrel{9,000}{ } \end{aligned}$ |  |
|  |  |  |  |  |  |  |  |  |  |  | $\underset{\text { do }}{31 \text { st Dec., } 1897 .}$ |
| Covenant Mutual <br> Mutual Reserve Fund <br> Massachusetts Benefit Life Association. | $\begin{array}{r} 52,488 \\ 517,628 \\ 37,476 \end{array}$ | 122861 | $\begin{array}{r} 147,000 \\ 2,006,300 \end{array}$ |  |  | 28161 | $\begin{array}{r} 62,250 \\ 320,500 \end{array}$ | $\begin{array}{r} 57,625 \\ 280,239 \end{array}$ |  | $\begin{aligned} & 2,000 \\ & 3,000 \end{aligned}$ |  |
|  |  |  |  | 16,550 1,485 | 33,656,774 2,532,425 |  |  |  | $\begin{array}{\|} 121,200 \\ 66,950 \end{array}$ |  |  |
| Totals for 1897 Totals for 1896 | 607,592 623,251 | 1,000 1,927 | $2,170,800$ $4,086,800$ | 19,939 | $39,613,949$ <br> $44,579,899$ | ${ }_{221}^{231}$ | 443,500 449,853 | $\begin{aligned} & 381,189 \\ & 429,069 \end{aligned}$ | $\begin{aligned} & 200,900 \\ & 173,963 \end{aligned}$ | $\begin{array}{r} 15,000 \\ 3,500 \end{array}$ |  |
| RECAPITULATION. |  |  |  |  |  |  |  |  |  |  |  |
| Canadian companies. <br> American companies | $\begin{array}{r} 1,043,401 \\ 607,592 \end{array}$ | $\begin{gathered} 13.384 \\ 1,000 \end{gathered}$ | $\begin{array}{r} 14,923,500 \\ \mathbf{2 , 1 7 0 , 8 0 0} \end{array}$ | $\begin{aligned} & 77,521 \\ & 99,939 \end{aligned}$ | $\begin{aligned} & 96,646,250 \\ & 39,613,949 \end{aligned}$ | $\begin{aligned} & 506 \\ & 230 \end{aligned}$ | $\begin{aligned} & 715,979 \\ & 443,500 \end{aligned}$ | $\begin{aligned} & 707,283 \\ & 381,189 \end{aligned}$ | $\begin{aligned} & 106,092 \\ & 200,900 \end{aligned}$ | $\begin{array}{r} 8,000 \\ 15,000 \end{array}$ |  |
| Totals for 1897 | $\begin{aligned} & 1,650,993 \\ & 1,665,581 \end{aligned}$ | $\begin{aligned} & 14,384 \\ & 13,821 \end{aligned}$ | $\begin{aligned} & 17,094,300 \\ & 18,471,800 \end{aligned}$ | $\begin{aligned} & 97,460 \\ & 92,023 \end{aligned}$ | $\begin{aligned} & 136,260,199 \\ & 132,885,399 \end{aligned}$ | 737 721 | $\begin{aligned} & 1,159,479 \\ & 1,153,880 \end{aligned}$ | $\begin{aligned} & 1,088,472 \\ & 1,151,635 \end{aligned}$ | $\begin{array}{\|l} 327,992 \\ 274,711 \end{array}$ | $\begin{array}{r} 24,000 \\ 5,500 \end{array}$ |  |

ASSESSMENT SYSTEM.

| SUPRFME COURT-INIEPPENDENT ORDER OF FORESTERS, 189 . Life and Endowment Department. |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| - | Total Amount Paid by Members. | Number of Certificates reported Taken. | Amount of Certificates New and Taken up. | Number of Certificates in Furce at Date. | Net Amount in Force. | Number of Certificates become Claims. | Net Amount become Claims. | Claims Paid. |  | - Clains | Date of Return. |
| In Canada In other Countries. <br> Totals | $\$$ |  | \$ | - | \$ |  | \$ | \$ | \$ | \$ |  |
|  | 721,228 881,507 | $\begin{aligned} & 10,107 \\ & 20,030 \end{aligned}$ | $\begin{aligned} & \mathbf{1 0 , 9 3 7 , 5 0 0} \\ & 24,287,000 \end{aligned}$ | $\begin{aligned} & 57,680 \\ & 67,005 \end{aligned}$ | $\begin{aligned} & 68,750,000 \\ & 85,760,000 \end{aligned}$ | $\begin{aligned} & 333 \\ & 299 \end{aligned}$ | $\begin{aligned} & 447,644 \\ & 403,856 \end{aligned}$ | $\begin{aligned} & 447,818 \\ & 411,719 \end{aligned}$ | $\begin{aligned} & 50,134 \\ & 27,108 \end{aligned}$ | None. <br> 1,500 | $\underset{\text { do }}{31 \text { st Dec., } 1897 \text {. }}$ |
|  | 1,602,435 | 30,137 | 35,224,500 | 124,685 | 154,510,000 | 632 | 851,500 | 859,537 | 77,142 | 1,500 |  |
| Sickness Department. |  |  |  |  |  |  |  |  |  |  |  |
| In Canada <br> In other Countries <br> Tot:als | 121,722 | 3,433 |  | 20,145 |  |  | 98,228 | 98,228 | 1,722 | None. | 31st Dee., 1897. |
|  | 44,530 | 2,214 |  | 6,674 |  |  | 30,850 | 30,850 | 397 | None. |  |
|  | 166,252 | 5,647 | ........... | 26,819 |  |  | 129,078 | 129,078 | 2,119 | None. |  |

## Department of Finance-Insurance Branch.

## ASSESSMENT SYSTEM.

Amounts of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1897.


RECAPITULATION.

| Canadian American do do a | $\begin{aligned} & 681,500 \\ & 443,500 \end{aligned}$ | $\begin{array}{r} 5,943,750 \\ 6,891,875 \end{array}$ | $\begin{aligned} & 6,625,250 \\ & 7,335,375 \end{aligned}$ |
| :---: | :---: | :---: | :---: |
| Totals for 1897 | 1,125,000 | 12,835,625 | 13,960,625 |
| Totals for 1896 | 1,139,707 | 12,046,408 | 13,186,115 |

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

| Companies. | Commenced business in Canada. | Real Estate. | Loans on Real Estate | Stocks, Bonds and Debentures | Cash in Banks. | Agents' Balances and Bills Receivable | $\begin{gathered} \text { Interest } \\ \text { dues } \\ \text { and Acerued } \end{gathered}$ | Due from Members. | Other Assets | Total Assets. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | \$ cts. | \$ ets. | \$ cts. | 8 ets. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |  |
| Catholic Mutual | 10th Feb., 1880 | None. | None. | None. | 76,796 31 | None. | None. | 18,629 46 | 54000 | 95,965 77 |
| Colonial Mutual. | 1st Jan., 1895 | None. | None. | None. | 1,270 07 | 77015 | None. | 1,642 30 | 32340 | 4,005 92 |
| Commercial Travellers | - July. 1881 | None. | 19,500 00 | 7,835 26 | 8,427 11 | None. | 34219 | None. | 54827 | 36,652 83 |
| Home Life | 12th May, 1892 | None. | 7,500 00 | None. | 5,237 00 | 3,632 71 | None. | 8,016 36 | 68600 | 25,072 07 |
| ${ }_{0}$ OIndependent Order of Foresters | 1st July, 1881 | 302,762 93 | 1,542,063 00 | 409,938 77 | 350,740 21 | None. | 38,088 45 | 6,846 50 | 79,175 22 | 2,729,615 08 |
| ${ }_{\text {Woodmen of the World }}$ | July, 1893.... | None. | None. | None. | 8,552 14 | 20000 | None. | 5,26753 | 48500 | 14,514 97 |
| Total |  | 302,762 93 | 1,569,063 00 | 417,774 03 | 451,023 14 | 4,602 86 | 38,430 64 | 40,412 15 | 81,757 89 | 2,905,826 64 |


| AMERICAN COMPANIES-ASSETS IN CANADA, 1897. |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Covenant Mutual. ............. <br> Mutual Reserve Fund... .... | 20th Sept.,1890 <br> A pril, 1884.: | $\begin{aligned} & \text { None. } \\ & 7,50610 \end{aligned}$ | $\begin{aligned} & \text { None. } \\ & 15,20000 \end{aligned}$ | 55,14877 $170,93560$ | $\begin{array}{r} 8,07407 \\ 62,16861 \end{array}$ | None. <br> None. | $\begin{array}{r} 77423 \\ 4,40554 \end{array}$ | None. <br> 80,157 60 | None. <br> None. | 63,997 07 <br> 340,273 45 |
| Total |  | 7,50610 | 15,200 00 | 225,984 37 | 70,242 68 | None. | 5,179 77 | 80,157 60 | None. | 404,270 52 |

## Department of Finance-Insurance Branch.

## ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES-LIABILITIES, 1897.

| Companies. | Claims Unsettled. | Due on Account of General Expenses. | Other Liabilities. | Total Liabilities (not including reserve). |
| :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| Catholic Mutual. | 44,000 00 | 11750 | None. | 44,117 50 |
| Colonial Mutual | 11,257 90 | 37237 | 2,353 73 | 13,984 00 |
| Commercial Travellers'. | 3,000 00 | None. | None. | 3,000 00 |
| Home Life . . . ${ }^{\text {S }}$ | 5,000 00 | None. | 7,136 03 | 12,136 03 |
| Indepandent Order of Foresters | 93,891 82 | 2,118 99 | 1,825 42 | 97,836 23 |
| Woodmen of the World. | 1,700 00 | 40915 | 4,752 15 | 6,861 30 |
| Totals | 158,849 72 | 3,018 01 | 16,067 33 | 177,935 06 |

AMERICAN COMPANIES-LIABILITIES IN CANADA, 1897. (Excluding Reserve.)

|  | $\begin{array}{r} 14,75000 \\ 124,20000 \end{array}$ | None. <br> None. | None. $16,35305$ | $\begin{array}{r} 14,75000 \\ 140,55305 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: |
| Totals. | 138,950 00 | None. | 16,353 05 | 155,303 05 |

ASSESSMENT LIFE COMPANIES, 1897.
Income, 1897.

|  | Membership Fees. | Annual <br> Dues, \&c. | $\begin{aligned} & \text { Medical } \\ & \text { Ex. } \\ & \text { aminers' } \\ & \text { Fees. } \end{aligned}$ | Assess. ments. | Interest and other Receipts. | Total Income. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ cts. | 8 cts. | 8 cts. | \$ cts. | \$ cts. | \$ cts. |
| Catholic Mutual | 1,731 89 | 10,863 00 | 16650 | 198,659 24 | 1,784 66 | 213,205 29 |
| Colonial Mutual .... | None. | None. | None. | 18,329 28 | 1121 | 18,340 49 |
| Commercial Travellers | 33800 | + 02400 | 23800 | 22,650 95 | 1,654 91 | 28,905 86 |
| Home Life................. | None. | None. | None. | 22,245 13 | 3780 | 22,282 93 |
| *Independent Order of Foresters. . | 46,364 90 | 105,722 35 | None. | 1,616,899 33 | 132,972 87 | 1,901,959 45 |
| Woodmen of the World. | 1,011 00 | 5,722 77 | 1,011 00 | 35,182 65 | 953.10 | 43,880 52 |
| Totals | 49,445 79 | 126,332 12 | 1,415 50 | 1,913,966 58 | 137,414 55 | 2,228,574 54 |
| American Companies. |  |  |  |  |  |  |
| Covenant Mutual. . . Mutual Reserve Fund | None. $2,83200$ | $\left\|\begin{array}{c} \text { None. } \\ 202,277 \\ 75 \end{array}\right\|$ | None. <br> $1,310 \quad 00$ | $\begin{array}{rr} 52,487 & 62 \\ 311,208 & 34 \end{array}$ | $\begin{aligned} & 1,698 \\ & 8,240 \\ & 8, \end{aligned}$ | $\begin{array}{r} 54,18578 \\ 525,869907 \end{array}$ |
| Totals | 2,832 00 | 202,277 75 | 1,310 00 | 363,695 96 | 9,939 14 | 580,054 85 |

Expenditure, 1897.

|  | $\begin{gathered} \text { Paid } \\ \text { for } \\ \text { Claims. } \end{gathered}$ | General Expenses. | Interest paid to Guarantors. | Total Expenditure | e Excess of Income over Expenditure. d The Reverse. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| Catholic Mutual | 189,000 00 | 8,915 89 | None. | 197,915 89 | e 15,289 40 |
| Colonial Mutual | 9,750 00 | 17.63505 | 71158 | 28,036 63 | d 9,756 14 |
| Commercial Travellers. | 22,835 00 | 4,272 75 | None. | 27,107 75 | e 1,79811 |
|  | 1,966 22 | 19,422 06 | None. | 21,388 28 | e 89465 |
| *Independent Order of Foresters. | 988,614 90 | 264,279 79 | None. | 1,252,894 69 | $e$ 649,064 76 |
| Woodmen of the World. | 35,914 00 | 8,598 16 | None. | 44,512 16 | d 63164 |
| Totals. | 1,248,080 12 | 323,123 70 | 71158 | 1,571,915 40 | $e$ 656,659 14 |
| American Companies. |  |  |  |  |  |
| Covenant Mutual.... Mutual Reserve Fund | $\begin{array}{r} 57,625 \\ 280,239 \\ 39 \end{array}$ | $\begin{array}{r} 6,34220 \\ 86,36206 \end{array}$ | None. None. | $\begin{array}{rr} 63,967 & 20 \\ 366,601 & 45 \end{array}$ | $\begin{array}{lr} d & 9,78142 \\ e & 159,267 \\ \hline \end{array}$ |
| Totals | 337,864 39 | 92,704 26 | None. | 430,568 65 | e 149,486 20 |

*Including the sick and funeral department.

Department of Finance-Insurance Branch.
Tabte showing Total Assets, and their Nature, of Canadian Companies doing business of Accident, Guarantee, Plate Glass or Steam
CANADIAN COMPANIES-ASSETS, 1897.

| Companies. | Real Fstate. | Loans on Real Estate | $\begin{gathered} \text { Stocks, Bonds } \\ \text { and } \\ \text { Delentures. } \end{gathered}$ | Loans on Collaterals. | Agents' <br> Balances and <br> Bills Receivable. | Cash on hand and in Banks. | Interest due and Acerued. | 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. | 15,800 00 | 70,011 42 | None. | 2,372 56 | 23,941 42 | 1,379 72 | 80000 | 114,305 12 | Steam boiler, \&c. |
| Canada Accident | None. | None. | 70,488 82 | None. | 4,849 32 | 4,975 68 | 1,032 17 | 64796 | 81,999 95 | Accident. |
| Canadian Railway Accident...... | None. | None. | 20,000 00 | None. | 11,068 34 | 12,260 97 | 23333 | 1,008 00 | 44,570 64 | Accident. |
| -ैCanadian Sick Benefit | None. | None. | 5,00000 | None. | None. | 079 | None. | None. | 5,000 79 | Sickness. |
| Dominion Burglary Guarantee Co. | None. | None. | 29,120 00 | None. | 1,107 20 | 9,529 84 | None. | 33,766 87 | 73,523 91 | Burglary guar |
| 1)ominion Plate Glass | None. | None. | 16,347 00 | None. | 1,572 14 | 1,005 95 | None. | 3,498 42 | 22,423 51 | Plate Glass. |
| Guarantee. | 66,885 33 | 5,430 00 | 771,798 66 | None. | 10,614 00 | 89,242 19 | 7,76: 08 | 4,459 37 | 956,196 63 | Guarantee. |
| Manufacturers'G'tee and Accident. | None. | 14,118 66 | 42,470 00 | None. | 10,473 64 | 19,741 63 | 80755 | 79263 | 88,704 11 | Accident. |
| Ontario Accident | None. | None. | 23,167 75 | None. | 7,488 35 | 9,437 00 | 11666 | 12050 | 40,330 26 | Accident. |
| Totals. | 66,885 33 | 35,648 66 | 1,048,403 65 | None. | 49,545 55 | 170,135 47 | 11,342 51 | 45,093 75 | 1,427,054 92 |  |

Table showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass or Steam Boiler Insurance.
CANADIAN COMPANIES-LIABILITLES, 1897.

| Companies. | Unsettled Losses. | Reserve of Unearned Premitms. | Sundry. | Total <br> Liability, not including Capital Stock. | Excess of Assets over Liabilities, including Capital Stock. | Capital Stock paid up or in course of Collection. | e Excess of Assets over Liabilities and Capital Stock. $d$ The Reverse. | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | \$. c. | \$ c. | \$ c. | \$ c. | \$ c. | \$ c. | \$ c. |  |
| Boiler Inspection. | None. | 28,212 82 | 3,603 30 | 31,816 12 | 82,489 00 | 55,055 00 | c 27,431 00 | Steam boiler, \&c. |
| Canada Accident | 11,428 07 | 21,911 47 | 26467 | 33,604 21 | 49,395 74 | 32,490 00 | c 15,905 74 | Accident. |
| ĖCanadian Railway Accident..... . | 58029 | 19,478 49 | None. | 20,058 78 | 24,511 86 | 34,960 00 | d 10,448 14 | do |
| Canalian Sick Benefit. | None. | None. | None. | None. | 5,000 79 | 5,000 00 | $c \quad 079$ | Sickness. |
| Dominion lurglary Guarantee. | 7000 | 8,706 04 | 16217 | 8,938 21 | 64,585 70 | 60,000 00 | $c \quad 4,58570$ | Burglary guarantee. |
| Dominion Plate Glass. | None. | 13,968 65 | None. | 13,968 65 | 8,454 86 | 10,000 00 | d 1,545 14 | Plate glass. |
| Guarantee | 87,603 25 | 106,984 97 | 12,210 70 | 206,798 92 | 749,357 71 | 304,600 00 | c 444,797 71 | Guarantee. |
| Manufacturers' Guarantee and Accident | 11,78842 | 32,657 65 | 75112 | 45.19719 | 43,506 92 | 94,960 00 | d 51,453 08 | Accident. |
| Ontario Accident. | 45000 | 12,700 92 | 19748 | 13,348 40 | 26,981 86 | 30,130 00 | d 3,148 14 | do |
| Totals. | 111,920 03 | 244,621 01 | 17,189 44 | 373,730 48 | 1,053,324 44 | 627,195 00 | c 426,129 41 |  |

## Department of Finance-Insurance Branch.

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

INCOME, 1897.

| Companies. | Net Cash for Premiums. | Interest and <br> Dividends on Stock, \& c. | Sundry. | Total Cash Income. | Received on Account of Capital not included in Income. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| Boiler Inspection. | 26,884 98 | 4.55910 | 69828 | 32,142 36 |  |
| Boivin, Wilson \& Co | 15,876 36 | None. | None. | 15,876 36 |  |
| Canada Accident............ . . . . . . . | 37.25753 | 2,701 80 | None. | 39,959 33 | ........... |
| Canadian Railway Accident. . . . . . . . | 37,946 60 | 1,068 70 | None | 39,015 30 |  |
| Canadian Sick Benefit. | 3,601 99 | 17500 | 2,800 00 | 6,576 99 |  |
| Corneille \& Sharpe | 2,845 56 | 22510 | None. | 3,070 66 | 1,100 01 |
| Dominion Burglary | 18,181 36 | 1,476 21 | None. | 19,657 57 |  |
| Dominion Plate Glass. | 10,907 01 | 69000 | None. | 11,597 01 |  |
| Guarantee Company ........... | 193,869 64 | 36,436 27 | None. | 230,305 91 | None |
| Manufacturers Guarantee and Accident | 69,114 19 | 1,749 79 | None. | 70,863 98 | 47,480 00 |
| Ontario Accident. . . . . . . . . . . . . . . . . | 24,550 17 | 1,084 71 | None. | 25,634, 88 | 80000 |
| Totals | 441,035 39 | 50,166,68 | 3,498 28 | 494,700 35 | 49,380 01 |

EXPENDITURE, 1807.

| Companies. | Paid <br> for Losses. | General Expenses. | Dividends or Bonus to Stockholders. | Total Cash Expenditure | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 8 cts. | \$. cts. | \$ cts. | \$ cts. |  |
| Boiler Inspection. | 19400 | 23,529 59 | 3,303 30 | ${ }^{27,026} 89$ | Steam boiler. |
| Boivin, Wilson \& Co | 7,483 99 | 2,202 18 |  | 9,686617 | Plate glass. |
| Canada Accident. ... | 20,844 89 | 20,22634 | None. | 41,071 23 | Accident\& plateglass |
| Canadian Railway Accident | 18,601 01 | 20,259 80 | ¢99320 | 39,560 01 | Accident |
| Canadian Sick Benefit | 4,620 667 29 | 1,93175 | None. |  | Sickness. <br> Plate glass. |
| Corneille \& Sharpe | 667 5,043 86 | 1,381 12,186 12 | None. | 1,998 17 17,229 98 | Plate glass. Burglary guarantee. |
| Dominion Plate Glass. | 4,521 79 | 4,399 07 | 1,750 00 | 10,670 86 | Plate glass. |
| Guarantee Company | 36,789 15 | 123,211 41 | 18,276 00 | 178,276 56 | Guarantee. |
| Manufacturers Guarantee and |  | 33,268 65 | None. | 81,610 28 |  |
| Accident Ontario Accident. . . . . | $\begin{aligned} & 48,30 \\ & 12,035 \\ & 98 \end{aligned}$ | 14,539 44 | None. | 26,575 42 | Accident. |
| Totals. | 159,144 01 | 257,109 86 | 24,028 50 | 440,282 37 |  |

Abstract of Guarantee Business in Canada for the Year 1897.

|  |  |  |  |  |  |  | ． | Unse Clai | ttled ims． |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| － | 芜 |  |  |  |  |  | 号 |  | 喜 |
|  | \＄ |  | \＄ |  | 8 | \＄ | \＄ | 8 | \＄ |
| American Surety | 6，148 | 661 | 1，196，695 |  | 912，054 | 5，278 | None． | 5，278 | None． |
| Employers Liability． | 12，041 | 1．678 | 2，259，502 | 1，534 | 2，031，302 | 113 | 113 | None | None． |
| Guarantee． | 27，021 |  | 5，796，750 |  | 5，405，334 | 11，797 | 5，422 | 642 | 6，000 |
| London Guarantee and Arcident ． | 32，240 | 4，321 | 6，315，219 | 4，057 | 6，123，529 | 14，14： | 6，758 | 11，311 | None． |
| Totals． | 77，450 |  | 15，598，166 | ．． | 14，472，219 | 31，333 | 12，293 | 17，231 | 6，000 |

Abstract of Accident Business in Canada for the Year 1897.

| Canada Accident．． | 30，281 | 2，195 | 6，462，566 | 2，014 | 4，922，816 | 13，834 | 16，738 | 10，559 | None |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Railway | 37，947 | 3，363 | 6，000，400 | 3，101 | $5,546,300$ | 19，181 | 18，601 | 580 | None． |
| Employers Liability． | 22，143 | 985 | 3，924，933 | 868 | 3，534，933 | 16，698 | 12，089 | 10，681 | None． |
| London Guarantee and Accident ．．．．．．．．．．．． | 64，075 | 5，256 | 15，338，666 | 5，211 | 15，199，666 | 30，820 | 30，020 | 11，411 | None． |
| Manufacturers Guarantee and Accident ．．．．．．．．． | 69，114 | 4，409 | 13，170，333 | 4，088 | 11，302，313 | 52，670 | 48，342 | 10，288 | None． |
| Norwich and London | 1，350 | 129 | 344，500 | 100 | 287，000 | 2，333 | 387 | 2，016 | None． |
| Ocean Accident and Guarantee． $\qquad$ | 144，685 | 5，055 | 21，999，982 | 4，780 | 20，853，816 | 71，195 | 59，407 | 25，924 | None． |
| Ontario Accident． | 24，550 | 2，424 | 5，961，733 | 1，995 | 4，158，983 | 12，078 | 12，036 | 450 | None． |
| Sun | 265 | No | Non | 36 | 9，000 | 130 | 130 | None． | None． |
| Travelers | 98，865 | 7，410 | 17，800 599 | 6，173 | 16，053，582 | 43，372 | 43，372 | 2，671 | 5，000 |
| Totals | 493，275 | 31，226 | 91，003，712 | 28，366 | 81，868，409 | 262，311 | 241，122 | 74，580 | 5，000 |

Abstract of Plate Glass Insurance in Canada for the Year 1897.

| Canada Accident．． | 6，977 |  |  | 1，278 |  | 3，615 | 3，294 | 469 | None． |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Corneille \＆Sharpe． | 2，846 | 449 |  | 635 |  | 667 | 667 | None． | None． |
| Dominion Plate Glas | 10，907 | 821 |  | 2，159 |  | 4，522 | 4，522 | None． | None． |
| Lloyds Plate Glass． | 19，209 | 1，673 |  | 3，737 |  | 8，581 | 8，581 | None． | None． |
| Boivin，Wilson \＆Co | 15，876 | 2，290 |  | 2，917 |  | 7，484 | 7，484 | None． | None． |
| Totals | 55，815 |  |  | 10，726 |  | 24，869 | 24，548 | 469 | None． |

## Department of Finance-Insurance Branch.

Abstract of Arcident and Guarantee Business done by Canadian Companies which do Business outside of the Dominion of Canada for 1897.

## THE GUARANTEE COMPANY OF NORTH AMERICA.

| - | $\stackrel{9}{ \pm}$ <br> $\stackrel{\square}{0}$ <br> 总 |  |  |  |  |  | 䂞 | Unse Clai $\qquad$ | tled <br> ns. $\qquad$ <br>  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 8 |  | $\$$ |  | \$ | \$ | 8 | \$ | \$ |
| In Canada. | 27,021 |  | 5,796,750 |  | 5,405,334 | 11,797 | 5,422 | 642 | 6,000 |
| In other Countries | 166,849 |  | 47,319,060 |  | 37,791,162 | 55,471 | 31,367 | 1,826 | 79,135 |
| Totals. | 193,870 |  | 53,115,810 |  | 43,196,496 | 67,268 | 36,789 | 2,468 | 85,135 |

Abstract of Sickness Insurance in Canada for the Year 1897.

| Canadian Sick Benefit. | 3,602 | 1,025 |  | None. | None. | 4,620 | 4,620 | None. | None. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Independent Order of Foresters |  |  |  | 20,145 | None. | 98,228 | 98,228 | 1,742 | None. |
| Ocean Accident and Guarantee.. |  |  |  |  |  | 1,550 | 1,292 | 258 | None. |
| Totals.. | 125,324 | 4,458 |  | 20,145 |  | 104,398 | 104,140 | 2,000 | None. |

Abstract of Burglary Guarantee Business in Canada for the Year 1897.

| Dominion BurglaryGuar- <br> antee Company...... | 18,181 | 2,531 | $2,162,573$ | 2,141 | $1,976,968$ | 4,201 | 5,044 | 70 | None. |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |

Abstract of Steam Boiler Insurance in Canada for the Year 1897.

| Boiler Inspection and In- <br> surance Company ..... | 26,885 | 637 | $1,959,775$ | 976 | $3,199,675$ | 194 | 194 | None. | None. |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |

Abstract of Inland Transit Insurance in Canada for the Year 1897.

List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act, as at 2nd July, 1898.

| 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 Atna Insurance Co., Hartford, Connect | F. W. Evans, General Agent, Montreal........... | 112,000 | 100,800 | Fire and Inland Marine. |
| The Atna Life Insurance Co., Hartford, Connecticut | Wm. H. Orr, Manager, Toronto...... ........... | 3,964,772 | 3,699,327 | Life. |
| The Alliance Assurance Company, London, Eng | P. M. Wickham, Chief Agent, Montreal. . . . . . . | 311,142 | 292,000 |  |
| The American Surety Company of New York | Alex. Dixon, Chief Agent, Toronto | 50,000 107067 | 50,000 104779 |  |
| The Atlas Assurance Company, London, Eng............ | Matthew C. Hinshaw, Montreal | 107,067 54,724 | 104,772 | Steam Boiler, \&c. |
| The Boiler Inspection and Insurance Company of Canada *The British Empire Mutual Life Ass. Co., London, Eng. | Fred. Stancliffe, Chief Agent, Montreal | 133,243 | 121,540 | Life. |
| The British America Assurance Company | P. H. Sims, Secretary, Toronto | 62,000 | 55,314 | Fire and Inland Marine |
| The British and Foreign Marine Insurance Co., Limited | F. L. Bond, Chief Agent, Montreal | 117,000 | 105,300 | Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada. |
| The Caledonian Insurance Company, Edinburgh, Scotland.. | Lansing Lewis, Manager, Montreal | 188,472 | 125,112 |  |
| The Canada Accident Assurance Company. | T. H. Hudson, Chief Agent, Montreal ........... | 27,302 | 25,072 | Accident and Plate Glass. |
| The Canada Life Assurance Company.. | A. ( ${ }^{\text {a }}$ Ramsay, Manager, Hamilton | 61,000 <br> 2000 | 54,910 | Life. |
| The Cauadian Railway Accident Insurance | John Emo, Chief Agent, Ottawa. | 20,000 | 20,00) | Accid |
| The Canadian Fire Insurance $\mathbf{C}$ | R. T. Riley, Chief Agent, Winnipeg. | 50,000 492,020 | 50,000 |  |
| The Commercial Union Ass. Co. (Limited), London, | James McGregor, Chief Agent, Montreal........ | 492,020 84,500 | 486,180 76,050 | Fire, Inland Marine \& Life. Life. |
| The Confederation Life Association....................... | J. K. Mackonald, Managing Director, Moronto... | 100,000 | 100,000 |  |
| The Connecticut Fire Insurance Company, Hartford, Conn <br> C. C. Corneille and C. A. Sharpe (doing business under the name of the Metropolitan Plate Glass Insurance Co.). . | Rovert Hampson \& Son, Chief Agents, Montreal.. <br> Charles A. Sharpe, Montreal. | 100,000 5,600 | 100,000 5,040 | Fire. i'late 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) | Charles W. Hagar, Chief Agent, Montreal.. | 28,000 | 25,200 | Burglary Guarantee. |
| The Dominion Life Assurance Company. | Thos. Hilliard, Managing Director, Waterloo, Ont. | 56,419 | 50,364 | Life. |
| The Dominion of Canada Guarantee and Accident Insurance Co | J. E. Roherts, Chief Agent, Toronto. | 76,000 | 70,400 | Accident and Guarantee. |
| The Dominion Plate Glass Insurance Company | Alexander Ramsay, Chief Agent, Montreal. | 16,000 | 14,900 | Plate (xlass. |
| The Employers Liability Assurance Corporation (Limited). . | F. Stancliffe, Chief Agent, Montreal | 76,650 | 76,650 | Guarantee and Accident. |
| +The Lquitable Life Assurance Society of the United States. | Seargent P. Stearns, Manager, Montreal | 1,909,225 | 1,753,121 | Life. |
| The Excelsior Life Insurance Company of Ontario(Limited). | Edwin Marshall, Chief Ager:t, Toronto. | 54,000 | $50,600)$ | Life. |
| The Federal Lite Assurance Company of Can | David Dexter, Managing Director, Hamilton. | 56,307 | 50,226 | Life. |
| The Gerinania Life Insurance Company. | C. R. G. Johnson, Chief Agent, Montreal. . . . . . |  |  |  |
| The Great West Life Assurance Company |  | 56,000 58,400 | 50,400 53,800 | Life. <br> Guarantee. |
| The Guarantee Company of North Ainerica ${ }^{\text {T }}$, ........ .... | Edward Kawlings, Manager, Montreal E. P. Heaton, Chief Agent, Montreal. | 265,233 | 265,233 |  |
| The Guardian Fire and Life Ass. Co. (Limited), London, Eng. | E. P. Heaton, Chief Agent, Montreal............. Peter A. McCallum, Chief Agent, Toronto. | 260,233 86,133 | 200,200 | Fire. |

Department of Finance-Insurance Branch.

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

| Name of Company. | Chief Agent to Receive Process. | Amount of Deposit with Riceiver General. |  | Description of Insurance Business for which Licensed. |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Par Value. | Accepted Value. |  |
|  |  | \$ | \$ |  |
| The Royal Victoria Life Insurance Company ... | David Burke, Manager, Montreal | 62,300 | 62,300 | Life. |
| The Scottish Union and National Insurance Co., Edinburgh, Scotland | Walter Kavanagh Agent, Montreal | 120,300 | 118,003 |  |
| The Standard Life Assurance Co. Edinburgh, Scotland... | W. M. Ransay Manager, Montreal | 3,273,159 | 2,933,801 | Life. |
| The Star Life Assurance Society, London, Eng............. | Alf. W. Briggs, Chief Agent, Toronto. | 146,000 | 146,000 | Life. |
| The Sun Insurance Ottice, London, Eng ......... | H. M. Blackburn, Chief Agent, Toronto. | 308,410 | 295,33:3 | Fire. |
| The Sun Life Assurance Co. of Canada.................. | R. Macaulay, Managing Director, Montreal | 64,000 | 57,600 |  |
| The Supreme Court of the Independent Order of Foresters.. | Dr. Oronhyatekha, Chief Agent, Toronto .. | 100,000 | 100,000 | Life, disability and sickness insurance on the Assessment Plan. |
| -The Temperance and General Life Assurance Co. of N. A... | Henry Sutherland, Chief Agent, Toronto. | 113,732 | 50,000 | Life. |
| ס枵, The Travelers' Insurance Co., Hartford, Conn. . . . . . . | Frank F. Parkins, Chief Agent, Toronto | 855,(10) | 780,063 | Life and Accident. |
| ${ }^{\infty}$ The Union Mutual Life Insurance Co., Portland, Maine... | Henri E. Morin, Attorney, Montreal... | 580,494 | 577,494 | Life. |
| The Union Assurance Society, London, Eng. .. .......... | 'T'. L. Morrisey, Chief Agent, Mo"treal. | 250,667 | 240,200 | Fire. |
| The United States Life Insurance Cb. in the City of New York | Lewis A. Stewart, Chiet Agent, Toronto. | 145,000 | 142,500 |  |
| The Western Assurance Co ................................... | J. J. Kenny, Managing Director, Toronto | -57,700 | 51,930 | Fire and Inland Marine. |

[^6]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 deposits are applicable to

| Name of Company. | Chief Agent to Receive Process. | Amount of Deposit with Receiver General. |  | Busiuess. |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Par Value. | Accepted Value. |  |
|  |  | \$ | \$ |  |
| The Connecticut Mutual Life Insurance Company, Hartford, Conn | F. W. Evans, General Agent, Montreal |  |  |  |
| The Edinburgh Life Assurance Company, Edinburgh, Scotland.... | David Higgins, Chief Agent, Toronto.. | 161,667 | 150,367 | Life. |
| The Life Association of Scotland, Edinburgh, Scotland ............... | Charles M. Holt, Chief Agent, Montreal | 154,760 | 154,760 | Life. |
| ington, D.C. | F. A. Powis, Chief Agent, Hanilton. | 110,000 | 110,000 | Life. |
| The North-western Mutual Life Insurance Company Milwaukee, Wis. | William Angus, Attorney, Montreal. | 100,000 | 100,000 | Life. |
| The Phonix Mutual Life Insurance Company, Hartford, Conn..... | C. R. G. Johnson, Chief Agent, Montreal | 129,280 | 126,280 | Life. |
| The Scottish Amicable Life Arsurance Society, Glaskow, Scotiand. . | William W. Robertson, Attorney, Montrea | 1399,622 100,000 | 129,622 90,000 | Life. |

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Iusurance


# FIRE AND INLAND MARINE 

INSURANCE COMPANIES

## Department of Finance-Insurance Branch.

## LIST OF COMPANIES

BY WHICH THE BUSINESS OF fIRE INSURANCE WAS TRANSACTED IN THE DOMINION DÚRING THE YEAR ENDED 31sT DECEMBER, 1897.

The Atna Insurance Company, Hartford, Conn.
The Agricultural Insurance Company, Watertown, N.Y.
The Alliance Assurance Company.
The Atlas Assurance Company.
The British America Assurance Company, Toronto.
The Caledonian Insurance Company.
The Canadian Fire Insurance Company.
The Commercial Union Assurance Company (Limited), London, England.
The Connecticut Fire Insurance Company, Hartford, Conn.
The Guardian Fire and Life Assurance Company (Limited), London, England.
The Hartford Fire Insurance Company, Hartford, Conn.
The Imperial Insurance Company (Limited), London, England.
The Insurance Company of North America.
The Lancashire Insurance Company.
The Liverpool and London and Globe Insurance Company.
The London and Lancashire Fire Insurance Company.
The London Assurance.
The London Mutual Fire Insurance Company of Canada, London, Ont.
The Manchester Fire Assurance Company.
The Mercantile Fire Insurance Company.
The National Assurauce Company of Ireland.
The North British and Mercantile Insurance Company.
The Northern Assurance Company.
The Norwich Union Fire Insurance Society.
The Phenix Insurance Company.
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 Socioty, London, England.
The Western Assurance Company, Toronto.

## LIST OF COMPANIES

BY WHICH THE BUSINESS OF INLAND MARINE INSURANCE WAS TRANSACTED IN THE DOMINION DURING THE YEAR ENDED 31st DECEMBER, 1897.

The Atna Insurance Company, Hartford, Conn.
The British America Assurance Company, Toronto.
The British and Foreign Marine Insurance Company (Limited).
The London Assurance.
The Reliance Marine Insurance Company (Limited).
The Western Assurance Company, Toronto.
4-8

## Department of Finance-Insurance Branch.

THE ETNA INSURANCE COMPANY, HARTFORD, CONN., U.S.
Statement for the year ending 30th November, 1897.
President-Wm. B. Clark. Secretary-W. H. King.

Principal Office-Hartford, Conn.
Head Office in Canada-Montreal. Chief Agent in Canada-F. W. Evans.
(Incorporated, June 5th, 1819. Commenced business in Canada, 1821.)

CAPITAL.


## ASSETS IN CANADA.

| Stocks, bonds, \&c., in deposit with the Receiver General, viz.:- |  |  |  |
| :---: | :---: | :---: | :---: |
|  | Par value. | Market valu |  |
| Montreal Corporation stock | 19,000 00 | \$ 20,900 00 |  |
| Montreal Harbour bonds... | 4,00000 | 4,000 97000 |  |
| Canadian Pucific Land Grant bon | 89,000 t0 | 97,900 |  |
| Total par and market values. | \$ 112,000 00 | \$ 122,800 00 |  |
| Carried out at market value........ ......... ..... ........ ............... 8 123,800 |  |  |  |
| Cash in hands of agents in Canada |  | ........ | 8,311 10 |
| Total assets in Canad |  | .... .....\$ | 131,111 10 |

LIABILITIES IN CANADA.



INCOME IN OANADA.
For Fire Risks in Canada.


4-81

General Business Statement for the Year ending 31st Decrmber, 1897. assets.
Real estate, unencumbered.......... .............. ..... ......... .. ........... 8 292,720 35
Loans on bond and mortgage ..... 36,000 00
Cash on hand and in bank ..... 784,811 36
Net amount of uncollected premiums ..... 421,532 79
Loans secured by pledge of bonds, stocks and uther collaterals ..... 3,600 00
Book value of stocks and bonds ..... 8,909,470 99
Interest due and acorued ..... 76612
Market value of bonds and stocks over book value ..... 1,506,658 71
Agents' balances. ..... 214,633 56
Total ..... 12,170,193 88
Deduct assets not admitted ..... 81,103 90
Total admitted assets ..... $12,089,08998$

## Department of Finance-Insurance Branch.

## ATNA-Coneluded.

## LIABILITIES

Net amount of unpaid losses ..... \$ 369,590 17
A mount of unearned premiums ..... 3,062,429 55
Amount reclaimable on perpetual fire insurance policies ..... 54,737 79
Commission and brokerage ..... 105,383 19
Return premiums ..... 63,229 9\%
Total liabilities except capital stock $\$ 3,655,37062$
Capital stock paid up in cash ..... \$ 4,000,000 00
Divisible surplus. ..... $4.43: 71: 36$
INCOME.
Net cash received for premiums ..... \$ 3,828,783 94
Received for interest and dividends ..... 509,835 38
Received for rents ..... 4,999 71
Tutal cash income \$4,343,619 03
EXPENDITURE.
Net amount paid for lo:ses. ..... \$ 1,926,642 12
Cash dividends paid stockholders ..... 720,00000
Commission or brokerage ..... 624,6 6813
Deposit premiums returned ..... 46900
Loss on sales or maturity of ledger assets; agents' balances uncol- lectable ..... 52,907 34
Salaries, fees, \&c ..... 273,216 65
Taxes ..... 92,379 36
Miscellancous. ..... 263,341 53
Total cash expenditure ..... \$ 3,953,604 13
hisks and premidms.
Amount of policies taken during the year-Fire ..... 8368,672,392 00
Premiums ibereon ..... 4,406.941 15
Amount of policies terminated-Fire ..... 361.968,772 00
Premiums thereon ..... 4,385,8:3 07
Not amount in force at end of year-Fire ..... 490,826,927 00
Premiums thereon ..... 5,823,2ㄴ 68
Amount of policies taken during the year-Inland Marine ..... \$100,951,985 00
Premiums thereon ..... 305,86145
Amount of policies terminated-Inland Marine ..... 97,492,804 00
Premiums thereon ..... $225,5 \div 836$
Net amount in force at end of year-Inland Marine. ..... $6,554,1: 000$
Promiums thereon ..... 183,629 96

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

## Statenent for the three months ending 31st March, 1897.

President-J. R. Stebbins. | Secretary-W. H. Stevens.

Principal Office-Watertown, N.Y.
Chief Agent in Canada-George H. Maurer. Head Office in Canada-Toronto.
(Organized, as mutual, 1853 ; incorporated, as stock, 1863 ; commenced business in Canada, 1st October, 1878.)

## CAPITAL.

Amount of capital authorized, subscribed for, and paid up in cash...\$ $\mathbf{5 0 0 , 0 0 0} 00$

ASBETS IN CANADA.
City of Kingston bonds in deposit with Receiver General-par value
$\$ 138,100$; market value ................................................... $\$ 149,14 \mathrm{~s} 00$
Intorest accrued. .................................................................. 1,05362
Uncollected premiums....... ........ ...... ..................................... 12,876 87
Total assets in Canada.......... .................................. \&
\$ 163,578 49

## LIABILITIES IN CANADA.

$\begin{array}{ll}\text { Net amount of losses in Canada adjusted but not due....... .............. } 8 \text {. } & 526 \\ \text { Net amount of losses in Canada claimed but not adjusted............... } & 80 \\ 00\end{array}$
Total net amount of unfettled claims for fire losses in Canada........ 8 60625 Reserve of unearned premiums for all outstanding risks in Canada.. Nil.

Total liabilities in Canada......................................... $\$$
60625

## INCOME IN CANADA.

| Gross cash received for fire premiums. <br> Deduct reinsurance, rebate, abatement and return premiums | $\begin{array}{r} \$ 5,044 \\ \hline 91 \\ \hline 96 \end{array}$ |  |
| :---: | :---: | :---: |
| Net cash received for said premiums | \$ 4,057 55 |  |
| Total net cash received for premiums | \$ | 4,057 55 |
| Received for interest or dividends on bonds, \&c |  | 6,214 50 |
| Total income in Canada |  | 0,272 05 |

## Department of Finance-Insurance Branch.

## AGRICULTURAL—Concluded. <br> EXPENDITURE IN OANADA.



## RISKS AND PREMIUMS.



## THE ALLIANCE ASSURANCE COMPANY.

Statenent for the Year ending 31st December, 1897.
President-Rt. Hon. Lord Rothschild. | Secretary-Robert Lewis.
Principal Office-Bartholomew Lane, L(ındon, England.

| Chief Agent in Canada- | Head Office in Canada- |
| :---: | ---: |
| P. M. Wıкнам. | 157 St. James St., Montreal. |

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

## CAPITAL.

| Amount of capital authorized and subscribed for. | 24,333,333 33 |
| :---: | :---: |
| Amount paid up in cash... | 2,676,666 67 |

## ASSETS IN CANADA.

Stocks, bonds, \&c., in deposit with the Receiver General, viz.:-
Canada 3 per cent stock................................................. Par value. 311,14200

Carried out at par value.................................................... 8 311,142 00
Cash at head office in Canada...................... ..... ....................... . 80088
Cash in Bank of Montreal......... .............................................. 6,30053
Cash in hands of agents in Canada.................................................. 11,60255
Total assets in Canada.. ....... .............................. 8 329,845 46
LIABILITIES IN CANADA.

Total net amount of unsettled claims for fire losses in Canada........ $\$ 18,54298$
Reserve of unearned premiums for all outstanding fire risks in Canada
Reserve of unearned premiums for all outstanding fire risks in Canada. $\quad 124,22966$
Total liabilities in Canada................. ...... ............ $\$$ 142,772 64
INCOME IN CANADA.


[^7]
## Department of Finance-Insurance Branch.

## ALLIANCE ASSURANCE COMPANY-Continued.

## EXPENDITURE IN CANADA.



## RISKS AND PREMIUMS.

| Fire Risks in Canada. | Amount. | Premiums thereon. |
| :---: | :---: | :---: |
| Policies in force at date of last statement. | . $17,375,814$ | $\$ 215,64920$ |
| Policies taken during the year, new and renewed | 23,629,856 | 224,890 56 |
| Deduct terminated | \$ 41,005,670 | W 440,539 76 |
| Deduct terminated .. | 13,377,074 | 173,306 78 |
| Gross in force at end of year | \$ 27,628,596 | \$ 267,23298 |
| Deduct reinsured......... | 4,247,461 | 22.55016 |
| Net in force at 31st December, 1897 | \$23,381,135 | \$ 944,682 82 |

[^8]ALLIANCE ASSURANCE COMPANY-C'oncluded.
General Bubiness Statement for the Year ending 31st Degember, 1897.


$\begin{array}{rrr}£_{5}^{2} & \text { s. } & \text { d. } \\ 537 & \vdots & 6 \\ 4,797 & 11 & 6 \\ 63,501 & 10 & 7\end{array}$
$\begin{array}{r}£ 68,836 \quad 11 \quad 7 \\ \hline\end{array}$

$£ 1,349,218 \quad 1610$
LEASEHOLD AND INVESTMENT POLICIES ACCOUNT.

PROFIT AND LOSS ACCOUNT.

$$
\begin{aligned}
& \text { Balance as per balance sheet }
\end{aligned}
$$

| $\begin{array}{ccc} \text { \& } & \text { s. } & \text { d. } \\ 781,895 & \mathbf{4} & 5 \\ 536,651 & 6 & 0 \end{array}$ |  | Losses by fire after deduction of amounts recovered under rein- |
| :---: | :---: | :---: |
|  |  | surances .... ..... ..... ........ ................ ...... |
|  |  | Commission. . |
| 30,672 |  | Expenses of management |
|  | 5 | Bad debts. |
|  |  | Transferred to profit and loss account. |
|  |  | Amount of fire insurance fund at the end of the year, as per balance sheet |

## FIRE ACCOUNT.

- 

$$
\text { £ } \quad \text { s. d. }
$$



$\begin{array}{r}2,24712 \\ \hline £ 68,83611 \quad 7 \\ \hline\end{array}$
$\begin{array}{lll}\text { \& } & \text { s. } & \text { d. } \\ 00000 & 0 & 0\end{array}$
$\begin{array}{lrr}21,385 & 2 & 11 \\ 86,831 & 13 & 6\end{array}$
$\begin{array}{r}£ 208,21616 \quad 5 \\ \hline\end{array}$ Balance of last year's account .............................. ..
Interest and dividends on share capital, and on profit


Transferred from fire account

Department of Finance-Insurance Pranch.
balance sheet.


## THE ATLAS ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1897.

| Secretary-Sandel J. Pipkin. | $\begin{array}{l}\text { Principal Office-London, Enaland. } \\ \text { Chief Agent in Canad }-\mathrm{M} . \mathrm{C} .\end{array} \mathrm{Hinshaw}$. |
| :--- | :--- | $\begin{aligned} & \text { Head Office in Canada-Montreal. }\end{aligned}$

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


## Department of Finance-Insurance Branch.

## ATLAS ASSURANCE COMPANY-Continued. <br> EXPENDITURE IN CANADA.



Total net amount paid during the year for losses in Canada........... 8 85,491 33
Commission or brokerage......................................................... 26,632 16
Salaries, fees and all other charges of officials .............................. $4,9 \mathrm{e} 8 \mathrm{C} 48$
Taxes in Canada................................. ................................ 2,92338
Miscellaneous payments, viz.:-
Office chargen, $\$ 9.40 .61$; stationery and priuting, $\$ 802.20$; advertising, $\$ 972.88$; maps and block plans, $\$ 314.48$; postage, express and telegrams, $\$ 366.83$; travelling, $\$ 669.35$; office rent and taxes, $\$ 84141$; agents' charges, $\$ 2,020.30$; law charges, $\$ 45.66$; Board of Underwriters, $\$ 778.15 . . . . . . . . .$.

Total expenditure in Canada ......... ........ ................ \$
127,767 22

## RISKS AND PREMIUMS.

| Fire Risks in Camada. | Amount. | Premiums thereon. |  |
| :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement | . $13,305,592$ | \$ 176,470 70 |  |
| Taken during the year-new and renewed. | 12,280,983 | 157,620 67 |  |
| Total | \$ 25,586,575 | \$ 334,091 37 |  |
| Deduct terminated. | 10,975,660 | 145,455 75 |  |
| Gross in force at end of year | \$ 14,610,915 | \$ 188,635 62 |  |
| Deduct reinsured . . . . . . . . | 116,609 | 1,33492 |  |
| Net in ferce 31st December, 1897 | \$ 14,494,306 | \$ 187,300 70 |  |
| Number of policies in force at date $\qquad$ (No return.) |  |  |  |
| Total net amount in force . ........... .................. .................. . . \$ 14,494,306 00 |  |  |  |
| Total premiums thereon |  |  | 187,300 70 |

## Greral Business Statement for tee Year ending 31st December, 1897.

In the Fire Department the net premiums were $£ 357,520$ 12s. 11d. being $£ 3,067$ 8s. 8d. more than those of the preceding year, and the losses amounted to $£ 205,017$ 138. 6 d ., being 57.3 per cent of the premiums.

The surplus for the year, being balance of profit and loss, is $£ 45,8701 \mathrm{~s} .1 \mathrm{~d}$. which the directors bave resolved to apply as follows :-

In payment of a dividend for the year, declared this day, of 24 s . per share, (being 24 percent on the original paid up capital), free of income tax, which will absorb the sum of.................................... $£ \quad 28,800 \quad 0 \quad 0$ and of which, as an interim dividend $£ 6,000$ or 5s. per share was paid 28th September last ; the balance of 19 s . per share will be payable on and after the 29 th inst.

In adding to the fire fund, bringing it up to $£ 385,000$ the sum of......... .............. 15,000 $0 \quad 0$
In addition to the reserve fund, bringing it up to $£ 52,66410$ s. 0 d . the sum of. ....... $\quad 2,070 \quad 1 \quad 1$
£ $45,870 \quad 1 \quad 1$
The fire and reserve fund will then stand at $£ 437,66410 \mathrm{~s} .0 \mathrm{~d}$.
The total assets of the company now amount to.
$£ 2,287,029 \quad 12 \quad 1$

Department of Finance-Insurance Branch.
ATLAS ASSURANCE COMPANY-Continued.
Revenue Accounts for the Year ending 31st December, 1897.

|  | $\underset{205,017}{£}$ | $\begin{gathered} \text { s. } d_{6} \\ 13 \end{gathered}$ |
| :---: | :---: | :---: |
|  | 66,064 | 117 |
|  | 57,587 | 87 |
|  | 28,850 | 193 |
|  | 370,000 | 0 0 |
| £ | 727,520 | 1211 |


| d. | £ | s. d |  |
| :---: | :---: | :---: | :---: |
| 0 |  |  |  |
| 2 |  |  |  |
| 0 |  |  |  |
| 0 |  |  |  |
| - | 65,405 |  | 2 |
|  | 1,081 | 15 |  |
| $\cdot$ | 1,500 |  |  |
|  | 6,000 | 0 | 0 |
| 1 |  |  |  |
| 0 | 39,870 | 1 | 1 |
| £ | 113,857 |  | 9 |

## FIRE DEPARTMENT.

| £ | s. d. | £ s. d. |  |
| :---: | :---: | :---: | :---: |
| 330,000 | 00 |  | Losses by fire, after deduction of reassurances |
| 40,000 | 00 |  | Commission |

Anount of fire insurance fund at the beginning of the year $\ldots$.

Premiums received, after deduction of reassurance premiums.... | 370,000 | 0 | 0 | Surplus for the year carried to profit and loss account |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 12 | 11 |  |  | Amount of fire insurance fund at end of the year £ 727,5201211

## PROFIT AND LOSS ACCOUNT.

| $\stackrel{£}{40,000}$ | $\stackrel{\text { s. }}{0}$ |  |
| :---: | :---: | :---: |
| 1,191 | 4 | 2 |
| 22,800 | 0 | 0 |
| 1,414 | 0 | 0 |
| ..... | ... |  |
| 45,870 | 1 | 1 |
| 6,000 | 0 | 0 |

## atLas insurance company-Concluded.

Balanoe Sheet, 31bt December, 1897.


## Department of Finance-Insurance Branch.


(For List of Shareholders, see Appendix.)


| Held in the U | Par Value. Market Value. |  |
| :---: | :---: | :---: |
| United States bon | \$ 275,000 00 | \$ 310,062 50 |
| Georgia State bonds, $4 \frac{1}{2}$ per cent, 1915. | 25,000 00 | 29,250 00 |
| New York and West Shore R.R. 1st mortgage b cent |  | 55,375 00 |
| City of Richmond, Va., bonds, 4 per cent, 19024. | 26,300 00 | 26,300 00 |
| City of Toronto 4 per cent debentures | 40,00000 | 40,804 00 |
| City of London debentures, 4 per cent, 1916 | 150,000 00 | 160,424 43 |
| Central Canada Loan and Savings Co. debentures | 25,000 00 | 25,000 00 |
| Cominion of Canada stock, 4 per cent, 1903 | 12,000 00 | 12,654 00 |
| City of Kingston deben | 20,000 00 | 22,071 72 |
| City of Winnjpeg debentures | 20,000 00 | 22,704 06 |
| City of Toledo, Ohio, debentures | 50,00000 | 52,750 00 |
| City of Columbus, Ohio, debentures | 50,000 00 | 53,47500 |
| Chica of Riverside, Cal., bonds | 25,000 00 | 27,180 00 |
| Fricago Electric Transit Co bonds | 25,000 00 | 27,437 50 |
| City of Brookn and Savings Co's. stock | 12,000 00 | 12,000 00 |
| Colorado Springs 3 ${ }^{\text {d }}$ per cent bonds | 30,00000 | 32,400 00 |
| Toronto Electric Light 5 per ce | 25,00000 | 26,325 00 |
| Rochester Railway Co. 5 per cent bonds | 20,00000 25,000 | 20,750 27,062 50 |
| City of Toledo General Fund 4t per cent bonds. | 10,000 00 | 10,920 00 |
|  | \$ 915,300 00 | \$ 994,945 66 |

[^9]
## BRITIST AMERICA-Continued.

| Deposited with the Dominion Government. |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Town of Owen Sound, Ont., bonds. | \$ 10,000 00 | \$ 10,100 00 |  |  |
| Town of Harriston, Ont., bonds. | 7,000 00 | 7,000 00 |  |  |
| City of Kingston bonds. | 17,000 00 | 18,760 96 |  |  |
| City of St. Catharines, Ont., bonds. | 15,000 00 | 15,000 00 |  |  |
| City of Montreal, Que., bonds.. | 5,000 00 | 5,932 00 |  |  |
| City of London, Ont., bonds. | 7,000 00 | 7,486 47 |  |  |
| Canadian Pacific Railway Co.'s bonds . | 1,000 00 | 1,160 00 |  |  |
|  | \$ 62,000 00 | \$ 65,439 43 |  |  |
| Held by the Company. |  |  |  |  |
| City of London, Ont., debentures. | \$ 2,100 00 | \$ 2,138 99 |  |  |
| Dominion Savings and Investment Society stock. | 5,500 00 | 4,125 00 |  |  |
| Keystone Firc Insurance Co. stock ... . . . . . | 11,360 00 | 9,340 60 |  |  |
|  | \$ 18,860 00 | \$ 15,604 59 |  |  |
| Recapitulation. |  |  |  |  |
| Held in the United States. | 915,300 00 | \$ 994,945 66 |  |  |
| Deposited with the Dominion Government. | 62,00000 | 65,439 43 |  |  |
| Held by the Company .. | 18,860 00 | 15,604 59 |  |  |
| Total par and market values........... \$ 996,160 00 \$ 1,075,989 68 |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cash in banks namely :- |  |  |  |  |
|  |  |  |  |  |
| Total... ........... .......... ....................................... 54.9 . 0 . 0 , |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Agents' balances................................ ............................................... 166,81659 |  |  |  |  |
| Bills receivable (amount of same overdue, \$1,913.87)......................... 15,985 75 |  |  |  |  |
| Suudry, viz.:- |  |  |  |  |
|  |  |  |  |  |
|  |  |  | 35,473 | 57 |
| Total assets..... ..................... ..... ...................... .... $81,515,66500$ |  |  |  |  |
| Amount which should be deducted on account of bad or doubtful agents' <br> balances 9936.66 ; bills receivable, $\$ 41950$. 1356 |  |  |  |  |
| Total net assets.................... ........ ................... ....... $81,514,30884$ |  |  |  |  |

## LIABILITIES.

## 1. Liabilities in Canada.

For Fire Risks.


Total amount of unsettled claims for fire losses in Cauada ...... .......... \& 18,282 63
For Inland Marine Risks.
Net amount of inland marine losses, adjusted but not due............ . . . . 8732
do do claimed but not adjusted. . . .............. $3,546 \mathbf{6 7}$
Total amount of ansettled claims for inland marine losses in Canada... $\quad 3,61399$

## Department of Finance-Insurance Branch.

## BRITISH AMERICA-Continued.



| Total amount of unsettled claims for oceau losses in Canada ............. | 3,02400 |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| do | do $\quad$ losses in Canada................... | 24,92062 |



| Total reserve of unearned premiums for risks in Canada................... | 222,776 | 27 |
| :--- | :--- | ---: |
| Dividends declared and due but unpaid.................................... | 4,837 | 12 |

Total liabilities, excluding capital stock in Canada 252,5:34 01

## 2. Liabilities in other Countries.

| Net amount of fire losses adjusted but not due..... $\begin{array}{ll}\text { do } & \text { claimed but not adjusted. } \\ \text { do } & \text { resisted in suit............. }\end{array}$ | $\begin{array}{r} 12,36121 \\ \hline \quad \begin{array}{r} 6,16156 \\ 8,83945 \end{array} \\ \hline \end{array}$ |
| :---: | :---: |
| Total unsettled fire losses. | 88,362 22 |
| Net amount of inland marine losses adjusted but not due.... $\begin{array}{lll}\text { do } & \text { do } & \text { claimed but not adjusted. } \\ \text { do } & \text { do } & \text { resisted-not in suit.. ... }\end{array}$ | $\begin{array}{r} 51841 \\ 26,52075 \\ 12500 \end{array}$ |
| Total unsettled inland marine losses. | \$ 27,164 16 |
| Net amount of ocean losses adjusted but not due.... do claimed but not adjusted | 39904 59233 |
| Net amount of ocean losses resisted, in suit.......... |  |
| Total unsettled ocean losses. | . $\mathbf{2 , 7 6 6 3 7}$ |

Total net amount of ansettled claims for losses in other countries.
Reserve of unearned preminms, viz.:-

118,292 75

Total
594,984 06
Total liabilities in other countries
713,276 81
Total liabilities (excluding capital stock) in all countries
965,81082

## Surplus on policy holders' account

548,498 02
INCOME.

| For Fire Risks. | In Canada. |  |
| :---: | :---: | :---: |
| oss cash received for premiums.... ................... | \$ 392,809 91 | \$1,166,885 62 |
| Deduct reinsurance, rebate, abatement and return premium | 96,536 96 | 262,058 32 |
| Net cash received for fire premiums | \$ 296,272 95 | \$ 904,827 30 |
| For Inland Marine Risks. |  |  |
| Gross cash received for premiums <br> Deduct reinsurance, rebate, abatement and return premium | $\begin{array}{r} 21,978 \\ 14,926 \end{array} \mathbf{9 3}$ | $\begin{array}{r} 134,27719 \\ 24,606 \end{array}$ |
| Net cash received for inland marine premium | \$ 7,052 31 | \$ 109,670 78 |

## BRITISH AMERICA-Continued.

For Ocean Risks.

| Gross cash received for premiums ...Deduct reinsurance, \&c. | $\text { . } \$$ | $\begin{aligned} & 66,95922 \\ & 13,75195 \end{aligned}$ | $\begin{aligned} & 72,49136 \\ & 21,47301 \end{aligned}$ |
| :---: | :---: | :---: | :---: |
|  |  |  |  |
| Net cash received for ocean pre |  | 53,207 27 | 51,018 35 |
| Total net cash received for premi |  | 56,532 53 | 65,516 4 |



## 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 the last statement at $\$ 105,248.80$ ) | 29,215 20 | 73,244 98 |
| Deduct savings and salvage........ . . . . . . . \$ 73779 |  |  |
| Deduct amount received for reinsurance. . . . . . 9,636 09 |  |  |
| Total deductions | 7,941 99 | 2,431 89 |
| Net amount paid during the year for said losses.. | 21,273 21 | 70,813 09 |
| Paid for losses occurring during the year ....................... Deduct savings and salvace. | $180,98142$ | 427,434 24 |
| Deduct amount received for reinsurance . . . . . . 33,487 35 |  |  |
| Total deductions. | 25,518 74 | 11,342 96 |
| Net amount paid for said losses. | 155,462 68 | -416,091 28 |
| Total net amount paid during the year for fire losses. | 176,735 89 | \$486,904 37 |

## For Inland Marine Risks.


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



## Department of Finance-Insurance Branch.

## BRITISH AMERICA-Continued.

Net amount paid during the year for ocean losses. ..... 103,503 64
Paid for dividends on capital stock at 7 per cent. ..... 52,328 50
Commission or brokerage. ..... 280,769 72
Salaries, fees and all other charges of officials. ..... 68,446 60
Taxes ..... 36,047 56
Miscellaneous payments, viz.:-Exchange, $\mathbf{\$ : 2 1 4 . 4 5 \text { ; board expenses }}$ and fire patrol, $\$ 18,450.25$; postage, $\$ 10,629.59$; advertising, $\$ 1,513.41$; office furuiture, $\$ 5,350.02$; office expenses, $\$ 9,794.82$; auditors and trustees, $\$ 330$; duty, \$25.33; travelling, \$2,408.96; directors' compenvation, $\$ 4,131.56$; printing and stationery, $\$ 8,725.22$; specials, $\$ 53,374.70$; telegraph and express, \$2,101.01; various, $\$ 1,074.92$ ..... 125,724 24
Total cash expenditure $\$ 1,415,79681$
CASH ACCOUNT.
1896. Dr.
Dec. 31. To balance on hand and in banks at this date ..... \$ 17,244 99
1897.1,462,861 99
Total \& 1,480,106 98
1897.Cr.
Dec. 31. By expenditure during the year as above ..... \$ 1,415,796 81
By investments ..... 9,340 60
Balance in hand and in banks at this date. ..... 54,969 57
1,480,106 98

## BRITISH AMERICA-Concluded.

RISKS AND PREMIUMS.


Total number of policies in force...............................(No return.)
Total net amount in force........................ ... ............... ............ $\$ 128,237,86300$
Total premiums thereon. 1,585,086 23

## Cepartment of Finance-Insurance Branch.

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

| Chairman-Thomas Chilton. | Underwriter-J. Davies. |
| :--- | :--- |
| Principal Office-Liverpool, Eng. | Secretary-Arthur MoNeill. |
| Chief Agent in Canada-EdwardL. Bond. | Head Offce in Canada-Montreal. |

(Organized, 1863; Incorporated, 5th Augnst, 1867. Commenced business in Canada,
16th May, 1888.)
capital.
Amount of joint stock capital authorized and subscribed
for. ....................... ............................... .....£1,340,000=\$ 6,521,333 33
Amount paid up in cash........................................ $268,000=1,304,26667$


INOOME IN CANADA.
Net cash received for inland marine premiums............................. $\$ \quad 2,90646$
Net cash received for inland transit premiums ....................................... 3, 3, 65
Received for interest on bonds . .............. .. ............ ....................... 4, 4,480 00
Total income in Canada. ....... ......... ............. \$ 11,129 11
expenditure in canada.

| Commission or brokerage ................. .. .............. .... ............ $8 \quad 61315$ |
| ---: |
| Total expenditure in Canada........ ................. 81 |
| 1315 |

RISKS AND PREMIUMS.

| Inland Marine Risks in Canada. | No. | Amount. | Premiums thereon. |
| :---: | :---: | :---: | :---: |
| Policies taken during the year | 153 | $\$ 3,232,400$ | $2,90646$ |
|  | 153 | 3,232,400 | 2,906 46 |
| Inland Transit Risks in Canada. |  |  |  |
| Policies taken during the year Deduct terminated. |  | \$12,014,367 | \$ 3,742 65 |
|  |  | 12,014,367 | 3,742 65 |

BRITISH AND FOREIGN MARINE-Concluded.
Ggneral Bubingbs Statement for the Year ending 3lst Deormber, 1897.
$\begin{array}{ccc}\text { CR. } & \\ £ & \text { s. } & \text { d. } \\ & \\ 249,863 & 19 & 8 \\ 230,559 & 2 & 10\end{array}$




$$
\begin{aligned}
& \text { rob } \\
& \dot{x}
\end{aligned}
$$ PROFIT AND LOBS ACCOUNT.

 40,200 00 Amount credited to 1897 account, to meet claims. Balance carried down.
DR.

$\begin{array}{lll}58,825 & 4 & 7\end{array}$ | $480,423 \quad 2 \quad 6$ |
| :--- |

UNDERWRITING ACCOUNT. |  |  |  |
| :---: | :---: | :---: |
| s. |  |  |
| 267,257 | 18 | 11 |
| 25,000 | 0 | 0 |



Balance Sheet, 31st December, 1897.
Accounts due to the company

| $552,784 \quad 7 \quad 2$ |
| :--- |


To premiums 1897, less returns, reinsurances, foreign taxes and
Dr.

> Less dividend and bonus for second half of year,
> To balance 31st December, 1896. Balance underwriting account, 1896 .. Profit on sale of investments.

## Department of Finance-Insurance Branch.

## THE CALEDONIAN INSURANCE COMPANY.

Statement for the Year ending 31st December, 1897.

President and General Manager.
D. Dejobar, F.I.A. \& F.F.A.

## Fire Superintendent, James Cowan.

Principal Office—Edinburgh.
Manager in Canada-Lansing Lewis. | Head Office in Canada-Montreal.
(Organized, 1805; Incorporated, 18th June, 1846; Commenced business in
Carada, September, 1883.)
capital.


## ASSETS IN CANADA.

Stocks and bonds :-

|  | Par Value. |  | Market Value. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| City of Toronto, 6 per cent (1904). | 6,000 | $\begin{array}{ll}0 & 0\end{array}$ | £ | 6,819 | 0 0 |
| Province of Quebec, new loan 5 jer cent (1912). | 800 | 00 |  |  | 1111 |
| Canada Permanent Loan and Savings Co., 4 per.cent debentures (1899) | 2,500 |  |  | 2,500 | 00 |
| City of Toronto, 4 per cent (1924).... . . . . . . . . | 2,871 | $\begin{array}{ll}0 & 0\end{array}$ |  | 3,115 | 08 |
| do 4 do (1925). | 8,000 |  |  | 8,679 | 1911 |
| City of Quebec, 5 per cent (1913)... . . . . | 5.000 | $\begin{array}{ll}0 & 0 \\ 3 & 10\end{array}$ |  | 5,712 | 100 |
| Montreal R. C. School bonds maturing in 1926. | 3,082 | 310 |  | 3,328 | 154 |
| Total par and market value. | 28,253 | 310 | £ | 1,084 | 1710 |

Carried out at market value ..... $\$ 151,27980$
(The above being on deposit with the Receiver General.) Cash in banke, viz.:-
Molsons Bank, Montreal ..... 87,369 92
Total. ..... 7,969 93
Cash at head office ..... 68530
Cash in hands of agents in Canada
11,534 82
11,534 82
Office furnites and plans ..... 4,500 00
Office furniture ..... 70000
Total assets in Canada. ..... 176,669 85
LIABILITIEB IN CANADA. Net amount of losses claimed but not adjusted. 2,258 62 ..... 8,67000
Total net amount of unsettled claims for losses in Canada
Total net amount of unsettled claims for losses in Canada ..... 11,228 62
Reserve of unearned premiums for all outstanding risks in Canada
Reserve of unearned premiums for all outstanding risks in Canada ..... 117,551 01 ..... 117,551 01
Commission on uncollected premiums in agents' hands ..... 2,018 69
Total liabilities in Canada. ..... 130,798 22

## CALEDONIAN-Continued.

## INCOME IN CANADA.



## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which
losses were estimated in the last statement at $\$ 1,350$ ). ......... .... $\$ 1,60675$
Net amount paid for losses occurring during the year....................... 100,099 74
Total net amount paid during the year for losses in Canada............. 8 10I,706 49
Commission or brokerage ............................. ............................ 29,06218
Salaries, fees and all other charges of officials in Canada................ 10,45966
Paid for taxes in Canada.......................... ........ ........ ............ $\mathbf{3 , 2 5 0} 33$
Miscellaneous payments, viz.:-Printing and stationery, 8923.82;
travelling expenses, 8795.14 ; advertising, $\$ 405.72$; postage and
exchange, $\$ 1,123.60$; rent, $\$ 1,320$; furniture, $\$ 14.91$; plans,
$\$ 342.80$; charges, $\$ 755.43$; board expenses, $\$ 1,220.79$; total, $\$ 6,902.21$; less endorsement fees, $\$ 266 . . . . . . . .$.

6,636 21
Total expenditure in Canada........... ... ............ ..... \$ 151,114 87

## RISK8 AND PRFMIUMS.

| Fire Risks in Canada. | No. | Amount. |  | Premiums thereon. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. | 14,959 | \$ | 21,003,103 |  | 230,684 94 |
| Policies taken during the year (new). | 5,681 |  | 9,699,564 |  | 104,528 06 |
| do do (renewed) | 3,969 |  | 6,500,746 |  | 77,499 85 |
| Total. | 24,609 | \$ | 37,203,413 |  | 412,712 85 |
| Deduct terminated | 8,974 |  | 15,496,016 |  | 176,747 73 |
| Gross in force at end of year | 15,635 | \$ | 21,707,397 |  | 235,965 12 |
| Deduct reinsurance. |  |  | 316,632 |  | 3,741 69 |
| Net in force on 31st December, 1897. | 15,635 | \$ | 21,390,765 |  | 232,223 43 |

Total number of policies in force in Canada at date................. 15,635
Total net amount in force. ......... ............. ...................... .......... $\$ 21,390,76500$
Total premiums thereon............ ...... ......................................................... 232,223 43

[^10]
## Department of Finance-Insurance Branch.

CALEDONIAN-Continued.

## General Businebs Statement for ter Year ending 31st Drogmber, 1897. FIRE ACCOUNT.



## SHAREHOLDERS' PROFIT AND LOSS AOCOUNT.



## CALEDONIAN-Concluded.

general balance-sheet (31st december, 1897).
LIABILITIES.

| Shareholders' capital, $£ 537,500$ in 21,500 shares of $£ 25$, with $£ 5$ paid on each, total amount paid |  |  |
| :---: | :---: | :---: |
| Life assurance and annuity fund .. 1, Fire insurance funds (exclusive of |  |  |
| Fire insurance funds (exclusive of capital).. | 449,049 |  |
| Shareholders'profit and loss account | 85,429 | 0 |
|  | £2,190,950 0 |  |
| Claims under life policies admitted |  |  |
| but not paid. | 32,023 19 | 2 |
| Outstanding fire losses | 54,170 |  |
| Shareholders' dividends outstand- 2,05911 |  |  |
| Sundry balances due by the company: | 4,154 12 | 3 |


| Mortgages on property within the <br> United Kingdom..... ...........\& 127,844 1010 |  |
| :---: | :---: |
| Mortgages on property out of the |  |
| United Kingdom | 33,880 128 |
| Loans secured over public rates. | 85,004 23 |
| Loans on the company's life policies | 77,284 611 |
| Investments- |  |
| Colonial government securities.. | 104,592 25 |
| Indian and colonial government guaranteed railway stock | 7 |
| United States government securities. | 71,731 189 |
| Other foreign government securities. | 22,212 160 |
| Colonial municipal securities | 108,357 50 |
| Foreign municipal securities | 18,057 70 |
| Colonial harbour bonds. | 4,155 00 |
| Foreign harbour bonds | 1,742 $13 \quad 4$ |
| United States municipal securities | 91,577 116 |
| United States railroad bonds. | 317,955 156 |
| Railway and other debentures and debenture stocks.. | 271,735 180 |
| Sums on deposit with colonial banks | 16,658 01 |




Life interests and reversions pur-
chased........................... 108,953
5 $\mathbf{9}$

Loans on personal security.......... $15,547 \quad 0 \quad 0$
Agents' balances (receipts in course
of collection)... . . ............ 69,471156
Outstanding premiums.............. 2,583 210
Outstanding interest............... $341 \quad 0 \quad 6$
Interest accrued but not due....... 18,981 123
Cash in hand and on current ac-
count ...........................
47,013 17
Office furniture and maps.......... 4,972194
Stamps ................ .............

## Department of Finance-Insurance Branch.

## THE CANADIAN FIRE INSURANCE COMPANY.

Statement for tef Year ending 31st December, 1897.


| 61 Victoria. | a. Sessional Papers (No. 4.) |  | A. 1898 |
| :---: | :---: | :---: | :---: |
|  | CANADIAN FIRE-Continued. |  |  |
|  | income. |  |  |
|  |  |  |  |
| Net cash received for premiums $\qquad$ Cash received for interest and dividends. $\qquad$ |  |  | 42,376 48 |
|  |  |  | 2,148 45 |
|  |  |  | 44,524 93 |
|  |  |  |  |
|  |  |  | 30,810 00 |
| Total cash income............................ ........... ${ }^{\text {\% }}$ |  |  | 75,334 93 |
| Expenditure. |  |  |  |
| $\begin{array}{ll}\text { Amount paid for losses occurring during the year. .. ................. } \$ 17,77278 \\ \text { Less amount received for reinsurances } . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . ~ & 4,10764\end{array}$ |  |  |  |
| Net amount paid for losses. .. .......................... ........... ........ $\$$ |  |  | 13,665 14 |
| Amount of dividends paid during the year at 6 per cent......... . .... |  |  | 2,415 38 |
|  |  |  | 4,578 35 |
| Paid for commission or brokerage..... ................................ |  |  | 5,970 45 |
| Paid for taxes.. ................ ........... ....... ................ .......... |  |  | 3960 |
| Sundry payments:-Printing and stationery, $\$ 347.47$; postage and telegrams, $\$ 244.75$; charges, $\$ 350.18$; advertising, $\$ 255.20$; rent, \$400; travelling expenses, \$417.95; legal expenses, $\$ 251.22$; provincial government license for $1898, \$ 200$; adjustment fees, $\$ 201.74$; organization expenses, $\$ 497.29$; office furniture and fixtures, $\$ 43,80$. |  |  | 3,209 60 |
| Total cash expenditure................................ . $\$$ |  |  | 29,878 52 |
| dash agoount. |  |  |  |
| 1896. |  |  |  |
| 31st Dec. By balance on hand and in banks $\qquad$ 1897. |  |  | 49,190 73 |
| 31st Dec. By | By lncome as above.......... ....... ............... ....... ...... |  | 75,3:34 93 |
|  | Provincial Government deposit returned on receiving <br> Dominion license. $\qquad$ |  | 10,000 00 |
|  |  | \$ | 134,525 66 |
| 1897. |  |  |  |
| 31st Dec. By Expenditure as above.. $\qquad$ <br> Investments.... <br> Balance on hand and in bank $\qquad$ |  |  | 29,878 52 |
|  |  |  | 52,760 00 |
|  |  |  | 51,887 14 |
|  |  | 8 | 134,525 66 |

## Department of Finance-Insurance Branch.

## CANADIAN FIRE-Concluded. <br> RISKS AND PREMIUMS.

|  | No. | Amount. | Premiums thereon. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. | 1,356 | \$1,685,365 | \$ | 31,282 62 |  |
| Taken during the year, new and renewed..... | 2,026 | 2,344,039 |  | 57,256 87 |  |
| Total | 3,382 | \$4,029,404 | \$ | 88,539 49 |  |
| Deduct terminated. | 1,030 | 1,256,572 |  | 33,645 28 |  |
| Gross in force at end of year. | 2,352 | \$2,772,832 | \$ | 54,894 21 |  |
| Deduct reinsured. |  | 413,249 |  | 8,399 30 |  |
| Net in force at 31st December, 1897. | 2,352 | \$2,359,583 | \$ | 46,494 91 |  |
| Number of policies in force at date. | . |  |  | . 2,352 |  |
| Amount in force.. |  |  |  | ..... 8 | 2,359,583 00 |
| Premiums thereon. |  |  |  |  | 46,494 91 |

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

Statement for the Year ending 31st December, 1897.

| Chairman-Sir James Francis Garri Q.C., K.C.M.G. <br> Principal Ofice-London, England. | Secretary-Henky Mann. <br> Chief Agent in Canada-Jas. McGreg <br> Head Office in Canada-Montreal. |
| :---: | :---: |
| (Established, 28th September, 1861. Commenced business in Canada, 11th September, 1863.) |  |
| capital. |  |
| Amount of capital authorized and subsc | d for.... $£ 2,500,000$ stg. $=$ \$ 12,166,666 67 |
| Amount of capital paid up in cash | 250,000 stg. $=1,216,66667$ |

ASSETS IN CANADA (FIRE AND MARINE DEPARTMENT).

| Amount of loans in Canada secured by bonds, stocks or other marketable collaterals |  |  | 2,000 00 |
| :---: | :---: | :---: | :---: |
| Stocks, bonds, \&c., in deposit with the Receiver General, viz. :- |  |  |  |
|  | Par Value. | Market Value. |  |
| Canada 4 per cent stock | \$ 106,580 00 | \$ 115,106 40 |  |
| Queensland 4 per cent loan. 1878 | 73,000 00 | 78,110 00 |  |
| Swedish 31 per cent bonds | 58,40000 | 59,56800 |  |
| British consolidated stock | 48,667 00 | 54,507 04 |  |
| Canada 3 per cent stock. | ${ }^{24,333} 00$ | 25,792 98 |  |
| Ceylon Government 3 per cent stock. | 29,200 00 | 30,952 00 |  |
| Total par and market values. | . 340,18000 | \$ 364,036 42 |  |

Carried out at market value....... .............. ........... ........ ....... 364,036 42
Cash on hand at head office in Canada........................................ 1,54700

Agents' balances...... ............................................................... 34,645 74
Bills receivable........................................... .......................... 50806
Approximate value of block plans..................... ............. .......... 4,00000
Office furniture at Montreal......... ........ ........ ........ ................. 1,00000
Total assets in Canada (exclusive of assets of life branch)...\$ 415,00594

LIABILITIRS IN CANADA (FIRE AND MARINE DEPARTMENT).


Total net amount of unsettled claims for fire losses in Canada ......... 14,89413
(Of this amount \$6,526.66 accrued previous to 1897.)
Reserve of unearned premiums for fire losses in Canadr................ 262,124 39
Due for reinsurance and other accounts....................................... 43265
Total liabilities in Canada (exclusive of liabilities, life branch) $\$ \quad 277,451 \quad 17$

## Department of Finance-Insurance Branch.

## COMMERCIAL UNION-Continued.

INCOME IN OANADA.
For Fire Risks in Canada.


## EXPENDITURE IN CANADA.

For Fire Risks in Canada.

| Paid during the year for fire losses occurring in previous losses were estimated in the last statement at $\$ 25,989.38$ ) | . ${ }^{\text {\% }}$ 26,690 94 |
| :---: | :---: |
| Less amount received for reinsurance. . . . . . . . . . . . . . . . . . . . | . 1,13979 |
| Net amount paid during the year for said losses | . 25,55115 |
| Paid for losses occurring during the year | \$ 236,777 56 |
| Less amount received for reinsurance.... | 6,386 12 |
| Net amount paid for said losses. | 230,391 44 |


| Total net amount paid during the year for fire losses ................... 8 | 255,942 59 |
| :---: | :---: |
| Commission or brokerage. | 55,246 49 |
| Salaries, fees and other charges of officials in Canada | 15,074 84 |
| Taxes in Canada. | 5,368 65 |
| Miscellaneous payments, viz.:-Rent, $\$ 1,629.00$; travelling and sur- |  |
| veys, $\$ 2,433.24$; stationery and printing, \$1,677.99; advertising |  |
| and subscriptions, 832803 ; postage, telegrams, \&c., \$2,049.41; |  |
| office expenses, $\$ 2,015.58$; legal expenses, $\$ 1,483.27$; underwriters' associations, $\$ 1,760.34$; block plans, $\$ 452.03$; sundries, |  |
| \$1,529.60.......... .... ... ............ ................... ...................... | 15,858 49 |

'lotal cash expenditure in Canada.............................. 8 347,491 06


4-10

## COMMERCIAL UNION-Continued.

General Bubingss Statement for the Year ending 31st December, 1897.
fire account for the fear ending 31st december, 1897.

| Dr |  |  |  |
| :---: | :---: | :---: | :---: |
| Dr ${ }^{\text {¢ }}$ s. d. |  |  | £ s. d. |
| To amount of fire fund at the beginning of the year. | $1,067,347 \quad 0 \quad 6$ | By losses paid and outstanding after deduction of reinsurances... . |  |
| Premiums, after deduction of |  | Commission and brokerage... | 154,272 61 |
| reinsurances... . | 1,074,746 $10 \times$ | Contributions to fire brigades. . | $6,493 \quad 0 \quad 2$ |
| Interest. | 33,862810 | State charges, foreign......... | 14,806 13 |
|  |  | Expenses of management. | 176,853 122 |
|  |  | Bad debts. | 138111 |
|  |  | Amount to profit and loss. | 100,000 00 |
|  |  | Ainount of fire fund at the end of the year. | 1,136,460 4 |
|  | £2,175,955 1910 |  | £2,175,955 1910 |

## marine account for the fear ending 31st december, 1897.


profit and loss account for the fear ending 31st deormber, 1897.
Dr.

To balance of last year's account. . Interest and dividends not carried to departmental accounts.....
Amount transferred from fire department.
Amount transferred from marine department
Transfer fees and sundry receipts.

| $\boldsymbol{f}$ |  |  |
| ---: | ---: | ---: |
| 71,528 | $\mathbf{1 9}$ | d. |
| $\mathbf{7}$ |  |  |
| 29,134 | 1 | 6 |
| 100,000 | 0 | 0 |
| 25,000 | 0 | 0 |
| 57 | 12 | 6 |

[^11]

# Department of Finance-Insurance Branch. 

## COMMERCIAL UNION-Concluded.

## balance sheet of the company on the 3lst deokmber, 1897.

Liabilities.

## Assets.



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

THE CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CONN.

Statement for the Year ending 31bt Deqember, 1897.
President-J. D. Browne. 1 Secretary-Charles R. Burt.

Chief Agents in Canada-Robert Hampson \& Son.
Principal Office-Hartford, Conn. | Head Office in Canuda-Montreal.
(Incorporated, June, 1850. Commenced basiness in Canada, 1886.)

## capital.

Amount of capital authorized, subsoribed for and paid up in cash.... $\$ 1,000,00000$

| Asbets in canada. |  |
| :---: | :---: |
| Canada 4 per cent stock in deposit with Receiver General-Par value, $\$ 100,000$; market value. <br> Agents' balances in Canada. $\qquad$ $\qquad$ | 103,500 00 |
|  | 4,739 75 |
| Total assets in Canada................. ................... . $\%$ | 108,239 75 |
|  |  |
| liabilitirs in canada. |  |
| Net amount of losses in Canada adjusted but not due... .................. $\$$ Reserve of unearned premiums for all outstanding risks in Canada (approximate) | 1,447 76 |
|  |  |
|  | 29,326 12 |
| Total liabilities in Canada ........ ........ ........ ... ..... 8 | 30,773 88 |

## INCOME IN OANADA.

Gross cash received for premiums $\ldots . . . . . . . . . . . . . . . . . . . . . . . \begin{array}{rl}50,066 & 28 \\ \text { Deduct reinsurances, rebate, abatement and return premiums.. . . . . . } & 5,40931\end{array}$
Net cash received for premiums.............................................. 44,65697
Received for interest or dividends on stock.......................................... $\quad$ 44, $\quad 4,000 \quad 90$
Total income in Canada........................................ $\$$ 48,656 97

## Department of Finance-Insurance Branch.

## THE CONNECTICUT FIRE-Continued.

| EXPENDITURE in oanada. |  |
| :---: | :---: |
| Amount paid for losses occurring in previous years (which losses were estimated in the last statement at $\$ 1,352.19$ ). $\qquad$ <br> Deduct savings and salvage. |  |
| Net amount paid during the year for said losses..... ...... ........... ${ }^{\text {\% }} 31802$ |  |
|  |  |
| Net amount paid during the year for the said losses.......... .........\$ 33,184 94 |  |
| Net amount paid during the year for losses | 33,502 96 |
| Commission or brokerage | 9,212 81 |
| Taxes | 2,287 65 |
| Miscellaneous payments, viz.:-Postage, express, telegraph, exchange, \&c., \$326.87; adjustment and travelling expenses, \$416.70; legal expeuses, $\$ 1,008.35$; maps and plans, $\$ 49$; advertising, $\$ 49$; underwriters' associations, $\$ 308.10$; sundry, $\$ 20.84 . . .$. .......... | 2,178 86 |
| Total expenses in Canada....................... ..... ..... \$ | 47,182 28 |

## RISKS AND PREMIUMS.




## General Business Statement for the Year ended 31st December, 1897. Assets.

| Book value of real estate.. | 209,325 00 |
| :---: | :---: |
| Leans on bond and mortgage. | 1,092,659 00 |
| Market value of stocks and bo | 67,880 78 |
| Caok value of stocks and bond | 1,897,875 22 |
| Cash on hand and in banks | 128,305 73 |
| Net premiums in course of collection. | 78,000 00 |
| Bills receivable and agents' debit balances | 85,281 45 |

Total assets ..... $3,559,32718$
61 Victoria. Sessional Papers (No. 4.) ..... A. 1898
THE CONNECTICUT FIRE—Concluded.
LIABILITIRS.
Net amount of unpaid losses ..... 140,579 90
Unearned premiums ..... 1,434,729 63
Total liabilities, including capital stock $\$ 1,575,30953$
Joint stock capital paid up in cash. \$ 1,000,000 00
Divisible surplus. ..... 984,01765
income.
Net cash received for premiums ..... \$ 1,67+,232 64
Interest and dividends ..... 140,558 82
Total cash income \$ 1,814,791 46
EXPENDITURE.
Net amount paid for losses. .....  802,786 09
Dividends to stockholders ..... 101,000 00
Commission or brokerage ..... 305,790 43
Salaries, fees and all other charges of officials. ..... 134,760 76
Taxes ..... 41,991 30
Miscellaneous ..... 187,503 57
Total cash expenditure $\$ 1,572,83215$
RISK8 AND PREMIUMS.
Fire Risks.
Written or renewed during the year ..... \$155,122,989 00
Premiums thereon ..... 1,913,533 42
Terminated during the year ..... 145,440,893 00
Premiams thereon ..... 1,855,379 79
Net in force, 31st December, 1897 ..... 228,665,049 002,811,269 35

## Department of Finance-Insurance Branch.

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

## Statement for the Year ending 31st Degember, 1897.

| 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, lst May, 1869.)

## capital.

A mount of joint stock capital authorized and subscribed for .. ............. .................. ............ $£ 2,000,000$ stg 8.9,733,333 33
Amount paid up in cash ................................... 1,000,010 "' 4,866,667 67

## ABSETS IN CANADA.

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

|  | Par Value. | Market Value. |
| :---: | :---: | :---: |
| *Canada 4 per cent guaranteed loan (1910) | . ${ }^{\text {114,366 } 66}$ | \$ 124,659 66 |
| *Intercolonial Railway 5 per cent guaranteed loan (1903) | 53,533 33 | 58,886 66 |
| "Dominion of Canada 4 per cent inscribed stock | 97,333 20 | 104,146 52 |
| City of Winnipeg 5 per cent bonds. . ........... | 14,000 00 | 16,536 80 |
| St. Louis du Mile End 4 per cent bonds | 10,000 00 | 10,525 00 |
| Brantford 4 per cent bonds | 10,00000 | 10,400 00 |
| Maisonneuve 5 per cent bonds | 7,000 00 | 8,470 00 |
| St. Henry $4 \frac{1}{2}$ per cent bonds. . | 6,000 00 | 6,720 00 |
| Montreal R. ${ }^{2}$. School bon | 10,000 00 | 10,800 00 |
| Town of St. Louis. | 10,000 00 | 10,550 00 |
| Total par and market values | . $\$ 332,23319$ | \$ 361,694 64 |


| Carried out at market value |  | 361,694 64 |
| :---: | :---: | :---: |
| Cash on hand at head office in Canadu |  | 2,107 28 |
| Cash in banks, viz.:- |  |  |
| Molsons bank, general account. |  |  |
| Bank of British North America | - 1,499 60 |  |
| Less overdraft (Molsons Bank) manager's account | \$ 1,89862 |  |
| (1atal.. |  | 1,376 85 |
| Cash in hands of agents in Canada |  | 25,788 81 |
| Interest accrued ......................... |  | 1,227 39 |
| Furniture |  | 155940 |
| Maps and plans |  | 109124 |

Total assets in Canada........ . ...................................... 494,209 77
${ }^{*}$ Deposited with the Receiver General.


## EXPENDITURE IN CANADA.

| Paid for losses occurring in previous years (which losses were estimated in the last statement at $\$ 18,362.70$ ). <br> Deduct amount received for savings and salvage and for reinsurance | $\begin{array}{r} 80,27185 \\ .81373 \end{array}$ |
| :---: | :---: |
| Net amount paid during the year for said losses. | \$ 19,658 12 |
| Paid for losses occurring during the year Deduct amount received for savings and | 229,00356 |
| Net amount paid during the yea | . 8221,33645 |

Net amount paid during the year for fire losses .....  8
Commission or brokerage ..... 53,390 66
Salaries, fees, and all other charges of officials in Canada ..... 28,099 49
Taxes. . ..... 3,613 10
Miscellaneous payments, viz.:-Dominion Government assersment, $\$ 190.01$; travelling expenses,$\$ 2,026.64$; tariff association charges, $\$ 1,884.55$; advertising,\$1,705.55; postage, telegrams, telephones, express chargesand exchange, $\$ 2,146.81$; printing and stationery, $\$ 1,931.89$;maps and plans, $81,644.74$; office furniture, 8393.68 ; rents,$\$ 3,502.75$; gas, water, light, \&c., \$341.88; sundries, $81,087.80$legal expenses, $\$ 8.00$; commercial agencies, $\$ 238.66$; baddebts, $\$ 126.48$17,229 44
Total cash expenditure in Canada ..... 343,327 26

[^12]
# Department of Finance-Insurance Branch. 

## GUARDIAN FIRE AND LIFE-Continued.

## RISKS AND PREMIUMS.

| Fire Risks in Canada. | No. | Amount.. | Premiums in thereon. |
| :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. | 26,096 | \$ 40,153,325 | \$ 470,434 21 |
| Taken during the year-new. | 9,241 | 16,077,270 | 188,102 02 |
| Taken during the year-renewed | 7,504 | 12,602,269 | 164,740 73 |
| Total | 42,841 | \$ 68,832,864 | \$ 823,276 96 |
| Deduct terminated | 16,722 | 28,706,028 | 351,763 35 |
| Gross in force at end of year. | 26,119 | \$ 40,126,836 | \$ 471,513 61 |
| Deduct reinsured |  | 1,196,462 | 11,564 11 |
| Net in force at 31st December, 1897 | 26,119 | \$ 38,930,374 | \$459,949 50 |
| Total number of policies in force in Canada at date..............26,119 |  |  |  |
| Total net amount in force ................................... .................. \% $_{\text {d }}$ |  |  |  |
| Total premiums thereon................ ........... ....... ...................... |  |  |  |

## General Business Statement for the Year ending 31st December, 1897. fire department.

The fire premiums, after deducting reinsurances, amounted to $£ 342,1608 \mathrm{~s} .6 \mathrm{~d}$., as against $£ 344,96515 \mathrm{~s} .3 \mathrm{~d}$. in 1896 , showing a diminution of $£ 2,8056 \mathrm{~s} .9 \mathrm{~d}$., and the losses, after making the same deduction, to $£ 233,8480 \mathrm{~s}$. 5 d ., as against $£ 202,6708 \mathrm{8}$. 3d. in 1896.

The percentage of the losses upon the premiums for 1897 was $68 \cdot 34$ as against 58.75 per cent in 1896. The expenses and commission together amounted to £122, 1869 s . 5 d ., being $35 \cdot 71$ per cent on the premiums, as compared with $34 \cdot 4$ per cent in 1896. The increased percentage of losses is mainly due to the heavy loss suffered by the company in the fire which occurred last November it the Cripplegate district of the city of London.

After providing for losses and expenses, income tax and bad debts, and for the premiun reserve to cover the unexpired liability on policies current at the end of the year, there was a loss on the trading account of $£ 13,54412 \mathrm{~s}$. 0 d . The interest on the fire fund, $£ 20,3815 \mathrm{~s} .10 \mathrm{~d}$. "ith a profit on investments realized of $£ 1,0313 \mathrm{~s}$. 10 d . amount together to $£ 21,4129 \mathrm{~s}$. 8 d ., and, deducting from this sum the above loEs, there results a profit of $£ 7,86717 \mathrm{~s}$. 8d. The general fire reserve fund remains at $£ 370,000$, and the premium reserve fund, calculated arcording to the usual method, amounts to $£ 155,850$, making the total fire fund $£ 525,850$.

## PROFIT AND LOSS ACCOUNT AND DIVIDEND.

| Net balance brought forward from 1896 after payment of the dividend declared at the last annual meeting, and deducting $£ 26,400$, the reserve of proprietors' shares of life profits . .................... | £ s. d. |  |  |
| :---: | :---: | :---: | :---: |
| Of which reserve there is applicable to this year's dividend.............. | 13,200 | 0 | 0 |
| Interest and dividends (less income tax). ..... ... ......................... | 40,286 | 11 | 8 |
| Transfer fees. ..................... |  | 10 | 0 |
| Transfer from fire revenue accou | 7,867 | 7 | 8 |
| Proper Total. | 94,144 | 2 | 5 |
| Proposed dividend at 8 per cent free of Income Tax. .... ............. | 80,000 | 0 | 0 |
| Balance carried forward to 1898 ....... paid as interim dividend.) | 14 | 2 | 5 |
| Add the final one-fifth of proprietors share of life profits from the last quinquennium. | 13,200 | 0 | 0 |
| Total balance us per profit and loss accou | 27,344 | 2 | 5 |

## GUARDIAN FIRE AND LIFE-Continued.

The directors therefore recommend to the proprietors that a dividend for the year ending the 31st December, 1897, be declared on each $£ 10$ share of the subscription capital (on which $£ 5$ has been paid up) of 8 s., being at the rate of 8 per cent on the paid-up capital; and that 2 s .6 d . on each share having been paid as an interim dividend in January last, the balance of 5 s .6 d . on each share be paid on the 1st July next, free of income tax.

FIRE INSURANCE REVENUE ACCOUNT.


## Profit and Loss Account.

(proprietors' ritenne account-1897.)


## Department of Finance-Insurance Branch.

GUARDIAN FIRE AND LIFE-Continued.

Balance Sheret on 31st December, 1897.

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
Balance of United States liquidation account outstanding.
Interest prepaid
Profit and loss: Balance due to proprietors.

## FIRE DEPARTMENT.

| £ s. d. | Mortgages on property in Cape Town. | $\begin{array}{ccc} £ & \text { s. } & \text { d. } \\ 12,246 & 0 & 0 \end{array}$ |
| :---: | :---: | :---: |
| 525,850 00 | Investments :-- |  |
| 41,976 00 | British Government securities. . . Indian and colonial government | 48,342 70 |
| $\begin{array}{rrr} 26,916 & 17 & 5 \\ 1,372 & 6 & 6 \\ 3,806 & 12 & 6 \end{array}$ | securities........... ......... | 68,023 1210 |
|  | United States government regis- |  |
|  | tered bonds . . . . . . . . . . . . | 34,865 00 |
|  | Colonial corporation securities.. . | 42,617 18 |
| $\begin{array}{rrr} 548 & 16 & 10 \\ 724 & 17 & 4 \end{array}$ | Foreign government and other |  |
|  | securities, deposits forlicense to transact fire insurance. | 16,509 47 |
| 7,867 178 | Railway and other debentures and debenture stocks. | 191,685 1311 |
|  | Railway preference stocks. ..... | 19,734 $12 \quad 4$ |
|  | Indian railway stocks (guaranteed by Indian government). | 40,824 165 |
|  | Salvage corps (share of houses)... | 4,830 18 0 |
|  | House property (freehold offices). | 11,457 1411 |
|  | House property (leasehold offices) | 290184 |
|  | Furniture and plans in offices abroad. | 33027 |
|  | Outstanding premiums. | 9,402 11 0 |
|  | Agents' balances. | 57,261 01 |
|  | Reinsurance premiums due from other companies. | 2,748 4 3 |
|  | Outstanding interest:- |  |
|  | Accrued, but not payable.........£ 5,710 160 |  |
|  | In arrear, and since paid. .... ..... 19223 |  |
|  | Cash-On deposit f 8,200 | 3 |
|  | Cash-On deposit.... ${ }^{\text {a }}$ In,200 |  |
|  | $\begin{array}{cccc}\text { In hand and on cur- } \\ \text { rent account.... } & 30,582 & 16 & 9\end{array}$ |  |
|  |  | 38,782 169 |
|  | Bills receivable-Agents' remittances, \&c. | 3.20715 |
| 609,063 83 |  | 609,06383 |


| 61 Victoria. | Sessional P | Papers (No. 4.) | A. 1898 |
| :---: | :---: | :---: | :---: |
| GUARDIAN FIRE AND LIFE-Concluded. |  |  |  |
| PROPRIETORS' CAPITAL ACCOUNT. |  |  |  |
| Proprietors' capital $£ 2,000,000$, 200,000 shares of $£ 10$ each(£5 paid) Profit and loss account. . | £ s. d. |  | £ s. d. |
|  | $1,000,000 \quad 0 \quad 0$ | Mortgages on property within the United Kingdom. | 290,022 1311 |
|  | 107,344 25 |  |  |
| Unpaid dividends and bonuses to proprietors. | $3,212120$ | Canada Dominion bonds (guaranteed by British government).. | 90,382 314 |
|  |  | Indian and colonial government securities | 130,782 96 |
|  |  | United States government registered bonds. |  |
|  |  | Colonial corporation securities... | 17,773 89 |
|  |  | Indian railway debenture stock (guaranteed by Indian government) | 25,000 00 |
|  |  | Railway and other debentures and debenture stocks......... | 208,790 38 |
|  |  | Railway and other guaranteed, preference and ordinary stocks |  |
|  |  | and shares.................. | $\begin{array}{lll}46,391 & 1 & 7 \\ 14,092 & 4 & 0\end{array}$ |
|  |  | Charges on local and public rates | 5,249 13 3 |
|  |  | Freehold ground rents..... .... | 27,547 412 |
|  |  | Leasehold ground rents | 10,539 910 |
|  |  | House property (freehold offices). | 144,600 22 |
|  |  | House property (leasehold offices) | 4,537 <br> 18 |
|  |  | Freehold landed property. .... | 13,418 $10 \quad 2$ |
|  |  | of dividend. ........ . ........... | 7,867 178 |
|  |  | Suspense account- |  |
|  |  | Preliminary expenses incurred on behalt of the accident fund | $\begin{array}{lll}75 & 4 & 8\end{array}$ |
|  |  | Outstanding interest :- |  |
|  |  | Accrued, but not payable...... ${ }_{\text {Cash }}$ | 10,991 1011 |
|  |  | $\begin{array}{ccccc}\text { Cash-On deposit... } £ & 5,000 & 0 & 0 \\ \text { On current account } & \\ 3,300 & 11 & 4\end{array}$ |  |
| Life department-Liabilities. | 2,985,383 $17 \quad 2$ | Life department-Assets. | $\begin{array}{r} 8,30011 \\ 2,985,383 \\ 17 \\ 2 \end{array}$ |
| Grand Total. | £4,705,003 1910 | Grand Total. | 4,705,003 1910 |

## Department of Finance-Insurance Branch.

## THE HARTFORD FIRE INSURANCE COMPANY.

Statement for the Year ending 31st Drcember, 1897.
President-Geo. L. Chase. | Secretary-P. C. Roycr.

Principal Office-Hartford, Conn., U.S.
Chief Agent inCanada-Peter A.McCallum | Head Office in Canada-Toronto.
(Incorporated, May, 1810. Commenced business in Canada, November, 1836.)

OAPITAL.


LIABILITIES IN OANADA.



INOOME IN OANADA.

| Gross cash received for premiums..... .. Deduct reinsurance and return premiums | $\begin{array}{r} \$ 179,26745 \\ \hline \quad 16,29699 \end{array}$ |  |
| :---: | :---: | :---: |
| Net cash received for fire premiums........ do interest and dividend |  | $\begin{array}{r} 162,97046 \\ 8,05994 \end{array}$ |
| Total cash income in Canada. |  | 171,030 40 |

## HARTFORD FIRE INSURANCE COMPANY-Continued.

| EXPENDITURE IN CANADA. |  |  |
| :---: | :---: | :---: |
| Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $\$ 5,508.11$ ). <br> Paid for fire losses occurring during the year...................................... 94,98508 |  |  |
| Total net amount paid during the year for fire losses. | . $\$$ | 99,292 36 |
| Commission or brokerage |  | 27,922 67 |
| Salarier, feer, \&c. |  | 9,592 80 |
| Taxes in Canada. |  | 2,534 56 |
| General expenses (printing, rent of offices, exchange, ad postage and incidentals). | dvertising, | 2,964 92 |
| Total expenditure in Canada | . $\$$ | 142,307 31 |
| RISKS AND PREMIUMS. |  |  |
| Fire Risks in Canada. Amount. | Premiums. |  |
| Gross policies in force at date of last statement. ......... \$ 16,123,382 | $\$ 177,78470$ |  |
| Taken during the year, new and renewed. .... ......... 13,684,903 | 179,26745 |  |
| Total . . . . . . . . . . . . . . . . . . . . . . . . . \$ 29,808,285 | \$ 357,05215 |  |
| Deduct terminated..................................... 14,190,058 | 156,031 97 |  |
| Gross in force at end of year . . . . . . . . . . . . . . . . . . . . . . ${ }_{\text {\$ }}^{\text {P }}$ 15,618,227 | \$ 201,020 18 |  |
|  | 1,022 95 |  |
| Net in force at 31st December, 1897..................... \$ 15,536,009 | \$ 199,997 23 |  |
| Total number of policies in force in Canada at date....................... No return. |  |  |
| Total net amount in force. | ... 8 | 16,536,009 00 |
| Total premiums thereon ................... ............. .......... | . . ........ | 199,997 23 |

Genrral Bubingbs Statement for the Year ending 31bt Drombber, 1897. ASSETS.
Loans on bonds and mortgages.
28,995 24
Interest due and accrued thereon
6,256,230 39
Stocks and bonds, book value, excluding interest.
468,338 36
468,338 36
Market value of bonds and stocks over book value
Market value of bonds and stocks over book value .....
815,769 49 .....
815,769 49
Gross premiums in course of collection ..... 425,000 00
Rents due and accrued ..... 1,034 44
Agents' debil balances ..... 607,871 37
Total ussets $10,834,85047$
Deduct depreciation from book values of above net ledger assets to bring same to market value ..... 15,221 18
Total admitted assets. 10,819,629 29
LIABILITIRS.
Net amount of unpaid losses ..... B10,749 39
Unearned preminms ..... 4,809,083 79
Total liabilities, excluding capital stock ..... 5,319,833 18

## Department of Finance-Insurance Branch.

## HARTFORD FIRE INSURANCE COMPANY-Concluded.

Capital stock paid up in cash . $1,250,00000$
Divisible surplus 4,249,796 11

## INCOME.

Net cash received for premiums......... ...................................... 5 5,761,787 33
Interest and dividends............................................................ $390,105 \times 0$
Other income-rents ...................................... ....................... 6,73535
Increase in deferred interest...... ..................................... ........ 66926
From all other sources...... .................................. .................. 103,218 35
Total cash income ...... ................ .. ......................\$ 6,262,516 09

EXPENDITURE.
Net amount paid for losses. .................................. .. ................ $\$ 3,212,61945$
Dividends to stockholders.... ....................... ............. ...... ...... 375,000 00
Commission or brokerage................................... .. ............... . 903,621 37
Salaries, fees, and other charges of officials....... ................... ...... 434,730 37
Taxes ..... ...... ......... ........... .................................... . ........ 127,663 34
Miscellaveous................ .................................................... .... 506,383 49
Total cash expenditure
$\$ 5,560,01802$

RISKS AND PREMIUMS-FIRE RIBKB.
Written or renewed during the year, amount....... ........................ $8591,318,44100$
Premiums thereon........................................................ .......... 7,286,258 32
Terminated during the year ........ .............................. ........... . 589,274,573 00
Premiums thereon......................................................................... . $7,360,46508$
Net in force, 31st December, 1897.. .......... ............ ..................... 784,594;406 00
Premiums thereon................................................................ $9,476,363$ 38

# THE IMPERIAL INSURANCE COMPANY, LIMITED. 

Statrment for tee Year ending 31st December, 1897.
Chairman-Rt. Hon. Lord Cheylesmore. | General Manager-E. Cozens-Smith
Principal Office-London, England.
Resident Manager in Canada—G. R. Kearley. $\mid$ Head Office in Canada-Montreal. (Established, 12th February, 1803. Commenced business in Canada, 1864.)

```
CAPITAL.
```

| Amount of joint stock £400,000 capitalize |  |  |
| :---: | :---: | :---: |
| Amount subscribed for. | 1,200,000 ". | 5,840,000 00 |
| Amount paid up in can | 300,000 " | 1,460,000 00 |

## ABBETS IN CANADA.

Real estate in Canada owned by the company, viz.:-
Building and ground situate corner St. James Street and Place d'Armes Hill, Montreal, occupied by the company and tenants as offices.

359,838 78
Building situate corner Prince William Street and Market Square, St. John, N.B., occupied by the company and tenants as offices.

17,339 39

- Total real estate...... ............................................. 8 377,178 17

Stocks and bonds awned by the company:-
Canada 4 per cent inscribed stock. . . . . . . . . ........ Par value. Market value.
do $3 \frac{1}{2}$ do
British Columbis 3 per cent inscribed stock. . . . . . . . . . $63,26667 \quad 63,26667$
Total par and market value. . . . . . . . . . . $\$ 192,720 \quad 00 \$ 197,44067$
Carried out at market value (deposited with Receiver General)...... $\quad 197,44067$
Cash on hand at head office in Canada...................................... 60454
Cash in banks, viz.: -
Bank of Montreal, St. John, N.B........................ ............. \& 78434
Bank of British North America, Montreal. . . . . . . . . . . . . . . . . .................. 7,389 22
Total carried out.... .............. .................... 8,17356
Outstanding premiumb............................................................ 23,184 03
Rents due................ ..................... ...................................... 1,04620
Office furniture and plans. .............. ..................... .................. 5,00000
Sundry ............ ......................................... ..... .. ................. 3,39415
Total assete in Canada

## Department of Finance-Insurance Branch.

| IMPERIAL-Continued. |  |
| :---: | :---: |
| LIABILITIES IN CANADA. |  |
|  |  |
| Total net amount of unsettled claims for fire losses in Canada. \$ | 10,217 80 |
| Reserve of unearned premiums for all outstanding fire risks in Canada | 159,088 65 |
| Due for onncellations and reinsurance.. | 1,373 13 |
| Total liabilities in Canada .................... ... ............... 8 | 170,679 58 |
| INOOME IN CANADA. |  |
| Gross cash received for fire premiums..... Deduct reinsurance, rebate, abatement and return premiums................... 2 |  |
| Net cash received for fire premiums........................................... $\$$ | 214,030 33 |
| *Dividends on stock deposited with Receiver General. | 7,060 90 |
| Received for rents. | 6,016 61 |
| Total cash income in Canada............... .................. $\$$ | 227,107 84 |
| EXPENDITURE IN CANADA. |  |
| Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $\$ 4,944.21$ ).$5,28521$ |  |
| Paid for fire losses occurring during the year............................... . $\$ 124,72426$ Deduct amount received for savings and salvage and reinsurance.......... 8, $137 \quad 51$ |  |
|  |  |
| Net amount paid for said losses. . . . . . . . . . . . . . . . . . \$ 116,586 75 |  |
| Total net amount paid during the year for fire losses in Canada......\$ 121,871 96 |  |
| Paid for commission or brokerage........................... ......... ....... | 32,339 39 |
| do salarier, fees, \&c......... ..................... ............................ | 16,682 80 |
| do taxes in Canada........ ......................... ................. ...... | 4,153 62 |
| Miscellaneous payments, viz.:-Postage, express and telegrams, |  |
| \$1,641.04; advertising, \$511.80; printing and stationery, \$1,- |  |
| 256.84 ; travelling expenses, $82,353.86$; rent, $\$ 3,181.96$; sundries, |  |
| \$2,647.51 ; underwriters' associations, $\$ 1,256.31$; maps and plans, |  |
| \$786.23 ; auditing of accounts, \$375; light, \$133.45; exchange, |  |
| \$400.49. | 14,544 49 |
| Total cash, expenditure in Canada............................ $\$$ | 189,592 26 |

## RISKS AND PREMIUMS.

| 隹 | N |  |  |  | . |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. . Taken during the year-new. <br> do <br> renewed | 15,720 |  | 25,817,42 |  | 305,159 12 |
|  | 5,323 |  | 10,083,494 |  | 121,762 07 |
|  | 5,279 |  | 9,530,626 |  | 123,493 27 |
| Deduct terminated. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . | 26,322 |  | 45,431,522 |  | 550,414 46 |
|  | 9,994 |  | 18,450,080 |  | 228,048 04 |
| Gross in force at end of year . . . . . . . . . . . . . . . 16,328 Deduct reinsurance |  |  |  |  | 322,366 42 |
|  |  |  | $790,519$ |  | 9,298 68 |
| Net in force at 31st December, 1897............... 16,328 |  |  | 6,190,923 |  | 313,067 74 |

[^13]
## IMPERIAL—Continued.

Total number of policies in force in Canada at date................16,328
Total net amount in force.................. .. ................................. \$ 26,190,923 00
Total premiums thereon.... ...... .. ........................................... 313,067 74

## Geniral Bubiness Statement for the Year ending 31bt Deqember, 1897.

The net premiums of 1897 amounted to $£ 611,278$ ( $£ 503$ more than those of 1896), and the losses paid and outstanding to $£ 356,045$, being 58.25 per cent thereon, against a loss ratio of 53.77 in the previotus year.

The directors have pleasure in recommending a dividend for 1897 of $£ 15 \mathrm{~s}$ a thare free of incometax, and 10s. having been paid us interim dividend on 5th January last, it is proposed that the balance of $15 s$. a share be forwarded to the members by post on Monday, 4th July ensuing.

After providing for the payment of that dividend, which absorbs $£ 75,000$, the funds of the company stand as follows:-

betende account.

| General reserve fund, brought forward. |
| :---: |
| Reserve for unexpired risks, brought forward |
| Premiums received after deduction of reinsurances. |
| Interest and dividends (less tax). |



## profit and loss account.



## Department of Finance-Insurance Branch.

## IMPERIAl—Concluded.

BALANCE SHEET.

## Capital and Liabilities.



# THE INSURANCE COMPANY OF NORTH AMERICA. 

Statembnt for the fear ending 31st December, 1897.
President-Charles Platt.


## LIABILITIES IN CANADA.


$\begin{array}{lll}\dagger \text { Total net amount of unsettled claims for fire losses in Canada. ...... } \$ \quad 10,29100 \\ \text { Reserve of unearned premiums for all unexpired fire risks in Canada. } & 66,891 & 22\end{array}$
Total liabilities in Canada................ ................ .. \$ 77,182 22

## INCOME IN CANADA.



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

## THE INSURANCE COMPANY OF NORTH AMERICA-Continued.



General Busingss Statement for the Year ending 31st Degember, 1897.
Assets.

Value of real estate, less encumbrances thereon ...... .................... \$ 540,936 99
Mortgage loans on real estate ..................... ............................... ...... 2,386,743 49
Interest due on said bond and mortgage loans ......... ...................... 51,52690
Book value of bonds and stocks owned by the company ..................... 4, 406,530 00

Cash on hand and in banks ................................................................. $\quad 779,94715$
Market value of bonds and stocks over book value.............................. 450,66000
Bills receivable............................................................................. ... 62,35008

Book debts due the company. ......... .......... ....... ........... ............ 63,92482
Agents' debit balances. ............................. ............................................ . 802,03480

Total admitted assets...................... ..................... . 8 9,941,068 17

# THE INSURANCE COMPANY OF NORTH AMERICA-Concluded. 

LIABIHITIES.
Net amount of unpaid losses. ..... 422,935 00
Total unearned premiums. ..... 3,174,237 19
Amount reclaimable by the insured on perpetual fire policies, being
90 and 95 per cent of the premium or deposit received ..... 780,559 51
Total liabilities \$ 4,377,731 ..... 70
Joint stock capital paid up in cash \$ 3,000,000 00
Divisible surplus ..... 2,602,597 14
INCOME DURING THE YEAR.
Net cash received for premiums. ..... \$ 5,450,130 02
Received for interest and dividends ..... 330,627 61
Rents ..... 8,500 84
From all other sources. ..... 2,626 36
Net perpetual premiums for the year ..... 17,772 01
Total income $\$ 5,809,65684$
EXPENDITURE DURING TEE YEAR.
Net amount paid for losses ..... \$ 3,418,436 36
Dividends paid in cash ..... 360,000 00
Paid for commission or brokerage. ..... 982,776 94
Deposil premiums returned ..... 18,816 60
Profit and loss ..... 43,490 41
Salaries. ..... 286,750 51
Taxer. ..... 137,198 58
All other expenditure. ..... 343,995 08
Total expenditure. ..... 5,591,464 48
MISOELLANEOUS.
Amount of fire risks written or renewed during the year. ..... 8617,245,19:3 00
Premiums thereon. ..... 4,690,674 52
Amount of marine and inland risks written or renewed during the year ..... 379,029,726 00
Premiums thereon ..... 2,206,837 68
Amount of fire risks terminated, ..... 596,693, $\because 9400$
Premiums thereon ..... 4,647,266 89
Amount of marine and inland risks terminated ..... 415,659,105 00
Premiums thereon ..... 2,197,484 35
Net amount of fire risks in force on 31st December, 1897 ..... 606,452,740 00
Premiums thereon, ..... 5,783,705 98
Net amount of marine and inland risks in force on 31st December, 1897 5,268,877 00
Premiums thereon ..... 253,512 33
PERPETUAL RIBKR.
Amount of risks written during the year. ..... \$ 728,007 00
Deposits thereon ..... 17,772 01
Amount of risks terminated ..... 701,727 75
Deposits ..... 18,816 60
A mount in force on 31st December, 1897 ..... 34,049,227 26
857,723 22

## Department of Finance-Insurance Branch.

## THE LANCASHIRE INSURANCE COMPANY.

Statement for the Year ending 31st Decimber, 1897.
Chairman-Edward Coward. | Principal Offce—Manchester, England. Manager in Canada-J. G. Thompson. | General Manager-Digby Johnson. Head Office in Canada-59 Yonge Street, Toronto. (Established, 19th June, 1852. Commenced business in Canada, July, 1864.)

## CAPITAL.



## ASSETS IN CANADA.

Stock and bonds on deposit with the Receiver General, viz:-

|  | Par value. | Market value. |
| :---: | :---: | :---: |
| Canada 4 per cent stock. | \$ 97,333 33 | \$ 101,346 37 |
| Consolidated 29 do ${ }^{\text {d }}$ per cent annuities. | 95,000 19,466 67 | $\begin{array}{r}103,550 \\ 21,845 \\ \hline 16\end{array}$ |
| Total par and market values | \$ 211,800 00 | \$226,741 53 |



## LIABILITIES IN CANADA.



## LANCASHIRE INSURANCE COMPANY—Continued.

| INOOME IN OANADA. |  |
| :---: | :---: |
|  |  |
|  |  |
| Net cash received for premiums ... ... ........... ......................... \% $^{\text {d }}$ | 287,044 86 |
| Received for interest and dividends on stock, \&c. | 8,089 99 |
| Bank interest | 3555 |
| Total income in Canada . ................................ . $\$$ | 295,170 40 |
| EXPENDITURE IN OANADA. |  |
| Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $\$ 14,896.36$ ) |  |
| Deduct amount received for reinsurance..................... . . ......... 23099 |  |
| Net amount paid during the year for said losses. . . . . . . . . . . . . . . . . . ${ }_{\text {a }}$ 14,098 92 |  |
| Amount paid for losses occurring during the year. . . . . . . . . . . . . . . . . . \$ 192,792 94 Deduct amount received for reinsurance from other companies .......... |  |
|  |  |
| Net amount paid for said losses. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 8 191,272 93 |  |
| Total net amount paid during the year for fire losses in Canada .....\$ 205,371 85 |  |
| Paid for commission or brokerage | 50,544 16 |
| Paid for salaries, fees and other charges of officials in Canada......... | 15,307 24 |
| Paid for taxes in Canada | 3,869 73 |
| Miscellaneous payments, viz.:- |  |
| Advertising, printing and stationery, $\$ 2,734.21$; express, postage |  |
| insurance plans, \$965.77; legal expenses and mercantile and |  |
| fire reports, $\$ 263.41$; underwriters' associations and fees, |  |
| \$1,631.96; Dominion Insurance Department assessment, |  |
| $\$ 138.75$; remittance charges, $\$ 368.33$; travelling expenses. $\$ 2,209.33$; sundries, $\$ 697.84$ | 13,128 70 |
| Total cash expenditure in Canada ................... \$ | 288,241 68 |

## RISKS AND PREMIUMS.

| Fire Risks in Canada. | No. |  | Amount. | Premiums. |
| :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement | .22,071 | \$ | 32,772,299 | \$ 395,832 58 |
| Taken during the year-new. . | 7,909 |  | 15,074,394 | 188,910 41 |
| do do renewed. | 6,320 |  | 10,412,327 | 140,805 28 |
| Total. | 36,300 | \$ | 58,259,020 | \$ 725,548 27 |
| Deduct terminated | 14,307 |  | 26,042,856 | 331,840 17 |
| Gross in force at end of year | .21,993 | \$ | 32,216,164 | \$393,708 10 |
| Deduct reinsured. |  |  | 164,661 | 2,551 84 |
| Net in force, 31st December, 1897 | .21,993 | \$ | 32,051,003 | \$391,156 26 |

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

## LANCASHIRE INSURANCE COMPANY—Continued.

## General Business Statement for the Year ending 31st Droember, 1897.

FIRE DEPARTMENT.
The fire premium income, after deducting reinsurances, amounted to $£ \mathbf{5 0 0 , 8 3 2}$ 0 s . 8 d . The claims for loss and damage by fire, including outstanding losses, amounted to $£ 419,8339 \mathrm{~s} .3 \mathrm{~d}$., and after providing for these and commission and expenses and Foreign State taxes, there was, before taking into account the interest arising frominvestments, a profit balance of $£ 33,42711 \mathrm{~s}$. 10 d ., which has been carried to the profit and loss account.

## IN VESTMENT§。

The investments of the company produced in interest the sum of $£ 50,447 \mathbf{3 s} .0 \mathrm{~d}$. of which $£ 36,41318 \mathrm{~s} .10 \mathrm{~d}$. 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 16th November, 1897, for the half-year ended 30th June, 1897, amounting to........ ................ ......... ......... ....... ..............
And a further dividend at the rate of $7 \frac{1}{2}$ per cent per annum for the
And a further ended 31st December, 1897 (making 64 per cent for the
halfear Jear), has been declared (payable on and after 26th May, 1898), amounting to

10,236 196
£ 17,061 126

PROPIT AND LOSS.
At the close of the year this account stands as follows:-

| Balanee brought forward from l | £ 3,434 102 |
| :---: | :---: |
| Profit from fire account | 33,427 1110 |
| Interest and dividends. | 14,033 42 |
| Total. | .£50,895 62 |
| Less dividends, shown as above, and income tax | 17,663 198 |
| Leaving a balance of. | £33,231 66 |

From this $£ 30,000$ has been added to the fire reserves and $£ 3,231 \mathbf{6 s} .6 \mathrm{~d}$. is carried forward.

## FUNDS.

The funds of the company are as follows:-

| Shareholders' capital paid up | £ 272,986 |  |  |
| :---: | :---: | :---: | :---: |
| Life assurance fund. |  |  |  |
| Fire insurance and reserve funds | 318,000 | 0 | 0 |
| Balance carried forward. | 3,231 | 6 | 6 |
|  | £1,639,863 | 2 | 1 |

Showing an increase of $£ 65,468 \mathbf{4 s}$. 10d. during the year.
LANCASHIRE INSURANCE COMPANY—Continued.

|  | f. | s. | d. |
| ---: | ---: | ---: | ---: |
|  | 419,833 | 9 | 3 |
| 117,634 | 16 | 11 |  |
|  | 118,088 | 2 | 6 |
|  | 11,848 | 0 | 2 |
|  | 33,427 | 11 | 10 |
|  | 700,832 | 0 | 8 |


|  |  | $£$ | s. |
| :--- | ---: | ---: | ---: |
|  |  | d. |  |
| 0 |  |  |  |



## Revenue Accounts. <br> PIRE AOOOUNT.

## PROFIT AND LOSS ACCOUNT.

$\begin{array}{rrrr}6,824 & 13 & 0 \\ 10,236 & 19 & 6\end{array}$

Department of Finance-Insurance Branch.


## THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

| Statement for the Year ending 31st December, 1897. |
| :---: |

President-Arthur Earle, Esq.
Chief Agent in Canada-G. F. C. Smith.
General Manager and Secretary-
John M. Dove.

## ASSETS IN CANADA.

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

|  | Par value. | Market value. |  |
| :---: | :---: | :---: | :---: |
|  | \% 97,333 33 | \$ 105,120 0 |  |
|  | 100,000 00 | 104,000 00 |  |
|  | 116,800 | 123,480 |  |
| Montreal Board of Trade, 5 per cent mortgage bonds, 1922... 1,000 00 1,000 00 |  |  |  |
| Montreal city debentures, 6 per cent, viz:- <br> Protestant School Board bonds, Montreal, Jan., 1906.... $10,00000 \quad 11,60000$ |  |  |  |
| Montreal Harbour-July, 1906........... . ....... | 10,000 00 | 11,400 00 |  |
| City of Montreal consolidated 4 per cent bonds of 1881 | 40,000 00 | 42,400 00 |  |
| Province of Quebec bonds | 194,666 66 | 210,240 00 |  |
| City of Sherbrooke bonds | 30,000 00 | 31,050 00 |  |
| City of Ottawa bonds. | 18,000 00 | 18,540 00 |  |
| Town of St. Henri bonds | 50,000 00 | 65,500 00 |  |
| Town of Outremont bonds | 50,000 00 | 51,00000 |  |
| City of Winnipeg bonds............. | 117,23300 13,00000 | $\begin{array}{r} 12,688299 \\ 13,452 \quad 78 \end{array}$ |  |
| Total par and market values | \$848,032 99 | \$908,465 77 |  |
| Carried out at market value ( $\$ 452,649.33$ par value being deposited with Receiver General on account of fire and life)... . ..... ......... 908,465 77 |  |  |  |
| Loans on life policies, being within the amount of their surrender value when the loans were made. |  |  |  |
| Cash on hand at head office in Canada |  |  | 28700 |
| Cash in banks, viz.: |  |  |  |
| Bank of Montreal, Montreal........ |  | $\begin{array}{r} \text { } \$ 105,83188 \\ -\quad 1,35350 \end{array}$ |  |
| Less due Bank of Montreal at St. John, N.B.... .. .................... ${ }^{107}{ }_{230} 00$ |  |  |  |
| Total |  |  | 106,955 38 |

## Department of Finance-Insurance Branch.

## LIVERPOOL AND LONDON AND GLOBE-Continued.

## Assets in oanada-Concluded.



Total carried out............... .............. ....... ......... 16,719 33
Cush in hands of agents in Canada
26,282 91
Office furniture, public clock, maps, plans, etc., at Montreal office, and St. John, N.B., branch offices (estimated)

2,500 10
Total assets in Canada......................................... 2, 151,483 59

## LIABILITIES IN CANADA.



Total net amount of fire losses in Canada unsettled......... ................ $\$ 7,10000$
Reserve of unearned premiums for ull outstanding fire risks in Carada. 296,508 00
Reinsurance fund under the life insurance department in Canada (estimated)

100,000 00
Due and accrued for salaries, rent and general expenses
50000
Total liabilities in Canada.................................... 404,10800
INOOME IN CANADA.
Gross cash received for fire premiums................................... $\$ 387,97399$
Deduct reinsurance, rebate, abatement and return premiums................. 35,746 01
Net cash received for fire premiums........... ... ............................. . 8 352,227 98
Received for interest on bonds and mortgages................................ 46,094 90
Received from interest and dividends on stocks and all other sources.. 24,202 73
Income from other sources (rents) ................. ................ ............... 2,622 58
Total cash income in Canada ............... ....... ...... \$ 425,148 19
EXPENDITURE IN CANADA.
Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $\$ 29,370.67$ ). ............... .......... $\$ 25,39504$
Paid for losses occurring during the year. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$ 251,18950$
Deduct amount received for reinsurance........................................... 16,75869
Net amount paid for said losses. . . . . . . . . . . . . . . ......... . . . . . . . . . . . . . . $\$ 234,43081$
Total net amount paid during the year for fire losses in Canada......... $\$ 259,82585$
Commission or brokerage ........................... ...... ......................... 56,405 67
Salaries, fees and all other charges of officials........................ .. ..... 23,441 88
Taxes in Canada............................... ............ ....................... repairs, $\$ 68.63$; coal and gas, $\$ 237.08$; travelling expenses, \$900.68; printing and stationery, $\$ 1,303.96$; fire commissioners, \$193.24; postage and telegrams, $\$ 1,855.46$; exchange, $\$ 641.09$; office expenses, $\$ 1,282.84$; surveys, $\$ 9+2.45$; underwriters, $\$ 2,046.15$; Insurance Superintendence, 8178.22 ; auditor, $\$ 400$; law expenses, $\$ 213.85$; fire brigade, $\$ 25$; office furniture, $\$ 135$; sundry, $\$ 305.50$.

## LIVERPOOL AND LONDON AND GLOBE-Continued.

RIBKS AND PREMIUMS.

| Fire Risks in Canada. | No. | Amount. | Premiums. thereon. |  |
| :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. | 26,142 | \$ 50,776,385 | \$ 585,152 46 |  |
| Taken during the year-new........... .... | 8,954 | 14,654,493 | 169,150 93 |  |
| do do renewed. | 10,306 | 17,459,853 | 215,320 89 |  |
| Total | 45,402 | $\begin{array}{r} \$ 82,890,731 \\ 31,343,382 \end{array}$ | $\begin{array}{r} 969,62428 \\ 370,63191 \end{array}$ |  |
| Deduct terminated | 19,399 |  |  |  |
| Gross in force at end of year. | 26,003 | $\begin{array}{r} 51,547,349 \\ 1,059,880 \end{array}$ |  |  |
| Deduct reinsured. |  |  | $11,94688$ |  |
| Net in force at 31st December, 1897. | 26,003 | \$ 50,487,469 | \$ 587,045 49 |  |
| Total number of policies in Canada at dute. ................. ......26,003 |  |  |  |  |
| Total net amount in force................................................... ..... $\$ 50,487,46900$ |  |  |  |  |
| Total premiums thereon. |  |  |  | 587,045 49 |

Department of Finance-Insurance Branch.
LIVERPOOL AND LONDON AND GLOBE-Continued.
General Business Statement for the Yrar ending 31st Drcember, 1897.

FIRE ACCOUNT.
$\begin{array}{ccr}\text { £ } & & 8 . \\ 8 . & \text { d. } \\ 857,714 & 10 & 5 \\ 237,642 & 6 & 9 \\ 240,372 & 10 & 7\end{array}$

| 39,807 | 17 | 2 |
| ---: | ---: | ---: |
| 165,169 | 6 | 8 |
| 740,000 | 0 | 0 |
| $2,280,706$ | 11 | 7 |




| $\boxed{22,280,70611 \quad 7}$ |
| :---: |

PROFIT AND LOSB ACCOUNT.

Balance of last year's account.................................

$$
\begin{array}{rrr}
\hline 49,626 & 0 & 0 \\
1,654 & 4 & 0 \\
\hline
\end{array}
$$

$\begin{array}{rrr}\boldsymbol{£} & \mathrm{s} & \mathrm{d} . \\ 1,068,068 & 16 & 3 \\ 171,790 & 19 & 1 \\ 165,169 & 6 & 8 \\ 23 & 6 & 6 \\ 608 & 14 & 5\end{array}$
$\begin{array}{rrr}85,974 & 0 & 0 \\ 1,131,759 & 17 & 2\end{array}$
Balance-- livid for the year 1897, paid 22nd
November, ... ; $\ldots$..........................
Carried to next year's account....... .. ... 1,131,759 17
LIABILITIEs.

## LIVERPOOL AND LONDON AND GLOBE-Concluded.



Department of Finance-Insurance Branch.


| 190,537 | 2 | 5 |  |
| :--- | :--- | :--- | :--- |
| $10,236,133$ | 0 | 6 |  |
|  |  |  |  |

Mortgages on property within the United Kingdom.£ $36,000 \quad 0 \quad 0$
House property, including offices partly occupied

 | $£ 190,537 \quad 2 \quad 5$ |
| :--- |

† Being the uncullected portion of the revenue of the last quarter, ending on the date to which these accounts are made up; since collected.

# THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY. 



## AgSETS IN CANADA.

Stocks and bonds held by the company :-



| Total net amount of unsettled claims for fire losses in Canada......... \$ | 7,983 75 |
| :---: | :---: |
| Reserve of unearned premiums for outstanding risks in Canada. | 148,560 14 |
| Total liabilities in Canada. | 156,5 |

INCOME IN CANADA.


## Department of Finance-Insurance Branch.

## LONDON AND LANCASHIRE FIRE-Continued.

EXPENDITURE IN CANADA.


RISKs AND PREMIUMS.

| Firc Risks in Canada. | No. | Amount. | Premiuns. |  |
| :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement | 21,554 | \$ 23,191,935 | \$ 282,114 66 |  |
| Policies taken during the year-new.......... | 5,449 | 10,28.4,836 | $\text { 121,412 } 30$ |  |
| do do renewed. | 5,198 | 8,846,818 |  |  |
| Total.. | 32,201 | \$ 42,323,589 | \$ 520,761 57 |  |
| Deduct terminated | 16,962 | 17,768,756 | 223,894 92 |  |
| Gross in force at end of year | 15,239 | \$ 24,554,833 | \$ 296,866 65 |  |
| Deduct reinsured |  | 730,319 | 8,223 31 |  |
| Net in force at 31st December, 189\%. | 15,239 | \$ 23,824,514 | \$ 288,643 34 |  |
| Total number of policies in force in Canada at date. . ............15,239 |  |  |  |  |
| Total net amount in force. . .... ....... ................................ ........ $\$$ 23,824,514 00 |  |  |  |  |
| Total premiums thereon |  |  |  | 288,643 34 |

## General Business Statement for the Year ending 31st December, 1897.

The net premiums, after deducting those paid to other companies in reduction of this company's liabilities, amounted to $£ 839,9700 \mathrm{~s} .6 \mathrm{~d}$., against $£ 836,1658 \mathrm{~s}$. 9 d . in $18: 16$.

The net fire losees incurred in 1897, including full estimates for such as were not adjusted at the closing of the books, amounted to $£ 418,57913 \mathrm{~s}$. 5 d .

After providing for all commissions, expenses, depreciations, bad debts and other charges, the credit balance on the working of the year's business stands at $£_{122,006} 2 \mathrm{~N} .10 \mathrm{~d}$., in addition to $£ 37,10414 \mathrm{~s}$. 6 d . for interest on investments, making a total of $£ 159,11017 \mathrm{~s} .4 \mathrm{~d}$.

The directors propose to pay on the 6th proximo, a dividend of 8s. per sbare, free of income tax, making. with the iuterim dividend paid in November last, a total distribution of $£ 51,060$, being 12 s . per share, against 10 s . per share paid for the previous year.

## LONDON AND LANCASHIRE FIRE-Concluded.

After giving effect to the foregoing, and after providing fully for the purchase of a colonial fire company, as shown in the balance sheet, the financial position will be as follows:

|  | £ | 8. d. |
| :---: | :---: | :---: |
| Capital fully subscribed.. | 2,127,500 | 0 |
| Of which is paid up. | 212,750 | 0 |
| Rescrve and reinsurance fund. | 600,000 | 0 |
| Balance carried forward. | 373,245 | 411 |

Income and Expenditure Account for the Year ending 31st December, 1897.


| Assets. |  |
| :---: | :---: |
|  | £ s. |
| Buildings owned by the company in Liverpool, London, Bristol, Dublin, the colonies, and New York, unencumbered. | . 181,254 19 7 |
| Part ownership in various salvage corps premises. ..................................... | 8,361 30 |
| Cash with bankers, and on deposit | 122,876 140 |
| British railway guaranteed and preference stocks | 151,562 53 |
| Mersey docks and harbour bonds and local debentures.... | 108,300 7 |
| United States funded loan and other first-class American invertments. | 481,293 14 6 |
| Colonial debentures and inseribed stock | 23,565 911 |
| Colonial government securities. | 53,242 87 |
| Foreign government securities. | 22,210 $10 \quad 6$ |
| Foreign railway bonds and debentures | 55,991 97 |
| Mortgages on first-class property (first liens). | 15,729 8 |
| Home branches' and agents' balances.. | 47,354 $15 \quad 9$ |
| Foreign branches' and agents' balances | 79,026 8 0 |
| Outstanding direct premiums. | 2,947 9 |
| Accrued interest, and sundry debtors | 12,352 194 |
|  | £1,366,070 3 |

## Department of Finance-Insurance Branch.

## THE LONDON ASSURANCE.



ASSETS IN CANADA.

|  |  |
| :---: | :---: |
| Carried out at market value............................................... $\$$ | 170,340 00 |
| Cash on hand at head office in Canada | 1,921 81 |
| Cash in Union Bank of Canada. | 3,711 68 |
| Agents' balances in Canada. | 11,031 62 |
| Total assets in Canada. | 187,005 11 |
| liabilities in canada. |  |
|  |  |
| Total amount of unsettled claims for loses in Canada. .. ............ $\$$ | 9,250 00 |
| Reserve of unearned premiums for all outstanding risks in Canada.. | 95,484 30 |
| Reinsurance reserve under life department. .............................. | 12,936 72 |
| Total liabilities in Canada............................ \$ | 117,671 02 |

INCOME IN CANADA.

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


| Net cash received for fire premiums. ............................. ........ $\$$ | 128,400 05 |
| :---: | :---: |
| Net cash receised for inland marine premium -................................ | 1,022 45 |
| Interest on deporit with Receiver General, $\$ 167,000$, paid direct to head office, England | 6,6i80 00 |
| Total cash income in Canada...... .................. \$ | 136,102 50 |


| Amount paid for losses cecurring in previous years (which losses were estimated in the last statement at $\$ 9,595$ ) |  | 9,852 29 |
| :---: | :---: | :---: |
| Paid for fire losses occurring during the year | \$ | 102,596 81 |
| Less savings and salvage and reinsurance |  | 12,302 24 |
| Net amount paid during the year for said losse |  | 90,294 57 |

[^16]
# THE LONDON ASSURANCE-Continued. 

## EXPENDITURE IN CANADA-Concluded.

Total net amount paid during the year for fire losses in Canada...... $\$ 100,14686$
Total net amount paid during the year for inland marine losses in
Canada
9881
Paid for commission or hrokerage. 21,546 97
Paid for salaries, fees and all other charges of officials in Canada..
9,315 61
Paid for taxes in Canada (including \$50, Marine Department)
3,016 28
All other payments in Canada, viz.:-
Rent, $\$ 1,839.14$; office expenses, $\$ 656.57$; postage, express and telegrams, $\$ 1,130.80$; printing and stationery, $\$ 1,000.79$; tariff expenses, $\$ 975.29$; maps, $\$ 385$; travelling expenses. $\$ 1,111.68$; advertising, $\$ 432.66$; commissions, Marine Department, $\$ 103.96$

7,635 89
Total cash expenditare in Canada...... ........... ...\$ 141,760 42

RISKS AND PREMIUMS.

|  |  | Amount. |  | Premiums. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gross polices in force at date of last statement. | 8 | 18,317,179 |  | 186,055 63 |  |
| Taken during the year-new.. |  | 7,784,238 |  | 78,595 85 |  |
| do do renewed |  | 7,353,643 |  | 78,227 18 |  |
| Total | \$ | 33,485,060 |  | 342,878 66 |  |
| Deduct terminated. |  | 14,624,645 |  | 149,637 73 |  |
| Gross in force at end of year | \$ | 18,860,415 |  | 193,240 93 |  |
| Deduct reinsurance. |  | 752,755 |  | 7,421 27 |  |
| Net in force at 31st December, 1897 |  | 18,107,660 |  | 185,819 66 |  |
| Inland Marinc Risks in Canada. |  |  |  |  |  |
| Gross policies taken during the year | \$ | 403,217 |  | 1,022 45 |  |
| Deduct terminated.. |  | 403,217 |  | 1,022 45 |  |
| Total number of policies in force in Canada at date. $\qquad$ No return. <br> Total net amount in force. $\qquad$ $\qquad$ $\qquad$ $\$ 18,107,660.00$ <br> Total premiums thereon. $\qquad$ $\qquad$ $\qquad$ |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

## General Business Statement for the Year ending 31st December, 1897. fire department.

The premium income of the year, after deduction of reassurances and returns, amounted to $£ 385,0062 \mathrm{~s} .10 \mathrm{~d}$., and the losses, inclusive of all claims to the 31 st , December, 1897, to $£ 009,2328 \mathrm{~s}$. 5 d .

The balance at the credit of the fire fund, after transferring $£ 50,000$ to profit and loss account, amounted on the 31st December, 1897, to $£ 675,0513 \mathrm{~s} .6 \mathrm{~d}$.

## MARINE DEPARTMENT.

The net premiums received during the year amounted to $£ 291,6595 \mathrm{~s} .7 \mathrm{~d}$. The losses paid and outstanding for 1897 and former yoars amounted to $£ 289,9914 \mathrm{~s}$. 0d. The balance at the credit of the marine fund amounted on the 31st December, 1897, to $£ 200,21017 \mathrm{~s} .9 \mathrm{~d}$.

## PROFIT AND LoSS.

The amount standing to the credit of this account on the 31st December, 1897, was $£ 139,072 \mathrm{1s}$. 2 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 1st April, and the balance of 15 s . on the 1st October.

Department of Finance-Insurance Pranch.
9 91 82E'I8Z\%

## THE LONDON ASSURANCE-Continued.

$$
£ 1,069,983 \quad 15 \quad 6
$$

| £ | s. | d. |
| ---: | ---: | ---: | ---: |
| 289,991 | 4 | 0 |
| 32,998 | 2 | 11 |
| 7,099 | 10 | 7 |
| 102 | 1 | 5 |
| 200,210 | 17 | 9 |
| $£ 530,401$ | 16 | 8 |




# 1896. <br>  

PROFIT ANI LOSS ACCOLNT.
$\begin{array}{cccc}£ & \text { s. } & \text { d. } & 1897 . \\ 135,134 & 18 & 9 & \text { Dec. } 31 .\end{array}$

| 30,323 | 15 | 8 |
| ---: | ---: | ---: | ---: |
|  |  |  |
|  |  |  |
| 15,879 | 9 | 6 |
| 50,000 | 0 | 0 |
| 35 | 12 | 6 |
| $£ 231,373$ | 16 | 5 |


 Less income ta

-     - 

Dividents to shareholders... .
Invome tax... . . . . . . . .
Balance, as per balance sheet

$$
\begin{aligned}
& \begin{array}{l}
\text { 18!\%. } \\
\text { Dec. } 31 \text {. A mount of marine insurance fund at this date. } \\
1897 \text {. } \\
\text { Dec. } 31 \text {. Premiums after deduction of bokerage, discoun }
\end{array}
\end{aligned}
$$

$\begin{aligned} & \text { Interest and dividends } \\ & \text { Less income tax... }\end{aligned}$
183
c.
$\begin{array}{rrr}£ 31,067 & 10 & 1 \\ 743 & 14 & 5\end{array}$
Dec. 31 . Interest and dividends not carried to ather
1896.

Dec. 31 . Balance of account at this date. . . . . . Dec. | 7,837 | 5 | 10 |
| :--- | :--- | :--- |
| $£ 530,401$ | 16 | 8 |
|  |  |  |
| PROFIT ANI) |  |  |
| £ | s. | d. |
| 135,134 | 18 | $!$ |,

震
$291,659 \quad 5$


## $\xrightarrow{2}$

THE LONDON ASSURANCE-Concluded.

| liabilities. | £ | s. d. | Assets. | £ | s. d. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Shareholders' capital, $£ 896,550$, of which is paid up. | 448,275 |  | Mortgages on property within the United Kingdom. 5569,909685 |  |  |
| General reserve fund. . . . . . . . . . . . . . . . . . . . . . . |  |  | Loans upon parliamentary rates. . . . . . . . . . . . . . . 432,888 18 |  |  |
| Life assurance funds-Non-participating £ 660,883 $10 \quad$; |  |  | Loans upon rent charges...... ........ ... ..... 12,493 176 | 1,015,291 | 58 |
| Participating.. .... ................... ... $1,444,336{ }^{5} 4$ |  |  | Mortgages on property out of the United Kingdom. | 5,600 | 0 |
| Fire fund.. | 2,105,219 |  | Loans on the corporation's life policies........... .... ..... | 52,551 120,927 | 4 16 |
| Marine fund | 675051 200,210 | 179 | Loans on railways and on other securities Investments :- |  |  |
| Profit and loss. | 139,072 | 12 | In British government securities, viz. :-- |  |  |
|  | £3,877,828 | 183 |  |  |  |
| Outstanding life claims . . . . . . . . . . . . . . . . . . . . . £20,468 1 0 | £ 3,877,828 |  |  | 203,065 | 1310 |
| do fire losses.. . . . . . . . . . . . . . . . . . . 61,046 9 3 |  |  | Colonial government securities | 29,834 | 00 |
| do marine losses... .................... 8 8,070 710 |  |  | Foreign government securities.. | 221,667 | 191 |
| do dividends to shareholders............ $18,074 \quad 50$ |  |  | Municipal securities. | 216,173 | ${ }^{0} 10$ |
| do . income tax....... ............... 589 6 6 |  |  | Railway and other debentures and debenture stocks. | 978,914 | 1110 |
| Fire premiums due to other companies:........... 10,597141 |  |  | Railway and other preferred and ordinary stocks. | 520,683 | 44 |
|  |  |  | Indian railway annuities guaranteed.. . . . . . ... | 56,720 | 0 |
| $\infty_{0}$ Clerks' savings fund . . . . . . . . . . . . . . . . . . . . . . . . 6,378 511 |  |  | Ground rents..... | 144,303 | 192 |
| Interest received but not yet due.................. 392128 |  |  | Reversions... | 55,419 |  |
|  | 130,65\% |  | Life interests.. | 1,108 | 1410 |
|  |  |  | Premises account. | 3,735 | 17 |
|  |  |  | Agents' balances, viz. :-- 10810 |  |  |
|  |  |  |  |  |  |
|  |  |  | Marine...................... . . . . . . . . . . 71,853 77 |  |  |
|  |  |  | Loans upon personal security | $\begin{array}{r} 147,493 \\ \text { Nil. } \end{array}$ |  |
| . |  |  | Outstanding premiums. | 42,549 | 65 |
|  |  |  | do interest | 1,688 |  |
|  |  |  | Fire premiums due by other companies....................... | 3,004 | 184 |
|  |  |  | Cash:- |  |  |
|  |  |  | On deposit. <br> In hand and on current accounts. |  |  |
|  |  |  | In hand and on current accounts. . . . . . . . . . 51,681 , | 174,695 |  |
|  |  |  | Bills receivable | 12,623 | 61 |
|  |  |  | Policy stamps. |  |  |
|  | £4,008,485 | 1811 |  | £4,008,485 | 1811 |

## Department of Finance-Insurance Branch.

## THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Statement for the Year ending 31bt December, 1897.
President-Thomas E. Robson.
Principal Office-London, Ontario.
D. C. Macdonald.
(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being and Chief Agent-
Cap. 52 of the Consolidated Statutes of Upper Canada; amended in 1863.27
Vic., Cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic.,
Cap. 40. Organized and commenced business in Canada, 1859.)

## CAPITAL.

The company has no stockholders, but merely members who are insured, and who are only bound to the extent of their premium notes given for insurance.

ASSETS.

# Value of real estate (less encumbrances) held by company \$14,110 81 Municipal and loan companies' debentures owned by the company, viz.: 

|  | Par value. Market value. |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| *City of St. Thomas debentures | \$ | 22,600 00 | \$ | 24,803 50 |
| *Town of Tilsonburg debentures. |  | 6,500 00 |  | 7,328 75 |
| * Untario Loan and Debenture Company debentures. |  | 13,260 00 |  | 13,260 00 |
| *Huron and Erie Loan and Savings Company debentures. |  | 13,260 00 |  | 13,260 00 |
| Total par and market values | \$ | 55,620 00 | $\$$ | 58,652 25 |

Carried out at market value ..... 58,653 25
Cash on hand at head office ..... 29746
Accrued interest on debentures ..... 40267
Agents' balances .....
12,822 16 .....
12,822 16
Bills receivable ..... 44000
(Amount of same overdue, \$340.)
Premium notes on hand ..... 8465,88980
Deduct amount paid thereon 164,678 07 ..... 301,211 73
(Total assessments on premium notes, $\$ 221,362.54$. )
Office furniture ..... 1,489 41
Goad's plans ..... 25000
Total assets ..... 389,676 49

[^17]Sessional Papers (No. 4.)
A. 1898

## LONDON MUTUAL FIRE—Continued.



INCOME.

|  |  |
| :---: | :---: |
| Gross cash received for premiums. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \% 186,416 11 |  |
| Deduct reinsurance, rebate, abatement and return premiums .......... 3,022 29 |  |
| Net cash received for premiums.,... ........ .... ..................... .... 8 | 183,393 82 |
| (Bills and notes received during the year for premiums and remaining unpaid, \$152,773.07) |  |
| Received for interest and dividends on stocks, and all other sources. | 3,073 05 |
| Sundries, viz. : Transfer fees, $\$ 396.94$; steam thresher licenses, $\$ 1$; rent, $\$ 317$ | 71494 |
| Total cash income ............................ ........... ...... 8 | 187,181 81 |


| EXPENDITURE. |  |
| :---: | :---: |
| Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement $\$ 21,827.18$ )............................. 21,19936 |  |
| Paid for losses occurring during the year........ . . . . . . . . . . . . . . . . . \$ 112,189 08 |  |
| Deduct reinsurance. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 1,973 54 |  |
| Net amount paid for said losses. . . . . . . . . . . . . . . . . . . \& 110,215 54 |  |
| Total net amount paid during the year for fire losses ................... \$ | 131,41490 |
| Commission or brokerage | 28,800 95 |
| Taxes | 48040 |
| Salaries, fees and all other charges of officials | 19,39+ 63 |
| Miscellaneous payments, viz.:-Bank commission, $\$ 66.51$; law expenses, $\$ 1,617.19$; postage, \$2,042.53; printing, advertising and stationery, \$2,481; Dominion Government inspection, \$86.37; interest, $\$ 1.361 .04$; discount on stamps, \&c., $\$ 46.03$; water, fuel and light, $\$ 193.53$; Ontario Government license, $\$ 150$; expenses of Underwriters' Association, $\$ 86.25$; petty expenses, telegrams, telephone, exprese, \&c., $\$ 455.2+$; rewards and gratuities, $\$ 312.50$ | 8,898 19 |
| Total cash expenditure.............. ......................... $\$$ | 188,989 07 |

## Department of Finance-Insurance Branch.

## LONDON MUTUAL FIRE-Concluded.

CASH ACCOUNT.

| $\begin{aligned} & \text { Dr. } \\ & 1896 . \end{aligned}$ | $18!7$. | Cr. |
| :---: | :---: | :---: |
| Dec. 31-To balance in hand and in banks at this date......... \& 1,723 52 | Dec. 31--By expenditure during year, as above. | $188,989 \quad 07$ |
| ${ }^{1897}$. ${ }^{\text {18, }}$ | Borrowed money returned... | 21,937 49 |
| Dec. 31-Income as above. . . . . . . . 187,181 81 | Note.. . . . . . . . . . . . . . | 5000 |
| Borrowed during the year. . . 22,36869 | Balancs in hand and in banks |  |
| \$211,274 02 | this date. | 29746 |
| --11, |  | \$ 211,274 02 |

## RISKS AND PREMICMS.

| Firc Risks in Canada. | No. | Amount. |  | Premiums thereon. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statemen | 44,922 | \$ | 51,090,495 |  | 58 |
| Taken during the year-new and renewed | 16,891 |  | 18,491,287 |  | 250,932 44 |
| Tota | 61,813 | \$ | 69,581,782 | 8 | 906,357 02 |
| Deduct terminated. | 16,568 |  | 17,984,476 |  | 226,506 08 |
| Gross in force at end of ye Deduct reinsured | 45,245 | \$ | 51,597,306 | \$ | 9,850 94 |
|  |  |  |  |  |  |
| Net in force at 31st December, 1897 | 45,245 | S | 51,205,183 |  | 676,093 |

Total number of policies in force at date. . ....... ...................45,245
Total net amount in force
\$51,205,183 00
Total premiums thereon 676,09333

## THE MANCHESTER FIRE ASSURANCE COMPANY.

Statement for the Year ending 31st Deqember, 1897.
President-Thomas B.irham Foster. | ManagerandSecretary-William Lewis.

Principal Office - Manchester, England.

Chief Agent in Canada-James Boomer. 1 Head Office in Canada-Toronto.
(Established, 21st June, 1824 ; commenced businers in Canada, 20th May, 1890.)

## CAPITAL.

| ant of joint stock | authorized and subscribed for..............\$9,733,333 33 |
| :---: | :---: |
| do do | paid up in cash .. ... . ...... .. .............. 973,333 |

ASSETS IN CANADA.
Stocks, bonds and debentures:-


Carried out at market value

. 216,832 00

Cash at head office in Canada ..................... ...... ......................... 26,038 59
Cash in hands of agents in Canada ......... .............. ........ .............. 4,03881
Block plans..... ..... .. ................................................................ 3,00000
Office furniture and fixtures .... ... .. ..... ... ................................... 50000
Other assets . ................. .......... ... ............. ...... ........ ..... . . .. 59515
Total assets in Canada . ............................................. \$ 251,004 55

## LIABILITLES IN CANADA.

| Net amount of losses | adjusted but not due | 3,649 59 |
| :---: | :---: | :---: |
| do | reported or supposed | 2,590 85 |
| do | resisted, in suit(\$1,980 of which accrued in previous years) | 6,980 00 |
|  |  | 1,080 00 |

Total net amount of unsettled claims
\$ 14,30044
Reserve of unearned premiums upon all unexpired fire risks in Canada. 134,753 40
Due for reinsurance and other accounts. .... .................................. 1,32247
Inspector's account . ..... .. ........ ........................... ................... 1,080 03
Bank overdraft..... .................. ............. ................................. 4,462 02
Total liabilities in Canada.......... ............................... $\$ 155,91836$

# Department of Finance-Insurance Branch. 

## MANCHESTER FIRE-Continued.

## INCOME IN CANADA.

| Gross cash received for premiums . . . . . . . . . . . . . . . . . . . . . . . . . . . . ${ }^{\text {2 }} 219,75340$ |  |
| :---: | :---: |
| Deduct reinsurance, rebate, abatement and return premiums ............. 24,337 26 |  |
| Net cash received for premiums.............................. ............. \$ | 195,416 14 |
| Interest on deposit with Receiver General, paid direct to head office in England | 7,577 00 |
| Interest on bank deposits............ ........................... ............... | 21810 |
| Total income in Canada . ....................................... $\$$ | 203,211 24 |
| EXPREDITURE IN CANADA. |  |
| Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $\$ 13,067.96$ ) ........... 11,787 ! 10 |  |
| Amount paid for losses occurring during the year.................... . $\$ 162,28402$ |  |
| Deduct savings and salvage and reinsurance ............ ......... ... . 24,532 25 |  |
| Net amount paid during the year for said losses . . . . . . . . . . . . . . . . . . . . 137,75177 |  |
| Total net amount paid during the year for fire losses in Canada ......\$ | 149,539 67 |
| Commission or brokerage in Canada......................................... | 32,795 10 |
| Salaries, feer, and all other charges in Canada. ........................... | 12,040 60 |
| Taxes in Canada................................ ..... ............................. | 4,561 32 |
| Miscellancous, viz.:-Stationery and printing, \$852.11; travelling, $\$ 1,221.28$; advertising and subscriptions, $\$ 700.05$; postage, telegrams and express, $\$ 1,521.98$; office expenses, $\$ 517.02$; legal expenses, $\$ 275.37$; maps and plans, $\$ 883.55$; underwriters' asfociations, $\$ 1,102.14$; rente, $\$ 2,229.16$; auditors' fees, $\$ 448.31$ | 9,750 97 |
| Total expenditure in Canada. ................................. 8 | 208,687 66 |

## RISKS AND PREMIUMS.



MANCHESTER FIRE ASSURANCE COMPANY-Concluded.
General Business Statement for the Year ending 31st December, 1897.
The net premiums for the year 1897 , including those of the "American" of
New York, amounted to $£ 850,59913 \mathrm{sin} 9 \mathrm{~d} .$, being $£ 3,120$ more than the combined
premiums of 1896 . The combined losses thereon, including full provision for all An interim dividend of 2 s . per share was paid in unsettled clains, amounted to $£ 491,75415 \mathrm{~s} .9 \mathrm{~d}$., say 57.8 per cent.
FIRE ANI) REVENUE ACCOUNT.
p 's $\boldsymbol{f}$

$$
\begin{aligned}
& \text { mend a further dividend at the same rate for } \\
& \text { the past half-year, and also a bonus of } 2 \mathrm{~s} \text {. per } \\
& \text { share, making for the year } 15 \text { per cent .... }
\end{aligned}
$$

Interest paid and accrued on "Times Mutual,"

£86,113 $10 \quad 5$ Cost of "Commercial" of Cape Town business,
and "Times Mutual" and "Sprinkler" com-
$\begin{array}{rrr}£ 30,000 & 0 & 0 \\ 2,092 & 1 & 8 \\ 5,178 & 17 & 1\end{array}$
$5,178 \quad 17 \quad 1$
$\begin{array}{rrr}17,425 & 10 & 2 \\ 10 & 0 & 0\end{array}$ ter broviding for $\$ 47,608 \quad 13 \quad 1$

| $£$ | s. | $d$. |
| ---: | ---: | ---: |
| 491,754 | 15 | 9 |
| 149,925 | 17 | 11 |
| 15,323 | 12 | 2 |
|  |  |  |
| 131,840 | 14 | 11 |
| $£ 788,845$ | 0 | 9 |
| 86,113 | 10 | 5 |
| $£ 874,958$ | 11 | 2 |

## Department of Finance－Insurance Branch．

| $\odot \infty$ |  | N二三N |
| :---: | :---: | :---: |
|  | 产通 |  |
| $x^{\circ}$ | 会 | ¢0 ¢ ¢ |

Cape of Good Hope government 3／2 per cent inscribed stock． Transvaal government 5 per cent loan ．．．．．．．．．．．．．．．．．．．．．．．．．．． Austrian government 4 per cent gold rentes
 House property and furniture，land，Manchester，London and Balances in hands of branches and agents（home and foreign） Due by other offices．．
Catstanding premums．．．．．．．．

| $571,901 \quad 510$ |
| ---: |
| $£ 771,901 \quad 510$ |


| 29,990 | 0 | 0 |
| ---: | ---: | ---: |
| $£ 801,891$ | 5 | 10 |
| 117,960 | 10 | 1 |
| 7,046 | 19 | 0 |
| 20,000 | 0 | 0 |
|  |  |  |

## 

| $£ 180,43418$ | 3 |  |
| ---: | ---: | ---: |
| 163,333 | 6 | 8 |

## Add＂American＂of Nea，York funds from its last year＇s ac－

Less cost of＂American＂，stock．
－

## дəquaдdәS p！ed риар！̣！

 Dividend and bonus payable 5th $\underset{\text { Interest paid and accrued on }}{\text { April，}} 1898 \ldots \ldots$ ＂Times Mutual，＂\＆c．，bonds．Amounts written off ledger value Amounts written off ledger value Cost of＂Comnercial＂of Cape Town business，＂Times Mu－
tual＂and＂Sprinkler＂bonus－
 Reserve funds．
$\begin{array}{r}55,596 \quad 8 \quad 11 \\ \hline\end{array}$
$\xrightarrow{\text { 0．}, \text { ，}}$

＊Including bonds for $£ 37108$ ．to be issued．

## THE MERCANTILE FIRE INSURANCE COMPANY.

## Statement for Year ending 31st December, 1897.

President-James Lockig. $\quad$ Secretary and Chief Agent-
Principal Office-Waterloo, Ont.

Alfred Wright.

Business Office-Toronto.
(Incorporated by Ontario Act, 37 Vic., Cap. 87, 1874; amended by 55 Vic., Cap. 101
(Ontario), 1892. Commenced business in Canada, 1st Nov., 1875.)

CAPITAL.

(For List of Shareholders see Appendix.)

## ASSETS.

Stocks, bonds and debentures, viz.:-

|  | Par Value. | Market Value. |
| :---: | :---: | :---: |
| Thorold debentures | \$ 5,276 33 | \$ 5,609 82 |
| * Leamington debentures. | 9,798 10 | 10,406 22 |
| * Arthur do | 5,000 00 | 5,31.387 |
| * Thamesville do | 3,722 0n | 3,839 70 |
| * Markdale do | 4,145 72 | 4,400 73 |
| * Markham do | 13,015 58 | 14,252 70 |
| * Berlin do | 5,559 00 | 5,902 30 |
| * Windsor do | 5,000 00 | 5,000 00 |
| * Guelph do | 4,400 00 | 4,670 16 |
| * Canada 3 per cent stock. | 58,400 00 | 60,774 51 |
| Total par and | \$ 114,316 73 | \$ 120,170 01 |


| Carried out at market value... ..... ................................... ......... $\$$ | 120,170 01 |
| :---: | :---: |
| Cash on band at bead office. | 2,083 99 |
| Cash in Dominion Bank. | 29,977 42 |
| Interest accrued and unpaid on debentures. | 1,512 82 |
| Agents' balances...... . . . . . . . . . . | 2,408 23 |
| Bills receivable (overdue).......... .. ....... | 10000 |
| Total assets ..... .. ...... . ....... ....... ..... ...... ...... ..... | 156,252 47 |

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

## MERCANTILE FIRE-Continued.

## LIABILITIES.



## INCOME.

For Fire Risks.

| Gross premiums received in cash. Gross cash received on bills or notes taken for premiums. | $\begin{array}{r} 81,11871 \\ 42667 \end{array}$ |  |
| :---: | :---: | :---: |
| Gross cash received for premiums | 81,545 38 |  |
| Deduct reinsurance, rebate, abatement and return premiums | 11,87484 |  |
| Net cash received for premiums. | 69,670 54 |  |
| Total net cash received for premiums. | . 8 | 69,670 54 |
| Received for interest on bonds... |  | 4,580 21 |
| Income received from other sources. | ... .... | 3105 |
| Total cash income........... ...... | ..... $\$$ | 74,281 80 |

For Fire Losses.

Total net amount paid during the year for losses .....

## Taxes

Miscellaneous payments, viz.:-Postage, telephone, telegraph and express, $\$ 902.52$; stationery and printing, $\$ 723.76$; advertising, \$552.89; rent, $\$ 861.65$; travelling expenses, $\$ 195.39$; Canadian Fire Underwriters' Association, $\$ 622.95$; law expenses, 824.12 ; office expenses, $\$ 365.40$; inspection, $\$ 249.83$; maps, $\$ 356.65$; written off agents' balances, $\$ 15.93$

4,871 09
Total cash expenditure........................ .... .. .......... $\$$ 65,297 37

$$
\begin{array}{ll}
4-13 & 193
\end{array}
$$

# MERCANTILE FIRE-Concluded. <br> cash account. 

| 1896. | Dr. |  | 1897. | $C r$. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| $\begin{aligned} & \text { Dec. } 31 . \\ & 1897 . \\ & \text { Dec. } 31 . \end{aligned}$ |  <br> Income as above | \& 83,851 48 | Dec. 31. | By Expenditure as above ...8 <br> Investments. | $\begin{aligned} & \$ 55,29 \div 37 \\ & 60,774 \end{aligned}$ |
|  |  | 74,281 80 |  | Balance in hand and in banks at this date .... | 32,061 41 |
|  |  | \$ 158,133 28 |  |  | \$ 158,133 28 |



## Department of Finance-Insurance Branch.

# THE NATIONAL ASSURANCE COMPANY OF IRELAND. 

Statement for the Year ending 31st Deokmber, 1897.
Secretary-C. Chevallirr Cream. 1 Principal Office—Dublin.
Chief Agent in Canada-Matthew C. Hinseaw. - Head Office in Canada-Montreal.
(Incorporated, 10th Nov., 1838. Commenced business in Canada, 2nd April, 1883.)

## CAPITAL.



ASSETS IN CANADA.

| Stock in deposit with Receiver General, viz. :- |  |  |
| :---: | :---: | :---: |
|  | Par value. Market value. |  |
| Canada;4 per cent stock. . . . . . . . . . . . . . . . . . . . . . . . . $\$$ | 100,161 00 \& 108,173 88 |  |
| Carried out at market value ...... ..... ................................ 8 108,173 88 |  |  |
| Cash at head office in Canada |  | 10000 |
| Cash in Bank of British North America |  | 14,106 28 |
| Amount of eash in the hands of agents in Canada |  | 10,706 12 |
| Office furniture, including maps, plans, books, \&c |  | 3,500 00 |
| Total assets in Canada. |  | 136,586 28 |

## LIABILITIES IN CANADA.




## INCOME IN OANADA.



* Paid direct to head office, Dublin. 4-137

Sessional Papers (No. 4.)
A. 1898

## NATIONAL OF IRELAND—Continued.

## EXPENDITURE IN CANADA.


Net amount paid during the year for fire losses. ..... \$ 85,491 33:
Commission or brokerage in Canada ..... 26,632 17
Salaries, fees and all other charges of officials in Canada. ..... 4,914 8:

Taxes in Canada 2,923 39
Miscellaneous expenditure, viz.:-Office charges, $\$ 940.60$; stationery and printing, $\$ 802.21$; advertising, $\$ 972.88$; maps and block plans, $\$ 314.47$; postage, express and telegrams, 8366.83 ; travelling, $\$ 723.01$; office rent and taxes, $\$ 841.42$; ageuts' charges, $\$ 2,020.30$; law charges, $\$ 45.66$; Board of Underwriters, $\$ 778.15$.

RISKS AND PREMIUMS.

Total number of policies in force in Canada at date ..... No return.
Total net amount in force ..... \$14,494,306 $00-$
Total premiums thereon ..... 187,300 70.

General Business Statement for the Year ending 31st December, 1897.

## FIRE DEPARTMENT.

The premiums, less reinsurance, for the year amounted to $£ 288,09311 \mathrm{~s} .11 \mathrm{~d}$. ; the fire claims were $£ 200,6943 \mathrm{~s}$. 5 d .; and the commission and expenses were £91,758 0s. 6d.

The adverse balance of the year's working is caused by running off a considerable amount of continental business which has proved unfavourable in the past and your directors feel confident that their action in this matter will place the businessof the company on a footing more likely to give favourable results in the future.

## Department of Finance-Insurance Branch.

## NATIONAL OF IRELAND-Continued.

## PROFIT AND LOSS ACCOUNT.

The balance of the profit and loss account, after deducting the final dividend of 3 per cent for 1896 and the interim dividend of 2 per cent for 1897 paid in August last, and $£ 5,59810 \mathrm{~s}$. 7d. transferred to the fire fund, will be $£ 8,4924 \mathrm{~s}$. 7d., out of which the directors recommend the payment of a further dividend of 3 per cent, being 1s. 6d. per share, making together 5 per cent for the year, after payment of which $£ 5,4924 \mathrm{~s}$. 7d. will be carried forward to next year's account.

## FIRE ACCOUNT.

| 1897. ${ }_{\text {Jan. }}$ 1-Amount fire insurance fund | £ s. d. | 1897. | £ |  |
| :---: | :---: | :---: | :---: | :---: |
| at the beginning of the year | 100,760 15 | Dec. 31-Claims by fire (after deduction of reasourances)..... | 200,694 |  |
| Dec. 31-Premiums received (after de- |  | Commission. | 53,850 | 92 |
|  | 288,093 1111 | Expenses of management. . | 37,907 | 114 |
| Amount transferred from profit and loss.. | 5,598 $10 \quad 7$ | Aniount of fire insurance fund at the end of the year | 102,000 | 0 |
|  | £394,452 311 |  | £394,452 | 311 |

## PROFIT AND LOSS ACCOUNT.



## NATIONAL OF IRELAND-Continued.

Balance Sheet, 31st December, 1897.


## Cepartment of Finance-Insurance Branch.

Balance Sheet on 31st December, 1897-Concluded.


# NORTH BRITISH AND MERCANTILE INSURANCE COMPANY. 

Statement for the Year ending 31st December, 1897.
Chairman-Quintin Hogg, Esq.
Manager-Phillip R. D. Maclagan. Chief Agent and Managing Director in Canada-Thomas Davidson. Principal Office—Edinburgh. | Head Office in Canada-Montreal. (Established, 1809. Commenced business in Canada, 1862.) capital.


> ASSETS IN CANADA.
> Real estate (leas 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 ottices.
> 60,000 00
> Two and a half story building, Montreal, occupied by tenants as warehouses.
> 23,000 00
> 25,000 00

Loans secured by bonds or mortgages constituting a first lien upon
real estate.. ......... ....... ...................................... ...............
Amounts of loans secured by bonds, stocks or other marketable col-
laterals
Stocks and bonds, viz. :-
Deposited with Receiver General : Par value.
Montreal Harbour bonds. \$ 124,000 00

County of Carleton bonds. 10,000 00
Montreal Corporation stock 14,00000
County of Middlesex bonds. 73,000 00




Town of St. Henry bonds......................................................... 100,00000



City of Brantford bonds. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 20.1 . 20,00000
City of Belleville bonds. 50,00000


Province of Quebec bonds. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\quad \mathbf{5 1 , 0 0 0} 00$

City of Ottawa bonds. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 5 . 50,00000


## Department of Finance-Insurance Branch.

## NOR'TH BRITISH AND MERCANTILE-Continued.

| 'Central Canada Loan and Savings Co.'s bonds | 25,000 00 |
| :---: | :---: |
| Town of Brockville bonds. | 8,021 95 |
| Town of Longueuil bonds. | 25,000 00 |
| City of Winnipeg. . | 62.48901 |
| Town of Woodstock bonds. | 60,00000 |
| Town of Cobourg bonds. | 3,500 00 |
| Village of Kingsville bonds | 17,393 37 |
| Town of Kincardine bonds. | 3,051 70 |
| Town of Leamington bonds. | 4,689 95 |
| City of Three Rivers bonds. | 43,000 00 |
| Town of Wallaceburg bonds. | 15,737 74 |
| Present value town of Chatham bonds | 15,693 88 |
| 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 | 9,348 11 |
| Township of Rochester bonds | 71333 |
| Town of Petrolia bonds. | 21,040 85 |
| Village of Wallaceburg bonds | 3,704 38 |
| Township of Romney bonds. | 11,312 86 |
| Township of Colchester bonds | 59900 |
| Township of Raleigh annuities | 2,205 75 |
| Town of Picton bonds. | 12,801 81 |
| St. James' Cathedral bonds | 59,746 55 |
| City of Hamilton bonds | 72,120 00 |
| West Torontio Junction bonds | 28,700 00 |
| Town of Cornwall bonds. | 28,071 00 |
| Cote St. Antoine bonds | 100,000 00 |
| City of Hamilton school bonds | 27,37935 |
| Township of Kichmond, B.C., bonds | 50,00000 |
| City of London, Ont., bonds. | 80,00000 |
| City of Victoria, B.C., bonds. | 126,00000 |
| Montreal Board of 'lrade 5 per cent bond | 5,00000 |
| City of New Westminster. B.C., bonds. | 57,000 00 |
| Montreal Water and Power Company bronds | 75,000 00 |
| Town of Lindsay bonds.... . . . . . . . . . . . | 69,000 00 |
| City of Halifax bonds. | 44,000 00 |
| City of Halifax stock | 15,000 00 |
| Montreal Protestant school bonds | 58,000 00 |
| Montreal R. C. school bonds. | 55,00000 |
| City of St. Henry bonds. | 100,00000 |
| Province of Prince Edward Island bonds | 25,000 00 |
| City of Brantford bonds.. | 50,00000 |
| City of St. Catharines bonds. | 15,000 00 |
| Windsor Hotel Company bonds, Montrea | 100,000 00 |
| Province of Ontario annuities... | 14,295 95 |
| Town of Acton P. O. bonds | 20,000 00 |
| Town of Brockville Waterworks bonds | 16,000 00 |

Total par value... .... ..................... ....................... $\$$ 2,767,741 87
Cash in Bank of Montreal, Montreal ..... 89,083 42
Interest accrued and unpaid on stocks and bonds ..... 58,455 33
Balance due by agents in Canada ..... 36,497 32
Office furniture and supplies in Montreal, Toronto and St. John, N.B.2,500 00
Total assets in Canada ..... $5,374,07813$
LIABILITIES IN CANADA.
Net amount of fire losses in Canada reported or supposed, but not claimed. $\$$ ..... 3,717 25
Net amount of fire losses in Canada resisted-in suit ..... 3,000 00
Total net amount of unsettled claims for fire losses in Canada ....... \$ ..... 6,717 25
Reserve of unearned premiums for all outstanding fire risks in Canada ..... 324,624 95
Reinsurance fund, under the life insarance branch ..... 592,73! 99
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses ..... 5,826 19
Total liabilities in Canada 929,903 ..... 38

## NORTH BRITISH AND MERCANTILE-Continued.

| Gross cash received for fire premiums Deduct reinsurance, \&c. . | $\begin{array}{r} \$ 48,92979 \\ 51,83683 \end{array}$ |  |
| :---: | :---: | :---: |
| Net cash received for fire premiums | \$ | 431,092 96 |
| Received for interest and dividends | ... ...., | 146,962 24 |
| Received for interest on bank deposits, \&c. |  | 3,210 07 |
| Rents (net). |  | 3,528 33 |
| Total cash income in Canada. | \$ | 584,793 60 |

## EXPENDITURE IN CANADA.



Total net amount paid during the year for fire losses in Canada ......\$ 332,504 37
Commission or brokerage ................. ....................................... 71,58048
Salaries, fees and all other charges of officials in Canada .............. $\mathbf{2 6 , 6 0 3} 75$
Taxes in Canada
All other expenses in Canada, viz.:-Advertising, newspapers and directories, $\$ 1,014.79$; calendars, $\$ 1,422.40$; retiring allowances, $\$ 1,500$; bookbinding, printing and stationery, $\$ 2,903.11$; heating, lighting and water, $\$ 548.54$; underwriters' associations, $\$ 2,573.02$; travelling expenses, $\$ 2,967.07$; office furniture, $\$ 131.63$; auditors' fees and legal expenses, $\$ 681.55$; rents, $\$ 3,850.04$; insurance superintendence, $\$ 233.37$; other miscellaneous expenses, $\$ 521.53$; postage, express, bank charges and telegrams, $\$ 3,490.65$; plans, $\$ 1,295.92$; freight and duty, $\$ 16442$; telophone and tolls, $\$ 217.78$; fire commissioners, $\$ 38.50$; fire marshal's salary, $\$ 198.22$. Total, $\$ 23,752.54$. Less proportion of expenses chargeable to life branch, $\$ 1,500$

Total cash expenditure.
8
457,31154

RISKS AND PREMIUME.

| Firc Risks in Canada. No. | Amount. | Premiums thereon. |  |
| :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. . 32.870 | \$ 57,086,975 | \$ 648,229 84 |  |
| Taken during the year-new and renewed.......21,470 | 41,472,368 | 475,392 16 |  |
| Total . . . . . . . . . . . . . . . . . . . . 54,340 | \$ 98,559,343 | \$1,123,622 00 |  |
| Deduct terminated.. .. ........... . ....... . 19,940 | 40,276,728 | 462,745 55 |  |
| Gross in force at 31st December, 1897. . . . . . . . . 34,400 | \$ 58,282,615 | \$ 660,876 45 |  |
| Deduct reinsured . . . . . . . . . . . . . . . . . . . . . . . . | 1,659,473 | 18,796 53 |  |
| Net in force 31st December, 1897 . . 34,400 | \$ 56,623,142 | \$ 642,079 92 |  |
| Total number of policies in force at date... | -.......... | ..... 34,400 |  |
| Total net amount in force. |  | . | 36,623,142 00 |
| Total premiums thereon | , | .... .... | 642,079 92 |

## Department of Finance-Insurance Branch.

## NORTH BRITISH AND MERCANTILE-Continued.

General Business Statement for the Year ending 31st December, 1897.
REVENUE ACCOUNTS.
FIEE ACCOUNT, YEAR 1897.

| Reserve at 31st December, 1896. | £1,550,000 | 0 |  | Losses less reinsurances | £ 809,605 |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Premium Reserve at 31st Decem- |  |  |  | Commission. | 241,816 | 12 |  |
| ber, 1896. . . . . . . . . . . . . . . | 585,374 |  |  | Expenses of management. | 242,912 |  |  |
| Premiums received in 1897 less reinsurances... | $1,433,829$ | 1 |  | Premium Reserve at 31st December, 1897 |  | 12 |  |
|  |  |  |  | Reserve at 31st December, 1897.... | 1,550,000 |  |  |
|  |  |  |  | Balance, being profit of 1897 carried to Profit and Loss. | 151,337 |  |  |
|  | £3,569,203 | 3 | 0 |  | £3,569,203 |  |  |

PROFIT AND Loss account, year 1897.

LIABIIITIES．

|  | －以ッ＜0000000 |
| :---: | :---: |
|  | NO¢ ¢－小－ |
|  <br>  |  <br>  |
| N⿵冂䒑山心Ninco |  |
| CR | － |

£3，774，778 1

| $7,700,009$ | 11 | 9 |
| ---: | ---: | ---: | ---: |
| $2,590,347$ | 11 | 10 |
| $£ 14,065,135$ | 4 | 9 |



## Department of Finance-Insurance Branch.

## NORTHERN ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1897.

| Chairman-Rt. Hon. Sir Algernon West, K.C.B. | General Manager-H. E. Wilson. |
| :---: | :---: |
| Frincipal Offices-L | don and Aberdeen. |
| Head Office in Canada-Montreal. | Chief Agent in Canada-Robert W. Tyre. |

(Established 2nd June, 1836. Commenced business in Canada, 1867.)
capital.
Amount of joint stock capital authorized and subscribed
for................................................... .... ........ ....



## THE NORTHERN-Continued.

INCOME IN CANADA.



| Fire Risks in Canada. No. | Amount. | Premiums thereon. |  |
| :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement .......16,053 | \$ 24,173,170 | \$ 283,990 55 |  |
| Taken during the year-new......................... 5,950 | 10,758,589 | 123,178 51 |  |
| do do renewed............. ....... 3,678 | 6,745,635 | 92,570 13 |  |
| Total..................... . . . . . . . 25.681 | \$ 41,677,394 | \$ 499,739 19 |  |
| Deduct terminated. . . . . . . . . . . . . . . . . . . . . . . . . . . . . 9,258 | 16,821,902 | 204,482 60 |  |
| Gross in force at end of year. . . . . . . . . . . . . . . . . . .16,423 | \$ 24,855,492 |  |  |
| Deduct reinsured.......... . ... ....... . .......... ... | 566,453 | $6,01976$ |  |
| Net in force at 31st December, 1897.16,423 | \$ 24,289, ${ }^{\text {c }}$ 39 | \$ 289,236 83 |  |
| Total number of policies in force in Canada at date...... ......... 16,423 |  |  |  |
| Total net amount in force ............... .......................................... \$24,289, 039.00 |  |  |  |
| Total premiums thereon. |  |  | 83 |

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

## THE NORTHERN-Continued.

## General Besiness Statement for the Year ending 31st December, 1897.

## FIRE DEPABTMENT.

The premiums received last year amounted to 5662,097 128. 2d., showing, in comparison with the premiums of the previous year, a decrease of $£ 37,90912 \mathrm{~s}$. 8 d .

The losses amounted to $£ 361,4763 \mathrm{~s}$. 7 d ., or 54.6 per cent of the premiums. The general average of the experience of the Company from the beginning is now 58.9 per cent or, including its provision for losses on current risks, 60.5 per cent.

The expenses of management (including commission to agents and charges of every kind) came to $£ 231,7892 \mathrm{~s} .7 \mathrm{~d}$., or $35 \cdot 0$ per cont of the premiums. This ratio is $1 \cdot 3$ higher than that of the previous year, the increase being due almost entirely to the reduction in revenue.

After crediting the account with $£ 280,00217 \mathrm{~s}$. 11 d ., the amount set aside in 1896 as provision for "current risks" and charging it with $£ 264,8390$ s. 10d., being 40 per cent of the premiums for 1897, as a similar provision for the latter year, there remains a credit balance of $£ 83,996 \mathrm{3s}$. 1 d ., which, as usual, has been transferred to the profit and loss account.

## PROFIT AND LOSS.

The balance of the profit and loss account is $£ 172,0858 \mathrm{~s}$. 4 d ., made up as follows :-

| Amount brought forward from the year 1896, after payment of final divid end and bonus.. | 65,989 13 |
| :---: | :---: |
| Balance of tire account for 1897 | 83,996 3 |
| Interest on investments, after deducting the portions belonging to the life, annuity and staff funds, respectively. | 60,3E6 17 |




## DIVIDEND.

From the precering portion of the report it will be seen that the total amount proposed to be distributed amongat the shareholders for the year 1897 is $£ 90,000$, viz.:-

|  |  |  |  |
| :---: | :---: | :---: | :---: |
|  |  |  |  |
|  |  |  |  |
|  | £ 90,000 | 0 | 0 |

## THE NORTHERN-Continued.

FIRE REVENUE ACCOUNT.


## PROFIT AND LOSS ACCOUNT.



## Department of Finance-Insurance Branch.

## THE NORTHERN-Concluded.

## BALANCE SHEET.



## THE NORWICH UNION FIRE INSURANCE SOCIETY.

## Statement for the Year ending 31st December, 1897.



Amount of joint stock capital authorized and subscribed for. $£ 1,100,000 \$ 5,353,33333$ Amount of capital paid up in cash. ............. ................ $132,000 \quad 642,400 \quad 00$

## ASSETS IN CANADA.

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

|  | Par value. | Market value. |
| :---: | :---: | :---: |
| Canada 4 per cent stock | \$ 100,000 00 | \$ 108,000 00 |
| Canada 3 per cent stock. | 24,333 33 | 24,333 33 |
| Western Canada Loan and Savings Co., debentures. | 25,000 00 | 25,000 00 |
| Total par and market values | \$ 149,333 33 | \$ 157,333 33 |


| Carried out at market value. | ....... ${ }^{\text {8 }}$ | 157,333 33 |
| :---: | :---: | :---: |
| Cash on hand at head office in Canada. |  | 34633 |
| Cash in banks, viz.:- |  |  |
|  |  |  |
| Total. |  | 75,017 03 |
| Agents' balances |  | ,822 82 |
| Goad's plans |  | 3,500 00 |
| Total assets in Canada |  | 244,019 51 |

## LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted ......................... 8 9,843 63
do do resisted, in suit (accrued in previous years).......... $\quad 1,43000$
Net amount of unsettled claims for fire losses. . .................. ....... \&
11,273 63
Reserve of unearned premiums for all outstanding risks in Canada. $\quad 178,62467$

## Department of Finance-Insurance Branch.

## NORWICH UNION-Continued.

## INCOME IN CANADA.



| EXPENDITURE IN CANADA. |  |
| :---: | :---: |
| Amount paid for losses occurring in previous years (which losses were est mated in last statement at $\$ 20,477.68$ ). | \$ 21,422 34 |
| Deduct amount received for reinsurance. | 73113 |
| Net amount paid during the year for said losses. | \$ 20,691 21 |
| Amount paid for losses occurring during the year. | \$153,491 66 |
| Less amount received for reinsurance..... .... | 1,872 66 |
| Net amount paid during the year for said losses. | \$ 151,61900 |


| Total net amount paid during the year for fire losses ................... 8 | 172,310 21 |
| :---: | :---: |
| Commirsion or brokerage and bonus on profits in Canada | 66,266 65 |
| Salaries, fees and other charges of official | 2,837 99 |
| Taxes in Canada | 3,144 89 |
| Miscellaneous payments, viz.:- |  |
| Stationery, \$1,218.92; postage, express and telegrams, $\$ 93.24$; advertising, 8149.38 ; travelling expenses, $\$ 2,046.34$; maps and plans, $\$ 758.45$; legal expenses, $\$ 114.00$; sundries, $\$ 681.39$; board |  |
| oxpenses, \$1,668.31 | 6.730 |

Total cash expenditure in Canada. ......................... 8 251,289 7

RISKS AND PREMIUMS.

|  | No. | Amount. | Premiums. |  |
| :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement | .18,746 | \$ 25,151,780 | $\$ 310,37291$179,70586 |  |
| Policies taken during the year-new.... ... | 8,117 | $\begin{array}{r} 13,818,270 \\ 8,281,965 \end{array}$ |  | $126,21592$ |  |
| do do renewed | 5,958 |  |  |  |  |
| Total | . 32,821 | \$ 47,252,015 | \$ 616,294 69 |  |
| Deduct terminated. | .11,727 | 21,112,531 | 261,115 72 |  |
| Gross in force at end of year | .21,094 | \$ 26,139,484 | \$ 355,17897 |  |
| Deduct reinsured... .... |  | 351,107 | 4,615 14 |  |
| Net in force at 31st December, 1897. | .21,094 | \$ 25,788,377 | \$ 350,563 83 |  |
| Total number of policies in force in Canada at date...... ......... 21,094 |  |  |  |  |
| Total net amount in force........................ ...... .................. ....... 8 85,788,377 00 |  |  |  |  |
| Total premiums thereon |  |  |  | 350,563 83 |

## General Business Statement for taf Year hnding 31st Degember, 1897.

The net premium income for the year ending 31st December, 1897,amounted to
The net premium income for 1896 amounted to. ..... 872,115 00

## NORWICH UNION-Concluded.

After setting aside one-third of the premiums ( $£ 295,703$ ) as a reserve against liabilities on policies not run off, the balance at the credit of profit and loss account, including the unappropriated balance, $£ 176,508$ brought forward from the previous year, is (after providing for the centenary expenser, viz., £5,674) £276,534, 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 $£ 1$, has been declared by the board, and will be payable on the 9th of June.

The undivided balance is $£ 21,534$ : of this $£ 1,000$ has been added to the clerks' superannuation and benefit fund, leaving $£ 220,534$, to be carried to next year's credit.

The percentage of losses on premiums is $60 \cdot 7:$ ) as against $6 \cdot \cdot 26$ in 1896 and $58 \cdot 20$ in 1895.

## REVENUE ACCOUNT.

| Premiums | $$ | Losses ly fire. |  | $\stackrel{£}{539,245}$ |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Interest |  | Conımission.. |  | 179,538 |  |  |
| Transfer fees.. |  | Expenses of management, \&c...... |  | 120,606 |  |  |
|  |  | Loss on sale of stock...... |  | 108 |  |  |
|  |  | Balance. |  | 84,312 |  | 4 |
|  | £923,811 $15 \quad 1$ |  | £ | 923,811 |  | 1 |
|  | PROFIT AND Loss account. |  |  |  |  |  |
| Balance disposable, 1896 | $\begin{array}{ccc} \text { £ } & \text { s. } & \text { d. } \\ 252,508 & 17 & 3 \end{array}$ | Dividends and bonus to proprietors |  | $\underset{55,000}{\text { ¢ }}$ |  |  |
| Reserve on current policies, 1896.. | $290,705 \quad 35$ | Clerks'superannuation benefit fund |  | 1,000 |  |  |
| Increased value of investments... | 26,384 178 | Reserve fund. . . . . . . . . . . . . . . . . . |  | 20,000 |  |  |
| Balance of revenue account. . ... | 84,312114 | Centenary expenses. . . . . . . . . . . . |  | 5,674 |  |  |
|  |  | Reserve on current policies, 1897. |  | 295,703 |  |  |
|  |  | Balance disposable... .......... |  | 276,534 |  | 11 |
|  | £ 653,911 $\mathbf{9}$ 8 |  | £ | 653,911 |  | 8 |

## Balance Sheet at 31st Degember, 1897.

| liabilities. |  | Assets. |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | s. d. |  | £ | s. d. |
| Paid up capital. | 132,000 00 | British government securities. | 113,000 | 0 0 |
| Fire insurance fund- |  | Bank of England stock. | 103,500 | 00 |
| Reserve fund.....£520,000 00 |  | Railway debenture stock | 61,020 |  |
| Reserve on current |  | Colonial government, railway and |  |  |
| policies. .. .... 295,703 25 |  | other securities. | 105,505 | 84 |
| Balance disposable. . 276,534 311 |  | United States government securi- |  |  |
| Retained for losses outstanding. | $\begin{array}{r}1,092,287 \\ 83,879 \\ \hline 17\end{array}$ |  | 84,562 | 10 0 |
|  |  | ited States railway and munici- |  |  |
| Expenses umpaid, estima | 3,000 | pal securities. ....... | 321,79 | $10{ }^{0}$ |
| Bills payable. | 3,800 00 | European government securities... | 29,498 |  |
| Clerks' superannuation benefit fund | 19,143 29 | South American government secur- |  |  |
| Unclaimed dividends........ ..... | 5® 200 | ities $\ldots \ldots .$. | 3,730 |  |
|  |  | South African Republic government securitics | 5,225 | 0 0 |
|  |  | Investment funds, municipal stock, | 83,755 |  |
|  |  | Mortgage | 8,000 |  |
|  |  | Real estate. | 50,322 | 62 |
|  |  | Salvage corps building funds. | 5,323 |  |
|  |  | Interest accrued. | 10,560 |  |
|  |  | Bills receivable. | 1,970 | 410 |
|  |  | Bankers' balances, English | 90,280 | 410 |
|  |  | Bankers' balances, foreign and colonial | 116,127 | 13 |
|  |  | Premiums in course of collection (since collected), less commis. |  |  |
|  |  | sion......... | 67,953 | 39 |
|  |  | Agents' balances. | 71,706 | 6 |
|  |  | Cash in office | 100 |  |
|  | £1,334,118 88 |  | £1,334,118 | 88 |
|  |  | 12 |  |  |

## Department of Finance-Insurance Branch.

## THE PHENIX INSURANCE COMPANY, BROOKLYN, N.Y.

Statement for the Year ending 31st Droember, 1897.
President-Grorge P. Sheldon. 1 Secretary-Wm. A. Wright. Principal.Office-16. Court Street, Brooklyn, N.Y.

Chief Agent in Canada-A. M. M. Kirkpatriok. \| Head Office in Canada-Toronto. (Incorporated, 10th September, 1853. Charter renewed, 9th September, 1893, for thirty years. Commenced business in Canada, 1st May, 1874.)

CAPITAL.
Amount authorized, subscribed for, and paid up in cash....... .......... $\$ 1,000,00000$

ASSETS IN CANADA.


LIABILITIES IN CANADA.
Net amount of losses in Canada adjuanted but not due........................ \$ 1,650 00
Reserve of unearned premiums for all outstanding fire risks in Canada. $\quad \mathbf{5 0 , 1 7 0} 77$
Total liabilities in Canada........................... ..... ...... 8 51,820 77
INCOME IN CANADA.


## EXPENDITURE IN CANADA.

| Amount paid during the year for fire losses occurring in prev losses were estimated in the last statement at $\$ 741.68$ ).. |  | 76668 |
| :---: | :---: | :---: |
| Amount paid for losses occurring during the year |  | 34,485 20 |
| Deduct amount received for reinsurance......... |  | 7550 |
| Net a mount paid during the year for the said loss | d | 34,409 79 |

# PHENIX, OF BROOKLYN-Continued. 

## EXPENDITURE IN CANADA-Contirued,

Total net amount paid during the year for fire losses in Canada ........\$35,176 38
Commission or brokerage.............................. .... ........................ 12,471 43
Taxes in Canada......... .................... .............. ............ ............ 1,909 434
General expenses-postage, $\$ 530.54$; rent, $\$ 96.67$; telegrams, $\$ 56.59$; express, $\$ 68.58$; exchange, $\$ 53.85$; duty on supplies, $\$ 137.92$; board expenses, $\$ 783.58$; advertising, $\$ 91.54$; travelling expenses, $\$ 98.70$; printing, $\$ 80.40$; sundrier, $\$ 2,404.55$

4,402 92
Total cash expenditure in Canada.

| $\$$ | $53,960 \quad 16$ |
| :--- | :--- | :--- |

## RISK8 AND PREMIUMS.

| Firc Risks in Canada. Amoun |  | Premiums. |  |
| :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement . ..... .....s 11,7 |  |  |  |
| Taken during the year-new and renewed . . ... ...... ... $6,664,331 \quad 80,04142$ |  |  |  |
|  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |
| Total number of policies in force in Canada at date . ......... No return. |  |  |  |
| Total nel amount in force.. ............ ............ ..... . . . . . ................... $\$ 9,052,38900$ |  |  |  |
| Total premiums thereon .. .. ................ ... .... ........................ 96,651 46 |  |  |  |
| General Business Statement for the Year ending 31st December, 1897. A8SETS. |  |  |  |
| Real estate . ................. ..... ..... ..................... ........................ \$ 549,000 00 |  |  |  |
| Loans on bond and mortgage upon which not more than one year's interest is due $\qquad$ |  |  |  |
| Interent accrued on said bond and mortgage loans................... . .. . 2,01995 |  |  |  |
| Stocks and bonds-par value, \$3,171,500; market value................... 3,949,965 00 |  |  |  |
| Interest due and accrued on collateral loans............ .............. ........ 9 ,073 67 |  |  |  |
| Carh on hand and in banks.. .. ............... .................... ............... 555,648 32 |  |  |  |
|  |  |  |  |
|  |  |  |  |  |  |
| Total assets......... . . .......... . .. . . . . . . .............. ......... \$5,752,561 06 |  |  |  |
| LIABILITIES. |  |  |  |
| Net amount of unpaid losses..................... . . ........ .................. $\$$ 229,606 60 |  |  |  |
| Unearned premiums....................... .. ...................... ........... . ... 3, 148,215 33 |  |  |  |
| Due and accrued for rent, \&c................. .............. ...................... 3, 3,264 84 All other claims........................................ ....... ......... ...... ......... 151,167 00 |  |  |  |
|  |  |  |  |  |  |
| Total liabilities, except capital stock...... ..... . . . . . . . . . . \$3,532,253 77 |  |  |  |
| Capital stock paid up in cash.................... .......... ........................ \$1,000,000 00 Surplus beyond liabilities and capital stock..................................... 1,220,307 29 |  |  |  |
|  |  |  |  |  |  |

## Department of Finance-Insurance Branch.

## PHENIX, OF BROOKLYN-Concluded.

## INCOME.

Net cash received for premiums ..... $\$ 3,190,99123$
Interest and dividends ..... 175,475 62
Income from all other sources (rents). ..... 17,284 58
Total cash income. $\$ 3,383,75143$
EXPENDITURE.
Net amount paid for losses ..... \$1,740,049 86
Dividends to stockholders ..... 100,000 00
Commission or brokerage ..... 581,255 77
Salaries, fees, \&c ..... 301,381 23
Taxes ..... 76,122 93
Miscellaneous ..... 330,055 30
Total cash expenditure ..... $\$ 3,128,86509$
RISKS AND PREMIUMS
Fire risk-written during the year-amount ..... \$339,(i30, ${ }^{\text {¢ } 66 ~} 00$
Premiums thereon
Premiums thereon ..... 3,838.187 28 ..... 3,838.187 28
Terminated during the year ..... 355,555,744 00
Premiums thereon ..... 4,252,455 49
Net amount in force, 31st December, 1897 ..... 546,025,731 00
Premiums thereon ..... 6,684,772 09

## THE PHOEIX INSURANCE COMPANY.

## Statement for the Year ending 31st Degember, 1897.

President-D. W. C. Skilton. 1 Secretary-Edward Milligan.

Chief Agent in Canada-J. W. Tatley.
Prineipal 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 ...................................... $85,000,000 \quad 00$
Amount subscribed for and paid up in cash. $2,000,00000$

ASSETS IN CANADA.

| Stocks and bonds owned by the company, viz.:- |  |  |
| :---: | :---: | :---: |
| City of Guelph bonds... | \$24,000 00 | \$28,320 00 |
| City of Brantford bonds | 25,000 00 | 27,500 00 |
| City of Victoria bonds | 20,00000 | 23,800 00 |
| Town of St. Henry bonds | 75,000 00 | 82,50000 |
| Province of New Brunswick bonds | 5,000 00 | 万, 30000 |
| Canadian Pacific Railway bonds. | 44,000 00 | 48,400 00 |
| (The above are deposited with the Receiver General.) | \$193,000 00 |  |
| Imperial Bank stock. | 13,300 00 | 25,270 00 |
|  | 8206,300 00 | \$241,090 00 |

Total carried out at market value.
\$ 241,090 00

Cash at head office in Canada. 4,:521 91
Cash in hands of agents in Canada ............ ................................................................. 15,863 21
Interest accrued........ .................... ........ .................................. 2,7. 2, 31
Maps and plans. 5,92065
Office furniture. .... ................ ................... ......... ..... . ............ 1,402 58
Total assets in Canada................. ............. ............... 8 271,396 66

LIABILITIES IN CANADA.


# Department of Finance-Insurance Branch. 

## PHGENIX, OF HARTFORD-Continued.

## INCOME IN CANADA.



## EXPENDITURE IN CANADA.



Net amount paid during the year for fire losses in Cauada.......... ... . $\$ 120,85809$
Commission or brokerage
Salaries, fees and all other charges of officials in Canada................... 9,82036
Taxes in Canada 3,539 25
 writers' associations, $\$ 717.22$; postage and telegrams, $\$ 1,526.53$; stationery and printing, $\$ 1,019.06$; maps and insurance plans, $\$ 364.35$; customs and express, $\$ 309.45$; rents, $\$ 3,484.06$; advertising, $\$ 617.77$; exchange, $\$ 367.73$; subscriptions, $\$ 180$. Total, $\$ 9,604.12$. Less legal expenses recovered, $\$ 222.11$

$$
\text { Total expenditure in Canada............. .......................... } \$ 169,71720
$$

RISKS AND PREMIUMB.

| Fire Risks in Canada. | No. |  | Amount. |  | Premiums thereon. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. | 13,954 | \$ | 16,753,182 |  | 227,161 42 |
| Taken during the year, new..... ........ ..... | 7,568 |  | 9,239,634 |  | 118,606 82 |
| do do renewed. | 2,328 |  | 2,968,742 |  | 43,801 62 |
| Dotal. | 23,850 | \$ | 28,961,558 | \$ | 389,569 86 |
| Deduct terminated | 10,065 |  | 13,276,783 |  | 179,048 56 |
| Gross in force at end of year | 13,785 | \$ | 15,684,775 |  | 210,521 30 |
| Deduct reinsured.......... |  |  | 246,406 |  | 2,706 81 |
| Net in force at 31st December, 1897. | 13,785 | 8 | 15,438,36? |  | 207,814 49 |

Total number of policien in force in Canada at date ..... 13,785
Total net amount in force ..... $\$ 1 \mathbf{1}, 438,36900$
Total premiums thereon. ..... 207,814 49

[^20]
## PHENIX, OF HARTFORD-Continued.

## General Bubiness Statement for the Year ending 3ist December, 1897. ASSETS.

| Book value of real estate, less encumbrances, owned by the company...\$ | 547,696 67 |
| :---: | :---: |
| Loans on bond and mortgage | 132,340 70 |
| Book value of stocks and bonds owned by the company...... ........... | 3,367,299 59 |
| Loans on stocks, bonds and other marketable collaterals. | 20,200 00 |
| Cash on hand and in banks.......... ............. ..... ..... .................. | 272,120 89 |
| Interest due and accrued | -2,984 60 |
| Net premiums due and in cuurse of collection, less commissions......... | 202,920 00 |
| Rents due and accrued.. | 3,842 94 |
| Due from other companies for reinsurance on losses already paid....... | 7,043 86 |
| Market value of bonds and stock over book value.......... ... .. ......... | 709,823 41 |
| Agents' balances | 302,034 43 |
| Total | 85,588,307 09 |
| Deduct assets not admitted | 49,927 59 |
| Total admitted assets. | 85,538,379 5u |

## LIABILITIES.

Net amount of unpaid losses........... .. ............... ................ ........ \$ 375,470 73
Total unearned premiums........................................................ .. 2,139,993 40
Total liabilities, not including capital stock................. .\$2,515,464 13
Capital stock paid up in cash ................. ........... ..... \$2,000 00000
Divisible surplus ............... ....... .... ..... ....... ........ $\$ 1,022,91537$

INCOME DURING THE YEAR.
Net cash received for premiums................................................... \$2,911,186 67
Receired for interest and dividends............................................. 194,716 95
Rents
6,05716
Profit on sale or maturity of ledger assets during the sear over book values.

37,350 00
Total income. ......... ........................................ ....... $\$: 3,149,32078$

## EXPENDITURE DITRING THE YEAR.

Net amount paid during the year for losses.. ...... ........................... $81,646,58546$
Dividends paid to stockholders....... ............ ... ..... ..................... 280,00000
Commission or brokerage............ ...... ........... ........................... 496,70£ 97
Salaries, fecs and all other charges of officials.................................. $188.228 \quad 71$
Taxes .................................................................... . ............ 71,41247
Rents ......... .............. ......................... ....... .............. ......... 15,617 49
All other payments and expenditures ...... ................................... 299,197 00
Total expenditure ............... ................................... \$2,997,746 10

## Department of Finance-Insurance Franch.

## PHENIX, OF HARTFORD-Concluded. <br> RISKS AND PREMIUMS.

Amount of fire risks written during the year. ..... \$313,717,520 00
Promiums thereon ..... 3,373,914 24
Amount of policics terminated ..... 305,964,694 00
Premiums thercon ..... 3,40:5,933 48
Net amount in force on 31st December, 1897 ..... 398,939,933 00
Premiums thereon ..... 4,432,571 24

## PHEENIX ASSURANCE COMPANY OF LONDON.

Statement for the Year ending 31st December, 1897. Joint Secretaries-William C. Macdonald, Francis B. Macdonald. Principal Office-19 Lombard Street, London, F.C. Chief Agents in Canada-Paterson \& Son. | Head Office in Canada-Montreal. (Organized A.D. 1782. Commenced business in Canadā, A.D. 1804.)

## CAPITAL.

Amount of capital authorized and subscribed for......................£2,688,800
Amount paid up in cash. 268,880


## LIABILITIES IN CANADA.

Net amount of fire losses reported or supposed but not claimed. . . . . . . . . . . . \$ 4,913 67
Total net amount of unsettled claims for firo losess in Canada......... $\$ 8$
Reserve of unearned premiums for all outstanding fire risks in Canada $\quad \begin{array}{r}4,91367 \\ 243,814 \\ 96\end{array}$
Total liabilities in Canada ....... ........ ......... ........... \$ 248,728 63
INCOME IN CANADA.


# Department of Finance-Insurance Branch. 

## PHGENIX, OF LONDON-Continued.

## EXPENDITURE IN CANADA.



Total net amount paid during the year for fire losses.............. ..... \$ 193,552 06
Commission or brokerage........................... . .......... ....... ........ 99,823 60
Taxes in Canada... .... ....................... ...... ............................. 3, 306 12

Canada sundries ....... ........................................... \& $\quad 3,84046$
Vancouver, B.C., sundries..... ...................................... 1,530 21
Total cash expenditure in Canada ................. ..........\$ 302,35245

RISK8 AND PREMIUMS.

| Fire Risks in Canada. | No. | Amount. | Premiums. |  |
| :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. | 18,191 | 836,460,964 | \$467,161 91 |  |
| Taken during the year--new | 6,662 | 14,732,595 | 199,858 56 |  |
| do do renewed | 6,572 | 13,610,018 | 185,978 19 |  |
| Total | 31,425 | \$64,803,577 | \$852,998 66 |  |
| Deduct terminated. | 12,566 | 26,570,732 | 349,405 42 |  |
| Gross in force at end of year. | 18,859 | \$38,232,845 | \$503,593 24 |  |
| Deduct reinsured. |  | 1,202,175 | 21,481 62 |  |
| Net in force, 31st December, 1897. | 18,859 | \$37,030,670 | \$482,111 62 |  |
| Total number of policios in force at d | .. .. | . . ..... . | ....18,859 |  |
| Total net amount in force........... |  | ... ....... | .......... \$ | 37,030,670 00 |
| Total premiums thereon...... |  | .... | - •... $\cdot$. | 482,111 62 |

## General Business Statement for the Year ending 31st Degember, 1897.

The premiums received during the year, less reinsurances, a mount to $£ 1,114,888$
15 s .9 d .
The expenses and losses (paid and outstanding) amount to $£ 1,029,37012 \mathrm{~s} .6 \mathrm{~d}$.
The result of the year's working, including interest and balance brought forward from lant account, leaves a balance at the credit of profit and loss of $£ 203,3118 \mathrm{~s} .10 \mathrm{~d}$., out of which the directore propose to declare the usual dividend of $£ 13 \mathrm{~s}$. per share, to be paid on the 30th proximo.

The funds of the office on the 31st December, 1897, were as under:-
£ s. d.

| Cap | 268,880 | 0 |
| :---: | :---: | :---: |
| Reserve tor unexpired risks | 445,954 |  |
| Investment reserve. | 20,000 | 0 |
| General reserve fand | 573,790 | 2 |
| Balance at credit of profit and loss account ...... | 203,311 |  |
|  | £1,511,935 |  |

## PHENIX, OF LONDON-Concluded.

 ReVEnde account for the year ending 31st december, 1897.

## PROFIT AND LOSS ACCOUNT.

|  | £ s. d. |  | £ s. | s. d. |
| :---: | :---: | :---: | :---: | :---: |
| Balance brought forward from 31st December, $1896 \ldots \ldots \ldots$ Dividend declared 7th |  | Income tax on profits. | 2,977 | 94 |
|  |  | Bad debts.. | 118 | 1810 |
|  |  | Investment reserve. | 20,100 | 00 |
|  |  | Balance carried to billance sheet | 203,311 | 810 |
| April, 1897......... 94,108 0 0 |  |  |  |  |
| Balance brought down from revenue account. | 103,554 16 8 |  |  |  |
|  | 122,853 004 |  |  |  |
|  | £226,407 $17 \quad 0$ |  | £226,407 1 | 17 |

balance sheet at 31st december, 1897.


# .Department of Finance-Insurance Branch. 

## THE QUEBEC FIRE ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1897.

| President-Edwin Jones. | 1 |
| :--- | :--- |
| Principal Office—Quebec. |  |

(Organized 2nd April, 1818, and incorporated by Act of L. C., 9 Goorge IV., cap. 58, amended by 18 Vic., cap. 12 , and by 29-30 Vic., cap. 27, and by 41 Vic., cap. 31, and by 42 Vic., cap. 69 , and by 46 Vic., cap. 83 . Commenced business, 1818.)

## CAPITAL

$\begin{array}{ll}\text { Amount of stock authorized and subscribed for............................ } \$ \quad 225,000 & 00 \\ \text { Amount paid up in cash..... ................................................. } & 100,00000\end{array}$
(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 St eet, bounded in front by St. Peter Streot, in the.rear by. Sault-au-Matelot Street, on one side to the south by La Banque Nationale, and on the other side to the north by the Montreal Telegraph Co., with a cut stone building thereon erected, and known as "The Quebec Fire Office" \& 32,000 00
*Stocks and bonds held by the company :-

|  | Par Value. Market Value. |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Quebec Steamship Co., mortg | \$ | 2,500 00 | \$ | 2,500 00 |
| City of Quebec corporation bonds |  | 39,000 00 |  | 40,350 00 |
| Dorchester bridge debentures |  | 5,400 00 |  | 5,400 00 |
| New Brunswick debentures. |  | 10,000 00 |  | 10,800 00 |
| City of Hull debentures |  | 10,000 00 |  | 10,250 00 |
| City of Three Rivers debentures. |  | 10,000 00 |  | 9,700 00 |
| Province of Quebec debentures. |  | 12,500 00 |  | 13,760 00 |
| Qug do registered stock |  | 4,000 00 |  | 4,460 00 |
| Quebec Bank stock |  | 50,000 00 |  | 62,500 00 |
| La Banque Nationale stock |  | 15,750 00 |  | 14,175 00 |
| Union Bank stock |  | 9,960 00 |  | 9,960 00 |
| Total par and market value | \$ | 169,110 00 | \$ | 183,855 00 |



## QUEBEC—Continued.



## INCOME.

|  | In Canada. | In other Countries. |  |
| :---: | :---: | :---: | :---: |
| Gross cash received for premiums..................... | \$ 132,551 16 | \$ 65,695 19 |  |
| Deduct reinsurance, rebate, abatement and return premiums | 46,191 95 | 10,505 35 |  |
| Net cash received for premiums | \$ 86,359 21 | \$ 55,189 84 |  |
| Net cash received for premiums in all countrie | es........ | . \$ \$ | 141,549 05 |
| Received for interest on bonds and mortgages a | and stocks |  | 10,764 05 |
| Received for rent......... |  |  | 1.40000 |
| Total cash income. |  | . $\$$ | 153,713 10 |

## Department of Finance-Insurance Branch.

## QUEBEC—Concluded.

## EXPENDITURE.



|  | In Canada. |  | In other Countries. |  | Total <br> in all Countries. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| Fire Risks. | \$ | \$ cts. | \$ | \$ cts. | \$ | \$ cts. |
| Gross policies in force at date of last statement. <br> Taken during the year-new .... | 11,769,297 | 163,989 79 | 5,528,012 | 74,799 32 | 17,297,309 | 238,789 11 |
|  | 5,199,301 | 66,170 50 | 3,748,677 | 53,561 94 | 8,947,978 | 119,732 44 |
| do do -renewed. | 4,984,090 | 70,840 73 |  |  | 4,984,090 | 70,840 73 |
| Total <br> Deduct terminated | 21,952,688 | 301,001 02 | 9,276,689 | 128,361 26 | 31,229,377 | 429,362 28 |
|  | 10,197,393 | 141,593 28 | 5,061,570 | 71,678 08 | 15,258,963 | 213,271 36 |
| Gross in force at end of year .... Deduct reinsured. | 11,755,295 | 159,407 74 | 4,215,119 | 56,683 18 | 15,970,414 | 216,090 92 |
|  | 1,702,743 | 25,546 74 | 230,812 | 4,020 27 | 1,933,555 | 29,567 01 |
| Net in force, 31st Dec., 1897. | [10,052,552 | 133,861 00 | 3,984,307 | 52,662 91 | 14,036,859 | 186,523 91 |

-Total number of policies in force at date No return.
Total net amount in forcs\$ 14,036,859 00
Total net premiums thereon ..... 186,523 91

# THE QUEEN INSURANCE COMPANY OF AMERICA. 

Statrment for the Year ending 31st Degember, 1897.

| President-J. A. Macdonald. | Secretary-G. W. Burchell. |
| :---: | :---: |
| Principal Office-New York. |  |
| Agent in Canada-Georae Simpson. | Head Office in Canada-1707 Notre |
|  | Dame St., Montreal. |

(Incorporated 11th September, 1891. Commencod 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.:-


Carried out at market value......... ..........................................\$ 301,986 00
Cash at head and branch offices in Canada ........ ............. ........... 69367
Cash in banks, viz.:-
Molsons Bank, Montreal .... ............... .................... \& 8,553 67
Bank of British North America, Halifax..................... ..... 1,454 38
Total.............. ............ ........ .............................. 10,008 05
Cash in the hands of agents in Canada ...................................... 14,573 02
Due for rent.... ... ................. ....... ............................. ......... 14167
Sundry.............. ......... ... ......... ........ ................ ............... 15000
Total assets in Canada........................ .......... ....... \$ 327,552 41

| Net amount of losses claimed but not adjusted. | $\begin{array}{r} 3333 \\ 62000 \\ 3,80000 \\ 1,00000 \end{array}$ |  |
| :---: | :---: | :---: |
| Total net amount of unsettled claims for fire losses in Canada......... $\mathbf{5 , 4 5 3} 33$ Reserve of unearned premiums for all outstanding fire risks in |  |  |
| Canada.. |  | 192,555 45 |
| adry |  | 1,264 63 |
| Total liabilities in Canada | 8 | 199.27341 |

## Department of Finance-Insurance Branch.

## QUEEN INSURANCE COMPANY OF AMERICA-Continued.

## INOOME IN CANADA.

|  |  |
| :---: | :---: |
| Net cash received for fire premiums ...... ........ ....... ......... .... . 8 | 282.75257 |
| Interest and dividends | 11,798 10 |
| Total cash income in Canada....... .............. ..... 8 | 294,550 67 |
| EXPENDITURE IN CANADA. |  |
| Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $\$ 10,590.00$ )............ $\$ 8$ 8,792 68 |  |
| Amount paid for losses occurring during the year . . . . . . . . . . . . . . . $\$ 158,44155$ |  |
| Less amount received for savings and salvage and for reinsurance........ 6,69561 |  |
| Net amount paid during the year for said losses. . . . . . . . . . . . . . . . . . \$ 151,745 94 |  |
| Total net amount paid during the year for fire losses in Canada...... \$ | 160,538 62 |
| Commission or brokerage in Canada | 45,710 95 |
| Salaries, fees and all other charges of officials in Canada ...... ........ | 14,392 51 |
| Taxes in Canada........ ................................................... ......... | 4,032 07 |
| Miscellaneous paymenty, viz.:-Postage and exchange charges, $\mathbf{\$ 1 , 9 7 9 . 7 3}$; printing and stationery, $\$ 1,474.09$; advertising, $\$ 1,-$ 914.41 ; inspections, $\$ 1,054.27$; underwriters' associations, $\$ 1,-$ 583.81 ; rent, $\$ 2,578.09$; general expenses, $\$ 2,433.83$; maps and plans, $\$ 276.39$; legal expenses, $\$ 17.25$. | 13,311 87 |
| Total cash expenditure in Canada ........ ............ $\$$ | 237,986 02 |

## RISKS AND PREMIUMS.



## QUEEN INSURANCE COMPANY OF AMERICA-Concluded.

## Grneral Bubiness Statement for the Year ending 31st December, 1897.

## ASSETS.

| Real estate owned by the company ...................... .. ............. | 14,970 57 |
| :---: | :---: |
| Stocks and bonds owned by the company of par value, \$2,911,900; |  |
| : tr market value ......... | 3,359,664 18 |
| Cash in hand and in banks | 114,940 28 |
| Interest due and accrued | 42,174 65 |
| Premiums in course of collection | 319,104 75 |
| Bills reccivable | 19600 |
| All other property belonging to the company | 2,40+67 |
|  | ,553,95 |

## LIABILITIES.

Net amount of unpaid losses . ............................. .............. .....\$ 190,867 49
Total unearned premiums ....... ............. ................................ 1,574,027 77
Due and accrued for rent, salaries, \&c............... .... ................. 23,60716
Sundry............................................................................ 122,141 38


INCOME. 1
Net cash received for premiums............................................... \$ 1,911,331 08
Interest and dividends .... ..................... ....... ......................... 12. 129,914 84
Rents.. .. ................ ........ .............................. ....... ................ 8,653 46
Total income..................... ............................ ..\$ 2,049,899 38

## EXPENDITURE.

Net amount paid during the year for losses................................. \$ 992,391 73
Cash dividends paid stockholders............................................. $100,000 \quad 00$
Commission or brokerage ........ ............... ............................... 304,964 76
Salaries, fees and other charges of officials ................................. 180,64386
Taxes ......... .................. ............. ................... ...... ........... 51,412 44
All other payments and expenditures. .................................... 135,758 95
Amount written off real estate to profit and loss account................ 100,00000
Total expenditure ............... ................ ................. \$ 1,865,171 74

RISKS AND PREMIUMS.
Fire risks written or renewed during the year ............... ........... \$223,416,166 00
Premiums ........................... ............................................... 2,450,620 14
Amount terminated during the year........... ....... ........................ 225,258,814 00
Premiums thereon................................................................ 2,545,4:38 87
Net amount in force at 31st December, 1897................................... 286,209,325 00 -
Premiums therevn....... ................. ................ ......................... $3,153,67318$.

## Department of Finance-Insurance Branch.

## THE RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Statement for the Year ending 31st Droember, 1897.
Chairman-Wm. Blain.
Secretary-W. B. Broadbent.
Agent lin Canada-E. L. Bond.

Underwriter-Jos. Pemberton. Principal'Office-Liverpool, England. Head Office in Canada-Montreal.
(Incorporated, 1880. Commenced business in Canada, 1st November, 1894.)

## CAPITAL.



## ASSETS IN CANADA.

Stocks and bonds held by the Receiver General :-

| City of Winnipeg bonds |  | 19,000 00 |
| :---: | :---: | :---: |
| City of Queboc bonds. |  | 14,600 01) |
| City of Montreal bonds. |  | 9,246 66 |
| City of Toronto bonds. |  | 14,600 00 |
| City of London, Ont., bonds. |  | 4,866 67 |
| Province of Manitoba bonds. |  | 4,866 67 |
| Province of Quebec bonds |  | 14,600 00 |
| Queensland inseribed stock |  | 4,866 67 |
| $V$ ictoria inscribed stock |  | 14,600 00 |
| India 3 per cent stock.. . |  | 9,733 33 |
| Total |  | 10,980 00 |

Carried out at par value ..... \$ 110,980 00
Total assets in Canada. ..... \$ 110,980 00
LIABILITIES IN CANADA.
Balance due agent by head office .....  $\$$ ..... 53388
Total liabilities in Canada ..... 53388
INCOME IN CANADA.
Net cash received for premiums .....  $\$$ ..... 5,847 23
Total income in Canada ..... \$ 5,847 23

## RELIANCE MARINE-Continued.

## EXPENDITURE IN CANADA.

| Amount paid during the year for losses occurring in previous losses were estimated in the last statement at $\$ 23,238.12$ ) | \$ | 42,654 36 |
| :---: | :---: | :---: |
| Deduct savings and salvage. |  | 38607 |
| Net amount paid during the year for the said losses. | \$ | 42,268 29 |
| Amount paid for losses occurring during the year.. | \$ | 5,712 05 |
| Deduct savings and salvage. |  | 3,923 18 |
| Net amount paid during the year for the said losses. | \$ | 1,788 87 |

Total net amount paid during the year for inland marine losses in
Canada . ...... ........... ............ ..... . ........... ...................... \& ..... $44,057 \quad 16$
Commission or brokerage ..... 87658
Salaries, fees and other charges of officials in Canada ..... 54833
Taxes in Canada. ..... 60000
All other payments, viz.:-Postage, $\$ 42.25$; telograms, $\$ 17.1 .73$; ex-
change, $\$ 212.10$; sundries, $\$ 7 \cdots .05$ ..... 50613
Total expenditure in Canada ..... 46,588 20

## RISKS AND PREMIUMS.

| Policies taken during the year.. | 366 | \$ | 1,387,855 | $\$$ | 5,847 23 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Terminated. | 366 |  | 1,387,455 |  | 5,847 23 |

## General Business Statement for the Year ending 31st Degember, 1897.

The balance of 1896 underwriting account brought forward was $£ 57,89017 \mathrm{~s}$. 4 d. , the settlements made on that account and previous years being $£ 54,80112 \mathrm{~s}$. 4 d . The interest account for 1897 is $£ 7,21811 \mathrm{r}$. 3 d ., and there remains at the credit of the profit and loss account a balance of $£ 11,3858 \mathrm{~s} .11 \mathrm{~d}$.

An interim dividend of $\because$ s. per share was paid in July last, and the directors propose to pay a further dividend of 2 s . per share (free of income tax), making 10 per cent for the year, carrying forward $£ 1,385$ 8s. 11d. to the credit of the next account.

The net premiums taken for the year amount to $£ 113,5162 \mathrm{~s}$. 7d., and the claims settled to $£ 36,4742 \mathrm{~s}$. 6 d ., leaving, after deducting expenses, \&c., a balance of $£ 61,623$ 2s. 10 d .

The liability on risks accepted was $£ 26,272,270$, of which $£ 24,163,492$, being 91.97 per cent, has terminated or been reinsured, leaving $£ 2,108,778$ or 8.03 per cent outstanding, the unearned premiums thereon being $£ 28,0570 \mathrm{~s} .3 \mathrm{~d}$.

Department of Finance－Insurance Branch．

| － | $\bigcirc \infty$ | サッ | F－ |
| :---: | :---: | :---: | :---: |
| ＊ | $\bigcirc$ | － | $\infty$ |
| Q | $\hat{\delta}_{6}^{9} \underset{1}{2}$ |  | 象 |


|  | $\stackrel{£}{\mathbf{3 6 , 4 7 4}}$ | $\stackrel{\text { s. }}{2} \underset{6}{ }$ |
| :---: | :---: | :---: |
|  | 13，580 | 14 |
|  | 100 | 0 |
|  | 1，500 | 00 |
|  | 250 | 0 0 |
|  | 61，623 | 210 |
| £ | 113，528 | 01 |


| $£$ | 113,528 | $0 \quad 1$ |
| :--- | :--- | :--- |


profit and loss account．

| $£ 5,000$ | 0 | 0 |
| ---: | ---: | ---: |
| 5,000 | 0 | 0 |

 previous years．．．．
Balance carried down

UNDERWRITING ACCOUNT．
13y Dividend paid to shareholders－
（ieneral expenses，including salaries，rents，subscription to
underwriters＇rooms，registers of shipping，\＆c．，Liverpool， London，Paris，\＆c．
Auditors＇remuneration．
Directors＇remuneration． Balance carried down．
pur ห．…
$\begin{array}{lll}100,000 & 0 & 0 \\ 100,000 & 0 & 0\end{array}$

## balance sheet，31st necember， 1897.

－ p f

| 6,385 | 8 | 11 |
| ---: | ---: | ---: |
| 61,623 | 2 | 10 |
| 2,788 | 13 | 9 |
| 4,388 | 1 | 2 |
| 271 | 12 | 0 |


| $£ \quad 275,45618 \quad 8$ |
| :--- | ． $5,01 \quad$ －－．．．．

To Capital ：－

# THE ROYAL INSURANCE COMPANY. 

Statement for the Year ending 31st 1 ecember, 1897.

| Chairman-M. H. Maxwell. | Manager- |  |
| :---: | :---: | :---: |
| Principal Office-Liverpool, England. |  |  |
| Head Office in Canada-Montreal. | Ag | in Canada |
| (Established, 31st May, 1845. | d bu | ess in Canada |
| capital. |  |  |
| Joint stock capital authorized, $£ 3,000,000$ sterling ......... .............. $\$$ Capital stock subscribed for $£ 2,504,680$ sterling Amount paid up in cash, $£ 375,702$ sterling. |  |  |
|  |  |  |
|  |  |  |
| assets in canada. |  |  |
| Real estate in Canada held by the company.................. ....... ...... $\$$ Stocks and bonds held by the company:- |  |  |
|  |  |  |
|  |  |  |
|  | \$689,533 34 | \$ 700,245 |

Carried out at market value

Loans on security of the company's policies (life department) inCanada
Cash at head office in Canada ..... 69563Cash in Banks, viz. :-
Bank of Nova Scotia, Halifax ..... $\$ 1,02744$
Molsons Bank, Montreal ..... 16,040 53
Cash in hands of agents in Canada ..... 42,346 05 ..... 42,346 05
Rents due and accrued ..... 1,523 32
Office furniture and fixtures throughout Montreal and Toronto build- ings; also furniture at Quebec, Hamilton and other agencies, including supplies, block plans, etc ..... 7,000 00
Queen Insurance Company, proportion of general expenses ..... 73177
Total assets in Canada ..... $\$ 1,046,05975$
liabilities in canada.

Total net amount of unsettled claims for fire losses in Canada......... \$ ..... 16,351 00
Reserve of unearned premiums on all outstanding fire risks ..... 466,343 3:
Liability under life branch in Canada ..... 435,829 00
Due and accrued for commission, etc ..... 1,770 14
Total liabilities in Canada ..... 920,29346

[^21]
## Department of Finance-Insurance Branch.

## ROYAL-Continued.

## INCOME IN CANADA (FIRE BRANCH).

| Gross cash received for fire premiums. | . $\$ 676,75800$ |
| :---: | :---: |
| Deduct reinsurance, \&c. | 76,651 14 |

Net cash received for fire premiums...... ........... ...... ................. 8 600,106 86
Interest and dividends on stock, \&c ..... 22,933 43
Rents. ..... 6,949 54
Total cash income in Canada ..... 629,989 83
EXPENDITURE IN CANADA (FIRE BRANCH).

Total net amount paid during the year for fire losses in Canada ...... $\$$ ..... 377,277 81
Paid for commission or brokerage ..... 98,790 92
Paid for sularies, fees and all other charges of officials in Canada ..... 27,162 49
Taxes in Canada ..... 4,53007
Miscellaneous payments, viz.:-Printing and stationery, 83,296.77; inspection, $\$ 2,242.41$; underwriters' associations, $\$ 2.721 .10$; ad- vertising, $\$ 1,937.18$; rents, $85,142.80$; postage and exchange, $\$ 3,314.25$; maps and plans, $\$ 675.83$; office furniture, $\$ 21.62$; legal expenses, $\$ 207.71$; general expenses, $\$ 4,359.45$ ..... 23,91912
Total cash expenditure in Canada ..... 531,680 41

## RI8KS AND PREMIUMS.



## ROYAL-Continued.

Genrral Busingss Statement for the Year ending 31st December, 1897.
FIRE DEPARTMENT.
The fire premiums for the period, after deduction of reinsurances, amounted to $£ 2,007,0125 \mathrm{~s} .6 \mathrm{~d}$., and the net losses to $£ 1,102,28417 \mathrm{~s}$. 4 d . Deducting agents' commission, and all management expenses, the surplus on the fire business carried to profit and loss amounts to $£ 233,34313 \mathrm{~s} .6 \mathrm{~d}$.

```
PROFIT AND LOSS.
```

The amount at the credit of the profit and loss account, after pay-
ment of the dividend for the year 1896, was............................£666,277 $17 \quad 2$
Less income tax.......... ....................... .................................. 8,689 18 0
£657,587 $19 \quad 2$
To which have been added :-

| Profit on the fire department | £233,343 13 | 6 |  | 80 |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Interest, not carried to other accounts. | . 118,023 1 | 0 | 351,419 |  |  |
| Transfer fees | 5213 | 6 |  |  |  |
|  | $£ 1,009,007 \quad 7 \quad 2$ |  |  |  |  |
| s interim dividend paid 15th December last. |  |  | 112,710 | 2 | 0 |

Leaving at the credit of the account at the end of 1897. $. £ 896,296 \quad 15 \quad 2$

## DIVIDEND.

The directors recommend, in addition to the above interim dividend of 18 s . per share, a payment of 20 s . further dividend on 15 th
June, free of income tax, which will absorb
$125,234 \times 0$

Balance of profit and loss $\ldots . . . . . . . . . . . . . . . . . . . . . . . . . . . . .$|  |  |
| :--- | :--- |

FUNDS.
After providing for payment of the dividend, the funds of the company will stand as follows, viz.:-



## Department of Finance-Insurance Branch.

## FIRE ACCOUNT.



## PROFIT AND LOSS ACCOUNT.



## Balance Sheet, 31st December, 1897.



## ROYAL—Concluded.

balande sheet on the 31st degember, 1897.-Concluded.
Railway guaranteed and prefer-
ence stocks-
England ....£1,752,226 14
Scotland..... $133,733 \quad 0 \quad 4$
Wales.. ... 31,881 133
Indian and colonial.... 91,23216
Railway ordinary and preferred ordinary stocks-
England ......£167,796 59
Scotland. ..... 78,051 1210
Gas and dock companies' bonds.
245,847 $18 \quad 7$
Bonds and shares of other incorporated companies
Freehold ground rents, England and Scotland
Freehold buildings-
England .......£519,361 210
Scotland. ..... 51,247 $7 \quad 9$
Ireland......... $7,000 \quad 0 \quad 0$
India and
colonies ..... 131,011 90
United States.. 538,704 14 0
Other foreign countries .... $23,195 \quad 0 \quad 6$
Leasehold buildings--
England
Loans-To various towns and town-
ships on security of the rates-
England ... £291,449 $11 \quad 4$
Scotland. ...... $9,20113 \quad 6$
Wales......... $6613 \quad 4$
$300,71718 \quad 2$
Loans-
On English and Scottish railway and other securities, with mar-

Agents' balances since received ... $157,427 \quad 20$
Outstanding premiums since received.

27,503 $7 \quad 4$
$\begin{array}{lll}\text { Outstanding interest since received } & 85,307 & 17 \\ 5\end{array}$
Cash in hand and on current ac. count with bankers.
$240,349 \quad 7 \quad 4$

## Department of Finance-Insurance Branch.

## THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Statement for the Year ending 31st Degember, 1897.
President-Alexander Duncan.
Principal Office—Edinburgh, Scotland.

Chief Agent in Canada-
Head Office in Canada-Montreal.
(Organized, 182t. Incorporated, 26th June, 1833. Commenced business in Canada, February, 1882.)

## vapital.

| Amount of capital authorized | £6,000,000 stg |
| :---: | :---: |
| 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. | \$ 97,333 33 | \$ 110,000 00 |  |
| City of St John debentures...... | - 2,000 00 | 2,120 00 |  |
| City of Toronto bonds... | 1,500 00 | 1,530 00) |  |
| City of Hamilton bonds. | 20,000 00 | 21,400 00 |  |
| Total par and market values | \$120,833 33 | \$ 135,050 00 |  |
| Carried out at market value. |  | \$ | 135,050 00 |
| Cash in hands of agents in Canada. | , |  | 10,185 93 |
| Cash in Imperial Bank of Canada.. | ........ | .......... ... | 59,073 31 |
| *Total assets in Canadu |  | . $\$$ | 204,309 24 |



# SCOTTISH UNION AND NATIONAL-Continued. 

## LIABILITIES IN CANADA.



Total net amount of unsettled claims for losses in Canada............ ... $\$$
Reserve of unearned premiums for all outstanding risks in Canada....

16,581 60
109,906 90
$\$ 126,488 \quad 50$

## INCUME IN CANADA.



## EXPENDITURE IN CANADA.



Net amount paid during the year for losses. ................... .......... $\$$ 72,178 89
Commission or brokerage.......... ... .......... ... ..... ............ ........ 35,11660
Taxes in Canada........ ....................... .......................................
Miscellateous payments, viz. : Stationery and printing, $\$ 318.69$; postage, telegrams and exprers, $\$ 1,024.98$; advertising, $\$ 459.65$; travelling expenses, $\$ 3,6 \div 2.54$; maps and plans, $\$ 10.30$; office furniture, $\$ 11$; legal expenses, $\$ 259.60$; underwriters' asnociations, local boards, \&c., $\$ 332.77$; office expenses, $\$ 18.80$; sundries, $\$ 2.02$

| Note-Concluded. |  |  |
| :---: | :---: | :---: |
| Central Canada Loan and Savings'Company's debentures. | \$ 25,000 00 | \$ 25,000 00 |
| City of Toronto bonds | 125,006 00 | 129,375 00 |
| Province of Manitoba Government bonds | 50,000 00 | 52,500 00 |
| Grand Trunk Ry. of Canada perpetual debenture stock | 50,00000 | 62,500 00 |
| City of Toronto street-tramway bonds. | 40,000 00 | 49,845 00 |
| Canada Landed and National Investment Co.'s debenture | 37,500 00 | 37,500 00 |
| City of London, Ont., debentures. | 75,000 00 | 79,710 00 |
| Toronto Raiiway Co. first mortgage debentures | 125,000 00 | 133,750 00 |
| Canadian Pacific Railway first mortgage debentu | 54,00000 | 59,50000 |
| City of Hamilton debentures. | 30,000 00 | 32,10000 |
| Imperial Loan and Investment Company's debentures. | 25,00000 | 25,000 00 |
| City of Sherbrooke, Que., bonds | 50,00000 | 53,725 00 |
| City of Brantford, Ont., bonds | 30,00000 | 32,290 00 |
| City of Kingston, Ont., bonds | 24,427 73 | 28,000 00 |
| Town of Petrolea, Ont., bonds | 75,351 34 |  |
| Halifax Electric Tramway Co., first mortgage bonds. | 25,00000 | 25,817 81 |
| St. Lawrence and Ontario Ry, first mortgage bonds. | 25,000 00 | 27,000 00 |
|  | -1,820 09192 81,903,015 66 |  |

## Department of Finance-Insurance Branch.

## SCOTTISH UNION AND NATIONAL-Continued.

## RIBKS AND PREMIUMS.



Total number of policies in force in Canada at date....... ....... 11,964
Total net amount in force...... ......................... ... ...... ..... ....... \$19,336,201 00
Total premiums thercon.................................. ... ....................... ... 216,529 98

General Business Statement for the Year ending 31st Degember, 1897. fire department.


## PROFIT AND LOSS ACCOUNT AND DIVIDEND.

Net surplus on fire account as above shown..... ............. ............ 60,469 25
Interest on shareholders' capital and reserres............... .............. $37,09517 \quad 0$
Transfer fees received
$59 \quad 0 \quad 0$

Less agents' balances irrecoverable...... ........................................ |  | 97,623 | 19 | 5 |
| ---: | :--- | ---: | ---: |

Balance bronght forward from last sear. .................................. $\begin{array}{llll}\text { 97,366 } & 4 & 3\end{array}$
Unappropriated balance...... .. .................................................. 123,465 19
Out of this sum the directors propose to pay a dividend at the rate of 16 per cent, absorbing, $£ 48,000$; and a bonus at the rate of $1 \frac{1}{2}$ per cent for the year, amounting to $£ 4,500, £ 52,500$; to carry to fire premium reserve, $£ 5,000$; to carry to general reserve, $£ 35,000$; and to carry forward to next year $£ 30,9651 \mathrm{~s} .9 \mathrm{~d}$., £ $70,9651 \mathrm{~s} .9 \mathrm{~d} ., £^{2} 23,465 \mathrm{ls} .9 \mathrm{~d}$.

The dividend and bonus above mentioned will be paid (free of income tax) in equal moieties on 1st June and 1st December next.
SCOTTISH UNION AND NATIONAL INSURANCE COMPANY-Continued.



| 515,000 | 0 | 0 |  |
| ---: | ---: | ---: | ---: |
| 30,965 | 1 | 9 |  |
|  | 598,722 | 16 | 11 |

FIRE REVENUE ACCOUNT.

Expenses of management, including government and state taxes. and loss account
0
$\frac{0 \quad 0}{\ldots}$


## Department of Finance-Insurance Branch.

|  <br>  <br>  |
| :---: |
|  |  |
|  |  |

SSETS.
 Reversions and life interests. . . .
 Loans on miscellaneous securities (trust funds, \&c.) British government securities... (trust funds, \&c.) Indian and colonial government stocks. . United states government bonds ..
Railway debenture stocks. . . . . . . .

$$
\begin{aligned}
& \text { Rallway debenture stocks. } \\
& \text { Other debenture stocks... }
\end{aligned}
$$

Indian railway guaranteed stocks ...................................................

$$
\underset{300,000}{f} \quad{ }_{0}{ }_{0} \quad \text { d. }
$$

House property - Edinburgh, London, Dublin, Glasgow and ManOther real property

 Outstanding premiums (head office and branches)



LIABILITIES.
Shareholders' capital.

## Life assurance and annuity funds

$£ 4,641,25415 \quad 1$
$144,21411 \quad 4$
£4,785,469 65

$$
\begin{aligned}
& \text { Water annuities.... . } \\
& \text { Company's own stock } \\
& \text { House property - Edin }
\end{aligned}
$$




# Department of Finance-Insurance Branch. 

## SUN INSURANCE OFFICE-Continued.



## RISES AND PREMIUMS.

| Fire Risks in Canada. | No. |  | Amount. | Premiums thereon. |
| :---: | :---: | :---: | :---: | :---: |
| Policies in force at beginning of year | 11,474 | \$ | 17,143,891 | \$ 223,568 64 |
| Policies taken during the year-new. | 5,811 |  | 9,348,578 | 117,510 91 |
| Policies taken during the year-renewe | 4,585 |  | 5,447,022 | 84,680 59 |
| Total | 21,870 | \$ | 31,939,491 | \$ 425,760 14 |
| Deduct terminated | 9,441 |  | 14,141,197 | 189,130 78 |
| Gross in force at end of year | 12,429 | \$ | 17,798,294 | \$ 236,629 36 |
| Deduct reinsured |  |  | 474,000 | 5.42101 |
| Net in force at 31st December, 1897 | 12,429 | \$ | 17,324,294 | \$ 231,208 35 |

Total number of policies in force in Canada at date ..... 12,429
Total net amount in force$817,324,29400$
Total premiums thereon ..... 231,208 35

## SUN INSURANCE OFFICE-Continued.

## General Bobiness Statement for the Year ending 31st December, 1897.

The premiums received, less reinsurances, amourt to $£ 1,012,3408 \mathrm{~s} .5 \mathrm{~d}$. , being an increase of $£ 42,65511 \mathrm{~s} .5 \mathrm{~d}$. as compared with those of the preceding yeur.

The total of the sums insured during the year, after deduction of the amounts reinsured, exceeds $£ 425,000,000$, being an increase of about $£ 36,000,000$ on the corresponding figures for the year 1896.

The losses paid and outstanding amount to $£ 588,2966 \mathrm{~s}$. 7 d ., being at the rate of 58.11 per cent on the premiumo received.

The expenses of management (including commission to agents and working charges of all kinde) amount to $£ 343,2523 \mathrm{~s}$. 10 d ., being at the rate of $33 \cdot 91$ per cent.

The income from investments during the year has amounted to $£ 78,67116 \mathrm{~s} .4 \mathrm{~d}$.
After providing for the usual reserve of 40 per cent of the premiums to cover liabilities under current policies, a balance of $£ 142,4019 \mathrm{r} .10 \mathrm{~d}$. remains, which has been transferred to the credit of the profit and loss account.

## SPECIAL RESEBVE FUND.

In view of the increasing need of retaining large amounts on individual risks, a special reserve fund has been created by the transfer of $£ 100,000$ from profit and loss to provide for the liabilities thus incurred.

## PROFIT AND LOSS ACOOUNT AND DIVIDEND.

The balance brought forward from last year amounted to $£ 229,87413 \mathrm{~s}$. There has been carried to pension fund, $£ 8,000$; carried to special reserve, $£ 100,000$ : paid for dividends in respect of the business of the year 1996, $£ 102,000$; leaving a credit balunce of $£ 19,87413$ s., which by the operations of the year, as detailed in the account, has been increased to $£ 160,731 \mathrm{lss}$. 1 d . Ont of this amount an interim dividend at the rate of 4 s . per share, absorbing $£ 48,000$, was paid in January last, and the directors have declared a further dividend of 4 s . 6 d . per share payable on the 11th July, which will absorb a further sum of $£ 54,000$, and leave $£ 58,73118 \mathrm{~s}$. 1d. to be carried forward.

FUNDS.
The funds of the office will then stand as follows:-


Reserve for unexpired risks brought
forward from 1896
Premiums, less reinsurances.......
Income from investments (less income tax).

REVENUK AOOOUNT.

| $\text { £ } \quad \text { s. } \quad \text { d. }$ | Lusses | $\underset{588,296}{f}{ }_{6}{ }_{6}{ }^{\text {d. }}$ |  |
| :---: | :---: | :---: | :---: |
| 387,873 1810 | Commission........ $£ 161,845$ 8 1 |  |  |
| 1,012,340 85 | General expenses... 181,406 159 | 343,252 | 310 |
| 78,671 164 | unexpired risk |  |  |
|  | December, 1897, being 40 per |  |  |
|  | cent of premium incume........ | 404,936 | 34 |
|  | account. | 142,401 | 910 |
| £1,478,886 37 |  | £1,478,886 | 37 |

# Department of Finance-Insurance Branch. 

## SUN INSURANUE OFFICE-Concluded.

## PROFIT AṄD LOES ACCOUNT.


balance sheet, 31st december, 1897.

## liabilitiks.

Capital, $£ 2,400,000-240,000$ shares of $£ 10$ each, 10 s . per share paid. N.B. $-2,500$ of these shares are held by the office, but are not included among the investments.

account. ..................................................
 insurances
Bills payable
Reserve for outstanding commission and charges.
Clerks' deposit fund


# THE UNION ASSURANCE SOCIETY. 


CAPITAL.

| Amount of | 00 | \$2,190,000 00 |
| :---: | :---: | :---: |
| Amount paid up in cash | 180,000 | 876,000 00 |


| assets in canada. |  |  |
| :---: | :---: | :---: |
| Stocks deposited with the Receiver General, viz. :- |  |  |
| $\checkmark$ Par value. | Market value. |  |
|  | \$ 127,750 |  |
|  | 24,00850 |  |
| City of Quebec consolidated debentures . ................... 24,33333 | 24,00850 |  |
| City of Ottawa waterworks bonds. ... ................... 50,000 00 | 51,50000 |  |
| County of Victoria, N.S., bonds....................... .... 6,000 00 | 6,150 00 |  |
| Total ............ . . . . . . . . . . . . . . . . 250,666 66 | \$265,354 50 |  |
| Carried out at market value |  | 265,354 50 |
| Cash at head office in Canada |  | 5,289 22 |
| Cash in banks on current account (Bank of Toronto, Montreal) | al).......... | $10,35494$ |
| Cash in hands of agents in Canada...................... |  | 3,502 7, |
| Interest accrued. |  | 84467 |
| Office furniture and plans.. | ......... | 4,164 31 |
| Total assets in Canada | 8 | 330,506 58 |

## LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted. .......................... $\$ 13,85388$
Total amount of unsettled claims for fire losses in Canada.................. \$ 13,853 88
Reserve of unearned premiums upon all unexpired fire risks............. 171,010 72
Total liabilities in Canada....... ...... ......................... \$184,86460

INOOME IN CANADA.

Deduct rins in,
Net cash received for premiums ............. ............. ...................... 271,72723
Received for interest on bonds................ .. ....... ........................... 2,268 82
*Interest and dividends on stocks ...... ................ ......................... 5,447 92
Interest from Bank of Toronto... ...... ......................................................... 1,362 45
Total income in Canada...... ....... .............................. $\$ 280,80642$

[^22]
## Department of Finance-Insurance Branch.

## THE UNION ASSURANCE SOCIETY-Continued.

## EXPENDITURE IN CANADA.



## RISKS AND PREMIUMS.



## General Bubinesb Statement for the Year ending 31st Degeyber, 1897. FIRE ACCOUNT.

Amount of fire reserve fund at the beginning of the year..
Premiums after deduction of reassurances
Transfer from profit and loss account to commence a reserve for unexpired risks

| £ s. d. |  | £ 8. d. |
| :---: | :---: | :---: |
|  | Losses by fire, after deduction of reassurances | 254,819 $15 \quad 2$ |
| $323,539 \quad 0 \quad 0$ | Expenses of management. | 66,117 $15 \quad 5$ |
| 454,683 1011 | Commission. | 85,669117 |
|  | Bad delts written off | 1965 |
| 75,000 00 | Balance carried to profit and loss account. | 48,058 |
|  | Amount of fire reserve fund at the end of the year | 323,539 00 |
|  | Reserve for unexpired risks | 75,000 00 |
| £853,222. 1011 |  | £853,222 1011 |

## THE UNION ASSURANCE SOCIETY-Concluded.

## PROFIT AND LOSB ACCOUNT.



## bALANCE sHEET ON 318T DECEMBER, 1897.

LIABILITIES.

| Subscribed capital. . | $\stackrel{£}{450,000}{ }_{0}^{\mathrm{s} .}$ |  |
| :---: | :---: | :---: |
| Of which is paid up | £180,000 | 0 |
| Life reserve fund. | 350,000 | 0 |
| Fire reserve fund. | 323,539 | 0 |
| Reserve for unex. pired risks. | ,000 | 0 |
| Profit and loss account. | $63,70612$ | 8 |
|  | £992,245 | 8 |
| Outstanding firelosses | 69,280 | 8 |
| do fire charges | 3 3,347 15 | 3 |
| do dividends. | . 20,295 | 0 |
| Reinsurance premiums due to other companies | 3,908 19 | 1 |
| Bills payable. | -554 13 | 9 |

£ s. d.
ASSETS.

| Mortgages on property within the | 232,742 0 |
| :---: | :---: |
| Orta |  |
| United Kingdo | 9,357 18 |
| Investments- |  |
| Colonial gover |  |
| Indian do do | 30,506 8 |
| Fureign do | 1,491 10 |
| United States government and state securities. | 106,562 25 |
| United States municipal bond | 69,549 72 |
| Colonial municipal secur | 21,697 |
| Bank stock | 25,600 0 |
| Railway and other debentures and bonds and debenturestocks | 121,303 0 6 |
| Railway and other stocks and shares, preference and ordinary |  |
| Loans on railway and other securities |  |
| Loans 0 | 84613 |
| do shares of the society | 1,200 |
| House property | 142,050 18 0 |
| Branch offices and agents' balances | 119,079 1010 |
| Outstanding premiums.. | 10,232 |
| Reinsurance premiums due from other companies. | 193 |
| Outstanding interest, due but not received. |  |
| Outstanding interest, accrued but not due | 7,978 15 |
| Bills receivable | 7,090 13 |
| Cash on deposit …£ 89500 <br> Cash in hand and on current account.... 9,187 139 |  |
|  |  |
| sets, | $2,190,658$ |
|  | £3,280,290 |

# Department of Finance-Insurance Branch. 

## THE WESTERN ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1897.
President-Hon. Gro. A. Cox. Vice-President-J.J. Kenny. Secretary-C.C.Fostra, Principal Office-Toronto.
(Incorporated, 31st August, 1851, by Act of the legislature of the late Province of Canada, 14-15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, and in 1887, 50-51 Vic., cap. 102.

- Commenced business in Canada, $\Lambda$ ugust, 1851.)


## cAPITAL.

| Amount of joint stock capital authorized. | 2,000,000 00 |
| :---: | :---: |
| Amount subscribed for. | 2,000,000 00 |
| Amount paid up in | 1,000,000 00 |

## (For List of Shareholders, see Appendix.)

Assets.

| Real estate-Compauy'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...... | 55,926 00 |
| Loans as above on which more than one year's interest is due and for which judgment has not been obtained. | 8,000 00 |
|  |  |
| Total interest carried | 3,204 13 |

Stocks and bonds held by the company :

|  | Par Value. | Market Va |
| :---: | :---: | :---: |
| Dominion of Canad | \$ 65,350 00 | \$ 68,620 00 |
| Canadian Bank of Commerce stock | 40,000 00 | 53,800 00 |
| Shelburne debenture | 1,900 00 | 1,900 00 |
| Arthur do | 3,000 00 | 3,150 co |
| Tilsonburg do | 3,000 00 | 3,405 80 |
| York do | 2,500 00 | 2,500 00 |
| Owen Sound do | 5,200 00 | 5,539 06 |
| United States registered bon | 241,000 00 | 271,727 50 |
| Georgia state bonds. | 25,000 00 | 26,500 00 |
| City of Richmond, Va | 42,000 00 | 42,000 00 |
| Collingwood debentur | 60000 | 60000 |
| Freehold Loan and Savings Cu. stock | 10,200 00 | 10,455 00 |
| do do debentures | 14,500 00 | 14,500 00 |
| Canada Landed and National Investment Co. debentures. $\qquad$$22,70000 \quad 22,70000$ |  |  |
| Toronto Savings and Loan Co. stock. | 22,500 00 | 25,000 00 |
| do do debentures | 25,000 00 | 25,000 00 |
| Canada Permanent Loan and Saving Co. stoc | 10,710 00 | 9,978 50 |
| . do do deben | 2,400 00 | 2,400 00 |
| Dominion Savings and Investment Co. stock | 15,000 00 | 11,250 00 |
| Imperial Lroan and Investment Society stock | 28,320 00 | 28,320 00 |
| British America Assurance Co. stock. | 130,390 00 | 159,098 90 |
| City of Columbus, Ohio, bonds. | 50,00000 | 53,475 00 |
| City of Toledo, Ohio, bonds | 50,000 00 | 52,750 00 |
| Chicago, Milwaukee and St. Paul bonds | 8,00000 | 8,320 00 |
| Central Canada Loan and Savings Co. stock | 20,000 00 | 24,000 00 |
| do do debentures. | 70,000 00 | 70,000 00 |
| Anderdon debentures. | 28642 |  |


| WESTERN-Continued. |  |
| :---: | :---: |
| Stock and bonds held by the company-Continued. |  |
| Chicago Electric Transit Co....... ............. ....\$ 25,00000 \& 27,462 50 |  |
| Colorado Springs bonds.................... .... ... $25,00000{ }^{\text {a }}$ 26,325 00 |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
| Total par and market values. . . . . . . . . $\$ 1,274,85642$ \$1,396,039 06 |  |
| Carried out at market value......... ................ ....................... 8 | 1,396,039 06 |
| Cash on hand at head office | 2,343 97 |
| Cash in banks, \&c., viz.:- |  |
|  |  |
|  |  |
|  |  |
| Alex. Laird and Wm. Gray, agents trustee account. ..... .......... 150,944 ${ }_{29}{ }^{\text {94 }}$ |  |
| Bank of Nova Scotia, St. John, N.B..... ........................ ${ }^{321} 75$ |  |
|  |  |
|  |  |
|  |  |
| Total........................ ........................... ...... 285,619\%08 |  |
| Interest unpaid, due and accrued, on stocks, \&c................... ...... | 5,961 27 |
| Agents' balances. | 435,668 89 |
| Bills receivable | 57,495 36 |
| Sundry, viz. :- |  |
|  |  |
|  |  |
| Total assets.... .. ........... .......... ................ ......\$ 2,414,561 26 |  |
| liabilities. |  |
| (1) Liabilities in Canada. |  |
| Net amount of losses, unsettled, but not resisted:- |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
| Total net amount of unsettled claims in Canada........ . ................ 8 28,665 69 |  |
| Reserve of unearned premiums for outstanding risks in Canada :- |  |
|  |  |
|  |  |
| Total reserve of unearned premiums for risks in Canada.............. | 314,324 01 |
| Dividends declared and due and remaining unpaid. .... ................ | 1,141 53 |
| Total liabilities (excluding capital stock) in Canada)..8 | 344,131 23 |

## Department of Finance-Insurance Branch.

## WESTERN-Continued.

## (2) Liabilities in other Cowntries.



## INCOME.

| For Fire Risks. | In Canada. | In other Countries. |
| :---: | :---: | :---: |
| Gross cash received for premiums.......... . .......... | \$ 487,580 97 | \$1,745,998 50 |
| Deduct reinsurance, rebate, abatement and return premiums | 144,437 73 | 306,473 67 |
| Net cash received for fire premiums. | \$ 343,143 24 | \$1,439,524 83 |

For Inland Marine Risks.


(Bills and notes received during the year for premiums and remaining unpaid, $\$ 27,468.72$ ).
Total net cash received for premiums in. all countries. ..... $.82,148,071$ 80
Received for interest and dividends ..... 71,247 69
Total cash income. $\$ \quad 2,219,31949$

# WESTERN-Continued. 

## EXPENDITURE.



## Department of Finance-Insurance Branch.

WESTERN—Concluded.
RISKS AND PREMIUMS.

|  | In Canada. |  | In other Countries. |  | Total in all Countries. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| Fire Risks. | \$ | \$ cts. | \$ | \$ cts. | \$ | \$ cts. |
| Gross policies in force at date of last statement. . . . . ... Taken during the year (new and renewed) | 54,863,164 | 659,195 32 | 127,370,958 | 1,720,667 76 | 182,234,122 | 2,379,863 08 |
|  | 38,133,423 | 495,513 68 | 142,650,216 | 1,693,879 59 | 180,783,639 | 2,189,393 27 |
| Total. | 92,996,587 | 1,154,709 00 | 270,021,174 | 3,414,547 35 | 363,017,761 | 4,569,256 35 |
| Deduct terminated. | 34,768,608 | 419,197 29 | 120,614,608 | 1,639,486 74 | 155,383,216 | 2,058,684 03 |
| Gross in force at end of year. | 58,227,979 | 735,511 71 | 149,406,566 | 1,775,060 61 | 207,634,545 | 2,510,572 32 |
| Deduct reinsured... ....... | 10,509,374 | 180,274 78 | 7,891,830 | 83,134 02 | 18,401,204 | 263,408 80 |
| Net in force 31st Lec., 1897. <br> Inland Marine Risks. <br> Gross policies in force at date of last statement. . <br> Taken during the year. | 47,718,605 | 555,236 93 | 141,514,736 | 1,691,926 59 | 189,233,341 | 2,247,163 52 |
|  |  |  | 5,833,769 | 86,823 66 | 5,833,769 | 86,823 61 |
|  | 7,807,258 | 31,032 08 | 34,250,600 | 235,892 33 | 42,062,858 | 266,924 46 |
| Deduct terminated. . . . . . . . . | 7,807,258 | 31,032 08 | 40,089,369 | 322,715 99 | 47,896,627 | 353,748 07 |
|  | 7,807,258 | 31,032 03 | 35,464,491 | 266,627 09 | 43,271,749 | 297,659 17 |
| Gross in force at date. ..... Deduct reinsured |  |  | 4,624,878 | 56,08890 | 4,624,878 | 56,088 90 |
|  |  |  | 420,398 | 7,933 88 | 420,398 | 7,933 88 |
| Net in force 31st Dec., 1897. Ocean Risks. | ... ..... | ............. | 4,204,480 | 48,155 02 | 4,204,480 | 48,155 02 |
|  |  |  |  |  |  |  |
| Gross policies in force at date of last statement. ......... <br> Taken during the year...... | $\begin{array}{r} 1,227,778 \\ 27,098,070 \end{array}$ | $\begin{array}{r} 46,594 \\ 34 \\ 398,824 \\ 47 \end{array}$ | $\begin{array}{r} 972,053 \\ 8,919,168 \end{array}$ | $\begin{array}{r} 26,12289 \\ 82,64993 \end{array}$ | $\begin{array}{r} 2,199,831 \\ 36,017,238 \end{array}$ | $\begin{array}{r} 72,71773 \\ 481,47440 \end{array}$ |
|  |  |  |  |  |  |  |
| Total. <br> Deduct terminated. . ......... <br> Gross in force at end of year. <br> Deduct reinsured. | 28,325,848 | 445,419 31 | 9,891,221 | 108,772 82 | 38,217,069 | 554,192 13 |
|  | 26,525,237 | 395,683 09 | 8,997,852 | 71,577 93 | 35,523,089 | 467,261 02 |
|  | 1,800,611 | 49,736 22 | 893,369 | 37,194 89 | 2,693,980 | 86,931 11 |
|  | 669,540 | 23,925 06 | 369,358 | 15,266 72 | 1,038,898 | 39,191 78 |
| Net in force 31st Dec., 1897. . | 1,131,071 | 25,811 16 | 524,011 | 21,928 17 | 1,655,082 | 47,739 33 |


| Total nu | No return. |
| :---: | :---: |
| Total net amount in force | 195,092,903 |
| Total premiums th | 2,343,057 87 |

Department of Finance-Insurance Branch.

## STATEMENTS

of

## LIFE INSURANCE COMPANIES

## Department of Finance-Insurance Branch.

## LIST OF COMPANIES

BY WHICH THE BUSINESS OF LIFE INSURANCE WAS TRANSACTED IN THE DOMINION, DURING THE YEAR ENDED 31st DECEMBER, 1897.

The Atna Life Insurance Company.<br>The British Empire Mutual Life Assurance Company.<br>The Canada Life Assurance Company.<br>The Cominercial Union Assurance Company (Limited).<br>The Confederation Life Association.<br>*The Connecticut Mutual Life Insurance Company.<br>The Dominion Life Assurance Company.<br>*The Edinburgh Life Assurance Company.<br>The Equitable Life Assurance Society of the United States.<br>The Excelsior Life Insurance Company of Ontario (Limited).<br>The Federal Life Assurance Company of Canada.<br>The Germania Life Insurance Company.<br>The Great West Life Assurance Company.<br>The Imperial Life Assurance Company of Canada.<br>*The Life Association of Scotland.<br>The Liverpool and London and Globe Insurance Company.<br>The London and Lancashire Life Assurance Company.<br>The London Assurance.<br>The London Life Insurance Company.<br>The Manufacturers' Life Insurance Company.<br>The Metropolitan Life Insurance Company.<br>The Mutaal Life Insurance Company of New York.<br>*The National Life Insurance Company of the United States of America.<br>The New York Life Insurance Company.<br>The North American Life Assurance Company.<br>The Not thern Life Assurance Company of Canada.<br>The North British and Mercantile Insurance Company.<br>*The North-western Mutual Life Insurance Company.<br>The Ontario Mutual Life Assurance Company.<br>*The Phœnix Mutual Life Insurance Company.<br>The Provident Savinge Life Assurance Society of New York.<br>The Reliance Mutual Life As-urance Society.<br>The Royal Insurance Company.<br>The Royal Victoria Life Insurance Company..<br>*The Scottish Amicable Life Assurance Society.<br>*The Scottish Provident Institution.<br>The Standard Life Assurance Company.<br>The Star Life Assurance Society.<br>The Sun Life Assurance Company of Canada.<br>The Temperance and General Life Assurance Company of North America.<br>The Travelers Insurance Company.<br>The Union Mutual Life Insurance Company.<br>The United States Life Insurance Company in the City of New York.

[^23]
## Department of Finance-Insurance Branch.

# THE ÆTNA LIFE INSURANCE COMPANY. 

Statement for the Year ending 31st December, 1897.
President-Murgan G. Bolkeley.
Principal Office-Hartford, Conn., U.S.
Chief Agent in Canada-William H. Ork. $1 \quad$ Head Offce in Canada-Turuarr
(lncorporated, 6th June, 1850. Commenced business in Canada, 1866.)

CAPITAL.
Amount of capital authorized. ................................................. \$ 2,000,000 00
Amount subscribed for and paid up in casb .......... ............ ........ 1,750,000 00

## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies, assigned as collaterals ( $\$ 164,125$ of this amount belongs to policies issued subsequent to 31st March, 1878)...... ............ \$ 194,475 00
Premium obligations on Canadian policies in force $\$ 13,418.71$ 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.:-


## ÆTNA LIFE-Continued.

| Carried out at market value... .................... ... ... ... ..... ...... .... \$ 4,267,140 66 Cash in backs, viz.:- |  |  |
| :---: | :---: | :---: |
|  |  |  |
| Ontario Bank <br> Bank of Toronto | $\begin{aligned} & \text { \& } \quad 7,89611 \\ & 6,38950 \end{aligned}$ |  |
| Total cash in banks............................... ....... .... .............. |  | 14,285 61 |
| Gross premiums due and uncollected on Canadian policies in force. Gross deferred premiums on same. | $\begin{aligned} & 16,52484 \\ & 18,980 \\ & 03 \end{aligned}$ |  |
| Total outstanding and deferred premiums Deduct cost of collection at 20 per cent. | $\begin{array}{r} 35,504 \\ 7,10097 \\ 97 \end{array}$ |  |
| Net outstanding and deferred premiums |  | 28,403 90 |
| Total assets in Canada. | . 8 | 388,973 77 |

## LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.
*A mount computed to cover the net present value of all Canadian policies in force.

\$ 1,384,991 00

Claims for death losses adjusted but not due, and unadjusted but not re-
sisted (of which $\$ 513$ accrued in previous years).... .............s 6,00600
Claims for matured endowments due and unpaid (of which $\$ 2,475$ accrued in previous years).

3,240 00
9,24600
Amount of dividends or bonuses to Canadian policy-holders due and
unpaid...............................................................
Total liabilities in respect of said policies in Canada.. \$ 1,395,342 18
Under Policies issued subsequent to 31st March, 1878.
*Amount computed to cover the net present value of all Canadian
policies in force...... ........ .... ................ ... ..................... \$
$3,784,94400$
Claims for death losses adjusted but not due, and unadjusted but not resisted\$ 3,000 00
Claims for matured endowments due and unpaid (of which $\$ 81$ accrued in previous years).

2,071 00


Total liabilities in respect of said polic:es in Canada ................... $\$ 3,795,09300$
Total liabilities in Canada.. ....... ...................... ....... \$, 5,190,435 18
income in oanada.
Cash received for preminms.............. ....... ............ ................. $\$$ 406,31560
Premium obligations taken in part payment of premiums............ $\quad$ 3,161 14
Premiums paid by dividends, including reconverted additions......... 117,129 35
Total premium income.. ......... ............................ \$ 526,606 09
Received for interest on premium notes and policy loans. ...... ...... 15,426 88
Total income in Canada during the year. .................. 8 542,032 97

[^24]
## Department of Finance-Insurance Branch.

## ETNA LIFE-Continued.

| EXPENDITURE IN CANADA. |  |
| :---: | :---: |
| Cash paid for death losses in Canada. ........................... 8263,01130Premum and other obligations used in payment of the same. . ........ $8,111 \quad 40$ |  |
|  |  |
| Total amount paid for death claims (of which $\$ 16,714.12$ accrued in previous years)..... ......... ..... ......\$271,122 70 |  |
|  |  |
|  |  |
| Total amount paid for matured endowments. . . . . . . . . \$ 418,095 82 |  |
| Total amount paid for death claims and matured endowments. .....8 689,218 52 |  |
| Cash paid for surrendered policies.................................................. 10,907 87 Premium obligutions used in purchase of nurrendered policies. |  |
|  |  |
| Cash dividends paid policy-holders and applied in payment of premiams in Canada. |  |
| Premium obligations used in payment of dividends to policy-holders <br> in Canada $\qquad$ |  |
| Total net amount paid to policy-holders in Canada..... \$ 831,15961 |  |
| Cash paid for commissions, salaries and other expenses of officials in <br> Cauada |  |
| Taxes, licenses, fees or fines........ ...... ...... ..... ...................... 1,780 17 |  |
|  |  |
| Postage, $\$ 1,983.26$; telegraph, $\$ 47.43$; express, $\$ 556.10$; stationery, $\$ 193.91$; printing, $\$ 151.31$; exchange, $\$ 183.27$; medical examiners, $\$ 1,285$; legal, $\$ 136.55 . . . . . . . . . . . . . . . . . . .$. |  |
| Total expenditure in Canada . ........ .... ................ $\$$ 879,428 57 |  |
| PREMIUM NOTE ACCOUNT. |  |
| Prumium obligations on band at commencement of year ...............\$ 22,437 22 <br> Promium obligations receired during the year $\qquad$ |  |
|  |  |
| \$ | 23,820 36 |
|  |  |
|  |  |
|  |  |
|  |  |
| Total deductions........... . .................................. \$ \% 8 .480 93 |  |
|  |  |

## miscellaneous.



## ÆTNA LIFE—Continued.

|  | o. |  | Amount. |
| :---: | :---: | :---: | :---: |
| 1. By death. | 179 | \$ | $263,05+00$ |
| 2. By maturity. ....... ..................................... | 298 |  | 419,083 00 |
| 3. By expiry | 74 |  | 168,800 00 |
| 4. By surrender (for which cash value has been paid, $\$ 10,907.87$ ) | 64 |  | 79,941 00 |
| 5. By surrender, $\$ 107,322$ (for which paid-up policies have been granted to amount of $\$ 43,358$ ). |  |  |  |
| Difference of amounts carried out......... ............ |  |  | 63,974 00 |
| 6. By lapse | 8 |  | 142,891 00 |
| Total | 697 | 8 | 1,137,743 00 |
| Policies in force at beginning of year ..... .............. .... .. | 081 | \$ | 15,531,006 00 |
| Policies issued during the year............ ....... ...... ..... . | 494 |  | 780,091 00 |
| Policies terminated as abose and by change to paid-up policies | 766 |  | 1,181,101 00 |
| Policies terminated otherwise, not taken | 29 |  | 38,70000 |
| Policies in force at date of statement.................... ........ | 1,780 |  | 15,091,29: 00 |

Number of insured lives at beginning of year. ..... 10,944
Number of new insurers during the year ..... 204
Number of deaths during the year among insured ..... 146
Number of insured whose policies have been terminated during the year otherwise than by death ..... $3 \because 8$
Number of insured lives at date of statement. ..... 10,679
Detail of Policies Issued since 31st March, 1878.
Policies in force at beginning of year in Canada ..... 8,775
$\$ 11,933,423 \quad 00$
Policies issued during the year. ..... 435 ..... 663,589 00
Policies terminated as above and by change to paid-uppolicies651,292 00
Policies not taken ..... 38,700 00 ..... 414
Policies in force at date of statement ..... 11,907,020 00
General Business Statement for Year ending 31st December, 1897.income during the Year 1897.
Total premium income. ..... § 5,400,049 36
Cash received for interest ..... 2,452,183 57
Cash received for rents ..... 37,95087
Profit on sales of real estate ..... 3,115 00
Total income, life department ..... \$ 7,893,298 80
Total income, accident department. ..... 604,253 09
Total income ..... \$ 8,497,551 89

## Department of Finance-Insurance Branch.

※TNA LIFE-Continued.<br>DISBURSEMENTS DURING THE YEAR 1897.

|  | 3,439,122 99 |
| :---: | :---: |
| Dividends paid policy-bolders in cash or in reduction of premium notes | 261,125 17 |
| Surrender values paid in cash | 158,074 ט0 |
| Surrender values applied to pay running premiums. | 32,780 85 |
| Dividends applied to pay running premiums. ....... | 650,034 71 |
| Surrender values applied to purchase paid up insurauce and annuities | 237,162 25 |
| Cash paid stockholders for interest or dividends | 175,000 00 |
| Commissions to agents | 632,586 66 |
| Taxes | 147,308 74 |
| Rent. | 28,843 60 |
| Salaries and allowances for agencies | 20,384 31 |
| Medical examiners' fees and inspection of risks | 42,390 97 |
| Salaries of officers and office employees | 122,354 13 |
| Miscellaneous expenses. | 163,587 67 |
| Total disbursements, iife department... ........................ ........... 8 | 6,110,756 05 |
| do accident department | 519,35\% 89 |
| Total disbursements............ ................... ... \$ | 6,630,108 94 |

## ASSETS.

Book ${ }^{-}$value of real estate, less encumbrances ...................... ....... \$ 511,68100
Loans on bonds and mortgages (first liens) on real estate.............. 24,542,856 65
Loans secured by pledge of bonds, stock and other marketable col-
laterals .... ............................................................... 441,09070
Loans made to policy-holders on the company's policies assigned as
collaterals ................................................................... $1,289,86500$
Premium notes, loans or liens on policies in force ...................... $596,167 \quad 70$
Book value of bonds and stocks owned absolutely........................ 13,074,717 89
Cash on hand and in banks...... ......................................... ..... 4,849,340 15
Agents' debit balances .................. ................. .............. ..... .. 35,73: 09
Bills receivable...... ......... ...................................................... 18,092 59
Total net or ledger assets............ ............................................ \$45,359,543 77
Deduct items not admitted ....................... .............................. 11,054 16
Total net or ledger assets........................... ..... $\$ 45,348,48961$
OTHER ASSETS.
Interest due and accrued ............................................... .... 974,355 22
Market value of stocks and bonds over book value ......................... 878,09888
Net amount of uncollected and deferred premiums ........................ 393,684 ti8
Rents ........... ....................... ........... ................. ............. ... 2,824 49
Total assets as per books of company ................ $\$ 47,597,45288$
Deduct items not admitted .................. ...................................... 12,48577
Total assets (less items not admitted)
$\$ 47,584,96711$

## ETNA LIFE—Concluded.

## LIABILITIES.

Net reinsurance reserve, Actuaries' Table of Mortality, 4 per cent... $\$ 39,537,08900$ Present value of amounts not yet due on matared instalment policies $\quad 8,36300$
Total unsettled claims ......... ..................... . . ....... ................. 225,555 00
A mount of all unpaid dividends or surpluses, or other description of profits due policy-holders
635,987 25
Premiums paid in advance. ....... .. ............... ... ... ........ ......... 12,784 16
Liability under cancelled policien.. ........................................... 15,63800
Total liabilities, accident department ......................................... 260,677 00
Total liabilities. . ................... ........................ $\$ 40,697,09341$
Gross surplus .................................................................. \& 6,887,873 70
Capital stock paid up .......... .............................................. 1,750,000 00
Gross divisible surplus ......... ...............................................\$5,137,873 70
RISKS AND PREMIUMS.

## LIFE.

Number of new policies issued during the year . ....... ..........10,626
Amount of said policies ........... ................ .. .... ...................... \$ 21,111,985 00
Number of policies terminated during the year................... 8, 250
Amount terminated........................... ....... ............... .. ........ $16,741,86800$
Number of policies in force at date of statement . . ..... ......... 90,346
Net amount of said policies
150,661,897 94

## Department of Finance-Insurance Branch.

## THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1897.
Fresident-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.
(Incorporaled, 26th February, 1847. Commenced business in Canada, 7th February, 1883.)
No capital.
ASSETS IN CANADA.
Value of real estate in Canada held by the company ..... (278,695 64
Mortgages on real estate in Canada ..... $1,084,88243$
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals ..... 127,062 55
Stocks and bonds in deposit with the Receiver General :-

| Pro | 7,056 67 |
| :---: | :---: |
| Canada 4 per cent bonds, 1880 | 7,300 00 |
| City of Ottawa bonds | 24,333 33 |
| South Australian bonds | 34,553 33 |
| City of London bonds. | 60,000 00 |

Carried out at par value ..... 133,243 33
Montreal Gas Compans bonds (par value) ..... 25,000 00
Casb at head office in Canada ..... 1364
Hamilton Powder Company ..... 10,00000
Cash in banks, viz.:-
Bank of Montreal ..... \$ 59,587 87
Merchants Bank of Halifax ..... 75,000 00
Banque du Peuple ..... 13,463 76
Bank of Nova Ncotia ..... 50,000 00
Total ..... 198,051 63
Agents' ledger balances ..... 11,009 14
Bills receivable ..... 2,860 08
Interest due and accruod ..... 27,23365
Rents due and accrued ..... 1,327 10
Gross premiums due and uncollected on Canadian policies in force \& 51,715 2
Deduct cost of collection, at 10 per cent ..... 5,171 52
Net outstanding premiums ..... 46,543 77
Total assets in Canada ..... 81,945,923 46

## BRITISH EMPIRE-Continued.

## I.IABILITIES IN CANADA.


EXPENDITURE IN CANADA.
Cash paid for death losses in Canada ..... \$ 116,605 20
Deduct amount received from other companies for reinsured death claims ..... 15,29480
Net amount paid for death claims in Canada. $\$ 101,31040$
Net amount paid on account of matured endow mente ..... 11,428 00
Total amount pad for death claims and matured endowments.Cash paid to annuitants.2,630 88
Amount paid for surrendered policies. ..... 15,33002
Cash dividends paid to Canadian policy-holders. ..... 15,446 73
Total net amount paid to policy-holders in Canada ..... \$ 146,14603
Cash paid for commissions, salaries and other expenses of officials in Canada ..... 24,510 96
Cash paid for taxes ..... 2,584 52
Miscellaneous payments, viz.:-Charges, $\$ 1,715.51$; travelling expenses, $\$ 1,883.49$; stationery,$\$ 933.33$; legal oxpenses, $\$ 223.85$; rent, $\$ 1,658.35$; advertis-ing, \$592.19.7,006 72
Total expenditure in Canada ..... 180,24823

[^25]
## Department of Finance-Insurance Branch.

## BRITISH EMPIRE-Continued.

## MISCELLANEOUS.



Not amount in force 31st December, 1897.................. .. 5,850,655 33
Number and amount of policies terminated during the year in Canada:-


| luding .......2,791 | \$. $3,997,69611$ |
| :---: | :---: |
| Yolicies issued during the year................. ....... .......... ..... 122 | 379,650 00 |
| Bonuses added during the ycar. ...... ....... ........ \$45,710 50 |  |
| Reinstated ........... ........ ......... ........ ........ ......... ...... 7 | 9,095 00 |
| Policies terminated as above (not including bonus additions, tions, \$6,181.42). | 313,272 50 |
| Policies not taken......................................... ............. 27 | 75,500 00 |
| olicies in force at date of statement (not inclading bonus additions, $\$ 110,993.22)$ $\qquad$ | 5.997,668 |

Number of insured lives............. ..... . ... ......... .................. .........No Return.

## BRITISH EMPIRE-Concluded.






## Department of Finance-Insurance Branch.

## CANADA LIFE ASSURANCE COMPANY.

Statement for the Year ending 31st Degember, 1897.
President and General Manager-A. G. Ramsay.
-Secretary-R. Hills. | Chief Agent-A. G. Ramsay.
Head Office-Hamilton, Ont.
(Organized, 21st August, 1847 ; incorporated, 25th April, 1849, by Act of the Legislature of the late Province of Canada, 12 Vic., Cap. 168; amended in 1879 by 42 Vic., Cap. 71, and in 1893 by 56 Vic., Cap. 76; commenced business in Canada, 21 st August, 1847.)

## capital.

Amount of capital authorized and subscribed for . ...................... $\$ 1,000,00000$
A mount of capital paid up in cash .................................. 00.000
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 and elsewhere
\$1,431,750 78
A mount secured by way of loans on real estate by bond or mortgage,
first liens
4,127,193 97
A mount of loans secured by bonds, stocks or other marketable collaterals 2,736,870 40
Viz.:-Upon stock and bonds of-


## CANADA LIFE-Continued.

|  | Par value. | Market value | Amount loaned thereon |
| :---: | :---: | :---: | :---: |
| Lake Erie and Detroit River Ry. bonds, 6 per cent. |  |  |  |
| 5,200 shares H. Walker, Sons \& Co. (Ltd.)... | 520,000 00 | 520,000 00 |  |
| 51 bonds, Grand Trunk Ry. (Owen Sound Br.) | 51,000 00 | 51,000 00 | 35,70000 |
| 320 shares Sandwich, Windsor and Amherstburg Ry | 32,000 00 | 16,000 00 |  |
| 10 shares City Railway Co. of Windsor, and policies in the Standard Life, New York | 1,000 00 | 50000 | 14,000 00 |
| Life, Mutual Life and Canada Life for $\$ 33,000$.. |  | 9,840 00 |  |
| 110 shares Sandwich, Windsor and Amherstburg Ry., and policy in the Canada Life for $\$ 1,000$ | 11,00000 | $\left.\begin{array}{r} 5,500 \\ 550 \\ 500 \end{array}\right\}$ | 5,500 00 |
| Grant, Lottridge Brewing Co. (Ltd.) bonds, 6 |  |  |  |
| 780 shares Grant, Lottridge Brewing Co., an policies in the Canada Life for $\$ 30,000$. | 78,000 00 | $\left.\begin{array}{l}78,000 \\ 11,098 \\ 000\end{array}\right\}$ | 90,000 00 |
| Ottawa and Arnprior and Parry Sound Ry. |  |  |  |
| Ottawa and Arnprior and Parry Sound Ry. Co., 5 per cent. | 200,000 00 | 200,000 00) | 800,000 00 |
| Free policy in Equitable Life for $\mathbf{\$ 9 2 4}$ |  | 38100 | 10000 |
| Policies in Atna Life for \$7,412. |  | 4,499 00 | 3,00000 |
| Policies in Mutual Life for \$10,0 |  | 8,114 00 | 3,000 00 |
| Total |  | \$4,156,117 75 | \$2,736,870 40 |

Amount of loans, as above, on which interest has been over due for one year or more previous to statement, $\$ 70,724.15$.

Amount of loans made in cash to policy-holdets on the company's policies
assigned un collaterals
\$2,205,122 72

Premium obligations on policies in force
59,487 01

## Debentures owned by the company :-



## Department of Finance-Insurance Branch.

## CANADA LIFE-Continued.

Debentures owned by the compans-Continued.


## CANADA LIFE-Continued.

Stocks and bonds owned by the company :-


## Department of Finance-Insurance Branch.

## CANADA LIFE-Continued.

Stocks and bonds owned by the company-Continued.

|  | Par value. | Value <br> in account. |
| :---: | :---: | :---: |
| Telephone Companies' Bonds-Bell Telephone Company | \$ 353,000 00 | \$ 397,125 00 |
| Harbour Debentures-Montreal | . 8359,00000 | \$369,770 00 |
| Newfoundland Government Inscribed Stock | . 88,66666 | \$ 52,473 33 |
| United States Government Bonds. | \$ 100,000 00 | \$ 113,500 00 |
| Railway Companies' Stocks- |  |  |
| Canadian Pacific. ....... | . 8120,00000 | \$ 98,400 00 |
| Canada Southern. | 200,00000 | 106,000 00 |
| New Brunswick and Canada | 6,100 00 | 2,470 00 |
|  | \$ 326,100 00 | \$ 206,870 00 |
| Electric Light Delentures- |  |  |
|  | . 8350,00000 | \$ 362,250 00 |
| Stadacona | 12,457 13 | 12,457 13 |
| Ottawa. | 269,000 00 | 281,105 00 |
|  | \$ 631,457 13 | \$ 655,812 13 |
| Cotton Companies' Bonds-Dominion Cotton Company. | . 8146,00000 | \$ 146,000 00 |
| Guarantecd Railway Annuitics-Grand Trunk Railway | : 86,59400 | \$ 6,59400 |
| Electric Railway Bonds-Hamilton, Grimsby and Beamsville |  |  |
| Summary - |  |  |
| City.. | . 613,036 75 | \$ 613,036 75 |
| County | 142,373 34 | 142,373 34 |
| Town | 546,957 02 | 856,042 17 |
| Township. | 22,307 16 | 22,307 16 |
| Village. | 400;904 44 | 400,904 44 |
| Bank stocks | 452,350 00 | 859,597 00 |
| Loan companies' stock. | 38,550 00 | 64,297 50 |
| Gas companies' stock. . | 107,412 00 | 223,342 00 |
| Gas companies' bonds | 183,580 00 | 198,115 80 |
| Loan companies' debentures | $75,00000$ | $75,00000$ |
| Bridge companies' debentures. | $\begin{array}{r} 6,00000 \\ 1470000 \end{array}$ | $\begin{array}{r} 6,00000 \\ 93 \end{array}$ |
| Telegraph companies' stock | 14,70000 21,813 | $\begin{aligned} & 23,71300 \\ & 19,98241 \end{aligned}$ |
| Railway bonds.... | 21,813 33 500,000 | 19,982 533,12500 |
| Water works companies' debentures | 437,500 00 | 437,500 00 |
| Newfoundland government inscribed stock | 48,666 66 | 52,473 33 |
| United States government bonds. . | 100,000 00 | 113,500 00 |
| Rolling stock companies' debentures | 386,000 00 | 388,84600 |
| Railway companies' stock.......... . | 326,100 00 | 206,870 00 |
| Telephone companies'stock | 12,000 00 | 20,940 00 |
| Telephone companies' bonds. | 353,000 00 | 397,125 00 |
| Harbour debentures. | 359,000 00 | 369,770 00 |
| Electric light debentures. | 631,457 13 | 655,812 13 |
| Cotton companies' bonds | 146,000 00 | 146,000 00 |
| Guaranteed railway annuities | 6,594 00 | 6,594 00 |
| Guaranteed railway bonds. | 114,000 00 | 114,570 00 |
| Hotel debentures. | 100,000 00 | 100,500 00 |
| Electric railway bonds. | 30,000 00 | 32,208 00 |
| Dominion of Canada inscribed stock | 243,333 32 | 224,117 57 |
| Railway companies' preferred stock.. | 38,933 32 | 38,933 32 |
| Totals. | .86,457.568 47 | \$7,043,595 92 |

Total debenture, stocks, \&c., carried out at value in account .........\$ 7,043,595 92
Cash at head office .................................... ....... ...................... 3223

## CANADA LIFE—Continued.

| Cash in banks, viz.:- |  |
| :---: | :---: |
| National Bank of Scotland . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 8 1,655 52 |  |
|  |  |
|  |  |
| Bank of Commerce. .... ............... .... ................... 24,960 18 |  |
| Office furniture | 311,584 $\mathbf{7 , 0 7 4} 00$ |
| Total..................... .......................................\$ 17,922,885 78 |  |
| other assets. |  |
|  |  |
| Total carried out . .... ......... ............................ 281,053 57 |  |
| Rents due........................................... ... . ....... S $^{2,480} 69$ |  |
| Rents accrued ................... ...... ....... .... ............... 6,916 64 |  |
| Total carried out | 9,397-33 |
| Net amount of uncollected and deferred premiums on new business, $\$ 42,229.32$; on renewals, $\$ 423,349.67$ | 465,578 99 |
| Total assets........... ......................................... ${ }^{\text {8 18,678,915 } 67}$ |  |
| liabilities. |  |
| Amount computed to cover the net present value of all policies in force. . $\mathbf{\$ 1 6 , 7 8 0 , 1 8 3 0 0}$ Deduct value of policies reinsured.......................................... 75,766 00 |  |
| * Net reinsurance reserve .. .............. .................................. \$ 16,704,417 00 |  |
|  |  |
| Claims for death losses adjusted but not due. <br> Claims for death losses unadjusted, but not resisted ( $\$ 330$ accrued in previous years). |  |
|  | 131,991 23 |
| Reserve on cancelled policies upon which a surrender value may be demanded.. ...... ............... .............. ................. ............ 75,06000 |  |
| Amount at credit of stockholders | 7,803 92 |
| Amount of dividends or bonuses to policy-holders due and unpaid ... 16,431 46 |  |
| Premiums paid in advance..................... ............... ............. $1.510{ }^{\text {a }}$ |  |
| Suspense account ......................................... ............. ...... | 2,619 27 |
| Contingent account......... ................. .............. ................ 50,000 00 |  |
| Total liabilities............................ .................. \$ 16,989,833 62 |  |
| Surplus on policy-holders' account .......................................... \$ | 1,689,082 05 |

## INCOME

|  |  |  |
| :---: | :---: | :---: |
|  |  |  |
| Total | .82,105,759 42 |  |
| Deduct premiums paid to other companies for reinsurance | 17,764 97 |  |
| Total premium incom | . ..... \$ | 2,087,994 45 |
| Received for interest and dividends. |  | 816,040 78 |
| Received for rents..... | .. ........... | 31,472 63 |
| Total income. | . $\$$ | 2,935,507 86 |

[^26]
## Department of Finance-Insurance Branch.

## CANADA LIFE-Continued.

## EXPENDITURE.



## *PREMidm note acoount.

Premium obligations on hand at 31st December, 1896.......... ....... $\$$ 67,992 66
Deductions during the year, viz. :Amount of obligations used in payment of claims................... $\$$ 5,024 38
do do in purchase of surrendered policies. $\quad 1,31370$

do do in payment of dividends to policy- | holders ............................. 65900 |
| ---: |

do do redeemed in cash .......................... $1,508 \quad 57$

Total deductions
. 8,50565
Balance, premium obligations at 31st December, 1897 59,487 01

## MISCELLANEOUS.

Number of new policies reported during the year as taken......2,328
A mount of said policies
4,942,081 00
Amount of said policies reinsured in other licensed companios in Canada
Number of policies become claims during the year ... ...........................................
Amount of said claims (including profits)


## Department of Finance-Insurance Branch.



# THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED). 

Statement for the Year ending 31st December, 1897.
Chairman-Sir Jas. Francis Garrick, Secretary-Henry Mann. Q.C., K.C.M.G.

Principal Ofice-19 and 20 Cornhill, London, England.
Chief Agent in Canada-James McGregor | Head Office in Canada-Montreal.
(Incorporated, 28th September, 1861. Commenced business in Canada, 11th September, 1863.)

CAPITAL.
Amount of capital authorized and subscribed for.................. .........£ 12,166,666 67
Amount paid up.
1,216,666 76

## assets in canada. <br> (Specially Life Department.)

Amount secured by way of loans on real estate in Canada by bond or mortgage-first liens 144,539 98
Amount of loans made to Canadian policy-holders on the company's policies assigned or collaterals (of this amount $\$ 1,143.38$ is on policies issued subsequent to 31st March, 1878).. 10,254 70
Premium obligations on Canadian policies in force (of this amount $\$ 1,268$ is on policies issued subsequent to 31st March, 1878)...... $\mathbf{6 , 4 4 2} 65$
Stocks deposited with Receiver General-

| Par value. | Market value. |
| :---: | :---: |
| . \$ 107,067 00 | \$ 125,268 39 |
| 29,200 00 | 31,536 00 |
| 15,573 00 | 16,507 38 |
| \$ 151,840 00 | \$ 173,311 7 |

Carried out at market value...................... ............................... 173,311. 77
Cash at head office in Canada. ....................................... ........... 62359
Cash in bank, viz.:-
Bank of Montreal, Montreal, current account.........................\& 1,09618
do do special deposit............................. 1,00000
Total cash in banks. ........ ........ .... ....... ....... ...... 2,09618
Agents' ledger balances in Canada............................................... 28268
Interest accrued................................................................... 1,08684
Gross premiuns due and uncollected on Canadian policies in force...... \& $\quad 3,37093$
Gross deferred premiums on same........................................ 1,325 42
Total outstanding and deferred premiums...... ............ .......... \& 4,696 35
Deduct cost of collection at 10 per cent......... ............................. ${ }_{469} 63$


## Department of Finance-Insurance Branch.

COMMERCIAL UNION-Continued.
LIABILITIES IN CANADA-LIFE DEPARTMENT.
Under Policies issued previous to 31st March, 1878.
*Amount computed to cover the net reserve or reinsurance value of all outstanding policies in Canada.\$ 179,010 60
Interim bonds, due and unpaid ..... 6132
Claims for death losses unadjusted but not resisted, including bonuses.1,44077
Total liabilities to said policy-holders in Canada ..... 180,51269Under Policies issued subsequent to 31st March, 1878.
*Amount computed to cover the net reserve on all outstanding policiesin Canada.\$ 50,043 92
Total net liabilities to said policy-holders in Canada ..... \$ 50,043 92
Total net liabilities to all policy-holders in Canada ..... \$ 230,556 61
INCOMR IN CANADA.
Gross amount of premiums received in cash during the year on life policies in Canada ..... \$ 15,986 08
Premiums paid by dividends ..... 3179
Total premium income ..... \$ 16,017 87
Interest on first mortgage loan (remitted direct to head office). ..... 4,440 21
Interest on policy loans and fines for extension ..... 1,077 42
Interest on bank deposit ..... 3015
Total income in Canada ..... 21,565 65
EXPENDITURE IN CANADA.
Amount paid on account of death claims (including bonus additions, $\$ 3,695.97$, of which $\$ 180.79$ accrued in 1896) ..... \$ 22,106 57
Amount paid for surrendered policies. ..... 2,891
Cash dividends applied in payment of preminms in Canada ..... 3179
Total net amount paid to policy-holders in Canada ..... \$ 25,029 98
Cash paid for commissions, \&c ..... 1,439 57
Taxes in Canada ..... 10000
Miscellaneous payments, viz.: Legal charges, $\$ 129.15$; insurance superintendence, 87.90 ; postage and exchange, $\$ 71.22$; printing and stationery, $\$ 17.95$ ..... 22622
Total expenditure in Canada ..... 26,79577
PREMIUM NOTE ACCOUNT.
Premium obligations on hand at commencement of year ..... 7,46741
Deduct obligations used in payment of claims ..... $\$ 13966$
Deduct obligations used in purchase of surrendered policies ..... 88510
Total deductions ..... 1,024 76
Balance-note assets at end of year.......... .. .............. 8 6,442 65

[^27]
## COMMERCIAL UNION-Continued.

## MISCELLANEOUS.

| Number of new policies reported during the year as taken in Canada. | 2 |  |
| :---: | :---: | :---: |
| Amount of said policies......... .............................................. | \$ | 4,000 00 |
| Number of policies become claims in Canada during the year...... | 5 |  |
| Amount of said claims (including bonus additions, \$4,204.54) .... |  | 23,427 87 |
| Number of policies in force in Canada at date........................... |  |  |
| Amount of said policies., ................... . . . . . . . . . . . . . . . . . . . \$ 504,242 17 |  |  |
| Add bonus additions.................................... .......... 80,568 23 |  |  |
| Total net amount in force at 31st December, $1897 \ldots$ |  | 584,810 40 |

Number and amount of policies terminated during the year inCanadu, viz.:-

|  | No. | Amount. |
| :---: | :---: | :---: |
| 1. By death (inclusive of bonus, \$4,204.54).. | $5 \$$ | 23,427 |
| 2. By surrender (inclusive of bonus, $\$ 1,397.44$ ) for which cash |  |  |
|  | 4 | 8,940 |

3. By surrender, $\$ 3,066$ (for which paid-up policies have been granted to amount of \$282.26).
Difference of amounts carried out ..... 2,783 74
4. By lapse (including bonus additions, \$82.48) ..... 1 1,542 48
Total (inclusive of bonuses, $\$ 5,684.46$ ) ..... $10 \$ 36,69485$
Policies in force at beginning of year (inclusive of bonus, \$86,- 042.20) 270 \$607,561 43
Policies issued during the year (including interim bonuses declared on policies terminated by death, \$210.49) ..... 4,210 49
Policies revived ..... 36,694 85
Policies in force at date of statement (inclusive of bonuses, $\$ 80$,- 568.23)
Number of insured lives at beginning of year ..... 270
Number of new insurers during the year. ..... 2
Number whose policies have been revived ..... 1
Number of deaths during the year among insured ..... 5
Number of insured whose policies have been terminated during the year otherwise than by death ..... 5
Number of insured lives at date of statement. ..... 263
details of polidies issued singe 31st march, 1878
Policies in force at beginning of year in Canada (inclusive of bonuses, $\$ 10,569.69$ ) ..... 108
$\$ 229,23071$
Policies issued during the year ..... 4,000 00
Policies terminated by change to paid up policies as above ..... 2,783 74
Policies in
$569.69)$ ..... 110

## Department of Finance-Insurance Branch.

## COMMERCIAL UNION-Concluded.

## General Business Statement for tee Year ending 31st December, 1897.

## LIFE DEPARTMENT.



## Balance Sheet of the Life Department, 31st December, 1897.

LIABILITIES. ASSETS.


# THE CONFEDERATION LIFE ASSOCIATION. 

Statement for the Year ending 31st December, 1897.
President-Hon. Sir Wm. P. Howland, $\mid$ Managing Director and Chief AgentK.C.M.G., C.B.
J. K. Macdonald.

Head Office--Toronto.
(Incorporated 14th April, 1871, by 34 Vic., cap. 54 ; amonded in 1874 by 37 Vic., cap. 88 , and in 1879 by 42 Vic., cap. 72, and in 1890 by 56 Vic., cap, 45.

Commenced business in Canada, 31st October, 1871.)

## CAPITAL.

Amount of capitai authorized and subscribed for................. ....... \& $1,000,00000$
Amount paid up in cash................................................... 100,00000

## (For List of Stockholders see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Value in account of real estate held by the company (including company's buildings in Toronto and Winnipeg)

1,400,166 18
A mount 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, viz.

2,683,997 52

|  | Par value. | $\begin{gathered} \text { Market } \\ \text { Value. } \end{gathered}$ | Amount of Loan. |
| :---: | :---: | :---: | :---: |
| oyal Loan Co.... | 10,000 00 | $\$ \quad 10,000$ | \$ 9,456 06 |
| un Life Assurance Co...... | 60000 420000 | $\left.\begin{array}{l} 2,200 \\ 2,150 \end{array}\right\}$ | \$ 9,456 06 |
| collateral mortgage . . .in ... |  | 1,1,00000 0 | 3,511 00 |
| anada Permanent Loan Co | 4,34000 250 | $\left.\begin{array}{l}3,689 \\ 275 \\ \\ 200 \\ 00\end{array}\right\}$ | 39680 |
| ntario Bank. | 7,400 00 | 7,400000 | 7,300 00 |
| ollateral mortg |  | 2,000 00) | 7,300 |
| ntario Bank. | 23,766 67 | 23,766 67 | 17,821 04 |
| estern Assurance | 5,900 00 | 9,971 ${ }^{0} 0$ |  |
| onsumers Gas Co. | 1,000 00 | 2,100 00 |  |
| anada Landed and Investment | 5,00000 | 5,100 00 | 13 |
| ondon and Canadian Loan | 3,500 00 | 2,625 00 | 22,450 13 |
| oronto General Trust tandard Bank. | 4,187500 | 9,631 <br> 688 <br> 00 |  |
| onsumers Gas Co. | 3,350 00 | 7,035 00 |  |
| mperial Bank. | 1,90000 | 3,610 00 | 1,596 04 |
| ritish America Assurance Ca | 1,500 00 | ${ }^{1,935}{ }^{00}$ |  |
| ominion Bank | 6,250 00 | 15,625 00) | 14,605 33 |
| ondon and Canadian Loan Co. | 56700 | 42525 | 27500 |
|  | 7,50000 | 8,625 01 | 5,988 27 |
| ntario Industrial Loan | 1,760 00 | 52800 | 52800 |
| ntario Industrial Loan | 3.60000 | 1,08000) | 1,728 00 |
| io Industr | 2,160 4,560 | 1,648 1,368 00 | 1,368 00 |
| Total |  | 124,475 19 | 94,343 58 |

Amount of loans as above on which interest has been overdue for one year or more previous to statement.................. \$83,753 80
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 debentares owned by the company, viz:-

| City- | Par value. | Market value. |
| :---: | :---: | :---: |
| New Glasgow, N.S | . $\$ 34,00000$ | 8 36,698 00 |
| St. John, N.B. | 48,500 00 | 52,463 00 |
| Vancouver, B.C | 20,090 00 | 27,57400 |
| New Westminster, B.C | 200,000 00 | 218,880 00 |
| Charlottetown, P.E.I | 9,500 00 | 10,535 00 |
| St. Hyacinthe, P.Q. | 3,000 00 | 3,17100 |
| Stratford, Ont.. | 5,000 00 | 5,813 00 |
| Regina, Assa | 10,000 00 | 10,000 00 |
| St. Henri, P.Q | 100,000 00 | 111,130 00 |
| Chatham, Ont | 43,725 80 | 44,36800 |
| Fredericton, N.B | 11,500 00 | 11,70200 |
| London, Ont.... | 86,000 00 | 85,097 00 |
|  | \$ 571,225 80 | \$617,431 00 |
| Town- |  |  |
| Ridgetown, Ont. | \$ 2,43700 | \$ 2,962 00 |
| Orillia, Ont. | 3,700 00 | 4,007 00 |
| Port Arthur, Ont | 15,000 00 | 16,168 00 |
| Portage La Prairie, Man | 59,75000 | 58,15000 |
| Neepawa, Man. | 20,000 00 | 22,570 00 |
| Stellarton, N.S | 2,000 00 | 2,108 00 |
| Dartmouth, N.S | 3,000 00 | 3,17100 |
| Lunenburg, N.S | 1,00000 | 1,079 00 |
| Sydney, C.B. | 7,000 00 | 7,399 00 |
| Toronto Junction, Ont | 44,700 00 | 35,760 00 |
| Simcoe, Ont......... | 6,129 43 | 6,667 00 |
| Campbellton, N.B. | 20,000 00 | 20,000 00 |
| North Sydney, C.B | 20,000 00 | 21,398 00 |
| Chatham, N.B. | 10,000 00 | 10,513 00 |
| Parrsboro, N.S | 25,000 00 | 26,110 00 |
|  | 3239,71643 | \$ 238,062 00 |
| County- |  |  |
| Lambton, Ont. | \$ 14,903 88 | \$ 15,370 00 |
| Village- |  |  |
| London West. | . $\$ 5$ 5,000 00 | \$ 5,812 00 |
| Aurora | 18,453 98 | 19,158 00 |
| Markham | 2,851 72 | 3,035 00 |
| Kincardine. | 3,500 00 | 3,862 00 |
| Wawanesa. | 90000 | 92200 |
| Souris, Man. | 7,820 00 | 8,44200 |
| Virden, Man | 4,567 03 | 5,10100 |
| Chambly Canton | 9,144 67 | 9,336 00 |
| Chambly Basin. | 9,144 67 | 9,336 00 |
| Drummondville | 19,425 10 | 19,556 00 |
| Milltown, N.B. | 30,00000 | 30,500 00 |
| Richmond Hill.. | 3,000 00 | 3,180 00 |
|  | \$ 113,807 17 | \$ 118,240 00 |

Township or School District-

| Muskoka | 8 | 1,200 00 | \$ | 1,200 00 |
| :---: | :---: | :---: | :---: | :---: |
| Rosedale |  | 60000 |  | 64100 |
| York |  | 3,439 47 |  | 3,459 00 |
| Lauder, Man |  | 1,840 00 |  | 2,090 00 |
| Estevan, Man |  | 1,275 00 |  | 1,448 00 |
| Boissevain, Man |  | 9,70000 |  | 10,468 00 |
| Sifton, Man |  | 7.10000 |  | 7,881 00 |
| Moosejaw |  | 7,266 63 |  | 7,433 00 |
| Broadway |  | 3,60000 |  | 3,633 00 |
| South Cypress |  | 2,848 54 |  | 3,170 00 |
| Oak River |  | 4,557 50 |  | 5,055 00 |
| Oak Land, Man |  | 3,250 00 |  | 3,600 00 |
| Wallace .. .. . |  | 3,600 00 |  | 3,830 00 |
| Agassiz. |  | 5,000 00 |  | 5,689 00 |
| Wapella. |  | 3,325 00 |  | 3,425 00 |
| Griswold |  | 3,00000 |  | 3,22000 |
| Napinka. |  | 1,000 00 |  | 1,070 00 |
|  | \$ | 62,602 14 | 8 | 67,212 00 |

## CONFEDERATION LIFE-Continued.

| Stocks, bonds and debentures owned by the company, viz. : - Concluded. |  |  |
| :---: | :---: | :---: |
| Recapitulation- |  |  |
| Cities . | . 5571,22580 | \& 617,431 00 |
| Towns. | 239,716 43 | 238,062 00 |
| Counties | 14,903 88 | 15,370 00 |
| Vownships or School Districts. | 113,807 17 | 118,240 67,212 00 |
| Townships or School Districts. | 62,602 14 | 67,212 00 |
|  | \$1,002,255 42 | \$1,056,315 00 |


| Carried out at market value. | .. $\$$ | 1,056,315 00 |
| :---: | :---: | :---: |
| Government 5 per cent stock, par value, and savings bank de | posit... | 4,96063 |
| Cash at head office. |  | 1,405 41 |
| Cash in banks, viz. :- |  |  |
| Bank of British Columbia, Vancouver.. ..................... ..... 8 | 18427 |  |
| do do New Westminster. | 7899 |  |
| do ${ }^{\text {do }}$ do Victoria.......... | $\begin{array}{r}8934 \\ \hline 85\end{array}$ |  |
|  | 8,045 2 2000 090 |  |
|  |  |  |
| Merchants' ${ }_{\text {ank }}^{\text {do }}$ of Halifax, Halifax....io. ${ }_{\text {do }}^{\text {special account }}$ | 64559 75229 |  |
| Ontario Bank, Toronto | 7,871 81 |  |
| Canadian Bank of Commerce, Toronto | 5,278 95 |  |
| Imperial Bank, Toronto. | 4,009 39 |  |
|  |  | 28,956 02 |
| Fire premiums |  | 6,095 99 |
| Advances to employees, secured by salary or commission. |  | 53771 |
| Advances for travelling expenses............ |  | 1,796 25 |
| Current accounts........ |  | 50000 |
| Total... |  | 5,954,439 47 |

## OTHER ASSETS.

| Interest due.... do accrued | $\begin{array}{r} 34,52+58 \\ 67,66499 \end{array}$ |  |
| :---: | :---: | :---: |
| Total. |  | 102,189 57 |
| Rents due...... do accrued. | $8 \quad \begin{aligned} & 7,450 \\ & 1,26014 \\ & 10 \end{aligned}$ |  |
| Total. |  | 8,715 59 |
| Net amount of uncollected and deferred $\$ 22,991.47$; on renewals, $\$ 149,353.18$ | business, | 172,344 65 |
| Total assets.. |  | ,237,689 28 |

## LIABILITIES.



[^28]
## Department of Finance-Insurance Branch.

## CONFEDERATION LIFE-Contirued.

LIABILITIES-Concluded.


gXPENDITURE DURING THE YRAR.

| $\begin{array}{llll}\text { Cash paid for death lossee (including } & \$ 2,836 \text { bonus additions)........... } & 251,556 & 75 \\ \text { Deduct amount received from other companies for reinsured death claims.. } & 8,031 & 00\end{array}$ |  |
| :---: | :---: |
| Net amount paid for death claims ( $\mathbf{\$ 1 6 , 2 1 9 . 7 5}$ of which accrued in previous |  |
| years)..................... ............................... . \$ 243,525 75 |  |
| Cash paid for matured endowments (including $\$ 4,570$ bonus additions).... 93,35300 ( $\$ 10,000$ of which accrued in previous years.) |  |
| Net amount paid for death claims and matured endowments. . ........ $\%$ | 336,878 75 |
| Cash paid to annuitants. | 9,854 34 |
| Cash paid for surrendered poli | 66,993 84 |
| Cash dividends paid to policy-holders | 27,616 40 |
| Cash dividends applied in payment of premium | 62,378 29 |
| Casb paid to stockholders for interest or dividencs | 15,000 00 |
| Commissions, salaries and other expenses of officials | 151,497 98 |
| Taxes, licenses, fees or fines. | 5,421 17 |
| Other expenditure, viz.:-Insurance superintendence, \$453.24; solici- |  |
| tor's fees, \$1,928.63; postage, \$4,242.60; agency expenses, |  |
| \$1,777.26; medical expenses, $\$ 7,389$; general expenses, $\$ 9,030.18$; |  |
| printing and stationery, $\$ 3,214.80$; advertising and advertising |  |
| literature, \$7,334.02; insurance literature, $\$ 369.82$; commission |  |
| on loans, $\$ 119$; office furniture, $\$ 417.19$; rents, $\$ 13,216.21 . . . . .$. . | 49,49195 |
| Total expenditure................... ..... .................... 8 | 725,132 72 |

## CONFEDERATION LIFE-Concluded.

## MISCELLANEOUS.



Net amount of policies in force on 31st December, 1897 ..... ............ 28,161,276 00
Number and amount of policies terminated during the year in Canada-

No. Amount.

1. By death (including $\$ 2,873$ bonus additions)................... $140 \$ 243,82400$
2. By maturity (including $\$ 4,570$ bonus additions)...... ...... 62 83,353 10
3. By expiry ........ ................... ............................... 60 121,000 00
4. By surrender (including $\$ 1,756$ bonus additions)............ $282 \quad 450,690 \quad 00$
(For which cash value has been paid ( $\$ 66,993.84$ ).
5. By surrender, $\$ 193,162$ (including $\$ 162$ bonus additions).
(For which paid up policies have been granted to
amount of $\$ 50,907$.)
Difference of amounts carried out
142,255 00
6. By lapse (including $\$ 37$ bonus additions) .... ............... 649 1,007,137 00

Total (including bonus additions, $\$ 9,398$ )............1,193 \$2,048,259 00

Policies in force at beginning of year (including bonus additions, $\$ 189,325$ ) ............. .... ... ........ ................. 18,253 \$ 27,560,423 00
Policies issued during the year........................................ 2,072 3,168,172 00
Bonuses added during the year.......................... ..................... 24,88700
Policies terminated as above....... ................................... 1,193 2,048,259 00
Policies not taken........................................................... 217 348,331 00
Policies in force at date of statement (including bonus addi.
tions, $\$ 204,814$ )......... . ... ................................... 18,915 $28,332,00500$
Number of insured lives at beginning of year ............... ................. ........ 15,978
Number of new insurers during the year................. .................................. 1, 1,738
Number of deaths during the year among insured .................................... 119
Number of insured whose policies have been terminated during the year otherwise than by death.

1,170
Number of insured lives at date of statement............................................ 16,427
business done outside of ganada. (Included in above Statement.)
Cash received for premiums......................................................... 8 11,128 61
Number of policies became claims .............. ................................. 3
Claims paid............... .... ......... ........................................ .........
Number of new policies taken ................... ................... ............ 33
Amount of said policier..... ....... .................................................
Number of policies in force outside of Canada at 31st December, 1897.190
Amount in force (including bonus additions, \$583)
222,266 00

## Department of Finance-Insurance Branch.



[^29]
## CONNECTICUT MUTUAL LIFE—Continued.

MISCELLANEOUS.
Number of policies become claims in Canada during the year...... 56
Amount of said claims. ..... \$103,250 00
Number of policies in force in Canada at date. ..... 778
Amount of said policies$1,510,38200$
Number and amount of policies terminated during the year in Canada- 1. By death......... ......... ................................... ......... 33 Amount.
2. By matarity ..... 23 ..... \$ 69,714 00
3. By surrender ..... 26 ..... 33,536 00
Total ..... 82
$\$ 146,52900$
Policies in force at beginning of year in Canada ..... No.
\$1,656,911 00
Policies terminated as above ..... 146,52900
$1,510,38200$
Policies in force at date of statement. ..... 778 ..... $1,510,38200$
No return of number of insured lives.
General Business Statement for the Year ending 31st December, 1897.
income during the prar.
Total premium income .....  $84,743,410 \quad 04$
Cash received for interest ..... 2,855,398 23
Caeh received as discount on claims paid in advance ..... 2,155 81
Cash received for rents ..... 295,490 43
Income from all other sources. ..... 65,289 82
Total income 7,961,744 33
disbursements during the fear.
Total amount paid for death losses and matured endowments .....  4,456,832 23
Surrender values paid in cash. ..... 423,196 12
Preminm notes, loans or liens voided by lapse ..... 91700
Surrender values applied to pay running premiums ..... 32,398 26
Surrender values applied to purchase paid-up insurance and annuities ..... 139,622 38
Dividends paid policy-holders in cash ..... 190,819 81
Dividends applied to pay running premiume ..... 1,093,661 67
Commissions and bonuses to agents ..... 352,330 74
Cash paid for saiaries and allowances to managers and agents. ..... 23,999 82
Cash paid for medical examiners' fees ..... 22,360 54
Salaries of officers and office employees ..... 150,206 46
Taxes, licenses and insurance department fees ..... 346,938 43
Rent ..... 6,523 02
All payments and expenditures ..... 295,059 08
Total disbursements ..... 7,534,865 56

## Department of Finance-Insurance Branch.

## CONNECTICUT MUTUAL LIFE—Concluded.

| Assets. |  |
| :---: | :---: |
| Book value of real estate unencumbered....... ............. ........ ...... 8 | 9,840,914 84 |
| Mortgage loans on real estate, first liens | 33,045,673 68 |
| Loans secured by bonds, stocks or other marketable collaterals ...... | 2,300 00 |
| Premium notes, loans or liens on policies in force | 983,315 72 |
| Book value of bonds and stocks owned. | 16,398,178 41 |
| Cash deposited in banks | 1,135,965 53 |
| Bills receivable. | 4,619 17 |
| Total . ................................... ..................... 8 | 61,410,967 35 |
| Agents' credit balances | 2,416 97 |
| Total net or ledger assets....... ....... ......... ............\$ | 61,408,550 38 |
| OTHER ASSETS. |  |
| Interest due and accrued | 1,029,649 71 |
| Rents due and accrued | 15,962 49 |
| Market value of bonds or stocks over book value | 771,770 27 |
| Net amount of uncollected or deferred premiums | 362,728 13 |
| Total assets as per books of the company .................\$ | 63,588,660 98 |
| Deduct items not admitted | 4,619 17 |
| Total assets, less items not admitted ....................... $63,584,04181$ |  |
| liabilities. |  |
| Net reinsurance reserve . .......................... ........ .............. ...... $\$$ | 54,924,070 00 |
| Total policy claims | 340,973 50 |
| Dividends or profits due policy-bolders remaining unpaid | 699,405 45 |
| Reserve on lapsed and cancelled policies | 229,100 00 |
| Premiums paid in advance. | 34,176 02 |
| Total liabilities ......................... .....................8 56,227,724 97 |  |
| Gross divisible surplus | 7,356,316 84 |
| exhibit of policies. |  |
| Number of new. policies issued during the year .............. ... 3,896 |  |
| Amount of said policies ....... ................... ...................... .... \$ 10,401,972 00 |  |
| Number of policies terminated during the year .................. 3,66.י <br> Amount of said policies . ........................................................ $10,268,60000$ |  |
|  |  |
| Number of policies in force at end of year..... ........................66,705 |  |
| Amount of said policies........... ........... .............. .... ........4..... | 157,701,387 00 |

# THE DOMINION LIFE ASSURANCE COMPANY. 


(For List of Stockholders, see Appendix.)
ASEETS AS PER LEDGER ACCOUNTS.


| Amount of loans made to policy-holders on the company's policies, assigned as collaterals. |  |  | 5,612 10 |
| :---: | :---: | :---: | :---: |
| Stocks and bonds owned by the company, viz.:- |  |  |  |
|  | Par Value. | Market Value. |  |
| Village of Lucan bonds. | 7,000 00 | \$ 7,217 |  |
| Town of Port Arthur bonds. | 10,000 00 | 10,731 92 |  |
| Village of Acton bonds.-. ${ }^{\text {a }}$ | 3,00000 | 3,113 39 |  |
| Town of Sault Ste. Marie bonds | 8.600000 | ${ }_{8}^{8,830} 00$ |  |
| Town of St. Catharines bonds. | 10,220 00 | 9,953 00 |  |
| ${ }^{*}$ Township of ${ }_{\text {do }}^{\text {Rat Portage bond }}$ Brantford bonds.. | 7,47300 |  |  |
| ${ }^{*}$ *Village of ${ }^{\text {do }}$ Brantford bonds. | 3,930 ${ }_{3}$ | 3,804 14 |  |
| *Township of Flos bonds...... | 3,1605 | ${ }_{3}^{4,507} 56$ |  |
| do Medonte bonds | 1,702 19 | 1,722 19 |  |
| Town of Aylmer bonds. | ${ }^{20000}$ | 20110 |  |
| do Seaforth bonds. | 3,500 00 | 3,654 82 |  |
| Township of Luther bonds | 1,325 52 | 96126 |  |
| Town of Bracebridge bonds. | 5,433 46 | 5,67490 |  |
| Township of Stephen bonds...... | 3,000 00 | 3,100 00 |  |
| *Total par and market values | .8 72,003 24 | \$ 74,534 |  |

Carried out at market value.
Cash at head office
Cash in banks, viz.:-
Molsons Bank-deposit receipts............................................... 9,00000
Canadian Bank of Commerce-deposit receipts.................................... 4,50000
do do account current. 46326
Agents' ledger balances and advances to agents.
Office furniture ..... 4.5000 ..... 4.5000
Fire insurance premiums ..... 2571
Total

[^30]
## Department of Finance-Insurance Branch.

## THE DOMINION LIFE-Continued.

OTHER ASBETS.

| Interes _due.......................................... .... . . . . . . . . . . . . . . . . . \$ 2,447 41 |  |
| :---: | :---: |
| Interest accrued................................ .. .... ... ........ ..... 6,175 02 |  |
| Total carried out................. .................. ................ . $\$$ | 8,623 43 |
| Net amount of uncollected and deferred premiums on new business, $\$ 4,272.92$; renewals, $\$ 10,386.32$. | 14,659 44 |
| Total assets..... ..... ...... ............ ................ ...... ................ ${ }^{\text {. }}$ | 292,609 81 |
| LIABILITIES. |  |
|  |  |
| Net reinsurance reserve. ....... ..................... ........... 8 | 20!,139 36 |
| Death losses unadjusted, but not resisted........ ........ ........ ............ | 1,000 00 |
| Due on account of general expenses. | 20000 |
| Premiums paid in advance.. | 59265 |
| Total liabilities........................................ .... ......... $\$$ | 210,932 01 |
| Surplus on policy-holders' account .. ..... ........................................ $\$$ | 81,677 80 |
| INCOME DURING THE YEAR. |  |
| Cash received for premiums..................................... ........ ........ $\$$ | 68,485 02 |
| Premiums paid by dividends. | 55779 |
| Cash received for annuities. | 2,436 00 |
| Total............................................ ......... ............ $\$$ | 71,478 81 |
| Deduct premiums paid to other companies for reinsurauce. .............. | 61565 |
| Net premium income...................... . ......... ............ 8 | 70,863 16 |
| Received for interest or dividends. | 11,074 63 |
| All other income | 26931 |
| Total income. ......................... ......... ......... .......... 8 | 82,207 10 |
| EXPENDITURE DURING THE YEAR. |  |
| Cash paid for death claims (including $\$ 60$ bonus addition and $\$ 1,000$ accrued in 1896). | 11,060 00 |
| Cash paid to annuitants. | 82800 |
| Cash paid for surrendered policies | 24965 |
| Cash dividends applied in payment of premiums........ .... ................ | 55779 |
| Cash paid to stockholders for interest or dividends............................. | 3,220 00 |
| Cash paid for commissions, salaries and other expenses of officials...... | 17,073 93 |
| Taxes, licenses, fees or fines ......................... ................................ | 38305 |
| Sundry expenditure, viz.:-Postage, 8314.95 ; express and pelty charges, $\$ 104.31$; travelling expenses. $\$ 751.55$; bank charges, $\$ 30.81$; medical fees, $\$ 1,702.50$; advertising, $\$ 306.15$; printing, $\$ 401.60$; books and stationery, $\$ 241.60$; legal expenses, $\$ 72.09$; telegraph and telephone, $\$ 34.19$; rent, $\$ 339$; commission on loans, $\$ 296.83$; light and cleaning, $\$ 9.25$. | 4,604 83 |
| Total expenditure. ....................... ........ ....................... 8 | 37,977 25 |

[^31]
## THE DOMINION LIFE-Concluded.

## miscellaneous.

| Number of new policies reported during the jear as taken in Canada.467 |  |  |
| :---: | :---: | :---: |
| Amount of said policies..... |  | 593,700 00 |
| Number of policies become claims ............... ....... ............... ..... 8 |  |  |
| Amount of said claims. |  | 11,060 00 |
| Nurnber of policies in force........................... .... ................. 2,121 |  |  |
| Amount of saidi policies. | \$ 2,645,938 00 |  |
| Bonus additions thereon | 3,935 00 |  |
| Total. . ................................... \& | \$ 2,649,873 00 |  |
| Amount of said policies reinsured in other licensed companies in Canada | 35,000 00 |  |
| Net amount in force 31st December, 1897.......... ........................... 2, 214,873 00r |  |  |

Number and amount of policies terminated during the year in Canada:


Policies in force at beginning of year (including bonus additions, 83,610 )

1,937 \$2,397,977 00
Policies issued during the year.....................................................467 593,700 00
Policies terminated as above.................... ............................. 283 342,189 00 .


Number of insured lives at beginning of year........... ... . .... ................. 1,869 .
Number of new insurers during the year............. ...................................... 445 .
Number of deaths during the year among the insured ............................ 8
Number of insured whose policies have been terminated daring the year
otherwise than by death ..................................................................................... 269
Number of insured lives at date of statement................................................2,037

## Department of Finance-Insurance Branch.

## THE EDINBURGH LIFE ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1897.
President-Sir G. G. Montqomery, Bart. $\mid$ Manager-Georae M. Low, F.F.A.
Principal Office-Edinburgh, Scotland.
Chief Agent in Canada—David Higans. 1 Head Office in Canada-Toronto.
(Established, 29th August, 1823. Commenced business in Canada, 1857.)
capital.


## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's
policies assigned as collaterals ............. ........... ..... ............... $\$ 16,31793$
Stocks and bonds on deposit with the Receiver General:-
Par value.
Cape of Grod Hope 4 per cent inscribed stock. . . . . . . . . . . . . . . . . . . . . . 8 48,666 67
Town of Belleville bonds . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 27 .000 00
Town of Whitby bonds . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 10,00000
Town of Owen Sound bonds.. .. ............................................. 16,000 00
Town of Listowel bonds. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 13,00000
Town of London East bonds . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 40,00000
Town of Woodstock. 40,000
$\mathbf{6} 0$
Township of Somerville 1,00000

Carried out at par value
161,666 67
Cash in Bank of British North America......................................... 74686
Interest due ....................................................................... 18378
do acerued........................................... ......... ......... 37236
Total carried out
55614
Gross premiums due and uncollected on Canadian policies in force.... .. . 17577
Deduct cost.of collection at 10 per cent..... ............. . .............. . 1757
Net outstanding premiums. ............. ..................... ..................... 15820
Total assets in Canada ................. ........... ..... ... 179.44580

LIABILITIES IN CANADA.
*Amount computed to cover the net reserve on all outstanding policies in Canada.
$\$ 147,83483$
Total net liabilities to policy-holders in Canada
$\$ 147,83483$

[^32]61 Victoria. Sessional Papers (No. 4.) ..... A. 1898
EDINBURGH LIFE-Continued.
INCOME IN CANADA DURING THE YEAR.
Net cash received for premiums ..... \$ 6,012 85
Interest on loads on policies ..... 1,054 ..... 70
Total inceme in Canada \$ 7,067 55
EXPENDITURE IN CANADA.
Net a mount paid on account of death claims in Canada (iucluding bonuses, $\$ 5,770.90$ ) .....  818,91090
(Of this a mount $\$ 10,399.58$ accrued in previous years.)
Cash paid for commissions, salaries, etc., in Canada ..... 54594
Cash paid for licenses or taxes in Canada ..... 1342
Solicitors' fees. ..... 5369
Total expenditure in Canada ..... 19,523 95
MISCELLANEOUS.
Number of policies become claims in Canada during the year ..... 2
Amount of said claims (including bonus additions, \$2,671.30) ..... 97
Amount of said policies. ..... \$ 2:5,605 32
Net amount in force at 31st December, 1897 ..... 264,406 68
Number and amount of policies terminated during the year in Canada:-

1. By death (including bonus additions, $\$ 2,671.30$ ) No. Amount.
Total.............................................. ............... 2 \$ 8.51130
No. Amount.
Policies in force at beginning of year in Canada (including bonus additions, $\$ 51,238.59$ ) ..... 99 \$ 272,683 91
Interim bonus additions ..... 23407
Policies terminated as above (including bonus additions, \$2,671,30). 2 ..... 8,511 30
Policies in force at date of statement (including bonus additions, $\$ 48,801.36$ ) ..... 97
264,406 68
Number of insured lives at beginning of year ..... 93
Number of deaths during the year among insured ..... 2
Number of insured lives at date of statement ..... 91

## Department of Finance-Insurance Branch.

## EDIN BURGH LIFE—Concluded.

General Bubiness Statement for tee Yrar ending 31bt December, 1897. REVENUE ACCOONT.



## balance sheet at 31st december, 1897.


*These items are included in the corresponding items in the revenue account.

## EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Statement for the Year ending 31st December, 1897.
President-Henry B. Hyde. $\quad$ Principal Offee- 120 Broadway, New York.
Chief Agent in Canada-Seararnt P. Stearns. Head Office in Canada-Montreal.
(Incorporated, 26th July, 1859. Commenced business in Canada about Oct., 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. 475,000 00 | Market value. \& 53318700 |
| City of Toronto bonds, 4 per cent | 292,000 00 | 308,060 00 |
| City of Montreal bonds, 4 per cent | 190,000 00 | 205,200 00 |
| do bonds, $3 \frac{1}{2}$ per cent | 250,000 00 | 247,500 00 |
| do stock | 243,333 00 | 265,233 00 |
| Province of Quebec bonds | 99,76667 | 106,749 00 |
| Tity do stock. | 58,400 00 | 55,188 00 |
| City of Winnipeg debentures | 140,225 00 | 143,030 00 |
| City of St. Henri bonds | 125,000 00 | 135,000 00 |
| City of Quebec bonds. | 35,500 00 | 37,062 00 |
| Total. | \$1,909,224 67 | \$2,036,209 00 |

Carried out at market value.
$82,036,20900$
Held by trustees in accordance with the Insurance Act:-

| Mercantile Trust stock ........................ $\left.8 \begin{array}{l}\text { Par value. } \\ \text { 642,000 } \\ \text { St. Paul, Minneapolis and Manitoka, } \\ 4\end{array}\right)$ per cent stock.... 500,00000 | Market value. <br> \$2,850,480 00 $\text { '531,250 } 00$ |  |
| :---: | :---: | :---: |
| Carried out at market value |  | $3,381,73000$ |
| Cash in banks in Canada, viz. :- |  |  |
| Dominion Bank, Toronto. | $\begin{array}{rrr} \hline & 32,332 & 72 \\ . & 22,990 & 33 \end{array}$ |  |
| Total. |  | 55,323 05 |
| Gross premiums due and uncollected on Canadian policies in force. . Gross deferred premiums on same............................ | $\begin{aligned} & 63,50800 \\ & \hdashline \quad 48,64000 \end{aligned}$ |  |
| Total outstanding and deferred premiums. Deduct cost of collection, at $16 \%$ per cent... | $\begin{array}{r} \$ 112,14800 \\ \therefore \quad 18,39200 \end{array}$ |  |
| Net outstanding and deferred premiums (estimated).. | .......... | 93,756 00 |
| Total assets in Canada.......... | 8 | 5,567,018 05 |

## Liabilities in canada.

Under Policies issued previous to 31st March, 1878.
*Amount estimated to cover the net reserve or reinsurance value on
all outstanding policies in Canada.
$683,44 \pm 00$
Dividends or bonuses to Canadian policy-holders due and unpaid.... 89600
Total liability to said policy-holders in Canada. ......... 8 684,340 00

## Department of Finance-Insurance Branch.

## EQUITABLE LIFE-Continued.

Inder Policies issued subsequent to 31st .March, 1878.
*Amount estimated to cover the net reserve on all outstanding poli- cies in Canada ..... $3,937,78400$
Claims-
Death losses due and unpaid (including bonus additions \$154.66).....\$ 17,264 66 Matured endowments due and unpaid (including bonus additions\$1,478.50)7,478 50
Total claims for death losees and matured endowments. ..... 24,743 16
Dividends or bonuses to Canadian policy-holders due and unpaid ..... 56400
Annuity claims due and unpaid ..... 6018
Total net liabilities to said policy-holders in Canada .....  $83,963,15134$
Total net liabilities to all policy-holders in Canada ..... \$ 4,647,491 34INCOME IN CANADA.
Total premiums received during the year on life policies in Canada. ..... 636,902 01
Premiums paid by dividends. ..... 16,258 87
Total ..... 653,160 88
Interest and dividends on stuck. ..... 161,389 12
Interest on overdue premiums. ..... 62656
Total income in Canada ..... 815.17656

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz.:-
On account of death claims (including bonus additions, \$423.70). ( $\$ 14,500$ accrued in previous years) . ... .......................... 204,38106
On account of matured endowiments (including bonus additions, $\$ 29,991.06$ ), ( $\$ 1,568.02$ accrued in previous years) ..... 154,559 08
Net amount paid on account of claims ..... 358,940 14
Cash paid to annuitants. ..... 4,203 07
Amount paid for survendered policies. ..... 71,785 49
Amount paid for dividends or bonuses to Canadian policy-holders ..... 1,432 87
Cash dividends applied in payment of premiums in Canada ..... 16,258 87
Total net amount paid to policy-holders in Canada ..... 452,620 44
Cash paid for commissions, salaries and other expenses of officials in Canada ..... 61,073 18
Casb paid for licenses, taxes, fees or fines ..... 2,462 88
Sundry payments, viz.: -Medical examiners, $\$ 3,882$; rent, $\$ 2,809.29$;postage and exchunge, $\$ 1,833.82$; advertising, $\$ 663.36$; print-ing and stationery, $\$ 543.12$; sundry items, $\$ 1,226.03$; law ex-penses, $\$ 26$; furniture, $\$ 356.18$; duty on supplies, $\$ 374.40$11,714 20
Total expenditure in Canada ..... 527,870 70

[^33]
Number of insured lives at beginning of the year in Canada. 7,825
Number of new insurers during the year. ..... 842
Number of deaths during the year among the insured ..... 81
Number of insured whose policies have been terminated during the year otherwise than by death ..... 617
Number of insured lives at date of statement ..... 7,969
detail of policies issued singe 31st march, 1878.Policies in force at beginning of year in Canada (including bonus
8,151 \$17,509,852 00Policies issued during the year
Bonuses added during the year.
Policies not taken ..... 287,482 00
Policies in force at date of statement (including bonus additions,$\mathbf{8 6 6 , 7 1 7 )}$.
$\stackrel{\text { 8,336 }}{ }$

## Department of Finance-Insurance Branch.

## EQUITABLE LIFE-Continued.

## General Business Statement for the Year ending 31st December, 1897. income during thr year 1897.

Net premium income \$ 38,563,273 65
Received for interest or dividends ..... 8,031,541 36
Received for rent ..... 1,863,149 63
Profit and loss ..... 114.30489
Total income \$48,572,269 53
disbursements during the fear 1897.
Total amourt paid for losses and matured endowments. .....  12,835,938 07
Cash paid to annuitants ..... 515,692 00
Surrender values paid in cash ..... 3,328,362 84
Surrender values applied to purchase paid up insurance and annuities ..... 2,082,425 00
Cash dividends paid to policy-holders ..... 1675,85374
Cash dividends applied to purchase paid up additions and annuities. ..... 668,042 49
Cash paid to stockholders for dividends. ..... 7,00000
Commission and bonuses to agents ..... 4,073,899 70
Salaries and allowances to managers and agents ..... 375,879 24
Medical examiners' fees and inspection of risks. ..... 327,732 06
Salaries of officers and office employees ..... 628,931 90
Commuted commissions ..... 899,201 09
Taxes, licenses and insurance department fees ..... 527,564 31.
Rents ..... 356,444 78
General expenses ..... 1,340,310 39
Contingent guarantee fund ..... 3,500,000 00
Total disbursements \$33,143,277 61
ASSETS.
Book value of real estate exclusive of all encumbrances ..... \$ 40,413,270 41
Loans on bonds and mortgages, first liens on real estate ..... 36,175,726 10
Loans secured by pledge of bonds, stock or other collaterals ..... 118,234,746 07
Cash on hand and in banks. ..... $16,267,82383$
Agenta' balances ..... $\mathbf{4 5 9 , 0 5 8} 67$
$\mathbf{5 0 6 , 5 6 2} 98$
Total net or ledger assets ..... $\$ 224,108,98806$
OTHER ASSETS.
Interest and rents due and accrued. ..... 588,746 05
Market value of bonds and stocks over book value ..... 7,496,631 93
Net amount of uncollected and deferred premiums ..... 4,681,942 00
Total assets as per books of the company ..... $\$ 236,876,30804$
965,62165
Total assets less items not admitted ..... \$235,910,686 39
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## EQUITABLE LIFE—Concluded.

## LIABILITIES.

*Net reinsurance reserve. ..... \$184,191,538 00
Present value of amounts not yet due on matured instalment policies.. ..... 136,875 00Total unsétuled claims1,909,964 20
Unpaid dividends or surplus or other description of profits due policy- holders ..... 94,756 00
Total liabilities, ..... \$186,333,133 20
Gross divisible surplus . 49,577,553 19
EXHIBIT OF POLICIES.
Number of new policies issued during the year ..... 50,941
Amount of suid policie. ..... $\$ 152,183,20800$
Number of policies terminated during the year. ..... 36,368
Total amount terminated ..... 120,891,926 00
Number of policies in force at date ..... 309.590
Net amount of said policies ..... 951,165,837 00

[^34]
## Department of Finance-Insurance Branch.

## THE EXCELSIOR LIFE INSURANCE COMPANY OF ONTARIO, (Limited).

Statement for the Year ending 31st December, 1897.
President-Edward F. Clarke, M.P. Secretary and Chief Agent-
Edwin Marshall.
Principal Offict-Toronto.
(Incorporated by letters patent bearing date the 7th day of August, 1889, under "TheOntario Joint Stock Companies Letters Patent Act"; amended by orders of theLieutenant Governor in Council bearing dates 11th December, 1889, and 5thMay, 1897. Commenced business in Ontario 15th October, 1890; Dominionlicense issued 23rd June, 1897.)
capital.
Amount of joint stock or guarantee capital authorized ..... \$ 500,000 00
Amount subscribed for ..... 350,900 00
Amount paid up in cash ..... 52,539 10
(For List of Shareholders see Appendix.)
ASSETS.
Value of real estate (unencumbered) ..... \$ 14.400 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens ..... 107,52012
Amount of loans made to policy-holders on company's policies assigned as collaterals ..... 7,317 62
Premium obligations on policies in force ..... 1,652 15
Stocks and bonds deposited with the Receiver General, viz. :-

|  | Par value. | Market value. |
| :---: | :---: | :---: |
| Province of New Brunswick bonds | \$ 20,000 00 | \$ 22,118 00 |
| Town of Brockville bonds. | 17,000 00 | 18,434 80 |
| City of St. John bonds. | 10,000 00 | 10,770 00 |
| Town of Collingwood. | 7,000 00 | 8,228 20 |
|  | . 54,00000 | \$ 59,551 00 |

Carried out at market value. ..... 59,551 00
Cash at head office ..... 1,192 47
Cash in banks ..... 12,857 01
Bills receivable. ..... 41802
Advances to agents (secured) ..... 5,484 55
Office furniture ..... 80000
Shareholders' bonus notes. ..... 3,408 65
Fire insurance premiums on account of mortgagors ..... 7920
Items in suspenso ..... 3136
Open ledger accounts ..... 95547
Agents' and other balances ..... 94500
Total ..... \$ 216,612 59

# THE EXCELSIOR LIFE INSURANCE COMPANY—Continued. <br> OTHER ASSETS. 

| Interest due and accrued............................. ............... ....... $\$$ | 3,681 61 |
| :---: | :---: |
| Net amount of ancollected and deferred premiums, on new business $\$ 11.911 .14$; renewals, $\$ 17,908.79$ | 29,819 93 |
| Total assets ........... ........ ..... .......................... 8 | 250,114 13 |

## LiAbiLities.

| *Amount computed to cover the net present value of all policies in force.. $\$ 185,12656$ Deduct value of policies reinsured in other companies... ......... ..... 6,39708 |  |
| :---: | :---: |
| Net reinsurance reserve | 178,729 48 |
| Due on account of general expenses | 1,169 06 |
| Due on debenture purchase account | 16,000 00 |
| Medical fees. | 1,029 56 |
| Premiums paid in advance | 12× 65 |
| Open ledger accounts | 7560 |
| Total liability ...... ............ ........... ............. .. . \$ | 197,132 35 |
| Surplus on policy-holders' account ......................................... $\$$ | 52,981 78 |

## INCOME DURING THE YEAR.



[^35]
## Department of Finance-Insurance Branch.

## THE EXCELSIOR LIFE INSURANCE COMPANY-Continued.

## EXPENDITURE DURING THE YEAR.

Cash paid for death claims (of which $\$ 1,040$ accrued in previous
$\qquad$11,062 00
Cash paid to annuitants ..... 30000
Cash paid for surrendered policies ..... 2,671 36
Premium obligations voided by lapse ..... 30325
Cash dividends paid to policy-holders ..... 8117
Cash paid for commissions, salaries or other expenses of officials ..... 24,606 62
Taxes, licenses fees or fines ..... 51483
Sundry expenditure, viz.Rent, $\$ 1,334.16$; agency expenses, $\$ 172$; office expenses, $\$ 266.28$;printing and stationery, $\$ 1,071.62$; advertising, $\$ 557.93$;postage exchange, \&c., $\$ 598.44$; legal expenses, $\$ 267.67$;commission on loans, $\$ 30$; medical fees, $\$ 2,217.79$; officefurniture, \$166.456,682 34
Total expenditure

Deductions during the year, viz.:-
A mount of obligations voided by lapse ..... 8 30325do do redeemed in cash . ... ............. .... 21120
Total deductions. ..... 51445
Balance, note assets at end of year ..... 1,65215
MISCELLANEOUS.
Number of policies reported as taken during the year in Canada..1,349
Amonnt of said policies ..... \$ 711,375 00
Amount of said policies reinsured in other companies ..... 20,000 00
Number of policies become claims during the year ..... 7
Amount of said claims ..... 10,04000
Number of policies in force in Canada at date. ....................... 2,998
Net amount in force at 31st December, 18972,664,121 15

## THE EXCELSIOR LIFE INSURANCE COMPANY—Conrluded.

| Number and amount of policies terminated during the yearin Canada- |  |  |  |
| :---: | :---: | :---: | :---: |
| 1. By death. |  |  | Amount. $10,04000$ |
| 2. By surrender $\ldots$................................................. 48 (For which cash value has been paid, $\$ 2,671.36$.) 56,00000( 0 . |  |  |  |
|  |  |  |  |
| 1. By surrender, $\$ 7,000$ (for which paid up policies have been granted to the amount of $\$ 900$.) |  |  |  |
| Difference of amounts carried out........................... |  |  | 6,100 00 |
| By lapse. | 494 |  | 452,561 00 |
| Total | 549 | \$ | 524,701 00 |
| Policies in force at beginning of year | $\begin{gathered} \text { No. } \\ 2,192 \end{gathered}$ |  | $\begin{gathered} \text { Amount. } \\ 2,610,774 \end{gathered}$ |
| do issued during the year............................ ........ | 1,355 |  | 719,048 00 |
| do terminated as above | 549 |  | 524,701 00 |
| do changed. |  |  | 1,500 00 |
| do in force at date of statement................. ...... | 2,998 |  | 2,803,621 15 |

Number of insured lives at beginning of year.................... 2,118
do new insurers during the year ......................... 1,350
do deaths during the year among the insured.. ...... 7
do insured whose policies have been terminated during the year otherwise than by death ............ 539
do insured lives at date of statement ...................... 2,922

## industrial policies.

Number of policies and amounts assured at 31st December, 1897, at ages grouped as under.


Number and amount of claims paid during 1897, at ages grouped as under.

|  | 5 years and under. |  | 6 to 10 years, inclusive. |  | All other ages. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Number of Policies. | Amount Insured. | Number of Policies. | Amount Insured. | Number of Policies. | Amount Insured. |
| Life | Nil .... | Nil | Nil | Nil | Nil .. | Nil ... .... |
| Endowment.... | Nil | Nil | Nil ... | Nil | Nil | Nil |

# THE FEDERAL LIFE ASSURANCE COMPANY OF ONTARIO. 

## Statement for the Year ending 31st December, 1897.

| President-Jas. H. Beatty. <br> Secretary-S. Marlatt Kenny. | Chief Agent and Managing DirectorDavid 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, 188.3.) |  |
| capital. |  |
| Amount of joint stock capital authorized | \$1,000,000 |
| Amount subscribed for | 700,000 |
| Amount paid up in cash | 91,000 00 |

## (For List of Shareholders, see Appendix.)

## ASSETS AS PER LEDGEB ACCUUNTS.

Value of real estate (unencumbered)..............................................\$ 30,00000
A mount 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
Amount of loans as above on which interest has been overdue for one
year or more previoas to statement ............................ $\$ 4,50000$
$\Delta$ mount of loans made to policy-holders on the company's policies assigned as collaterals

159,311 21
Premium obligations on policies in force 17614
Stocks and bonds owned by the company, viz.:-

|  | Par value. | Market value. |
| :---: | :---: | :---: |
| *St. Thomas debentures | . $\$ 11,80600$ | § 13,186 38 |
| *Lindsay do | 4,000 00 | 4,200 60 |
| *Gananoque do | 5,000 00 | 5,279 82 |
| * Canadian Pacific Railway bonds | 11,000 00 | 13,04347 |
| *Eldon dekentures | 10,000 00 | 10,524 15 |
| * Merritton debenturea | 1,500 65 | 1,540 04 |
| *Seaforth do | 10,500 00 | 11,109 80 |
| *Clinton do | 2,500 00 | 2,777 12 |
| Pembroke do | 5,981 55 | 6,613 93 |
| Seaforth do | 2,000 00 | 2,782 20 |
| Total par and market values | . $\$ 64,28820$ | \$ 71,057 51 |


| Carried out at market value |  | 71,057 51 |
| :---: | :---: | :---: |
| Cash at head office. |  | 89017 |
| Cash in banks, viz. :- |  |  |
| Bank of Hamilton . . . . . . . . . . . . . : . . . . . . . . . . . . . . . . . . . . . . 8112,51623 |  |  |
| do Toronto branch,. | 67172 |  |
| Traders' Bank .................. | $\begin{array}{r}1,58650 \\ 15,875 \\ \hline 185\end{array}$ |  |
| Hamilton Provident and Loan Society | 1,619 78 |  |
| Total. |  | 132,269 48 |

[^36]
## FEDERAL LIFE—Continued.

Agents' ledger balances ..... \$ 2,463 33
Advance to agents, to be repaid from commissions ..... 4,743 88
Office furniture ..... 2,438 37
Fire insurance premiums paid on account of mortgagors ..... 59175
Sundry ..... 975
Total . $\$ 622,84747$
OTHER ASSETS.
 do acerued ..... 6,274 81
Total carried out ..... 10,239 01
Net amount of uncollected and deferred premiums on new business, $\$ 18,840.89$; on reuewals, $\$ 70,520.90$. ..... 89,361 79
Tutal assets $\$ 722,44827$
LIABILITIES.

* miount computed or estimated to cover the net present value of all policies  ..... \$614,425 07 ..... 4,443 74
Deduct value of policies reinsured in other companies .....  609,98133
Net reinsurance reserve ..... $8,500 \quad 00$
Total liabilities \$ 618,481 33
Surpias on policy-holders' account ..... \& 103,966 94
INCOME DURING THE YEAR.
Cash received for premiums $. \$ 307,47251$
Premium obligations taken in part payment of premiums. ..... 15,529 65
Premiums paid by dividends ..... 20,59543
Cash received for annuities ..... \$ 360,713 94
Deduct amount paid to other companies for reinsurance ..... 11,125 32
Not premium income ..... 849,588 62
Received for interest ..... 31,427 79
Received for rents ..... 78200
Total. ..... (381,798 41
Received for calls on capital ..... 9,703 00
Total income ..... 391,501 41

[^37]
## Department of Finance-Insurance Branch.

## FEDERAL LİFE—Continued.

## EXPENDITURE DURING THE YEAR.

| Cash paid for death losses ( $\$ 22,400$ of which accrued in previous years) \$ $\mathbf{1 3 5 , 1 2 6 0 0}$ Deduct amount received from other companies for reinsured death claims $\qquad$ |  |
| :---: | :---: |
| Total amount paid for death claims..... .. ................ ................. $\$$ | 112,126 00 |
| Catsh paid to annuitants | 35980 |
| Cush paid for surrendered policies | 3,93481 |
| Cash dividends paid policy-holders | 16,549 76 |
| Cash paid for matured endowmento | 2,000 00 |
| Cash paid to stockholders for dividends. | 4,773 60 |
| Dividends applied in payment of premiu | 2,101 28 |
| Premium obligations used in payment of dividends to policy-holders | 20,595 43 |
| Taxes, licenses, fees or fines.. | 2,156 40 |
| Cash paid for commissions, salaries and other expenses of officials... | 89,756 16 |
| Miscellaneous payments, viz.:-Medical fees, $\$ 6,354.27$; printing, advertising, stationery, \&c., $\$ 5,020.85$; postage, telephone, telegrams and express, $\$ 1,626.01$; directors' and auditors' fees, $\$ 1$,618; exchange, $\$ 250.81$; legal expenses, $\$ 598.57$; insurance superintendence, $\$ 157.49$; rent, $\$ 1,817.80$; sundries, including fuel, gas, water rates, and janitor's services, $\$ 5,051.49 . \ldots . . . . .$. . | 22,495 29 |
| Total expenditure.............................. .. .............. $\$$ | 276,848 53 |

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year................ $\$ 1,50201$
do received during the year.
Total............................................................... 8 1,61705
Deduct obligations used in payment of dividends to policy-holders.. $\quad 1,44091$
Balance, note assets at end of year...... ................ ........ ............ 8 . 17614

MISCELLANEOUS.

Number of new policies reported during the year as taken......1,505

Amount of said policies......... .............................. .. .... ..............
Amount of said policies reinsured in other licensed companies ........
Number of policies become claims during the year............ ......... 51
A mount of said claims (including matured endowments)............... . 124,826 00
Amount of above claims reinsured in other licensed companies....... 23,00000
Number of policies in force at date......................................6,469
Amount of said polices. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $810,949,64150$
Bonus additions thereon.
44318


Net amount in force at 31st December, 1897.............................. 10,483,087 77
2,003,850 00
49,000 00

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| :---: | :---: | :---: |
| FEDERAL LIFE-Concluded. |  |  |
|  | No. | Amount. |
| Number and amount of policies terminated during the year- |  |  |
| 1. By death................................... ..... ........... | 49 \$ | \$ 122,826 00 |
| 2. By maturity | 2 | 2,000 00 |
| 3. By expiry... | 179 | 524.50000 |
| 4. By surrender $\qquad$ <br> (For which cash value has been paid, $\$ 3,934.81$.) | 54 | 122,100 00 |
| 5. By surrender, $\$ 37,000$ (for which paid up policies have been granted to the amount of $\$ 8, z 88.33$ ). |  |  |
| Difference of amounts carried out.. |  | 28,711 67 |
| 6. By lapse. | 782 | 1,131,550 00 |
| Total. | 1,066\$ | 8 1,931,687 67 |
|  | No. | Amount, |
| Policies in force at beginuing of year............................ 6,014 \$ 10,864,982 26 do issued during the year in Canada (including 9 ra- |  |  |
| vived for $\$ 12,500$ )................................... | 1,571 | 2,104,093 18 |
| do terminated as above ...... .............................. | 1,066 | 1,931,687 67 |
| do not taken.. | 57 | 87,300 00 |
| do in force at date of statement. ........................... 6, | 6,462 | 10,950,087 77 |

Number of insured lives at beginning of year..... ............... 5,784
do new insurers during the year.................... ...... 1,528
do deaths during the year among the insured ....... 44
do insured whose policies have been terminated otherwise than by death................................. 1,013
do insured lives at date of statement...................... 6,255

## Department of Finance-Insurance Branch.

## THE GERMANIA LIFE INSURANCE COMPANY.

Statement for the Year ending 31st Drcember, 1897.
President-Corneleus Doremus.
Principal Office-20 Nassau Street, New York.
Chief Agent in Canada- Head Office in Canada- (Incorporated, 10th April, 1860. Commenced business in Canada, November, 1887.)

CAPITAL.
Amount of capital authorized, subscribed for and paid up in cash.... $\$ 200,00000$ -

ASSETS IN CANADA.
Amount of loans made to Canadian policy-holders on the Company's
policies assigned as collaterals.........................................

| Debentures owned by the company and held by the Receiver General, |
| :--- |
| viz. :- |$\quad 1,42500$



|  | LIABILITIES IN CANADA. |  |
| :---: | :---: | :---: |
| *Amount computed to cover the net present value of all Canadian |  |  |
| Total liabilities | in Canada...... ....... ....................... $\$$ | 90,797 00 |

INCOME IN CANADA.


[^38]
# GERMANIA LIFE-Continued. 

## EXPENDITURE IN CANADA.

Cash paid for surrendered policies ..... \$ 1,48486
Premium obligations used in purchase of surrendered policies ..... 56545
Cash dividends applied in payment of premiums in Canada ..... 263
Total net amount paid policy-holders in Canada. ..... 2,052 94
Commissions, salaries and otber expenses of officials in Canada ..... 41262
Taxes, licenses, fees or fines ..... 575
All other expenditure, viz.:-Exchange, and legal expenses ..... 2056
Total expenditure in Canada. ..... 2,491 87
MISCELLANEOUS.
Number of policies become claims in Canada daring the year ..... None.
Number of policies in force in Canada at date......... ............. . . 136
Amount of said policies. \$250,653 00
Bonus additions thereon ..... 1,807 00
Net amount in force at 31st December, 1897 ..... 252,46000
Number and amount of policies terminated during the year in Canada:-

1. By surrender (for which cash value has been paid, $\$ 1,484.86) \ldots . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .$. ..... 1,58500
2. By surrender, $\$ 3,000$ (for which paid up policies have been granted to amount of $\$ 1,100$ ).
Difference of amounts carried out ..... $1,900 \quad 00$
Total ..... $5 \$ \quad 6,485 \quad 00$
Policies in force in Canada at beginning of year (including bonus additions, \$1,638) ..... 141 \$ 258,776 00
Bonuses added during the year ..... 16900
Policies terminated as above ..... 6,485 00
Policies in force at date of statement (including bonuses, $\$ 1,807$ ) 136 ..... 252,460 00
Number of insured lives at beginning of year ..... 141
Number of deaths during the year. ..... None.
Number of insured whose policies have been terminated during the year otherwise than by death ..... 5
Number of insured lives at date of statement ..... 136

## Department of Finance-Insurance Branch.

## GERMANIA LIFE—Continued.

## General Business Statement for the Year ended 31st December, 1897.

income during the fear, 1897.

| Total premium income.............. . ...... ..................................... 8 | 3,101,487 26 |
| :---: | :---: |
| Interest | 947,318 26 |
| Received for rents | 129,04783 |
| Policy fees | 1,765 59 |
| Profit on sale of securities. | 122,853 06 |
| Total income.................... . . . . . . . . . . . . . . . $\$$ | 4,302,472 00 |
| disborsements during the fear, 1897. |  |
| Total amount paid for losses and matured endowments ................ $\$$ | 1,627,776 96 |
| Cash paid to annuitants. | 23,822 01 |
| Surrender values paid in cash | 248,896 90 |
| Surrender values applied to purchase paid up insurance and annuities | 167,003 33 |
| Dividends paid policy-holders on paid up policies.......... ............. | 10,096 26 |
| Cash dividends of 1897 applied to pay running premiums of 1897... | 112,325 63 |
| Cash dividends applied to purchase paid up additions and annuities | 26,590 25 |
| Paid to stockholders for interest and dividerds | 24,000 00 |
| Commissions and bonuses to agents...... .................. . ............... | 340,453 11 |
| Salaries and allowances to managers and agents. | 114,107 62 |
| Medical examiners' fees.. | 28,262 37 |
| Salaries of officers and office employees........ .............. ............. | 91,549 72 |
| Taxes, licenses and insurance department fees... ........ . ... ......... | 44,38941 |
| Rents | 20,760 00 |
| Commuting commissions. | 4,412 03 |
| General expenses............................................ | 140,875 31 |
| Total disbursements......................... ...... \$ | 3,025,320 91 |


Surrender values paid in cash...... ........................................ .. 248,896.90
Surrender values applied to purchase paid up insurance and annuities $\quad 167,00333$
Dividends paid policy-holders on paid up policies....................... 10,09626
Cash dividends of 1897 applied to pay running premiums of $1897 \ldots$.... 112,32563
Cash dividends applied to purchase paid up additions and annuities $\quad 26,59025$
Paid to stockholders for interest and dividerds .......................... $\quad 24,000 \quad 00$
Commissions and bonuses to agents...... ................... ................ 340,453 11
Salaries and allowances to managers and agents.......................... 114,10762
Salaries of officers and office employees......... .............. ............. 91,54972
Taxes, licenses and insurance department fees... ........ . ... ......... 4438941
Rents ................... ............................................................. 20,760 . 00
Commuting commissions........ ...... ....................... ....... ......... 4,412 033

Total disbursements................................ \$ 3,025,320 91

## ASSETS.

Cost value of real estate exclusive of all encumbrances................. \$ 2, 156.152 it
Loans on bonds and mortgages, first liens on real estate................. 12,116,795 80
Loans made to policy-holders on the company's policies assigned as
collaterals............. ................................................... $1,219,37478$
Cost value of bonds and stocks owned ......... ................................ 6,575,026 91
Cash on hand and in banks............................. ............... ........ 786,902 34
Total net or ledger assets......................... \$22,854,252 57

OTHER ASSETS.
Interest due and accrued........ .............. ........ ................ ...... 227,34871
Rents due and accrued................................................................ 11,249 56
Market value of real estate over cost..................................................... $\quad \mathbf{0 4 , 4 4 1} 04$

Net amount of uncollected and deferred premiums . ........................ 460,26612
Total assets.. .......................................... $\$ 23,723,677$ 13

## GERMANIA LIFE—Concluded.

## LIABILITIES.

*Net reinsurance reserve ..... \$ 20,866,008 00
Total unsettled claims ..... 166,956 99
Unpaid dividends or surplus or other description of profits due policy-holders ..... 33,951 39
Premiums paid in advance ..... 3,427 13
Reserve on cancelled policies upon which a surrender value may be demanded ..... 7,894 90
Extra reserve for absolute, dividend tontine, war and world policies. ..... 73,842 77 ..... 73,842 77
Total liabilitics. \$ 21,152,081 18
Capital stock paid up ..... 200,000 00
Gross divisible surplus (surplus accumulated on deferred dividend policier, \$373,992.17) ..... \$ 2,371,595 95
EXHIBIT OF POLICIES.
Number of new policies issued during the year. ..... 6,748
Amount of said policies ..... \$ 11,038,359 00
Number of policies terminated during the year ..... 4,530
Total amount terminated ..... $7,954,64300$
Number of policies in force at date ..... 44,263
Net a mount of said policies...............
Number of industrial policies in force ..... $73,6 \div 4,96200$
Amount of said policies. ..... 593,688 00

[^39]
## Department of Finance-Insurance Branch.

## GREAT WEST LIFE ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1897.
President-Alex. Macdonald.
Chief Agent and Managing Director-

Secretary-A. Jardine.<br>Principal Office-Winnipeg, Man.

J. H. Brock.
(Incorporated, 28tb August, 1891, by 54-55 Vic., cap. 115. Commenced business in Canada, 18th August, 1892.)

CAPITAL.

| Amount of joint stock capital | authorized........... .............. ........... $\$$ | 400,000 |
| :---: | :---: | :---: |
|  | subscribed fo | 400,000 |
| " " | amount paid up in cash | 100,000 |

## (For List of Shareholders see Appendix.) <br> ASSETS AS PER LEDGER AOCOUNTE.

Amount secured by way of loans on real estate, by bond or mortgage first liens ..................................................... .......................
Amount of loans to policy-holders on the company's policies assigned as collaterals
Stocks and bonds owned by the company:-

|  | Par Value. | Market Value. |  |
| :---: | :---: | :---: | :---: |
| * City of Winnipeg 5 per cent bonds | \$ 56,000 00 | \$ | 61,600 00 |
| Eckhart School debentures. | 50000 |  | 51500 |
| Nose Creek School debentures | 50000 |  | 50500 |
| Kimberley School debentures | 32.500 |  | 33000 |
| Total par | . $\$ \quad 57,32500$ | \$ | 62,950 00 |

Carried out al market value....... . ................................................ 62,950 00
Cash at head office...................................................................... 7,761 19
Cash in banks, viz.:-
Bank of New Brunswick, St. John, N.B. . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ 80958
Imperial Bank, Winnipeg, Man. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 15,30386
Total...................................................................... 16.113 44
Agents' ledger balances.. .... ..................... ..... ............ ............... 7,667 04
Office furniture and fixtures ( 10 p. c. written off) ............ ... ........... 4, 4, 18966
Advances to agents to be repaid by commissions............... .............. 11,269 52
Reversion...... ........ ....................... .................. ........................ . 38904
Sundry.................... ......................... .......................... ......... 13900
Total........... ......... ......... .... . ..... ......................... 8 354,905 84
OTHER ABRETS.
Interest due.............. ............... .............. ............................... 5179
Interest accrued................................................................................. .... 3, 59446
Net amount of uncollected and deferred premiums; on new business, $\$ 13,849.54$; on renewals, $\$ 37,321.24$

51,270 78
Total assets....................... .............. ............ . ....... 8 410,122 87

[^40]
## THE GREAT WEST—Continued.

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force..... $3 \mathbf{3 1 6 , 6 4 i} 83$
Deduct value of policies reinsured.
Net reinsurance reserve ..... \$ 315,786 05
Premiums paid in advance ..... 32641
Total liabilities ..... \$ 316,102 46
Surplus on policy-holders' account (on Actuaries' 4 p. c. Table) ..... \$ 9402041
(on H. M. $4 \frac{1}{2}$ p. c. Table) ..... 115,607 17
INCOME DURING THE YEAR.
Cash received for premiums ..... \$ 201,666 72
Cash received for annuities. ..... 2,500 00
Total ..... \$ 204,166 72
Deduct premiums paid to other companies for reinsurance ..... 1,684 50
Total net premium income. ..... \$ 202,482 22
Amount received for interest or dividends on stock ..... 15,699 34
Total income ..... \$ 218,181 56
EXPENDITURE DURING THE YEAR.
Cash paid for death losses. 840,05048
Net amount paid for death claims. ..... $\$ 40,05048$
Cash paid to annuitants ..... 1,002 47
Cash paid for surrendered policies ..... 2,123 05
Cash paid for commissions, salaries and other expenses of officials. ..... 57,413 99
Taxes, licenses, fees or tines.1,738 14
Sundry expenditures, viz.: -
Medical fees, $\$ 9,920.50$; travelling expenses, $\$ 6,666.92$; rents, $\$ 1,645.23$; stationery and printing, $\$ 3,195.96$; advertising, $\$ 1,393.60$; postage and telegrams, $\$ 1,405.93$; ayency expenses, $\$ 511$; legal expensen, $\$ 231.96$; express charges, $\$ 239.85$; exchange, $\$ 163.95$; sundries, $\$ 2,591.84$; commission on loans, $\$ 494$; written off office furniture, $\$ 465.51$ ..... 28,92625
Total expenditure. \$ 131,254 38
MISOELLANEOUS.
Number of new policies reported during the year as taken ..... 1,588
Amount of said policies .....  . $\$ 2,219,300 \quad 00$
Amount of said policies reinsured in other licensed companies inCanada.33,00000
Number of policies become claims during the year ..... 2840,05048
Number of policies in force at date. ..... 4,534
Amount of said policies.Amount of said policies reinsured in other licensed companies in Uanada. 120,00000
Net amount in force at 31st December, 1897 ..... 6,792,982 00

[^41]
## Department of Finance-Insurance Branch.

## THE GREAT WEST-Concluded.

## Number and amount of policies terminated during the year:-

|  | No. |  | Aniount. |
| :---: | :---: | :---: | :---: |
| 1. By death | 28 | \$ | 40,050 48 |
| 2. By surrender.............. . .... ....................... | 26 |  | 66,000 00 |
| (For which cash value has been paid, \$2,123.05.). |  |  |  |
| 3. By surrender, $\$ 15,000$. <br> (For which paid-up policies have been granted to amount of $\$ 1,830$.) |  |  |  |
| Difference of amounts carried out... |  |  | 13,170 00 |
| 4. By lapse. ......... | 325 |  | 541,300 00 |
| Total terminated | 379 | \$ | 660,520 48 |


|  | No. | Amount.$\$ 5,778,70400$ |  |
| :---: | :---: | :---: | :---: |
| Policies in force at beginning of year... | 415 |  |  |
| Policies issued during the year | ,746 | 2,432,800 | 00 |
| Policies revived during the ye | 17 | 44,500 | 0 |
| Policies terminated as above. | 379 | 660,520 | 48 |
| Policies not taken | 265 | 389,500 | 00 |
| Policies reduced in amount |  | 21,449 |  |
| Reduction in policies to bring face value the commuted value... |  | 271,552 |  |
| Policies in force at date of statemen | ,534 | 6,912,982 |  |



## IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Statement for the Three Monthe ending 31st December, 1897.

President-Hon. Sir Oliver Mowat, $\mid$ Secretary and Actuary-<br>Chief Agent-F. G. Cox.<br>G.C.M.G. \(\begin{gathered}Thomas Bradshaw, F.I.A.<br>Head Office-Toronto.\end{gathered}\)

(Incorporated, 23rd April, 1896, by Act 59 Vic., cap. 50 ; commenced business, 1st October, 1897.)

## CAPITAL.

| Amount paid up in cash............ . ................ ....... ................. 250,000 |  |
| :---: | :---: |
|  |  |

(For list of shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

| Amount secured by way of loans on real estate, by bond or mortgage, first liens $\qquad$ |  |  | 20,000 00 |
| :---: | :---: | :---: | :---: |
| *Stocks, bonds and debentures owned by the company, viz.:- |  |  |  |
|  | Par value | Market value. |  |
| City of Kingston debentures | \$ 136,200 00 | \$ 153,507 93 |  |
| Toronto Electric Light Company's debentures........ | 30,000 00 | 31,07100 |  |
| Central Canada Loan and Savings Company's debenture Province of Quebec stock ....................... | 65,385 50,000 00 | 65,385 21 <br> 47,00000 |  |
| Total par and market values | . 281,58521 | \$ 296,96414 |  |

Carried out at market value.......... ..................... ........ ..... ........ 296,96+ 14

Cash at head office
10957
Cash in Canadian Bank of Commerce...................................................... 9,72921
Office furniture............. . .... ........... . ....................... ................ 51580

Total
$. \$ 327,31872$

OTHER ASSETS.

*Of these there are deposited with the Receiver General, City of Kingston debentures, \$132,200, Central Canada Loan and Savings Company's debentures, $\$ 60,000$, and Province of Quebec stock, $\$ 50,000$.

## Department of Finance-Insurance Branch.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA-Continued.

LIABILITIES.


INCOME DURING THE TERM.
Cash received for premiums .......... ......... ........ ..... ................... $\$ 32,39990$
Cush received for annuities..................... ................................... - 3,569 85
Total............... ........... ........................................\$ 35,969 75
Deduct premiums paid to other companies for reinsurance................ 3,90992
Net premium income........................ .................... \$ 32,059 83
Received for interest or dividends .................................................. 5,35626


## EXPENDITURE.

| Commissions, salaries and other expenses of offlcials....................... $\$$ | 15,858 22 |
| :---: | :---: |
| Taxes, licenses, fees or fines. | 46000 |
| Preliminary and organization expenses | 10,464 96 |
| All other expenditures, viz.:-Advertising, 8372.25 ; bank charges, \$10.28; general expenses, $\$ 236.14$; insurance books, etc., $\$ 49.41$; |  |
| fuel, etc., $\$ 95.82$ | 1,961 07 |

Total expenditure .............. ..................................... 8 28,744-25

MISCELLANEOUS.

$\dagger$ Based on the Institute of Actuaries' H.M. Table of Mortality with interest at $3 \lambda$ per cent.

## IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—Concluded.

No. Amount.
Policies in fores at boginning of year. ..... Nil.
Policies issued during the year. ..... 370 \$1,185,725 00
Policies terminated during the year ..... Nil.
Policies in force at date of statement ..... 370 1,185,725 00
Number of insured lives at beginning of year ..... Nil. ..... 356
Number of now insurers during the year .................
Number of deaths during the year among the insured
Numbor of insured lives at date of statement356

## Department of Finance-Insurance Branch.

## THE LIFE ASSOCIATION OF SCOTLAND.

Statement for the Year ending 5th April, 1897.
Manager-John Turnbull Smith.
Principal Office—Edinburgh.

Chief Agent in Canada-Charles M. Holt. | Head Office in Canala-Montreal. (Established, 23rd March, 1839. Commenced bùsiness in Canada, Sept., 1857.)

## CAPITAL.

Amount of capital authorized and subscribed for.....:...................... \$1,946,666 67
Amount paid up in cash
425,83333

ASSETG IN CANADA.

Credit premium debts on policies in force............. ........................... $58,984 \quad 73$
Stocks and bonds in deposit with Receiver General, viz.:-

| Canada 4 per cent bonds. do | \$ 24,333 33 |
| :---: | :---: |
| Province of Quebec 5 per cent bonds | -97,333 34 |
| Canada 4 per cent stock | 2,433 33 |

Total par value... ................................... ............................... 154,76000


do acerued ....... . ..................................................... 5,27782
Total interest.. ................................................. 6,598 79
Gross premiums due and uncollected on Canadian policies in force...... 13,69721
Total assets in Canada
$\$ 452,24745$

## LIABILITIES IN CANADA.


Total unsettled claims ................ ...................... 23,372 14
Total liabilities in Canada. . . . . . ........... .............. \$1,027,465 42
*Institute of Actuayies' H. M. table at 3 per cent for polieies, $3 \frac{1}{2}$ and $3 \boldsymbol{3}$ per cent for bonuses (computed exactly at 5 th April, 1896).

# LIFE ASSOCIATION OF SCOTLAND-Continued。 

INCOME IN CANADA.


Number and amount of policies terminated in Canada during the year :-


## Department of Finance-Insurance Branch.

## LIFE ASSOCIATION OF SCOTLAND-Continued.

|  | No. | Amount. |
| :---: | :---: | :---: |
| Policies in force at beginning of year in Canada. | 897 | \$1,544,388 69 |
| Policies terminated as above. | 32 | 77,901 92 |
| Policies in force at date of statement | 865 | 1,466.486 77 |

Number of insured lives No return.

## General Business Statement for the Year ending 5th April, 1897.

New life proposals, to the number of 1,635 , were received for sums assured amounting to $£ 1,161,30819 \mathrm{~d} .10 \mathrm{~d}$. Those declined, dropped or not taken up, numbered 259 for $£ 3$ ⑨,235, leaving 1,376 , assuring $£ 832,07319 \mathrm{~s}$. 10 d ., for which policies were issued and paid for, the corresponding new premiums amounting to $£^{40,102} 14 \mathrm{~s}$. 7 d .

New life annuities, numbering 67 , were purchased, at the price of $£ 30,60910 \mathrm{~s} .7 \mathrm{~d}$. for the annual amount of $£ 2,39411 \mathrm{~s} .3 \mathrm{~d}$.

The total revenue from premiums and interest (exclusive of the purchase money for annuities) amounted to $£ 571,231$, showing an increase in the year of $£ 16,463$.

The mortality has again been very favourable, the actual claims overhead amounting to only about 87 per cent of the expected. With the exception of the previous year, this is the lowest death-rate since 1887. The amount paid in claims by death, including bonuses, way $£ 275,9159 \mathrm{~s}$. 4d. Excluding bonuses, the number and amount of actual claims, as compared with the expected by the H. M. table, are as follows:-


Endowment assurances, to the number of 57, and covering sums assured of $\mathbf{£ 1 9 , 2 0 0} \mathbf{1 0 s}$. 9 d., matured by rurvivance of the lives to the fixed periods. The annuities cancelled by death were 42 , the association being thereby relieved of the annual payment of $£ 3,375$ 198. 10 d .

The expenses have been fully $£ 2,000$ less than in the previous year, and the ratio of expenses to life premium income has been the lowest for many years past.

The funds of the association have increased during the year by $£ 152,637$, and now amount to $£ \pm, 748,969$. The revenue account and balance sheet are annexed.

## LIFE ASSOCIATION OF SCOTLAND-Concluded.

## Revende Account, for the Year ending 5th April, 1897.



## Balange Sheet, on the 5th April, 1897.

LIABILITIES.
ASSETS.


## Department of Finance-Insurance Branch.

## THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Statement for the Year ending 31st December, 1897.
President-Arthur Earle, Esq. |Gen. Manager and Secretary-J. M. Dove.
Principal Offce-Liverpool, England.
Chief Agent in Canada-G. F. C. Smith. | . Head Office in Canada-Montreal. (Organized, 21st May, 1836. Incorporated, 14th July, 1836. Commenced business in Canada, 4th June, 1851.)
(For Capital and Assets in Canada see Fire Statement.)

## LIABILITIES IN CANADA.

| *Amount estimated to cover the net reserve on all outstanding policios in Canada $\qquad$ |  | 0,000 |  |
| :---: | :---: | :---: | :---: |
| Total net liabilities to policy-holders in Canada .......... \$ 100,000 00 |  |  |  |
| ingome in oanada. |  |  |  |
| Cash received for premiums . .................. ............................... 8 6,579 39 |  |  |  |
| Total income.................... ................................ \$ 6,579 39 |  |  |  |

## expenditure in canada.

Net amount paid on account of death claims (including bonus additions,
$\$ 2,075.58$ )........................................... ................ 8 7,735 58
Amount paid to annuitants ......................................... ..................... 1,46785
Cash paid for surrendered policies .................................................. 2, 2,166 22
Total payments made to policy-holders in Canada ......... 8 11.369 65
Paid for commission, \&c................. ....... ..................................... 16797
Taxes, licenses, fees or fines........................ ........................ ......... 5000
Sundry expenditure:-Postage, $\$ 61.93$; exchange, $\$ 3.48$; insurance superintendence, $\$ 3.60$

Total expenditure in Canada

[^42]
## LIVERPOOL AND LONDON AND GLOBE-Continued.

MISCRLLANEOUS.
Number of policies become claims in Canada during the year ..... 4
Amount of said policies .....  8 ..... 7,735 58
Number of policies in force in Canada at date. ..... 130
Amount of said policies \$ 182,949 33
Add bonus additions. ..... 38,34282
Total net amount in force 31st Decomber, 1897 ..... $221,29 \div 15$
Number and amount of policies terminated during the year in Canada:-

|  | No. |  | Amount. |
| :---: | :---: | :---: | :---: |
| 1. By death (including $\$ 2,075.58$ bonus additions) | 4 | \$ | 7,735 58 |
| 2. By surrender (including bonus additions, 8782.94) | 2 |  | 4,242 94 |
| 3. By lapse (including bonus additions \$17.03). | 1 |  | 50370 |
| Total (including bonus additions, $\$ 2,875.55$ ) | 7 | 8 | $1 \because, 48222$ |

No. Amount.
Policies in force at beginning of year (including bonus additions, $\$ 39,183.59$ ) ..... 137
Bonuees added ..... 2,י13478
Policies terminated as above (including bonus additions, $\$ 2,875.55$ )
Policies in force at date of statement (including bonus additions, $\$ 38,342.82$ ) ..... 130 ..... 221,292 15
Number of insured lives at the beginning of the year ..... 128
Number of deaths duriug the year among insured ..... 4
Number of insured whose policies have been terminated other- wise than by death ..... 4
Number of insured lives at date of statement ..... 120

## Department of Finance-Insurance Branch.

LIVERPOOL AND LONDON AND GLOBE-Continued.
General Business Statement for the Year ending 31st December, 1897.

## LIfe Assurance account.

| GLORE FUNI). |  |  |
| ---: | ---: | ---: | ---: |
| $£$ | s. | d. |
| 190,389 | 5 | 3 |
| 11,581 | 14 | 3 |
|  |  |  |
|  |  |  |
| 23,620 | 8 | 8 |
| 545 | 14 | 3 |
| $3,534,716$ | 1 | 4 |

## LIVKRPOOL AND LONDON AND GLOBE FUND.

£ s. d. £ s. d. Claims under life policies, including those ad-
Amount of life assurance fund at the beginning of
the year $\mathbf{3 , 3 9 1 , 4 8 1} 150 \quad$ mitted but not paid (after deducting sums
 Interest and dividends. Assignment fees
Fines...........
GLOBE YUND.
Amount of life assurance fund at the beginning G Premiums, after deduction of reassurance pre-
LIVERPOOL AND LONDON AND GLOBE-Concluded.

| ANNUITY ACCOUNT. |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| liverpool and london and globe fund. hiverpool and hondon and globe find. |  |  |  |  |  |
|  | £ s. d. | £ s. d. |  | £ s. d. | £ s. d. |
| Amount of fund at the beginning of the year... | 1,426,088 16 |  | Annuities paid. | 160,646 1710 |  |
| Consideration for annuities granted............ | 154,708 68 |  | Commission.... | 1,547   <br> 4,878 15 8 |  |
| Interest and dividends. . . . . . . . . . . . . . . . . . . . | 53,937 0 5 |  | Expenses of management.................... | 4,878 1510 |  |
| Assignment fees . . . ......................... | 050 |  |  | 1,468,207 71 |  |
| Transfer from life fund, consideration for immediate annuity hitherto deferred. | 545143 | 1,635,280 25 | balance sheet...................... globe fund. |  | 1,635,280 25 |
| Ainount of fund at the beginning of the year... . |  |  | Annuities paid <br> Expenses of management | 8391510 331110 |  |
| Amount of fund at the beginning of the year.... Interest and dividends. | $\begin{array}{r}3,5317 \\ 117 \\ \hline 17\end{array}$ | 3,651 12 5 | Amount of funds at the end of the year, as in balance sheet. | 2,778 $\quad 5 \quad 7$ | 3,651 12 5 |
|  |  | £ 1,638,931 1410 |  |  | $\pm 1,638,9311410$ |

## Department of Finance-Insurance Branch.



Total deposit with Receiver General at market value.... 135,18800 Held by trustees in accordance with the Insurance Act:-


# LONDON AND LANCASHIRE LIFE-Continued. 

|  | Par Value. | Market Value. |
| :---: | :---: | :---: |
| Canada Central Railway. . ............................... 8 | \% 3,893 33 | \$ 4,461 79 |
| St. Anne de la Pérade | 15,000 00 | 15,600 00 |
| City of New Westminster | 25,000 00 | 26,125 © 0 |
| do Victoria. | 25,000 00 | 28,312 50 |
| do Brandon | 25,000000 | 27,70000 |
| Town Bellevil | 40,000 00 | 44,725 00 |
| Canadian Parific Railway Land Grant bonds | 16,00000 100,00000 | 18,020 110,000 |
| Township of Bexley ......................... | 7,000 00 | 18,000 7,700 |
| Town of Collingwood | 10,004 m0 | 10,560 00 |
| Winnipeg Park | 15,000 00 | 17,718 00 |
| Town of Goderich. | 5,00000 | 5.57500 |
| do Sault Ste. Marie. | 13,800 00 | 14,654 44 |
| do Farnham. .... | 30,00100 | 31,86900 |
| Victoria Rolling Stock Co: | 40,000 00 | 40,00000 |
| Lake Champlain and St. Lawrence Junction Railway bonds | 8,00000 | 8.00000 |
| Town of Fort William. . . . . . . . . . . . . . . . . . . . . . . . . . . . . | 10,000 00 | 10,00000 |
| City of Vinnipeg | 15,000 00 | 15,600 00 |
| Quebec City. | 9,733 33 | 10,745 60 |
| District of Rrandon (Protestant school). | 6,000 00 | 6,420 00 |
| Town of Sydney. . ......... . | 10,000 00 | 10,600 00 |
| City of St. Catharines. | 15,000 OC | 16,275 00 |
| Province of Quebec registered bonds | 5,000 00 | 5,550 00 |
| City of Halifax. | 15,000 00 | 16,050 00 |
| do St. John.... | 40,000 00 | 41,200 00 |
| Town of Yarmouth | 4,000 40 | 4,070 0) |
| Total par value . . . . . . . . . . . . . . . . . . . . . . . . . $\$$ | 8 832,435 34 | \$ 903,205 03 |

Total held by trustees in accordance with the Act carried out at mala ket value

903,205 03
Held by the company-

|  | Par Value. | Market Value. |
| :---: | :---: | :---: |
| City of Montreal permanent stock. | 17,100 00 | 31,464 00 |
| do tor stock | 66,00000 | 71,510 20 |
| Province of ( Quebee bonds. | 23500 500 | 23500 |
| Township of Sombra. | 3.60000 |  |
| Village of Midand | 2,25000 | 2,452 50 |
| Town of Niagara bonds | 2,50000 | 2,57000 |
| do Meaford. | 10,521 31 | 11,14657 |
| do Paris.. | 3,331 00 | 3,507 54 |
| do Collingwood | 30754 | 28192 |
| Townstip of Luther, Wiv | 7,667 32 | 8,012 35 |
| do Holland. | ${ }_{1}^{18617}$ | ${ }_{1}^{6759} 900$ |
| do Brooke | 1,670 00 | 1,67000 |
| do Amaranth | 58672 | 58672 |
| do Dundee | 17,657 20 | 14,157 59 |
| do York | 7,159 26 | 7,266 65 |
| Town of Napanee | 4,52250 | 4,79385 |
| County of Renfre | 6,600 15,113 22 | $\begin{array}{r}7,194 \\ 15868 \\ \hline 88\end{array}$ |
| Village of Vandreuil | 11,24550 | ${ }_{\tau}^{1}, 51262$ |
| Town of Cornwall. | 21,399 01 | 15,760 73 |
| do Lunenburg | 9,500 00 | 9,823 00 |
| do Mattawa | 11,374 91 | 11,779 22 |
| Township of Charlottenburgh, Protesta | 65832 | 61234 |
| Parish of St. Grégoire Thaumaturge | 2,000 00 | 2,120 00 |
| Gravenhurst | 9,69758 | 10,085 54 |
| Town of Toronto Junction | 29,975 00 | 2T,843 01 |
| do Calgary Protestant school, Dis. | 4,800 00 | 5,37600 |
| Londor Street Railway London On | 50,000 00 | 50.50000 |
| City of Montreal Investment Trust. | 25,000 200 |  |
| Victoria Rolling Stock Co. | 24,000 00 | 23,630 60 |
| Total par value. | \$ 394,570 49 | \$409,0665 53 |

[^43]
## Department of Finance-Insurance Branch.

## LONDON AND LANCASHIRE IIFE-Continued.

Cash at head office in Canada........................................................ $\$ 8.500$
Cash in Bank of Montreal, current account. . ................................. 70,610 57
Bills receivable........................... ... .... ...... ....................... .... 23712
Agents' ledger balances............................................................... 75974
Advance to agents, secured....... ..... ... ........................ ................ 2,995 85

Total carried out.
24,392 50

Net outstanding and deferred premiums ...................... ....... ...... $\$ 6 \mathbf{6 2}, 73000$
Office furniture ......... ................... ........................ .. ........... 94166
Suspense account. . .................................. ............................. 1,327 (14
Total aseets in Canada...................................... .....\$ 2,186,369 25

LIABILITIES in CANADA.
Under policies issued previous to 31st March, 1878.
*Net reincurance reserve .............. ..................... $\$ 168,40387$
Claims for death losses-unadjusted but not resisted................... . \& 1,96000
do matured endowments unadjusted but not resisted 1,412 50

3,372 50
Total liability in respect of said policies................... ..... \$ 171,776 3،

Under policies issued subsequent to 31st March, 1878.
*Net reinsurance reserve ...... ................ ..... ......\$ 1,568,762 03
Claims for death losses-unadjusted but not resisted ..... ... ...... \& 3,62100
do matured endowments do do .. ............... 3,52250
Due on accorn 7,14350
Total liabilities in respect of said policies............ ..... \$ $1,578,650 \quad 02$
Total liabilities in Canada.................... ... ............ \$ 1,750,426 42

INCOME IN CANADA.
Cash received for premiums .............................. ..... ........ ....... $\$ 244,88012$
Dequat premiums paid to other companies for reinsurance............... $4,790 \quad 77$
Net premium income ................. ........................... \$ 239,989 35
Interest or dividends on stock, \&c .............................. .................. 91,816 73
Total income in Canada.......................................... \$ 331,806 08

[^44]
# LONDON AND LANCASHIRE LIFE-Continued. 

| EXPENDITURE IN CANADA, |  |  |
| :---: | :---: | :---: |
| Cash paid for death losses in Canada. <br> Deduct received from other companies for re..................................... 43,139 80 |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| Total paid for death claims and matured endowments in Canada.... \$ Cash paid for surrendered policies $\qquad$ |  | 81,964 50 |
|  |  | 10,382 30 |
| Total net amouni paid to policy-holders in Canada. .... \$ Commission, salaries and other expenses of officials. |  | 92,346 80 |
|  |  | 48,50ヶ 01 |
|  |  | 2,187 27 |
| All other expenditure, viz.:-Agents' and office supplies, $\$ 1,555.95$; medical fees, $\$ 1,844$; postage, \&c., $\$ 925.28$; legal expenses, $\$ 477.01$; advertising, $\$ 781.41$; rent, $\$ 2,690.56$; sund ries, $\$ 227$; express, $\$ 60.74$; exchange, $\$ 174.45$; coupon charges, $\$ 107.49$; general expenses, $\$ 166.25$ |  | 9,010 14 |
| Total expenditure in Canada ........ .. ............ ....... \$ |  | 152,050 22 |
| miscellaneous. |  |  |
| Number of new policies reported during the ycar as taken in Canada $\qquad$ ....................... <br> ............... 468 |  |  |
| Amount of said policies................................................... ... $\$$ |  | 829,000 00 |
| Amount of said policies reinsured in other companies.................. $\quad 8,00000$Number of policies become claims in Canada during the year.....76 |  |  |
|  |  |  |
| Amount of said claims (including bonuses) ........ ....................... |  | 92,586 30 |
|  |  |  |
|  |  |  |
| Number of policies in force in Canada at date. |  |  |
|  |  |  |
|  |  |  |
| Deduct amount of said policies reinsured in other licensed companies in \$7,546,892 00 Canada (including bouus additions, $\$ 2,108$ ) $\qquad$ 154,73600 |  |  |
|  |  |  |
| Net amount in force 31st December, 1897.............. ...... .... |  | 92,156 00 |

## Number and amount of policies terminated during the year in Canada:-

| 1. By death (excluding bonus additions, $\$ 872.50$ ) | No. 38 38 | \$ |  |
| :---: | :---: | :---: | :---: |
| 2. By maturity (excluding $\$ 626.50$ bonus additions) | 38 |  | 45,848 45,239 |
| 3. By surrender (excluding $\$ 503.77$ bonus additions)...... <br> (Fur which cash value has been paid, $\$ 10,382.30$.) | 78 |  | 114,400 00 |
| 4. By surrender, $\$ 7,000.00$ (excluding bonus additions, $\$ 601$;) for which paid up policies have been granted to amount of $\$ 14,390$ ). |  |  |  |
| Difference of amounta carried out .... ........ |  |  | 33,211 00 |
| 5. By lapse (excluding bonus additions, \$20) | 197 |  | 262,864 00 |
| Total (excluding $\$ 2,022.75$ bonus additions). | 351 | \$ | 501,562 30 |

## Department of Finance-Insurance Branch.

## LONDON AND LANCASHIRE LIFE--Continued.

| Policies in force at beginning of year in Canada (exoluding No. Amount. |  |  |  |
| :---: | :---: | :---: | :---: |
|  |  |  |  |
| \$83,604 bonus adaitions).. | 4,444 | \$ | 7,205,656 00 |
| Policies issued during the year | 527 |  | 953,500 00 |
| Policies revived (excluding \$1,531.94 bonus additions) ...... | 27 |  | 40,685 00 |
| Policies terminated as above (excluding \$2,022.75 bonus additions) $\qquad$ | 351 |  | 501,562 00 |
| Policies not taken (1896 and 1897) ...... ....................... | 114 |  | 234,500 00 |
| Policies in force at end of year (excluding \$83,113.19 bonus additions) $\qquad$ | 4,533 |  | 7,463,779 00 |

Number of insured lives at beginning of year. ..... 4,140
Number of new insurers during the year (including revived). ..... 520
Number of deaths during the year among the insured ..... 35
Number of insured whose policies have been terminated dur- ing the year utherwise than by death ..... 42:3
Number of insured lives at date of statement ..... 4,202

Details of policies issued since 31st March, 1878, and bonus additions thereon.

| Policies in force at beginning of year (excluding bonus additions $\$ 52,547.97$ ) | No. |  | Amoun |
| :---: | :---: | :---: | :---: |
|  | 4,140 |  | 6,829,889 |
| Policies in'force at end of year (excluding $\$ 50,969$ bonus additions) | 4,147 | \$ | 6,958,163 |

LONDON AND LANCASHIRE LIFE --Continued.
General Business Statement for tue Year ending 31st December, 1897.

## REVENUE ACCOUNT.

| £ s. d. |  |
| :---: | :---: |
| (6,030 | ( |
| 15,668 | 17 |
| 12,657 | 1410 |
| 23,086 | 16 |
| $\begin{array}{rrrr}36,752 & 3 & 10 \\ 1,450 & 17 & 9\end{array}$ |  |
|  |  |
| $\begin{array}{rrrr}2,000 & 0 & 0 \\ 541 & 9 & 5\end{array}$ |  |
|  |  |


\section*{| $1,238,849$ | 19 | 5 |
| ---: | ---: | ---: |
| $1,427,944$ | 4 | 6 |}


| $£$ | s. | d. |
| :---: | :---: | :---: |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| 166,631 | 14 | 1 |
| 114,192 | 9 | 5 |


 E1,427,944 4 6








Less depreciation in the value of Rupee assets in India,
the Rupee being now taken at the exchange 1 s .4 d .
Surrenders.
Expenses of management . . . . . . . . . . . . . $£ 32,755180$

| 3 |
| :--- |
| 3,996 |




Cash bonuses to policy-holders.
Amount of funds at the
leginning of the year. ....
beginning of the year
Addition for $1897 . .$. .
$\begin{array}{cccc}£ & \text { s. } & \text { d. } & 1897 . \\ 1,158,059 & 15 & 6 & \text { Dec. } 31 .\end{array}$
Claims under poiicies (after deduction of sums reassured) Eaid and admitted, with bonus additions. . . . . . . . . . . Surrenders. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . јo sesuarlx'H

Policy stamps
$36,752 \quad 310$
$\begin{array}{rrr}2,000 & 0 & 0 \\ 541 & 9 & 5\end{array}$


Proprietors' fund- $\quad 20,000 \quad 0 \quad 0$
$\begin{array}{llll}\begin{array}{l}\text { Proprietors' fund- } \\ \text { Balance thereof at 31st Dec., 1896. } \\ \text { Bat }\end{array} & 1,197 & 7 & 11\end{array}$
$197 \quad 711$
£ 20,197 711
Proprietors' share of profitsadded $\quad 10,000 \quad 0 \quad 0$


Dec. 31. Premiums- $\quad$ New under 2,870 policies assuring
£912,489.
Renewals...
$202,945 \quad 18 \quad 1$

| Total premiums...........................58,546 |
| :--- |
| Less premiums paid to other offices for |

$231,750 \quad 14 \quad 2$

| 65 | 12 | 0 |
| ---: | ---: | ---: |
| 279,316 | 9 | 7 |

Other receipts-
Net premiums.
Interest and dividends.
Other receipts-
Total income.
fees
©SMILI'IIGVIT
£ s. d
$\begin{array}{rrr}166,631 & 14 & 1 \\ 114,192 & 9 & 5\end{array}$


## Department of Finance-Insurance Branch.



## THE LONDON ASSURANCE.

Statement for tee Year ending 31st December, 1897.
Governor-Henry J. B. Kendall, Esq.
Principal Office-No. 7 Royal Exchange, London, E.C.
Chief Agent and Attorney in Canada- $\quad$ Head Office in Canada-Montreal. (Incorporated, 22nd June, 1720. Commenced business in Canada, 1862.)
$\qquad$
(For Capital and Assets in Canada, see Fire Statement.)

LIABILITIES IN OANADA.
*Amount computed to cover the net reserve on all outstanding policies in Canada \$ 12,936 72

Total net liability to policy-holders in Canada . $8 \quad 12,93672$

## INCOME IN OANADA.

A mount of premiums received in cash during the year on life policies in Canada.

## EXPENDITURE IN OANADA.

| Paid for commission in Canada. |  | 281 |
| :---: | :---: | :---: |
| Toial expenditure in Canada. |  | 1 |

## MISCELLANROUS.

Number of policies become claims in Canada during the year....None.
Number of policies in force in Canada at date
Amount of said policies . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $27,253 ~ 33$
Add bonus additions.
5,932 71
Total amount in force at 31st December, 1897............... 8 33,186 04

|  | No. |  | Amo |
| :---: | :---: | :---: | :---: |
| Policies in force in Canada at beginning of year (including bonus additions, \$5,932.71. | 7 | \$ | 33,186 |
| Policies in force in Canada at date (including bonus additions, | 7 |  | 33,186 04 |

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## Department of Finance-Insurance Branch.

## THE LONDON ASSURANCE-Continued.

Number of insured lives at beginning of year in Canada.......... 6
Number of deaths during the year among the insured.......... . None.
Number of insured lives at date of statement 6

General Business Statement for the Year ending 31st December, 1897.

## LIFE DEPARTMENT.

During the past year new assurances were granted under 521 policies for $£ 347,884$, the premiums upon which amounted to $£ 12,6760 \mathrm{~s}$. 11 d . Of this sum $£ 76,500$ has been reassured at premiums of $£ 2,0327 \mathrm{ts} .5 \mathrm{~d}$.

The premium income of the year, after deduction of reassurances, amounted to $£ 154,3 \underline{2} 914 \mathrm{~s}$. 2 d ., and the total income from all sources amounted to $£ 238,601178.5 \mathrm{~d}$.

Claims have arisen under 179 policies for $£ 143,90414 \mathrm{~s}$. 6 d ., after deduction of reassurances, and including $£ 22,20211 \mathrm{~s}$. 0 d . bonus additions. The total funds of the department on the 31st December, 1897, amounted to $£ 2,105,219$ 15s. 10d.
THE LONDON ASSURANCE-Concluded.

| O |  |
| :---: | :---: |
| n | $\infty \infty \infty$ |
| en |  |


| 10,674 | 0 | 2 |
| ---: | ---: | ---: |
| 660,883 | 10 | 6 |
|  | 737,425 | 9 |



LIFE ASSURANCE ACCOUNT-PARTICIPATING SERIES.

(For General Balance Sheet, see Fire Statement.)

## Department of Finance-Insurance Branch.

## THE LONDON LIFE INSURANCE COMPANI.

Statement for the Year ending 31st December, 1897.<br>President-John MoClary.

Secretary and Chief Agent-J. G. Richter. 1 Head Offce-London, Ont.
(Incorporated by Act of the Legislature of Ontario, 37 Vic., cap. 85, in 1874. Cbarter extended by Dominion Act, 47 Vic., cap. 89, in 1884. Amended in 1885 by $48-49$ Vic., cap. 94 , and in 1891 by $54-55$ Vic., cap. 117 . Commenced business in Canada, July, 1874. Dominion license issued, 7th December, 1885.)

A mount of joint stock capital authorized \$1,000,000 00
do do subscribed for .................................. 250,00000
do do paid up in cash.................................. 50,000 00
(For List of Stockholders, see Appendix.)
ABSETS AB PER LEDGER ACCOUNTS.
Value of real estate held under power of sale in mortgage by company. \$ 55276
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.


Amount of loans as above on which interest has been overdue for one
year or more previous to statement
$83,339.28$
Amount of loans made to policy-holders on the company's policies
assigned as collaterals.
37,032 50
Stocks and bouds held by the company, viz. :-
Par value. Market value. Ledger value.
1,000 shares Ontario Loan and debenture Co.
1,000 shares 0 ..................................

| $\$ 50,00000$ | $\$ 60,25000$ | $\$ 59,50000$ |
| ---: | ---: | ---: | ---: |
| 10,00000 | 11,50000 | 11,20000 |
| 1,25000 | 95000 | 95000 |
| 5,00000 | 5,40000 | 5,35000 |
| 2,60000 | 2,80800 | 2,80800 |
| 1,60000 | 2,57600 | 2,48000 |
| 16000 | 24160 | 23200 |
| 80,00000 | 80,00000 | 80,00000 |
| 150,61000 | $\$ 163,72560$ | $\$ 162,52000$ |

* $\$ 60,000.00$ of which is in deposit with the Receiver General.


## THE LONDON LIFE INSURANCE COMPANY-Continued.

Carried out at ledger value .....  8162,52000
Cash at head office ..... 2,543 74
Cash in banks, viz. ..... 5,114 58
Total ..... \$ 646,555 49
OTHER ASSETS.
 Interest accrued ..... 15,28540
Total interest ..... 18,734 35
Net amount of ancollected and deferred premiums on new business, $\$ 4,417.58$; on renewals, $\$ 8,469.36$ ..... 12,886 94
Total net assets ..... \$ 678,17678
LIABILITIES
$\dagger$ Amount computed to cover the net present value of all policies in force....\$570,307 75 Deduct value of policies reinsured in other companies ..... 2,001 70
Net reinsurance reserve ..... 2,285 41
Amount of dividends or bonuses to policy-holders accrued ..... 26363
Special reserve fund ..... 10,000 00
Contingent fund, to cover all outstanding accounts ..... 14,437 33
Total liabilities \$ 608,006 18
Surpius on policy-holders' account ..... \$ 70,170 60
INCOME DURING THE YEAR.
Cash received for premiums (including industrial $\$ 132,711.19$ ) ..... \$ 181,704 34
Premiums paid by dividends. ..... 4,036 56
Total ..... \$ 185,740 90
Deduct premiums paid to other companies for reinsurance ..... 20160
Net premium income ..... 185,539 30
Amount received for interest or dividends on stock, \&c. ..... 30,560 36
Total income ..... $\$ 216,09966$

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## Department of Finance-Insurance Branch.

## THE LONDON LIFE INSURANOE COMPANY—Continued.

## EXPENDITURE DURING THE YEAR.

| a |  |
| :---: | :---: |
|  |  |
|  |  |
| Cash divide |  |
| Cash paid to stockholders for interest |  |
| Casb paid for commissions, salaries a | 1,987 |
| Taxes, \&c. |  |
| Miscellaneous payments, viz.:-Medical examination fees, $\$ 1,839.50$; travelling expenses, $\$ 3,900.90$; postare and exchange, $\$ 636.73$; printing and stationery, $\$ 1,546.91$; advertising, $\$ 305.30$; rents, $\$ 1,774.66$; sundries, $\$ 1,412.59$; commission on investments, $\$ 345.63$; legal expenses, $\$ 94.77 \ldots . . . .$. . ................................ 11,85699 |  |
|  |  |
|  |  |
|  |  |
|  |  |

Total expenditure. ... ..................... .......................... \$ 135,879 70

## MISCELLANEOUS.


Number of policies become claims during the year-general, 25 ; industrial, $389 . . . . . .$. .............................. ............................. 414
Amount of said claims (including matured endowments) -general. ......... $\$$ 19,830 06 do do industrial................................................... 31,012 47

Number of policies in force in Canada at date-general, 2,071; industrial, 30,617

32,688
Amount of said policies-general................. . . . . . . . . . . . . . . . . . . . . . \$ 1,920,664 28 do do industrial ................. .... ................... $\mathbf{2 , 8 1 6 , 8 3 7} 00$

Total...................................................... 4,737,501 28
Amount of said policies reinsured in other licensed companies in Canadageneral

5,000 00
Net amount in force, 31st December, 1897
4,732,501 28
Number and amount of policies terminated during the year in Canada:-

| 1. By deuth-general............................................... | No. 15 | $\begin{gathered} \text { Amount. } \\ 12,65763 \end{gathered}$ |
| :---: | :---: | :---: |
| do industrial. | 389 | 31,012 47 |
| 2. By maturity-general.............. . ......................... | 10 | 7,172 43 |
| 3. By expiry do | 11 | 15,000 00 |
| 4. By surrender do ........ ..................... ............ | 16 | 12,135 16 |
| (For which cash value has been paid, $\$ 1,900.58$.) |  |  |
| 5. By surrender-general, $\$ 10,500$; industrial, $\$ 91,866$. <br> (For which paid-up policies have been granted to amount of $\$ 2 \mathbf{0}, 754.41$.) |  |  |
| Difference of amounts carried out. |  | 76,611 59 |
| 6. By lapse-general | 160 | 158,536 55 |
| do industrial. | 7,604 | 756,384 52 |
| Total........................... ..... | 8,205 | \$1,069,510 35 |

## THE LONDON LIFE INSURANCE COMPANY-Concluded.

| No. | Amount. |
| :---: | :---: |
| Policies in force at beginning of year-general. . ............... 1,792 | \$1,639,390 63 |
| do do industrial....... ....... 28,258 | 2,655,509 00 |
| Policies revived during the year-mindustrial,...................... 51 | 4,388 00 |
| do do general................. . . ... 1 | 1,000 00 |
| Policies issued during the year-general...................... .... 490 | 494,250 00 |
| do do industrial ....................... 10, 301 | 1,012,474 00 |
| Policies terminated as above........................................ $8,0.005$ | 1,069,510 35 |
| Policies in force at date of statement-general. .................. 2,071 | 1,920,664 28 |
| do do industrial . . ........... 30,617 | 2,816,837 00 |

Number of insured lives at beginning of year-general ......... 1,732
Number of new insurers during the year do . 486
Number of deaths during the year among insured do ......... 15
Number of insured whose policies have been terminated during the year otherwise than by death-general ............ ........ 204
Number of insured lives at date of statement-general ........ ... 1,999

Industrial Policies.-Number of lives and amounts assured at 31st December, 1897, at ages grouped as under :-

| Life. | 5 years and under. |  | 6 to 10 inclusive. |  | All other ages. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. of Policies. | Amount insured. | No. of Policies. | Amount insured. | No. of Policies. | Amount insured. |
|  | 787 | \$19,179 00 | 929 | \$ 47,026 00 | 11,774 | \$1,299,622 00 |
| Findowment | 2,576 | 197,800 00 | 3,988 | 295,850 00 | 9,484 | 906,183 00 |
| Combination | 19 | 2,200 00 | 25 | 2,800 00 | 192 | 22,44800 |
| Paid up term |  |  |  |  | 317 | 7,518 90 |
| Paid up endownent. |  |  |  |  | 526 | 16,210 10 |
|  | 3,382 | \$219,179 00 | 4,942 | \$345,676 00 | 22,293 | \$2,251,982 00 |

Industrial Policies.-Number and amount of claims paid during 1897 at ages grouped as under:-

5 years and under. 6 to 10 inclusive. All other ages.
No. of No, of Amount No. of No. of Amount No. of No. of Amount claims. Lives. Paid. claims. Lives. Paid. claims. Lives. Paid.

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

## Department of Finance-Insurance Branch.

## THE MANUFACTURERS' LIFE INSURANCE COMPANY.

## Statement for the Year ending 31st December, 1897.

| President-Geo. Gooderham. | $\quad$Chief Agent-James F. Junkin. <br> 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

Amount of joint stock capital authorized
$\$ 2,000,00000$
Amount subscribed for
621,00000
Amount paid up in cash. 127.320 00

## (For List of Stockholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company (less encumbrances).......... 8 18,066 12
Amount secured by way of loans on real estate, by bond or mortgage, first liens

725,114 50
The same; second liens 3,189 94
Amount of loans as above on which interest has been overdue for one year or more previous to statement. ............... ..............\$25,78e
Amount of loans made to policy-holders on the companys policies assigned as collaterals.

64,775 80
Stocks, bonds and debentures owned by the company, viz. :-

|  | Par Value. | Market Value. |  |
| :---: | :---: | :---: | :---: |
| 1)ominion Government bonds. | . 850,00000 | \$ 52,185 00 |  |
| Huntsville debentures. | 3,625 00 | 3,866 06 |  |
| West Toronto Junction debentures. | 60,700 00 | 49,588 20 |  |
| Sault Ste. Marie bonds | 22,40000 | 21,964 00 |  |
| Winnipeg bonds | 40,000 00 | 46,284 00 |  |
| Brandon bonds. . | 4,880 00 | 6,171 71 |  |
| Hilton bonds. | 1,000 00 | 1,000 00 |  |
| Hamilton debentures. | $2 \mathrm{2j}, 00000$ | 26,962 50 |  |
| Brockville debentures. | 25,000 00 | 25,835 00 |  |
| Total par and market value. | . \$ 232,605 00 | \$ 233,85647 |  |
| Carried out at market value. |  |  | 233,856 47 |
| Cash at head office. |  |  | 1,0881 25 |


| Carh in banks, viz. :- |  |
| :---: | :---: |
| Traders' Bank, Toronto . | . 8 8 6,516 95 |
| Bank of Toronto .... . | 114,573 43 |
| Costa Rica. | 49380 |
| Haiti. | 2,285 26 |
| Jamaica | 58938 |

58938
Billn receivable
23660
Agents' balances.................. ............................................................. ..... 4,64587
Office furniture............ ..................... ........................... ............... 5, 00000
Mortgagors....................................................................... ......... 1,274 81
Accident company.......................................... ............... ........... 75112
Total........................................................ ......... \$1,182,951 30

# THE MANUFACTURERS' LIFE INSURANCE COMPANY—Continued. 

## OTHER ASSETS.



## EXPENDITURE.


Net amount paid for death claims (of which $\$ 4,500$ accrued in previous
years......................................................................... $\$ 77,76265$
Cash paid for matured endowments............................................ 60,00000
Cash paid for matured investment policies..................... ............... 62885
Cash paid for surrendered policies ................. .......... ................... 12,782 04
Cash dividends paid to policy-holders. .............................. ............ 8,863 85
Cash paid stockholders for interest or dividends......... .................... 10,185 60
Cash paid for commissions, salaries and other expenses of officials....... 106,259 73
Cash paid for taxes, licenses, fees and fines................... .................. 2, 858 92

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## Department of Finance-Insurance Branch.

THE MANUFACTURERS' LIFE INSURANCE COMPANY-Continued.
Miscellaneous payments: Printing, \$926.23; advertising, \$3,292.02;postage, telegrams and express, $\$ 3,260.78$; directors' fees, $\$ 1,665$;medical feer, $\$ 6,371.37$; law costs, $\$ 2,814.04$; lightaccount, $\$ 142.16$;office furniture, $\$ 1,577.25$; valuation fees, $\$ 130.55$; auditors' fees,$\$ 250$; commercial agency, $\$ 268$; insurance superintendence,$\$ 164.41$; telephones, $\$ 199.29$; exchange, $\$ 402.33$; insurance papers,$\$ 70.49$; sundry expenses, $\$ 1,244.79$; office supplies, $\$ 2,737.10$;commission on loans, $\$ 292.05$; rents, $\$ 3,648.25$; agents' conven-tions, $\$ 1,331.42$\$ 30,787 53
Total expenditure \$ 310,129 17
310.12917

## MISCELLANEOUS.

Number of policies reported during the year as taken (including 83foreign for $\$ 276,084$ )1,555
Amount of said policies ..... $\$ 2,563,77200$
Amount of said policies reinsured in other licensed companies in Canada ..... 33,00000
Number of policies become claims during the year ..... 53
Amount of said claims (including 4 foreign for $\$ 9,967$ ) ..... 157,932. 00
Amount of said claims reinsured in other licensed companies ..... 5,300 00
Number of policies in force at date (including 316 foreign for $\$ 188,093$ ) ..... 7,469
Amount of said policies (including bonus additions, $\$ 3,390$ ). ..... $\$ 11,867,22^{9} 00$
Amount of said policies reinsured in other licensed companies in Canada(including 85,000 foreign)561,480 00
Net amount in force 31st December, 1897,(including foreign \$683,093). 11,305,749 00
Number and amount of policies terminated during the year :-
No.1. By death (including 4 foreign for $\$ 9,967$ )
48 \$ 97,983002. By maturity
3. By surrender (including 1 foreign for $\$ 1,000$ ) ..... 73 ..... 60,00000(For which cash value has been paid, $\$ 12,782.04$
4. By surrender (including foreign $\$ 10,420$ ). $\$ 68,920.00$(For which paid-up policies have been granted to thea mount of $\$ 11,034$ including foreign $\$ 1,582$ )
Difference of amounts carried out57,886 00
5. By lapse (including 75 foreign for $\$ 259,842$ ) ..... 1,009
1,765,752 00
Total ..... $1,135 \$ 2,072,00900$
Policies in force at beginning of year (including 312 foreign for $\$ 693,170$ ) ..... 6,983 \$11,326,686 00
Bonuses added ..... 1,310 00
Policies issued during the jear (including 86 foreign for $\$ 287,606$ ) ..... 1,626
2,736,719 00
Policies revived (including 1 foreign for \$973)............. ........ 66 ..... 85,473 00
Policies terminated as above. ..... 2,072,009 00
Policies terminated by change and reduction of sum insured (in- cluding $\$ 2,487$ foreign) ..... 38,00300
Policies terminated otherwise, not taken (including 3 foreign for $\$ 11,522$ ) ..... 71 172,947 00
Policies in force at date of statement (including 316 foreign for $\$ 688,093$ ) 7,469 11,867,229 00
THE MANUFACTURERS' LIFE INSURANCE COMPANY—Concluded.
Number of lives insured at beginning of year. ..... 6,688
Number of new insurers during the year. ..... 1,505
Number of deaths during the year among the insured ..... 44
Number of insured whose policies have been terminated other- wise than by death ..... 1,136
Number of insured lires at date of statement ..... 7,013

## Department of Finance-Insurance Branch.

## THE METROPOLITAN LIFE INSURANCE COMPANY.

## Statement for the Year ending 31st December, 1897.

President-John R. Hearman. | Secretary-George B. Woodward.
Principal Office-Corner Madison Avenue and 23 rd Street, New York City.
Chief Agent in Canada-John Tilton. | $\quad$ Head Offce in Canada-Ottawa.
(Incorporated, June, 1866. Commenced business in Canada, November, 1872.)


## LIABILITIES IN CANADA.



Total net liabilities to policy-holders in Canada.... 8 194,365 50
INCOME IN CANADA.

Total income in Canada.................................... \$ 206,797 91

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# METROPOLITAN LIFE-Continued. 

## EXPENDITURE IN CANADA.

| Amount paid on account of death claims.................................. 8 | 48,007 35 |
| :---: | :---: |
| Cash paid for surrendered policies. | 3,836 33 |
| Cash dividends paid to Canadian policy holders. | 2,128 70 |
| Premium obligations used in purchase of surrendered policies. | 6444 |
| The same voided by lapse ................... ...................... | 1,007 96 |
| Total net amount paid to poliç-holders in Çanada.\$ | 55,044 78 |
| Cash paid for commission, salaries and other expenses of officials... | 115,146 07 |
| do licenses or taxes. | 1,690 82 |
| All other expenditure in Canada. | 75906 |
| Total expenditure in Canada.............................. . $\$$ | 172,640 73 |
| premium note account. |  |
| Premium obligations on hand at beginning of year........... .......... $\$$ | 24804 |
| do received during the year. .. ....................... | 3,221 22 |
| Total........ . ............................................. . ${ }^{\text {. }}$ | 3,469 26 |
|  |  |
|  |  |
| do do redeemed in cash............................. 65 |  |
| Total deductions. | 1,088 50 |
| Balance, note assets at the end of the year... ......................... . | 2,380 76 |

## MISCELLANEOUS.

Number of new policies reported during the jear as taken in
Canada-General, 723; industrial, 36,137............... ..... 36,860
Amount of said policios-General....... ........... \$ 511,471 00
do Industrial................ 5, 567,065 00
$\$ \mathbf{5}, 878,53600$
Number of policies become claims in Canada during the year-
General, 3 ; industrial, 767
770
Amount of said elaims-General.............. ...... $\$ 2,35000$
do Industrial.. ....... ...... 43,521 85
Number of policies in force in Canada at dute-General, 862,
industrial, 46,425..
45,87185
$\qquad$ 47,287
Amount of said policies-General....................\$ 762,63000
do Industrial ......... . ...... 5,367,876 00
Net in force at 31st December, 1897
6,130,506 00

## Department of Finance-Insurance Branch.

## METROPOLITAN LIFE—Continued.

| Number and amount of policies terminated in Canada during the year:- |  |
| :---: | :---: |
| 1. By death... ........................................ .......... 773 | \$ 48,007 00 |
| 2. By surrender..................... .......................... 73 | 13,124 00 |
| (For which $\$ 3,836.33$ cash value has been paid.) |  |
| 3. By surrender ... ... ............................ \$58,686 00 |  |
| For which paid up policies have been granted to amount of............... ....... 11,233 00 |  |
| Differ | 47,453 00 |
| 4. By lapse.. .. ........................... ................. .... 32,351 | 4,867,276 00 |
| 5. By change............................................. ....... 11 | 8,02300 |
| 6. By expiry | 1,346 00 |
| Total .................. .... .......... ........ ........ 33,209 | \$4,985,229 00 |
| No. | Amount. |
| Policies in force at beginning of year............... .............43,641 \$ | \$ 5,237,797 00 |
| Policies issued during the year......... ............................ 37,429 5,940,002 00 |  |
| Policies terminated as above and by change to paid-up |  |
| Policies torminated otherwise (not taken)........ .......... 84 | 50,831 00 |
| Policies in force at date of statement... ....... ................ 47,287 | 6,130,506 00 |

Number of insured lives-No return.

| Industrial policies-No. of lives insured and amounts December, 1897, as per ages grouped as under:- |  |  |  |
| :---: | :---: | :---: | :---: |
|  | No. of lives. |  | Amount insured. |
| Ages, 5 years | 8,331 | \$ | 1,071,232 00 |
| Ages botween 5 and 10 y | 7,737 |  | 783,569 00 |

Industrial Policies-No. and amount of claims paid in Canada during 1897, as per ages grouped as under :-

|  | $\begin{aligned} & \text { No. } \\ & \text { of lives. } \end{aligned}$ |  | $\begin{gathered} \text { Amount } \\ \text { paid. } \end{gathered}$ |
| :---: | :---: | :---: | :---: |
| Ages, 5 years and under | 246 | \$ | 3,636 50 |
| Ages between 5 and 10 y | 44 |  | 2,282 00 |

## General Business Statement for the Year ending 31st December, 1897. INCOME DURING THE YEAR.


METROPOLITAN LIFE-Continued.
DISBURAEMENTS DURING THE YEAR.
Total amount paid for losses and matured endowments ..... \$ 6,991,086 50
Paid to annuitants ..... 108,949 73
Premium notes voided by lapse ..... 113,646 26
Cash paid to stockholders for interest or dividends ..... 140,000 00
Commission and bonuses to agents ..... 3,256,934 61
Cash paid for salaries of officers and office employees ..... 913,899 16
Commuting commissions. ..... 1,148,754 78 ..... 219,892 63
Taxes and fees ..... 237,215 56
Saluries and allowances of managers of agencies and agents ..... $\begin{array}{r}1,982,06534 \\ 444 \\ \hline 14\end{array}$
Sundry expenses ..... 896,705 01
Dividends to policy-holders and dividends applied to pay running premiums ..... 517,512 82
Return to agents of bond deposits
. $16,992,81855$
ASSETS.
Cost value of real estate exclusive of all en umbrances ..... \$ 8,470,033 67
Loans on bonds and mortgages, first liens on real estate ..... -13,228,368 00
Loans to policy-holders on the company's policies assigned as collaterals. ..... 36,942 33
Premium notes, loans or liens on policies in force ..... 367,669 30
Cost value of stocks and bonds owned ..... 10,984,243 38
Cash on hand and in banks. ..... 2,479,138 20
Agent debit balances and bills receivable ..... 11,07359
Total net or ledger assets 35,577,468 47
OTHER ASSETS.
Interest due and accrued ..... 285,17) 91
Rents due and accrued. ..... 13,931 81
Net amount of uncollected and deferred premiums ..... 536,316 68
Market value of bonds and stocks over cost ..... 141,975 37
Total assets 36,554,865 24
Deduct items not admitted. ..... 184,786 33
Total admitted assets 36,370,078 91
LIABILITIES.
*Nel reinsurance reserve .....  $27,869,06600$
Total unsettled claims ..... 111,059 78
Unpaid dividends or surplus or other description of profits due policy-holders. ..... 5,090 65
Premiums paid in advance ..... 101,866 23
Special reserves ..... 2,426,179 00
Agents' bond deposits ..... 52,632 54
Due and accrued on account of salaries, rents, \&c. ..... 120,369 60
Total liabilities . $80,686,26380$
Gross divsible surplus . $8,683,81511$

[^49]
## Department of Finance-Insurance Branch.

## METROPOLITAN LIFE—Concluded.

## EXHIBIT OF POLICIES.

Gencral. No. Amount.

| Number of new policies issued during the year........... | 36,663 |  |
| :---: | :---: | :---: |
| Amount of said policies.. ... ................................. |  | \$ 28,505,975 00 |
| Number of policies terminated during the year........... | 14,709 |  |
| Total amount terminated.................. .................... |  | 12,462,460 00 |
| Number of policies in force at | 52,789 |  |
| Net amount of said policies..................... ........... |  | 49,141,366 00 |

Industrial.
Number of new policies issued and old policies revived. $1,398,899$
Amount of said policies.................................. .......
Number of policies terminated during the year........... 1,013,746
Total amount terminated.
\$232,264,188 00
151,988,436 00
Number of industrial policies in force at date. ............ 4,028,722
Amount of said policies.
534,343,756 00

## the mutual life insurance company of new york.

Statembnt for the Year ended 3!st Degember, 1897.
President-Richard A. MoCurdy. 1 Secretary—War. J. Eabton. Principal Office-31 Nassau Street, New York City.

Chief Agent in Canada-Fayettre Brown. | Head Office in Canada-Montreal. (Incorporated 12th April, 1842. Commenced business in Canada, 1st Sopt., 1885.)
No Capital.

ASSETS IN CANADA.
Bonds, etc., in deposit with Receiver General :-

| United States 4 per cent londs. | . \$ 170,000 00 | \$ 190,400 00 |
| :---: | :---: | :---: |
| Dominion of Canada 4 per cent bonds | 125,000 00 | 128,200 00 |
| Province of Nova Scotia 4 per cent bond | 400,000 00 | 409,435 00 |
| Province of New Brunswick 4 per cent bonds | 199,000 00 | 199,358 75 |
| City of Montreal stock and bonds. | 565̃,000 00 | 576,522 50 |
| City of Ottawa 5 per cent bonds. | 40,000 00 | -43,288 00 |
| City of Guelph 5 per cent bonds | 124,333 33 | 135,465 62 |
| City of Toronto 4 per cent bonds | 461,000 00 | 460,837 90 |
| United States 5 per cent bond | 250,000 00 | 282,500 00 |
| Total par and market value. | \$2,334,333 33 | \$2,426,007 77 |

Carried out at market value
$\$ 2,426,00777$
In deposit with Canadian Trustees under the Insurance Act-
Par value. Market value.
Guaranty Trust Company of New York, stock $\ldots \ldots . . \$ 250,00000 \$ 937,50000$
United States Mortgage and Trust Co., of New York,
stock. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 300,000 00 570,000 00
Carried out at market value................................ . .. ............ ...... 1,507,500 00
Cash in Bank of Montreal, Montreal ....... ....... .............. .............. 358,765 25
Gross premiums due and uncollected on Canadian policies in force.......... \& 56,49751
Gross deferred premiums on same.:... .......................... ...... . ..... 6,764 64


## LIABILITIES IN CANADA.


Total liabilities in Canada............ .................. $\$ 3,642.21800$
*Based on the Combined Experience Table, with 4 per cent interest.

# Department of Finance-Insurance Branch. 

MUTUAL LIFE-Continued.
INCOME IN CANADA.
Amount of premiums received in cash during the year on life policies in Canada ..... \$ 713,553 84
Premiums paid by dividends ..... 9,976 25
Amount received for annuities ..... 19,313 95
Total premium income \$ 742,844 04
Amount received for interest and dividends ..... 142,977 97
Total income in Canada ..... \$ 885,822 01
EXPENDITURE IN CANADA.
Amount paid during the year on account of claims in Canada :-
On account of death claims (including \$5,441 bonus additions and \$2,407.80
On account of matured endowinents (including $\$ 3,960.39$ bonus additions). . ..... 22,660 39
Net amount paid on account of claims ( $\$ 41,506.44$ of which accrued in previous years) ..... \$ 262,616 19
A mount paid to annuitants ..... 9,974 71
Cash paid for surrendered policies ..... 37,382 02
Cash dividends paid to Canadian policy-holders. ..... 12,448 84
Cash dividends applied in payment of premiums in Canada ..... 9,976 25
Total amount paid to policy-holders ..... \$ 332,398 01
Cash paid for commissions in Canada ..... 71,171 09
Licenses or taxes ..... 3,292 01
Medical fees, $\$ 4.690$; duty and express, $\$ 3,126.06$; advertising and print- ing, $\$ 854.98$; postage and telograms, $\$ 3,044.94$; office furniture, expenses, \&c., \$3,793.74 ..... 15,509 72
Total expenditure in Canada ..... $\$ 422,37083$
MISCELLANEOUS.
Number of new policies reported during the year as taken in Canada ..... 852
Amount of said policies. ..... $\$ 1,886,85000$
Number of policies become claims in Canada during the year. ..... 78
Amount of said claims (including bonus additions, \$7.013) ..... 226,702 00
Number of policies in force in Canada at date ..... 8,065
Amount of said policies ..... 817,829,913 00
Bonus additions................. . .............................................................. 2999,99800
Net amount in force, 31st December, 1897 ..... $18,129,91100$
Number and amount of policies terminated during the year in Canada:-

1. By death (including bonus additions, $\$ 4,690$ ) ..... 67 \$ 212,679 00
2. By maturity (including bonus additions, $\$ 2,323$ ) ..... 14,023 00
3. By expiry ..... 10,00000
4. By surrender (including bonus additions, $\$ 2,642$ ) ..... 141,028 00(Fur which cash value has been paid, $\$ 37,382.02$ ).

## MUTUAL LIFE—Continued.

5. By surrender $\$ 291,285$ (including bonus additions, $\$ 285$.)
(For which paid up policies have been granted to the amount of $\$ 110,482$.)
Difference of amounts carried out................................. \$ 180,803 00
6. By lapse (including bonus additions, \$226) .................. 577 1,306,226 00
Total (including bonus additions, $\$ 10,166$ ) $\ldots \ldots \ldots . .775$..... $\$ 1,864,75900$
No. Amount.

| Policies in force at beginning of year in Canada (including bonus additions, $\$ 280,583$ )......................... ........ ...... 7,870 | \$ 17,801,671 00 |
| :---: | :---: |
| Policies issued during the year. ................................... 1,066 | 2,309,850 00 |
| Policies restored............................ ..... .................... 118 | 312,500 00 |
| Bonuser added during the year. | 29,581 00 |
| Policies terminated as above (including bonus additions, $\$ 10,166)$ $\qquad$ 775 | 1,864,759 00 |
| Policies " not taken ".......... ...................................... 214 | 423,000 00 |
| Policies in force at date of statement (including bonus additions, \$299,998)......... .................. .......................... 8,065 | 18,129,911 00 |

Number of insured lives-No return.

## General Business Statement for the Year ending 31st December, 1897. INCOME DURING THE YEAR,

Total net premium income.......................... ...... .... ................ $42,693,20199$
Received for interest and dividends............ .............. ................ 9,805,843 69
do rents......... ...... .................... ............. ............... 933,129 27
Profit on sales of securities and real estate...... ........ .... ......... ... 730,433 28
Total income......... ...................... . .......... ..........\$54,162,608 23

## disburgements during the fear.

Cash paid for losses and matured endowments......... ................... \$ 15,313,064 04
Cash paid to aunuitants...................... ............... ................... 769,26022
Surrender values paid in cash............... ................................... 3,948,393 13
Surrender values applied to pay renewal premiums...................... 8 890,738 69
Surrender values applied to purohase paid up insurance................ $2,563,07800$
Cash dividends applied to purchase paid up additions... ............... 2,507,521 34
Commissions and bonuses to agents..................... ..................... $5,512,93980$
Agency expenses........ ...................... ................................... 965,06371
Medical examiners' fees and salaries and inspection of risks............ 421,501 00
Salaries of officers and office employees........................................ 646,426 67
Taxes, licenses and insurance department fees... ............ ............. 599,09005
Rent,
175,00000
Paid for general expenses, \&c............................ ...................... $1,399,56582$
Cash paid for repairs and expenses on real estate....................... 412,41852
Total disbursements.......................... ... . . ......... \$ 36,124,060 99

## Department of Finance-Insurance Branch.

## MUTUAL LIFE-Concluded.

Assets.
Real estate, unencumbered $\$ 21,618,45488$
Loans on bond and mortgage, first liens on real estate ..... 69,423,937 31
Loans on collaterals ..... 12,880,30< 00
Book value of stocks and bonds ..... 122,119,902 18
Cash on hand and in banks ..... 11,705,195 82
Agents' ledger balances ..... $\because 80,00000$
Total $\$ 238,223,644 \quad 74$
Deduct agents' credit balances and other ledyer liabilities. ..... 28,437 99
Total net or ledger assete $\$ 238,195,20675$
OTHER ASSETS.
Interest due and accrued...................................... .... ............. 2,049,841 93
Rents due and accrued ..... 115,47516
Market value of stocks and bonds over book value ..... ,897,439 27
Net amount of uncollected and deferred premiums ..... $4,004,321 \quad 10$
Total assets ..... \$254,262,284 21
Deduct items not admitted
\$253,786,437 66
hiAbilities.
*Net reinsurance reserve. ..... \$216,458,876 00
Total policy claims. ..... 1,123,913 83
Premiums paid in advance. ..... 281,625 24
Non-forfeiture clause in policies ..... 413,828 00
Total liabilities on policy-holders' account $\$ 218,278,2+3 \quad 07$
Gross surplus on policy-holders' account ..... 35,508,194 59
EXHIBIT OF POLIOIES.
Number of new policies issued during the year ..... 55,870
Amount of said policies$\$ 135,770,95100$
Number of policies terminated ..... 41,774
Amount of said policies.
Number of policies in force at date ..... 342,642122,960,991 00
Amount of policies in force (including bonus additions) 935,602,381 00

[^50]THE NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.
Statement for the Year ending 31st December, 1897.
President—Henry J. Furber. | Secretary-J. H. Nitchie.Principal Office-Washington, D.C.

| Chief Agent in Canada- | Head Office in Canada- A. Powis. |
| ---: | ---: |
| $6 \pm$ King St. East, Hamilton, Ont. |  |(Incorporated, 25th Ju! 5,1863 . Cummenced business in Canada, 11th June, 1869.)

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. . . . . . . . . . . . . . . . . . . . . $\$ 10511$
Deduct cost of collection at 10 per cent ..... 1051
Not deferred promiums ..... 9460
Tutal assets in Canada $\$ 110.09+611$
LIABILITIES IN CANADA.
*Amount computed to corer the net reserve on all outstanding policies in Canada. ..... \$ 63,975 21
Total net liabilities to policy-holders in Canada. ..... $\$ 63,97521$
INCOME IN CANADA.
Premiums received in cash during the year on life policies in Canada.. \$ ..... 1,58:3 48 Total income in Canada ..... $\$ \quad 1,583 \quad 48$
EXPENDITURE IN CANADA.
Cash paid for death claims in Canada (accrued in previous year).... ...\$ 5,233 00
Cash paid for salaries of officials in Canada ..... 6000
Taxes, licenses, fees or fines ..... 511
Total expenditure in Canada ..... 5,298 11

[^51]
## Department of Finance-Insurance Branch.

## NATIONAL LIFE-Continued.

## MISCELLANEOUS.

Number of policies become claims in Canada during the year.... None.
Number of policies in force in Canada at date ..... 136
Amount of said policies ..... 122,342 39
Return premium additions ..... 2,357 70
Total net amount in force at 31 st December, $18!7$ ..... $\$ 124,7000$
Number and amount of policies terminated during the yoar in Canada:-
Amount.

1. By surrender ..... \$ 3,000 00
(For which paid up policies have been granted to amount of
(For which paid up policies have been granted to amount of $\$ 1,898.89$.) $\$ 1,898.89$.)
Difference of amounts carried out
Difference of amounts carried out ..... $\$ 1,10111$
No. ..... Amount.
Policies in force at beginning of year. ..... 136 ..... \$ 123,443 50
do terminated as above during the year ..... 1,101 11
do in force at date of statement (exclusive of $\$ 2,357.70$ return premiums on policies not yet full paid).... 136 ..... 122,342 39
Number of insured lives at beginning of year ..... 122
do deaths during the year ..... None.
do insured lives at date of statement ..... 122
General Business Statement for tee Year ended 31gt Deqember, 1897.
INCOME.
Total premium income ..... \$ 15,473 80
Cash received for interest ..... 93,453 04
Total income ..... \$ 109,926 84
DISBURBEMENT8.
Total amount paid for losser, matured endowments and surrender valuee. \$ ..... 70,301 70 ..... 158,008 29
Total disbursements ..... \$ 228,309 99
61 Victoria. Sessional Papers (No, 4.) ..... A. 1898
NATIONAL LIFE-Concluded.
ASSETS.
Real estate ..... 8 ..... 700,00000
Loans secared by mortgages on real estate ..... 122,132 38
Loans secured by policies ..... 1,122,295 00
Market value of bonds or stock owned ..... 8,677 62
Cash on hand and in banks ..... 3,611 62
Interest and rents, due and accrued..... .
Deferred and uncollected premiums (net) ..... 1,625 70
Total $\$ 1,969,57824$
Deduct agents' credit balances ..... 6,84540
Net assets \$ 1,962,732 84
LIABILITIES.
*Net reinsurance reserve ..... \$ 861,948 00
Total unsettled claims ..... 24,23580
Other liability ..... 10,080 49
Total liabilities on policy-holders' account ..... \$ 896,264 29
Net surplus on policy-holders' account $\$ 1,066,46855$
Capital stock paid up ..... $1,000,00000$
[^52]
## Department of Finance-Insurance Branch.

| Statement for the Year ending 31st December, 1897. |  |  |  |
| :---: | :---: | :---: | :---: |
| Principal Office -346 and 348 Broadway, New York. |  |  | C. Whitney. |
| $\begin{aligned} & \text { Chief Agent in Canada-William F. Smith. } 1 \quad \text { Head Office in Canada-Montreal. } \\ & \text { (Incorporated, 21st. May, 1841. Commenced business in Canada about 1868.) } \\ & \text { No ('apital. } \\ & \text { assets in Canada. } \end{aligned}$ |  |  |  |
| Real estate-Stone building, corner Place d'Armes Square and St. <br> James St., Montreal (free of encumbrance)............................. \$ |  |  |  |
| Amount secured by way of loans on real estate by bond or mortgage first liens (Montreal Board of Trade $4 \frac{1}{2}$ p. c.) |  |  |  |
| Amount of loans to Canadian policy-holders on assigned as collaterals ( $\$ 261.891 .03$ on policion to 31st March, 1878 ). | the compa cies issued $\qquad$ | ny's policies subsequent |  |
| Preminm obligations on Canadian policies in policies issued subsequent to 31 st March, | $\begin{aligned} & \text { force (\$1: } \\ & 1878) \text {...... } \end{aligned}$ | $3,631.40 \text { on }$ | 14,330 80 |
| Stocks, bonds or debentures, viz.:- |  |  |  |
| Par value. Market val |  |  |  |
|  |  |  |  |
| ${ }^{*}$ City of Ottawa 5 per cent debentures. . . . . . . . . . . . $100,00000{ }^{\text {a }}$ (107,000 00 |  |  |  |
|  |  |  |  |
| West Shore R. K. 4 per cent bonds |  |  |  |
| Chicago and North-western general consolidated gold bonds |  |  |  |
| Delaware and Hudson Canai Co. homds.... |  |  |  |
| New York, Lackawana and Western bonds......... . 645,000 00 |  |  |  |
|  | 83,028,000 00 | \$3,512,1 |  |
| Carried out at market value.............. ........ ..... .. .................. 3,512,115 00 |  |  |  |
| Cash with agencies in Canada |  |  | 59347 |
| Cash in banks, viz. :- |  |  |  |
| Bank of Montreal, Montreal.... .......... . .... ... ........ \$ 101,532 25 |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Agents' ledger balances..... ....... .... ........ ................... ....... 55. |  |  |  |
| Interest due, \$3,112.50, and accrued, \$21,095.84 ....................... 24,20834 |  |  |  |
| Rents due, \$1.524.76 and accrued, \$4,141.27 .................... ........ 5,666 03 |  |  |  |
| Gross premiums due and uncollected on Canadian policies in force.. ... $\$ 53,05400$ Gross deferred premiums on same........ ..... .............. .......... ${ }^{56,266} 00$ |  |  |  |
| Total outstanding and deferred premiums . . . . ........ $\$ 89,32000$ |  |  |  |
| Net outstanding and deferred premiums ( $\$ 56,794.24$ on policies issued subsequent to 3ist March, 1878) ....................... ...... .. |  |  |  |
| Total assets in Canada .... ...... . .......................... \$ 4,778,777 40 |  |  |  |

[^53]

## EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada, viz.: 一
On account of death claims (of which $\$ 5,145.00$ accrued in previous years.)
Bonus additions \$573.20.
On account of matured endowments
\$ 352,969 14
Net amount paid on account of claims
59,12430 \$ 412,093 44

[^54]
## Cepartment of Finance-Insurance Branch.

## NEW YORK LIFE-Continued.

EXPENDITURE IN CANADA-Concluded.


Net amount in force 31st lecember, 1897 . .........................................22,918,289 00
Number and amount of policies terminated during the year in Canada : -

(For which cash value has been paid, $\$ 50,062$.)
5. By surrender, $\$ 417,856$.)
(For which paid up policies have boen granted to amount of $\$ 311,034$.)
Difference of amounts carried out............................................. 106,822 00

Total (not including bonus additions, $\$ 5,613$ ) . .... $915 \$ 1,790,58600$


## General Business Statement for the Year ending 31st December, 1897.

 income during the fear 1897.Total net premium income............... ........... ....... ..... ..... .......... $\$ 32,980,96040$
Received for interest........... ........................................ .......... 8,057,111 87
Received for rent............................................................ ....... 744,38943
Deposits on account of registered bond policies................................ $10,623 \quad 00$
Total income ...... ....... ................ ......................... $\$ 41,793,08470$
disbursements during the year 1897.
Total amount paid for losses and matured endowments., .............. $\$ 12,589,21446$
Cash paid to annuitants............ !...... .................................... $1,463,69491$
Cash paid for surrendered policies............................................ 1,189,877 39
Surrender values applied to pay running premiums............... ...... 25,40253
Dividends paid to policy-holders............... .... .... .............. ...... 2,434,981 79
Reserve values paid on matured deferred dividend policies. ......... $1,686,26000$
Instalment paid on trust policies and on registered bond policies..... 20,02453
Cash paid for commission and advances to agents. ........ ............... 4,308,619 52
Medical examiners' fees.................... .......... ............................ 304,545 99
Salaries of officers and office employees, home and branch offices .... 1,487,309 84
Taxes, licenses and fees........................................................... 447,501 05
Rent'........ ................. ...... ................. . ....... .............. ...... 293,020 64
Real estate expenses............................... ....... ...................... 203, 07989
Inspection of risks........................... ..................... .............. 86,589 16
Miscellaneous expenditure... ............................................... $1,270,82508$
Total disbursements. ...... ................. ....... ........ $\$ 27,810,94678$

## Department of Finance-Insurance Branch.

## NEW YORK LIFE-Concluded.

Assets.
Real estate unencumberod $\$ 16,991,000 \quad 00$
Loans on bond and mortgage, first liens, on real estate ..... 41,082,422 0 t
Loans secured by pledge of bonds, stock or other marketable col- laterals ..... 4,507,366 67
Loans on the company's policies assigned as collateral ..... 7,900,096 39
Book value of bonds and stocks owned ..... 107,43:,421 17
Cash on hiand and in banks. ..... $10,243,983 \quad 79$
$1,189,401 \quad 37$
Premium notes on policies in force ..... 716,394 52
Total net or ledger assets \$190,063,085 95
OTHER ABSETS.
Interest due and accrued ..... 1,444,832 18
Rents due and accrued ..... 41,816 00
Market value of bonds and stocks over cosi value ..... 5,807,330 38
Net amount of uncollected and deferred premiums ..... 4,053,770 90
Gross assets ..... \$201,410,835 41
Deduct items not admitted ..... 716,394 52
Total assets less items not admitted $\$ 200,69+44089$
LIABILITIES.
*Net reinsarance reserve .....  $164,956,07900$
Total extra reserve held by the company ..... 16,195,926 00
Total unsettled policy claims ..... 1,807,858 36
Premiums paid in advance. ..... 201,963 07
Trust deposit held for account of beneficiaries under terms of policies ..... 209,035 69
Unpaid dividends due policy-holders ..... 147,473 37
Total liabilities .\$183,518,335 49
Surplas on policy-holders' account ..... \& 17,176,105 40
EXHIBIT OF POLICIES
Number of new policies issued during the year ..... 63,708Amount of said policies\$135,555,794 00
Number of policies terminated during the year ..... 31,234
Total amount terminated
Number of policies in force at date of statement ..... 332,95887,359,349 00
Net amount of said policies ..... 877,020,925 00

[^55]
# THE NORTH AMERICAN LIFE ASSURANCE COMPANY. 

Statement for the Year ending 31st December, 18:17.
Managing Director and Chief Agent-William McCabe, LL.B., F.I.A.President-John L. Blaikie.
Secretary-Leopold Goldman; A.I.AHead Office-Toronto, Canada.
(Incorporated 15th May, 1879, by 42 Vic., cap. 73 ; amended in 1882 by 45 Vic., cap.98 ; and in 1897 by $60-61$ Vic., cap. 79. Comenenced business in Canada,10th January, 1881.)
CAPITAL.
Amount of guarantee fund authorized and subscribed for .....  $\$$
(For list of Guarantors, see A ppendix.)

ASSETS AS PER LEDGER ACCOUNTS.
Value of real estate held by the company (including company's building)
. $\$$
A mount secured by way of loans on real estate by bond or mortgage, first liens.
The rame, second liens. 30.14522

Amount of loans as above on which interest has been overdue for one year or more previous to statement.. ................\$ 4.00000
Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:-


Total amount loaned $\qquad$
Amount of loans made to policy-holders on the company's policies,
Amount of loans on policies of other companies.
Stocks and bonds owned by the company:-

| With Receiver (ieneral. |  | Par value. |  | Cost value. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Township of Pickering | ntures. . |  | 3,332 65 | \$ | 3,332 65 |
| Village of 'Tiverton | do |  | 1,500 00 |  | 1,500 00 |
| Village of Ayr | do |  | 8,000 00 |  | 7,880 00 |
| Town of Palmerston | do |  | 1,516 17 |  | 1,516 17 |
| Township of Uxbridge | do |  | 19,000 00 |  | 20,864 44 |
| Town of Thornbury | do |  | 2,000 00 |  | 2,000 00 |
| City of Brantford | do |  | 25,000 00 |  | 25,000 00 |
|  |  | \$ | 60,348 82 | \$ | 62,093 26 |

## Department of Finance-Insurance Branch.

## NORTH AMERICAN LIFE-Continued.

## Stock and bonds owned by the company :-Concluded.

In the Hands of the Compan!!.


Carried out at cost value (market value $\$ 859,98^{\circ} .48$ )
Cash at head office.

| Imperial | \$ 68182 |
| :---: | :---: |
| Union Bank | 39,813 01 |
| Jacques Cartier Bank, Montr | 6,351 52 |
| Traders' Bank of Canada, Toronto | 81819 |
| Union Bank of Canada, Winnipeg | 10,078 53 |

$\qquad$
Reversions........ ....... ........ .. ....................................... .................. 3,04635
Fire premiums paid on account of mortgagors ............ ............. $1,95: 86$
Total

## NORTH AMERICAN LIFE-Continued.

## OTHER ASSETS.



## INOOME DURING THE YEAR.



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# Department of Finance-Insurance Branch. 

## NORTH AMERICAN LIFE-Continued.

## EXPENDITITRE DURING THE YEAR.

Cash paid for death losses ( $\$ 24,992.67$, of which accrued in previous years)...\$141,579 96 Deduct received from other companies for reinsured death claims. ..... 5,00000
Net amount paid for death claims ..... \$ 136,579 96
Net amount paid for matured endowments (including bonus addition, \$135) ..... 28,005 10
Total paid for death claims and matured endowments. ..... 164,58506
Cash paid to annuitants ..... 4,29146
Cash paid for surrendered policies ..... 13,101 08
Net amount paid for matured investment policies ..... 42,221 30
Cash dividends paid to policy-holders ..... 47,338 15
Cash paid for interest on guarantee fund ..... 6,000 00
Property improvement account. ..... 6,554 50
Commissions, salaries and other expenses of officials ..... 132,167 39
Taxen, licenses, fees or tines ..... 3,919 20
Other expenditure,viz:-Medical fees, $\$ 10,734.25$; advertising. $\$ 4,014.01$; exchange, $\$ 886.37$; general expenses, $\$ 3,091.01$; postage, $\$ 2,948.92$; printing and stationery, $\$ 4,844.84$; legal expenses, $\$ 1,458.31$; furni- lure, $\$ 101.95$; commission on loans, $\$ 114.10$; insurance books, papers, \&c., $\$ 132.44$; rent, fuel, etc., $\$ 5,363.92$ ..... 34,189 12
Total expenditure ..... 454,36726
MISCELLANEOUS.
Number of new policies reported during the yoar as taken. ..... 2,532Amount of said policies$. \$ 3,431,52400$
Amount of said policies reinsured in other licensed companies ..... 9,000 00
Number of policies become claims during the year
177,830 00
Amount of said claims (including throe industrial policies for $\$ 450$ )..
5,000 00
Amount of above claims reinsured in other licensed companies in Canada.Number of policies in force at date
. $13,1 \div 5$
Amount of said policies. ..... \$18,936,478 00Bonus additions.....
Total.9,400 00
$\$ 18,945,87800$Amount of said policies reinsured in other licensed companies in Canada.225,00000
Net amount in force on 31st December, 1897 ..... $18,720,87800$
Number and amount of policies terminated during the year in Canada :-

1. By death (including bonus additions \$295) .................. 92 \$ 149,69500
2. By maturity (including bonus additions, \$135) ..... 171 286,080 00
(For which cash value bas been paid, $\$ 55,322.38$.) 4. By surrender, $\$ 80,500$.)
(For which paid up policies have beon granted to amount of $\$ 16,935$.)
Difference of amounts carried out ..... 63,565 00
3. By lapse. ..... 1,216,600 00
Total 1,194 \$1,744,075 00

## NORTH AMERICAN LIFE-Concluded.



## Department of Finance-Insurance Branch.

## THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Statement for the Year Ending 31st December, 1897.
Chairman-Quintin Hogg.
Principal Offes-Edinburgh and London.
Managing Director and Chitf Agent in
Canada-Tros. Davidson.

Head Office in Canada-Montreal. (Established, 1809. Incorporated, 1824. Commenced buriness in Canada, 1862.)
(For Capital and Assets in Canada, see Fire Statement.)

## LIABILImIES IN CANADA.

Under policies issued previous to 31st March, 1878.

| *Amount estimated to cover the net reserve on all outstanding policies in Canada | 230,000 00 |
| :---: | :---: |
| Claims for death losses due and unpaid (including bonus additions |  |
| \$22.73) ........ ......... ... | 99606 |
| laims for matured endowments due and unpaid (including bonus additions $\$ 148.56$ ). | 6352 |
| ue on account of general expenses in Canad: | 1,103 71 |
| Total liability in respect of said policies in Canada ......\$ | 232,734 |

Under policies issued subsequent to 31st March, 1878.
*Amount estimated to cover the net reserve on all outstanding poli-
$\qquad$ $360,000 \quad 00$
Total net liabilities to said policy-holders in Canada.... $\$ \frac{360,000 \quad 00}{}$
Total liabilities to all policy-holders in Canada........... $\$=592,73400$ INOOME IN CANADA.

Amount of premiums received in cash during the year on life poli-
cies in Canada................................................................ 29,08947
Cash received for annuities......... ...... ...................................... 4,89536
Total income in Canada........................................... 8 33,984 83

EXPENDITURE IN CANADA.
Total amount paid for death claims(including bonus additions\$7,380.33)\& 43,469 11
Amount paid to annuitants................................ ............... .... . 30000
Amount praid to policy bolders for surrendered bonuses........ .. ..... 1,333 51
Amonnt paid for surrendered policios......... ....... ........................ 2.55905
Total net amount paid to policy-holders in Canada...... \$ 47,661 67
*Based on Institute'of Actuaries' H. M. Table, nith interest at 41 p. c. Estimated by the Department.

## NORTH BRITISH AND MERCANTILE-Continued.

## EXPENDITURE IN CANADA-Continued.

| Cash paid for commissions, salaries and other expenses of officials...\$ | 1,693 33 |
| :---: | :---: |
| Cash paid for taxes, licenses, fees or fines........................ ......... | 5000 |
| Miscellaneous payments, viz.:-Postage, stationery, telegrams, \&c., $\$ 28.26$; insurance superintendence, $\$ 16.56$; medical fees, $\$ 7.50$; proportion of general expenses payable by life branch, $\$ 1,500$; law expenses, $\$ 130.71$.. | 1,683 |
| Total expenditure in Canad | 51,088 |
| miscellaneous. |  |
| Number of new policies reported during the year as taken in Canada... 2 |  |
| Amount of said policies ................. .. ............. ........... . ........... \$ | 3,250 |
| Number of policies become claims in Canada during the year..... 24 |  |
| A mount of said claims (including \$7,551.62 bonus additions). | 45,100 39 |
| Number of policies in force in Canada at date ......... ............... 481 |  |
| Amount of said policies. ............ ... ...... .... . .. ....... ..... $89689^{9684313} 13$ |  |
| Bonus additions.......... .. ... . ....................... ..... ... 231,375 3 |  |

Total amount of policies in force, 31st December, 1897 ........ ...... ..... 1,199,418 43

Number and amount of policies terminated during the year in Canada:-

4. Bonuses surrendercd............ ........... ........ ...................... 2,804 64
5. By lapse................ . ................................... ........ 1 1,000 00
Total (including bonus additions, $\$ 11,215.71$ ) $\ldots \ldots . \overline{30} \frac{80,064}{\boxed{50}}$
Policies in force at beginning of year (inclusive of bonuses, $\$ 211,823.84)$ ..... 508 ..... \$1,250,599 09
Bonuses added during the year.
Policies irsued during the year. ..... 2
Policies revived during the year (including bonus additions, $\$ 322.05$ ) ..... 1
Policies terminated as above (inclusive of bonuses, $\$ 11,215.71$ ).
Policies in force at date of statement (iuclusive of bonases, Policies in force at date of statement (iuclusive of bonases, ..... 60,064 50$\$ 231,375.30$ )481
$1,199,41843$
Details of Scottish Provincial policies included in above statentent.
Policies in force at beginning of year in canada (inclusive of $\$ 122,179.43$ bonus additions) ..... 284
Policies revived during the year (inclading bonus additions, \$322.05) ..... 1
5,188 72
Policies terminated (including bonus additions, $\mathbf{\$ 5 , 6 0 5 . 0 1}$ ) ..... 16
Policies in force at the end of year (including bonus additions, 8117,131.49) ..... 269
Amount.
\$ 527,033 53 ..... 23502 ..... 28,843 80445123,250 00
5,188 72

# Department of Finance-Insurance Branch. 

## NORTH BRITISH AND MERCANTILE-Continued.

Details of North British and Mercantile Policics issued since S1st March, 1878.

| Policies in force at beginning of year in Canada (inclusive of bonus additions, $\$ 19,303.63$ ) | 81 | Amoun |
| :---: | :---: | :---: |
| Policies issued during the year. |  |  |
|  |  | C |
| Policies terminated as above (inclusive of bonus additions, \$1,340.16). |  |  |
|  |  |  |
| Namber of insured lives at beginning of year . .................. | 508 |  |
| New insurers during the year .................................... ...... |  |  |
| Revived during the year .................. .... .. ....................... | 1 |  |
| Deaths during the year among the insured............ .... ......... 2 |  |  |
| Insured whose policies have been terminated during the year otherwise than by death. |  |  |
| Number of lives insured at date of stateme |  |  |

Gineral Businges Statement for the Year ending 31st December, 1897.
lifi asedrande agcount-tear 1897.

annuity account-tear 1897.


# NORTH BRITISH AND MERCANTILE-Continued. <br> life balanor shert-31st degember, 1897. 

LIABILITIES.
ASSETS.

| $7,554,349$145,6591211 |  | $\begin{array}{ccc} £ & \text { s. } d . \\ 2,082,673 & 17 & 7 \end{array}$ |
| :---: | :---: | :---: |
|  | Mortgages on property within the United Kingdom............. |  |
|  | Mortgages on property out of the |  |
|  | United Kingdon................ | 802,077 8 2 |
|  | Loans on security of rent charges. . | 96,690 50 |
|  | Loans secured upon public rates... | 59,041 97 |
|  | Loans on lifeinterestsand reversions Life interests and annuities pur | 686,463 1811 |
|  | chased | 15,832 10 |
|  | Ground rents............ . . . . . | 59,064 $19 \quad 9$ |
|  | Loans on the company's policies within the surrender values | 320,755 84 |
|  | Half credit premiums secured upon policies. | 13,243 1711 |
|  | Indian and colonial government securities. | 372,15948 |
|  | Guaranteed Indian railway stock. . | 90,652 11 |
|  | Indian government railway annuities | 9,528 15 |
|  | Foreign government securities.... | 199,099 1311 |
|  | Indian and colonial municipal securities. |  |
|  | Foreign mumicipal securities. . . . . . | 31,111 0 |
|  | Railway and other debentures and |  |
|  | debenture sto | 698,238 3 |

Railway and other preference stocks and shares

75,400 1710
Foreign railway bonds. ..... . ..
Foreign railway guaranteed stock and bonds

376,117 $18 \quad 1$

Freehold property....................
Loans upon personal security......
Short loans on security.......... . .
Agents' balances.......... ....... .
Outstanding premiums.................
Outstanding interest...............
Cash in hand and on current account abroad.

53,544141
25,560 $11 \quad 7$
356,519 38
145,000 $0 \quad 0$
84,16181
$\begin{array}{rlll}107,371 & 2 & 8\end{array}$
$99,814 \quad 910$

Cash in hand and on deposit abroad.
Cash in hand and on current account at home

12,590 183
57,748 20

Cash in hand and on deposit at home
95,831 117

## Department of Finance-Insurance Branch.

## NORTH BRITISH AND MERCANTILE-Concluded.

## anndity balanot bhete-31st deormber, 1897.

LIABILITIES. ABSETE.


(For General Balance Sheet see Fire Statement).

# THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA. 

## Statement for the Year ending 31bt Degembre, 1897.

President-Hon. David Mille, Q.C. | Manager and Secretary-Joen Milene. Principal Office-London, Ont. (Incorporated 23 rd July, 1894 by $57-58$ Vic., cap. 122. Licensed to transact basiness in Canada 4th July, 1896.)

## OAPITAL.

Amount of joint stock capital authorized............ ...... ................ .. $\$ 1,000,00000$
Amount subscribed for.
853,90000
a mount paid up in cash and notes.
141,625 00

## (For List of Stockholders, see Appendix.)

ABSETS AS PER LEDGER ACCOUNTS.
Securities deposited with the Receiver General, viz.:-


Cash at herd office..... ....................... .... ................................... $60 \quad 71$
Cash in banks, viz: -
Dominion Savings and Investment Society............................ . .... .\$74,194 76
Bank of Toronto. 46906
Total................. ..................... ............................ 14,66382
Office furniture and fixtures...................................................... 58956
Gross premiums due and uncollected on policies in force......... ......... 4,53989
Gross deferred premiums on same.......................... ..................... 2,575 62
Total a8sets....... ................... ... ............................ 8 138,429 60

LIABILITIES.
Amount computed to cover the net present value of all policies in force.... $\$ 8,55377$
Deduct value of policies reinsured in other companies...................... 8, 84
Net reinsurance reserve ............ ..... .. ....................... \$ 8,469 21
Due on account of general expenses................... ............................ 1,506 91
Total liability...... ..................... ............................. 9,97612
Surplus on policy-holders' account.................................................. 8 128,453 48

## Department of Finance-Insurance Branch.

NORTHERN LIFE ASSURANCE COMPANY-Continued.
INOOMS DEBING THE YEAR
Cash received for premiums ..... \$4,651 06
Deduct reinsurance ..... 3940
Net premium income ..... 4,611 66
Amount received for interest or dividends ..... 4,799 45
Received for rents ..... 700
Total ..... 9,418 11
Received for calls on capital ..... 59,475 00
Total income $\$$ ..... 68,893 11
EXPENDITURE DURING THE YEAR.
Cash paid stockholders for interest and dividends .....  2,03200
Commissions, salaries and other expenses of officials ..... 8,638 53
Taxes, licenses, fees or fines ..... 26000
Miscellaneous payments, viz.:-Cost of organization of company, in getting charter and paying com-mission for securing stock payments, 87,189.64; postage, telegrams,exchange, etc., $\$ 246.65$; travelling expenses, $\$ 940.87$; stationery,printing, etc., $\$ 817.45$; office fixture and furniture, $\$ 589.56$;medical examiners' fees, $\$ 645.00$; advertising, etc., $\$ 350.51$; rentand sundries, $\$ 392.73$11,172 41
Total expenditure ..... 21,502 94
PREMIUM NOTE ACCOUNT.
Premium obligations received during the year ..... 86,17846
Amount of obligations redcemed in cash ..... 1,638 57
Balance, note assets at end of year ..... 4,539 89
MISOELLANEOUS.
Number of new policies reported during the year as 1aken in Canada ..... 287
Amount of said policies ..... 360,50000
Amount of said policies reinsured in other licensed companies in Canada ..... 8,00000
Number of policies in force in Canada at date ..... 284
Amount of said policies ..... 354,000 00
Amount of said policies reinsured in other licensed companies in Canada ..... 8,000 00
Net amount in force at 31st December, 1897 ..... 346,000 00


## Department of Finance-Insurance Branch.

## THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.

Statement for the Year ending 31bt Degember, 1897.

Amount of loans made to Canadian policy.holders on the company's policies assigned as collaterals ..... - 10,39500
United States registered bonds held by the Receiver Genural, viz.:-5 per cent bonds, $\$ 60,000$; 4 per cent bonds, $\$ 40,000$; carriedout at market value.114,200 00
Net outstanding premiums. ..... $1,013 \quad 14$
Total assets in Canada ..... 125,608 14
LIABILITIES IN CANADA.
*Amount computed or estimated to cover the net reserve on all out- standing policies in Canada. ..... 45,891 00
Claims for death losses adjusted but not due. ..... 2,596 00
Total net liabilities to policy-holders in Canada ..... 48,487 00
INOOME IN OANADA.
Amount of premiums received in cash during the year in Canada .....  $\$ 13,43621$
Total net premium income .....  $\$ \quad 13,43621$
EXPENDITURE IN OANADA.
Amount paid during the year on claims in Canada, viz. :-
On account of death claims .....  6,80500
Matured endowments. ... . ......... .................................... . . . ..... 14,463 00
Total amount paid for death claims and matured endowments ..... 21,268 00
Amount paid for surrendered policies ..... 71189
Amount paid for dividends or bonuses to policy-holders ..... 3,902 35
Total expenditure in Canada ..... 25,882 24

[^57]
## NORTH-WESTERN MUTUAL-Continued.

## MISCELLANEOUS.

Number of policies become claims in Canada during the year ..... 17
Amount of said claims ..... 21,268 00
Number of policies in force in Canada at date. ..... 312
Amount of said policies at 31st December, 1897 ..... 422,699 00
Number and amount of policies terminated during the year in Canada:-

1. By death ..... 5 \$ 6,805 00
2. By maturity ..... 14,463 00
3. By expiry (temporary insurance) ..... 500000
(For which cash value has been paid, 8711.89).
4. By lapse. ..... 1,25500
Total 18 \$ 28,644 00
No. Amount.
Policies in force at beginning of year in Canada. ..... 330
$\$ 450,14000$
Added by dividends during the year1,203 00
Policies terminated as above. ..... 18 ..... 28,644 00
Policies in force at date of statement ..... 312 ..... 422,699 00
No account of number of lives insured.
General Business Statement for the Year ending 31st Degember, 1897.
income.
Total premium income. .....  15,122,470 05
Cash received for interest and dividends. ..... 4,696,571 96
Cash received for rents. ..... 185, 68
Cash for discounts on maturing endowments paid in advance ..... 10,736 68
Miscellaneous ..... 47,525 53
Total income. . $20,062,49990$
DIBBURSEMENTS.
Total amount paid for losses and matured endowments. .....  ..... 4,560,001 55
Cash paid to annuitants. ..... 3,678 78
Premium notes voided by lapse ..... 8,668 20
Surrender values applied in payment of running premiums. ..... 3,663 98
Surrender values paid in cash ..... 638,474 20
Dividends applied to payment of running premiums ..... 927,941 21
Dividends applied to purchase paid up additions and annuities. ..... 220,977 26 ..... 220,977 26
Cash paid policy-holders for dividends. ..... 361,589 23 ..... 361,589 23
Commissions to agents ..... 1,684,160 79
Medical examiners' fees and inspection of risks ..... 121,691 28
Salaries of officers and office employees ..... 350,290 19
Commuting renewal commissions ..... $4,500 \quad 00$

## Department of Finance-Insurance Branch.

## NORTH-WESTERN MUTUAL—Concluded.

disbursements-Continued.

| Taze | 269,328 63 |
| :---: | :---: |
| Ren | 34,000 00 |
| General expenses. | 1,030,571 96 |
| Total disbursements........................... ....... ........\$ | 10,219,537 26 |
| Assets. |  |
| Real estate, exclusive of all encumbrances. | 2,989,861 79 |
| Loans on bonds and mortgages, first liens, on real estate.............. | 66,785,998 21 |
| Loans in cash to policy-holders on the company's policies assigned as collaterals. | 5,165,850 00 |
| Premium notes, loans or liens on policies in force................... .. | 352,435 18 |
| Book value of bonds owned... | 18,994,865 00 |
| Cash on hand and in banks. | 4,130,041 92 |
| Agents' debit balances.. | 9,71+35 |
| Total........ ................... ................................ $\$$ | 98,428,766 45 |
| Deduct agents' credit balances, etc. | 21,887 65 |
| Total net or ledger assets |  |

Interest due and accrued ..... 1,784,170 30
Rents due and accrued ..... 20,025 74
Market value of bonds over book value ..... 1,446,444 68
Net amount of uncollected and deferred preminms ..... 1,727,730 74
Total assets ..... \$103,385,250 26
Deduct items not admitted ..... 9,71435
Total admitted assets ..... \$103,375,535 91
LIABILITIES
*Net reinsurance reserve ..... \& 80,193,763 00
Present value of amounts not yet due on matured instalment policies. ..... 140,683 85
Total unsettled policy claims ..... 360,672 01
Unpaid dividends or other description of profits due policy-holders. ..... 131,445 88
Premiums paid in advance (estimated) ..... 7,000 00
Sundry ..... 51,528 33
Total liabilities ..... 80,885,093 07
Gross divisible surplus ..... 22,490,412 84
EXEIBIT OF POLIOIES.
Number of new policies issued during the ycar ..... 25,405
Amount of said policies ..... \$ 58,025,145 00
Number of policies terminatel during the year ..... 12,889
Total amount terminated ..... 32,274,052 00
Number of policies in force at date of statement ..... 178,462
Net amount of said policies ..... 413.081,370 00

# THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY. 

Statement for feie Year ending 31st Deoember, 1897.
President-Robt. Melvin.
Secretary-W. H. Riddrll. | Manager and Ohief 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.......... 125,26511
Amounts secured by way of loans on real estate by bond or mortgage, first liens.
$1,850,98346$
Amounts secured by way of loans on real estate by bond or mortgage, sećond liens
(Amount of loans as above, on which interest has been overdue for one year or more previous to statement $\$ 29,450$.)
Amount of loans made to policy-holders on the company's policies assigned as collaterals
Premium obligations on policies in force ....................................... 46,91 98
460,61364
Stocks and bonds owned by the company, viz. :-

## Deposited with the Receiver General.

Par value. Market value.

| Town of Ingersoll bonds | . $\$$ | 32,000 |  | \$ |  | 32,000 00 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Town of Listowel bonds. |  | 41,000 |  |  |  | 41,680 |  |
| Village of Georgetown bonds. |  | 35,500 |  |  |  | 37,659 |  |
|  |  | 108,500 | 00 | \$ |  | 111,340 |  |

## In Possession of the Company.

| City of Guelph bonds | 10,000 00 | \$ 10,210 78 |
| :---: | :---: | :---: |
| Village of Brussels bond | 10,000 00 | 10,000 00 |
| Town of Owen Sound bonds | 15,000 00 | 15,202 28 |
| Town of Collingwood bonds | 2,200 00 | 2,200 00 |
| Township of Woolwich bonds | 3,430 00 | 3,465 72 |
| Town of Thorold bonds | 1,779 50 | 1,860 95 |
| Town of Berlin bonds | 75,472 81 | 79,108 28 |
| Town of Waterloo bonds | 45,012 38 | 45,476 39 |
| Town of Milton bonds | 13,977 94 | 14,78685 |
| Township of Sarawak bonds | 10000 | 12877 |
| Village of Ridgetown bonds | 40,036 65 | 42,098 28 |
| Village of Blyth bonds. | 8,317 79 | 8,477 85 |
| Village of Merritton bonds | 19,757 12 | 20,341 27 |
| Village of Southampton bonds | 6,766 00 | 6,946 55 |
| Village of Wiarton bonds | 7,152 28 | 7,496 38 |

## Department of Finance-Insurance Branch.

## ONTARIO MUTUAL LIFE-Continued.

In possession of the Company-Concluded.

|  | Par value. | Market value. |
| :---: | :---: | :---: |
| Village of Parkhill bonds. | - 6,200 00 | - 6,454 38 |
| Village of Lucan bonds. | 2,000 00 | 2,048 00 |
| Township of Woolwich bonds | 90000 | 91790 |
| Preston separate schonl bonds | 61755 | 61755 |
| City of Winnipeg bonds. | 50,000 00 | 51,520 30 |
| Village of Milverton bonds | 5,799 00 | 5,799 00 |
| Village of New Hamburg bonds | 3,221 60 | 3,370 14 |
| Town of Tilsonburg bonds. | 8,000 00 | 9,038 78 |
| Village of Port Eligin bonds | 6,400 00 | 7,049 70 |
| Town of Battleford bonds. | 1,800 00 | 2,110 38 |
| Town of Prince Albert bonds. | 8,500 00 | 10,057 35 |
| City of Belleville bonds. | 30,00000 | 31,602 50 |
| Town of Mount Forest bonds | 4,914 89 | 5,030 00 |
| Beriin Roman Catholic separate school bonds | 7,000 00 | 7,000 00 |
| Village of Drayton bonds. | 80000 | 85530 |
| Village of Dunnville bonds. | 4,862 48 | 5,178 05 |
| Village of Elmira bonds. | 8,400 00 | 8,655 75 |
| Town of Alliston bonds | 11,350 00 | 11,758 21 |
| Town of Sandwich bonds | 3,939 79 | 4,419 33 |
| Town of Windsor bonds | 83,772 09 | 86,919 59 |
| Town of Goderich bonds | 32,985 51 | 33,846 50 |
| Township of Hallam bonds | 3,770 40 | 3,970 30 |
| Village of Hespeler bonds | 8,745 30 | 8,971 58 |
| Village of Leamington bonds | 9,799 95 | 10,520 34 |
| Village of Markham bonds.. | 3,309 37 | 3,244 34 |
| Town of Brampton bonds. | 4,117 22 | 4,319 05 |
| Village of Preston bonds | 7,498 55 | 8,083 51 |
| Town of Oshawa bonds. | 2,899 43 | 3,069 00 |
| Town of Niagara Falls bon | 23,290 87 | 24,277 03 |
| Tuwn of Mitchell bonds | 19,527 35 | 19,527 35 |
| Town of Simeoe bonds. | 9,351 27 | 9,853 07 |
| Town of Exeter bonds. | 8,696 53 | 9,002 31 |
| Town of Newmarket bonds. | 6,390 82 | 6,711 37 |
| Town of Edmonton bonds. | 30,804 15 | 32,288 69 |
| Town of Meaford bonds. | 19,050 99 | 21,250 75 |
| Town of Almonte bonds | 3,400 00 | 3,777 05 |
| Town of Ingersoll bonds | 4,86396 | 5,137 16 |
| Village of Tottenham bonds | 3,639 30 | 3,702 17 |
| Town of Brandon bonds... | 35,000 00 | 36,228 89 |
| Town of Petrolia bonds. | 3,819 98 | 3,816 84 |
| Town of Prince Albert bonds | 3,000 00 | 3,325 09 |
| Town of Waterloo separate school bonds. | 1,039 21 | 1,039 21 |
| Township of Wilmot bonds. . | 1,628 35 | 1,691 14 |
| Galt R. C. separate school bonds | 2,200 00 | 2,200 00 |
| Township of McKim bonds..... | 91016 | 94339 |
| Village of Ottawa East bonds. | 2,337 03 | 2,433 75 |
| Village of Beamsville bonds. | 12,390 00 | 13,816 54 |
| Town of Jocelyn bonds. | 60000 | 69714 |
| Township of Springer bonds. | 5,157 39 | 5,279 57 |
| Township of Caldwell bonds | 80000 | 82407 |
| Total in possession of Company | \$ 778,492 96 | \$ 812,079 76 |
| Total par and market values. | \$886,992 96 | \$ 923,419 79 |

Carried out at market value. ......... ...... ........ ................ ........... 923,419 79
Cash at head office
Cash in banks, viz.:-

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

Total
78,052 28
Total
\$3,487,431 49
61 Victoria. Sessional Papers (No. 4.) ..... A. 1898
ONTARIO MUTUAL LIFE-Continued.
OTHER ASSETS.
Interest due. \$ 12,651 09 Interest accrued. ..... 77,818 21
Total interest. ..... 90,469 30
Rents due, 8643.83 ; acorued, $\$ 142.90$ ..... 78673
Net amount of ancollected and deferred premiums on new business, $\$ 12,088.45$; on renewals, $\$ 140,001.94$ ..... 152,090 39
Total assets ..... \$3,730,777 91
LIABILITIES.
${ }^{*}$ Amount computed to cover the net present value of all policies in force.....83,487,321 41 Deduct net value of policies reinsured in other companies .... ............... 94900
Net reinsurance reserve ..... \$3,486,372 41
Claims for death losses unadjusted but not resisted ..... \$ 21,633 00
Claims for matured endowments unadjusted but not resisted ..... 12500
Net amount of unsettled claims. ..... 21,758 00
Premiums-paid in advance ..... 87755
Deposit on mortgage account ..... 98000
Credit ledger balances ..... 2,649 66
Total liabilities $\$ 3,512,63764$
Surplus on policy-holders' account ..... 218,140 29
INCOME DURING THE YEAR.
Cash received for premiums. ..... 8 571,125 57
Premium obligations taken in part payment of premiums. ..... 3,734 44
Premiums paid by dividends. ..... 61,894 61
Cash received for annuitier. ..... 8,310 00
Total ..... 645,064 62
Deduct premiums paid to other companies for reinsurance. ..... 95757
Net premium income. 844,107 05
Amount received for interest ..... 175,87325
Total income ..... $8 \quad 819,980 \quad 30$
EXPENDITURE DURING THE YEAR.
Total net amount paid during the year for death claims ..... \$ 126,333 23
Premium obligations used in payment of same ..... 9177
Total amount paid for death claims. ..... \$ 126,425 00
Total amount paid for matured endowments ..... 49,086 00
Cash paid to annuitants. ..... 78017
Cash paid for surrendered policies. ..... 96,224 93
Preminm obligations used in purchase of surrendered policies. ..... 1,559 36
do do voided by lapse. ..... 11031
*Reserve based on Actuaries, Table of Mortality, for assurances and Government Annuity Tables for annuities. Interestat 4 per cent.

## Department of Finance-Insurance Branch.

## ONTARIO MUTUAL LIFE-Continued.

## EXPENDITURE DURING THE YEAR-Concluded.

Cash dividends paid to policy-holders ..... 8 ..... 5,09626
Cash dividends applied in payment of premiums. ..... 61,894 61
Cash dividends applied in payment of interest on premium obligations ..... 1,590 92
Cash paid for commission, salaries and other expenses of officials ..... 118,240 00 ..... 2,115 31
All other expenses, viz.:-Medical examinations, $\$ 8,749.25$; books and stationery, $\$ 1092.14$; rent of agents' offices, $\$ 1,312.00$; telegraph and telephone, $\$ 287.33$; povtage, $\$ 2,025.80$; printing, $\$ 2,859.41$; advertising, $\$ 3,708.17$; travelling expenses, $81,284.94$; commission on louns and valuation and inspection fees, $\$ 2,271.66$; office furnish- ings, $\$ 436.75$; incidentals, $\$ 2,261.56$; insurance department, $\$ 303.29$; solicitors' feos, $\$ 1,095.0$ f ..... 27,681 36
Total ..... \$ 495,898 73
PREMIUM NOTE ACCOUNT.
Premium obligations on hand at commencement of year. ..... \$46,820 18
Premium obligations received during the year ..... 3,734 44
Premium obligations revived during the year ..... 25450
Total ..... 50,80912
Premium obligations used in payment of claims: .\$ ..... 9177

do redeemed in cash ..... 46478
Total deductions ..... 3,817 14
Balance-note assets at end of year ..... 46,991 98
MIBCELLANEOUS.
Number of new policies reported during the year as taken in Canada ..... 1,943
Amount of said policies ..... $\$ 3,031,90000$
Amount of said policies reinsured in other licensed companies in Canada ..... 35,000 00
Number of policies become claims in Canada during the year (including matured endowments) ..... 131
Amount of said claims184,01300
Number of policies in force in Canada at date ..... 15,701
Amount of said policies. .821,487,181 38
Amount of said policies reinsured in other licensed companies,including $\$ 303.75$ bonus additions.60,30375Net amount in force at 31st December, 189721,426,877 63

## ONTARIO MUTUAL LIFE-Concluded.

Number and amount of policies terminated during the year in Canada :-
No.

1. By death ..... 90
2. By maturity ..... 41
3. By expiry ..... 14. By surrender372(For which cash value has been paid, $\$ 94,569.39$ ).
4. By surrender, $\$ 31,500$.(For which paid-up policies have been granted toamount of \$4,750.)
Difference of amounts carried out. ..... 26,750 00$8: 3,50000$
5. By lapse ..... 610
Total: ..... 1,114$\$ 1,549.25100$
No. Amount.
Policies in force at beginning of year, ..... 14,822
$\$ 20,001,46238$
Policies issued during the year: ..... 2,020 ..... 3,070,900 00
Policies revived ..... 50
Policies terminated as above ..... 1,114
Policies terminated otherwise (not taken) ..... 77
Policies in fores at date of statement ..... 15,70161,570 00
1,549,251. 0097,500 0021,487,181 38
Number of insured lives at beginning of year. ..... 13,183
Number of new insurers during the year. ..... 1,701
Number of deaths during the year among the insured ..... 78
Number of insured whose policies have been terminated dur- ing the year otherwise than by death ..... 989
Number of insured lives at date of statement ..... 13,817

## Department of Finance-Insurance Branch.

## PHGENIX MUTUAL LIFE INSURANCE COMPANY.

Statement for ter Year ending 31st Drgember, 1897.
President-Jonathan B. Bunce. | Secretary-Chas. H. Lawrencr.

Principal Office-Hartford, Conn.
Chief Agent in Canada- $\quad$ C. R. G. Johnson.
(Incorporated, May, 1851. Commenced business in Canada, October, 1866.)

## ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General :-

61 Victoria.

## PHOENIX MUTUAL LIFE—Continued.

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz.:-
On account of death claims ..... \$ 21,391 00
On account of matured endowments ..... 13,23900
Net amount paid on account of claims ..... \$ 34,630 00
Cash paid for surrendered policies ..... 1,192 42
Cash dividends upplied in payment of premiums in Canada ..... 4,898 03
Total net amount paid to policy-holders in Canada $\$ 40,72045$Cash paid for commission, salaries and other expenses of officials inCanada.
Total expenditure in Canada ..... \$ 40,720 45
MISCELLANEOUS.
Number of policies become claims in Canadaduring the year ..... 33
Amount of said claims ..... 35,311 00
Number of policies in force in Canada at 31st December, 1897 ..... , 806
Amount of said policies856,396 00
Number and amount of policies terminated during the year in Canada:-

1. By death ..... 17
2. By matarity ..... 16
3. By expiry ..... 7
4. By surrender ..... 3- 21,427 0012,185 00(For which cash value has been paid, \$1,192.42.)
5. By surrender, $\$ 15,000$.
(For which paid up policies have been granted toamount of $\$ 7,660$.)
Difference of amounts carried out7,340 00
6. By lapse ..... 1
Total ..... 444,00000
5,195 003,945 003,945 00
54,092 00
Policies in force at beginning of year in Canada ..... 850
Policies terminated as above ..... 806 ..... 54,092 00
Policies in force at date of statement ..... 806

Number of lives insured-No return.

## Department of Finance-Insurance Branch.

## PHGENIX MUTUAL-Continued.

General Business Statement for the Year ending 31st December, 1897.

income during thr year 1897.
Total premium income \$ 1,589,457. 71
Interest and dividends ..... 553,814 47
Discount on claims paid in advance ..... 35062
Recen ed for rents ..... 32,894 56
Received for profits on sales of real estate ..... 4,285 56
Profit and loss ..... 2,191 63
Total income ..... \$ 2,182,994 55
disbursements during the year 1897.
Total net amount paid for losses and matured endowments ..... \$ 784,893 86
Cash paid to annuitants ..... 2,377 00
Cash dividends paid to policy-holders ..... 2,654 66
Cash dividends applied to pay running premiums ..... 144,93039
Cash dividends applied to purchase paid up additions and annuities. ..... 33,771 38
181,021 95
Surrender values paid in cash
$11,22+30$
Surrender values applied to pay running premiums
5,270 00
5,270 00
Surrender values applied to purchase paid up insurance and aunuities
Surrender values applied to purchase paid up insurance and aunuities ..... 242,521 42
Salaries and allowances to managers and agents. ..... 55,688 01
Medical examiners' fees and inspection of risks ..... 34,650 50
Sularies of officers and office employees ..... 65,277 69
Taxes, licenses and insurance department fees ..... 65,453 71
Rent ..... 21,351 79
Miscellaneous experditures ..... 130,653 35
Commuting renewal commissions ..... 4,00000
Total disbursements $\$ 1,785,64001$
ASSETS.
Book value of real estate exclusive of all encumbrances ..... 8 1,151,828 59
Loans on mortgage on real estate ..... 5,463,730 12
Loans secured by pledge of bonds, stocks or other marketable col- ..... ULibli? laterals 6,600 00
Loans on the company's policies assigned as collaterals ..... 325,119 00
Premium notes, loans or liens on policies in force ..... 402,040 38
Book value of bonds and stocks owned ..... 2,873,912 43
Cash on hand and in banks ..... 459,683 19
Total net or ledger assets $10,682,91371$
OTHER ASSETS.
Interest due and accrued ..... 147,181 41
Market value of bonds and stocks over cost ..... 51,759 73
Outstanding and deferred premiums ..... 173,272 18
Total assets .....  $11,055,12703$
61 Victoria. Sessional Papers (No. 4.) ..... A. 1898
PHOENIX MUTUAL—Concluded.LIABILITIES.
Net reinsurance reserve ..... \$ 10,183,846 00
Special policy reserve ..... 187,934 00
Total policy claims ..... 30,166 00
Present value of amounts not yet due on matured instalment policies ..... 7,608 00
Premiums paid in advance ..... 11,244 00
Special liability ..... 10,000 00
Total liabilities $\$ 10,430,59800$
Gross divisible surplus ..... $. \$ 624,32903$
EXHIBIT OF POLICIES.
Number of new policies issued during the year ..... 6,272
Amount of said policies
4,282
Number of policies terminated during the year.
, Total amount terminated
28,269
Number of policies in force at date of statement.7,966,761 00
Net amount of said policies ..... 46,021,069 00

## Department of Finance-Insurance Branch.



## THE PROVIDENT SAVINGG-Continued.


Number of insured lives at beginning of year ..... 1,491
Namber of new insurers during the year. ..... 392
Namber of deaths during the year among the ineured ..... 26
Number of insured whose policies have been terminated dur- ing the year otherwise than by death ..... 216
Number of insared lives at dute of statement. ..... 1,641

## Department of Finance-Insurance Branch.

## THE PROVIDENT SAVINGS-Continued.

## General Business Statement for the Year ending 31st December, 1897.

## Income during the year.



## DISBURSEMENTS DURING THE YRAR.

Amount paid for death losses and matired endowments ......... ....... \$1,231,549 05
Annuitants........ ................... ......... ............... ...... ................... 1, 188140
Premium notes voided by lapse................. ..................... ....... ... 1,15880
Surrender values paid in cash.................. ................................... 15,845 27
Surrender values applied to purchare paid-up policies and annuities.... $\quad 9,51133$
Dividends paid policy-holders in cash...... .................. ..... ..... ...... 20,227 05
Dividends applied by policy-holders to p.y running premiums.......... 207,10836
Commissions to agents.................................... ..... ................. 425,671 46
Dividends to rtockholders
3,488 80
Saluries and allowances to managers and agents.............................. 27,671 46
Salaries of officers and office employees. .......... ....... .............. ..... 1پ4,229 34
Medical examiners' fees and inspection of risks..................... .......... 39,341 06
Taxes, licenses and insurance department fees................................ 33,19875
Rent .............. ...... .. ................................ ............................... 30.458 43
All other expenditure....... ....... .......................................... ...... 210,319 07
Total disbursements............. ........ ............................82,381,359 64

## AsSETS.

Book value of real estate, unencumbered....................................... 832,54008
Loans on bonds and mortgagen, first liens on real estate.................... 213,75000
Loans secured by pledge of bonds, stocks and otber marketable
collaterals................................................................................. 167,73265

Book value of bonds and stocks owned ....... .................. .............. 815,509 42
Cash on hand and in banks............... .... .......... ... ..................... 307,70t 29
Agents' debit balances.......... ....................................................... 37,139 38
Premium notes on policies in force ......................................... ..... 71,080 08
Bills receivable
88501
Total net or invested assets....................................... $81,989,6064 t$
Deduct agents' credit balances ................ ..................... . ......... ...... 7591
Total net or invested assets, less depreciation....... ....... \$1,989,530 53

| 61 Victoria. | Sessional Papers (No. 4.) | A. 1898 |
| :---: | :---: | :---: |
| THE PROVIDENT SAVINGS-Concluded. |  |  |
| other assets. |  |  |
| nterest due and |  | \$ 13,038 91 |
| Rents due and a |  | 6,896 29 |
| Market value of | stocks over book value. | 40,801 16 |
| Net amount of | and deferred premiums | 328,597 00 |
| Casb in course | ion since received. | 24,599 47 |
|  |  | .82,403,463 36 |
| Deduct items not |  | 108,817 54 |
|  |  | 32,294,645 82 |
| liabilities. |  |  |
| *Net reinsurance reserve on 31st December, 1897... .... ........... ...... $81,639,94100$ |  |  |
| Total policy cla |  | 254,520 0 |
| Premiums paid |  | 3,792 01 |
| Reserve on can demanded. | ies upon which a surrender val | be $\begin{aligned} & \text { be } \\ & \text {, } 493\end{aligned}$ |
|  |  | .\$1,902,746 22 |
| Gross divisible |  | 291,899 60 |
| exhibit of policies. |  |  |
| Number of new policies issued....................... ............. 8,407 |  |  |
| Amount. | ............... ............... ....... | \$24,782,115 00 |
| Number of policies terminated. ........ ........................... 7,252 |  |  |
| Number of policies in force at 31st December, 1897............27,429 |  |  |
|  |  |  |
| Net amount in | December, 1897.............. . | 84,884,368 00 |

## Department of Finance-Insurance Branch.

## THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

## Statement for the Year ending 31st December, 1897.

President-George Forrester. $\quad \mid \quad$ Secretary-J. J. W. Defchar.
Principal Office—Norwich, England.

| Chief Agent and Attorney in Canada- | Head Office in Canada- |
| :---: | :---: |
| J. Cassie Hatron. | 1724 Notre Dame Street, Montreal. |

(Established, 1840. Commenced business in Canada, 1st August, 1868.)


[^58]61 Victoria. Sessional Papers (No. 4.) ..... A. 1898
RELIANCE MUTUAL LIFE-Concluded.
EXPENDITURE IN CANADA.
Cash paid for death claims (including bonus additions \$:394.64) .....  $83,39 \pm 64$
Amount paid for surrendered policies ..... 64772
Ex gratia allowance on lapsed policy ..... 20000
Premium obligations voided by lapse ..... 1,262 91
Total net amount paid to policy-holders in Canada. ..... \$ 5,505 27
Cash paid fo commissions, salaries, and other expenses of officials ..... 27653
Cash paid for postage cable, exchange, \&c ..... 3453
Taxes, \&c ..... 309
Total expenditure in Canada ..... 5,819 41
MISCELLANEOUS
Number of policies become claims in Canada during the year... 5
Amount of said policies. ..... 14,18404
Number of policies in force in Canada at date ..... 179
Bonus additions. ..... 24,885 66
Not amount of policies in force in Canada, 31st December, 1897 ..... 224,513 72
Number and a mount of policies terminated during the year in Canada :-

1. By death (including bonus additions, $\$ 1,184.04$ ) ..... 5 \$ 14,184 04
2. By surrender (including $\$ 252.25$ bonus additions)....... 2 3,25 25(For which cash value has been paid, \$647.72)Total (including bonus additions, \$1,436.29). ..... $\quad 78$ 17,436 29
Policies in foree at beginning of year (including bonus additions $\$ 10,899.76$ ) ..... $186 \$ 2: 3,52782$
Bonures added during the year ..... 15,492 19
Policies terminated as above (including bonus additions, \$1,436.29) ..... $7 \quad 17,436 \quad 29$
Policies in force at date of statement (including $\$ 2 t, 885.66$ bonus additions) ..... $179 \quad 22451372$
Number of insured lives ..... No Returu.
detail of policies issued since 31st margi, 1878.

| Policies in force at beginning of year (including $\$ 1,797.90$ bonus additions) $\qquad$ | No. 778 | Amount. 67.34118 |
| :---: | :---: | :---: |
| Bonus added. |  | 3,886 95 |
| Policies terminated as above (including bonus additions, \$147.45) | 2 | 7,147 75 |
| Policies in force at date of statement (ircluding $\$ 5,537.10$ bonus additions) | 75 | 64,080 38 |

## Department of Finance-Insurance Branch.

## THE ROYAL INSURANCE COMPANY.

Statement for the Year ending 31st December, 1897.

Total net liabilities to said policy-holders in Canada ..... $\$ 280,00000$
Policies issued subsequent to 31st March, 1878.

* A mount estimated to cover the reserve on all outstanding policies in Canada .....  150,000 0
Claims for death losses unadjusted but not rosisted (including $\$ 462.33$ bonus additions) ..... 5,829 00
Total net liabilities to raid policy-bolders in Canada...... $\$ 155,82900$
Total liabilities to all policy-holders in Canada.............. $\$ 435,82900$
INCOME IN CANADA.
A mount of premiumg received in cash during the year on life policies in Canada. ..... \$ 16,654 31
Interest on loans ..... 1,986 09
Total income in Canada .....  $\$ 18,64040$
expenditure in canada.
Cash paid on account of death claims (of which $\$ 22,899.98$ and $\$ 9,354.03$ bonus additions accrued in 1896) ..... \$ 79,361 44
Cash paid on account of malured endowments ..... 50000
Amount paid to annuitants ..... 25217
Cash paid for surrendered policies. ..... 27893
Total net amount paid to policy-holders in Canada. ..... \& 80,392 54
Cash paid for commissions, \&c ..... 23833
Taxes, licenses, fees or fines ..... 5941
Miscellancous, viz.:-Legal advice, $\$ 189.78$; postage and exchange, ..... 82.1. ..... 19193
Total expenditure in Canada $\$ \quad 80,882 \quad 21$

[^59]
## ROYAL-Continued.

MISCELLANEOUS.

| Number of policies become claims in Canada during the year...... | No. | Amount. |
| :---: | :---: | :---: |
|  | 17 |  |
| Amount of said claims......... .... ... ................... | .. ${ }^{\text {8 }}$ | 53,436 43 |
| Number of policies in force at date........ ........ . . | 329 |  |
| Amount of said policies........ ....... ... ... ........... \$ 701,12131 |  |  |
| Bonus additions thereon.................... ................ 139,005 20 |  |  |
| Net amount in force 31st December, 1897...... ....... ........ |  | 840,126 51 |

Number and amount of policies terminated during the jear in Canada :-


## Department of Finance-Insurance Branch.

## THE ROYAL INSURANCE COMPANY-Concluded.

## General Businebs Statement for the Year ending 31st December, 1897.

## LIFE DEPARTMENT.

During the year new proposals were accepted for $£ 1,096,462$, of which amount $£ 1,028,408$ has been completed, and the corresponding annual premiums obtained to the closing of the accounts were $£ 45,42619 \mathrm{~s}$. 2 d . The proposals deciined during the period amounted to $£ 79,153$. The total income from premiums, after deducting reassurunces, amounted to $£ 448,03815 \mathrm{~s} .4 \mathrm{~d}$., and the interest received from investments, exclueive of that on the annuity fund, was $£ 189,15212 \mathrm{~s} .6 \mathrm{~d}$.

The claime during the year were:- $\boldsymbol{f}$ s. d. By death-Original sums assured ...................... .................... 297,320 19 б

Bonus udditions thereon ........................................... 59,347 108
By matured policies (including children's endowments)-
Original sums assured ................................ ............. 25,278 64
Bonus additions thereon ....... . ......... ........... ... ...... 3,5ti3 16 3
£ 385,510 128

In the annuity branch the purchase money received for new annuities, togetherwith the premiums on contingent annuities, amounted to $£ 55,2100 \mathrm{~s} .5 \mathrm{~d} .$, and the interest to $£ 10,18113 \times 6 \mathrm{~d}$. Fifty-one annuities have expired during the year, the annual payments on which amounted to $£ 2,30211 \mathrm{v} .10 \mathrm{~d}$.

After payment of all claims, annuities, bonuses in cash and expenses of every description, a balance of $£ 209,36678.6 \mathrm{~d}$. has been added to the life funds, making the total accumulations of the life and annuity branches of the company $£ 5,539,264 \mathbf{3 s}$.

LIFE ARSURANCE ACCOUNT.


| ANNUITY ACCOUNT. |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Amount of annuity fund at the beginning of the year . . | £ s. d. | Annuities |  | $\underset{26.580}{\text { f }}$ | s. 0 |
|  | 277,277 111 | Commission |  | 876 | 74 |
| Consideration for annuities grantedInterest . . . . . . . . . . . . . . . . . . . | $55,210 \quad 0 \quad 5$ | Expenses of management |  | 555 | 23 |
|  | 10,181 136 | A mount of annuity fund at the end of the year as per balance sheet. . |  | 314,657 | 6 |
| £ 342,668 1510 |  |  | £ | 342,668 | 1510 |

(For Balance Sheet, see Fire Statement.)


# Department of Finance-Insurance Branch. 

## ROYAL VICTORIA-Concluded.

## LIABILITIES.

*Net reinsurance reserve ..... \$ 9,138 91
Total liabilities 8 9,138 91
INCOME DCRING THE YEAR.
Cash received for premiums. ..... \$ 5,635 31
Cash received for annuities. ..... 2,436 00
Total premium income ..... 88,07131
Rcceived for interest or dividends ..... 60690
Total ..... \$ 8,67821
Receired for calls ou capital ..... 128,620 00
Total income ..... $\$ 137,29821$
EXPENDITURE DURING THE YEAR.
Cash paid for commissionf, salaries and other expenses of officials ..... \$ 8,535 69
Taxes licenses fees or fines ..... 38670
Sundry expenditure, viz.:-Travelling expenses, \$441.69; postage, telegraphing and express, $\$ 210.02$; printing and stationery, $\$ 594.72$; advertising, $\$ 1,253.28$; cost of charter, $\$ 303.68$; general expenser, $\$ 660.56$ ..... 3,463 95
Equipment and office furniture ..... 1,352 76
Total expenditure ..... $13,739 \quad 10$
MISCELLANEOUS.
Number of policies reported during the year or taken in Canada.. ..... 143
Amount of said policies$\$ 242,50000$
Number of policies in force at date ..... 143
Net amount in force at 31st December, 1897 ..... 242,50000
No. Amount.
Policies issued during the year............................................ 143 ..... 143 ..... 242,500 00

242,500 00
242,500 00
Number of insurers during the year ..... 143
Number of insured lives at date of statement ..... 143

[^60]
## THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Statement for the Year ending 31st Dgoember, 1897.

| President-Lond Krlvin, LL.D., D.C.L. | Secretary-William G. Spens. |
| :--- | ---: |
| Manager-N. B. Gunn. |  |
| Chief Agent in Canada-W.W. Robertson. | Head Ofice in Cal Ofice-Gada-Mongow. |

(Founded at Glasgow, 1st January, 1826. Incorporated by Act of Parliament, 1849. Commenced business in Canada, 1846.)

> (A purely Mutual Society.)

ASSETS IN CANADA.
*Canada Atlantic Railway (Province of Ontario railway subsidy fund) certiticates; present value...... ..............................................8
\$ $40,140 \quad 31$
*Canadian Pacific Railway land grant bonds; pur value, 8100,000 ; market value.
Amount of loans made to Canadian policy-holdern on the society's poli- cies assigned as collaterals. ..... 16,702 85
Interest due ..... 6130
Gross premiums due and uncollected on Canadian policies in force. ..... 11974
'Total assets in Canada ..... 8153,38480
LIABILITIES IN CANADA.
$\dagger$ Amount estimated to cover the net reserve on all outstanding $\mu$ olicies in Canada .....  $\$ 140,16000$
Claims for death losses due and unpaid ..... 5,939 32
Total liabilities in Canada. ..... 146,099 32
INCOME IN CANADA.
Amount of premiums received in casin during the year on life policies in Canada ..... \$ 5,160 35
Interest on policy loans ..... 60310
Total income ..... \$ 5,763 45
EXPENDITURE IN CANADA.
Net amount paid for death claims. .....  7,24448 Cash paid for matured endowments. ..... 1,94667
Total amount paid for death claims and matured endowments. ..... 9,191 15
Cash paid for surrendered policies ..... 20: 45
Total net amount paid to policy-holders in Canada ..... 9,393 60
Cash paid for commission, salaries and other expenses of officials in Canuda. ..... 10479
Total expenditure in Canada .....  $\$ \quad 9,498 \quad 39$

[^61]
## Department of Finance-Insurance Branch.

## SCOTTISH AMICABLE LIFE-Continued.

## MISGELLANEOUS.

Number of policies become claims in Canada during the year.. ..... 5
Amount of said claims8 15,130 47
Number of policies in force in Canada ..... 103
Amount of said policies. ..... \$ 249,572 16
Bonus additions. ..... 13,428 84
Net amount in force at 3lst December, 1897 ..... 263,00100
Number and amount of policies terminated during the year in Canada:-

(For which cash value has been paid, \$202.45).
Total. ..... $6 \quad \$ \quad 16,347 \quad 13$
Policies in force at begiuning of year (including bonus addi- tions, \$13,472.64) ..... 109
Policies terminated as above ..... 6
Policies in force at date of statement (including $\$ 13,428.84$ bonus additions) ..... 263,001 00
Number of insured lives at beginning of year ..... 104
Number of deaths among the insured ..... 3
Number of insured whose policies have been terminated during the year otherwise than by death ..... 2
Number of insured lives at date of statement ..... 99

## SCOTTISH AMICABLE LIFE-Concluded.

## General Business Statement for the Year ending 31st December, 1897.

REVENUE ACCOUNT.

balance sheet on the 31st december, 1897.

LiABILITIES.
Assurance and annuity fund.
Claims under policies admitted or intimated, but not paid. Annuities due

ASSETS.


## Department of Finance-Insurance Branch.

## SCOTTISH PROVIDENT INSTITUTION.

## Statement for the Year ending 31st December, 1897.



## INOOME IN CANADA.



[^62]
## SCOTTISH PROVIDENT INSTITUTION-Continued.

| EXPENDITURE IN CANADA. |  |
| :---: | :---: |
| Cash paid for death losses in Canada (including bonus additions, \$971.87) \$ | 2,918 54 |
| Cash paid tor law charges.... | 9147 |
| Total expenditure in Canada......... ....................... $\$$ | 3,010 01 |
| miscellaneous. |  |
| No. | Amount. |
| Number of policies become claims in Canada during the year...... 1 |  |
| Amount of said claims (including bonus adilitions, \$971.87)........ $\$$ | 2,918 54 |
| Number of poliries in torce in Canada at date...................... ..... 55 |  |
| Amount of said policies.......... ..... ........ .......................... \$ 110,122 93 |  |
| Bonus additions thereon................................ ................ 45,822 10 |  |
| Net amount in force, 31st December, 1897. | 155,945 03 |

Number and amount of policies terminated during the year in Canada :-

1. By death (including $\$ 971.87$ bonus additions)....................... $1 \quad$| No. Amount. |
| :---: |
| 2,91854 |

Policies in force at beginning of year in Canada (including bonus addıtions, $\$ 4+, 600.57$ ) ..... $56 \$ 156,67017$
Bonusen added during the year ..... 2,193 40
Terminated an above ..... 2,918 54
Policier in force at date of statement (including bonus additions, $\$ 45,8 \pm 2.10$ ) ..... 55155,94503
Number of insured lives at beginning of year ..... 57
Number of deathe duing the year among the insured ..... 1
Number of insured lices whose policies have been terminaied dur- ing the year otherwise than by death None.
Number of insurel live, at date of statement. ..... 56

Department of Finance-Insurance Branch.

RETENUE ACCOUNT.



| $£ 11,061,228 \quad 3 \quad 0$ |
| :--- |

Amount of funds at beginning of the year.
Consideration for annuities granted
Fines for renewal of lapsed policies.
Fees for registration of assignments.

## SCOTTISH PROVIDENT INSTITUTION-Concluded.

balance sheet as on the 31st day of december, 1897.

| $\mathfrak{f}$ | s. | d. |
| :---: | :---: | :---: |
| $2,762,540$ | 12 | 8 |
| $2,826,329$ | 17 | 9 |
| 600,592 | 12 | 4 |
| 129,681 | 9 | 0 |



# Department of Finance-Insurance Branch. 

# THE STANDARD LIFE ASSURANCE COMPANY. 

Statement for the Year ending 15 th November, 1897.

Manager-Spenoer C. Thomson.<br>Secretary—George Oliver.<br>Principal Office-Edinburgh.<br>Chief Agent in Canada-W. M. Ramsay. | Head Office in Canada-Montreal. (Established, 1825. Incorporated, 6th June, 1822. Commenced business in Canada, 1847.)



ASSETS IN CANADA.
Value of real estate in Canada held by the company ... .... ... ............ $\$ 387,54498$
Amount recured by way of loans on real estate in Canada, by bond or mortgure, first liens

4,786,574 55
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals

330,857 40
Bonds in deposit with the Receiver General:-

| Montreal City b | bonds. | Par Value. $\$ 56.00000$ | City of London bo | onds |  | Par Value. 225,00000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| do Harbour | do | . 43,000 00 | Town of Barrie | do |  | 10,900 00 |
| do R. F. School | do | 50,000 00 | do Almonte | do |  | 16,200 00 |
| County of Compton | do | 4,866 67 | do Milton | do |  | 13,130 00 |
| Town of Owen Sound | do | 10.5,996 22 | do Sarnia | do |  | 8,480 00 |
| do Listowel | do | 35,00000 | Township of Sombra | do |  | 7,420 00 |
| City of Hamilton | do | 20,000 00 | Counties of Leeds and Grenville |  |  | 25,000 00 |
| do Toronto | do | 154,572 00 | Village of East Toronto | do |  | 7,000 00 |
| do Stratford | do | 100,000 00 | do Lakefield | do |  | 10,000 00 |
| Town of Collingwood | do | 88,000 00 | City of Victoria, B.C. | do |  | 20,000 00 |
| do Walkerton. | do | 10,300 00 | Town of Wingham | do |  | 28,000 00 |
| Township of Elderslie | do | 10,000 00 | do Brockville | do |  | 14,500 00 |
| Town of Orangeville | do | 11,300 00 | Village of Côte St. Antoine | do |  | 120,00000 |
| County of Prince Edward | do | 9,000 00 | do Penetanguishene | do |  | 5,000 00 |
| Town of Windsor | do | 19,445 00 | Town of Amherstburg | do |  | 15,399 33 |
| Township of Amabel | do | 12,000 00 | do Napanee | do |  | 8,560 00 |
| Town of Peterboro' | do | 3,000 00 | Township of Colchester South | do |  | 12,830 20 |
| Township of Artemesia | do | 3,500 00 | Village of Kingsville | do |  | 6,415 10 |
| Village of New Edinhurgh | do | 9,000 00 | Town of Dresden | do |  | 15,843 37 |
| City of Guelph | do | 20,000 00 | do Newmarket | do |  | 7,849 64 |
| do Belleville | do | 68,000 00 | Village of Midland | do |  | 3,556 04 |
| do Halifax | do | 41,000 00 | Town of Picton | do |  | 25,020 95 |
| do do School | do | 17,500 00 | Village of Glencoe | do |  | 5,999 31 |
| Town of Moncton | do | 30,000 00 | do Forest | do |  | 3,035 25 |
| City of St. John | do | 13,900 00 | do Morrisburg | do |  | 15,529 71 |
| Town of New (tlasgow | do | 48,000 00 | Province of Quebec | do |  | 9,000 00 |
| do Oakville | do | 15,00G 00 | Town of St. Henry | do |  | 183,000 00 |
| do Dundas | do | 3,500 10 | Village of St.LLouis de MileEnd |  |  | 175,000 00 |
| do Parkdale | do | 120,370 78 | Town of Côte St. Antoine | do |  | 200,000 00 |
| do Seaforth | do | 3,000 00 | do Beauharnois | do |  | 40,000 00 |
| do Cobourg | do | 50000 | City of St. Henry | do |  | 70,000 00 |
| City of Charlottetown | do | 10,000 00 | County of Pontiac | do |  | 114,650 00 |
| Town of Galt | do | 12,000 00 | Town of Ste. Cunegonde | do |  | 150,000 00 |
| do Smith's Falls | do | 14,400 00 | do Tilsonburg | do |  | 10,000 00 |
| Township of Tilbury East |  | 20,829 00 | do Maisonneuve | do |  | $45,00000$ |
| Town of Woodstock | do | 19,000 00 | City of Toronto R. C. School | do |  | $\begin{aligned} & 23,00000 \\ & 90,00000 \end{aligned}$ |
| City of Mottawa ${ }^{\text {dount }}$ | do | 26,750 00 | Town of Longueuil | do |  | 90,10000 51,74200 |
| County of Wentworth | do | 1,000 00 | Town of Fraserville | do |  | 40,000 00 |
| Town of Lachine | do | 20,090 00 | Municipality of Neabing | do |  | 10,000 00 |
| Vilo Harriston | do | 2,400 00 | Town of Amherst, N.S. | do |  | 35,000 00 |
| Village of Norwich | do | 3,000 00 | do Fort William | do |  | 11,00000 |
| Township of North Crosby | y do | 1,500 00 | do Stellarton | do |  | 10,000 00 |
| County of Lincoln | do | 6,000 00 | Village of Lucknow | do |  | 10,000 00 |
| Township of Thorah | do | 11,000 00 | Township of Ameliasburgh | do |  | 15,000 00 |
| Town of Cornwall | do | 12,406 00 |  |  |  |  |
| Village of Oil Springs | do | 6,250 00 | Total |  |  | ,265,532 49 |
|  |  |  |  |  |  |  |

## STANDARD LIFE-Continued.

*Municipal debentures in the hands of the company, viz.:-

|  | Par Value. |  | Par Value. |
| :---: | :---: | :---: | :---: |
| Town of- | - | Towns-Con. |  |
| Owen Sound | \$ 32,768 62 | Ridgetown | \$ 13,39178 |
| Sarnia | 73,712 82 | Prescott. | 3,672 50 |
| Trenton | 21,767 3t | Côte St. Antoine | 72,801 76 |
| Mount Forest | 15,000 00 | Farnham . | 10,000 00 |
| Picton | 4,646 74 | Corkshire | 26,368 55 |
| Windsor | 54, 80727 | Kincarsine. | 46,943 21 |
| Brampton | 32,155 37 | Port Hope | -67,876 88 |
| Collingwood. | 29,359 37 | New Glaygow. | 3,00000 |
| Orillia | 58,455 35 | St. Anne de Bellevue | - 6,000 00 |
| Purham | 3,450 80 | Valleyfiold | 28,000 00 |
| St. Mary's | 18,83: 81 | Wolfeville | 15,000 00 |
| Berlin | 3,498 00 | Et. Jerome | 49,374 23 |
| Whitby | 29,285 70 | Toronto Junction | 84,800 00 |
| Newmarket | 25,035 51 | Almonte | 60000 |
| Thorold. | 3,344 86 | Dresden | 1,334 20 |
| Chatham | 56,010 61 | Bedford. | 14,100 00 |
| Niagara Falls | 68,590 64 | Victoriaville | 8,116 19 |
| Mitchell | 1,270 00 | Drummondville | 24,614 31 |
| Lindsay | 33,970 98 | Somerville | 6,500 00 |
| Smith's Falls | 27,779 41 | Woodstock. | 13,000 00 |
| Richmond | 9,490 53 |  |  |
| Barrie | 15,057 78 |  | \$1,668,451 46 |
| Penibroke | 10,984 76 |  |  |
| Uxbridge | 6,000 00 | Township of- |  |
| Lethbridge. | 7,000 00 | Colchester North | \$ 6,888 20 |
| Sorel. | 6,000 00 | Farnhani West | 10,000 00 |
| Aylmer | 17,139 50 | Colchester South. | 9,999 38 |
| Niagara. | 26,275 75 | Roxton | 18,000 00 |
| Leamington. | 38,253 99 | Eastnor, Lindsay and St. Edmunds. | - 6,000 00 |
| Port Elgin | 5,797 00 | Proton . ..... .............. | 11,673 58 |
| Perth.. | 1,800 00 | South Plantagenet. | 73800 |
| Amhersthurg | 39,854 93 | kllice. | 4,715 00 |
| Gravenhurst | 5,846 19 | Gosfield North | 95400 |
| Napaneer | 10,321 43 | Dover | 13,072 12 |
| Walkerton | 22,440 53 | Maidstone | 74319 |
| Meaford | 45921 | Garafraxa East | 1,427 13 |
| Lachute. | 19,989 56 | Strong | 19227 |
| Goderich | 5,000 00 | Tilbury West | 6,836 64 |
| Essex | 24,399 99 | Winchester | 98880 |
| Tilbury Centre | 1,000 00 | South Grimeby | 1,381 $4{ }^{-}$ |
| Terrelonne | 12,000 00 | Chatham and N. Gore | 1,559 87 |
| Cornwall. | 37,148 51 | Tilhury East . . . . . . . . | ,47600 |
| Waterloo. | 5,500 00 | Raleigh | 3,007 94 |
| Clinton | 4,000 00 | Keppel | 3,000 00 |
| Wiarton | 12,000 00 | East Luther | 2,2:36 61 |
| Mattawa. | 4,000 00 | Oxford. | 12,379 73 |
| Sandwich | 13,464 16 | Dundee. | 20,399 80 |
| Simcoe. | 5,858 55 | Mersea. | 1,182 14 |
| Walkerville | 23,078 78 | Pelee. . | 72200 |
| Blenheim | 4,271 61 | Ascot.. | 20,000 00 |
| Iachine. | 7,000 00 | Oakland. | 5,900 00 |
| Parry Sound | 25,946 32 | Marmora and Lake | 2,678 29 |
| Peterboro' | 1,500 00 | Brock. | 1,856 95 |
| Plantagenet | 30000 | Hawkesbury | 3,856 14 |
| Tilsonburg | 13,378 29 | Aldborough. | 7,20000 |
| Dartmouth | 10,000 00 | Belmont and Methuen. | 1,972 83 |
| Cobourg | 14,600 00 | A mabel | 1,78850 |
| Berthier | 20,353 73 | Orillia | 2,000 00 |
| Chicoutimi | 36,359 12 | East Farnham | 9,695 14 |
| Alliston. | 7,540 00 | Laxton, Digby and Longford | 5,00000 |
| Port Dover | 2,200 32 | Somerville | 2,000 00 |
| Bowmanville | 52,598 11 | Innisfil | 72635 |

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## Department of Finance-Insurance Franch.

## STANDARD LIFE—Continued.

Municipal debentures in the hands of the company, viz.:-Concluded.

|  | ar Value. |  |  | Par Value. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Township of- |  |  | Village of- |  |  |
| West Luther. | \$ | 1,112 03 | Forest. | \$ | 43214 |
| Madoc. |  | 25,000 00 | Oil Springs |  | 84000 |
| Artemesia |  | 1,000 00 | Weeden Centre |  | 3,049 ${ }^{4}$ |
| Delaware |  | 46369 | Lac Weedon |  | 5,588 74 |
| Himsworth |  | 1,055 71 | Chambly Basin. |  | 9,247 69 |
| Matilda. |  | 9,102 74 | Chambly Cantin |  | 9,297 69 |
| Sandwich East. |  | 1,258 55 | Richmond ..... |  | 1,645 00 |
| Sandwich West |  | 56940 |  |  |  |
| Russell |  | 2.09678 |  |  | 277,540 33 |
| Shefford |  | 11,800 00 |  |  |  |
| Whitby |  | 8,080 30 |  |  |  |
|  | \$ 264,788 27 |  | County of - <br> Lennox and Addington. |  | 18,400 00 |
|  |  |  | Middlesex........ .... |  | 2,000 00 |
| Village of - |  |  | Compton |  | 10,973 33 |
| Wellington. | \$ | 25000 | Cape Breton |  | 35,000 00 |
| Chesley.. |  | 3,697 00 | Lincoln |  | 1,000 00 |
| Essex Centre |  | 1,00000 |  |  |  |
|  |  | 5,49700 |  |  | 67,373 33 |
| Beaverton. |  | 1,000 00 |  |  |  |
| Kemptville |  | 2,450 00 | City of - |  |  |
| Beanisville. |  | 1,488 00 | Montreal |  | 90,50000 |
| Campbellford Midland |  | 12,693 64 | Stratford |  | 21,000 00 |
|  |  | 5,3:10 40 | Belleville |  | 7,000 00 |
|  |  | 3,64.5 15 | Guelph |  | 1,800 00 |
| Wallaceburg |  | 4,460 47 | Halifax. |  | 59,00000 |
| Carleton Place |  | 1,466 81 | Ottawa .. |  | 12,493784 |
| Weston ..... Paisley |  | 2,690 00 | St. Hyacinthe |  | 192,376 67 |
| Gravenhurst |  | 1,441 10 | Toronto.. |  | 54825 |
| Dunnville Madoc |  | 3,445 00 | Moncton. |  | 4,500 00 |
| Madoc. |  | 5,402 98 | Windsor |  | 16,65i 82 |
| Lennoxville |  | 6,000 00 | Kingston. |  | 53,600 00 |
| Ailsa Craig |  | 37410 | Sherbrooke |  | 1,000 00 |
| Glencoe |  | 2,027 32 | Hamilton |  | 5,000 00 |
| Kingsville. . . . |  | 6,493 84 | St. Henry |  | 130,000 00 |
| Tilbury Centre. |  | 61904 |  |  |  |
| Watertord..... |  | 7,334 04 |  |  | 617,413 93 |
| Preston...... |  | $\begin{gathered} 7,00213 \\ 2,514 \\ 24 \end{gathered}$ | Miscellaneous- |  |  |
| Megantic <br> London West |  | 15,001 74 | Montreal Harbour |  | 7,000 00 |
| Winchester... |  | 8,356 76 | Province of Quebec |  | 3,500 00 |
| Bubcaygeon. |  | 3,00000 | St. Grégoire Thaumaturge |  | 35,188 26 |
| Parkhill |  | 1,20000 | Municipality of Lunenburg |  | 10,000 00 |
| Morrisburgh |  | 5,79102 | St. Jean Chrysostôme ..... |  | 3,137 03 |
| Dorion...... |  | 13,356 09 | Niagara Falls and Park Railway . |  | 360,000 00 |
| Purt Dover. |  | 80000 | Central Canada Loan and Savings |  | 25,000 00 |
|  |  | 6,44600 | Muncipality of Weedon........ . |  | 22,354 95 |
| Ste. Thérèse de Blainville. |  | 7,000 00 | Montreal lias Company. |  | 250,146 67 |
| Embro.................... |  | 3,043 78 | Municipality of Guysboro' |  | 2,700 00 |
| Vaudreuil |  | 8,84100 | Windsor Hotel Company, Montreal |  | 100,000 00 |
| Wiarton |  | 2,000 00 | Montreal and Western Railway .. |  | 503,564 04 |
| Twerd.... |  | 5,000 00 |  |  |  |
|  |  | 2,300 00 |  |  | 1,322,590 95 |
| Valleyfield. |  | 15,325 40 |  |  |  |
| Casselman. |  | 2,000 00 | Synopsis- |  |  |
|  |  | 81833 | City... |  | 617,413 93 |
| Georgetown. |  | 1,400 00 | County |  | 67,373 33 |
| East Toronto. |  | 8,000 00 | Town.. |  | ,668,451 46 |
|  |  | 4,000 00 | Township |  | 264,788 27 |
|  |  | 13,182 55 | Village....... |  | 277,540 33 |
| Windsor Mills. . |  | 10,48854 | Miscellaneous |  | 1,322,590 95 |
| Rigaud...... |  | $\begin{array}{r} 15,100 \\ 5,951 \end{array} \mathbf{0 0}$ |  |  | ,218,158 27 |
| Carried out at par value................................................. ............ 4, 218,158 27 |  |  |  |  |  |

## STANDARD LIFE-Continued.



## LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.
*Amount computed to cover the net reverve on all outstanding policies
in Canada (including annuities, $\$ 89 \div .05$ )
$\$ 1,107,89738$
Amount of claims on policies in Canada due and unpaid ...... ............. 13,326 02
Total net liabilities to said policy-holders in Canada....... $\$ 1.121,2 \div 340$

Under policies issued subsequent to 31st March, 1878.


## INCOME IN CANADA.

| Cash received for premiums Cash received for annuities | $\begin{array}{r} \$ 53,20985 \\ 7,48550 \end{array}$ |  |
| :---: | :---: | :---: |
| Total. | \$ 570,69535 |  |
| Deduct premiums paid for reinsurance | 2,573 60 |  |
| Net premium income | ..... 8 | 568,121 75 |
| Interest or dividends on morigage bonds and loans. |  | 573,675 74 |
| Net cash for rents............ ........ ....... ..... . |  | 1,111 54 |
| All other income.. |  | 33403 |
| Total income in Canada | .... | 143.24306 |

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.............................................. 8 215,236 18
Received from other companies for reinsured death claims......... ..... $28,750 \quad 00$
Net amount paid for death losses in Canada . ...... . ....... .............. 8 186,486 18
Cash paid for matured endowments in Canada . ........ ............ ....... 11,06913

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# Department of Finance-Insurance Branch. 



## STANDARD LIFE-Continued.

| No. | Amount. |
| :---: | :---: |
| Policies in force at the beginning of the year (including |  |
| \$1,23ı,638886 bonus additions) ......... ....... ................. 7,416 | \$15,808,610 02 |
| Bonuser added during the year. | 4,257 27 |
| Policies innued during the year.................................. ...... 1,001 | 1,851,929 99 |
| Policies terminated as above (including bonus additions, $\$ 120,24637$ ) $\qquad$ | 1,109,924 16 |
| Policies catncelled......................................................................... 24 | 1,19,500 00 |
| Policies reduced | 4,000 00 |
| Policies not taken.. . ......... ........ .................. ...... .... ... 91 | 134,000 00 |
| Policies in force at date of statement (including \$1,114,649.76 bonus additions)................. ................... ....... ........ 7,775 | 16,267,373 12 |
| Details of policies issued since 31st March, 1878, and bonus additions thereon. |  |
| No. | Amount. |
| Policies in force at beginning of year in Canada (including \$7⒐431.01 bonus additions).................... ......... ........ 6,357 |  |
| Bonuser added during the year......... ........ ....................... | 1,530 00 |
| Policies insued during the year.......................... ....... ..... 993 | 1,838,250 00 |
| Policies terminated as above (including bonus additions, 896,553.50) .......... ....... ........ . .. .................... ... .... 477 | 1,000,398 66 |
| Policies cancelled....................... ................................. 24 | 149,500 00 |
| Policies reduced. | 4,000 00 |
| Policies not taken. ............................. ..... ............. ... 91 | 134,000 00 |
| Policies in force at date of statement (including \$634,407.61 bonus additions) ........ .......... .......................... .......... 6,758 | 15,264,338 46 |

Department of Finance-Insurance Branch.
STANDARD LIFE ASSURANCE COMPANY-Continued.
General Bubiness Statement for the Year ending 15th November, 1898.

£9,540,531 $19 \quad 9$

## bevenue account for the year from 16th november, 1896, to 15th november, 1897.



STANDARD LIFE ASSURANCE COMPANY-Concluded.
$\begin{array}{rrr}£ & \text { s. } & \text { d. } \\ 2,151,485 & 7 & 0 \\ 2.959,826 & 7 & 7 \\ 431,537 & 4 & 11 \\ 30,548 & 10 & 3 \\ 184,359 & 6 & 9 \\ 124,118 & 12 & 5 \\ 301,303 & 10 & 10 \\ 836,140 & 12 & 8 \\ 133,351 & 16 & 11 \\ 73,911 & 2 & 1\end{array}$

| $=1$ |  | 으ㅇㅡㅡㄴ |
| :---: | :---: | :---: |
| NNOOM00 | N-NサT | -0 |
|  |  | \% |
| 人) | -6.9nci | \% |


|  | $\begin{array}{ccc} \mathcal{E} & \text { s. } & \mathrm{d} . \\ 120,000 & 0 & 0 \end{array}$ | Mortgages on property within the United Kingdom. |
| :---: | :---: | :---: |
| . . . . . . . . . . . . . . . . . . . . | 8,456,930 $\quad 0 \quad 2$ | Mortgages on property out of the United Kingdom. |
|  | $80,000 \quad 0 \quad 0$ | Loans on the company's policies, within their surrender value . . . |
|  | 8,454 1411 | Investments- |
|  |  | Britısh government securities . . . . . . . . |
| , | $£ 8,665,384151$ | Indian and colonial government securities. |
|  | 117,030 1511 | Foreign government securities. . . . . . . . |
| or to 15th November) |  | Indian and colonial municipal bonds. |
|  | $9,26216 \quad 0$ | Railway and other debentures and debenture stock |
|  | 2,038 $\quad 9 \quad 7$ | Railway shares (preference) . . . . . . . . . . . . . . . . |
|  | 9,895 $14 \quad 8$ | Bank deposits for fixed periods. |
|  | 1,110 C 0 | House property-freehold. . . . . . . . . . . . . . . . . . 529,52518 ¢ 4 |
|  |  | House property-leasehold . . . . . . . . . . . . . 18,510 |
|  |  | Stocks of Scottish chartered banks |
|  |  | Company's shares. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . |
|  |  | Ground rents and feu-duties. |
|  |  | Life rents and reversions purchased |
|  |  | Loans upon Indian government securities. |
|  |  | Loans upon Indian municipal securities . . . . . . . . . . . . . . . . . . . |
|  |  | Loans upon personal security, with policies of assurance, repayable by instalments. |
|  |  | Agents' balances in course of collection. . . . . . . . . . . . . . . . . . . . |
|  |  | Premiums and price of annuity outstanding in course of collection. |
|  |  | Interest accrued, but not due. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . |
|  |  | Interest due, but not paid. |
|  |  | Cash on deposit. . . . . . . . . . . . . . . . . . . . . £ 13,000 0 0 |
|  |  | Cash on current accounts and in hand.... . . . . . . 110,165 610 |
|  |  | Deed and receipt stamps in hand. |
|  | £8,804,722 $11 \quad 3$ |  |

* These items are included in the corresponding items in the Revenue Accounts.

Shareholders' capital paid up Assurance and annuity fund. Ralance carried forward.

Total funds, as per Revenue Account. Total funds, as per Revenue Account

* Claims admitted but not paid. . . . . . outstanding.
*Annuities outstanding.
Staff deposit fund. ...................
Sums deposited with the company.

BALANOE BHEET ON THE 15 TH NOVEMBER, 1897. | $f$ | s. | d. |
| :---: | :---: | ---: |
| 120,000 | 0 | 0 |
| $8,456,930$ | 0 | 2 |

8,454 141


16
9
14
$C$
$\mathbf{2 , 0 3 8}$
$\mathbf{2 , 0 8 5}$
1,110
Bank deposits for fixed peri
House property-freehold.
House property-leasehold
Company's shares..... . . . Gife rents and reversions pu Loans upon Indian government securities selp!inoas pribuunu uripuI uodn surort Loans upon versonal security, with policies of assurance, repayAgents' balances in course of collection. Cash on current accounts and in hand Deed and receipt stamps in hand.
$\begin{array}{rrr}£ 13,000 & 0 & 0 \\ 110,165 & 6 & 10\end{array}$

## Department of Finance-Insurance Branch.

## STAR LIFE ASSURANUE SOCIETY.

Statement for the Year ending 31st Degember, 1897.

hIABILITIRS IN OANADA.
*Net reserve on all outstanding risks in Canada.............................. 147 , 03431
Total liabilities in Canada............................................ $147,034.31$

[^65]
## STAR LIFE-Continued.

## INCOME IN CANADA.



## EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada, viz.:-
On account of death claims (including bonus additions, $\$ 619.77$ ) . ... ..
( $\$ 1,305.23$ of which accrued in previous years.) . 2,371 77
On account of matured endowments (including bonus additions, \$225.08)... 2,171 75
Net amount paid on account of death claims and matured endowments. \$ $\quad 4,54352$
A mount paid during the year for surrendered policies.......... ........... 4,682 07
Premium obligations used in purchase of surrendered policies........... 42380
Amount paid to annuitants.......................................................... 12340
Cash dividends applied in payment of premiums........................... 21000
Total net amount paid to policy-holders in Canada.........\$ 9,982 79
Cash paid for commissions, salaries and other expenses of officials....... $\quad 3,61043$
Cash paid for licenses, taxes, fees or fines... ..... .. ............................ 23500
Total expenditure in Canada........................................ 13,82822

PREMIUM NOTE ACCOUNT.

| Premium obligations on hand at commencement of year................. 8 | 84,02178 |
| :---: | :---: |
| Premium obligations received during the year...................... | 19264 |
|  | \$ 4,214 42 |
| Premium obligations used in purchase of surrendered policies...... . .......... $\$ 42380$ |  |
| Tutal deductions. | 42380 |
| Balance, note assets at end of year.................... ........ $\%$ | \% 3,790 62 |

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada ..... 32
Amount of said policies (including new bonus additions, $\$ 12,164.96$ )
Number of policies become claims in Canada during the year: ..... 2 ..... 2
Number of policies in force in Canada at date ..... 2663.23827Amount of said policies
Bonus additions thereon ..... \$ 541,37800Total amount in force at 31st December, 1897588,101 19

## Department of Finance-Insurance Branch.

## STAR LIFE-Continued.

Number and amount of policies terminate 1 during the year in Canada:-

| No. | Amount. |
| :---: | :---: |
| 1. By death (including bonus additions, \$287.86) | \$ 1,066 |
| 2. By maturity, (including bouus additions, \$225.08) | 2,171 75 |
| 3. By surrender, tor which cash value has been paid, $\$ 4,682.07$ (including bonus ad litions, $\$ 1,160.96$ ). | 47, (i29,30 |
| 4. By lapse (including bonus additions, \$219) ................... 33 | 49,313 20 |
| Total (including bonus additions, \$1,892.90)...... ... ...... 43 | \$ 99,580 78 |
| Policies in force at beginning of year (including bonus additions, mem,453.55)............ ................ ............................... ....... 277 | \$618,822 88 |
| Policies istued during the year........................... ..... .. ........ 32 | 56,750 00 |
| Bonuses added during the year | 12,16 $\ddagger 96$ |
| Policies terminated as above (including bonus aiditions, \$1,892.90). 43 | 99,634 23 |
| Policies in force at date of statement (including bonus additions, \$46,723.19). ... ............. ...... ............. ............ ...... ........ 266 | 588,101 |

Number of insured lives at the beginning of the year ..... 268
Number of new insurers during the year ..... 27
Number of deaths during the year among the insured ..... 2
Number of insured whose policies have been terminated during the
year otherwise than by death ..... 40
Number of insured lives at date of statement. ..... 253

## STAR LIFE-Concluded. <br> General Bubiness Statement for tee Year ending 31st Dedember, 1897. <br> REVENUE ACCOUNT.


balance sheet on the 31st december, 1897.

LIABILITIES.

| Shareholder's capital paid-up. | f s d |
| :---: | :---: |
|  | 5,000 0 0 |
| Assurance and annuity fund..... | 4,375,760 |
| Total funds as per revenue account |  |
| Claims admitted but not paid. | d announced, |

ASSETS.
£ s. d.
Mortgages on property within the United Kingdom. £ s. d.

Mortgages on property out of the United Kingdom (British possessions).

291,324 117

385,742 $8 \quad 3$
4,380,760 $14 \quad 4$ Loans on the society's policies (within their surrender value)

274,590 112
48,643 29 Investments -
In British Government securities Indian and Colonial Government securities. 18,744 144

Foreign Governments, deposits with
Railway guaranteed stock. ..... . 31,52210
41,903 102
Railway debenture stock.........
Railway preference and preferred stock..........................
Freehold and leasehold premises.
Loans upon life interests and reversions
$1,283,57056$ $84,815 \quad 14 \quad 8$

Loans to trustees of Wesleyan Methodist chapels.

184,508 07
Mortgage of other Methodist chapels.

70,306 54

Mortgage of Congregational chapels. ...................
Mortgage of Baptist chapels. .... $\quad 39,74110 \quad 0$
Local boards, secured on parlia-
mentary rates.................. 271,959
3
Ground rents............................ 78,157 12
Agents' balances (premiums in
course of collection).................
Outstanding premiums (head office)

| Half credit premiums. .... ........ | $\mathbf{1 0 , 5 5 3}$ | 9 |
| :--- | :--- | :--- | :--- |
| 5,054 | 16 |  |

Outstanding interest................... $\quad 4,58019 \quad 9$

Bankers' balances-
On special deposit account. ...... 27,296150
On deposit account. .............. 23.00000
On current account.................... $2,488 \quad 6$
$£ 4,429,40317 \quad 1$

## Department of Finance-Insurance Branch.

## THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Statement for the Year ending 31st Degember, 1897.
President and Chief Agent- $\quad$ Secretary-T. B. Macaulay.

Head Ofice-Montreal.
(Incorporated, 1865, by Act of Province of Canada, 28 Vic., cap. 43. Amended in 1870 by 33 Vic., cap. 58, and in $1 \times 71$ by 34 Vic., cap. 53, and in 1882 by 45 Vic., cap. 100, and in 1888 by 51.52 Vic., cap. 119, and in 1897 by $60-61$ Vict., cap. 8:. Commenced buniness in Canada, May, 1871).

CAPITAL.

(For List of Shareholders, see Appendix.)

A8SETB AS PER LEDGER AOCOUNTB,
Value of real estate (no encumbrancer) held by the company............ \$ 544,419 04
A mount secured by way of loans on real estate by bond or mortgage, first liens

3,917,513 24
Ground reute 38,640 00
A mount of loans, as above, on which interest has been overdue one year or more previous to statement. ..... . .... .....................844,897.37
Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals.

488,617 66
Policy loans under non-forfeiture agreements.................................. 68,140 09
Premium obligations on policies in force.................. ..................... 1,10469
*Stocks, bonds and debentures owned by the company, viz.:-


[^66]
## SUN LIFE-Continued.

Stocks, bonds and debentures owned by the company, viz. :-Concluded.


| Cash on hand. |  |
| :---: | :---: |
|  |  |
|  |  |
| Cash in banks, viz.:- |  |
| Molsons Bank, Montreal.. | 9,139 60 |
| Bank of Scotland, London, Eng | 13,693 81 |
| Molsons Bank, Hamilton. | 55811 |
| National Bank of India, Bombay, India | 4,637 32 |
| Credit Lyonnais, Paris, Franc | 5,951 73 |
| Banco de Aleman Transatiantico, Cóhil | ${ }_{6} 95868$ |
| Banco International, Chili | 7,969 30 |

Total carried out
Total

## Department of Finance-Insurance Branch.



[^67]
## SUN LIFE--Continued.

## INOOMF DURING TBE YEAR.

(Life Department.)

| Gross cash received for premiums (including those paid by policy loans). $\mathbf{8 1 , 5 8 6 , 0 3 3} 67$ |  |
| :---: | :---: |
| Premium obligations taken in part payment of premiums........ ....... | 3350 |
| Premiums paid by dividends | 161,612 79 |
| Cash received for annuities | 62,015 58 |
| Total ............ ....................................... ... $81,809,69554$ |  |
| Deduct premiums paid to other companies for reinsurance ........... .. | 1,083 12 |
|  | $\begin{array}{r} \$ 1,808,612 \quad 42 \\ 42,545 \\ \hline 28 \end{array}$ |
| Total premium income | 1,851,157 80 |
| Amount received for interest | 286,059 73 |
| Amount received for rents (after deducting taxes and repairs)..... ..... | 11,677 19 |
| Total income-Life Department. . . . . . . . . . . . . . . . . | \$2,148,894 74 |
|  |  |
| Total | 90,000 00 |
| Total income during the year | \$2,238,894 74 |

## EXPENDITURE DURING THE TEAR.

(Life Department.)


Total expenditure-Life Department.. *.................. $\$ 1,352,5 \pm 1$ io

## Department of Finance-Insurance Branch.



## SUN LIFE—Continued.

## miscellaneous-Concluded.

| Policies terminated by reduction (including bonus additions, 8827.40) |  |
| :---: | :---: |
|  |  |
| Policies not taken |  |
|  |  |
| policies in force at date of statement, thrift............... 12,11 | 1.421,718 64 |
| Number of insured lives at beginning of year (estimated).............. .. ..... 24,598 |  |
| Number of new insurers during the year (estimated)......... .............. ..... 21,892 |  |
| Number of deaths during the year among insured..... ................................. |  |
| Number of insured whose policies bave been terminated during the year other- <br> wise than by death.. |  |
| Number of insured lives at date of statement (estimated) |  |

Statement of number of lives and amount of policies in force in Canada at 31st December, 1897, at ages grouped as under:No. *Amount Insured. Ages 5 years and under........................................... 2,227 \$ 131,981 75 Ages between 5 and 10 years. $1,605104,862 \quad 15$

Claims paid during 1897 on lives:-


## BUSINESS DONE OUTSIDE OF CANADA.

(Included in above statement.)
h.iabilities outside of canada.

Reserves on policies, .. ....... ............................................... .. \$ 1,659,012 75
Death claims outstanding......... ............................................... 41,50907
Total liability outside of Canada ...... ....... ............... $\$$ 1,700,521 82
INCOME OUTSIDE OF CANADA.

| Premiums. | \$ | 685,970 50 |
| :---: | :---: | :---: |
| Less reinsurances. |  | 1,008 76 |
| Net premium income. | . | 684,961 74 |
| Annuities... |  | 36,451 88 |
| Net in |  | 721,413 62 |

[^68]
## Department of Finance-Insurance Branch.

## sUN LIFE-Concluded.

## EXPENDITURE OUTSIDE OF CANADA.

| Death claims paid during the year................ ...... ......... ...... \$ | 139.28951 |
| :---: | :---: |
| Paid for matured endowments (including bonus additions, \$3,818.26) | 28,535 95 |
| Paid for surrendered policies and bonuses and profits. | 43,697 46 |
| Annuities. | 9,809 49 |
| Medical fees. | 20,595 19 |

Total

\$ $241,!2760$

## MIECELLANEOUS.

Number of policies reported during the year as taken outside of Canada and actually paid for in cash...................... 6,582
Amount of said policies
$\$ 6,243,97813$
Number of policies become claims during the year. . ........ 101
Amount of said claims .............. ..................................
Number of policies in force at date...... . .................. 12,381


Net amount of policies in force at 31st December, 1897.
$16,893,00782$

| Policies in force at beginning of year (including bonus additions, \$74,421.54).. . ........... ........................ . .......... | No. 5,764 |  | Amount. |  |
| :---: | :---: | :---: | :---: | :---: |
| Policies issued during the year.. | 9,707 |  | 8,922,588 | 06 |
| Revived (including bonus additions, \$845.66)........... ....... | 12 |  | 22,583 |  |
| Increased during the year.................................... ...... |  |  | 8,6:31 |  |
| Bonuses added during the year |  |  | 43,780 |  |
| Transfers. | 67 |  | 819,500 |  |
| Total. | 15,550 |  | 21,194,35 |  |
| Policies terminated by death (including bonus additions, $\$ 2,323.91$ ). | No. $89 \$$ |  | Amount. 153,547 |  |
| Policies cancelled by surrender (including bonus additions, $\$ 3,151.18$ ). | 83 |  | 123,399 |  |
| Policies cancelled by paid-up policies (including bonus additious, $\$ 1,059.39$ ) | 55 |  | 107,336 |  |
| Policies terminated by maturity (including bonus additions, $\$ 3,983.11$ ) | 12 |  | 29,609 |  |
| Policies terminated by lapse (including bonus additions, \$477.46) | 8.11 |  | 1,176,519 |  |
| Policies not taken | 2,089 |  | 2,077,084 |  |
| Policies terminated by reduction. |  |  | 612,322 |  |
| Policies terminated by expiry. |  |  | 6,528 |  |
| Total. | 3,169 | \$ | 4,286,34! |  |
| Policies in force at end of year (including bonus additions, $\$ 107,22+.82$ ) | $12,381$ |  | 16,908,007 | 82 |

THE 〔TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF NORTH AMERICA.
Statement for the Year ending 31st December, 1897.
President-Hon. Geo. W. Ross. Manager and Chief Agent- Secretary-James G. Bega.
Head Office-Toronto.
(Incorporated, 19th April, 1884, by 47 Vic., cap. 97. Commenced business in Canada, lst April, 1886.)
capital.
Amount of guarantee capital authorized ..... \$1,000,000 00
Amount subscribed for ..... 100,000 00
Amount paid up in cash ..... 10,000 00
(F'or List of Guarantors, see Appendix.)
A8sets as per ledger accounts.
Amount secured by way of loans on real estate, by bond or mortgage, first liens ..... 163,046 00
Amount of loans made to policy-holders on the company's policies Imat asnigned as collaterals ..... 29,976 02Debentures owned by the company, viz.:-

|  | Par Value. | Market Value |
| :---: | :---: | :---: |
| Town of Whitby debentures | \$ 5,292 19 | \$ 6,048 68 |
| do Brampton do | 12,345 14 | 13,863 17 |
| City of St. Catharines do | 3,000 00 | 3,225 00 |
| Welland County do | 3,613 00 | 3,677 84 |
| St. Mary's do | 1,436 92 | 1,544 98 |
| Purt Arthur do | 3,250 00 | 3,491 40 |
| Napanee do | 8,000 00 | 8,649 80 |
| Torontr do | 39000 | 40579 |
| Township of York do | 26,267 82 | 28,859 54 |
| Burk's Falls do | 2,000 00 | 2,414 20 |
| Town of Lethbridge do | 5,714 29 | 5,981 13 |
| do Milton do | 4,956 90 | 5,382 86 |
| Fort Erie do | 8,328 90 | 8,921 73 |
| Pembroke do | 16,817 10 | 17,937 09 |
| Waterford do | 2,242 75 | 2,306 04 |
| Machar Township do | 1,498 09 | 1,725 35 |
| North Toronto do | 9,796 00 | 10,241 28 |
| Palmerston do | 10,000 00 | 11,372 00 |
| Himsworth Township do | 96287 | 1,038 75 |
| Bowmanville do | 10,121 62 | 11,260 68 |
| Central Canada Loan and Savings Co | 20,00000 | 20,107 00 |
| Hastings' Loan and Investment Society | 54,466 66 | 55,597 44 |
| Brandon debentures. . | 25,000 00 | 27,330 02 |
| Chesley do | 15,000 00 | 15,465 98 |
|  | \$ 250,500 25 | \$ 266,847 75 |

Carried out at market value ..... 266,847 75
Cash at head office ..... 24009Cash in banks, viz.:-

Central Canada Loan and Savings Co............................................... 5,87594 ..... 49,788 72
Agents' ledger balances ..... 2,376 11
Office furniture ..... 1,570 00
Sureties' bonds (secured) ..... 2,124 78
Total ..... \$ 515,969 47

## Department of Finance-Insurance Branch.

## THE TEMPERANCE AND GENERAL LIFE-Continued.

## OTERR ASBETS.



## cncome during the riar.

| Cash received for premiums. | \$ 171,944 68 |  |
| :---: | :---: | :---: |
| Premiums paid by dividends. | 1,898 07 |  |
| Cash received for annuities | 2,436 00 |  |
| Total. | \$ 176,278 75 |  |
| Deduct premiums paid to other companies | 1,401 51 |  |
| Total premium incom | .... 8 | 174.877 24 |
| Amount received for interest |  | 20,284 74 |
| Toial income | . $\$$ | 195,161 98 |

## EXPENDITURE DURING THE YEAR.

| Cash paid for death losses | . $\mathbf{3 7}$,177 35 |
| :---: | :---: |
| Cash paid for matured endowments | 7,500 00 |

Net amount paid for death claims and matured eudowments . ........ ... $\$$ 44,677 35
Cash paid for surrendered policies................. ....... ................ ..... 6,308 46
Cash divideuds applied in payment of premiums........... ....... .......... 1,898 07
Cash paid to stockholders for interest or dividends ( 5 per cent)......... $\quad 3,00000$
Cash dividends paid to policy-holders ...... ...... ................. . .......... 2, 2666 63
Commissions, salaries and other expenses of officials and agents ......... 50,889 65
Taxes, liceuses, fees or fines...... ........... ....................................... . 90712
Miscellaneous payments, viz.:-
Medical fees, $\$ 6,036$; advertising, $81,833.56$; printing and stationery, \$2,474.76; postage, expressage, telegrams, exchange, \&c., $\$ 2,128.13$; travelling expenses, $\$ 3,814.39$; rents, $\$ 1,713$; sundry expenses, $\$ 745.98$; solicitors' charges, $\$ 671.67$

Total expenditure
130,064 77

[^69]
## THE TEMPERANCE AND GENERAL LIFE-Concluded.

## MISCELLANEOU8.

Amount.
Number of new policies reported during the year as taken in Canada ..... 1,605
Amount of said policies ..... \$1,790,650 00
Amount of said policies reinsured in other licensed companies in Canada ..... 4,00000
Number of policies become claims during the year. ..... 35
Amount of said claims.
Number of policies in force in Canada at date. ..... 6,31448,143 00
Amount of said policies. ..... $\$ 7,260,78600$Amount of said policies reinsured in other licensed companies in Canada.... 74,500 00Net amount in force at 31st December, 1897.$7,186,28600$
Number and amount of policies terminated daring the year in Canada:-

|  | No. |  | Amount. |
| :---: | :---: | :---: | :---: |
| 1. By death | 25 | \$ | 40,643 00 |
| 2. By maturity. | 10 |  | 7,500 00 |
| 3. By surrender | 35 |  | 45,200 00 |

(For which cash value has been paid, $\$ 6,308.46$.)
4. By surrender, $\$ 132,725$. (For which paid-up policies have been issued to amount of $\$ 13,508.50$.) Difference of amounts carried out ..... 119,216 50
5. By lapse. ..... 914
6. Reduction on eleven policies.11,000 00
Total ..... 984
\$1,305,309 50

|  | No. |
| :--- | :--- |
|  | Amount. |
| Policies in force at beginning of year................................5,685 | $86,759,711$ |

Number of insured lives at beginning of year ..... 5,372
Number of new insurers during the year ..... 1,529
Number of deaths during the year among the insured ..... 24
Number of insurers whose policies have been terminated during the year otherwise than by death. ..... 959
Number of insured lives at date of statement ..... 5,917

# Cepartment of Finance-Insurance Branch. 

THE TRAVELERS INSURANCE COMPANY.<br>life department.<br>Statement for the Year ending 31st December, 1897.<br>President-James G. Batterson. | Secretary—George Ellis.<br>Principal Office-Hartford, Conn., U.S.<br>Chief Agent in Canada-F. F. Parkins. | Head Office in Canada-Montreal, P.Q. (Incorporated, 17th June, 1863. Commenced business in Canada, 1st July, 1865.)<br>CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash ... :. $\$ 1,000,00000$

ASSETS IN CANADA.
Real estate in Canada owned (improved property, Stanstead, Que.) .... $\$$ 2,711 77
Amount secured by way of loans on real estate in Canada by bond or mortgage, first liens

233,20000
Bonds, stocks and debentures in deposit with the Receiver General, viz. :-

| Montreal Corporation school bonds |  | Par value. | Tarket val |
| :---: | :---: | :---: | :---: |
|  |  |  | \$ 15,0 |
| do Harbour bonds |  | 35,000 4 4 500 | ${ }_{3}^{39,525}$ |
| St. Thomas debentures ....... |  | 30,000 00 | 33,900 00 |
| Paris, Ont. do |  | 8,00000 | 8,96000 |
| Coaticook do |  | 25,000 00 | 27,00000 |
| Sherbrooke do |  | 30,10000 | 33,000 00 |
| Parkdale |  | 10,000 00 | 12,300 00 |
| Canadian Pacific Railway |  | 50,000 00 | 53,50000 |
|  |  | 50,000 00 | 52,00000 |
| Province of Manitoba debenturesCity of Winnipegdo |  | 74,946 67 | 84,689 73 |
|  |  | 75,000 00 | 79,750 00 |
| Port Hope, Ont. |  | 60,00000 | $60,6 c 000$ |
| Guelph, Ont. do do |  | 73,000 00 | 83,22000 |
|  |  | 55,00000 | 55,00000 |
| $\xrightarrow{\text { Brantsord, Ont. }}$ Vancouver B.C. do |  | 10,000 00 | 11,300 00 |
| St. Hyacinthe, Que. doStratford, Ont. |  | 10,000 00 | 10,450 00 |
|  |  | 10,500 00 | 11,445 00 |
| Hull, Que. | do | 10,000 00 | 10,000 00 |
| Salt Ste. Marie, Ont. | do | 50,000 00 | 50,500 00 |
|  | do | 50,00000 | 50,50000 |
| Victoria, B.C. |  | 12,500 00 | 14,000 00 |
| Province of Que <br> Port Arthur | do | 48,666 67 | 50,613 33 |
|  | do | 43,000 00 | 43,00000 |
| Iberville, P. P. | do | 10,000 00) | 10,300 00 |
| Total par and market values. |  | 8848,113 34 | \$905,268 06 |

Carried out at market value.
905,268 06
*Amount of loans made to Canadian policy-holders on the Company's policies assigned as collaterals

88,118 71
Interest accrued......... ........................................................................... 19,88893
${ }_{8}{ }^{\text {Gross }}$ premiums due and uncollected on Canadian policies in force.......... 3 19,978 22
§Gross deferred premiums on same .....................................................289 76
Total outstanding and deferred premiums . . . . . . . . . . . . . . ................. \& 35,26798
Deduct cost of collection at 10 per cent.... .................................... . . . . . . . . 3,52680
Net outstanding and deferred premiums .............................. ....... 31,741 18
Total assets in Canada
\$1,280,928 65
*Of which $\$ 61,358.71$ is on policies issued since 31st March, 1878.
†Of this amount $\$ 19,675.81$ belongs to policies issued since 31st March, 1878.
§Of this amount $\$ 14,569.36$ belongs to policies issued since 31st March, 1878.

## TRAVELERS—Continued.

## LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

\$ 390,866 00
Claims for death losses, unadjusted but not resisted........................... 1,750 00
Total liabilities in respect of said policies in Canada ..... $\$ 398,61600$
Under policies issued subsequent to 31st March, 1878.
*Amount computed to cover the net present value of all Canadian policies in.force
. 824,508 00
Claims for death losses unadjusted but not resisted ............................. 1,00000
Present value of death claims payable by inatalments .... ...... .... ... 6,084 60
Claims for matared endowments unadjusted but not resisted ............. 1,00000
Total net liabilities in respect of said policies ia Canada. $\$ 832,59260$
Total net liabilities to all policy-holders in Canada.... $\ldots . . \begin{aligned} & 81,231,20360\end{aligned}$
INCOME IN CANADA.
Cash received for premiums.................................. ......................\$137,579 23
Interest or dividends on ntocks, \&c........ ..................................... .. 41,903 98
Interest on loans on Canadian policies ......... . ... .. ......................... 5,113 15
Interest on mortgages ........................ ........................................ 4,208 70
Total income in Canada.......... .................................. 188,805 06

## EXPENDITURE IN CANADA.

Amount paid on account of claims in Canada, viz.:-
On account of death claims ( $\$ 8,244$ of which accrued in previous years). . $\$ \quad 40,91898$
On account of matured endowments
29,750 00
Net amount paid on account of claims...... .................. ................. $\$ 70,66898$
Cash paid to annuitants............................................................. . 6644
Amount paid for surrendered policies ............ ............................... 42,961 96
Total net amount paid to policy-holders in Canada...... 113,79738
Cash paid for commissions........ ......... ........................................ 19,048 72
Amount paid for licenses, taxes, \&e ..................... .................. ..... 1,059 30
Surgeon's fees............... ...................................... ...................... 71300
Exchange....... ......................................................... ............... . 13564
Total expenditure in Canada........ ...... ........ ............. 8 134,754 04

## MISCELLANEOUS.

Number of new policies reported during the year as taken in
Canada...... ........ ................................................ 153
Amount of said policies................. .............................................. \$ 562,925 00
Number of policies become claims in Canada during the year ...... 55
Amount of said claims............. ...... ................ ...... ..... ... ..........
71,249 00
Number of policies in force at date .. .......................................2,733
Total net amount in force at 31st December, 1897........ . 5,213,994 00

[^70]
## Department of Finance-Insurance Branch.

## TRAVELERS-Continued.

Number anc amount of policies terminated during the year in Canada:-

|  | No. | Amount. |  |
| :---: | :---: | :---: | :---: |
| 1. By death ..... ... ...... ..... ..... ........... ... ... ............ | 29 | \$ | 40,499 ט0 |
| $2 . \mathrm{By}$ maturity. | 26 |  | 30,750 00 |
| 3. Ry expiry... | 18 |  | 23,000 00 |
| 4. By surrender $\qquad$ $\qquad$ <br> (For which carh has been paid $\$ 42,961.96$.) | 71 |  | 131,321 00 |
| 5. By surrender $\$ 27,150$. <br> (For which paid up policiee have been granted to amount of $\$ \mathbf{5}, 245$.) |  |  |  |
| Difference of amounts carried out.............. ...... ........ |  |  | 21,905 00 |
| 6. By lapse.. | 84 |  | 334,564 00 |
| Total. | 228 | 8 | 582,039 00 |


details of polioles issued since 31st marot, 1878.


Number of lives insured.-No return.

## General Busingsb Statement for the Year ending 31bt Droember, 1897.

Life Department.
INCOME DURING THE TEAR 1897.
Cash received for premiums, less reinsurance..................... .......... $\mathbf{\$ 2 , 4 6 3 , 4 8 8} 50$
Cash received from interest............................................... ......... 733,977 97
Cash reccived for rents ................................................................ 86,111 1
Total income......... ....... ............... .............. .......... $\$ 3,283,577$. 63
disbursements during the year 1897.


## TRAVELERS-Concluded.

## disbursements during the year-Concluded.

| Salaries and ullowances to managers and agen | 45,400 31 |
| :---: | :---: |
| Medical examiners' fees. | 20,948 90 |
| Salaries of officers and office employees. | 65.10557 |
| Taxes, licenses and insurance department fees | 62,298 32 |
| Rent | 17,381 74 |
| All other expenditure | 284,591 35 |
| Total disbursements | ,046,145 91 |


| As8ets. |  |
| :---: | :---: |
| Book value of real estate, exclusive of all encumbrances... ...... . ... \$ | 1,841,527 59 |
| Loans on mortgaged real estate | 5,906,610 72 |
| Loans secured by pledge of bonds, stocks or other collaterals......... | 945,400 94 |
| Loans to policy-holders on the company's policies assigned as collaterals |  |
| Book value of bonds and stocks owned | 7,247.650 71 |
| Cash on hand and in banks. | 1,097,545 02 |
| Total net or ledger assets....................................... $\$ 18,145,32549$ |  |
| OTHER ASSETS. |  |
| Interest accrued but not yet due | 192,672 29 |
| Market value of real estate over book value....... ........................ | 152,937 72 |
| Net amount of uncollected and deferred premiums............ .... ..... | 528,438 94 |
| Market value of bonds and stocks over book value | 7,538 30 |
| Total assets as per books of the company ................ 8 | 9.026,912 74 |

## Liabilitiks.

Net reinsurance reserve (Actuaries' Table of Mortality, 4 per cent). \$16,650,062 00
Present value of amounts not yet due on matured instalment policies. $\quad 426,28800$
Total policy claims .... .................. .......................... .............. 77,627 40
Premiums paid in advance............... ... ............................. ..... 25,33058
Salaries, rents, etc................ ................................................... 25,000 00
Total liabilities.................................. ................... $17,204,30798$
Gross surplus on policy-holders' account. ...... ............ ........ ...... 8 1,822,604 76

EXHIBIT OF POLICIES.
Life.
Number of new policies issued during the year......... ......... 5,193
Amount of said policies........................... ................................
Number of policies terminated during the year................... 4, 4, 321
Amount of said policies.................... .................................... 12,885,526 00
Number of policies in force at date................................... 34,440
Amount of said policies
91,882,210 00

## Department of Finance-Insurance Branch.

## THE UNION MUTUAL LIFE INSURANCE COMPANY.



[^71]
## UNION MUTUAL LIFE-Continued.

liabilities in canada.
(Under policies issued previous to 31st March, 1878.)
*Amount estimated to cover the net reserve on all outstanding policies in Canada ..... 286,50000
Claims for death losses-unadjusted but not resisted ( $\$ 500$ accrued prior to 1897......................... ............................... \& 13,185 48
Claims for matured endowments-due and unpaid $\$ 2,720.94$ of which accrued prior to 1897). ..... 2,803 71
Total ..... 15,989 19
Dividends ar bonuses to Canadian policy-holders due and unpaid ..... 8363
Agents' Ledger balances (credit)
Agents' Ledger balances (credit) ..... 6914 ..... 6914
Total net liabilities in respect of said policies in Canada. \$ ..... 302,641 96
(Under policies issued subsequent to 31st March, 1878.)
*Amount estinated to cover the net reserve on all outstanding policies in
Canada.. ...................................................... 527,20000
Deduct reserve on policies reinsured in other licensed companies in Canada.. 49000
Net reinsurance reserve ..... 526,710 00
Claims for death losses:-
5,089 00
Total claims for death losses. ..... 6,394 00
Claims for matared endowment due and unpaid (accrued prior to 1897) ..... 13690
Dividends or bonusen to Canadian policy-holders-due and unpaid ..... 19869
Premiums paid in advance. ..... 18648
Total net liabilities in respect of said policies in Canada. \$ 533,626 07
Total liabilities in Canada. ..... 836,268 03
INCOME IN CANADA.
Gross cash received for premiums during the year on life policies in Cansda. 8 114,024 83 Premium obligations and policy loans taken during the year in part payment of premiums in Canada........................... ..................... 10,20897
Premiums paid by dividends............................................................ 33
Total......... . . ......: ............................. \& 129,44813
Deduct amount paid for premiums on policies reinsured in other licensed companies in Canada. ..... 23399
Total net premium income in Canada ..... 129,21414
Interest or dividends on stock ..... 20,35178
All other income (interest on premium notes, discount on endowments, \&c.). ..... 68024
Total income in Canada ..... 8 150,246 16

[^72]
## Department of Finance-Insurance Branch.

## UNION MUTUAL LIFE—Continued.

| EXPENDITURE IN CANADA. |  |
| :---: | :---: |
| Cash paid for death losses (of which $\$ 1,429.00$ accrued previous to 1897 )......\$ 44,200 95 <br> Premium obligation used in payment of same. $\qquad$ |  |
|  |  |
| Total .......... .................... ...................................... 8 | 44,642 95 |
| Cash paid for matured and discounted endowments. . . . . . . . . . . . . . . . . $\$ 3$ \% 35,575 |  |
| Premium obligations used in payment of same....... . . . . . . . . . . . . . . . 82400 |  |
| Total. | 36,399 26 |
| Total death claims and matured and discounted endowments. | 81,042 21 |
| Cash paid for matured instalment policios | 5316 |
| Cash paid for surrendered policies | 5,672 96 |
| Premium obligations voided by laps | 94712 |
| Cash dividends paid to Canadian policy-holders......... .... ................ | 16977 |
| Cash dividends applied in payment of premiums in Canada | 5,082 94 |
| Premium obligations used in payment of dividends to policy-holders... | 12400 |
| Total paid to policy-holders in Canada. ....... ...... ....... \$ | 93,092 16 |
| Commissions, salaries and other expenses of officials in Cacada.......... | 26,674 60 |
| Taxes, licenses, fees or fines in Canada. | 1,869 85 |
| Miscellaneous payments, viz.:- |  |
| Rent, $\$ 725.25$; advertising, $\$ 332.70$; printing. \&c., $\$ 129.25$; exchange, \&c., 8345.23 ; medical fees, $\$ 1,975.00$; furniture and fixtures, 8511.11 ; sundry expenses, $\$ 310.59$ | 4,329 13 |
| Total expenditure in Canada. ........... .. . ................. 8 125,965 74 |  |
| PREMIUM NOTE ACCOUNT. |  |
| Premium obligations on hand at commencement of year.................. $\$ 6,65100$ Premium obligations received during the year.. |  |
| Total. ........... ..... ..... ..... ...... . . . . . . . . . . . . . . . . . . . . . . . . $\$$ | 6,758 00 |
| Deductions during the year, viz. |  |
| $\begin{array}{cc}\begin{array}{c}\text { Amount of obligations used in payment of claims.................... } \$ 1,26600 \\ \text { do } \\ \text { used in payment of dividends to policy-holders... }\end{array} & 12400\end{array}$ |  |
| Total deductions | 1,390 00 |
| Balance-note assets at end of year . .......................... 8 | 5,368 00 |
| MIBOELLANEOUS. |  |
| Number of new policies reported during the year as taken in <br> Canada............................... ............ ......................... 450 |  |
| Amount of said policies ............ ...... ......................... ............... 8 841,718 00 |  |
| Number of policies become claims in Canada during the year... 70 |  |
| Amount of said claims ............. ......... .. ....... ............................ 100,726 59 |  |
| Number of policies in force in Canada at date..... ................. 2,989 |  |
|  |  |
|  |  |
| Total <br>  |  |
|  |  |
| Net amount in force at 318t December, 1897................................... 4, 759,974 18 |  |

## UNION MUTUAL LIFE-Continued.

Number and amount of policies terminated during the year in Canada :-

|  | No. |  | Amount. |
| :---: | :---: | :---: | :---: |
| 1. By death (including bonus additions, \$892.40) | 34 | \$ | 64,310 40 |
| 2. By maturity and discount (including bonus additions, $\$ 1,500.80) \text {. ........ ....... ......................................... }$ | 36 |  | 36,416 19 |
| 3. By expiry... ....... .......... . .... . . .... .1............. | 72 |  | 124,000 00 |
| 4. By surrender (including bonus additions, $\$ 1,870.78$ )...... <br> (For which cash value has been paid, $\$ 3,686.13$.) | 9 |  | 11,026 78 |
| 5. By surrender, $\$ 15,000$. <br> (For which paid up policies have been granted to amount of $\$ 3,7 \nless 9$.) |  |  |  |
| Difference of amounts carried out ............................ |  |  | 11,271 00 |
| 6. By lapse ..................................... | 201 |  | 268,140 00 |
| Total (including bonus additions, $\$ 4,263.98$ ) | 352 | \$ | 515,164 37 |

No.
Policies in force at beginning of year (including bonus ad- ditions, \$74,571.23) ..... 2,888
Policies issued during the yoar. ..... 503
Bonuses added during the year$\$ 4,637,38423$40,667 00
Policies terminated as above and by change to paid-up policies (including bonus additions, $\$ 4,263.98$ ) ..... 35213,694 13
Policies decreased
Policies not taken518,893 3715,921 61
Mortuary dividend79,426 00
Policies in force at date of statement (including bonus additions, $\$ 81,471.18$ ) ..... 2,989

4,774,974 18

Details of Policies issued since 31st March, 1878.
Amount.
Policies in force at beginning of year in Canada (including bonus additions, $\$ 63,811.19$ ) ..... ,401\$3,851,13t 19
Policies issued during the year
Policies issued during the year
Bonuses added during the year ..... 740,667 00 ..... 12,662 16
Policies terminated as above and by change to paid-up policies (including bonus additions, $\$ 3,272.06$ ) ..... 313
Policies not taken444,460 28Policies decreased79,426 0010,696 78
Mortuary dividend ..... 2,530 20
Policies in force at date of statement (including bonus additions, $\$ 70,671.09$ ) 2,541
4,067,352 09

## Department of Finance-Insurance Branch.

## UNION MUTUAL LIFE-Continued.

General Bubiness Statement for the Year ending 31bt Degember, 1897. INCOME.
Total premium income ..... \$1,182,965 15
Cash received for interest and dividends ..... 296,580 79
Cash received for rents ..... 21,793 65
Profit on sale or maturity of securities ..... 24,290 57
Total income ..... \$1.525,630 16
DISBURSEMENTS.
Total amount paid for losses and matured and discounted endowments. $\$$ 697,828 11Cash paid to annuitants48833
Cash paid for surrendered policies ..... 42,840 69
Premium and collateral loan notes voided by lapse ..... 19,932 48
Surrender values applied in payment of running premiums ..... 5,566 96
Surrender values applied to purchase paid-up insurance and annuities. ..... 29,408 41
Cash dividends paid to policy-holders, $85,839.44$; same applied in pay- ment of running premiums, $\$ 10,333.55$; applied to purchase paid- up additions and annuities, $\$ 20,678.87$ ..... 36,851 86
Commission to agents ..... 177,380 16
Salaries and allowances to managers and agents ..... $47,986 \quad 09$
Medical examiners' fees ..... 26,562 38
Salaries of officers and office employees ..... 59,927 13
Taxes, licenses and insurance department fees ..... 35,198 77
Rent ..... 17,673 75
Commuting commissions ..... 3,643 06
General expenses ..... 65,887 56
Total disbursements ..... $\$ 1,317,67574$
ABSETS
Value of real estate, exclusive of all encumbrances ..... \& 813,536 83
Loans on bonds and mortgages (first liens) on real estate ..... $1,399,20098$
Loans secured by pledge of bonds, stocks or other collaterals ..... 716,652 73
Cash loans on company's policies assigned as collaterals ..... 16,325 00
Premium notes, loans or liens on policies in force ..... 206,714 29
Buok value of bonds and stocks owned ..... 3,639,300 53
Cash on hand and in banks. ..... 35,735 41
Bills receivable ..... 17,629 13
Agents' debit balances (net) ..... 7,56681
Cash in transit (since received) ..... 7,729 64
Total net or ledger assets. $\$ 6,860,39135$
OTHER ASSETS.
Interest due and accrued ..... 71,803 28
Rents accrued ..... 2,138 61
Market value of bonds and stocks over book value ..... 116,654 86
Forborne premiums to be deducted in settlement of policy claims ..... 92560
Net amount of uncollected and deferred premiums ..... 184,642 05
Total assets ..... 87,236,555 75
Less items not admitted ..... 23,340 56
Total assets, less items not admitted ..... $\$ 7,213,21519$
61 Victoria. Sessional Papers (No. 4.) ..... A. 1898
UNION MUTUAL LIFE-Concluded.
LIABILITIES.
Net reinsurance reserve, Actuaries Table of Mortality, 4 per cent interest\$6,566,631 00
Present value of amounts not yet due on matured Instalment Policies. ..... 9,123 07
Total policy claims ..... 106,550 50
Premiums paid in advance ..... 1,512 27
Unpaid dividends due to policy-holders ..... 3,179 82
Sundry ..... 1,238 00
Total liabilities ..... \$6,688,234 66
Gross surplus on policy-holders' account. ..... $\$ 548,3 \geqslant 109$
EXHIBIT OF POLICIES
Number of new policies issued during the year ..... 5,920
Amount of said policies. ..... $\$ 8,125,901 \quad 00$
Number of policies terminated ..... $7,329,4+481$
Number of policies in force ..... 4,449
Amount of said policies ..... $39,943,37507$

## Department of Finance-Insurance Branch.

## THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

# Statement for the Year ending 31st December, 1897. 

President-Geo. H. Burford.
Secretary-C. P. Fraleige.
Attorney and Chief Agent in Canada-
Lewis A. Strwart.

Principal Office-<br>261-263 Broadway, New York City.<br>Head Office in Canada-Toronto, Ont. (Incorporated, February, 1850. License issued in Canada, 8th August, 1873.)

CAPITAL.
Amount of capital authorized, subscribed for and paid up in cash....... $\$ 440,00000$

## ABSETS IN OANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals and premium obligations on Canadian policies in force
Stocks and bonds, in deposit with the Receiver General, viz. :-
Par Value. Market Value.

| United States 4 per cent registered bonds. | \$ | 40,000 00 | \$ | 45,000 00 |
| :---: | :---: | :---: | :---: | :---: |
| District of Columbia 3.65 registered bonds. |  | 60,000 00 |  | 68,700 00 |
| Province of New Brunswick debentures. |  | 20,000 00 |  | 21,200 00 |
| City of Quebec 4 per cent coupon bonds. |  | 25,000 00 |  | 26,000 00 |
| Total. |  | 145,000 00 | \$ | 160,900 00 |

Total value of stocks and bonds carried out at market value...... ........ $160,900 \quad 00$
Interest accrued on policy loans.
1,63016

Not outstanding and deferred premiums
8.51751

Total assets in Canada. .................. . ...... ..... ........... \& 179,414 23

## LIABILITIEB IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies
in Canada...................................................................... 170,82709
Claims for death losses, unadjusted, but not resisted........... ............. $5,000 \quad 00$
Total liabilities in Canada ............................ ............. \$ 175,827 09

[^73]
## UNITED STATES LIFE—Continued.

## INCOME IN CANADA.

| Amount of premiums received in cash during the year on life policies in Canada.. | 43,477 45 |
| :---: | :---: |
| Amount received for interest on bonds ................ .... ............. | 1,800 00 |
| Interest on policy loans | 36896 |
| Total income in Canada during the year.... .......... $\$$ | 45,646 41 |
| expenditure in canada. |  |
|  |  |
| Amount paid during the year on account of death claims and matured endowments in Canada ( $\$ 6,000$ of which accrued in previous years) $\$$ | 28,500 00 |
| Cash paid for surrendered policies | 27500 |
| Total net amount paid to policy-holders in Canada... $\$$ | 28,775 00 |
| Cash paid for salaries, commissions and other expenses of officials in Canada. |  |
| Cash paid for licenses, taxes, fees or fines in Canada..... ....... ........ | 1,136 85 |
| Miscellaneous payments, viz.:-Exchange, express, \&c., \$225.92; rents, $\$ 725$; miscellaneous, $\$ 1,062.06 \ldots$ | 2,012 98 |
| Total expenditure.............................. ........... $\$$ | 40,860 95 |

## MISOELLANEOUS.



Number and amount of policies terminated during the year in Canada :-

| 1. By death................. ........ ..................................... | $\begin{aligned} & \text { No. } \\ & 12 \$ \end{aligned}$ | Amount. $25,000 \quad 00$ |
| :---: | :---: | :---: |
| 2. By maturity .... ................ ........ ............................. | 1 | 2,500 00 |
| 3. By surrender (for which cash value has been paid, \$275) | 1 | 2,000 00 |
| 4. By surrender $\$ 7,000$ (for which paid up policies have been granted to amount of $\$ 2,760$ ). <br> Difference of amounts carried out............. .............. |  | 4,240 00 |
| 5. By lapse (by forfeiture). | 118 | 187,260 00 |
| Total | 132 | 221,000 00 |
|  | No. | Amount. |
| Policies in force at beginning of year in Canada. | 812 | 1,427,680 00 |
| Policies issued revived, etc., during the Jear in Canada.............. | 180 | 353,260 00 |
| Policies terminated as above. | 132 | 221,000 00 |
| Policies not taken . . . . . . . . .................................... ........... . . . . | 20 | 69,000 00 |
| Reduction to bring face value of instalment policies to commuted |  |  |
| value....... |  | 31,009 00 |
| Policies in force in Canada at date of statement | 840 | 1,459,931 00 |

Number of insured lives-No return.

# Department of Finance-Insurance Branch. 

UNITED STATES LIFE—Continued.
General Business Statemenf for the Year ending 31st Degember, 1897. INCOME DURING THE TEAR.
Total premium income ..... \$1,125,847 42
Received for interest and dividends. ..... 331,16s 96
Received for rent ..... 12,800 34
Profit on sales of securities ..... 5901
Total income. $\$ 1,469,87573$
DISBURSEMENTS DURING THE YEAR.
Total amount paid for losses and matured endowments ..... \$ 637,054 16
Cash paid to annuitants ..... 3,307 89
Premium notes voided by lapse ..... 20,138 15
Cash dividends paid policy-holders ..... 70,296 59
Surrender values paid in cash ..... 92,482 24
Surrender values applied to pay running premiums. ..... 28550
Surrender values applied to purchase paid up insurance and annuities. ..... 77,314 27
Cash paid stockholders for interest ..... 30,800 00
Cash paid for salaries and allowances to managers and agents. ..... 75,811 47
Cash paid commissions to agents ..... 150,278 55
Medical examiners' fees. ..... 16,858 10
Salaries of officers and office employees ..... 60,835 03
Taxes, licenses and fees ..... 21,028 48
Rent ..... 24,682 24
General expenses ..... 86,230 21
Losses on sales of securities ..... 3,332 33
Total disbursements. $\$ 1,370,73511$
A8sets.
Cost value of real estate unencumbered ..... $8435.87 \div 28$
Loans on bonds and mortgages (first liens) on real estate ..... 4,654,808 80
Loans secured by pledge of bonds, stocks or other marketable collaterals ..... 9,345 58
Loans made in cash to policy-holders on the company's policies assigned as collaterals ..... 404,856 59
Cost value of bonds and stocks owned ..... 1,603,409 81
Cash on hand and in banks ..... 61,04124
Bills receivable ..... 4,390 00
Agents' balances. ..... 21,546 67
Total net or ledger assets \$7,195,250 97
OTHER ASSETS.
Interest due and accrued ..... 86,252 14
Market value of real estate over cost ..... 52,327 72
Market value of stocks and bonds over cost ..... 98.99152
Net amount of uncollected and deferred premiums ..... 190,278 19
Total assets ..... \$7,623,100 54

## UNITED STATES LIFE-Concluded.

## liabilities.

*Net reinsurance reserve ..... \$6,803,089 00Total unsettled claims.85,98533
Premiums paid in advance ..... 3,833 94
Liability on policies cancelled, upon which a surrender value may be demanded ..... 3,430 50
Other liabilities. ..... 4,254 29
Total liabilities \$6,900,593 06
Gross divisible surpius ..... 282,507 48
EXHIBIT OF POLICIES.
Number of new policies issued during the year. ..... 2,834
A mount of said policies ..... 2,835
Number of policies terminated during the year. .....  6,977,892 00
Amount of said policies......... .... ..... 17,736
Amount of said policies. ..... $87,998,35300$

[^74]
## STATEMENTS

of

# ACCIDENT, GUARANTEE, PLATE GLASS 

STEAM BOILER

INSURANCE COMPANIES

## Department of Finance-Insurance Branch.

## LIST OF COMPANIES

## BY WHICH THE BUSINESS OF ACCIDENT, GUARANTEE, PLATE GLASS, STEAM BOILER AND OTHER INSURANCE WAS TRANS. ACTED IN THE DOMINION, DURING THE YEAR ENDING 31st DECEMBER, 1897.

ACCIDENT.
The Canada Accident Assurance Company. The Canadian Railway Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited).
The London Guarantee and Accident Company (Limited).
The Manufacturers' Guarantee and Accident Insurance Company.
The Norwich aud 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 INSURANOE.
The Canada Accident Assurance Company. Corneille \& Sharpe (Metropolitan Plate Glass Insurance Company). The Dominion Plate Glass Insurance Company. The Lloyds Plate Glass Insurance Company. Boivin, Wilson and Company.
steam boiler insurance.
The Boiler Inspection aud Insurance Company of Canada (formerly the Canadian Steam Users' Insurance Association).

BURGLARY GUARANTEE.
The Dominion Burglary Guarantee Company (Limited).
SICKNESS INBURANOE.
The Ocean Accident and Guarantee Corporation (Limited).
INLAND TRANBIT INBURANCE.
The British and Foreign Marine Insurance Co. The Marine Insurance Company (Limited).

## Department of Finance-Insurance Branch.

## THE CANADA ACCIDENT ASSURANCE COMPANY.

Statement for the Year ending 31st Degember, 1897.

(For List of Shareholders, see Appendix.)


## LIABILITIES.

(1.) Liabilities in Canada.

For Accident Losses.

Total net amount of unsettled claims for accident losses. $8 \quad 10,55868$
61 Victoria. Sessional Papers (No. 4.) A. 1898
THE CANADA ACCIDENT—Continued.
For Plate Glass Losses.
Net amount of losses reported or supposed but not claimed. ..... 8 ..... 46939
Total net amount of unsettled claims for plate glass losses. $\$$ ..... 46939
Reserve of unearned preminms for all outstanding accident risks ..... 12,376 55
Reserve of unearned premiums for all outstanding plate glass risks... ..... 9,534 92
Due and accrued for miscellaneous expenses ..... 26467
Total liabilities in Canada .....  $\$$ ..... 33,20421
(2.) Liabilities in other Countries.
Net amount of accident losses claimed but not adjusted ..... $8 \quad 40000$
Total net amount of accident losses unsettled ..... $\$ 40000$
Total liabilities in other countries ..... $\$ 40000$
Total amount of liabilities in all countries (except capital stock) ..... \$ 33,604 21
Surplus on policy holders' account ..... $\$ 48,39574$
INCOME.

|  | In Canada. |
| :---: | :---: |
| WIL Gross cash received for premiums. . . . . . . . . . . . . . . | \$ 32,581 38 |
| Deduct reinsurance, rebate, abatement and return premium | 2,300 40 |
| Net cash received for said premiums | \$ 30,280 98 |
| Plate Glass Risks- |  |
| Gross cash received for premiums. | \$ 7,318 61 |
| Deduct reinsurance, rebate, \&c . . | 34206 |
| Net cash received for said premiums | \$ 6,976 55 |

Total net cash received for premiums.\$ 37,257 53
Received for interest.2,701 80
Total income \$ 39,959 33
EXPENDITURE.

|  | In Canada. | In other Countries. |  |
| :---: | :---: | :---: | :---: |
| Accident Risks- Countries. |  |  |  |
| Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $\$ 8,741.31$ ). | 8 8,562 79 | \$ | 81250 |
| Net amount paid during the year for the said losses. | 8,562 79 | \$ | 81250 |
| Amount paid for losses occurring during the year.. | 8,979 65 |  |  |
| Deduct reinsurance.. | 80408 |  |  |
| Net amount paid during the year for said losses.......... \$ | 8,175 57 |  |  |
| Total net amount paid during the year for |  |  |  |

## 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 state-ment at \$171.11)................. ........... ......... $\$$- 14813
Amount paid for losses occurring during the year. ..... 3,145 90
Total net amount paid during the year for plate glass losses ..... \$ 3,294 03
Total net amount paid during the year for accident and plate glass losses. ..... 20,844 89
Paid or allowed for commission or brokerage ..... 9,122 45
Salaries, fees and all other charges of officials ..... 6,639 10
Paid for taxes ..... 1,429 58Miscellaneous payments, viz.:-Printing and stationery, $\$ 390.26$; ad-vertising, $\$ 465.85$; elevator inspection, $\$ 62.50$; rent, $\$ 600$; medicalfees, $\$ 10$; postage, etc., $\$ 628.06$; general expenses, $\$ 878.54$....... 3,03521
Total expenditure \$ 41,071 23
CASH ACCOUNT.
1896.Dr.
Dec. 31. To balance on hand and in banks ..... \$ 6,617 28
1897.
Dec. 31. To income as above ..... 39,959 33
Received from realization of investments ..... 10,000 00
Received from other sources. ..... 29455
$\$$ 56,87116
1897. ..... Cr.
Dec. 31. By Expenditure as above .....  41,071 23
Investments ..... 10,516 00
Sundry payments ..... 30825
Balance in hand and in bank ..... 4,975 68
56,871 16
THE CANADA ACCIDENT-Concluded.
risks and premidms.

|  | In Canada. |  |  | In other Countries. |  |  | Total in all Counthies. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. | Amount. | Premiums thereon. | No. | Amount. | Premiums thereon. | No. | Amount. | Premiums thereon. |
| Accident Risks. |  | \$ | \$ cts. |  | \$ | \$ cts. |  | \$ | \$ cts. |
| Gross policies in force at date of last statement . . Taken during the year-new and renewed | $\begin{aligned} & 1,983 \\ & 2,195 \end{aligned}$ | $\begin{array}{r} 5,398,162 \\ 6,462,566 \end{array}$ | $\begin{aligned} & 29,11365 \\ & 32,85915 \end{aligned}$ | 175 | 803,000 | 3,365 84 | $\left.\begin{array}{\|c\|} 2.158 \\ 2,195 \end{array} \right\rvert\,$ | $\begin{aligned} & 6,201,162 \\ & 6,462,566 \end{aligned}$ | $\begin{array}{r} 32,47949 \\ 32,85915 \end{array}$ |
| Total. | 4,178 | 11,860,728 | 61,972 80 | 175 | 803,000 | 3,365 84 | 4,353 | 12,663,728 | 65,338 64 |
| Deduct terminated. | 2,164 | 6,578,662 | 35,686 23 | 175 | 803,000 | 3,365 84 | 2,339 | 7,381,662 | 39,052 07 |
| $\stackrel{A}{ }$ Gross in force at end of year $\infty$ Deduct reinsured. | 2,014 | $\begin{gathered} 5,282,066 \\ 359,250 \end{gathered}$ | $\begin{array}{r} 26,28657 \\ 1,533 \times 46 \end{array}$ | $\cdots$ |  |  | 2,014 | $\begin{array}{r} 5,232,066 \\ 359,250 \end{array}$ | $\begin{array}{r} 26,28657 \\ 1,533 \\ 46 \end{array}$ |
| Net in force at 31st December, 1897 | 2,014 | 4,922,816 | 24,753 11 | $\ldots$ | ... ....... |  | 2,014 | 4,922,816 | 24,753 11 |
| Plate Gilass Risks. |  |  |  |  |  |  |  |  |  |
| Gross policies in force at date of last statement. Taken during the year. $\qquad$ | 1,249 | . ....... | $\begin{array}{r} 17,59671 \\ 7,29964 \end{array}$ |  |  |  | 1,249 | .. ... | $\begin{array}{r} 17,596 \\ 7,299 \\ 71 \\ 64 \end{array}$ |
| Total |  |  | 24,896 35 | $\cdots$ |  |  |  |  | 24,896 35 |
| Deduct terminated. |  |  | 6.71997 |  |  |  |  |  | 6,719 97 |
| Gross and net in force at 31st December, 1897.. | 1,278 |  | 18,176 38 |  |  |  | 1,278 |  | 18,176 38 |

[^75]
## Department of Finance-Insurance Branch.

## THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

## Statement for the Year ending 31st December, 1897.

President-J. W. McRac.
Chief Agent-A. A. Henderson.
Secretary-J. P. Dickson. Head Office-Ottawa, Ont.(Incorporaté, July 23, 1894, by 57-58 Vic., cap. 118. Commenced business
in Canada, 27 th August, 1895.) capital.
Amount of capital authorized. ..... \& 500,00000
do subscribed for ..... 174,80000
do paid up in cash ..... 34,960 00
(For List of Shareholders, see Appendix.)


## THE CANADIAN RAILWAY ACCiDENT-Concluded.

## EXPENDITURE.



## CASH ACCOUNT.

| 1896. | 1897. |  |  |
| :---: | :---: | :---: | :---: |
| Dec. 21 'To balance in hand and in banks. $\$ 12,80568$ Dec. 31 By expenditure as above .. . . . . $\$ 39,56001$ |  |  |  |
| 1897. |  |  |  |
| Dec. 3 | 39,015 30 | at this date. | 12,260 97 |
|  | \$51,820 98 | . 8 | \$51,820 98 |

## RISKS AND PREMIUMS.

|  | In Canada. |  |  | In Other Countrims. |  |  | Total in all Colnqries. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. | Amount. | Premiums | No. | Amount. | Premiums | No. | Amount. | Premiums |
| Policies in force gross atdate of last statement. | 2,4583,363 | \$ | \$ cts. |  | \$ | \$ cts. |  | \$ | \$ cts. |
|  |  | $\begin{aligned} & 3,600,050 \\ & 6,00,400 \end{aligned}$ | 31,055 31 | 37 | 67,000 | 27950 | 2,495 | 3,667,050 | 31,334 81 |
| Taken during the year-new.. |  |  |  | 7 | 125,500 | 54100 | 3,440 | 6,125,900 | 44,555 93 |
| Total <br> Deduct terminated (includ'g renewed) | $\begin{aligned} & 5,821 \\ & 2,710 \end{aligned}$ | $\begin{aligned} & 9,600,450 \\ & 4,016,150 \end{aligned}$ | $\begin{aligned} & 75,070 \quad 24 \\ & 33,870 \end{aligned}$ | $\begin{array}{r} 114 \\ 49 \end{array}$ | $\begin{array}{r} 192,500 \\ 89,000 \end{array}$ | $\begin{aligned} & 82050 \\ & 37200 \end{aligned}$ | $\begin{aligned} & 5,935 \\ & 2,759 \end{aligned}$ | 9,792,950$4,105,150$ | $\begin{aligned} & 75,89074 \\ & 34,242 \quad 25 \end{aligned}$ |
|  |  |  |  |  |  |  |  |  |  |
| Gross in force atend of year | 3,111 | 5,584,300 | 41,199 99, | 65 | 103,500 | 44850 | 3,176 | 5.687,800 | 41,648 49 |
| Deduct reinsured. | 10 | 38,000 | $2: 234$ | $1)$ | 5,000 | 2000 | 11 | 43,000 | 24234 |
| Gross and net in force at 31st Dec., 1897. | 3,101 | 5,546,300 | 40,977 65 | 64 | 98,500 | 42850 | 3,165 | 5,644,800 | 41,406 15 |

Total number of policies in force at date.................. ................3,165
Total net amount....... ................ . ... ................. ......................85,644,800 00
Total premiums...... .............. ..................... ........... ..... ..... ..... 41,406 15

## Department of F'inance-Insurance Branch.

## THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Statement for the Year ending 31st Deoember, 1897.
President-Lord Claud 乌amilton. | Secretary-S. Stanley Brown.
Chief Agent in Canada-F. Stancliffe.
Principal Office-London, England. | Head Office in Canada-Montreal.(Incorporated 25th October, 1880. Licensed for Accident and Guaranteebusiuess in Canada, 24th October, 18.14, and commenced such business in 1895.)
capital.
Amount of joint stock capital ..... £ $1,000,000$
Amount subscribed for ..... 150,000

Amount paid up in cash ..... | $\quad 150,000$ |
| :--- |

ABSETS IN CANADI.
Stocks and bonds in deposit with the Receiver General, viz. :-

|  | Par value. |  |
| :---: | :---: | :---: |
| Canada 4 per cent reduced stock | . 8 | 39,420 00 |
| Canada 4 per cent 1910-35 stock |  | 12,896 67 |
| Province of Quebec bunds. |  | 24,333 33 |
| Total.. | . $\$$ | 76,650 00 |

Carried out at par value .....  76,650 00
Canh at head office ..... $200 \quad 00$
Cash in Bank of Montreal. ..... 7,335 61
Agentr' balances. ..... 6,8t6 41
Office furniture (say) ..... 32500
Total assets in Canada. .....  $\$ 1,377 \quad 02$
LIABILITIES IN CANADA.
For Accident Losses in Canada-Net amount of losses in Canada adjusted but not due (estimated)... .\$ 75748do do reported or supposed but not claimed(estimated)...... ............... 9,923 31
Total net amount of unsettled claims for accident losses in Canada..... 8 ..... 10,680 79
Reserve of unearned premiums upon all unexpired accident risks in Canada. ..... 11,332 34
Reserve of unearned premiums upon all unexpired guarantee risks in Canada ..... 5,785 99
Premiums paid in advance. ..... 77886
Total liabilities in Canada. ..... 28,57798

# EMPLOYERS' LIABILITY-Continued. 

## INCOME IN CANADA.



## Department of Finance-Insurance Branch.

## EMPLOYERS' LIABILITY-Concluded.

## RISKs AND PREMIUMS-Concluded.

Total number of policies in force in Canada at date... ........... ...2,402
Total net a mount in force
\$5,566,235 00
Total premiums thereon. 34,196 65

## Grneral Bubiness Sfatement for the Year ending 31st March, 1898. revenue account, 1st april, 1897, to 31st march, 1898.


balance-sheet, 31st march, 1898.

|  | £ |  |  |  | £ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Shareholders' capital- <br> 75,000 shares, $£ 10$ each $£ 750,00000$ |  |  |  | By investments-at costBank of Ireland stock. | 5,586 |  |
|  |  |  |  | Indian and colonial government |  |
| 75,000 shares £2 per share. ....... | 150,000 | 0 | 0 |  | securities. . . . ................ | 31,090 |  |
| "Special reserve" (being premium on new issue of shares). |  |  |  | Foreign government securities..... | 94,137 | 81 |
|  | 25,000 | 0 | 0 | Foreign and colonial municipal secu- rities. ... . . . | 64,097 76 |  |
| losses and commission. . . . . . . . | 96,025 18 |  | 0655 | Railway and other debentures and debenturestocks | 131,199 13 |  |
| Branch and agency balances. |  | 181371 |  |  |  |  |
| Amounts due to other companies. . Balance of Revenue account. ..... | $\begin{array}{r} 5,781 \\ 199,641 \end{array}$ |  |  | Railway and other preference and ordinary stocks. <br> Freehold and leasehold premises <br> Loans on securities. |  |  |
|  |  |  |  |  | 6,357 |  |
|  |  |  |  |  | 5,313 |  |
|  |  |  |  |  | 6,165 |  |
|  |  |  |  |  | £343,948 | 4 |
|  |  |  |  | By branch and agency balances. | 96,896 |  |
|  |  |  |  | Amounts due from other companies | 458 |  |
|  |  |  |  | Outstanding premiums.. | 11,627 |  |
|  |  |  |  | Interest, etc., accrued. . . . . . . . . . . | 4,266 |  |
|  |  |  |  | Furniture, fittings, etc. $\ldots \ldots \ldots \ldots$ \% | 1,231 | 100 |
|  |  |  |  | Cash at bankers.....£ 18,048 118 |  |  |
|  |  |  |  | In hand............ $4613 \quad 4$ | 18,095 | 50 |
|  | £476,524 | 0 | 4 |  | £476,524 | 04 |

THE LONDON GUARANTEE AND ACCIDENT COMPANY (LIMITED).<br>Statement for the Yeak ending 31st Degember, 1897.<br>Principal Office- St., London, England $\mid$ Secretary-E. G. Ladahton Anderson.<br>61 Moorgate St., London, England.<br>Head Office in Canada- $\quad$ Chief Agent in Canada-A. I. Hubbard.<br>Cor. King and Yonge Sts., Toronto.<br>(Established, A.D. 1869. Commenced business in Canada, July, 1880.)

capital.


## ASSETS IN CANADA.

Value of real estate in Canada held by company ....... ..................... $\$ 45000$ Stocks and bonds in deposit with Receiver General, viz.:-

Carried out at market value ..... 76,211 98
Cash at head office ..... 2,812 96
Cash in Bank of Hamilton, Toronto ..... 5,035 6.3
Cash in hands of ageuts in Canada ..... 13,269 96Office furniture1,000 00
Total assets in Canada ..... $\$ \quad 98.780 \quad 53$LIABILITIES IN CANADA.For Givarantee Losses in Canada.
Net amount claimed but not adjusted. ..... $\$ 11,31120$
Total net amount of guarantee losses unsettled $.811,31120$For Accident Losses in Canada.Net amount claimed but not adjusted . . . . . . . . ................................. 2,945 35do reported or supposed but not claimed $(\$ 1,248.20$ accrued in previous8,46535
Total amount of accident losses unsettled $\$ 11,41070$Total net amount of unsettled claims for losses in Canada. $\$ 22,72190$Reserve of uncarned premiums for all outstanding risks in Canada:-
Guarante $\$ 16,50530$
Accident ..... 30,689 73
Total raserve ..... 47,19503
Total liabilities in Canada ..... $8 \quad 69,91693$

# Department of Finance-Insurance Branch. 

## LONDON GUARANTEE AND ACCIDENT-Continued.

## INCOME IN CANADA.

For Guarantee Risks in Canada.

| Gross cash received for guarantee premiums . . . . . . . . . . . . . | . $\$ 32.90464$ |  |
| :---: | :---: | :---: |
| Deduct reinsurance, rebate, abatement and return premiums. | 66491 |  |
| Net cash received for said premiums | . $\$ 32,23973$ |  |
| For Accident Risks in Canada: |  |  |
| Gross cash received for accident premiums ... ........... | \$64,849 55 |  |
| Deduct reinsurance, rebate, abatement and return premiums | 76733 |  |
| Net cash received for said premiums | . $\$ 64,07522$ |  |
| Total net cash received for premiu | .... ..... \$ | 96,314 95 |
| Interest on deposit received direct in England |  | 2,822 63 |
| Interest on bank deposits........ ................... |  | 14440 |
| Total income in Canada | . $\$$ | 9:4,281 98 |

## EXPENDITURE IN CANADA.

For Guarantee Risks in Canada.

| Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $\$ 3,058.55$ ) | \$4,232 80 |  |
| :---: | :---: | :---: |
| Deduct recoveries and reinsurance | 30900 |  |
| Net amount paid during the year for said losses. Amount paid for losses occurring during the year | \$4,34978 | \$ 3,923 |
| Deduct recoveries | 1,515 92 |  |
| Net amount paid during the year for said losses |  | 2,833 |
| Total net amount paid during the year for guarantee losses |  | \$ 6,757 |

## For Accident Risks in Canada.

Amount paid during the year for accident losses occurring in previous years (which losses were estimated in the last statement at $\$ 10,125.88$ ).......... $\$$ 9,362 00

$$
\text { Total amount paid for accident losses occurring during the year. . . . . . . . ..... } 20,65763
$$

Total net amount paid during the year for accident losses. . . . . . . . . . . $\$ 30,01963$
Total net amount paid during the jear for guarantee and accident lossesPaid for commission or brukerage in Canada209998
Paid for salaries, fees and other charges of officials in Canada ..... 11,269461,712 30
Miscellaneous payments, viz.:-Law costs, $\$ 592.36$; medical feer, $\$ 121.00$; printing and stationery, $\$ 1,752.49$; travelling expenses, $\$ 2,126.82$; postagen and telegrams, $\$ 1,064.14$; rent, $\$ 1,650.67$; agency charges, $\$ 227.33$; elevator inspection, $\$ 6.00$; sundry ex- penses, $\$ 1,339.56$; advertising, $\$ 321.50$. ..... 9,201 87
Total expenditure in Canada ..... $79,260 \quad 90$

## LONDON GUARANTEE AND ACCIDENT—Continued.

| Guarantee Risks in Canada. No. | Amount. | Premiums. |
| :---: | :---: | :---: |
| Gross policies in force at date of last statement . . . . . 4,667 | \$ 5,084,400 | \$ 30,097 33 |
| Taken during the year-new..................... 1,551 | 1,673,564 | 8,379 80 |
| do do renewed................ ... 2,770 | 4,671,655 | 25,292 22 |
| Total............ ..................... . 8,988 | \$ 11,429,619 | \$ 63,769 35 |
| Deduct terminated.. ... ....................... . 4,931 | 5,306,090 | 30,758 74 |
| Gross and net in force at 31st Dec., 1897.. 4,057 | \$ 6,123,529 | \$ 33,010 61 |
| Accident Risks in Canada. <br> Gross policies in force at date of last statement . . . . . . 5,853 | \$ 17,239,014 | \$ 66,895 18 |
| Taken during the year-new........................ $\stackrel{\text {, }}{2}$,328 | 5,938,450 | 27,10509 |
| do do renewed.................. 2,928 | 9,400,216 | 35,000 92 |
| Total. . . . . . . . . . . . . . . . . . . . . . . . . . . 11,109 | \$ 32,577,680 | \$ 129,001 19 |
| Deduct terminated.................................. . 5,897 | 17,373,014 | 67,601 73 |
| Gross in force at end of year.......... 5,212 | \$ 15,204,666 | \$ 61,399 46 |
| Deduct reinsured............................... ... . | 5,000 | 2000 |
| Net in force at 31st Dec., 1897.... . . . . 5,211 | \$ 15,199,666 | \$ 61,379 46 |
| Total number of policies in force in Canada at date............. ....9,268 |  |  |
| Total net amount in force.... . ..... ........................................... \$21,323,195 00 |  |  |
| Total premiums thereon |  |  |

## General Business Statement fob the Year ending 31st Deqember, 1897.

The net income from premiums, after deducting reassurances, was $£ 201,76219$.
The balance of claims account, including reserve for claims then under investigation, was $£ 98,6575 \mathrm{~s} .10 \mathrm{~d}$.

The directors recommend the transfer of $£ 3,000$ to the reserve fund, which will then amount to $£ 100,000$, and the payment of a dividend (1) on the preference shares, after the rate of 5 per cent per annum, for the half-year ending 31st December, 1897; (2) on the ordinary shares of six shillinge per share, making with the interim dividend paid in September eight shillings per share, free of income tax.

REVENUE ACCOUNT FOR THE YEAR ENDING 31sT DECEMBER, 1897.


## Department of Finance-Insurance Branch.

## LONDON GUARANTEE AND ACCIDENT-Concluded.

balanoe sheet, as on 31st december, 1897.

THE MANUFACTURERS' GUARANTEE AND ACCIDENT INSURANCE COMPANY.
Statement for the Year ending 31st December, 1897.
President-Geo. Gooderham. | General Manager-J. E. Roberts.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 ..... 237,400 00
Amount paid up in cash ..... 94,960 00
(For List of Stockholders see Appendix.)
AESETS.
Loans secured by mortgages on which not more than one year's interest is due, constituting a first lien on real estate ..... 8,830 00
Loans, as above on which more than one years' interest is due and for which judgment has not been obtained ..... 5,588 66
Interest due and unpaid on said loans. ..... 25652
Interest accrued and unpaid on said loans ..... 15433
Total interest due and accrued ..... 41085
Stocks and bonds deposited with the Receivor General, viz.:-Par value. Market value.
Canadian Government bonds $\$ 20,00000 \quad \$ \quad 20,90000$Hamilton debentures$20,00000 \quad 21,57000$
Carried out at market value ..... 42,470 00
Cawh on hand at head office ..... 78327
Cash in Traders' Bank ..... 18,958 36
[nterest accrued and unpaid on stock ..... 39670
Agents' balances ..... 9,711 72
Due from agents ..... 76192
Office furniture ..... 79263
Total assets ..... 88,504 11
LIABILITIES.
For Accident Policies, riz.:-
Amount claimed but not adjusted 3,205 92 do ref orted or supposed but not claimed....................................... 6,58250 do resisted-in suit ..... 2,000 00
Total net amount of unsettled claims for accident losses. \$ ..... 11,788 42
Reserve of unearned preminms for all outstanding risks. ..... 32,657 65
A mount of all other claims against the company ..... 75112
Total liabilties ..... 45,197 19

## Department of Finance-Insurance Branch.

## MANUFACTURERS' GUARANTEE AND ACCIDENT-Continued.



MANUFACTURERS' GUARANTEE AND ACCIDENT—Concluded.

## MISCELLANEOUS.



## Department of Finance-Insurance Branch.

THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.
Statenent for the Year ending 31st Degember, 1897.
President-Henry S. Patteson. 1 Secretary-C. R. Gilman.
Principal Office-Norwich, England.

Chief Agents in CanadaScott \& Walmsley.
capital.
Amount of joint stock capital authorized and sabscribed for.£200,000\$973,333 33Amount of capital paid up in cash100,000486,666 67
ASSETS IN CANADA.
Stocks in deposit with Receiver General, viz. :- Par value. Market value.
Canada 4 per cent stock \$ 58,400 00 \$ 58,400 00
Carried out at market value ..... 1,271 11
special account. ..... 6,787 00
Total ..... 8,058 11
Agents' balances ..... $197 \quad 42$
Total assets in Canada .....  $86,656.03$
LIABILITIES IN CANADA.
Net amount of losses in Canada, claimed but not adjusted ..... \& 2,016 25
Reserve of unearned premiums for all outstanding risks in Canada ..... $6 \pm 775$
Total liabilities in Canada . $\$ 2,66400$
INCOME IN OANADA.
Gross cash received for accident premiums. . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ 1,610 70
Deduct cancelled policies, reinsurance, return premiums, \&c. ..... 26050
Net cash received for premiums ..... $.8 \quad 1,35020$
Interest on bank deposit ..... 24344
Total income in Canada ..... 1,593 64

| Amount paid for losses occurring in previous years (which losses were estimated in the last statement at $\$ 50$ ) <br> Amount paid for losses occurring during the year ......................................... $\begin{aligned} 70 \\ 317 \\ 14\end{aligned}$ |  |
| :---: | :---: |
| Total net amount paid during the year for accident losses in Canada... 8 | 38714 |
| Commission or brokerage, salaries, fees and other charges of officials. | 51820 |
| Taxes and government registration........ ......................... | 22663 |
| All other payments, viz.:-Postage and telegrams, $\$ 10.89$; printing and stationery and advertising, dc., $\$ 30.95$. | 4684 |
| Total expenditure in Canada... ..... ....... ................. $\$$ | 1,178 81 |

## RISKS AND PREMIUMS.

| For Accident Risks. | No. | Amount. |  | Premiums thereon. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. | 141 | $\$$ | 428,000 |  | 1,90000 |
| Policies tiken during the year, new. | 12 |  | 37,000 |  | 16150 |
| do do renewed. | 117 |  | 307,500 |  | 1,394 50 |
| Total | 270 | \$ | 772,500 |  | 3,456 00 |
| Deduct terminated | 170 |  | 485,500 |  | 2,160 50 |
| Gross and net in force at end of year | 100 | $\$$ | 287,000 |  | 1,295 50 |

Number of policies in force at date. ..... 100
Total amount in force. ..... \$ 287,000 00
Premiums thereon ..... 1,295 50

## General Besiness Statement for the Yrar ending 31st August, 1897.

The statement of accounts for the year ending 31st August last shows that the premiums have amounted to the sum of $£ 105,4840 \mathrm{~s}$. 9 d ., as against $£ 91,44012 \mathrm{~s}$. 2 d . for the preceding year, and that including the interest on the invested funds, the total income of the aseociation was $£ 112,71311 \mathrm{~s} .5 .1$.

The claims have amounted to $£ 54,857$ 11s. 2d., as against $£ 50,62316 \mathrm{~s} .4 \mathrm{~d}$. in the previous year.

The business of the Crown Accident Insurance Company (Limited) has been acquired by the association as from 1st Jauuary last; this has materially increased the preminm income and also the expenditure, the directors having considered it expedient to provide for the outlay incurred in securing the new connections.

The directors have as usual set aside a sum equal to one-third of the premiums for the year, to cover the unexpired risks on current policies, and after making this provision, there remains an unappropriated balance of $£ 25,94518 \mathrm{~s}$. 10 d ., out of which they recommend that a further dividend of ten shillings per share (free of income tax), be paid to the shareholders, making with the interim payment last June a dividend of fifteen shillings per share. The total assets of the association now amount to the sum of $£ 220,0841 \mathrm{~s} .8 \mathrm{~d}$.

## Department of Finance-Insurance Branch.

## NORWICH AND LONDON-Concluded.

revenur account for the year ending 31st august, 1897.

|  | £ s. d. |  | £ | s. d. |
| :---: | :---: | :---: | :---: | :---: |
| Insurance fund, 31st August, 1896 | 107,775 1711 | Claims. . | 54,857 | 112 |
| Premiums (less reassurances).... | 105,484 00 | Commission. | 11,718 |  |
| Interest, etc. | 7,229 108 | Expenses.. | 22,899 | 85 |
|  |  | A batement to policy-holders. | 4,907 | 2 |
|  |  | Dividend to shareholders. | 15,000 | 0 |
|  |  | Insurance fund, 31st August, 1897. | 111,106 | 1810 |
|  | £220,489 9 4 |  | £220,48, | 94 |

balance sheet at 31st august, 1897.

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.
Statement for the Year ending 31st December, 1897.
President-Thomas Hewitr, Esq. $\quad$ General Manager and Secretary-
Richard J. Paull.Principal Office-London, Eng.
Chief Agent in Canada-
Francis F. Rolland.
Head Office in Canada-Montreal.
(Incorporated under the Companies Acts, 1862 and 1867. Commenced business in Canada, 1st September, 1895.)
CAPITAL
Amount of joint stock capital authorized ..... $£ 1,000,00000$
Amount subscribed for: ..... 870 00
Amount paid up in cash ..... 132,174 00
ASSETS IN CANADA.Stocks and bonds on deposit with Receiver General, viz.:-

Carried out at market value ..... \$ 84,005 10
Cash at head office. ..... 15008
Cash in Bank of Montreal, Montreal ..... 6,190 03
Cash in hands of agents in Canada ..... 12,698 73
Office furniture and stationery ..... 1,00000
Total assets in Canada ..... $\$ 104,04391$
LIABILITIES IN CANADA.For Accident Losses in Canada.
Net amount of losses due and yet unpaid ................................... ${ }_{20}{ }_{442}^{26 \%} 53$ ..... do claimed but not adjusted ............................... 20,44289
do reported or supposed but not claimed. ..... 4,955 78
Total net amount of unsettled accident losses ( $\$ 1,000$ occurred in pre- vious jears) ..... \$ ..... 25,66620
For Sicknc8s Losses in Canada.
Net amount of losses reported or supposed but not claimed ..... \& 25786
Total net amount of unsettled sickness losses ..... 25786
Reserve of unearned premiums for all outstanding accident risks in ..... $41 . \mathrm{C}_{2}^{\circ}$Canada73,996 22
Total amount of all liabilities in Canada ..... 899,92028

# Department of Finance-Insurance Branch. 

## OCEAN ACCIDENT AND GUARANTEE-Continued.

## INCOME IN CANADA.



EXPENDITURE IN OANADA.


## RISKS AND PREMIUMS.




## OCEAN ACCIDENT AND GUARANTEE-Continued.

## General Business Statement for the Year ending 31st December, 1897.

The gross revenue of the corporation for the year amounted to $£ 348,4131 \mathrm{~s} .7 \mathrm{~d}$., compared with $£ 256,649 \mathrm{ls} .3 \mathrm{~d}$. for the previous year. Of this, the total premium income amounted to $£ 334,10248.2 \mathrm{~d}$., as against $£!45,2581 \mathrm{~s} .2 \mathrm{~d}$.

The income from the investments, after making full provision for securities redenmahle at par and for depreciation of leaseholds, was $£ 12,140$ 2n. 6 d. , as against $£ 10,3443 \mathrm{~s} .9 \mathrm{~d}$.

The claims paid during the year, inclusive of medical fees, etc., amounted to $£ 144,598$ 9s. $9 \mathrm{~d} .$, against $£ 113,04817 \mathrm{~s}$. 5 d . for the year $1 \approx 96$.

After debiting all charges and expenses, and setting aside $£ 25,000$ provision for claims reported, there remains, including the amount brought forward, a credit balance of $£ 146,80914 \mathrm{~s} .4 \mathrm{~d}$.

In accordance with the resolutions passed at the extraordinary general meeting of December last, the authorized capital of the corporation has been increased to $£ 1,000,000$.

The directors, in accordance with the power conferred on them, have during the year issued further share capital, on which the amonnt of $£ 32,174$ has been paid.

The shares offered to the shareholders and to the public were greatly oversubscribed at $\because 50$ per cent premium. The entire proceeds have been invented in dividend-bearing securities, which appoar in the balance-sheet. The directors have deemed it advisable to carry all sums received in respect of share premium, together with the sum of $£ 19,33210 \mathrm{~s}$. from the balance of revenue account to the reservo fund, increasing the same from $£ 100,000$ to $£ 200,000$.

The reserve fund and balance of revenue account now amount to $£ 327,4774 \mathrm{~s} .4 \mathrm{~d}$., as against $£ 201,41413 \mathrm{~s}$. at the end of 1896.

REVENUE ACCOUNT.


## Department of Finance-Insurance Branch.

## OCEAN ACCIDENT AND GUARANTEE-Concluded.

balance-sheet, 31st december, 1897.



REVENUE FUND, 31st december, 1897.


## THE ONTARIO ACCIDENT INSURANCE COMPANY.


(Incorporated 22nd July, 1895, by $58-59$ Vic., cap. 83, amended by 60-61 Vic. cap. 80. Commenced business in Cauada, 17th October, 1895.)

## CAPITAL.

| Amount of capital authorized | 500,000 00 |
| :---: | :---: |
| Amount subscribed for | 101,750 00 |
| Amount paid up in cash | 30,130 00 |

(For List of Shareholders see Appendix.)


## Department of Finance-Insurance Branch.

## ONTARIO ACCIDENT-Concluded.

INCOME.


## EXPENDITURE。


Total net amount paid during the Jear for accident losses ..... 12,035 98
Commission or brokerage ..... 10,10940
Paid for salaries, fees and all other charges of officials ..... 45100
Taxes64651
Miscellaneous payments, viz. :-Advances to agents, $\$ 405.81$; legal expenses, $\$ 339.44$; printing,advertising, rent, office expenses and supplies, $\$ 2,041.48$;elevator inspection, $\$ 77.50$; amendment to charter, $\mathbf{8 4 1 8 . 3 0 .}$.3,282 63
Total expenditure\$ 26,575 42

CASH AOCOUNT.


# THE SUN LIFE ASSURANCE COMPANY OF CANADA. 

# Statement for the Year ending 31st December, 1897. 

## accident department.

(For Assets see Life Statement.)
liabilities.
Unearned premiums .................................................................. $\$ 15876$
INCOME.
Gross cash received for accident premiums on combined policies. ............. \& 26461
Net cash premium income....................................................... 86461

- DISBURSEMENTS.
Claims paid during the year ................................. .......... ...... . $\$ 13000$
Expenses.......................... ............. ................ ....................... 13231
Total accident disbursements...................................... 8.
MISCELLANEOUS.
Number of policies in force at the end of the year (combined)......... 36
Amount payable at death....... .. .. ................................................ 8
Annual premiums on amount in force........................................... 27111


## Department of Finance-Insurance Franch.

THE TRAVELERS INSURANCE COMPANY.<br>Statement for the Year ending 31st December, 1897. ACCIDENT DEPARTMENT-CANADIAN BUBINESS.<br>(For Assets, see Life Statement.)

LIABILITIES IN CANADA.

| Present value of claims, payable by instalments. ...................... .... \$ | 74980 |
| :---: | :---: |
| A mount of claims on accident policies in Ca | 5,000 00 |
| A mount of reserve on all outstanding accident risks in Can | 42,987 70 |
| Special reserve on ten premium accident policies. | 31,700 00 |
| Reservo on liability claims contingent for three suits. | 1,921 24 |
| Total liabilities in | 82,358 7 |

INCOME IN CANADA.
Total premiums received during the year on accident policies in Canada. 8 98,865 08

## EXPENDITURE IN CANADA.

| Amount paid for losses occurring in previous years (which losses were esti- |  |
| :---: | :---: |
| Total amount paid for accident losses in Canada...........\$ | 43,371 52 |
| Paid for commissions, salaries and other expenses of officials in Canada. | 31,271 59 |
| Paid for taxes in Canada. | 93809 |
| Miscellaneous expenses, viz |  |
| Rents and salaries, $\$ 4,017.88$; surgeons' fees, $\$ 1,777.76$; legal expenses, $\$ 832.02$; exchange, $\$ 131.97$; postage, $\$ 360.24$; first |  |
| surgical aid, | 7,259 |

Total expenditure in Canada...................................... $\$$ 8. 8, 84082

RISKS AND PREMIUMS.

TRAVELERS—Continued.
General Business Statement for tei Year ending 31st December, 1897.
(Accident Department.)
income during the fear 1897.
Total premium income .....  $2,968,45262$
Cash received for interest ..... 149.71546
Profit and lose ..... $5,02+01$
Total income \$3,123,1:92 09
disbursements during the year 1897.
Net amount paid for accident and employers liability lossos... ..... \$1,381,906 81
Paid stockholdors for interest and dividends. ..... 75,00000
Commissions to agents. ..... 819,483 99
Salaries and allowances to managers and agents ..... 91,173 36
Medical examiners' fees and inspections ..... : 9,59781
Salaries of officers and office einployees. ..... 85,139 31
Taxes, licenses and insurance department fees. ..... 50,761 25
Rent ..... 25,271 93
All other expenditures ..... 205,282 53
Total disbursements. ..... \$2,773,616 99
A8SETS.
Book value of bonds and stocks owned ..... \$3,521,106 64
Cash on hand and in banks. ..... 257,867 81
Total $\$ 3,778,97445$
OTHER ASSETS.
Accrued interest ..... 35,058 09
Market value of bonds and stocks over book value. ..... 28,048 88
Total assets $\$ 3,842,08142$
LIABILITIES.
Total unearned premiums ..... 81,365,817 22
Total policy claims ..... 85,000 00
Due on account of salaries, rents and office expenses.\$1,942,031 06
Gross divisible surplus ..... 8900,03036

## Department of Finance-Insurance Branch.

## TRAVELERS—Concluded. <br> exhibit of policies. <br> Accident.

|  | Amount. | Premiums thereon. |
| :---: | :---: | :---: |
| Policies written or renewed during the year ............. \$ | 507,593,551 | \$2,239,215 93 |
| Policies terminated......... .................................. | 517,060,975 | 2,367,388 11 |
| Policies in force at 31st December, 1897. ....... ......... | 279,879,673 | 1,423,394 11 |
| Employers' Liability |  |  |
|  | $\ddot{\text { Amount. }}$ | Premiums thereon. |
| Policies written or renewed during the year.. ........... \$ | 80,534,237 | \$ 733,472 52 |
| Policies terminated........................... ................ | 66,004,737 | 589,187 36 |
| Net in force at 31st December, 1897 | 79,295,060 | 647,310 95 |

## THE AMERICAN SURETY COMPANY OF NEW YORK.

> Statement for the Year ending 31st December, 1897. President-Walter S. Johnbton. $\quad$ Principal Office- 100 Broadway, New York. Chief Agent in Canada-Alexander Dixon. $\quad$ Head Office in Canada-Toronto. (Incorporated, 14th April, 1884. Commenced business in Canada, July, 1887.) capital.

Amount of joint stock capital authorized, subscribed for and paid-up
in cash .......................................................................... $\$ 2,500,00000$

ASSETS IN CANADA.

Total ................... ....................... ...... ... ............ 18445
Cash in hands of agents in Canada............. ........... ... ..... . ........... 48000
Office furniture and fixtures..... ................ ................................... 20000
Total assets in Canada. ................. .................. .. ..... \$ 56,739 45

LIABILITIES IN CANADA.
$\begin{array}{llll}\text { Total net amount of unsettled claims for guarantee losses in Canada...\$ } & \mathbf{5 , 2 7 8} & 05 \\ \text { Reserve of unearned premiums for all outstanding risks in Canada.. ... } & 3,073 & 97\end{array}$
Total liabilities in Canada. ..................................... \$ 8,352 02

INCOME IN CANADA.


EXPENDITURE IN CANADA.
Commission and brokerage.. ...... ................. .............................. \$ 63938
Salaries, fees and all other charges of officials in Canada................... 85925
Taxes in Canada (registration fees).............................................. 17500
Miscellaneous payments, viz.:-
Printing and stationery, $\$ 30.35$; duty and express, \&c., $\$ 29.16$; postage and telegrams, $\$ 139 .!13$; sundries, $\$ 27.08$; rent, $\$ 236.25$; travelling, 840.70 ; janitor, $\$ 36.25 . . . . . . . .$. ............... 53972

Total expenditure in Canada............................... 8 2,213 35

## Department of Finance-Insurance Branch.

## AMERICAN SURETY COMPANY-Continued.

## RISKS AND PREMIUMS


Interest due and accrued ..... 8:3,185 83
Rents due and acerued ..... 23,315 82
Market value of bonds and stocks over cost ..... 94,86150
Net amount of outstanding premiums ..... 153,908 04
Total assets $\$ 5,529,64607$
LIABILITIES.
Net amount of unpaid fidelity losses ..... \$ 295,685 30
Total unearned premiums. ..... 624,484 01
Borrowed money. ..... 275,00000
Sundry ..... 52,650 57
Total liabilities, except paid-up capital ..... \$1,247,819 88
Gross divisible surplus ..... $\$ 1,781,82619$
income.
Net cash received for premiums. ..... 81,130,985 12
Received for interest and dividends. ..... 45,775 13
Received for rents ..... 243,930 02
Other income. ..... 68,607 07
Total income ..... 81,489,297 34
61 Victoria. Sessional Papers (No. 4.) ..... A. 1898
AMERICAN SURETY COMPANY—Concluded.
EXPENDITURE.
Not amount paid for fidelity and surety losses .....  483,12628
Dividends paid stockbolders. ..... 5,000 00
Commission or brokerage ..... 164,268 78
Salaries, tra ..... 37,476 24
Salaries, fees and other charges of officers and employees ..... 199,711 13
Taxes. licenses and fees. ..... 228,047 19
All other expenditure. ..... \$1,453,240 80
RISKS AND PREMIUMS.

|  | For Fidelity Risks. | For Surety Risks. |
| :---: | :---: | :---: |
| Amount of risks written or renewed during the year. | . \$ 112,194,914 70 | \$ 156,504,432 00 |
| Premiums thereon. | 698,766 69 | 704,786 80 |
| Amount of risks expired and terminated | 107,502,121 51 | 144,515,230 00 |
| Premiums thereon. | 685,088 28 | 714,223 95 |
| Amount in force at end of year. | .. 88,148,572 54 | 134,984,520 00 |
| Premiums thereon. . . . . . . . . . | 543,270 03 | 657,251 00 |

## Department of Finance-Insurance Branch.

# THE GUARANTEE COMPANY OF NORTH AMERICA. 

Statement for the Year ending 31st Degember, 1897.

President and Chief AgentEdward Rawlings.

Secretary and Treasurer-
Robert Kerr.

Head Ufice-57 Beaver Hall Hill, 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 the United States, January, 1881.)

CAPITAL.

| Amount of capital authorized | \$1,000,000 00 |
| :---: | :---: |
| Amount subsoribed for.. | 668,600 00 |
| Amount paid up in cash | 304,600 00 |

(For List of Stockholders, see Appendix.)

## Assets.

Value of real estate (less encumbrances) held by the company.
66,88533
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate.

5,430 00
Stocks and bonds held by the Company, viz.:-

Carried out at market value ..... 771,798 66
Cash on hand at head office ..... 88718

## GUARANTEE COMPANY-Continued.

| Cash in banks, viz. |  |  |
| :---: | :---: | :---: |
| Quebec Bank.................... . . . . . . . . . . . . . . . . . . . . . . . . \$ 10,00000 |  |  |
| Canadian Bank of Commerce, Montreal | 10,000 00 |  |
| Cash in Chase National Bank, New York | 4,598 00 |  |
| Bank of Montreal, Montreal. | 24,086 08 |  |
| do Chicago. | 11,006 48 |  |
| Cuyler, Morgan \& Co., New Y ork | 7,485 18 |  |
| Bank of Kentucky, Louisville, Ky | 1,874 59 |  |
| Bank of Buffalo, Buffalo, N.Y. | 25370 |  |
| St. Louis National Bank, St. Louis, Mo | 1842 |  |
| Continental National Bank, St. Louis, Mo | 1,162 10 |  |
| Fourth National Bank, Nashville, Tenn | 54076 |  |
| Third National Bank, Atlanta, Ga. | 2,920 48 |  |
| Philadelphia Trust Safe Deposit and Insurance Co., Phila., Pa | 13,574 00 |  |
| Tradesmen's National Bank, Pittsburg, Pa | 83522 |  |
| Total. | . $\$$ | 88,355 01 |
| Interest accrued and unpaid on stocks. |  | 7,767 08 |
| Agents' balances... |  | 10,614 00 |
| Office furniture and fixtures, including safes at head office and b | ranches | 4,459 37 |
| Total assets.. |  | 956,196 63 |
| liabilities. |  |  |
| (1.) Liabilities in Canada. |  |  |
| Net amount of losses do claimed but not adjusted.............................. resisted, not in suit.... ....................... | $\begin{array}{r} 64225 \\ 6,00000 \end{array}$ |  |
| Total amount of unsettled claims for losses in Canada.................... \$ 6,642 25 |  |  |
| Reserve of unearned premiums for all outstanding risks in Canada..... Due and accrued for salaries, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums |  | 14,975 55 |
|  |  | 10,348 88 |
| Total liabilities in Canada |  | 31,96668 |

## (2.) Liabilities in other Countries.



Total amount of unsettled claims for guarantes losses ( $\$ 48,545.84$ of
which accrued in previous years)........................................... 80,96100
Total reserve of unearued premiums for all outstanding risks............ 92,00942
Due and accrued for salaries, rent, agency and other miscellaneous ex-
penses, including commission for collecting outstanding premiums 1,86182

$$
\text { Total liabilities in other countries .......... ... ... ........... \$ 174,832 } 24
$$

Total liabilities (except capital stock) in all countries

$\$ 206,79892$

Surplus on policy-holders' account...................................................... 749.39771

# Department of Finance-Insurance Branch 

GUARANTEE COMPANY-Continued.
INCOME.


| Total net cash received for premiums in all countries..................... | 193,869 | 64 |
| :--- | :--- | ---: | ---: |
| Received for interest on bonds and mortgages............................ | 13,895 | 00 |
| Received for interest and dividends on stock and all other sources..... | $\mathbf{2 2 , 5 4 1}$ | 27 |

$\qquad$

## EXPENDITURE.

| For Guarantee Rishis. | In Canada. | In other Countries. |
| :---: | :---: | :---: |
| Amount paid for losses occurring in previous years (which |  |  |
| losses were estimated in the last statement at $\$ 2+597.83$ ) . . . |  | \$ 12,619 22 |
| Deduct savings and salvage and reinsurance |  | 4,308 02 |
| Net amount paid for said losses |  | \$ 8,311 20 |
| Net amount paid for losses occurring during the year...... $\$$ | 6,349 02 | \$ 36,539 09 |
| Deduct reinsurance and savings and salvage. | 92710 | 13,483 06 |
| Net amount paid during the year for said losses . . . . . . . . . . . $\$$ | \$ 5,421 92 | \$ 23,056 03 |
| Total net amount paid during the year for guarantee losses. . $\$$ | \$ 5,421 92 | \$ 31,367 23 |

Total net amount paid during the year for losses in all countries ..... 36,789 15
Amount of dividends paid during the year at 6 per cent. ..... 18,276 00
Commission or brokerage ..... 5,926 98
Salaries, fees and all other charges of officials. ..... 60,755 50
Taxes (state, national and municipal) ..... 7,215 43
Miscellaneous pay ments, viz. : -Advertising, \$1,694.98; rent, \$8,123.85; sundry office charger, postage, exchange and telegrams, $85,449.00$; general printing and stationery, $\$ 2,843.34$; law charges, $\$ 1,719.00$; office furniture, $\$ 314.10$; office expenses, $\$ 4,073$; inspection and revision expenses, $825,096.23$. ..... 49,313 50
Total expenditure. \$ 178,276 56
CASH ACCOUNT.
Dec. 31, 1896. Dr.
To balance in hand and in banks, as at this date. ..... 847,78263
Dec. 31, 1897.
To income as above ..... 230,305 91
Received from realization of investmente ..... 20,950 00

| Dec. 31, $1897 . \quad$ Cr. |  |  |
| :---: | :---: | :---: |
| By expenditure during the year as above.............................\$ 178,276 $\mathbf{5 6}$ |  |  |
| Investments during the year. |  | 28,519 79 |
| Improvement of real estate.. |  | 3,000 00 |
| Balance in hand and in banks this date. |  | 89,24: 19 |
| , | \$ | 299,038 54 |

RISKS AND PREMIUMS.

| For Guaranter Risks. | In Canada. |  | In other Countrizs. |  | Total <br> in all Countries. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Anount. | Premiums thereon. | Ainount. | Premiums thereon. | Amount. | Premiums thereon. |
|  | \$ | \$ cts. | \$ | \$ cts. | \$ | \$ cts. |
| Gross policies in force at date of last statement. | 5,194,678 | 29,641 83 | 44,048,340 | 212,100 80 | 49,243,018 | 241,742 63 |
| Taken during the year-new...... | 1,396,950 | 6,214 01 | 7,524,268 | 31,904 72 | 8,921,218 | 38,118 73 |
| do renewed.. | 4,399,800 | 23,797 56 | 39,794,792 | 177,832 00 | 44,194,592 | 201,629 56 |
| Total | 10,991,428 | 59,653 40 | 91,36\%,400 | 421,837 52 | 102,358,828 | 481,490 92 |
| newed. | 5,413,094 | 28,522 30 | 47,123,510 | 206,682 97 | 52,536,604 | 235,205 27 |
| Gross in force at date. | 5,578,334 | 31,131 10 | 44,243,890 | 215,154 55 | 49,822,224 | 246,285 65 |
| Deduct reinsured. | 173,000 | 1,180 00 | 6,452,728 | 31,135 70 | 6,625,728 | 32,315 70 |
| Net in force, 31st Dec., 1897 | 5,405,334 | 29,951 10 | 37,791,162 | 184,018 85 | 43,196,496 | 213,969 95 |

Total net amount in forco $\$ 43,196,49600$
Total net premiums thereon 213,969 95

## Department of Finance-Insurance Branch.

# PLATE GLASS INSURANCE BUSINESS OF BOIVIN, WILSON \& CO. 

Statement for the Year ending 31st December, 1897.<br>Principal Office-338 St. Paul Street, Montreal.<br>(License issued 14th October, 1886.)<br>ABsets, plate glass insuranoe.

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

|  | Par value. | Cost value. |
| :---: | :---: | :---: |
| Canada 4 per cent stock | \$ 5,000 00 | \$ 5,200 00 |
| Town of Sault Ste. Marie bonds. | 8,567 25 | 8,567 25 |
| City of Three Rivers bonds. | 5,000 00 | 5,000 00 |
| Total | . $\$ 18,56725$ | \$ 18,767 25 |

Carried out at market value.. $\$ 18,767,25$

LIABILITIES, PLATE GLASS INSURANOE.
Reserve of unearned premiums for all plate glass risks in Canada...... $8 \quad 17,922 \quad 75$

## INCOME, PLATE GLASB INBURANOE.

Total net cash received for premiums
\& 15,876 36
Total income....................... ........ . .............. ........ \& 15.87636

GXPENDITURE, PLATE GLABS INSURANCE.


## RISKS AND PRRMIUMS.

| Plate Glass Risks. | No. | Premiums thereon. |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. | 2,967 | \$ | 35,589 59 |  |
| Taken during the year-new............... . | 610 |  | 6,202 38 |  |
| do renewed | 1,680 |  | 9,673 98 |  |
| Total | 5,257 | \$ | 51,465 95 |  |
| Deduct terminated. | 2,340 |  | 15,770 43 |  |
| Gross und net in force, 31st December, 1897. | 2,917 | \$ | 35,695 52 |  |
| Total number of policies in force. |  |  | .2,917 |  |
| Total premiums on policies in force. |  |  | ...... 8 | 35,695 |

# PLATE GLASS INSURANCE BUSINESS OF C. C. CORNEILLE AND C. A. SHARPE. 

## Doing business under the name of the Metropolitan Plate Glass Insurance Company.

> Statement for the Year ending Silbt December, 1897.
> Principal Offce-1621 Notre Dame Street, Montreal. (Commenced business 1st May, 1894.)
> assets-plate alass insurance.

Bonds in deposit with the Receiver General:-

|  | Par value. Market value. |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Montreal Harbour bonds | \$ | 5,000 00 | \$ | 5.17500 |
| Montreal Corporation bonds. |  | 60000 |  | 63000 |
| Total par and market values | \$ | 5,600 00 | \$ | 5,805 00 |

Carried out at market value . ...... .............................................. $\$ 5,80500$
Cash on hand at head office and in bank ....... ... .... .. .... ............ 62024
Balance of C. A. Sharpee's account...... ........................... ................ 5152
Agents' balances.............................. ............ ....... .................. 54618
Total assets.................................. ......... ............... \$ 7,022 94

LIABILITHES-PLATE GLABS INSURANOE.


INCOME.


## Department of Finance-Insurance Branch.

## CORNEILLE \& SHARPE PLATE GLASS-Concluded.

EXPENDITURE.


CASH ACCOUNT.

| 1896. |  | 1897. |  |
| :---: | :---: | :---: | :---: |
| Dec. 31.-To balance in hand and in banks |  | Dec. 31.-By expenditure as above...... \$ 1,998 77 |  |
| at this date. | \$ 33162 | Borrowed money returned. | 2,000 00 |
| 1897. |  | Balance on hand and in |  |
| Dec. 31-To income, as above ......... | 4,171 67 | banks | 62024 |
| Received from other sources... | 11572 |  | \$ 4,619 |
|  | \$ 4,619 01 |  |  |

MISCELLANEOUS.

| Plate Glass Risks. | No. | Premiums charged thereon. |  |
| :---: | :---: | :---: | :---: |
| Policies in force at date of last statement. | 623 | \$ | 4,406 88 |
| Taken during the year-new.. | 315 |  | 2,655 77 |
| do renewed | 134 |  | 91154 |
| Total | 1,072 | \$ | 7,974 19 |
| Deduct terminated | 437 |  | 2,296 24 |
| Gross in force at end of year. | 635 | \$ | 5,677 95 |
| Deduct reinsured. . |  |  | 5049 |
| Net in force at end of year. | 635 | \$ | 5,627 46 |

# THE DOMINION PLĄTE GLASS INSURANCE COMPANY. 

Statement for the Year ending 31st Degember, 1897.

President and Chief Agent-A. Ramsay. I<br>Principal Office-Montreal.

Secretary-E. Dowslex.
(Incorporated, 22nd May, 1888, by 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 ....................................... $\$ 50,00000$
Amount subscribed for........................................... ...... ... ....... 25,00000
Amount paid up in caeh 10,00000
(For List of Stockholders, see Appendix.)


## Department of Finance-Insurance Branch.



## LLOYDS PLATE GLASS INSURANCE.COMPANY.

Statement for the Year ending 31st Decembir, 1897.

(Incorporated, August, 1882. Commenced business in Canada, 12th July, 1886.)

CAPITAL.
Amount of capital aathorized, subscribed for and paid up in cash. .... $\$ 250,00000$

## ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:-
Par value. Market value.
$\$ 10,00000$ \$ 10,450 00

| Canada 4 per cent stock | \$ | 10,000 00 | \$ | 10,450 Ou |
| :---: | :---: | :---: | :---: | :---: |
| City of Ottawa bonds. |  | 6,000 00 |  | 6,630 00 |
| City of Hamilton bonds |  | 7,198 00 |  | 7,828 22 |
| Total value | \$ | 23,198 00 | \$ | 24,908 22 |

Carried out at market value
$\$ 24,90822$
Premiums in course of collection ....................................................... 4,64666
Deposit, Underwriters' Association 10000

Total assets in Canada
\& 29,654 88

## LIABILITIES IN CANADA.

Reserve of unearned premiums for all outstanding risks in Canada......\$ 26,113 56
Total liabilities in Canada .................. ................\$ 26,113 56

INCOME IN CANADA.


## Department of Finance-Insurance Branch.

## LLOYDS PLATE GLASS-Continued.

## EXPENDITURE IN CANADA.



## RISKS AND PREMIUMS.



General Businegs Statement for the Year ending 31st December, 1897.

## A8SETS.

Book value of real estate unencumbered .....  245,763 18
Loans on mortgage, first liens on real estate ..... 20,000 00
Book value of stocks and bonds held by the company ..... 368,805 21
Cash on hand and in banks ..... 27,361 65
Total net or ledger assets .....  8661,93004
Market value of real estate over book value. ..... 19,236 82
Gross premiums in course of collection ..... 45,654 04
Total assets as per books of company. \$ 726,820 90
Deduct depreciation from above assets to bring same to market value. ..... 12,193 12
Total net assets ..... $8 \quad 714,62778$
61 Victoria. Sessional Papers (No. 4.) ..... A. 1898
LLOYDS PLATE GLASS-Concluded.
LIABILITIES.
Net amount of unpaid losses ..... \$ 1,601 61
Unearned premiums ..... 201,483 53
Due and accrucd for agency expenses, piate glass, glazing, \&e ..... 13,255 72
Total liabilities, except capital stock $\$$ 216,340 86
Gross divisible surplus. ..... \$ 248,286 92
INCOME.
Net cash roceived for premiums ..... \$ 385,934 53
Interest and dividends ..... 15,558 63
Rents. ..... 13,943 66
Income from all other sources ..... 59345
Total cash income \$ 416,030 27
EXPENDITURE
Net amount paid for losses ..... \$ 124,725 27
Dividends to stockholders ..... 50,00000
Paid for commission to agents ..... 103,431 76
Salaries and travelling expenses of agents, \&e ..... 4,653 21
Salaries of officers and office employees ..... 54,519 28
Taxes, lincenses and fees ..... 13,296 98
Rent. ..... 2,734 94
All other expenditure ..... 22,677 11
Total eash expenditure ..... 8376,53855
FISKS AND PREMIUMS.
Plate glass risks, written or renewed during 1897 ..... \$ 15,941,161 00
Premiums thereon ..... 417,016 16
Amount of risks terminated during the year. ..... 15,216,625 00
Premiums thereon ..... 409,269 61
Net amount in force at ond of the year 1897 ..... 16,434,140 00
Premiums thereon. ..... 399,756 31

## Department of Finance-Insurance Branch.

## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Statement for the Year ending 31st December, 1897.

| President-John L. Blaikie. | Secretary-Alexander Fraser. |
| :---: | :---: |
| Agent-W. B. McMurich. | Principal Office-Toronto. |

(Incorporated, 8th April, 1875, by 38 Vic., cap. 95 ; amended in 1882 by 45 Vic., cap. 102, and in 1889, by 52 Vic., cap. 97 , and in 1892, by $55-56$ Vic., cap. 68. Commenced business in Canada, 9th October, 1875.)

## CAPITAL.

| Amount of joint stock capital authorized | 500,000 00 |
| :---: | :---: |
| Amount subscribed for. | 100,100 0 |
| Amount paid up in | 55,055 0 |

(For List of Shareholders, see Appendix.)

ASSETS.
Stocks and bonils held by the company, viz.:-

|  | Par value. |  | Market value. |  |
| :---: | :---: | :---: | :---: | :---: |
| Town of Gananoque bonds | . | 10,000 00 | \$ | 10,068 00 |
| City of London, Ont., debentur |  | 3,000 00 |  | 3,000 00 |
| Canada Landed and National Investment Co.'s debenture |  | 8.00000 |  | 8,000 00 |
| Town of Tilsonburg debentures. |  | 2,000 00 |  | 2,203 00 |
| City of Guelph debentures |  | 1,500 00 |  | 1,51700 |
| Town of Deseronto debentures |  | 6,224 00 |  | 6,410 00 |
| Township of Leeds and Lansdowne debentures |  | 5,000 00 |  | 5,187 00 |
| do Young and Escott debentures |  | 5,000 00 |  | 5,20500 |
| do Elizabethtown debentures |  | 7,000 00 |  | 7,270 00 |
| Town of Simcoe debentures |  | 7,000 00 |  | 7,310 00 |
|  | \$ | 54,724 00 | \$ | 56,170 00 |
| (The above are on deposit with the Receiver General.) |  |  |  |  |
| Town of Deseronto debentures |  | 2,311 00 |  | 2,31100 |
| Land Security Co.'s debentures. |  | 4,50000 |  | 4,500 00 |
| Freehold Loan and Savings Co.'s debentures |  | 2,500 00 |  | 2,500 00 |
| Toronto Board of Trade debentures |  | 20000 |  | 10000 |
| City of London debentures |  | 3,000 00 |  | 3,000 00 |
| Township of Loborvugh debentures |  | 1,401 78 |  | 1,430 42 |
| Total par and market values. | . 8 | 68,636 78 | \$ | 70,011 42 |

Carried out at market value. ......... ........... ............... . ............... . 8
70,01142
Loans secured by bonds and mortgages on which not more than one year's interest is due
Cash at head office 1599
Cash in banks, viz.:-


## BOILER INSPECTION AND INSURANCE CO.-Continued.

Interest due and unpaid on loans .....  8 ..... 12000
Interest accrued on debentures, \&c. ..... 1,259 72
Agents' balances ..... 2,372 56
Office furniture and inspector's appliances ..... 80000
Total assets ..... $114,305 \quad 12$
LIABILITIES.
Reserve of unearned premiums on all outatanding risks in Canada ....\$ 28,212 82
Due for sundry small accounts for printing, advertising, \&c., about. ..... 30000
Dividends declared but not yet due. ..... 3,303 30
Total liabilities ..... \$ 31,816 12
Surplus on policy-holders' account .....  82,489 00
income.
Gross cash received for premiums ..... § 27,465 67
Deduct reinsurance, rebate, abatement and return premiums ..... 58069
Net casb received for premiums .....  26,88498
Received for interest on bonds, \&c ..... 69828
Total income. ..... \$ 32,142 36
EXPENDITURE.
Total amount paid during the year for losses... ..... 19400
Amount of dividends paid during the year. ..... 3,303 30
Commission or brokerage ..... 2,544 02
Salaries, fees and all other charges of officials ..... 12,099 73
Taxes ..... 78089
Miscellaneous payments :General expensen, including rent, stationery, printing, postage,agency expensen, \&c., \$1,8:23.68; travelling expenses, \$2,742.92;advertising, $\$ 965.85$; special inspections, $\$ 249$; vote of share-holders to president and directors, $\$ 2,275$; inspector's appli-ances parchased, $\$ 18.50$8,104 95
Total expenditure. ..... \$ 27,026 89

## Department of Finance-Insurance Branch

## BOILER INSPECTION AND INSURANCE COMPANY-Concluded.

## CASH ACCOUNT.

1896. 

Dr.Dec. 31-To balance on hand and in banks at this date.$\$ \quad 15,07337$1897.
Dec. 31-'To income as above ..... 32,142 36
Received from realization of investments ..... 3,752 58
50,968 31
1897.
Cr.
Dec. 31-By expenditure during the year as above ..... \$ 27,026 89
Balance in hand and in banks this date. ..... 23,941 42
\& 50,968 31
RISKS AND PREMIUMS.

|  | In Canada. |  |  |
| :---: | :---: | :---: | :---: |
|  | No. | Amount. | Premiums. |
|  |  | \$ | \$ cts. |
| Policies in force at date of last statement. | 982 | 3,458,875 | 58,536 87 |
| Taken during the year-new..... | 124 | 341,850 1,617925 | 5,803 28 |
| Taken during the year-renewed. | 513 | 1,617,925 | 21,960 75 |
| Deduct terminated | 1,619 | \$ 5,418,600 | \$ 86,30090 |
| Gross and net in force at 31st December, 1897 | 976 | \$ 3,199,675 | \$ 56,973 45 |
| Total number of policies in force at date....... ......... ..... ......... 976 <br> Total net amount in force $\qquad$ \$3,199,675 00 <br> Total premiams thereon. $\qquad$ 56,973 45 |  |  |  |
|  |  |  |  |
|  |  |  |  |

# THE DOMINION BURGLARY GUARANTEE COMPANY, LIMITED. 

Statement for tee Year ending 31st Deoember, 1897.
President-Samuel Finley. Secretary-William J. Kirby. Head Office-Montreal. General Manager and Chief Agent-
Chas. W. Hagar.
(Incorporated, 26th April, 1893. 56 Vic., cap. 68. Commenced business in Canada, 6th June, 1893.)
CAPITAL.
Amount authorized and subscribed for ..... \$ 200,100000
Amount paid up in cash ..... 60,00000
(For List of Shareholders, see Apperdix.)
ASSETS.
*Stocks and bonds held by the company :-
Montreal Protestant school bonds-4 per cent
Par value. Market value. $\$ 28,00000$ \$ 29,120 00
Carriod out at market value......................... ......... ............. . . .\$ 29,120 00
Burglar alarm plant ..... 14,402 12
Fire alarm plant ..... 11,990 23
Advance messenger service ..... 1,169 20
Cash on band at head office. ..... 1,033 20
Cash in Molsons Bank ..... 8,496 64
Agents' balances ..... 1,107 20
Office furniture. ..... 95533
Sundry debtors ..... 24999
Total assets. ..... 73,523 91
LIABILITIES (BURGLARY GUARANTEE).
Net amount of losses claimed but not adjusted ..... $8 \quad 7000$
Reserve of anearned premiums. ..... 8,706 04
Commission account ..... 5664
Sundry creditors ..... 10553
Total liabilities (excluding capital stock) ..... 8,938 21

[^76]
# Department of Finance-Insurance Branch. 

## THE DOMINION BURGLARY GUARANTEE-Concluded.

INCOME.
For Burglary Guarantee Risks.


| EXPENDITURE. |  |  |
| :---: | :---: | :---: |
| For Burglary Guarantee Risks. |  |  |
| Amount paid for losses occurring in previous years (which losses were estimated in last statement at $\$ 997.40$ ). . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$. 91313 |  |  |
| Net amount paid during the year for said losses............ . | 91313 |  |
|  | $\begin{aligned} & 5,65491 \\ & 1,524 \end{aligned}$ |  |
| Net amount paid during the year for said losses . . . . . . . . . . | 4,130 71 |  |
| Total net amount paid during the year for burglary guarantee losses . \$ 5,043 860 |  |  |
| Commission or brokerage. |  | 4,322 80 |
| Salaries, fees and all other charges of officials. |  | 3,215 54 |
| Taxes |  | 44076 |
| Miscellaneous payments, viz.: -Travelling expenses, \$301.3 furniture, $\$ 109.63$; printing and stationery, 8322.24 ; ad $\$ 1,195.92$; rent, $\$ 223.33$; legal expenses, $\$ 550$; sundries, | ; office rtising, ,50454 | 4,207 02 |
| Total expenditure ......... ........ ........ ......... |  | 17,2\%9 98 |

CASH ACCOUNT.


RISKS AND PREMIUMS IN CANADA.



## Department of Finance-Insurance Branch.

## MARINE INSURANCE CO.-Concluded.

ASSETS.


## Department of Finance-Insurance Branch.

# STATEMENTS <br> of <br> INSURANCE COMPANIES 

WHICH DO
LIFE, He, INSURANCF BUSNESS ON THE ASSESSMENT PLAN.

List of Companies by which the business of Life Insurance on the Assessment Plan was transacted in the Dominion during the year ended 31st December, 189 : :-

The Grand Council of the Catholic Mutual Benefit Association of Canada.
The Colonial Mutual Life Arsociation.
The Commercial Travellers' Mutual Benefit Society.
The Home Life Association of Canada.
The Canadian Order of the Woodmen of the World.
The Covenant Mutual Life Association of Illinois.
The Massachusetts Benefit Life Association.
The Mutual Reserve Fund Life Association.

List of Companies by which the business of Sickness and Disability Insurance on the Assessment Plan was transacted in the Dominion during the jear ended 31st December, 1897 :-

The Canadian Sick Benefit Society.
The Supreme Court of the Independent Order of Foresters.

## Department of Finance-Insurance Branch.

## THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT association of canada.

Statement for the Year ending 31st December, 1497.
President—Hon. F. M. Hackett. I Secretary—Samurl R. Brown.
(Organized 10th February, 1880 ; incorporated in Ontario, January 18th, 1890 ; registered in Ontario 22nd August, 1892 ; incorporated in Dominion of Canada under 56 Vic., cap. 90, assented to lst April, 1893, and registered in the Dominion, 27 th December, 1894.)


## LIABILITIES.

| do unadjusted but not resisted ......................... 10,000 |
| :---: |
|  |  |

Total amount of unsettled claims. ..... \$ 44,000 00
Due on account of general expenses, supplies, \&c ..... 11750
Total \$ 44,117 50
INCOME.
Gross amounts puid by members to the Association or its agents with-out deduction for commissions, or other expenses, as follows:-
Membersbip fees-Supplies and policies. ..... 1,731 89
Annual dues-Per capita tax ..... 10,863 00
Medical examiner's fees ..... 19צ,659 24
Total paid by members ..... $\$ 211,42063$

## CATHOLIC MUTUAL BENEFIT ASSOCIATION-Concluded.

| Inter | . $\$$ | 1,784 66 |
| :---: | :---: | :---: |
| Total income.. | 8 | 213,205 29 |
| expenditure. |  |  |
| Cash paid for death losses ( $\$ 37,000$ of which accrued in 1896) | ..... $\$$ | 189,000 00 |
| Medical examiner's fees whether paid direct by members or oth | erwise | 16200 |
| Commissions and fees retained by or paid to agents ........... | ..... | 59000 |
| Salaries and other expenses of officials |  | 2,931 33 |
| Taxes, licenses, fees or fines.. |  | 20289 |
| Miscellaneous payments :- |  | 1 |
|  | 9889 65856 |  |
| Expenses of meetings of the Trustee Board | 31675 |  |
| Organizer's salary and expenses | 32817 |  |
| Expenses of deputies organizing branche | 27630 |  |
| Postage, telegrams and exchange and stationery | - 590111 |  |
| Premium for guarantee bonds for secretary and treas | 12500 |  |
| Auditors. | 14270 |  |
| Office rent, fuel, \&c. | 27615 | 5,029 67 |
| Total expenditure ............ ..... | ... | 197,915 89 |
| miscellaneous. |  |  |
| Number of new policies reported during the year as taken in Canada $\qquad$ | 1,372 |  |
| Amount of said policies ........................ ............. | .......8 | 1,761,500 00 |
| Number of policies become claims during the yea: ........... | .. 117 |  |
| Amount of said claims. |  | 195,500 00 |
| Number of policies in force in Canada at date. | ..11,848 |  |
| Net amount in force at 31st December, 1897 | ...... 1 | 7,899,500 00 |

Number and amount of policies terminated during the year:-


Number of insured lives at beginning of year ..... 11,116
New insurers during the year ..... 1,372
Deaths during the year among the insured ..... 117
Insured whose policies have been terminated during the year otherwise than by death ..... 523
lnsured lives at date of statement ..... 11,848

## Department of Finance-Insurance Branch.

# THE COLONIAL MUTUAL LIFE ASSOCIATION. 

Statement for the Year ending 31st December, 1897.
President-A. S. Ewing.
| Secretary.-Eidward A. Baynes.
(Incorporated, 23rd July, 1894. Registered to do business in Canada, 29th October, 1894. Commenced business in Canada, 2nd January, 1895.)

CAPITAL

| Amount of capital authorized | 100,000 00 |
| :---: | :---: |
| Amount subscribed for | 46,225 00 |
| Amount paid up in cas | 20,815 00 |

(For List of Guarantors see Appendix.)

## Assets.



OTHER ASSETS.

| Assessments due and uncollected on policies in force. Short date notes for premiums . .............. . |  | $\begin{array}{r} 1,21787 \\ 60690 \end{array}$ |
| :---: | :---: | :---: |
| Total outstanding assessments. | 8 | 1,824 77 |
| Deduct cost of collection at 10 per cent |  | 18247 |

Net outstanding assessments ................... . ................................. 1,642 30
Total assets......... ..... ...... .. ..................................8 4,005 92

## LIABILITIES.



## COLONIAL MUTUAL—Continued.

## INCOME DURING THE YEAR.

| Gross amounts paid by the members to the association or its agents without deduction for commissions or other expenses, as follows- |  |  |
| :---: | :---: | :---: |
| Cash received for assessments. | .. \$ 18,635 64 |  |
| Deduct premiums paid to other companies for reinsurance.. | 30636 |  |
| Net premium income | \$ 18,329 28 |  |
| Amount received for interest. . | 621 |  |
| Furniture sold. | 500 |  |
| Total. | . 8 | 18,349 49 |
| Received for calls on capital |  | 6,471 52 |
| Total income during the year. | 8 | 24,812 01 |

## EXPENDITURE DURING THE YEAR.

| Cash paid for death losses......................................... .................. $\$$ | 9,750 00 |
| :---: | :---: |
| Medical examiners' fees. | 70783 |
| Capital to guarantors for interest on dividends. | 71158 |
| Commissions to agents.. | 5,986 86 |
| Salaries and other expenses of officials. | 3,361 01 |
| Taxes, licenses, fees or fines.............. | 98579 |
| Miscellaneous expenditure, viz.:-Advertising, printing and stationery, $\$ 1,220.88$; travelling expenses, $\$ 506.34$; postage, $\$ 175.58$; general expenses, $\$ 380.55$; legal expenses, $\$ 326.36$; petty cash, $\$ 102.08$; interest, $\$ 60.32$. | 2,772 11 |
| Agents' balances written off. | 3,821 45 |
| Total expenditure during the year ............................. $\$$ | 28,096 63 |

## MISCELLANEOUS.

Number of policies reported during the year as taken ..... 188
Amount of said policies ..... \$ 257,000 00
Amount of said policies reinsured ..... 6,000 00
Number of policies become claims during the year ..... 11
Amount of said claims ..... 18,00000
Number of policies in force at date ..... 592
Amount of said policies ..... $\$ 811,50000$
Amount of said policies reinsured in other licensed com- panies in Canada. ..... 11,00000
Net amount in force at 31st December, 1897 ..... 800,50000
Number and amount of policies terminated during the year :-

|  | No. |  | Amount. |  |
| :---: | :---: | :---: | :---: | :---: |
| 1. By death. | 11 | 8 | 18,000 |  |
| 2. By lapse.. | 259 |  | 462,750 |  |
| Tota | 270 | 8 | 480,750 |  |

## Department of Finance-Insurance Branch.

## COLONIAl، MUTUAL—Concluded.

|  | No. | Amount. |
| :---: | :---: | :---: |
| Policies in force at beginning of the | 685 | \$1,035,250 00 |
| Policies issued during the Jear. | 187 | 271,000 00 |
| Policies terminated as above | 270 | 480,750 00 |
| Policies not taken | 10 | 14,000 00 |
| Policies in force at date of statement | 592 | 811,500 00 |

# THE COMMERCIALJTRAVELLERS' MUTUAL BENEFIT SOCIETY. 

Statement for the Year ending 31st Degember, 1897.


## LIABILITIES.

| Claims for death losses do | unadjusted but not resisted. resisted, in suit. | $\begin{aligned} & 2,00000 \\ & 1,00000 \end{aligned}$ |
| :---: | :---: | :---: |
| Total liabil | litiəs. ................................................. $\$$ | 3,000 00 |

## INCOME

## Gross amount paid by members to the Society or its agents, without de-

 duction for commission or other expenses, as follows:-Membership fees...... ............................................................. $\$$33800
Annual dues. ..... 4,024 00
For medical examiners' fees ..... 23800
Assessments. ..... 22,650 95
Total paid by members ..... \$ 27,250 95
Interest ..... 1,654 91
Total income ..... \$ 28,905 86

## Department of Finance-Insurance Branch.

## THE COMMERCIAL TRAVELLERS'-Concluded.

## EXPENDITURE.

Cash paid for death losses .....  22,83500
Commissions and fees retained by or paid to agents ..... 47205
Medical examiners' fees ..... 23800
Taxes ..... 11244
Commissions, salaries and other expenses of officials ..... 2,16100
Miscellaneous payments:-Printing and stationery, 8229.56 ; postage, $\$ 394.11$; advertising, $\$ 40.46$; petty expenses, $\$ 91.88$; rent, 8300 ; telephone, $\$ 45$; medical director, $\$ 184.00$; fire insurance, $\$ 4.25 . .$. ..... 1,289 26
Total expenditure. ..... \$ 27,107 75
MIGCELLANEOUS.
Number of new policies reported during the year as taken in Canada. 173
Amount of said policies ..... \$ 173,000 00
Number of policies become claims during the year........................ 23
Amount of said claims. ..... 22,835 00
Number of policies in force in Canada at date. ..... 2,408
Amount of said policies. ..... 2,408,000 00
Number and amount of policies terminated during the year :-
No. Amount.

1. By death ..... 23
2. By reduction of policy ..... 143
Total ..... 166
$\$ 166,00000$
Policies in force at beginning of year ..... 2,401
Policies issued during the year ..... 73
Policies terminated as above ..... 166
Policies in force at date of statement ..... 2,408
Number of insured lires at beginning of year. ..... 1,902
Number of new insurers during the year. ..... 106
Number of deaths during the year among the insured ..... 20
Number of insured whose policies have been terminated other- wise than by death. ..... 106
Number of insured lives at date of statement ..... 1,882
\$2,401,000 00 ..... 173,000 00 ..... 165,000 00 ..... 2,408,000 00

# CANADIAN ORDER OF THE WOODMEN OF THE WORLD. 

Statement for the Year ending 31st December, 1897.Head Consul Commander-C. C. Hodgins. | Head Clerk and Chief Agent-Head Office-London, Ont.(Incorporated, 1st April, 1893, by 56 Vic., cap. 92. Commenced business, 6thJuly, 1893.)
ASSETS.
Cash on hand and in Canadian Bank of Commerce-
Insurance fund . 4,20369
Emergency fund ..... 4,316 69
Expense fund
Agents' ledger balances ..... 20000
Furniture, supplies, \&c ..... 48500
Total ledger assets ..... \$ 9,237 43
OTHER A8SETS.
Assessments due and unpaid on membership in force
Annual dues in process of collection ..... \$ 4,512 62 ..... \$ 4,512 62 ..... 72721 ..... 72721
Total due from members. ..... 5,277 53
Total assets 14,51496
Fines
LIABILITIRS.
Claims for death losses unadjusted but not resisted .....  1,700 00
Due on acconnt of general expenses ..... 40915
Due on account of loans ..... 3,300 00
Office salaries, \&c., unpaid ..... $1,452 \quad 15$
Total .....  8 ,861 30
INCOME.
Gross amounts paid by members to the association or its agents, with- out deduction for commissions or other expenses, as follows:-
Membership fees (estimated) ..... 1,011 00
Annual dues ..... 5,722 77
Medical examiners' fees (estimated) ..... 1,011 00
Assersments ..... 35,182 65
Total ..... \$ 42,927 42
Cash received for certificate fees ..... 40800
Received for interest on funds in bank ..... 12775
Cash received for supplies ..... 11690
Sundries ..... 19520
Fines. ..... 10525
Total income during the year. ..... 43,880 52

## Department of Finance-Insurance Branch.

## WOODMEN OF THE WORLD-Concluded.

## EXPENDITURE.

Cash paid for death losses (of which $\$ 10,500$ accrued in previous years) \$ ..... 35,914 00
Annual payments and assessments returned to members. ..... 520
Medical examiners' fees ..... 1,011 00
Commissions and fees retained by agents. ..... 1,011 00
Commissions, salaries and other expenses of officials ..... 2,060 46
Licenses ..... 10000
Miscollaneous expenditure, viz.:-Printing aud supplies, \$856.98; returned fees, $\$ 1.20$; postage, $\$ 756.44$; sundries, $\$ 317.95$; "Canadian Woodman," \$115.72; insurance superintendence, $\$ 22.21$; office furniture, $\$ 52$; organization, $\$ 2,288$ ..... 4,410 60
Total expenditure ..... \$ 44,512 16
MISCELLANEOUS.
Number of new policies reported during the year as taken in Canada ..... 1,020
Amount of said policies.. ..... \$1,179,500 00
Number of policies become claims in Canada during the year ..... 17
Amount of said claims ..... 25,00000
Number of policies in force in Canada at date ..... 3,828
Net amount in force, 31st December, 1897 ..... 5,438,000 00
Number and amount of policies terminated during the year :-

|  | No. | Amount. |  |
| :---: | :---: | :---: | :---: |
| 1. By death | 17 | 25,000 |  |
| 2. By surrender | 13 | 21,500 | 00 |
| 3. By lapse.. | 566 | 77,500 |  |
|  | 596 | 24,000 | 00 |


|  | No. | Amount |
| :---: | :---: | :---: |
| Policies in force at beginning of year. | 3,404 | 84,982,500 00 |
| Policies issued during the year | 1,020 | 1,179,500 00 |
| Policies terminated as above | 596 | 724,000 00 |
| Policies in force at date of statemen | 3,828 | 5,438,000 00 |

Number of insured lives at beginning of year ..... 3,392
Number of new insurers during the year ..... 1,011
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 ..... 566
Number of insured lives at date of statement ..... 3,806

# THE COVENANT MUTUAL LIFE ASSOCIATION OF ILLINOIS. <br> Statement for the Year ending 31st Degember, 1897. <br> President-W. H. Smollinger. <br> Secretary-B. F. Reinmund. Head Office in Canada-l'oronto. 

Chief Agent in Canada-A. H. Hoover.
(Incorporated, 9th January, 1877. License issued in Canada, 20th September, 1890.)
assets in canada.
Securities in deposit with the Receiver General, viz.:-

| Canada 3 per cent stock. |  |  |
| :---: | :---: | :---: |
|  |  |  |
| Carried out at mark | . 8 | 55,148 77 |
| Cash in Molsons Ban |  | 8,074 07 |
| Interest accrued. |  | 77423 |

Total assets in Canada............................................ 8 63,997 07
LiAbilities in oanada.
Clains for death losses adjusted but not resisted............................\$ 12,75000
Claims for death losses resisted in suit (accrued in previous years)....... .. 2,00000

Total liabilities in Canada.......... ....... . .................... \$ 14,75ı 00

INCOME IN OANADA.
Gross amounts paid by members in Canada to the association or its agents, without deduction for commission or other expenses, as follows:-

Assessments.................. ....... .......... ............................ \$ 52,487 62
Total paid by members in Canada................................ $\$ 52,4876$ ?
Interest......... .................................................................................. 52,. 1,698 16
Total income in Canada. ........................................... 8 54,185 78
EXPENDITURE IN CANADA.
Cash paid for death losses......... ........ ........................... ......... .. $\$ 57,62500$
Medical examiner8' fees ................................... ....... .................. . 43700
Cash dividends paid to Canadiun policy-holders............................... 34329
Commissions and fees retained by or paid to agente.......................... 2,05052
Taxes, licenses, fees or fines in Canada.......... ............................... 17783
Commissions, salaries and other expenditure of officials in Canada...... 1,870 89
Miscellaneous expenditure :-
Printing and stationery, $\$ 236.50$; postage, $\$ 97.95$; legal, $\$ 209.84$; office expenses, $\$ 684.50$; investigating claims, $\$ 17$; license iees, $\$ 177.83$; duties, $\$ 3.05$; advertising, $\$ 36 . . . . .$. .. ...... ..... 1,46267

Total expenditure in Canada.................................... \$ 63,967 20

## Department of Finance-Insurance Branch.

## COVENANT MUTUAL LIFE ASSOCIATION-Conti^ued.

## MISCELLANEOUS.


General Business Statement for the Year ending 31st December, 1897. income during the year.
Total paid by members for assessments. ..... \$1,548,763 94
Interest ..... 18,604 68
Rent ..... 7,655 05
Total income $\$ 1,575,0 \div 367$
DIsBURSEMENTS DURING THE YRAR.
Losses and claims ..... \$1,244,691 80
Disability, sick or accident benefits ..... 15,182 70
Surrendered certificates ..... 3,896 22
Dividends paid to members ..... 5,461 54
Commissions and fees retained by or paid or allowed to agents on ac- count of fees and dues ..... 172,16938
Salaries of managers and agents not paid by commissions ..... 14,650 97
Salaries of officers ..... 21,746 64
Salaries and other compensation of office employees ..... 35,276 82
Medical examiners' fees. ..... 25,755 00
Rent ..... 12,895 55
Tuxes, fees, \&c ..... 7,197 45
All other expenditure ..... 50,283 41
Total disbursements ..... $\$ 1,609,20748$

## COVENANT MUTUAL LIFE ASSOCIATION-Concluded.

General Business Statement for the Year ending 31st Degember, 1897.
LEDGER ABSETS.
Book value of real estate, exclusive of encumbrances ..... \$ 85,000 00
Loans on mortgages (first liens) on real estate ..... 20,00000
Book value of bonds and stocks owned ..... 458,780 18
Agents' debit balances. ..... 125,ㄹ65 79
Cash in office ..... 54,8:3 91
Cash in bank 756,819 54
Deduct advanced promiums. ..... 6,190 93
'Total net or invested assets, less depreciation. $\$ 750,62861$
NON-LEDGER ABSETS.
Interest and rent due and accrued ..... 5,138 80
Market value of real estate over book value ..... 15,00000
Mortuary assessments due and to become due ..... 31,8,174 00
Gross assets. ..... \$1,138,941 41
Dednct assets not admitted, viz.:-
Agents' debit balances, not secured by bond ..... $\$ 50,00000$
Depreciation in ledger assets to bring same to market value 36,00742
86,007 42
Total admitted assets . $1,052,93399$
NON-LEDGER LIABILITIES.
Losses adjusted and not due ..... \$ 4,000 00
Losses on stipulated premium policies, not adjusted, $\$ 82,050$; resisted, $\$ 24,000$ ..... 106,050 00
Losses on post mortem policies, adjusted, not due ..... 13,750 00
Losses on post mortem policies, not adjusted, $\$ 389,035$; resisted, $\$ 15,500$ ..... 404,535 00
Salaries, rents, expenses, \&c. ..... 2,291 75
Excess of association's whole life rates over advanced limited payment, or deposit policies ..... 7,133 39
Totalpliabilities ..... $\$ 537,76014$
EXHIBIT OF CERTIFICATES OR POLICIES.
Amount. ..... 9,786 \$11,928,875 00
Policies or certificates which have ceased to be in force during 1897
Total policies or certificates in force 31st December, 1897.....44,491 86,562,0;5 00

## Department of Finance-Insurance Branch.

## THE HOME LIFE ASSOCIATION OF CANADA.



## HOME LIFE ASSOCIATION-Continued.

## INOOME.

Gross amounts paid by members to the Association or its agents, with-out deduction for commissions or other expenses, as follows :-
Assessments.. .............................................................................................. 3,14546
Deduct premiums paid to other companies for reinsurance. ..... 90033
Total paid by members ..... \$ 2!,245 1:3
Received for interest ..... 3780
Total ..... \$ 22,282 93
Received for calls on guarantee capital ..... 83400
Total. $\$ 23,11693$
Deduct guarantee capital repaid ..... 1,000 00
Total income $\$ 22,11693$
EXPENDITURE.
Cash paid for death losses. ..... \$ 1,966 22
Medical examiners' fees ..... 1,465 78
Commissions and fees retained by or paid to agents ..... 11,498 66
Cash paid to stockholders for interest on advance payments of capital. ..... 13800
Commission, salaries and other expenses of officials ..... 2,348 66
Taxes, licenses, fees or fines ..... 20989
Miscellaneous payments, viz.:-Postage, \$306.93; advertising, \$204 52; printing and stationery, \$561.03; miscellaneus expenses, \$633.99; sundries, $\$ 380.80$; advances to agents, $\$ 1,360.80$; rents, $\$ 312$. ..... 3,761 07
Total expenditure $\$ 2138828$
MISCELLANEOUS.
Number of now policies reported during the year as taken in Canada ..... 524
Amount of said policies. ..... $. \$ 615,00000$
Number of policies become claims in Canada during the year ..... 5
Amount of eaid claims. ..... 7,00000Number of polisics in force in Canada at date. ..... ........................ 165Amount of said policies ............................................ $\$ 1,397,25000$Amount of said policies reinsured47,000 00
Net amount in force 31st December, 1897 ..... $1,350,25000$

Number and amount of policies terminated during the ycar in Cunada :-


## Department of Finance-Insurance Branch.

## HOME LIFE ASSOCIATION-Concluded.

|  | No. | Amount. |
| :---: | :---: | :---: |
| Policios in force at beginning of $y$ | 1,111 | \$1,319,250 00 |
| Policies issued during the year. | 524 | 615,000 00 |
| Policies terminated as above | 470 | 537,000 00 |
| Policies in force at date of statem | 1,165 | 1,397,250 00 |
| Number of insured lives at the beginning of the year. 1,070 |  |  |
| Number of new insurers during the year $\qquad$ 511 |  |  |
| Number of deaths during the year among the insured $\qquad$ Number of insured whose policies have been terminated during the |  |  |
|  |  |  |
| year otherwise than by death................... Number of insured lives at date of statement.... | year otherwise than by death........................... . ...... ...... 456 | ................ 45.120 |

# THE MUTUAL RESERVE FUND LIFE ASSOCIATION. 



## ASSETS IN CANADA.

Stocks and bonds, viz.:-

| 1 | Par Value. | Market Value. |
| :---: | :---: | :---: |
| *Province of Quebec bonds | \& 50,000 00 | \$ 57,500 00 |
| * Canada 3 per cent sterling bonds. | 53,533 33 | 57,855 60 |
| Winnipeg debentures. | 35,000 00 | 41,300 00 |
| Balmoral School debentures | 64000 | 64000 |
| Willowdale Public School debentures | 45000 | 50000 |
| Red Deer Public School debentures | 2,700 00 | 3,040 00 |
| Canada Coals and Railway bonds | 10,000 00 | 10,000 00 |
| Total par and market values. | \$ 152,323 33 | \$ 170,835 60 |

Carried out at market value ......... ........................... ........ .......... $\$$
Real estate in Canada held by the company
Amount secured by way of loans on real estate by bond or mortgage, first liens

Cash in banks in Canada, viz.:-
Canadian Bank of Commerce, Winnipeg, Man .... ......... ... ... \$2,499 93

Bank of New Brunswick, St. John, N.B . . . . . . . . . . . . . . . . . . . . . . . . . . . . 43560
Molsons Bank, Montreal 10,389 41
Ontario Bank, Toronto, Ont 10,633 57
Union Bank, Halifax, N.S.
90190
Molsons Bank, St. Thomas, Ont
3,706 81
Atlas Loan Co., St. Thomas, Ont. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 4,060 67
Elgin Loan and Saving Co., St. Thomas, Ont..................... ........ . . . 92050
Southern Loan and Savings Co., St. Thomas, Ont ......................... 6,96368


Net amount due fiom members in Canada................... .................. $80,1.5760$
Total assets in Canada
$\$ 340,273 \quad 45$
*In deposit with Receiver General.'

# Department of Finance-Insurance Branch. 

## MUTUAL RESERVE FUND-Continued.

## LIABILITIES IN CANADA.

| $\dagger$ Amount computed to cover the net present value of all Canadian <br> en policies in force | 87,935 00 |
| :---: | :---: |
| Claims for death losses-due and unpaid-enjoined by court. . . . . . . . . . . . \$ 5,000 00 |  |
|  |  |
| do . do unadjusted but not resisted ........................ 58.40 .000 |  |
|  |  |
|  | 124,200 00 |
| Special reserve to cover possible shrinkage in items of investments |  |
| received from Provincial Provident Institution | 16,353 05 |
| Total...... ........................ ...... ..... ...... ..................... 8 228,488 05 |  |
| INCOME IN CANADA. |  |
| Gross amounts paid by members in Canada to the association or its agents, without deduction for commission or other expenses, as follows:- |  |
|  |  |
| Membership fees...... ....... ......... ........ ........ ................................ 8 | 2,832 00 |
| Annual dues | 202,277 75 |
| Medical examiners' fees | 1,310 00 |
| Assessments. | 311,208 34 |
| Total paid by members in Canada......... ........ ............ $\%$ | 517,628 09 |
| Interest. | 8,240 98 |
| *Total income in Canada-............................. ............. 8 | 525,869 07 |
| DISBURSEMENTS IN CANADA. |  |
| Amount paid during the year on death and disability claims in Canada. 8 | 280,239 39 |
| Medical examiners' fees | 5,151 00 |
| Commissions and fees retained by or paid to agents................ ........ | 59,551 88 |
| Cash paid for salaries and other expenses of officials in Canada.......... | 8,930 86 |
| Cash paid for licenses or taxes..................................................... | 2,761 89 |
| Investigating and adjusting death claims. | 5,044 31 |
| Sundry expenditure, viz.:-Advertising and printing, \$880.08; legal expenses, $\$ 1,760.25$; rents, $\$ 500$; general office expenses, $\$ 1,596.62$ |  |
| sgency expenses, \$185.17.................. ...................... ... ...... | 4,922 12 |
| Total disbursements in Canada. ................................... $\$$ | 366,601 45 |

## MISCELLANEOUS.

Number of new certificates reported during the year as taken
in Canada...................................................................................................................... $82,006,300 ~$
00
Number of certificates become claims in Canada during the jear.

161
Amount of said certificates
320,500 00
Number of certificates in force in Canada at 31st Dec., 1897... 16,550
Amount of said certificates.
33,656,774 00

[^77]
## MUTUAL RESERVE FUND-Continued.

Number and amount of certificates terminated during the year in Canada :-

|  | No. | Amount. |
| :---: | :---: | :---: |
| 1. By death | 161 | \$ 320,500 00 |
| 2. By expiry.. | 1,258 | 3,218,000 00 |
| Total | 1,419 | \$3,538,500 00 |


|  | No. | Amount. |
| :---: | :---: | :---: |
| Certificates in force at beginning of year in Canada | 17,108 | \$35,188,974 00 |
| Certificates issued during the year.. | 1,717 | 3,933,300 00 |
| Certificates terminated as above. | 1,419 | 3,538,500 00 |
| Certificates not taken. | 856 | 1,927,000 00 |
| Certificates in force at dute of statement | 16,551) | 33,656,774 00 |

General Bubiness Statement for the year ending 31st December, 1897.
income.

| Gross membership fees. <br> Assessments. <br> Medical examiners' fees paid by applicants |  |
| :---: | :---: |
| Total paid by memb | ..85,775,647 38 |
| Interest. | 135,818 48 |
| Rent. | 149,902 20 |
| Fees for alterations in policies | 1,065 48 |
| Special deposits.. | 18,876 33 |
| Total income. | 86,081,309 87 |

## DISBURSEMENTS.

Death losses paid................ ....... ........................ .....................84,060,479 14
Disability and other benefits......................... .................... ......... 16,383 25
Advanced payments returned to rejected applicants................... ..... 97074
Cash paid to policy-holders for dividends and surrendered policies ..... 84,770 35
Commissions to agents......................................... .. ...... ........... 608,825 89
Salaries of managers and agents not paid by commissions...... . ......... 48,462 59
Medical examinations paid by home office and by members.............. 62,882 61
Salaries of officers ......................... .. ......... .............................. 116,485 47
Rents........ ............. ............................................................... 83,620 89
Taxes........................... ........... . ...... .................... ............... 166,802 16
Advertising and printing........................................................... 89,073 29
Salaries and other compensation of office employees .... ........... ... ... 250,890 56
Commissions paid to banks and collectors for collecting assessments .. $\quad \mathbf{7 0 , 3 2 6} 74$
Cost of investigating and adjusting \$4,072,083.45 of death and disubility
claims........... ...................................................................7368 23
Miscellaneous payments..................................... .............. ... ..... 229,840 96
Total disbursements........................ '........ ................85,963,082 87

## Department of Finance-Insurance Branch.

## MUTUAL RESERVE FUND-Concluded.

## NET OR INVESTED AS8ETS.

Book value of real estate, exclusive of encumbrances ..... $\$ 535,52814$
Loans on mortgages (first liens) on real estate ..... $1,724,80000$
Book value of stocks and bonds owned. ..... 324,118 29
Cash in banks on reserve or emergency fund account. ..... 633,976 85
Cash in office ..... 96084
Cash on deposit in collecting banks and with bonded collectors ..... 151,310 01
Other cash deposits ..... 251,209 48
Agente' balances ..... 466,524 09
Furniture and fixtures. ..... 56.37773
Total invested assets ..... \$4,144,805 43
Deduct agents' credit balances ..... 5,438 14
Net invested assels ..... \$4,139,367 29
NON-LEDGER A8SETS.
Interest due and accrued ..... 25,392 64
Rents due and accrued ..... 7,92: 01
Market value of bonds and stocks over book value ..... 36,556 80
Market value of real estute over book value ..... 8,631 46
Death losses paid in anticipation of assessment ..... 120,091 57
Mortuary assessments. ..... 846,5 529
Annual dues ..... 218,378 57
Total ..... \$5,402,692 63
Deduct items not admitted ..... $27:, 73078$
Total admitted assets. ..... $\$ 5,129,96185$
NON-LEDGER LIABILITIEB.
Losses on stipulated premium policies adjusted, not due. ..... 50000
$\begin{array}{lll}\text { do } & \text { do } & \text { do } \\ \text { do } & \text { do adjusted. }\end{array}$ ..... 37,00000
do post mortem policies due and unpaid ..... 5,00000
do do do notadjusted ..... 535,847 61
do do do resis ..... 29,246 35
Premiums or assessments paid before due ..... 175,800 50
Outstanding bond obligations ..... 165,952 28
Total liabilities ..... 81,644.988 74
EXHIBIT OF CERTIFICATES.
No. Amount.
Certificates written during 1897 ..... $21,763856,2: 34,78500$
Certificates which have ceased to be in force during 1897.... 28,304 79,693,745 00
Total in force 31st December, 1897 ..... $111,908301,567,10100$

# SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS. 

Statement for the Year ending 31st Degember, 1897.

Supreme Chief RangerObonhyatekia, M.D. Principal Ofice-Toronto.

Supreme Secretary-
John A. McGillivray. Chief Agent-Oronhyatekha, M.D.
(Incorporated by 52 Vic., cap. 104, assented to End May, 1889, amended by 59 Vic., cap. 51, assented to 23rd April, 1896. Licensed to transact business in Canada, 1st May, 1896.)

## ASSETS AS PER LEDGER ACCOUNTB.

Value of real estate (less encumbrances) held by the company (Temple property)
\$ 302,762 93
Amount secured by way of loans on real estate, by bond or mortgage
(first liens)
$1,542,06300$
Amount of loans as above on which interest has been overdue for one year
or more previous to statement.
$\$ 81,51340$
Stocks, bonds or debentures, viz :-


Carried out at cost value
295,184 77
Bonds in deposit with High Court of Chancery, London, Eng., viz.:.... 242,553 10
Canada intercolonial loan of 1903, par value $\$ 86,140$; market value.... 94,754 00

[^78]
## Department of Finance-Insurance Branch.

## INDEPENDENT ORDER OF FORESTERS—Continued.

| Cash loan to government of New Brunswick. | ..... | 20,000 |  |
| :---: | :---: | :---: | :---: |
| Deposit receipts-Banque du Peuple ........... | ........ |  |  |
| Cash on hand and in transit......... |  | 40,796 |  |
| Cash in banks |  | 309,944 |  |
| Total ledger assets.. | ...... | ,606,045 |  |
| other Assets. |  |  |  |
| Interest due.... | $\begin{array}{r} 21,22087 \\ -\quad 16,86758 \end{array}$ |  |  |
| Total carried out. |  | 38,088 |  |
| Office furniture...... |  | 12,011 |  |
| Saleable supplies on hand......... .... .. ......... |  | 22,03+ |  |
| Amount due from branches of the order for supplies |  | 44,608 |  |
| Capitation tax due and unpaid ........................... | .......... | 6,846 |  |
| Total assets. |  | ,729,635 |  |

## LIABIIITIEG.

## Claims for death losses-

Due and unpaid .....  30,24294
Unadjusted but not resisted ..... 46,398 88
Total claims for death losees. ..... \$ 76,641 82
Claims for disability benefits due and unpaid ..... 50000
Claims for disability benefits resisted, in suit ..... 1,500 00
Claims for sickness benefits due and unpaid ..... 2,118 99
Present value of unpaid instalments of old age unnuities ..... 15,250 00
Due on account of expenses ..... 1,825 42
Total liabilitics (excluding reserves on unmatured benefits) ..... 97,83623
INCOME DURING THE YEAR.
Gross amounts paid by members to the Order or its agents without deduction for commission or other expenses, as follows:-
Membership fees ..... \$ : 85,07090
Capitation tax
30,13700
30,13700
Certificate fees
11,294 00
11,294 00
Enrolment fees (S. \& F. department)
10,594 35
10,594 35
Organizing account
Organizing account
1,95655
1,95655
Change of beneficiary
Change of beneficiary
1,461,941 72
1,461,941 72
Assessments-mortuary
Assessments-mortuary ..... 154,957 61
Total paid by members ..... \$1,768,986 58
Cash received for interest ..... 18,091 60
do supplies sold
27588
27588
Fire insurance and taxes re mortgage balance.$\$ 1,901,95945$
61 Victoria.

## INDEPENDENT ORDER OF FORESTERS-Continued.

## EXPENDITURE DURING THE YEAR.

Cash paid during the year for death claims. ..... \$ 814,037 25
Cash paid for total and permanent dibability claims. ..... 43,500 00
Cash paid for old age annuitios ..... 2,000 00
Cash paid for funeral claims ..... 7,227 55
Cash paid for sickness claims ..... 121,850 10
Total paid to members ..... \$ 988,614 90
Salaries of officers ..... 2699988
do office employees ..... 36,317 91
do organizers ..... 56,881 64
Organizing expenses ..... 24,100 15
Supplies purchased ..... 30,795 09
Official organ ..... 26,817 51
State and government taxes ..... 90416
Miscellaneous expenses, viz.:-
Furniture account, $\$ 2,654.98$; fees re sickness claims, $\$ 16.50$; fees$r e$ total and permanent disability claims, $\$ 286.33$; postage andtelegrams, $\$ 6,030.14$; rent, light and heat, $\$ 5,879.63$; travellingexpenses, $\$ 4,296.31$; legislation expenses, $\$ 272.77$; advertising,$\$ 15,734.52$; inspector and valuator, salary and expenses,$\$ 1,575.55$; legal expenses, Canada and United States, $\$ 5,461.64$;medical examinations, England, \$379.15; security bonds ofoffice, etc., $\$ 95.00$; accident insurance, $\$ 843.75$; fraternal societyfees, $\$ 215.00$; commission on loans, $\$ 526.50$; office expenses,stationery, \&c., $\$ 9,643.58$; executive expenses, $\$ 1,715.50$;stationery, dc.,general sundry expenses, $\$ 5,836.60$61,463 45
Total expenditure during the year ..... $\$ 1,252,89469$
MISCELLANEOUB.
Number of new policies reported during the year as taken....30,137
Amount of said policies ..... $35,224,50000$
Number of policies become claims during the year. ..... 632
Amount of said claims ..... 808,000 00
Number of policies in force at date ..... 124,685
A mount of said policies ..... 154,510,000 00
Number and amount of policies terminated during the year :-

| 1. By death. | No. |  | Amount. |  |
| :---: | :---: | :---: | :---: | :---: |
|  | $\stackrel{\text { No. }}{632}$ | \$ | 808,000 | 00 |
| 2. By lapse. | .7,658 |  | 8,697,500 |  |
|  | 8,290 | \$ | 9,505,500 |  |

Policies in force at beginning of year ..... 102,838 \$128,791,000 00
Policies issued during the year ..... 30,137 35,224,500 00
Policies terminated as above ..... 8,290 ..... 9,505,500 00
Policies in force at date of statement 124,685 ..... $154,510,00000$

## Department of Finance-Insurance Branch.

## INDEPENDENT ORDER OF FORESTERS-Continued.

 GICK AND FUNERAI DEPARTMENT.| Amount of claims paid during the year (sickness) ........................ . $\$$ | 121,850 10 |
| :---: | :---: |
| Amount of claims paid during the year (funeral). | 7,227 55 |
| Number of new policies reported as taken during the year.....5,647 |  |
| Number of policies in force at 31st December, 1897 . .............26,819 |  |

## BUSINESS DONE OUTSIDE OF CANADA.

(1ncluded in above Statement.)
PAYMENTS BY MEMBERS (OUTSIDE OF OANADA).
Cash received for membership fees..................................................... 24,287 00
do capitation tax ................................................................ 33,882 32
do certificate fees...... ............................................... 20,030 00
do enrolment fees (Sick and Funcral Department) . $\quad 4,42800$
do organizing account. .............................................. 7,128 84
do change of beneficiary ......................................... 1,294 11
do assessments (mortuary)......................................... 794,884 05
do assessments (Sick and Funeral Department)..... 40,10244
Total paid by members, outside of Canada...... $\$$ 926,036 76

PAYMENTS TO MEMBERS (OUTSIDE OF CANADA).
Cash paid for death claims............... ........................................... 8 388,618 94
do disability benefits ....... ...................... ..... ............. 23 . 0 . 000
do old age annuities................................................... . . 10000
do funeral claims......... ..................................................... 1,742 96
do sick benefit claims................................................... 29,107 07
Total paid to members, outside of Canada........ 8 442,568 97


## MISCELLANEOUS.

Number of new policies reported during the year as taken outside of Canada... ..... .................................... ....................20,030
$\qquad$Number of policies become claims during the year outside ofCanada
.298
Amount of said claims................................................................................. 395,00000
Number of policies in force outside of Canada, 31st Dec., 1897..67,005
Amount of said policies
$85,760,00000$
61 Victoria. Sessional Papers (No. 4.) ..... A. 1898
INDEPENDENT ORDER OF FORESTERS-Concluded.
SICK AND FUNERAL DEPARTMENT.
Amount of claims paid during the year outside of Canada (sickness)\$ ..... 29,107 07
Amount of claims paid during the year outside of Canada (funeral). ..... 1,742 96
Number of policies reported as taken during the year outside of Canada ..... 2,214
Number of policies in force at 31st December, 1897, outside of
Number of policies in force at 31st December, 1897, outside of Canada ..... 6,674

## Department of Finance-Insurance Branch.

## THE CANADIAN SICK BENEFIT SOCIETY.

Statement for tee Year ending 31bt December, 1897.

| President-John Kerr. | Secretary-Wm. English. <br> Chief Agent-Charles Eqan. |
| :--- | ---: |
| Principal Ofice-Petrolia, Ont. |  |

(Incorporated 23rd June, 1895, by 58-59 Vic., cap. 80. Commenced business in Canada, 1st July, 1896.)

capital.

Amount of guaruntee fund authorized, subscribed for and paid up in
cash............................................................................. $\$ 5,000 \quad 00$

## (For List of Shareholders, see Appendix.)

ASSETB.
Canada $3 \frac{1}{2}$ per cent stock, deposited with the Receiver General, par
value............. ........................................................... $\$ 5,00000$
$\qquad$
Total assets
\$ 5,000 79

LIABILITIES.

Total liabilities (excluding capital stock)........... Nil.

INCOME.


## EXPENDITURE.

Net amount paid during the year for sickness losses........................ \$ 4,620 99
Commission or brokerage 42939
Salaries, fees and other charges of officials............... ...... ............. 65000
All other payments.

| 61 Victoria. | Sessional Papers (No. 4.) | A. 1898 |
| :---: | :---: | :---: |
| the canadian sick benefit society-Concluded. cash account. |  |  |
| 1897. <br> Dec. 31.-To income as above $\qquad$ $\qquad$ $6,57699$ |  |  |
|  |  |  |
|  | \$ | 6,576 99 |
| 1897. | Cr. |  |
| Dec. 31.-By expenditure as above.. $\qquad$ <br> By balance in hand and in banks at this date |  | 6,57620 079 |
|  | \$ | 6,576 99 |

## RISKS AND PREMIUMS.

|  | No. | Premiums thereon. |
| :---: | :---: | :---: |
| Policies in force at date of last statement. | 534 | \$.. |
| Taken during the year.... | 1,025 |  |
| Total .... | 1,559 |  |
| Deduct terminated | 1,559 | . |
| Gross and net in force at date, 31st Dec. | ..... | ........ |

## APPENDIX

## LIST OF SHAREHOLDERS

## THE BOILER INSPECTION AND INSURANCE COMPANY.

LIST OF SHAREHOLDERS-(As at 31st December, 1897).

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Bate, T. B | St. Catharines | 5,000 | 2,750 |
| Bell, John | Belleville. | 2,000 | 1,100 |
| Benny, Robert, estate of | Montreal. | 2,000 | 1,100 |
| Blakie, John L | Toronto | 2,400 | 1,320 |
| Campbell, C. F. | Montreal. | 16,700 | 9,185 |
| Carter, R. C. | Kingston. . | 2,600 | 1,430 |
| Crawford, Robert. | Kington. | 1,000 | - 550 |
| Carruthers, C. B. | " | 1,000 | 550 |
| Davies, Thos..... | " | 100 | 55 |
| Gildersleeve, Lucretia | + | 1,000 | 550 |
| McMurrich, George | Toronto | 3,200 | 1,760 |
| McMurrich, J. P | Ann Arbor, Mich. | 900 | 495 |
| McMurrich, W. Barclay | Toronto | 2,000 | 1,100 |
| McMurrich, W. B. and Geo., trustees. | " | 900 | 495 |
| McMurrich \& Rathbun, trustees | " $\quad \because \quad$. | 900 | 495 |
| McMurrich, J. Bryce. | Oswego, N.Y. | 1,200 | 660 |
| Rathbun, Mrs. Bunella | Deseronto ... | 24,800 | 13,640 |
| Rathbun, S. F. | "....... | 1,000 | 550 |
| Rathbun, E. W . ........ | " . .... | 10,000 | 5,500 |
| Rathbun, E. W., in trust. | " . | ${ }_{2} 600$ | 330 |
| Rathbun, E. W., in trust. | ", | 2,200 600 | 1,210 |
| Rathbun, E. W., in trust. | " | 600 600 | 330 330 |
| Rathbun, E. Walter. ... | " | 11,900 | 6,545 |
| Wilkes, Mrs. Isabella A | Brantford | 1,000 | 550 |
| Wilkison, W. H. | Napanee | 4,500 | 2,475 |
|  | Total | \$100,100 | \$55,055 |

## BRITISH AMERICA ASSURANCE COMPANY.

LIST OF SHAREHOLDERS-(As at 31st December, 1897).


## Department of Finance-Insurance Branch.

## BRITISH AMERICA ASSURANCE COMPANY-Continued.

LIST OF SHAREHOLDERS-Continued.

| Name. | Residence. | $\begin{aligned} & \text { Number } \\ & \text { of } \\ & \text { Shares } \end{aligned}$ | Amount. |
| :---: | :---: | :---: | :---: |
|  |  |  | \$ |
| Fitzgerald, Thomas. | Bowmanville. | 20 | 1,000 |
| Fitton, Chas. E. and Horace W., in trust | Toronto | 10 | 500 |
| Fitton, Henry W. . . . . . . . . . . . . . . . | Orillia | 60 | 3,000 |
| Flavelle, Jos. W | Toronto | 308 | 15,400 |
| Fletcher, Mrs. Annie | " | 10 | 500 |
| Gamble, C. and H. D., in trust | " | 15 | 750 |
| Gamble, Geo. | " | 16 | 800 |
| Gamble, Mrs. Matilda. |  | 18 | 900 |
| Gardiner, Samuel ... | Unknown... | 1 | ${ }_{50}$ |
| Gerrett, H. A. . . | Niagara, Ont | 75 | 3,750 |
| George, Mrs. Margaret M | Toronto .. | 50 | 2,500 |
| Gibson, Rev. John | Norwood | 30 | 1,500 |
| Gilkison, Mrs. Emelia L. .... | Toronto | 22 | 1,100 |
| Gilmour, Thomas.. | Brockville | 50 | 2,500 |
| Gilmor, Miss Jessie. | Toronto . | 2 | 100 |
| Goad, Chas. E. . . | " | 50 | 2,500 |
| Gordon, William. .. | " $\quad . . . . . .$. | 13 | 650 |
| Gosling, F. J., agent, and D. S. Cassels, acct., in trust | " ${ }^{\text {b }}$ | 26 | 1,300 |
| Gowan, Hon. James R. ............................. | Barrie | 54 | 2,700 |
| Gunn, Geo. C. . . . | London. | 3 | 150 |
| Hamiltun, Clark, and R. V. Rogers, jr., trustees. | Kingston.. | 7 | 350 |
| Hamilton, J. M. and Jno. H. Sharp, executors. . | Toronto | 120 | 6,000 |
| Hammond, L. D............................... | Chicago | 15 | 750 |
| Hanlin, Mrs. Helen | Fergus | 8 | 400 |
| Harris, Arthur B. | Clarkson. | 13 | 650 |
| Harris, Miss Lucy L | Toronto | 21 | 1,050 |
| Henderson, John. | Ottawa. | 70 | 3,500 |
| Henderson, Jos., in trust | Toronto | 8 | 400 |
| Henderson, Jos. and Geo. S. Wilgress, executors.... | Cobourg | 16 | 800 |
| Heribel, Louis Emile._... . ...... | St. Hyacinthe. | 10 | 500 |
| Hewson, Mrs. Fanny B. | Niagara Falls, Ont | 20 | 1,000 |
| Hime, H. L. and W. L., in trust. | Toronto . ........ | 4 | 200 |
| Home Savings and Loan Co., Ltd., in trust |  | 20 | 1,000 |
| Horton, Mrs. Maria.. . ... ................ | Rochester. | 40 | 2,000 |
| Hoskin, John (1. C. | Toronto | 75 | 3,750 |
| Hoskin, Mrs. Mary A | " $\quad . . . . . . .$. | 25 | 1,250 |
| Howe, Etna D.. |  | 40 | 2,000 |
| Hutcheson, H. G. | Port Perry. | 10 |  |
| Hyman, Ely. | Guelph .... | 5 | 250 1,000 |
| Innes, Mrs. Helen | Gueph. | 10 | , 500 |
| Irving, L. Homfray | Toronto | 15 | 750 |
| Jackes, Joseph .... | " . | 74 | 3,700 |
| Jackes, Price . | $11 . . .$. | 37 | 1,850 |
| Jaffray, Robt | Paris Ont | 75 | 3,750 |
| Jefferson, Mrs. Louisa A | Paris, Ont. | 20 |  |
| Jennings, B., Mgr., in trust. . | Toronto | 600 | 30,000 |
| Kay, J. Bryce, \& Colin F. Gordon, in trust.. ... ... | " $\quad . . . . .$. | 30 | 1,500 |
| Kemp, J. C., Mgr., \& John Aird, Asst. Mgr., in trust | "..... | 1,032 | 51,600 |
| Kenny, James J . . . . . . . . . . . . . . . . . . . . . . . . .. | " | 55 | 2,750 |
| Kenny, Miss Marion | " | 4 | 200 |
| Kent Testimonial Fund. | " | 3 | 150 |
| Kent, Miss Myra.... | " | 40 | 2,000 |
| Kersen, K . B., in trust |  | - 181 | $\mathbf{2 , 5 0 0}$ $\mathbf{9 , 0 5 0}$ |
| Kinghorn, G. M. . . . . . . . | Montreal | 181 30 | $\mathbf{9 , 0 5 0}$ 1,500 |
| Kinghorn, G. M., in trust. | Toronto | 30 26 | 1,500 1,300 |
| Kirk, J. F., Mgr., in trust. <br> Kirkland, Thomas. | Toronto | 60 | 3,000 |
| Kirkpatrick, A. S., \& G. A., executors........ . . . . . | " | 19 | 950 |
| Lamb, Daniel, \& A. V. Delaporte, trustees. | " | 55 | 2,750. |
| Lander, John C.... |  | 35 60 | 1,750 $3,000$. |
| Lavis, Chas.................................... | Belleville. | 60 | $3,000$ |
| Laird, Alex., Wm. Gray, Agts. Oanadian Bank of Commerce, New York, in trust | New York | 630 | 31,500: |

## BRITISH AMERICA ASSURANCE COMPANY-Continued.

## LIST OF SHAREHOLDERS-Continued.

| Name. | Residence. | Number of Shares. | Amount. |
| :---: | :---: | :---: | :---: |
|  |  |  | 8 |
| Leach, James | Toronto | 15 | 750 |
| Leckie, Mrs. Sarah | Bullock's Corners. | 10 | 500 |
| Lee, Walter S | Toronto. | 9 | 450 |
| Lee, Thomas B |  | 6 | 300 |
| Lefroy, A. B. | Port Hope | 11 | 550 |
| Loelie, Wm. . | Unknown | 2 | 100 |
| Lester, Thos. W. | Hamilton | 22 | 1,100 |
| Long, Thos. \& Bro. | Collingwood | 359 | 17,500 |
| Long, Thomas..... | Toronto ... | 150 | 7,500 |
| McCallum, Samuel | Bolton. | 33 | 1,650 |
| McCallum, Wim. |  | 20 | 1,000 |
| McCallum, J. Finlay | Milton | 5 | ,250 |
| McDonald, Mrs. Janet. | London, Eng. | 10 | 500 |
| McKay, Geo | Unknown | 2 | 100 |
| McKinnon, S. F. | Toronto. | 50 | 2,500 |
| Macanlay, Miss Charlotte | Kingston | 15 | -750 |
| Macdonald, Mrs. Catherine | Toronto. | 50 | 2,500 |
| Ma donald, Mrs Susan A. (Baroness) | Ottawa | 42 | 2,100 |
| Mackerchar, Donald..... | Minneapolis | 1 | 50 |
| Mardison, Mrs. Esther A | Toronto. | 10 | 519 |
| Marling, Thos. W. B | Montreal. | 1 | 50 |
| Maughan, Nicholas.... | Toronto. | 30 | 1,000 |
| Meadows, Mrs. Emily M | Wexford, Ireland.. | 18 | ,900 |
| Milford, Geo ${ }^{\text {co......... }}$ | Hamilton...... .. | 25 | 1,250 |
| Miller, D., as Mgr., in trust | Toronto | 133 | 6,650 |
| Milne, Mrs. Elizabeth |  | 60 | 3,000 |
| Moran, W. ${ }^{\text {d }}$ | Rat Portage | 14 | 700 |
| Morrison, John....... | Montreal. . | 66 | 3,300 |
| Mountain, Rev. J. J. S Munro Alex | Cornwall. | 104 | 5,200 |
| Munro, Alex Muttlebury, F. ${ }_{\text {W }} \mathbf{W}$. | Toronto | 5 | 250 |
| Muttlebury, F. W. | . | 6 | 300 |
| Myers, Augustus,. Nichols, Miss Aliga | " - . | 160 | 8,000 |
| Nichols, Miss Aloigail Neihaus, Chas | "' | 8 60 | 400 3,000 |
| Niven, John K. \& Co | ", | 15 | 750 |
| Northcote, Henry | " .. | 1 | 50 |
| O'Hara, James | " | 100 | 5,000 |
| O'Hara, Miss Mary | " | 11 | 550 |
| Ostborne, Miss Annie | " | 13 | 650 |
| Osborne, Henry C. . | " . | 100 | 5,000 |
| Osborne, James Kerr ....... i* w id | " . | 700 | 35,000 |
| Osborne, Jas. Kerr, in trust for N. W. Davidson. | " | 15 | 750 |
| Ouborne, John W | " 1 ........... | 100 | 5,000 |
| Oshorne. J. E. K. | " | 5 | 250 |
| Palin, Miss W. A |  | 22 | 1,100 |
| Parker, Caleb. | Bowmanville. | 12 | 600 |
| Parlane, W. A. ${ }^{\text {Pasal }}$ | Collingwood. | 30 | 1,500 |
| Paterson, Miss Helen M Pazerson, John A | Toronto | 8 | 400 |
| Pazerson, ${ }^{\text {Pahn }}$ A Paterson, Miss Mary L |  | 9 | 450 |
| Paterson, Miss Mary L Paterson, Rev. T. | Deer Park | 20 | 1,000 |
| Paberson, Rev. T. W Pellart, Henry M | " | 63 | 3,150 |
| Pellatt, Henry M | Toronto | 50 | 2,500 |
| Perry, Robt. D..... |  | 80 | 4,000 |
| Peters, Miss Kate W Peters, Mrs. M. H. | London, Ont. | 34 | 1.700 |
| Peters, Mrs. M. H. Pomer, John S |  | 26 | 1,300 |
| Ponker, Sohn S ${ }^{\text {Potts, Jas. McC., M. }}$ | Toronto Sterling | 26 | 1,300 |
| Potts, Mrs. Jane V. |  | 20 | 1,000 |
| Pottenger, John. | Hamilton | 20 | 1,000 |
| Raikes, Walter. | Barrie.. | 60 | 3,000 |
| Ramsay, A. G., \& W. F. Burton. | Hamilton | 10 | 500 |
| Rambay, William | Toronto .. | 10 | 500 |
| Redway, Mrs. Ellen R | - | 7 | 350 |
| Reed, Hayter, trustee. | Ottawa. | 44 | 2,200 |

## Department of Finance-Insurance Branch.

## BRITISH AMERICA ASSURANCE COMPANY-Concluded.

LIST OF SHAREHOLDERS-Concluded.

| Name. | Residence. | $\begin{aligned} & \text { Number } \\ & \text { of } \\ & \text { Shares. } \end{aligned}$ | Amount. |
| :---: | :---: | :---: | :---: |
|  |  |  | \$ |
| Rice, 0. F., Mgr., in trust | Toronto | 20 | 1,000 |
| Ridout, Jos. D., estate of |  | 60 | 3,000 |
| Robertson, Wm. .J., executor | St. Catharines | 25 | 1,250 |
| Robertson, Wm. J.. |  | 25 | 1,250 |
| Roberts, Miss Sarah | Walkerton | 8 | 400 |
| Robinson, Geo | Torunto | 24 | 1,200 |
| Robinson, Geo., \& J. H. Fleck, in trust | London, Ont | 20 | 1,000 |
| Rolson, Ed. | Unknown. | 2 | 100 |
| Ross, Hon. A. M | Toronto | 40 | 2,000 |
| Rowbotham, Samuel A | Winnipeg. | 50 | 2,500 |
| Rowsell, Mrs. Elizabeth | Toronto. | 10 | 500 |
| Ruddock, J | " | 26 | 1,300 |
| Scholfield, Mrs. A. L., in trust. |  | 9 | 450 |
| Scott, Ann | Unknown. | 8 | 400 |
| Scott, John | Toronto | 20 | 1,000 |
| Simpson, Benj. M | Philadelphia | 15 | 750 |
| Sloane, W. P., Mgr., in trust..... .............. .. | Toronto | 83 | 4,150 |
| Smart, Miss Jane .... .......... ...... ........ | " | 8 | 400 |
| Smith, Alex. | " | 36 | 1,800 |
| Smith, G. B | " | 100 | 5,000 |
| Smith, Miss Jane |  | 24 | 1,200 |
| Smith, Miss Jane M., extx. | Montreal | 5 | 250 |
| Smith, Wm. Hy., Mgr., in trust | Toronto .... .... | 87 | 4,350 |
| Sproule, Miss Eliz. J | Springfield on the C | 4 4 | 200 200 |
| Stewart, James B............................. | Toronto . | 52 | 2,600 |
| Stewart, John | " | 4 | 200 |
| Stewart, Miss Jane | " | 10 | 500 |
| Stewart, Miss Maggie | " | 10 | 500 |
| Stewart Rew. Wm., D. L | " . ....... | 20 | 1,000 |
| Swan, Robt.......... | Ot" | 2 | 100 |
| Taylor, Maria \& Albert G | Ottawa | 10 | 500 |
| Thompson, Robt. | Toronto..... | 408 | 20,400 |
| Thompson, Mrs. Emma M | Sault Ste. Marie | 12 | 600 |
| Tilley, Mrs. E. M | Tondon, Ont | 3 | 150 |
| Tomlinson, R. H., Mgr. in trust | Toronto. | 2 | 100 |
| Turner, Frank, C. E | " | 16 | 800 |
| Walker, Miss Mary L | " .. ... | 18 | 900 |
| Walker, Jos. |  | 5 | 250 |
| Walker, W. H | Ottawa | 12 | 600 |
| Wardrop, John, executors of estate | Toronto | 150 | 7,500 50 |
| Warren, Chas. D <br> Watson, Mrs. Sarah | " | 10 40 | 2,000 |
| Watson, Mrs. Sarah, in trust for (i. B. \& J. M. Watson |  | 80 | 4,000 |
| Weir, James ................ ..................... | Unknown. | 8 | 400 |
| Western Assurance Co. | Toronto | 2,142 | 107,100 |
| Whiton, John M ...... | New York | 11 | 550 |
| Wigham, Cuthbert, administrator | Toronto | 30 | 1,500 |
| Wills, Alex... ........ | " | 28 | 1,400 |
| Wills, Miss W. M | Picton | 4 | ${ }_{3}^{200}$ |
| Wilson, Chas S | Picton. . | 60 | 3,000 |
| Wilson, John | Unknown | $\begin{array}{r}8 \\ 60 \\ \hline\end{array}$ | 400 3,000 |
| Wood, Peter | Brantford | 60 50 | $\begin{array}{r}3,000 \\ \hline 1500\end{array}$ |
| Woodf, Miss Maud E. | Petrolea. | 20 | 1,000 |
|  |  | \$15,000 | \$750,000 |

CANADA ACCIDENT ASSURANCE COMPANY.

LIST OF SHAREHOLDERS-(As at 31st December, 1897.)

| Name. | Residence. | Amount Subscribed for. | Amount Paid up.in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | $\$$ |
| The Palatine Insurance Company.. | Manchester, England | 98,300 | 29,490 |
| R. Wilson Smith . . . . . . . . . . . | Montreal, P.Q . | 4,100 | 1,200 |
| Thomas H. Hudson | - | 1,000 | 300 |
| Hon. A. Desjardins | " | 1,000 | 300 |
| S. H. Ewing . . . . | " . | 1,000 | 300 |
| J. P. Cleghorn. | Tor' | 1,000 | 300 |
| J. J. Kenny ${ }_{\text {d }}$ | Toronto | 1,000 | 300 |
| Hon. S. C. Woods | " . | 1,000 | 300 |
|  | Total | \$108,300 | 832,490 |

# Department of Finance-Insurance Branch. 

## CANADA LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS-(As at 31st December, 1897.)

| Name. | Residence. | Amount Subscribed. | Amount Paid. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Allan, Andre | Montr | 2,000 | 250 |
| Becher, Mrs. Caroline | Care of Messrs. Denison \& Macklem, Toronto.. | 6,800 | 850 |
| Bedells, Mrs. Clara L | 6 St . James Avenue, Toronto. | 2,800 | 350 |
| Billings, W. L., M.D., estate of the late. | Care of John Billings, Esq., Hamilton | 8,400 | 1,050 |
| Black, Mrs. O. A. | Care of Charles Black, Esq., Niagara Falls, Ont. | 1,200 | 150 |
| Braithwaite, A. D. | Hamilton. . . . . . . . . . . . . . . . . . | 400 | 51 |
| Brown, Adam. | " | 2,400 | 300 |
| Bruce, Alexander, Q. |  | 4,000 | 500 |
| Burton, Joseph S. . | Reigate, Surrey, England-Ad- dress W. F. Burton, Esq., Hamilton ........................... | 3,200 | 400 |
| Burton, Chief Justice Sir G. W | Toronto | 7,600 | 950 |
| Cameron, Mrs, E. M. DeB. | 17 Willcock Street, TorontoCameron | 16,800 | 2,100 |
| Campbell, C. S. | 11 Hospital Street, Montreal. | 2,000 | 250 |
| Catheart, Rev. Nassau | Trinity Vicarage, Guernsey, England. | 12,000 | 1,500 |
| Cawthra, Mrs. Anna C.. | Care of Henry Cawthra, Esq., 211 College Street, Toronto.. | 16,000 | 2,000 |
| Central Canada Loan and Savings Company. | Toronto .... ............ .... | 66,800 | 8,350 |
| Cook, Wm........ ..................... | 72 Grenville Street, Toronto.. | 800 | 100 |
| Cowcher, Mrs. Mary, estate of the late | Care of Hon. Chief Justice Sir Geo. W. Burton, Toronto.. | 2,000 | 250 |
| Cox, Edward W | Toronto ..... . . . . . . . . . . . . . . . | 28,400 | 3,550 |
| Cox, Hon. Geo. A. |  | 231,200 | 28,900 |
| Cox, Mrs. Margaret | Care of Hon. Geo. A. Cox, Toronto | 24,000 | 3,000 |
| Durnford, Lieut.-Col. Chas. Day | Arny and Navy Club, Pall Mall, London, lingland. | 34,800 | 4,350 |
| Ewart, J. B., estate of the late. | Care of estate of the late R. H. Bethune, Hsq., Dominion Bank, Toronto.. | 10,000 | 1,250 |
|  | 148 Bay Street South, Hamilton.. | 12,000 | 1,500 |
| Ferrie, Camphell | Hamilton | 1,200 | 150 |
| Ferrie, Mrs. Emily . ${ }^{\text {a }}$, |  | 4,000 | 500 |
| Findlay, W. F., and W. R. Macdonald. | Hamilton-Address W. F. Findlay, Esq., Hamilton. | 3,200 | 400 |
| Finlay, Wm., estate of the late.. | 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 |
| Flavelle, J. | Toronto........... . . . . . . . . . . . | 4,000 | 500 |
| Forbes, Alexander McKenzie, estate of the late.. | Address Messrs. McIntosh \& Hyde, 157 St. James St., Montreal | 800 | 100 |
| Gates, F. W.. | Hamilton. W........ | 4,000 | 500 |
| Gates, F. W., and Adan Brown | Address F. W. (rates. Esq., Hamilton. | 7,200 | 900 |
| Gates, H. E. | London. | 400 | 50 |
| Gibson, Wn., M.P | Beamsville | 400 | 50 |
| Gillman, Mrs. Maud.. | Portsmouth, England, care of A. W. Hooper, Esq., Montreal.. | 400 | 50 |
| Glassco, Mrs. M. F | Care of G. F. Glassco, Esq., Hamilton.. | 2,400 | 300 |
| Grasett, F. LeM., M. D. ..... | Simcoe Street, Toronto .. | 4,800 1,600 | 600 200 |
|  | Police Headquarters, Toronto... | 1,600 | 200 |
| Gzowski, Col. Sir Casimer S., K.C.M.G., <br> A. D. C. to the Queen.... .................. | .Toronto.. 533 | 20,800 | 2,600 |

## CANADA LIFE ASSURANCE CO.-Continued.

LIST OF SHAREHOLDERS-Continutd.

| Name. | Residence. | Amount Subscribed. | Amount Paid. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Hatch, Mrs. Bessie, estate of the late. . ... | Care of Messrs. Kingsmill, Symons, Saunders \& Torrance, Toronto. | 4,000 | 500 |
|  |  |  |  |
| John T. Small) | Toronto.. | 12,000 | 1,500 |
| Hendrie, John S.. . . . . . . . . . . . . . . . . . | Hamilton. | 800 | 100 |
| Hendrie, Wm.... | " .... | 15.200 | 1,900 |
| Hendrie, Wmi., jr | " | 800 | 100 |
| Hills, R....... . . . . . . . . . . . . |  | 1,600 | 200 |
| Hodgins, Mrs. Anna, estate of the late. . | Care of Frank E. Hodgins, Esq., Dale Avenue, Rosedale, Toronto. | 1,200 | 150 |
| Hooper, Angus W | Montreal.. | 400 | 50 |
| Hooper, Mrs. Catherine | Care of A. W. Hooper, Esq., Montreal. | 800 | 100 |
| Hooper, George R. . . . . . . . . . . . . . . . | Care of A. W. Hooper, Esq., Montreal. | 400 | 50 |
| Hoskin, John, Q.C. . . . . . . . . . . . . . . . | Toronto.... . . . . . . . . . . . . . . | 800 | 100 |
| Innes, The Very Rev. G. M., Dean of Huron. | London... | 860 | 100 |
| Kerr, Mrs. Margaret A., estate of the late.. | Care of Dr. Kerr, Gait. | 8,000 | 1,000 |
| Kidd, D. | Hamilton. . | 400 | 50 |
| Kirkpatrick, The Hon. Sir Geo. A., Lieut. Governor of Ontario. | Toronto.. | 400 | 50 |
| Lash, Z. A., Q.C. . . . . . . . . . . . . . . . . . |  | 33,200 | 4,150 |
| Leggat, Matthew.... in | Hamilton. | 8,000 | 1,000 |
| Macadam, Miss Jane K . | Southsea, England | 1,200 | 1,150 |
| Macadam, Miss Helen L. |  | 1,200 | 150 |
| Macklem, Mrs. Charlotte. | Care of O. R. Macklem, Esq., Toronto | 1,200 | 150 |
| Macklem, O. R......................... | Toronto... | 1,200 | 150 |
| Macklem, O. R., G. T. Denison and C. E. Fleming.. | Address O. R. Macklem, Esq., Toronte... | 1,200 | 150 |
|  | Toronto. | 1,600 | 200 |
| Macdonald, Walter Ross and W. F. Findiay, (Hamilton) | Address W. R. Macdonald, Esq., Hamilton. | 2,800 | 350 |
| MacInnes, Hon. Donald | Hamilton.................. . . . | 800 | 100 |
| Mackay, Miss Mary | 159 City Hall Avenue, Montreal. | 800 | 100 |
| Macpherson, Mrs. S. E. M. | Care of M. Macpherson, Esq., 5 Tinakori Road, Wellington, New Zealand.. | 5,200 | 650 |
| McLaren, Henry . . . . . . . . . . . . . . . . . . . . | Hamilton. . . . . . . . . . . . . . . . . | 32,000 | 4,000 |
| McLaren, W. P., trustees of the will of the late .. | Care of Henry McLaren, Esq., Hamilton. | 32,000 | 4,000 |
| Martin, Edward, Q.C., executor of the late Mrs. W. G. Dickenson. | Hamilton | 2,000 | $\begin{array}{r}2 \\ 2 \\ \hline 100\end{array}$ |
| Merritt, Nehemiah. | 42 Cecil Street, Toronto.......... | 800 | 100 |
| Miller, Daniel.... | Manager Merchants' Bank, Toronto | 12,000 | 1,500 |
| Mills, James H... | Hamilton. . . . . . . . . . | 16,000 | 2,000 |
| Moore, E. Jackson . . . . . . . . . . . |  | 1,200 | 150 |
| Moore, Mrs. Mary... ... . . . . . . . | Care of G. F. Glassco, Esq., Hamilton. | 1,200 | 150 |
|  | Hamilton. | 400 | 50 |
| Osborne, Mrs. E. and W. R. Macdonald, executrix and executor of the late James Osborne (Hamilton) | Address.W. R. Macdonald, Esq., Hamilton. | 4,000 | 500 |
| Osler, E. B. and J. Henderson (Toronto), executors of the late A. T. Todd | Address Messrs. Henderson \& |  |  |
| Osler, E. B. |  | 15,600 2,800 | , 350 |

## Department of Finance-Insurance Branch.

## CANADA LIFE ASSURANCE CO.-Concluded.

## LIST OF SHAREHOLDERS--Concluded.

| Name. | Residence. | Amount Subscribed. | Amount Paid. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Perrin, Mrs. H. | Rocklands, Stillorgan, near Dub- |  |  |
|  |  | 4,400 | 550 |
| Plumb, T. S., estate of the late.. | Care of Wallace Nesbitt, Esq., Q.C., Toronto. |  | 100 |
| Plummer, Jas. H. | Toronto..................... | 37,200 | 4,650 |
| Porteous, Rev. John, estate of the late. | Address Mrs. Catharine Porteous, Galt. | 400 | 50 50 |
| Rainsay, A. G*. | Hamilton. | 5,600 | 700 |
| Ramsay, Miss Lily |  | 400 | 50 |
| Reeve, Richard A., M.D | Toronto.. | 2,000 | 250 |
| Richardson, Mrs. Elizabeth \& | 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) | Care of Messrs. Henderson \& Small, Toronto .. | 6,000 | 750 |
| Robinson, Mrs. L. A. E | Care of W. A. Robinson, Esq., |  |  |
|  | Hamilton.............. | 1,200 | 150 |
| Rutherford, Mrs. Mary. | 1 Fursten Strasse, Modling, vei Wien, Austria. | 11,200 | 1,400 |
| Sconce, Jas |  |  |  |
| Kerr, Richard Juson |  |  |  |
| Thomson, John | Manchester, Eng. . $\begin{aligned} & \text { coats, Man- } \\ & \text { chester, Eng. }\end{aligned}$ | 8,000 | ,010 |
| Scott, J. .J | Hamilton. ..... .......... | 1,200 | 150 |
| Sharp, Samuel, estate of the late. | Address Mrs. M. Sharp, Crosbie House, Avenue Road West, Leamington, Warwickshire, Eng | 8,000 | 1,000 |
| Smith, Hon. Sir Frank | Toronto... ...... ... ..... | 12,000 | 1,500 |
| Stephens, Miss Jessie Isabella | Address J. H. Durham, Esq., 4346Threadneedle Street, London, E.C., England | 1,200 | 100 |
| Strathy, H. H. (Barrie), and H. J. Grasett (Toronto) | Address Lient.-Col. H. J. Grasett, 66 St. Patrick Street, Toronto.. | 2,800 | 350 |
| Stuart, John | Hamilton. | 23,200 | 2,900 |
| Thomson, Mrs. Eliza, trustees of | Address Mrs. Eliza Thomson, Beech Bank, Bowdon, Cheshire, England | 8,000 | 1,000 |
| Toronto General Trusts Company. | Toronto. | 30,000 | 3,750 |
| Torrance, Rev. Edward F...... | Peterboro' | 2,400 | 300 |
| Usher, Thomas S. | Brantford | 3,200 | 400 |
| Usher, Arthur L | " P.O. Box 706. | 3,200 | 400 |
| Walker, Byron E. | Toronto ........ | 19,200 | 2,400 |
| Wilkie, D. R..... | Imperial Bank, Toronto. | 1,200 | 150 |
| Witty, Miss Alice. | P. O. Box 736, Brantford | 800 | 100 |
| Witty, Miss Ellen B | " | 800 | 100 |
| Witty, Francis |  | 800 | 100 |
| Young, Miss E. M..... . . .. ....... . . . | Care of George A. Young, Esq., Hamilton. | 3,600 | 450 |
| Young, Geo. A. | Hamilton.. | 400 | 50 |
| Young, John C. | 95 Pitcher Street, Detroit, Michigan, U.S.A. | 4,000 | 500 |
|  | Total ........... ..... | \$1,000,000 | \$125,000 |

## THE CANADIAN FIRE INSTURANCE COMPANY.

LIST OF SHARHHOLDERS-(As at 31st December, 1897).

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | $\$$ |
| Ashdown, J. H | Winnipeg. | 20,000 | 4,000 |
| Aikins, J. A. M | " | 8,500 | 1,700 |
| Arbuthnot, John |  | 2,000 | 200 |
| Adams, C. .... . | Brandon. | 2,000 | 200 |
| Argue, W. P. | Portage la Prairie. | 1,000 | 200 |
| Anderson, Wm | Winnipeg. . . . . . . | 200 | 40 |
| Bawlf, N. | " | 5,000 | 500 |
| Brock, J. H. | " | 5,000 | 1,000 |
| Bertrand, S. A. D | " | 2,000 | 200 |
| Black, Alex.. | " | 2,000 | 200 |
| Byrnes, Henry. | " | 1,000 | 200 |
| Brown, R. C. | " | 1,000 | 100 |
| Beliveau, H |  | 1,000 | 200 |
| Bonny, L. | Portage la Prairie. | 500 | 100 |
| Brown, J. \& E. |  | 500 | ${ }_{50}^{50}$ |
| Boyd, J. F. ${ }^{\text {Burton, R }}$ | Minnedosa | 500 100 | 50 |
| Barclay, Robt | Winnipeg. | 2,000 | 400 |
| Blowey, J. T. | Edmonton | 1,000 | 200 |
| Crowe, G. R.. | Winnipeg. | 10,000 | 2,000 |
| Crowe, H . | New York | 10,000 | 2,000 |
| Campbell, R.J | Winnipeg. | 5,000 | 1,000 |
| Culver, ${ }^{\text {N }}$. H | 硣 | 3,500 | 700 |
| Clark, S. P. | " . | 2,000 | 400 |
| Clark, S. P., in trust. | 11. | 1,000 | 200 |
| Chown, H. H. | " | 2,500 | 500 |
| Cross, Wm. |  | 2,000 | 400 |
| Cooper, W. J | Portage la Prairie. | $\because, 000$ | 400 |
| Carmichael, A. | Rat Portage | 2,900 | 400 |
| Cockburn, J. W | Winnipeg. . | 1,000 | 200 |
| Cockburn, Jennie. | " | 1,000 | 200 |
| Cadham, J. O . | Portage la Prairie. | 500 | 100 |
| Clement, Stephen | Brandon. | 500 | 50 |
| Cameron, Susie F | Portage la Prairie. | 500 | 100 |
| Clare, J. A | Neepawa....... . | 500 | 50 |
| Currie, A. E. F | Clanwilliam | 200 | 40 |
| Cruthers, S.. | Manitou... | 200 | 40 |
| Cuddy, T. A. | Minnedosa. | 200 | 40 |
| Cross, A. E... | Calgary | 500 | 100 |
| Campkin, H. H. | Indian Head | 500 | 100 |
| Cameron, A. L | Calgary | 1,000 | 200 |
| Carson, A. . . | ! ${ }^{\text {c }}$ | 300 | 30 |
| Dickie, N | Carberry | 1,000 | 200 |
| Doig, W. J.... | Russell.. | 500 | 100 |
| Davidson, J. A. | Neepawa | 500 | 50 |
| Dalton, A. M. | Neepawa.. | 500 | 100 |
| Ennis, R. C. |  | 500 | 50 |
| Flower, C. A. | Birtle | 5,000 | 500 |
| Fraser, A. C. | Brandon. | 1,000 | 100 |
| Forsyth, Wm | Portage la Prairie. | 500 | 100 |
| Fox, Chas. H |  | 500 | 100 |
| Fairbairn, S . | Minnedosa | 200 | 20 |
| Fitzgerald, J. G. | Winnipeg. | 1.000 | 150 |
| Flumerfelt, A. C. | Victoria.. | 1,000 | 200 |
| Gait, G. F. \& J | Winnipeg. | 5,000 | 1,000 |
| Gordon, J. T. | " | 10,000 | 1,000 |
| Garland, Wm.... .. | Portage la Prairie. | 2,000 | 200 |
| Griffin, Jos., in trust | St. Thomas...... | 2,000 | 400 |
| Gillies, Dr. N. B. .. | Brandon. | 1,000 | 200 |
| Georgen, Ida A. | Portage la Prairie. | 500 | 100 |
| Graham, W. C. |  | 200 | 20 |
| Grierson, G. A | Minnedosa. | 200 | 40 |
| Galt, John.... | Winnipeg. . . . | 2,000 | 400 |

LIST OF SHAREHOLDERS-Continued.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Hastings, G. V. | Winnipeg. | 10,000 | 2,000 |
| Hutchings, E. F | , | 5,000 | 1,000 |
| Hutchings, F. F., in trust | " | 1,000 | 200 |
| Hutchings, E. F., in trust | " ${ }^{\prime}$ | 1,000 | 200 |
| Hutchings, R.J.. | Calgary. | 1,000 | 200 |
| Howell, H. M. | Winnipeg. | 2,000 | 200 |
| Hogg, Rev. Jos | " | 2,000 | 200 |
| Harrison, D. H | Neepawa | 2,060 | 200 |
| Huxley, J. E. . | Winnipeg. | 2,500 | 250 |
| Hanbury, Jno | Brandon. | 1,000 | 100 |
| Hopper, D. A | Rapid City.. | 1,000 | 200 |
| Holmes, E. A | Hargrave... | 1,000 | 200 |
| Howden, J... | Neepawa.. | 200 | 20 |
| Heric, J. W. | Austin | 100 | 20 |
| Hanna, D. B | Winnipeg. | 400 | 80 |
| Ireland, W. W . | Carberry | 500 | 100 |
| Johnston, W . | Brandon | 2,000 | 200 |
| Judd, W' E . | Winnipeg. | 500 | 100 |
| Keddy, John. | Brandon. | 1,000 | 200 |
| Kelly, T. E. |  | 500 | 100 |
| Kinnisten, W. H | Calgary | 1,000 | 100 |
| Kippan, Jas. J.. | Russell. | 500 | 50 |
| Leathorn, Jas. W | Winnipeg. | 1,000 | 200 |
| Lock, A. S........ |  | 1,000 | 100 |
| Lindsay, W. J. | Brandon | 1,000 | 200 |
| Lawlor, T. J. . | Killarney | 1,000 | 100 |
| Lock, W. G.. | Winnipeg. | 1,000 | 100 |
| Lundy, F. B. | Russell | 500 | 50 |
| Lennard, W. B. |  | 500 | 100 |
| Lougheed, J. A. | Calgary | 1,000 | 200 |
| Monk, J. B. | Winnipeg. | 5,000 | 500 |
| Muttlebury, G. A |  | 5,000 | 750 |
| Matheson, R. M. | Brandon .. | 1,000 | 100 |
| Matheson, K. M. |  | 2,000 | 200 |
| Masters, T. P | Winnipeg. | 2,000 | 200 |
| Millar, T. B. | Portage la Prairie. | 2,000 | 400 |
| Millar, T. B | , Pras | 500 | 100 |
| Munson, J. H. | Winnipeg. | 1,000 | 200 |
| Mitchell, J. B. |  | 1,000 | 150 |
| Marlatt \& Housser.. | Portage la Prairie. | 1,000 | 100 |
| Miller, W. W | " . | 500 | 100 |
| Mason, J.. |  | 500 | 50 |
| Manwaring, H. A | Birtle ..... | 500 | 100 |
| Murgatroyd, B... | London, Eng.. | 500 | 100 |
| Murgatroyd, B. | , | 1,000 | 200 |
| Murphy, G. B. | Carberry.. | 500 | 100 |
| Mather, R. A | Keewatín | 200 | 20 |
| Morton, 'T. L | Gladstone | 200 | 40 |
| Marsh, D. W | Calgary | 2,000 | 400 |
| Marsh, G. T.. | Regina.. | 2,000 | 400 |
| MacLean, A. L | Winnipeg. | 5,000 | 1,000 |
| Mason, Jennie. |  | 1,000 | 200 |
| McDonald, A. | " . | 5,000 | 500 |
| MacKenzie, K. | " | 3,000 | 300 300 |
| McIntyre, D. MacDonald, H. J | " | 3,000 $\mathbf{2 , 0 0 0}$ | 300 400 |
| McKechnie, Wm. Ma. | Marquette | 4,000 | 600 |
| McGregor, P. M.. .... | Winnipeg. | 1,000 | 100 |
| MacDonald, D. A | Portage la Prairie | 1,000 | 100 |
| McLaren, J. B... | Morden . . . . . . . . | 1,000 | 100 |
| McDonald, W. A | Winnipeg. | 1,000 | 200 |
| McDonald, W. A., in trust |  | 500 | 100 |
| McBride, Wm. ... |  | 500 | 100 |
| McDairmid, J | Brandon.. | 500 | 100 |

# CANADIAN FIRE INSURANCE CO.-Continued. 

LIST OF SHAREHOLDERS - Continued.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Milroy, T. M | Portage la Prairie. | 500 | 50 |
| McAllister, J. E. | Winnipeg. .. | 500 | 50 |
| McAllister, A., sen. |  | 500 | 100 |
| McCaffrey, Thos. |  | 500 | $100$ |
| McDermot, P. P. | Minnedosa ${ }^{\text {Portage la }}$ Prairie | 500 500 | 100 |
| McLaren, $\mathbf{G}$. $\mathbf{W}$ | Morden ..... .. | 200 | 20 |
| McBride, A. | Calgary | 1,000 | 200 |
| McBride, Lucy. |  | 1,000 | 200 |
| McNaughton, R. D. | Moosomin | 2,500 | 500 |
| Nation, A. G. . . | Brandon. | 2,000 | 400 |
| Nanton, A. M | Winnipeg | 2,000 | 400 |
| Orde, W. L. | Rossland.. | 1,000 | 100 |
| O'Reilly, E. J | Winnipeg. | 300 | 60 |
| Owen, Rev. C. C. | " | 4,500 | ${ }^{900}$ |
| Parsons, S. R | " | 5,000 | 1,000 |
| Powis, E. ${ }_{\text {W }}$ |  | 1,000) | 200 |
| Parrish, W. | Brandon. ${ }^{\text {P }}$ | 1,000 | 200 |
| Porter, .J. P. | Portage la Prairie. | 500 | 100 |
| ]'rudhomme, J.F | St. Boniface. | 500 | 50 |
| Pickering, V. H. G. G. | Minnedosa | 500 | 100 |
| Patton, F. L.... | Winnipeg | 500 | 50 |
| Peffers, Maude V | Brandon.. | 1,000 | 100 |
| Peffers, Maggie R |  | 1,000 | 100 |
| Pearce, Wm. . | Calgary . | 1,000 | 200 |
| Pearce, Margt. A |  | 1,000 | 200 |
| Plewes, Tillie G. | St. Thomas. | 1,000 | 200 |
| Riley, R. T. | Winnipeg. | 21,200 | 4,240 |
| Richard, J. A | " | 5,000 | 1,009 |
| Redmond, Jas. | " | 5,000 5,000 | 1,000 1,000 |
| Robinson, Wm. Race, Jas. | Boissevain | 5,000 1,090 |  |
| Robinson, Jerry. | Winnipeg. | 1,000 | 100 |
| Robinson, J. M | Brandon.. | 500 | 50 |
| Rutherford, J. G | Portage la Prairie. | 500 | 100 |
| Rogers, R. A | Winnipeg ${ }_{\text {Pr }}$. $\ldots$ | 500 | 50 |
| Robb, J. F. | Portage la Prairie | 500 | 100 |
| Riley, W.J | Calgary ........ | 1,000 | 200 |
| Riley, C. S. | Winnipeg. | 1,700 | 340 |
| Rielly. Jas. | Calgary | 500 | 50 |
| Stobart, F. W. | Winnipeg. | 20,000 | 4,000 |
| Stobart, F. W., in trust. | , | 1,000 | 200 |
| Stewart, D. A. | " | 2,000 | 400 |
| Somerset, W. B |  | 1,000 | 200 |
| Strome, I. R. | Brandon.. | 1,000 | 100 |
| Shaw, Dr. F. W. | Carberry Winnipeg. | 1,000 1,000 | 100 100 |
| Stitt, Wm. <br> Stickle, T. D | Carberry. | 1,500 | 100 50 |
| Scott, A. E | Winnipeg. | 500 | 100 |
| Sutherland, A. H | , | 1,000 | 200 |
| Schofield, F. H. |  | 5,000 | 1,000 |
| Strome, Mary I | Brandon.. | 1,000 | 100 |
| Shore, Thomas. | Calgary . | 300 | 30 |
| Sanford, W. E. | Hamilton | 10,000 | 2,000 |
| Smellie Bros.. | Russell . . | 1,000 | 200 |
| Spearman, T. W.. | Winnipeg. | 500 2,000 | 100 200 |
| Teese \& Persse. | Portage la Prairie | 2,000 1,000 | 200 200 |
| Turnbull, $\mathbf{H}$ | Calgary | 500 | 100 |
| Tempest, Geo. | Calgary | 1,000 | 100 |
| Trotter, B... | Brandon | 1,000 | 200 |
| Wilson, R. R | Winnipeg | 5,000 | 1,000 |
| Webb, M. T.. | Quebec. | 5,000 |  |
| Whitla, R. J. \& Co. | . Winnipeg. | 5,000 | 1,000 |

## Department of Finance-Insurance Branch.

CANADIAN FIRE INSURANCE CO.-Concluded.

LIST OF SHAREHOLDERS-Concluded.

| Name. | Residence. | Amount. Subscribed for. | Amount Paid up in cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Wickson, A | Winnipeg. | 2,500 | 500 |
| Whyte, W |  | 2,000 | 400 |
| Wilson, W. F | Brandon .. | 2,000 | 200 |
| Wright, S. R | Portage la Prairie | 500 | 100 |
| Wake, J.. ${ }^{\text {W..... }}$ | Minnedosa....... | 200 | 20 |
| Wellwood, Sarah J. | Buwn ${ }^{\text {a }}$ | 1,000 | 200 |
| Windatt, C. A. . | Bowmanville. | 500 | 100 |
| Young, A. L. | Souris.. | 500 | 50 |
| Zink Bros. | Brandon | 3,000 | 300 |
|  | Total | \$392,000 | \$67,810 |

# CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY. 

STOCK LIST-(As at 31st December, 1897.)

| Name. | Address. | Amount Subscribed for. | Amount Paid. |
| :---: | :---: | :---: | :---: |
|  |  | \$ |  |
| Anderson, Wm. | Ottawa | 2,000 | 400 |
| Aris, E. C . | Schreiber | 500 | 100 |
| Austin, E. E | Kamloops | 500 | 100 |
| Bronson, E. H. | Ottawa. | 5,000 | 1,000 |
| Birkett, Thomas. | " ..... ... | 500 | 100 |
| Blencoe, George. | Torunto Junction | 100 | 20 |
| Belfrey, J. | St. Thomas.... | 100 | 20 |
| Bilbe, A. H | Schreiber | 600 | 120 |
| Brackenbury, G. B | Aylmer. . | 200 | 40 |
| Bertrand, J. E.... | Winnipeg | - 500 | 100 |
| Bellefeuille, P. | Montreal | - 500 | 100 |
| Barr, A. J | Ottawa. | 2,000 | 400 |
| Bryce, J. M | Prince Albert | 200 | 40 |
| Broker, H | Prescott. | 400 | 80 |
| Boisvert, V. | Ottawa. | 2,800 | 560 |
| Botterell, R. |  | 200 | 40 |
| Becker, R. C | Medicine Hat | 200 | 40 |
| Booth, J. R. | Ottawa | 500 | 100 |
| Bronson, W. | . | 5,000 | 1,000 |
| Bartlett, J. R | Fairville | 500 | 100 |
| Bullis, E. | Ottawa | 200 | 40 |
| Bolduc, A | Quebec. | 500 | 100 |
| Boyd, A. | Smith's Falls | 100 | 20 |
| Borbridge, W | Ottawa. | 500 | 100 |
| Bayly, A. | " | 1,500 | 300 |
| Booth, C. J | " . . | 1,000 | 200 |
| Bate, W. T | " | 1,000 | 200 |
| Bannerman, A |  | 500 | 100 |
| Carson, S. | Schreiber | 1,000 | 200 |
| Collinson, J | St. Thomas. | 500 | 100 |
| Calder, L | Gretna.... | 100 | 20 |
| Cross, J. | Webbwood. | 1,400 | 280 |
| Clendenning, H | Ottawa | 500 | 100 |
| Cloutier, Chas | Quebec. | 100 | 20 |
| Cloutier, Jos. |  | 100 | 20 |
| Corbett, D. | Schreiber | 500 | 100 |
| Corrigan, Mrs. C. | Ottawa. | 2,000 | 400 |
| Charrier, M. . . | " | 200 | 40 |
| Cardell, ${ }^{\text {J }}$. | Canmore. | 500 | 100 |
| Cody, M | Ottawa | 100 | 20 |
| Carr, J | Carleton. | 100 | 20 |
| Carey, C. | Cammore | 500 | 100 |
| Clark, J. | Ottawa. | 100 | 20 |
| Cole, J. F. | " | 200 | 10 |
| Craunel, L |  | 1,000 | 200 |
| Clark, S. H | St. John | 500 | 100 |
| Cram, R. H | Uttawa | 500 | 100 |
| Cameron, D | Nurth Bay. | 1,000 | 200 |
| Casey, M. . | St. Thomas. | 500 | 100 |
| Callin, J. | North Bend. | 1,000 | 200 |
| Casey, J. W | Hawkesbury | 500 | 100 |
| Church, H. A | Chelsea. | 500 | 100 |
| Dudley, J. M | Carleton | 1,000 | 200 |
| Dobson, J | Winnipeg | 500 | 100 |
| Dolman, J. | Ottawa . | 200 | 40 |
| Doherty, M |  | 200 | 40 |
| Downey, T. | Chapleau | 500 | 100 |
| Dickson, R | Ottawa. | 100 | 20 |
| Dutill, W. L | Montreal. | 500 | 100 |
| Doyle, M.... | Havelock | 200 | 40 |
| Dionne, C. P. | Quehec. | 100 | 20 |
| Davis, C. | Henderson. | 100 | 20 |
| Donaldson, M | Ottawa | 500 | 100 |
| Eddy, E. B. | $\underset{\mathbf{5 4 0}}{\mathrm{Hull} . .}$ | 500 | 100 |

## STOCK LIST-Continued.

| Name. | Address. | Amount Subscribed for. | Amount Paid. |
| :---: | :---: | :---: | :---: |
|  |  | $\$$ | \$ |
| Emo, John. | Ottawa | 500 | 100 |
| Ellis, Wm. ${ }^{\text {a }}$ | Prescott | 100 | 20 |
| Elliott, C. E. W. A | Quebec. | 1,000 | 200 |
| Elliott, J. B ...... | Carleton.. | 1,000 | 200 |
| Edey, E. B | North Bay | 590 | 100 |
| Egan, H. K | Ottawa | 1,500 | 300 |
| Ellis, H.... | " | 200 | 40 |
| Ferguson, A |  | 2,500 | 500 |
| Flint, R. H | Toronto Junction | 100 | 20 |
| Fahey, Jos ${ }_{\text {H }}$ | Winnipeg | 500 | 100 |
| Fraser, R. H | Ottawa... | 100 | 20 |
| Flegg, Wm | " | 1,000 | 200 |
| Fairbairn, W. J | " | , 500 | 100 |
| Fraser, D. J | " . | 100 | 20 |
| Fleck, A. W | " | 500 | 100 |
| Frechette, ${ }^{\text {A }}$ |  | 1,000 | 200 |
| Fulcher, N | North Bay | 1,000 | 200 |
| Fixter, W. | Schreiber. | , 500 | 100 |
| Gagnon, J. H | Quebec.. | 100 | 20 |
| Gowling, John. | St. Thomas. | 500 | 100 |
| Gariepy, A. | Wuebec | 500 | 100 |
| Gosselin, D. | Ottawa. | 100 | 20 |
| Gallagher, J. | Carleton. | 100 | 20 |
| Green, M | Canmore | 300 | 60 |
| Gladman, J. G | Toronto . | 500 | 100 |
| Grant, Alonzo | Montreal. | 500 | 100 |
| Griffith, W. H | Carleton | 100 | 20 |
| Gaffney, M | Ottawa. | 100 | 20 |
| Greene, H | " . | 1,000 | 200 |
| Henderson, A. A |  | 5,000 | 1,000 |
| Hedge, Wm | Schreiber | 500 | 100 |
| Hymers, H . | Carleton | 100 | 20 |
| Harpin, C. H | St. Thomas | 10) | 20 |
| Hill, W. R.. | Toronto. | 500 | 100 |
| Hibbard, J. A. | Ottawa. | 1,000 | 200 |
| Hawley, Geo . |  | 200 | 40 |
| Hesse, A. S | Farnham | 100 | 20 |
| Helme, Jas | Smith's Falls. | 500 | 100 |
| Holtby, W. | Ottawa. | 200 | 40 |
| Harris, J. E | Montreal | 1,000 | 200 |
| Harris, L. C. |  | 500 | 100 |
| Hall, Thos . | St. Thomas | 500 | 100 |
| Hudson, J. E. ${ }_{\text {W }}^{\text {H }}$ | Ottawa. | 500 | 100 |
| Hutcheson, W | " | 500 | 100 |
| Johnson, I ${ }^{\text {J }}$ |  | 500 | 100 |
| Jenkins, J. W. | Kamloops.. | 500 | 100 |
| Johnson, M. B | St. Thomas | 2,000 | 400 |
| Kerr, J. $\mathbf{S}$. . | Winnipeg... | 200 | 40 |
| Kenna, E | Hintonburgh | 100 | 20 |
| Kelly, D. | Ottawa.... | 3,000 | 600 |
| King, Wm. | " . | 500 | 100 |
| Kenny, Thos. |  | 2,000 | 400 |
| Kennedy, Ash | Winnipeg | , 500 | 100 |
| Kenny, Maretta. | Aylmer.... | 1,000 | 200 |
| Lowry, Thos.... | St. Thomas | 2,000 | 400 |
| Landers, Robt. | Field ..... | 500 | 100 |
| Landers, J. D | Winnipeg. | 800 | 100 |
| Lescarbeau, J. A | Quebec.... | 2,500 | 500 |
| Lewis, C. H..... | Schreiber. | 1,000 | 200 |
| Larondeau, Mrs. D | Ottawa. . | 500 | 100 |
| Lalumière, C. ${ }^{\text {c }}$ | Hochelaga. | 500 | 100 |
| Lammereaux, C. E | Fairville. | 500 | 100 |
| Lumsden, Geo. L. | Smith's Falls. | 200 | 40 |
| Lyons, J. P... | $\begin{aligned} & \text { North Bay....... } \\ & 5 \not 1 \end{aligned}$ | 1,000 | 200 |

STOCK LIST-Continued.

| Name. | Address. | Amount Subscribed for. | $\underset{\text { Paid }}{\text { Amonunt }}$ |
| :---: | :---: | :---: | :---: |
|  |  | \$ | $\$$ |
| Lowry, Jas | St. Thomas. | 500 | 0 |
| Lewis, C. A | Ottawa. | 500 | 100 |
| May, (x. S. |  | 1,090 | 200 |
| Muir, J. A. | Schrieber | :00 | 100 |
| Moore, Geo | Chapleau. | 200 | 40 |
| Mills, Geo.. | Toronto. | 2,000 | 400 |
| Matheson, A | Canmore | 300 | 60 |
| Maloney, J | Jttawa. | 500 | 100 |
| Milligan, f, B. | Wimmiper | 200 | 40 |
| Moriarity, T... | Tmith's Falls | 500 | 100 |
| Morris, I. B. | Ottawa | $5(6)$ | 100 |
| Millen, G. H. | Hull | 1,000 | 00 |
| Mereweather, (x. 1 |  | 500 | 00 |
| Manchester, D. ${ }^{\text {d }}$ | Sault Ste. Mar | 1,000 | 200 |
| Montgomery, W. J. | North Bay.. | 500 | 100 |
| McRae, J. W. | ()ttawa. | 5,000 | 1,000 |
| McIntosh, Jas. | Rat Portage | 500 | 100 |
| Mçillivray, Wm | Ottawa. | 2,000 | 400 |
| McLeod, H... | Hat Portage. | 500 | 100 |
| McLeorl, A. A. |  | 500 | 100 |
| Mc Cluskey, J | North Bay. | 600 | 120 |
| McCullough, W. A. | Rat Portage | 500 | 100 |
| McIntosh, ${ }^{\text {S }}$ | Winnipeg.. | 500 | 100 |
| McDonnell, E.. | Ottawa. | 100 | 20 |
| MacFarlane, A. | Wimnipeg. | 200 | 40 |
| McCluskey, J | Brownville | 300 | 60 |
| McKemna, Thos | St. John... | 500 | 100 |
| MacDonald, G. $\mathbf{L}$ | Vancoluver. | 100 | 20 |
| McLaren, ${ }^{\text {D }}$. | Ottawa. | 5,000 | 1,000 |
| McKay, T. M |  | 1,000 | 200 |
| McInnich, J. M | Woodstock | 100 | 20 |
| McIlvenna, J | North Bay . | 500 | 100 |
| McCormack, J. | Hochelaga | 100 | 20 |
| McGuire, E. E. | Rat Portage | 300 | 60 |
| McLaren, Alex. | Ottawa | 5,000 | 1,000 |
| McLaren, Albert | Buckinghan, | 5,000 | 1,000 |
| McNab, Allan . | Vancouver. | 500 | 100 |
| McNabb, Neil | Ridgetown. | 500 | 100 |
| Newman, Thos. | Schreiber. | 500 | 100 |
| Orr, Robt. | Ottawa | 1,000 | 200 |
| Ormiston, J. A. | Field. | 300 | 60 |
| O'Leary, C | Ottawa. | 100 | 20 |
| O'Neill, T.. | IV | 300 | 60 |
| O'Doherty, J. P | " | 200 | 40 |
| Pumple, John |  | 100 | 20 |
| Pumple. E. | Prescott | 100 | 20 |
| Pearson, J. T | Smith's Falls.. | 100 | 20 |
| Pennefather, F. R | Canmore | 200 | 40 |
| Phelan, J. | Manitou. | 500 | 100 |
| Preston, Robt | Smith's Falls. | 100 | 20 |
| Pitts, W1m. | Prandon | 200 | 40 |
| Pope, Chas. | Rat Portage. | 500 | 100 |
| Pullar, Wm. |  | 500 | 100 |
| Prenter, 'Wm | Cleveland. | 1,000 | 200 |
| Perley, G. H. | Ottawa. | 1,000 | 200 |
| Prenter, Elizabeth | Cleveland. | 500 | 100 |
| Preston, R. H..... | Newboro' | 5,000 | 1,000 |
| Powell, H. . . | Prescott | 500 | 100 |
| Reece, Thos | Winniptg. | 500 | 100 |
| Rousseau, A.. | Quebec | 700 | 140 |
| Rathwell, J. A. | Chapleau... | 500 | 100 |
| Rollin, L. . | Three Rivers | 100 | 20 |
| Russell, G. H | Chapleau | 500 | 100 |
| Rutherford, Wm. | Toronto Jct. 54? | 100 | 20 |

## Department of Finance-Insurance Branch.

CANADIAN RAILWAY ACCIDENT INSURANEE COMPANY-Concluded.
STOCK LIST-Concluded.


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## THE CANADIAN SICK BENEFIT SOCIETY.

LIST OF STOCKHOLDERS-(As at 31st December, 1897).

| Name. | Residence. | Amount Subscribed for. | Amount paid up in cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| John Kerr | Petrolia. | 600 | 600 |
| H. Corey | " $\quad . . . . .$. | 600 | 600 |
| Chas. Figan | " | 600 | 600 |
| Wm. English | " . | 500 | 500 |
| Jas. McCort. ...... | W . ${ }^{\text {Pr }}$ | 500 | 500 |
| Dr. W. D. Newell . | Wyoming. | 500 | 500 |
| B. S. Van Tuyl. | Petrolia | 600 | 600 |
| J. C. Thompson. | W yoming. Petrolia | 500 600 | 500 600 |
| O. K. Sturgeon, M.D | Petrolia. | 600 | 600 |

## Department of Finance-Insurance Branch.

## THE COLONIAL MUTUAL LIFE ASSOCIATION.

LIST OF GUARANTORS-(As at 31st December, 1897).

| Name. | Address. | Amount Subscribed. | Amount Paid. 1 |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| W. Farwell | Sherbrooke, Que.. | 1,250 | 50000 |
| F. P. Buck.... | " ... | 1,750 | 47500 |
| Lt.-Col. Chas. King |  | 2,000 | 72500 |
| Hon. P. Garneau. . | Quebec, Que . | 1,300 | 55000 |
| Let.-Col. T. T. Turnbull | Montreal, Que. | 1,600 | 7500 |
| Rufus H. Pope | Cookshire, Que | 1,400 | 65000 |
| T. J. Tuck .... | Sherbrooke, Que. | 750 | 37500 |
| Hon. M. H. Cochrane | Hillhurst, Que.. | 600 250 | 22500 |
| Hon. F. G. Marchand | Quebec, Que. . | 250 | $10000$ |
| C. J. Chisholm | Montreal, Que.. | 1,750 | $52500$ |
| W. E. Paton ${ }^{\text {a }}$ | Sherbrooke, Que | 300 | 15000 |
| J. N. Greenshields... | Montreal, Que. . | 300 300 | 11200 |
| R. A. E. Greenshields |  | 300 500 | 11250 20050 |
| E. A. Baynes |  | 150 | 7500 |
| E. D. Boswell | Riviere du Loup, Que.. | 500 | 20000 |
| H. P. Buck | Ottawa, Ont .... .... | 450 | 26250 |
| T. Trimble | Montreal, Que. | 1,000 | 5000 |
| Lt.-Col. C. F. Houghton. | Mont | 300 | 30000 |
| I. H. Stearns. .i, ${ }^{\text {d }}$. . . | " | 600 | 17500 |
| D. A. McCaskill. | " | 1,000 | 40000 |
| W. T. Costigan |  | 300 | 8750 |
| W. Blue. . . | Sherbrooke, Que | 600 | 22500 |
| T. H. Dunn.. | Quebec, Que... | 1,300 | 55000 |
| E. H. Gilmour | Stanbridge, Que. | 700 | 57500 |
| J. T. Finnie . | Montreal, Que.. | 1,000 | 32000 |
| G. F. Slack.. |  | 1,100 | 25000 |
| W. Huckvale | Lethbridge, N.W.T.. | ${ }_{6}^{600}$ | 22500 |
| P. H. Spohn | Penetanguishene, Ont | 200 | 11500 |
| J. O'Brien . | Toronto, Ont .... | 150 | 5500 |
| J. E. Eiliott | " | 200 | 12500 |
| E. W. Spragge | " - ........ | 500 | 35000 |
| M. B. Aylsworth |  | 700 200 | $32500$ |
| H. Corby <br> D. Baynes | Belleville, Ont London, Eng.. | 200 1,000 | $\begin{aligned} & 17500 \\ & 32000 \end{aligned}$ |
| A. S. Ewing | Montreal, Que | 1,300 | 65000 |
| A. W. Orwin | London, Eng. | 500 | 20000 |
| D. W. Buxton | " | 500 | 20000 |
| Miss M. H. D'Oyly |  | 250 | 10000 |
| O. H. Baynes. | Montreal, Que. | 250 | 8000 |
| Mrs. J. H. Рорe | Cookshire, Que | 1,450 | 70000 |
| H. Ryan | Toronto, Unt | 1250 | 25000 |
| J. Blyth.. | Montreal, Que Toronto, Ont | 1,200 | 45000 |
| J. H. Ross. | Toronto, Ont Granby 0 | 1,200 | $\begin{array}{r} 25000 \\ 100000 \end{array}$ |
| .I. B. Payne A. W. Ross | Granby, Q... Toronto, Ont | 1,250 500 | $\begin{array}{r} 1,00000 \\ 2000 \end{array}$ |
| W. H. Gossip | San Francisco, Cal. | 1,200 | 45000 |
| Hon. G. A. Kirkpatrick | Toronto, Ont | 200 | 6000 |
| Hon. J. G. Haggart . | Ottawa, Ont | 250 | 10000 |
| G. S. Rennie....... | Hamilton, Ont | 200 | $12500$ |
| T. Dunnett Dunnett | Toronto, Ont. | 600 | $30000$ |
| F. S. Barnard Geo. P Brophy | Victoria, B.C. Ottawa Ont | 525 500 | $15000$ |
| Geo. P. Brophy . <br> F. W. Thompson | Ottawa, Ont..... | 500 300 | 20000 18000 |
| Mrs. E. Thomas | Montreal, Que. | 200 | 20000 |
| T. T. Turnbull, in trust. |  | 250 | 25000 |
| D. MacKean. . . . . . . . | Cape Breton, $\dot{N} \cdot \stackrel{S}{\text { S }}$ | 500 | 20000 |
| Hon. F. Clemow. | Ottawa, Ont... | 500 | 20000 |
| J. Robinson..... | Miramichi, N.B. | 500 | 20000 |
| H. Cargill | Cargill, Ont | 100 100 | 10000 100 |
| T. E. Kenny. | Halifax, N.S.. | 100 1,000 | 10000 47500 |
| P. McKenzie. | Montreal, Que | 1,000 500 |  |
| Mrs. E. F. Malone | $\begin{aligned} & \text { Ottawa, Ont...... } \\ & \text { 545 } \end{aligned}$ | 500 | 50000 |

THE COLONIAL LIFE ASSOCIATION-Concluded.
LIST OF GUARANTORS-Concluded.

| Name. | Address. | Amount Subscribed. | Amount Paid. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| A. In. White | Montreal, Que.. | 150 | 2500 |
| Mrs. A. B. Blondin . |  | 2,000 | 2,000 00 |
| R H. Green \& Co.. | Toronto, Ont | 150 |  |
| J. A. Cummings .. | " | 600 150 | 60000 7500 |
| Thomas Wylie... | " | 150 | 7500 |
|  | Total. | \$46,225 | \$20,815 00 |

## Department of Finance-Insurance Branch.

## THE CONFEDERATION LIFE ASSOCIATION.

LIST OF SHAREHOLDERS-(As at 31st December, 1897).

| Name. | Address. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | $\$$ | \$ |
| The Toronto General Trusts Co., for B. Homer Dixon. | Toronto |  |  |
| Mrs. E. Wadsworth............ . . . . . . . . . . . . | Weston | 20,000 8,000 | 2,000 800 |
| Estate W. T. Mason. | Toronto | 10,000 | 1,000 |
| Hon. Tames Young. | Galt. | 20,000 | 2,000 |
| J. Herbert Mason. . | Toronto | 40,000 | 4,000 |
| Estate Wrn. Elliot. |  | 20,000 | 2,000 |
| Mrs. I. L. Hooper, executrix. | " | 10,000 | 1,000 |
| Sir W. H. Gingston, M.D. | Montreal. | 10,000 | 1,000 |
|  | " | 6,000 | 1,600 |
| Sir W. P. Howland, C.B., K.C.M.G | Toronto ${ }_{\text {S }}$ | 6,000 | 600 |
| Estate Hon. I. Burpee. | St. John, N.B | 10,000 | 1,000 |
| W. W. Turnbull. . | Toronto | 4,000 | 400 |
| Archibald F. Randolph | Fredericton, ${ }_{\text {N }}$. $\mathrm{B}^{\text {B }}$ | 10,000 5,000 | 1,000 |
| Estate James L. Dunn | St. John, N.B... | 4,000 | 600 400 |
| Andrew Allan. | Montreal.. | 4,000 | 400 |
| E. Goff Penny. | " | 4,000 | 400 |
| Henry J. Johnston. |  | 36,000 | 3,600 |
| Georce Mitchell.. | Halifax, N.S. | 4,000 | +400 |
| The Home Savings and Loan Co., Ltd., in trust. | Torunto | 7,500 | 750 |
| Mrs. Charlotte E. Macdonald | Montral | 2,000 | 200 |
| Joseph O. Gravel, in trust | Montreal. ${ }^{\text {a }}$ | 5,000 | 500 |
| Mrs. Rebecca A. Starr. Miss Sarah J. Franklin | Taronto | 10,000 | 1,000 |
| Mrs. Agnes M. Cameron. | Montreal.. | 40,000 10.000 | 4,000 1,000 |
| Miss Fanny Sibbald ... | Toronto | 10,000 8,000 | 1,000 |
| Wm. Oldright, M.D. | " | 5,010 | 500 |
| Wm. Macdonald, in trust |  | 7,000 | 700 |
| Mrs. S. B. Bowlby.. | Cheltenham, Eng.. | 14,000 | 1,400 |
| Mrs. Julia Cherriman | London, Eng. | 62,000 | 6,200 |
| Mrs. Helena G. Wellington | Toronto | 23,600 | 2,360 |
| Mrs. Francis Gibbs | " . | 37,400 | 3,740 |
| Swan Bros. | " | 16,200 | 1,620 |
| Henry Swan...... ................... | " | 3,801 | , 380 |
| B. Jennings, assistant cashier, in trust. | " | 5,000 | 500 |
| Robert Beaty \& Co. | - | 5,000 | 500 |
| Rev. Nassau Catheart, | Guernsey Channel Isl'ds, G. B. | 6,000 | 600 |
| Miss Marion Sharp. . . . . . . . . . . | Southsea, Eng. | 2,000 | 200 |
| J. S. Meredith, manager, in trust. | Montreal.............. . . | 22,000 | 2,200 |
| Mrs. Mary J. Jones. | St. John, N.B | 4,000 | 400 |
|  | Toronto. | 2,000 | 200 |
| Mrs. Caroline E. Macdonald, in trust. | " | 24,000 | 2,400 |
| W. A. Sims. ..... ${ }^{\text {W }}$. | " . | 12,500 | 1,250 |
| W. H. Smith, manager, in trust. | " $\quad . .$. | 20,000 | 2,000 |
| Estate Rev. C. W. Ball | " $\quad . .$. .............. | 5,000 | 500 |
| Miss Luuisa A. Ball | " | 5,000 | 500 |
| Estate R. L. Ball . . | " | 5,000 5,000 | 500 500 |
| C. M. Gripton | St. Catharines | 45,000 | 4,500 |
| Hon. Hugh J. Macdonald | Winnipeg. | 24,000 | 2,400 |
|  | Toronto | 2,700 | 270 |
| J. C. Kemp, manager, and John Aird, assistant manager, in trust. <br> Mrs. Jemima Hague. |  | 10,000 | 1,000 |
|  | Halifax, N.S. | 5,000 | 500 |
| Hon. Geo. A. Cox | Toronto | 21,600 | 2,160 |
| Mrs. Catherine Ryan. | " | 10,000 | 1,000 |
| Donald B. Macdonald | " | 2,500 | 250 |
| Frederick Wyld............... | " | 18,500 | 1,850 |
| J. F. Kirk, manager, in trust. | " 1 ............... .... | 30,000 | 3,000 |
| Miss May Kate Caulfield.. | ".................... | 1,000 | 100 |
| $W_{\text {Wing }}$. G. Patterson. . - . | Ottawa. | 2,500 | 250 |
| Mrs. Catherine Barnhart | Toronto | 5,000 | 500 |
| E. Hooper.. | " ....... ............ | 50,000 | 5,000 |

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## CONFEDERATION LIFE ASSOCIATION-Concluded.

LIST OF SHAREHOLDERS-Concluded.

| Name. | Address. | Amount Subscribed for. | Amount paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Toronto General Trusts Co., in trust. | Toronto. | 10,000 | 1,000 |
| Geurge Cork, in trust. | " . | 5,000 | 500 |
| Alfred Myers \& Wm. Macdonald, in trust |  | 15,000 | 1,500 |
| Mrs. Elvaretta J. Gripton | St. Catharines | 36,000 | 3,600 |
| Mrs. Bessie Hope . . . . | Brantford. | 15,000 | 1,500 |
| Jeffery Hale ........................ | Toronto | 10,000 13,000 | 1,000 1,300 |
| R. D. Gamble, general manager, in trust. ...... | Toronto . ${ }^{\text {a }}$ | 13,000 | 1,300 |
| Geo. Campbell, trustee of Margaret I. Maclean | Truro, N.S. | 4,100 | 400 |
| J. K. Macdonald, in trust . . . . | Toronto | 38,700 | 3,870 |
| W. C. Macdonald, in trust | " ${ }^{\prime \prime} \quad \cdots . . . .$. | 10,000 7,500 | 1,000 |
| Miss Elizabeth E. Massie | " | 4,000 | 400 |
|  | Total | \$1,000,000 | \$100,000 |

## Department of Finance-Insurance Branch.

## DOMINION BURGLARY GUARANTEE COMPANY (Limited.)

LIST OF SHAREHOLDERS-(As at 31st December, 1897.)

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | $\stackrel{1}{1}$ | \$ |
| Ames, H. B. | Montreal | 10,500 | 3,150 |
| Bickerdike, Robert |  | 5,000 | 1,500 |
| Brown, Lyman . | New York | 10,000 | 3,000 |
| Drake, Walter . . | Montreal. | 2,500 | 750 |
| Drummond, Hon. G. A. | " | 5,000 | 1,500 |
| Eveleigh, J. | " | 2,500 | 750 |
| Ewing, A. S.. | " | 10,000 | 1,000 |
| Elliot, James and Pratt, E. | " | 5,000 | 1,600 |
| Fairman, F. Wilson | " | 2,500 | 750 |
| Fairman, Ernest E. | " | 2,500 | 750 |
| Finley, Samuel | " ... ... | 5,000 | 1,500 |
| Finley, Samuel, in trust | " | 5,000 | 1,500 |
| Fortier, J. M | " | 5.000 | 1,500 |
| Gault, A. F... | " | 5,000 | 1,500 |
| Gemmill, J. A. | Ottawa. | 1,000 | 300 |
| Good, Brent | New York | 10,000 | 3,000 |
| Graham, Hugh. | Montreal | 5,000 | 1,500 |
| Greenshields, J. N | " $\quad . . .$. . . | 2,500 | 750 |
| Greenshields, R. A. E | " | 7,500 | 2,250 |
| Grose, William T | " ..... | 6,000 | 1,500 |
| Hanson, Edwin.. | " | 2,500 | 750 |
| Hanson, William | " .. | 2,500 | 750 |
| Hagar, W. C. | " . | 1,200 | 360 |
| Henshaw, H. H | - . | 1,300 | 390 |
| Howard, Capt. A. L | Brownsburg, Q. | 5,000 | 1,500 |
| Jordan, Thos | Montreal...... | 5,000 | 1,500 |
| Locker, Geo. R .... |  | 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. | " . . | 1,000 | 300 |
| Sims, A. Haig ... | " | 10,000 | 3,000 |
| Smith, R. Wilson | " | 2,500 | 750 |
| Strachan, W... . | " | 5,000 | 1,500 |
| Tooke, B | " ... | 5,000 | 1,500 |
| Torrance, John.. | " | 5,000 | 1,500 |
| Wait, estate late Geo Whiting, W. J. ... | New York | 2,500 15,000 | 750 4,500 |
|  | Total | \$200,000 | \$60,000 |

# THE DOMINION LIFE ASSURANCE COMPANY. 

LIST OF SHAREHOLDERS-(As at 31st December, 1897.)

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Alexander, Robert. | Galt | 500 | 125 |
| Boles, William.... | Stratford. | 800 | 200 |
| Bean, David. . | Waterloo. | 1,000 | 250 |
| Bechtel, Byron $\mathbf{E}$ |  | 200 | 50 |
| Bownan, Israel D., estate of | Berlin. | 500 | 125 |
| Bowman, N. S. ....... . . | Conestogo | 5,000 | 1,250 |
| Bauman, A. F., M. | Waterloc......... | 2,000 | 500 |
| Braun, Rev. C.F. | North Amherst, Ohio | 2,000 | 500 |
| Brandon, Rev. W. J | Moncton... | 600 | 150 |
| Bricker, Jacob.. .. | Waterloo. | 5,000 | 1,250 |
| Bricker, Simon B |  | 5,000 | 1,250 |
| Bruoe, Wm. M., L.D.S. | Listowel.. | 2,000 | 500 |
| Buckberrough, Daniel..... | Waterloo. | 1,000 | 250 |
| Buckberrough, Miss Helen P |  | 500 12,000 | 125 3,000 |
| Cargill, Henry, M.P. ${ }_{\text {Carscadden, }}$ Thos., M. ${ }^{\text {M..... }}$ | Cargill... <br> Galt... | 12,000 500 | $\begin{array}{r} 3,000 \\ 125 \end{array}$ |
| Carscadden, Thos., M.A Casson, Rev. Wesley.. | Galt.... | 500 1,000 | 125 250 |
| Clemens, Miss Cornelia | Preston. | 200 | 50 |
| Clamens, Louis Edwin. | Berlin. | 200 | 50 |
| Colquhoun, Frederick | Waterloo. | 5,000 | 1,250 |
| Conrad, Jacob. |  | 5,000 | 1,250 |
| Elliott, Mrs. Jennie H | Albion. | 1,000 | 250 |
| Elsley, Wm.. | Winterbourn | 1,000 | 250 |
| Fleming, C. A | Owen Sound | 1,500 | 375 |
| Fink, Paul | Waterloo. | 1,000 | 250 |
| Forbes, Geo. D. | Hespeler | 5,000 | 1,250 |
| Froehlich, Conrad | Waterloo | 1,000 | 250 |
| Goodale, John . . . | Milverton | 3,700 | 925 |
| Gowdy, Thomas | Guelph. | 6,000 | 1,500 |
| Hawke, John. | Toronto | 400 | 100 |
| Hamilton, Rev. A. M., M. A | Winterbourne | 2,000 | 500 |
| Hespeler, Jacob. . . . . . . | Waterloo. | 1,000 | 250 |
| Hill, Alexander. | Guelph. | 2,000 | 500 |
| Hilliard, Arthur | Waterloo | 200 | - |
| Hilliard, Sohn.. | Albion | 1,000 | 250 |
| Hilliard, Thos.. | Waterlco | 10,500 | 2,625 |
| Hughes, F. G., L.D.S | Galt.. | 5,000 | 1,250 |
| Hughes, J. B . . . . . . . . . . |  | 2,000 | 500 |
| Hutchison, Miss Eliz. (Mrs. Connell) | Midland | 600 | 150 |
| Hilliard, Mrs. Catharine.............. | Waterloo | 2,400 | 600 |
| Hope, James | Ottawa. | 2,000 | 500 |
| Innes, James, M.P | Guelph.. | 4,000 | 1,000 |
| Johnston, Wm. H | Hay, Ont. | 700 | 175 |
| Kumpf, Christian | Waterloo | 5,000 | 1,250 |
| Lackner, H. G., M.D | Berlin. | 1,000 | 250 |
| Larkworthy, Geo. | Stratford | 2,000 | 500 |
| Lockit, James S.. | Waterloo. | 600 | 150 |
| Lockhart, R. J., M.D. | Hespeler | 1,000 | 250 |
| McArthur, J. A., M.D | Berlin. . | 1,000 | 250 |
| McGowan, John. | Alma. | 1,000 | 250 |
| McMullin, James, M.P | Mount Forest. | 3,000 | 750 |
| McKay, Hugh M., M.D., estate of | Woodstock | 2,060 | 000 |
| Melvin, Robert . . . . . . . . . . . . . . . | Guelph. | 1,000 | 250 |
| Merner, Hon. Samuel | New Hamburg | 5,000 | 1,250 |
| Moore, Mrs. J. D. | St. Mary's.... | 5,000 | 1,250 |
| Moore, H. $\mathbf{P}$ | Acton... | 1,000 | 250 |
| Moyer, P. E. W., B.A., estate of | Berlin. | 1,000 | 250 |
| Mulloy, Nelson, M.D. | Preston. | 1,000 | 250 |
| Mulloy, Chas. W .. | Lucan | 1,000 | 250 |
| Noecker, Chas. T., M.D | Waterloo. | 2,000 | 500 |
| Noecker, Mrs, Roxama........ |  | 1,000 | 250 |
| Oberholtzer, Owen (estate of).. | Bloomingdale | 2,000 | 500 |
| Ortwein, Rev. John W.. | Listowel.. | 1,000 | 250 |
| Parke, Wm. T., M.D. | 550 | 5,000 | 1,250 |

## Department of Finance-Insurance Branch.

## THE DOMINION LIFE ASSURANCE OOMPANY-Concluded.

LIST OF SHAREHOLDERS-Concluded.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | * |
| Pasmore, Mrs. W. J | Toronto. | 2,000 | 500 |
| Pasmore, W. J. | Milverton.... | 2,000 | 500 |
| Peine, Louis.... | New Hamburg. | 2,500 | 625 |
| Petrie, William (estate of) | Winterbourne. | 1,000 | 250 |
| Ratz, Jacob. . . . . . . . . . | New Hamburg. | 5,000 | 1,250 |
| Ratz, John (estate of). | Wlmira.... | 5,000 | 1,250 |
| Roos, Miss Eimma R.. | Waterloo | 1,000 | ,250 |
| Sauder, Jereniah . | Preston. | 400 | 100 |
| Sauder, Miss Tillie. | , | 600 | 150 |
| Schmidt, George, M.B | New Hamburg. | 500 | 125 |
| Sims, Peter H.. | Waterloo. | 5,000 | 1,250 |
| Shuh, John. | " .. | 10,000 | 2,500 |
| Snider, William | " | 10,000 | 2,500 |
| Snyder, Simon.. |  | 10,000 | 2,500 |
| Smith, William | Winterbourne | 1,000 | 250 |
| Sauder, Wm. Louis. . . | Preston | 10,000 | 50 2,500 |
| Umbach, Rev. H. L.. | Napierville, ilil. | 1,000 | 2, 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 (estate of) | Woodstock. | 6,000 | 1,500 |
| Pepper, Rev. John, B. A. | Holland Centre. | 200 | 50 |
| McCall, Alexander .... | Simcoe.. | 3,000 | 750 |
| Watson, Miss Phobe. | Doon | 300 | 75 |
| Zimmermann, Henry | Waterloo. | 1,000 | 250 |
| Young, William. | " | 8,300 | 2,075 |
| Wells, Mrs. Rosina. | " | 2,000 | 500 |
|  | Total | \$261,600 | \$64,400 |

DOMINION PLATE GLASS INSURANCE COMPANY.
LIST OF STOCKHOLDERS-(As at 31st December, 1897).

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | 5 | $\$$ |
| Rambay, A. | Montreal. | 1,000 | 400 |
| Ranusay, A. F. | " | 1,000 | 400 |
| Denoon, Wm. | " $\quad . . .$. | 1,000 | 400 |
| Gilman, E. W | " | 1,000 | 400 |
| Gilman, Hon. F. E. | " | 1,000 | 400 |
| Meredith, H. V., in trust. | " | 20,000 | 8,000 |
|  | Total | \$25.000 | \$10,000 |

LIST OF STOCKHOLDERS-(As at 31st December, 1897).

| Name. | Residence. | No. of Shares. | Amount paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  |  | $\$$ |
| Allison, W. H. R., Q.C. . | Picton | 1 | 1500 |
| Alexander, Rev. John | Toronto | 5 | 7500 |
| Armstrong, John R ..... | Ottawa | 50 | 75000 |
| Armstrong, John.... | Owen Sound | 10 | 15000 |
| Bell, Wm., estate Bates Andrew | Toronto. | 10 | 150 7500 |
| Bates, Andrew... ${ }_{\text {Bullis, W. H., M.D }}$ | Dresden. | 5 10 | 7500 15000 |
| Bowman, John..... | London | 10 | 15000 15000 |
| Burch, George | St. Catharines | 100 | 1,500 no |
| Barr, David.. | Renfrew . . . . . | 50 | 75000 |
| Brown. W. E., in trust. | Ottaws | 7 | 10500 |
| Brown, Mrs. A. A..... |  | 10 | 15000 |
| Brown, Mrs. John. | Sherbrooke | 5 | 7500 |
| Burkinshaw, F. W | Toronto ... | 5 | 7500 |
| Booth, Robert | Pembroke | 50 | 75000 |
| - Bourinot, E. W. | Wiarton | 5 | 7500 |
| Bennet, Edward | Kingston | 10 | 15000 |
| Bresse, Wm. | Chatsworth | 1 | 1500 |
| Ball, Wm. | Chatham. | 5 | 7500. |
| Clarke, E. F ... | Toronto | 51 | 76500 |
| Clarke, Mrs. C. E |  | 50 | 75000 |
| Clarke, R. R., estate | Millbrook | 10 | 15000 |
| Chadwick, Allen.... | Kingston | 2 | 3000 |
| Clubb, A.... | Toronto. | 1 | 1500 |
| Clayton, Thomas | ". | 10 | 15000 |
| Colter, W. F. B | Sarnia.. | 50 | 75000 |
| Clement, A. D. | Brantford | 10 | 15000 |
| Cooney, C. T... | Windsor. | 10 | 150 |
| Campbell, Peter. | Peterboro'.. | 5 | i5 00 |
| Creasor \& Smith | Owen Sound | 50 | 75000 |
| Carswell, Jonathan | Renfrew. | 20 | 30000 |
| Carswell, James | " .. | 10 | 15000 |
| Carswell, L. McV. | " | 20 | 30000 |
| Carnahan, W. J. | Toronto .. | 1 | 1500 |
| Cooke, J. C. | Kincardine. | 5 | 7500 |
| Curry, W. H | Omemee.. | 15 | 22500 |
| Coombe, F. E | Rincardine.. | 5 | 7500 |
| Campbell, Capt. P. M | Collingwood. | 5 | 7500 |
| Craig, James ... | Toronto ..... | 2 | 3000 |
| Davies, S. J. | " | 5 | 7500 |
| Doust, Joseph | " . .... | 22 | 33000 |
| Donnelly, Miss Minnie. | " | 1 | 1500 |
| Dixon, George | " . ... .. | 4 | 6000 |
| Dissette, Richard. |  | 5 | 7500 |
| Doty, John A.... | Bradshaw | 10 | 15000 |
| Duggan, Joseph... Drake, F. P., M.D | Toronto | 50 | 75000 |
| Drake, F. P., M.D Dunlop, A., estate | London.. | 10 | 10425 |
| Dunlop, A., estate Dickson, J. B | Pembroke | 10 | 15000 |
| Dickson, J. ${ }_{\text {Dickson, }}^{\text {W. }}$ W..., M. ${ }^{\text {D. }}$. | " | 10 | 15000 15000 |
| Dey, Mrs. Annie...... | Ottawa. | 20 | 30000 |
| Davies, J. J .. | Toronto | 10 | 15000 |
| Dow, W. G., M.D | Owen Sound | 20 | 30000 |
| Ego, Angus, M.D. | Markdale. | 5 | 7500 |
| Ewens, William. | Owen Sound. | 20 | 30000 |
| Edgar, R., estate... | " | 5 | 7500 |
| Ferguson, Jno., M.D | Toronto | 20 | 30000 |
| Fasken, David...... Fasken, Mrs. Alice. | Torsto | 15 72 | 22500 1,08000 |
| Foulds, J. (\% . . . . | Narnia | 20 | 1,30000 |
| Fidge, W. C. | Toronto. | 2 | 3000 |
| Falconer, G. H., estate. | Streetsville. | 5 | 75.00 |
| Fenton, W. E... | Ottawa | 10 | 15000 |
| Foster, A. . . . . . . . . | Pembroke | 25 | 37500 |

## EXCELSIOR LIFE INSURANCE COMPANY-Continued.

## LIST OF STOCKHOLDERS-Continued.

| Name. | Residence. | Number of Shares. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  |  | \$ |
| Forster, James. | Toronto | 10 | 15000 |
| Frils, A. F.. | Chatham | 5 | 7500 |
| Fisher, Thomas | Toronto | 2 | 2500 |
| Forham, Michael | Owen Sound | 10 | 15000 |
| Frust, A. J...... | - " | 10 | 15000 |
| Finnie, D. M | Ottawa. | 10 | 15000 |
| Gaskin, Capt. Jno | Kingston | 20 | 30000 |
| Grant, Wilbur.... | Toronts. | 20 | 30000 |
| Gulledse, E. H. . | Oakville | 35 | 52500 |
| Griftin, Mrs. Maria. | Ottawa | 50 | 75000 |
| Gillies, James. . . | Carleton Place | 55 | 82500 |
| Gillies, William. | Baral | 55 | 82500 |
| Gowan, Hon. J. R | Barrie. | 65 | 97500 |
| Gordon, Alex .... | Pembroke | 20 | 30000 |
| Gordon, Alex., in trust. | " | 10 | 15000 |
| Gordon, Alex., in trust. |  | 10 | $15000$ |
| Graydon, John.... | Streetsville. | 10 | $15000$ |
| Graham, Jos . . . . . | Meadowville. | 10 | 15000 |
| Graham, Thos, estate | Aurora | 10 10 | 150 150 1500 |
| Graham, W. G. | Aurora. | 10 10 | 150 150 1500 |
| Gooderham, George | " | 100 | 1,500 00 |
| Grass, Ruliff | Tienton. | 105 | 1,575 00 |
| Hughes, Jas. I | Toronto | 10 | 15000 |
| Hendry, W. J . | " | 10 | 15000 |
| Harrington, Amos. | " | 1 | 1500 |
| Hallam, Ald. Jno . | " | 50 | 75000 |
| Hood, Capt. C. | Oakville. | 11 25 | 16500 37500 |
| Hopper, Wm. | Cobourg. | 12 | 18000 |
| Hopper, W. H | " | 10 | 18000 |
| Hall, James... | Owen Sound | 2 | 3000 |
| Henderson, Jonathan | Barrie. | 10 | 15000 |
| Hale, Thob | Pembroke | 25 | 37500 |
| Hoyle, W. H | Cannington. | 5 | 7500 |
| Howell, Chas. | Owen Sound | 10 | 15000 |
| Hilyer, Mas. Geo | Stouff ville .. | 1 | 1500 |
| Jolliffe, Rev. T. W | Campbellford. | 5 | 7500 |
| Jones, John | Toronto | 10 | 15000 |
| Johnston, J. W | , | 5 | 7500 |
| Johnston, J. R. | Campbellford | 3 | 4500 |
| Johnston, W. H., M.D | Fergus | 10 | 15000 |
| Kidd, Alex ${ }_{\text {Kennedy }}$ R. ${ }^{\text {A., M. }}$ M | Sarnia | 28 10 | 42000 150 |
| Kerr, William. ..... | Cobourg | 1 | 1500 |
| Kennedy, William | Barrie . | 10 | 15000 |
| Knechtel, Daniel | Hanover | 5 | 7500 |
| Kilbourn, G. S. . | Owen Sound | 10 | 15000 |
| Lennox, C. P., estate. | Toronto.. | 20 | 30000 |
| Lang, J. W |  | 75 | 1,125 00 |
| Lee, J. W . | Carleton Place. | 20 | 30000 |
| Latimer, Jas. . |  | 4 | 6000 |
| Long, Thomas | Toronto | 20 15 | 30000 22500 |
|  | Toledo, 0. | 50 | 75000 |
| McKen, E. W. | Hamilton | 15 | 22500 |
| McMaster, Jno | Windsor. | 35 | 52500 |
| McCleary, Wm | Thorold | 2 | 3000 |
| McCarroll, Thos | Meaford. | 1 | 1500 |
| MoCullough, J. H., M.D | Owen Sound | 5 | 7500 |
| MoCormick, Andrew | Pembroke | 10 | 15000 |
| McCullough, T., M.D | Chatsworth | 5 | 7500 |
| McDonald, ${ }^{\text {Jno }}$ W |  | 5 | 7500 75000 |
| McFarland, W. J | Markdale | 50 | 75000 |

# Department of Finance-Insurance Branch. 

## EXCELSIOR LIFE INSURANCE COMPANY-Continued.

## LIST OF STOCKHOLDERS-Continued.

| Name. | Residence. | Number of Shares. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  |  | \$ |
| McClean, W. A | Owen Sound..... | 5 | 7500 |
| McFaul, A. W | , | 9 | 13500 |
| Macvicar, S. A | Sarnia. | 30 | 45000 |
| MaoCarthy, H. F | Ottawa | 50 | 75000 |
| Murray, Jas ${ }^{\text {w }}$ | Toronto | 5 | 7500 |
| Mitchell, C. W.. | Ottawa. | 10 | 15000 |
| Marshall, Edwin. | Toronto | 10 | 15000 |
| Main, J. J...... | " | 20 | 30000 |
| Miller, Mrs. M. J | " | 5 | 7500 |
| Matheson, Wm. (Estate). | Ottawa | 40 | 60000 |
| Morrow, A | Toronto | 5 | 7500 |
| Morrison, G. E. | Sarnia. | 10 | $15000$ |
| Moore, C. S., M.D Miall, Edward. | London. Ottawa. | 10 50 | 10425 75000 |
| Miall, Edward. Mackie, Thos . | Ottawa. . <br> Pembroke | 50 20 | 75000 30000 |
| Murphy, Rev. A. | Ingersoll | 10 | 15000 |
| Mohr, Ephriam (Estate). | Arnprior. | 20 | 30000 |
| Morgan, J. D. | Dundalk | 15 | 22500 |
| McKay, A. G. | Owen Sound | 25 | 37500 |
| Macpherson, Angus | Markdale. | 10 | 15000 |
| Notter, Mrs. F. J . | Owen Sound | 5 | 7500 |
| Osburn, M. J. | - | 5 | 7500 |
| Porter, Frank | Toronto | 2 | 3000 |
| Palling, J. F., M. D | Barrie. | 4 | 6000 |
| Parker, S. J. | Owen Sound | 85 | 1,275 00 |
| Price, Carson | Holland Centre | 3 | - 4500 |
| Reid, J. W | Toronto . . . | 1 | 1500 |
|  | Owen Sound | 10 | 15000 |
| Rowland, O. P. (Estate) | Collingwood. | 10 | 15000 |
| Rowland, John (Estate). | Colngwood. | 20 | 30000 |
| Robertson, Capt. W. T. | Owen Sound | 10 | 15000 |
| Ronan, J. H. | Sarnia | 10 | 15000 |
| Richardson, Matthew | Flesherton | 5 | 7500 |
| Ross, Miss M. A. . | Barrie.... | 5 | 7500 |
| Ross, Miss M. E.. . |  | 5 | 7500 |
| Robertson, John. | Toronto | 5 | 7500 |
| Reedy, George | Barrie | 20 | 30000 |
| Ross, W. A., M.D...... |  | 6 | 9000 |
| Sutherland, Rev. A., D. D | Toronto. | 5 | 7500 |
| Stevens, E. A . |  | 10 | 15000 |
| Shaw, Abraham | Kingston | 2 | 3000 |
| Sing, Rev. S | Foxboro' | 20 | 30000 |
| Stewart, Neill | Ottawa.... ... | 50 | 75000 |
| Scagal, J. $\mathbf{D}$ Scott Wm | New Westminister | 10 | 15000 |
| Scott, Wm. Smith H B | Toronto ..... | 10 | 15000 15000 |
| Smith, H. B. Schmidt, Geo | Owen Sound <br> Pembroke ... | 10 5 | 15000 7500 |
| Schmid, ${ }^{\text {Smith, }} \mathbf{F}$ M | Pembroke <br> Barrie... | 5 | 7500 4500 |
| Sandford, S. J |  | 2 | 3000 |
| Smith, H. E. | Owen Sound | 20 | 30000 |
| Smart, A. M. (trustee) | London | 21 | 31500 |
| Tucker, Rev. S. .... | Toronto | 20 | 30000 |
| Tallmadge, E. H | " | 20 | 30000 |
| Tinning, J. B. . | " | 1 | 1500 |
| Tolchard, H.. |  | 5 | 7500 |
| Thompson, J. E. | Arnprior. | 5 | 7500 |
| Urquhart, John, M.D | Oak ville. | 60 | 90000 |
| Vail, C. L., M.D. | Sarnia . | 4 | 6000 |
| Whiteside, T. R. | Toronto | 2 | 3000 |
| Whittaker, G. K. | Point Edward | 20 | $30000$ |
| Williams, Mrs. E | Toronto | 10 | 15000 1500 |
| Wells, W. C... | , | 1 | 1500 |
| Ward, W. O. |  | 5 | 7500 |

## EXCELSIOR LIFE INSURANCE COMPANY—Concluded.

LIST OF STOCKHOLDERS—Concluded.

| Name. | Residence. | Number of Shares. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  |  | \$ |
| Woolings, Jas | Toronto . | 4 | 6000 |
| Williams, M. H | Oakville. | 35 | 52500 |
| Weir, G. E.. | Dresden.. | 20 | 30000 |
| Weir, Miss Caroline. | " ...... . | 30 | 45000 |
| Weir, Miss Catherine |  | 30 | 45000 |
| Wedge, George . . . | Carleton Place. | 3 | 4500 |
| Ward, G. D | Cobourg... | 5 | 7500 |
| Wightman, Robert | Owen Sound... | 20 | 30000 |
| Watson, R. McD. | St. Catharines. | 3 | 4500 |
| Wilson, David ... | Collingwood... | 10 | 15000 |
| White, A. T | Pembroke. | 10 | 15000 |
| Williams, William | Collingwood. | 2 | 3000 |
| Weeley, Samuel | Barrie... | 14 | 21000 |
| Workman, Thos ${ }^{\text {P }}$ | Ottawa. | 50 | 75000 |
| White, Peter, M.P | Pembroke | 10 | 15000 |
| White, W. R...... |  | 5 | 7500 |
| Woolings, Mrs. A. B | Toronto .. | 1 | 1500 |
| Wrenshall, Anna B. . | Brantford | 10 | 15000 |
|  | Total. | 3,509 | \$52,539 10 |

## Department of Finance-Insurance Branch.

## FEDERAL LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS-(As at 31st December, 1897.)

| Name. | Address. | Amount Subscribed for. | Amount paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Ames, A. E. \& Co. | Toronto | 2,000 | 260 |
| Aikins, John..... | Brampton | 10,000 | 1,300 |
| Aikins, M. H. | Burnhamthorpe | 10,000 | 1,300 |
| Austin, W. H. | Tienton | 10,000 | 1,300 |
| Agar, Amos...... | Brampton.. ${ }^{\text {F }}$ - | 6,000 | 780 |
| Atherton, A. B. Manshard, Mrs. Mary.. | Fredericton, N.B | 1,000 | 130 |
| Blanshard, Mrs. Mary.. | Appleby | 10,000 | 1,300 |
| Bowes, J. W. | Boyne | 10,000 | 1,300 |
| Beatty, J H.... | Thorold. | 47,400 | 6,162 |
| Brock, T., estate of | Paris .. | 1,000 | 130 |
| Birks, Wm. | Woodham | 2,000 | 260 |
| Bingham, G. S | Hamilton. | 3,000 | 390 |
| Boyd, Hon. John, estate of | St. John, N.B. | 1,000 | 130 |
| Burns, Alex........... ... | Hamilton..... | 10,000 | 1,300 |
| Burns, Alex., in trusi. |  | 17,300 | 2,249 |
| Burns. Rev. Robert | Niagara Falls | 3,500 | 455 |
| Coleman, F....... | Hamilton... | 3,500 | - 455 |
| Cobb, Thomas | Torontc. | 1,000 | 130 |
| Colling, Thomas | Paisley.. | 2,500 | 325 |
| Clark, R. B.......... | Vancouver, B.C | 2,500 | 325 |
| Campbell, Mrs. E. H | Castleton.... | 1,000 | 130 |
| Dexter, David. | Hamilton. | 31,600 | 4,108 |
| Dexter, David, in trust | " ... | 22,500 | 2,925 |
| Dexter, Mrs. I. ... |  | 10,000 | 1,300 |
| Drysdale, William | Montreal. | 2,000 | 260 |
| Dawson, H. W........ | Toronto .. | 2,000 | 260 |
| Dever, Jas. and Patrick | Fredericton, N.B | 1,000 | 130 |
| Edgecombe, F. B | " | 1,000 | 130 |
| Fleming, D. G | Chatham. | 2,000 | 260 |
| Fairfield, B. C. | St. Catharines | 5,000 | 600 |
| Foster, Hon. Geo. E | Ottawa. | 2,000 | 260 |
| Freeman, J. A | Brantford . | 3,000 | 390 |
| Farr, Diana ... | Holyoke, Mass | 2,500 | 325 |
| Gundy, James.. | Brantford.... | 2,000 | 260 |
| Griffith, Thos... | Brockville. | 2,500 | 325 |
| Goodwin, James | Grimsby . | 5,000 | 650 |
| Gibson, Hon. J. M | Hamilton | 2,000 | 260 |
| Haslett, Thos. C. | " .. | 23,500 | 3,055 |
| Haslett, Thos. C., in trust. $¢$ |  | 15,000 | 1,960 |
| Hanger, R. (Slate Works). | Hyderville, Vt. | 200 | , 26 |
| Harris, James... . . . . . . . . | Guelph ... | 5,000 | 650 |
| Hanson, C. A. | Montreal. . | 3,000 | 390 |
| Hansford, Wm., estate of | Toronto | 10,000 | 1,300 |
| Hanson, W Hanger, Mrs. H. . | Montreal.... ${ }_{\text {Hy }}$ | 2,600 | -320 |
| Hanger, Mrs. H | Hyderville, Vt | 1,600 | 208 |
| Hewett, W. J | Leeds, Eng... | 4,000 | 520 |
| Hay, W. D. | Toronto | 2,000 | 260 |
| Hay, S. M |  | 2,000 | 260 |
| Hunter, William ..... | Hamilton | 3,000 | 390 |
| Irwin, James, estate of | Prsacott .... | 5,000 | 650 |
| Isaac, Richard $\ldots \ldots$ | Salmon Point. | 500 | 65 |
| Johnson, Mrs. P. F Kenney, S. M. | Deloraine, Man | 500 5000 | 65 |
| Kenney, S. M. ........ | Hamilton... | 5,000 5,000 | 650 650 |
| Kenney ${ }^{\text {Miss L. G. }}$ |  | 1,300 | 169 |
| Kerns, $\mathbf{W m}_{\text {m...... }}$ | Burlington | 20,000 | 2,600 |
| Kerns, Wm., in trust | Bung | 15,000 | 1,950 |
| Kerns, W. $\mathbf{C}$. |  | 5,000 | 650 |
| Kettlewell, William. | Galt. | 5,000 | 650 |
| Kinghorn, Wm., in trust. | Douglas, N.B. | 1,000 | 130 |
| Lund, Elizabeth. | Woodstock... | 5,000 | 650 |
| Laing, Christina | Burlington. | 5,000 | 650 |
| Leitch, R. H. | Greenbank. | 1,000 | 130 |
| McCutcheon, J. K. | [oronto.. 557 | 20,000 | 2,600 |

## FEDHRAL LIFE ASSURANCE COMPANY-Concluded.

## LIST OF SHAREHOLDERS-Concluded.

| Name. | Address. | Amount Subscribed for. | Amount paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Murray, Hugh | Hamilton | 8,600 | 1,118 |
| Might, Samuel | Smiths Falls. | 10,000 | 1,300 |
| Manley, J. G ${ }_{\text {W }}$ | Deer Park | 1,000 | 130 |
| Metcalfe, C. W | Holyoke, Mass. | 2,500 | 325 |
| McCallum, J. W | Toronto. | 1,060 | 130 |
| McIntyre, C. E. | Chatham | 2,000 | 260 |
| McLeod, Hon. E. | St. John, N.B | 2,000 | 260 |
| Potts, John. ... | Toronto . | 15,000 | 1,950 |
| Potts, John, in trust. | " | 17,500 | 2,275 |
| Potts, John Edward. |  | 2,500 | 325 |
| Potts, Frank H | " | 2,500 | 325 |
| Potts, Margaret. | " .. | 1,000 | 130 |
| Potts, Margaret E. | " | 500 | 65 |
| Potts, Edna R |  | 500 | 65 |
| Roberts \& McGillivray, | Hamilton . ${ }^{\text {Nails }}$ | 10,000 | 1,300 |
| Russ, A. E. | Niagara Falls | 22,000 | 2,860 |
| Russ, Mrs. E. C. |  | 3,000 | 390 |
| Ross, J. S | Brantford. | 2,000 | 200 |
| Richardson, J. E | North Gower | 10,000 | 1,300 |
| Scott, J. G. | Galt. | 10,000 | 1,300 |
| Scott, Geo. | St. Thomas | 5,000 | 650 |
| Sutherland, Helena. | Toronto.. | 10,000 | 1,300 |
| Shepherd, W. W. | Muncey. | 1,000 | 130 |
| Scott, John | St. Marys | 1,000 | 130 |
| Smoke, S. C. . . ....... | Toronto..... | 2,000 | 200 |
| Sharpe, L. N., estate of | Minneapolis. | 1,000 | 130 |
| Sutherland, Alex...... | Toronto..... | 2,000 | 260 |
| Strachan, Mrs. E. S | Hamilton | 5,000 | 650 |
| Snider, Geo. A. | Ottaws. | 3,000 | 390 |
| Temple, Thos ${ }^{\text {d }}$ | Fredericton, N.B | 2,000 | 260 |
| Turnbull, W. W | St. John, N.B | 1,000 | 130 |
| Turk, Geo. R | Toronto... | 8,000 | 1,040 |
| Van Wart, J. A | Fredericton, N.B | 2,090 | , 260 |
| Wakefield, John | Dundas. | 9,500 | 1,235 |
| Wilson, 'T. Hi, estate. | Hamilton | 10,000 | 1,300 |
| Williams, Willism. | Listowell | 6,000 | 780 |
| Wilmott, A., estate of | Milton | 10,000 | 1,300 |
| Willoughby, A. K... | Exeter | 10,000 | 1,300 |
| Woolverton, A. | Hamilton. | 20,000 | 2,600 |
| Woolverton, A., in trust |  | 15,000 | 1,950 |
| Watson, W. C | Brantford | 8,000 | 1,040 |
| Wakefield, D | Washington. | 1,000 | 130 |
| Wright, H. A | Detroit, Mich. | 6,000 | 780 |
| Warden, R. H. | Montresl. | 2,500 | 325 |
| Whiting, Richard | Kingston. | 10,000 | 1,300 |
| Wood, Josiah | Sackville, N.B | 2,000 | 260 |
| Young, E. R. ${ }^{\text {Cio. }}$ | Toronto. | 1,000 | 180 |
| Zimmerman, Adam. | Hamilton | 5,500 | 715 |
|  | Total. | \$700,000 | \$91,000 |

# Department of Finance-Insurance Franch. 

## THE GREAT WEST LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS-(As at 31st December, 1897).

| Name. | Residence. | Number of Shares. | Amount Subscribed. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | 8 |
| Allen, Geo. W. | Winnipeg. | 30 | 3,000 | 750 |
| Aikins, J. A. M., and Culver, W. H. | . | 70 | 7,000 | 1,750 |
| Aikins, J. S. |  | 20 | 2,000 | 500 |
| Allen, Rev. James | Hamilton. | 10 | 1,000 | 250 |
| Alloway, W. F. | Winnipeg | 25 | 2,500 | 620 |
| 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 ..... | " | 150 | 15,000 | 3,750 |
| Ashdown, Mrs. M. J | Portage la Prairie. | 5 | 500 | 125 |
| Audette, L. A. | Ottawa...... | 5 | 500 | 125 |
| Baker, E. Crow. | Victoria | 20 | 2,000 | 500 |
| Barber, Henry. | Toronto | 5 | 500 | 125 |
| Barber, S. | Calgary | 5 | 500 | 125 |
| Baskerville, C. A. | Winnipeg. | 20 | 2,000 | 500 |
| Bawlf, N.... . . . | " . .. . | 10 | 1,000 | 250 |
| Beck, H. H., in trust | " | 3 | 300 | 75 |
| Beck, G. S., M.D. | Port Arthur | 20 | 2,000 | 500 |
| Bertrand, S. A. D | Winnipeg. | 20 | 2,000 | 500 |
| Black, Albert S. | Truro, N.S.. | 5 | 500 | 125 |
| Boisseau, 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.'. | , | 10 | 1,000 | 250 |
| Brock, J. H | " | 38 | 3,800 | 950 |
| Brock, W. R | Toronto . | 50 | 5,000 | 1,250 |
| Byrnes, Henry | Winnipeg. | 10 | 1,000 | 250 |
| Cain, J. | Virden... | 20 | 2,000 | 500 |
| Cameron, A. | Oak Lak | 10 | 1,000 | 250 |
| Carscaden, J. D...... | Vancouver | 20 | 2,000 | 500 |
| Carscaden, Mrs. C. E | - | 20 | 2,000 | 500 |
| Campbell, Charles. | Montreal, Que | 50 | 5,000 | 1,250 |
| Campbell, H. M. | Portage la Prairie | 10 | 1,000 | 250 |
| Campbell, Mrs. M. |  | 10 | 1,000 | 250 |
| Camplell, P.... | Carman | 20 | 2,000 | 500 |
| Oampbell, Isaac, Q.C | Winnipeg. | 10 | 1,000 | 250 |
| Oampbell, K. J |  | 10 | 1,000 | 250 |
| Cass, Edward. | " 1 | 4 | 400 | 100 |
| Champion, H. T | " | 20 | 2,000 | 500 |
| Chown, H. H., M.D. | " | 50 | 5,000 | 1,250 |
| Clark, Samuel P |  | 16 | 1,600 | 400 |
| Cowan, James | Portage la Prairie | 20 | 2,000 | 500 |
| Cross, A. E. | Calgary . | 4 | 400 | 100 |
| Cross, W. ${ }_{\sim}$ | Winnipeg. ... | 10 | 1,000 | 250 |
| Clayton, F. W. | Portage la Prairie | 10 | 1,000 | 250 |
| Crowe, Herbert. | Brooklyn, N.Y. | 23 | 2,300 | 675 |
| Crowe, Geo. R. | Winnipeg | 45 | 4,500 | 1,120 |
| Crowe, H...... | Brooklyn, U.S.A. Portage la Prairie | 22 5 | 2,200 | 650 125 |
| 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 Weetminster. | 25 | 2,500 | 625 |
| Erb, L. E. ....... ...... | Victoria ......... | 10 | 1,000 | 250 |
| Eweu, A: | New Westminster. | 25 | 2,800 | 625 |
| Fairly, W. A......... | Carberry | 5 | 500 | 125 |
| Farrell, Edward, M.D. . | Halifax. | 10 | $\begin{array}{r}1,000 \\ \hline 00\end{array}$ | 250 100 |
| Ferguson, A. D... | Regina . . . . . . Woodstock, | 4 10 | 100 1,000 | 100 250 |
| Fletcher, Mrs. Annie | Woodstock, Ont Montreal.... . | 10 | 1,000 | 250 |
| Flummerfelt, Alfred C | Viotoria | 90 | 3,000 | 750 |
| Forsyth, George.... | Winnipeg | 80 | 3,000 | 750 |

## THE GREAT WEST LIFE ASSURANCE CO.—Continued.

LIST OF SHAREHOLDERS-Continued.

| Name. | Residence. | $\begin{gathered} \text { Number } \\ \text { of } \\ \text { Nhares. } \end{gathered}$ | Amount Subscribed. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Frame, J. F | Virden | 20 | 2,000 | 500 |
| Fraser, J. M | Pilot Mound | 5 | 500 | 125 |
| Fraser, A. W | Ottawa | 10 | 1,(100 | 250 |
| Freer, Mrs. Ann | Winnipeg | 5 | 1,500 | 125 |
| Fullerton, William. | Manitou. | 20 | 2,000 | 500 |
| Fyshe, Thomas. ${ }^{\text {a }}$ | Halifax, N.S. | 10 | 1,000 | 250 |
| Galbraith, R. L. T | Fort Steele, B.C | 4 | +400 | 100 |
| Galletly, A. J. O Galt G | Victoria..... Winnipeg | 2 | 200 2000 | 5 |
| Galt, G. F.. | Winnipeg. | 20 100 | 2,000 10,000 | 500 2500 |
| Garland, Wm. | Portage la Prairie. | 100 | 10,000 3,000 | 2,500 750 |
| Girvin, J. A.. | Winnipeg. ...... | 50 | 5,000 | 1,250 |
| Gordon, J. C |  | 5 | 500 | 125 |
| Graham, H. C | Hayfield, Man. | 10 | 1,000 | 250 |
| Green, T. D. | Ottawa. | 20 | 2,000 | 500 |
| Halstead, Wm. | Portaga la Prairie. | 10 | 1,000 | 250 |
| Hall, Miss E. E. | Victoria. | 5 | , 500 | 125 |
| Hall, J. D. ${ }^{\text {c. }}$ | Vancouver .. | 5 | 500 | 125 |
| Hamilton, L. A | Winnipeg. | 5 | 500 | 125 |
| Henderson, F. G. A | Brandon. | 15 | 1,500 | 375 |
| Henderson, H. E. . |  | 5 | 1,500 | 125 |
| Henderson, J. B | Carberry | 10 | 1,000 | 250 |
| Henry, Miss Jane | Don, Ont. | 10 | 1,000 | 250 |
| Henry, James. ... | , | 10 | 1,000 | 250 |
| Henry, John. |  | 20 | 2,000 | 500 |
| Henry, William.. | Wexford, Ont. | 10 | 1,000 | 250 |
| Hespeler, William. | Winnipeg. | 50 | 5, 300 | 1,250 |
| Hillier, G. ${ }^{\text {c }}$ | Virden. | 20 | 2,000 | ,500 |
| Hogg, W. D. | Ottawa. | 20 | 2,000 | 500 |
| Hragg, Rev. J. . . . . | Winnipeg. | 20 | 2,000 | 500 |
| Hogg, Rev. J., in trust . |  | 60 | 6,000 | 1,500 |
| Holland, C. A. | Victoria. | 30 | 3,000 | 1750 |
| Housser, J. H. | Winnipeg. | 70 | 7,000 | 1,750 |
| Housser, J. W. |  | 10 | 1,000 | 250 |
| Howitt, H., M.D | Guelph, Ont. | 10 | 1,000 | 250 |
| Hurtley, T. | Winnipeg. | 20 | 2,000 | 500 |
| Hutchings, E. F |  | 20 | 2,000 | 500 |
| Irving, John. | Victoria | 20 | 2,000 | 500 |
| JJardine, A... | Winnipeg. | 5 | 500 | 125 |
| Jardine, Mrs. A. |  | 5 | 500 | 125 |
| Johnston, W... | Brandon | 2 | 200 | 50 |
| Keddy, John | " | 10 | 1,000 | 250 |
| Kelly, A......... | Moosejaw | 20 | 2,000 | 500 |
| Kelty, Miss Minnie | Moosejaw | 1 | , 100 | 25 |
| Kenny, J. J . | Toronto | 20 | 2,000 | 500 |
| Kerr, Robert. | Winnipeg. | 5 | 500 | 125 |
| Langley, Charles | Toronto | 5 | 500 | 125 |
| Little, J. W ... | London, Ont. | 10 | 1,000 | 250 |
| Logan, John A | MtGregor | 5 | 500 | 125 |
| Logan, Wm. | Carberry | 20 | 2,000 | 500 |
| Long, A. J..... | Winnipeg. | 5 | 500 | 125 |
| Marani, Cesare J. . | Toronto ${ }^{\text {Pr }}$. ${ }^{\text {a }}$ | 60 | 6,000 | 1,500 |
| Marlatt \& Housser. Marsh, D. W . | Portage la Prairie. | 10 | 1,000 | 250 |
| Marsh, D. W ${ }_{\text {Marsh, }}^{\text {W }}$ | Calgary | 20 | 2,000 | 500 |
| Marsh, G. W | Beulah.. | 5 | 500 | 125 |
| Marsh, G. T. | Regina. | 48 | 4,800 | 1,200 |
| Marvin, E. B. | Victoria | 20 | 2,000 | 500 |
| Mason, J. H | Toronto. | 200 | 20,000 | 5,000 |
| Masters, T. P. | Winnipeg. | 10 | 1,000 | 250 |
| Mathewson, F. H., in tr | Bra | 1 | 100 | 25 |
| Maxwell, John S. | Brandon. | 5 | 500 | 125 |
| Meredith, $\mathbf{H}$. |  | 40 | 4,000 | 1,000 |
| Metcalf , T. $\mathbf{H}$ | Portage la Prairie. | 10 | 1,000 | 250 |
| Millar, T. B............ |  | 20 | 2,000 | 500 |

## 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 for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
| - |  |  | * | \$ |
| Milroy, T. M., M.D. | Portage la Prairie. | 50 | 5,000 | 1,250 |
| Mitchell, W. J. | Toronto ........... | 10 | 1,000 | ,250 |
| Monk, G. N | South March, Ont. | 20 | 2,000 | 500 |
| Morse, Frank M., in trust. | Winnipeg. | 4 | 400 | 100 |
| Morton, Ed. | Carberry. | 5 | 500 | 125 |
| Mudge, H. J | Montreal. | 20 | 2,000 | 500 |
| Murphy, Edward Owen. | Vancouver | 20 | 2,000 | 500 |
| Mundie, J............. | Winnipeg. | 8 | 800 | 200 |
| Muttlebury, G. A...... | " | 20 | 2,000 | 500 |
| Macdonald, Alexander. | " | 50 | 5,000 | 1,250 |
| Macdonald, Alexander, in trust | " | 40 | 4,000 | 1,000 |
| Macdonald, Mrs. Annie..... | " | 10 | 1,000 | 250 |
| Macdonald, H. J., Q.C..... |  | 100 | 10,000 | 2,500 |
| 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........ | , | 40 | 4,000 | 1,000 |
| MacKenzie, Kenneth. | " ${ }^{\text {c }}$ | 10 | 1,000 | 250 |
| McLaren, J. B..... | Morden.. | 10 | 1,000 | 250 |
| McLenaghen, James | Portage la Prairie. | 30 | 3,000 | 750 |
| McLeod, John. . T. $_{\text {M }}$ |  | 4 | 400 | 100 |
| McMillan, Hon. D. H. | Winnipeg. | 20 | 2,000 | 500 |
| McNaughton, R. D., in trust. | Moosomin | 5 | 500 | 125 |
| McNee, Mrs. J | Windsor, Ont. | 40 | 4,000 | 1,000 |
| McQuacker, Wm | Winnipeg. | 20 | 2,000 | 500 |
| Nanton, A. M |  | 20 | 2,000 | 500 |
| Nation, F. | Brandon | 10 | 1,000 | 250 |
| O'Connor, D | Ottawa. | 10 | 1.000 | 250 |
| Paddon, J. A | Regina. | 5 | 500 | 125 |
| Parsons, S. R | Winnipeg | 20 | 2,000 | 500 |
| Patton, F. L |  | 5 | 500 | 125 |
| Peterson, C. W | Brandon....... | 10 | 1,000 | 250 |
| Phillips, ${ }_{\text {F }}$. | Portage la Prairie. | 20 | 2,000 | 500 |
| Purdon, W. F | Winnipeg. . . . . . . | 5 | 500 | 125 |
| Quinn, John. | Brandon. | 1 | 100 | 25 |
| Reid, Hayter | Regina. | 10 | 1,000 | 250 |
| Rice, G. S. |  | 24 | 2,400 | 600 |
| Richard, J. A | Winnipeg. | 10 | 1,000 | 250 |
| Redmond, $J$. | " | 20 | 2,000 | 500 |
| Riley, R. T. | " ..... | 20 | 2,000 | 500 |
| Robinson, J. | - | 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 | Rapid City.. | 6 | 600 | 150 |
| Russell, J... | Winnipeg . | 5 | 500 | 125 |
| Sayward, J. A | Victoria.. | 20 | 2,000 | 500 |
| Sherk, Miss J. | Winnipeg. | 2 | 200 | 50 |
| Sheriff, Mrs. Christina | Brandon.. | 5 | 500 | 125 |
| Smith, T. D..... | Winnipeg. | 10 | 1,000 | 250 |
| Smyth, J. C. | " | 10 | 1,000 | 250 |
| Smyth, S. M | Brandon | 20 | 2,000 | 500 |
| Spencer, John P., estate of. | Winnipeg. . | 10 | 1,000 | 250 |
| Spera, A. E. | , | 10 | 1,000 | 250 |
| Sprague, $_{\text {D }} \mathbf{E} \ldots \ldots$ | " 1 . ${ }^{\text {c. }}$ | 10 | 1,000 | 250 |
| Stewart, Mrs. C. R | " . | 20 | 2,000 | 509 |
| Stewart, R. | " ...... | 10 | 1,000 | 250 |
| Ncott, Robert R. |  | 5 | 500 | 125 |
| Stickle, T. D. . | Carberry . | 10 | 1,000 | 250 |
| Stidson, R ${ }_{\text {W }}$ | Portage la Prairie. | 20 | 2,000 | 500 |
| Smith, R. Wilson ${ }_{\text {O }}$ | Montreal. | 50 | 5,000 | 1,250 |
| Thornton, R. S., M.D.. | Deloraine. | 5 | 500 | 125 |

## THE GREAT WEST ASSURANCE CO.-Concluded.

LIST OF SHAREHOLDERS-Concluded.

| Name. | Residence. | $\begin{gathered} \text { No. } \\ \text { of } \\ \text { Shares. } \end{gathered}$ | Amount Subscribed ior. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | - \$ |
| Thomson, Robert | Hamilton | 5 | 500 | 125 |
| Tufts, I. F | Wolfville, N.S | 40 | 4,000 | 1,000 |
| 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 |
| Wheeler, C. H.. | "' | 10 | 1,000 | 250 |
| Whimster, Peter | Portage la Prairie | 40 | 4,000 | 1,000 |
| White, Wm... . | Ottawa.... | 10 | 1,000 | 1,250 |
| Whyte, Wm | Winnipeg. | 5 | 550 | 125 |
| Wickson Arthur. |  | 40 | 4,000 | 1,000 |
| Wilson, D. H., M.D | Vancouver. | 20 | 2,000 | 500 |
| Wilson, R. R. | Winnipeg | 10 | 1,000 | 250 |
| Wilson, W. F | Brandon. | 20 | 2,000 | 500 |
| Wilkie, D. R | Toronto | 20 | 2,000 | 500 |
| Worth, Arthur.... |  | 40 | 4,000 | 1,000 |
| Wier, John, assignee. | Seaforth | 20 | 2,000 | 500 |
|  | Total | 4,000 | \$400,000 | \$100,000 |

Department of Finance-Insurance Branch.

## GUARAN'IEE COMPANY OF NORTH AMERICA.

LIST OF SHAREHOLDERS-(As at 31st December, 1897.)


## GUARANTEE COMPANY OF NORTH AMERICA-Concluded.

LIST OF SHAREHOLDERS-Concludcd.

| Name. | Residence. | $\begin{gathered} \text { Number } \\ \text { of } \\ \text { Shares. } \end{gathered}$ | Amount Subscribed for | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Dohrman, Mrs. E. | Pittstburg, Pa. | 20 | 1,000 | 1,000 |
| Dickson, Mrs. S. H | Allegheny City, Pa . | 6 | 300 | 300 |
| Day, Thomas P | Pittsburg, Pa | 8 | 400 | 400 |
| Erringer, J. L. . . | Philadelphia, Pa | 50 | 2,500 | 500 |
| Greqerson, Mrs. M. E | Boston, Mass... | 5 | 250 | 250 |
| Gibbs, Edwd. N. | Norwich, Conn | 40 | 2,000 | 2,000 |
| Garrison, Nallie E. | Pittsburg, Pa. . | 14 | 700 | 700 |
| Gorman, George J |  | 10 | 500 | 500 |
| Gregerson, G. W | Boston, Mass | 10 | 500 | 100 |
| Granberry, W. L | Nashville, Tenn | 10 | 500 | 500 |
| Hartshorne, Charl | Philadelphia, Pa. | 50 | 2,500 | 2,500. |
| Howell, J. T. | Nashville, Tenn. | 10 | ,500 | , 500 |
| Jesup, M. K... . . | New York, N.Y | 200 | 10,000 | 2,000 |
| Jones, Hon. J. Russell | Chicago, Ill..... | 20 | 1,000 | 1,000 |
| Keech, W. H. | Pittsburg, Pa. | 15 | 1750 | 750 |
| Luce, Mrs. E. T | Boston, Mass. | 20 | 1,000 | 1,000 |
| Lloyd, D. McK. | Pittsburg, Pa. | 10 | , 500 | , 500 |
| Loutrel, Cyrus F | New Ycrk, Pittsburg, $\mathbf{P a}$. | 50 10 | 2,500 | 2,500 500 |
| Metzger, W. ${ }^{\text {E }}$ | 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, Renseva V.......... |  | 14 | 700 | 700 |
| Minturn, Mrs. S. S...................... | New York, N.Y | 200 | 10,000 | 10,000 |
| McCoy, Mrs. Mary E | Allegheny City, Pa | 20 | 1,000 | 1,000 |
| McClintock, Mary | Pittsburg, Pa | 13 | 650 | 650 |
| Newcomb, H. V | New York, N.Y | 400 | 20,000 | 4,000 |
| Noël, Miss Mamie F. | Nashville, Tenn. | 10 | , 500 | 500 |
| Pennsylvania Co., for insurance on lives and granting annuities, \&c.-Trustees under will of Jos. W. Drexel, deceased | Philadelphia, Pa | 200 | 10,000 | 10,000- |
| Paton, John............................ | New York, N.Y | 50 | 2,500 | 2,500 |
| Pell, Alfred. |  | 40 | 2,000 | 2,000 |
| Pulsford, J. E. |  | 120 | 6,000 | 6,000 |
| Quarier, Cushman. | Louisville, Ky | 10 | 500 | 500. |
| Ricketson, Clementine G | Pittsburg, Pa. | 13 | 650 | 650 |
| Rolph, W. T...................... | Louisville, Ky. | 10 | 500 | 500 |
| Smith, Hon. J. Gregory, estate of | St. Albans, Vt | 100 | 5,000 | 5,000 |
| Sabine, Mrs. J. Lee.. | Philadelpha, Pa | 120 | 6,000 | 6,000. |
| Sabine, A. F |  | 60 | 3,000 | 600 |
| Stahlman, E. B........ | Nashville, Tenn | 20 | 1,000 | 1,000 |
| Schoonmaker, James M | Pittsburg, Pa. | 20 | 1,000 | 1,000 |
|  | Louisville, Ky | 10 | 500 | 500 |
| Thaw, Wm. Minor | Pittsburg, Pa. | 5 | 250 | 250 |
| Thaw, Elizabeth B | Pitang | 5 | 250 | 250 |
| Thompson, W. R. | " | 20 | 1,000 | 1,000 |
| Walton, Samuel B |  | 20 | 1,000 | 1,000 |
| Winslow, Gen. E. T | New York, N.Y | 100 | 5,000 | 1,000 |
| Willock, James H. | Pittsburg, Pa. | 10 | 500 | , 500 |
|  | Total | 13,372 | \$668,600 | \$304,600 |

## Department of Finance-Insurance Branch.

## home life association of canada.

GUARANTEE FUND STOCKHOLDERS-(As at 31st Dec., 1897.)

| Name. | Occupation. | Address. | Number of Shares. $\$ 100$ Each. | Paid up. | Amount Due. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | \$ | $\$$ |
| Apted, Ed | Printer | Toronto. | 1 | 2000 | 8000 |
| Apted, Wm. |  |  | 1 | 2000 | 8000 |
| Austin, C. A | Druggist. | Simcoe. . | 5 | 10000 | 40000 |
| Anderson, E. E | Life Insurance | Grimsby.. | 1 | 2000 | 8000 |
| Awde, Rev. J. | Clergyman |  | 30 | 60000 | 2,400 00 |
| Buskard, Thos | Painter ... | Hamilton | 10 | 20000 | 80000 |
| Buskard, Mrs. ${ }^{\text {E }}$ |  | " | 2 | 4000 | 16000 |
| Bentley, L., M.D | Physician......... | Toronto | 1 | 20 m | 8000 |
| Barber, H. W. | Assignee......... |  | 3 3 | 6000 | 24000 |
| Carscadden Th | Principal C. $\mathbf{I} . . .$. | Galt. | 20 | 40000 | 1,600 00 |
| Coady, R. T | City Treasurer | Toronto | 5 | 10000 | 40000 |
| Cleland, G. S., M.D. | Physician.... |  | 5 | 10000 | 40000 |
| Crow, J. J...... ... | Accountant | Hamilton | 25 | 50000 | 2,000 00 |
| Davies, Mrs. E |  | Toronto | 50 | 1,000 00 | 4,000 00 |
| Dickson, George, M. A. |  |  | 5 | 14500 | 35500 |
| Dransfield, E. R | Passenger Agent. |  | 10 | 20000 | 800 |
| Fletcher, Rev. D. H. | Clergyman....... | Hamilton | 5 | 10000 | 40000 |
| Firstbrook, J | Manufacturer | Toronto | 50 | 2,41200 | 2,588 00 |
| Firstbrook, Wm. | " . .... |  | 50 | 2,500 00 | 2,500 00 |
| George, Mrs. E.. | ..................... | Hamilton | 15 | 30000 | 1,200 00 |
| Goldsmith, Dr. P. D | Physician. | Peterboro | 20 | 40000 | 1,600 00 |
| Gorman, S. R. | Com. Traveller | Belleville | 10 | 10000 | 90000 |
| Goodwin, Rev. | Clergyman. | Grimsby. | 30 | 60000 | 2,400 00 |
| Gee, Rev. A. |  | Hamilton | 30 | 60000 | 2,400 00 |
| Harcourt, F. W | Barrister | Toronto | 10 | 20000 | 80000 |
| Hillock, | Manufacturer. |  | 10 | 23700 | 76300 |
| Howorth, A. H. | Life Insurance | " | 75 | 1,54100 | 5,959 00 |
| Harcourt, Hon. | Prov. Treasurer.... | Grim | 10 | 20000 | 80000 |
| Harrison, C. W. | Prin. High School. | Grimsby | 15 | 30000 | 1,200 00 |
| Hamilton, Rev. J. B. ${ }^{\text {d }}$ | Clergyman.. | Dundas. | 10 | 20000 | 80000 |
| Hamilton, Rt. Rev. C., D.D | Bishop of Ottawa | Ottawa. | 3 | 6000 | 24000 |
| Johnston, John. | Capitalist. . | Grimsby | 10 | 20000 | 80000 |
| King, J. D. | Manufacturer. | Toronto | 5 | 10000 | 40000 |
| King, J. S........... |  | " . | 20 | 45300 | 1,54700 |
| Kirkland, Thos., M.A. | Prin. Normal School. | " | 10 | 20000 | 80000 |
| Laidlaw, A. | Publisher. . . ..... | Galt. | 10 | 20800 | 79200 |
| McKenzie, Wm | Pres. Toronto Ry Co. | Toronto | 20 | 40000 | 1,600 00 |
| McLean, Georg | Merchant. . . . . . |  | 10 | 20000 | 80000 |
| McDonald, A . F | P. Wellesley School.. |  | 10 | 20000 | 80000 |
| Morton, W. C... | Principal. . . . . . . . | Hamilton | 10 | 20000 | 80000 |
| Morton, Mrs. L. L |  | " | 5 | 10000 | 40000 |
| Morris, Jos... | Merchant | " | 5 | 10000 | 40000 |
| Ogden, Albert. | Barrister | Toronto | 10 | 20000 | 80000 |
| Pattison, A. J........... | Manager | " | 100 | 4,350 14 | 5,649 86 |
| Pattison, A. J., in trust... |  |  | 10 | 21200 | 78800 |
| Pentland, Peter.......... Reid, Jos., M. |  |  | 10 | 20000 | 80000 |
| Reid, Jos., M. A. ... . . . Ross, Jas., M. | Principal. | Dundas. | 10 | 20000 | 80000 800 |
| Ross, Jas., M.D.... ..... |  |  | 10 2 | 20000 40 | 80000 16000 |
| Ross, Geo.... | Com. Traveller | Welland. | 2 10 | 4000 20000 | 16000 800 |
| Roaf, Jas. K . | Barrister...... | Tor | 10 | 20000 | 80000 |
| Smith, Rev. J. V., D.D... | Clergyman | Hamilton | 5 | 10000 | 40000 |
| Stevenson, H. M | Manager. | Toronto | 20 | 40000 | 1,600 00 |
| Somers, G. T. | Banker | Beeton. | 10 | 20000 | 80000 |
| Sheppard, L. C | Contractor. | Toronto | 1 | 2000 | 8000 |
| Scott, Jas. H.. | Manufacturer | Galt | 50 | 1,000 00 | 4,000 00 |
| Stevenson, Miss L. A..... |  | Hamilton | 5 | 100 1,000 00 | 40000 +00000 |
| Turnbull, Robt., estate of.. | Manufacture | Galt <br> Toronto | 50 20 | 1,000 400 00 | $\mathbf{4}, 00000$ <br> $\mathbf{1 , 6 0 0}$ <br> 100 |
| Whyte, R.... | Merchant . | Hamilton | 25 | 50000 | 2,000 00 |
| Whiting, J. L. . . . . . . . . . |  | Kingston. .... | 10 | 20000 | 80000 |
|  |  |  | 1,000 | \$25,358 14 | 874,641 86 |

## THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

## LIST OF SHAREHOLDERS-(As at 31st December, 1897.)

| Name. | Address. | Amount Subscribed for. | Amount paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | 8 | $\$$ |
| Ames, A. E | Toronto. | 50,000 | 12,500 |
| Ames, A. E., in trust | " | 500 | 125 |
| Armour, E. D. . .. | " | 1,500 | 375 |
| Beatty, S. G. . | " | 10,000 | 2,500 |
| Baird, Hugh N | " ${ }^{\text {a }}$. | 10,000 | 2,500 |
| Bowell, Hon. Sir Mackenzie | Belleville. | 5,000 | 1,250 |
| Badenach, Edgar A. ... . . | Toronto. | 2,000 | 1, 500 |
| Blackey, H. P..... |  | 1,000 | 250 |
| Bennett, T. Wheoler | London, Eng | 7,500 | 1,875 |
| Bingay, Thos. Van B | Yarmouth, N.S | 200 | - 50 |
| Baines, C. C ... | Toronto.. | 200 | 50 |
| Cox, Hon. Geo. A | .".. | 245,000 | 61,250 |
| Cox, F. G..... | , | 50,000 | 12,500 |
| Connell, Robt. K | " | 5,000 | 1,250 |
| Cox, H. C. | " | 25,000 | 6,250 |
| Cox, E. W |  | 50,000 | 12,500 |
| Cox, A. A. | Peterboro. | 12,500 | 3,125 |
| Davison, Dr. Jno. | Toronto. | 4,000 | 1,000 |
| Davis, A. L. | Peterboro | 10,000 | 2,500 |
| Davies, Mrs. Mary E. | Toronto. | 1,000 | 250 |
| Davies, Wm...... |  | 6,000 | 1,500 |
| Eccles, Dr. F. R. | London, Ont | 8,000 | 2,000 |
| Edgar, Hon. J. D | Toronto | 10,000 | 2,500 |
| Flavelle, J. W |  | 110,000 | 27,500 |
| Flavelle, Jno. D. | Lindsay . | 10,000 | 2,500 |
| Flavelle, Wm. M |  | 10,000 | 2,500 |
| Fleck, Andrew W | Ottawa | 3,000 | 750 |
| Gouinlock, Geo. W | Toronto. | 1,000 | 250 |
| Harty, Hon. Wm | Kingston | 5,000 | 1,250 |
| Housser, J. H. | Toronto. | 12,500 | 3,125 |
| Hall, Richard. | Peterboro | 23,500 | 5,875 |
| Kenny, J. J. | Toronto | 50,000 | 12,500 |
| Kemp, A. E | , | 50,000 | 12,500 |
| Lockhart, Mary | Newcastle | 500 | -125 |
| Malone, E. T | Toronto.. | 1,000 | 250 |
| Mowat, Hon. Sir Oliver | Ottawa. | 5,000 | 1,250 |
| Morrow, W. G | Peterboro | 10,000 | 2,500 |
| Mackenzie, Wm | Toronto | 35,500 | 8,875 |
| Morrice, D | Montreal | 5,000 | 1,250 |
| McLaren, Major Henry | Hamilton | 5,000 | 1,250 |
| Plummer, J. H.. | Toronto. | 5,000 | 1,250 |
| Plummer, J. H., in trust | " | 15,000 | 3,750 |
| Potts, Rev. John | " . | 5,000 | 1,250 |
| Porter, John.. | " . | 500 | 125 |
| Rolph, Frank Smith, David. | " | 1,000 3,000 | 250 |
| Smith, Geo. B. | " ${ }^{\prime \prime}$ | 3,000 | re $\mathbf{1 , 2 5 0}$ |
| Scott, Fred. W | " | 100 | 125 |
| Scott, Rev. E. | Montreal. | 2,000 | 500 |
| Sylvester, Mrs. Lottie A. | Toronto | 4,000 | 1,000 |
| Taylor, F. C. | Lindsay. | 20,000 | 5,000 |
| Wood, Hon. S. C. | Toronto | 10,000 | 2,500 |
| Wood, E. R.. | " | 50,000 | 12,500 |
| Walker, B. E ${ }_{\text {Warden, }}$ Rev | " | 10,000 | 2,500 |
| Warden, Rev. R. ${ }^{\text {N }}$ | " | 18,000 | 4,500 |
|  |  | \$1,000,000 | \$250,000 |

## Department of Finance-Insurance Branch.

## THE LONDON LIFE INSURANCE COMPANY.

LIST OF STOCKHOLDERS-(As at 31st December, 1897.)


## THE MANUFACTURERS GUARANTEE AND ACCIDENT INSURANCE COMPANY, TOKONTO, ONT.

CORRECTED LIST OF STOCKHOLDERS ON 31sT DECEMBER, 1897.

| Names. | $\begin{aligned} & \text { No. } \\ & \text { of } \\ & \text { Shares. } \end{aligned}$ | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | 8 |
| S. F. McKinnon. | 100 | 10,000 | 4,000 |
| C. D. Warren.. | 10 | 1,000 | 400 |
| R. L. Patterson | 50 | 5,000 | 2,000 |
| R. Crean | 20 | 2,000 | 800 |
| Wm. Bell. | 50 | 5,000 | 2,000 |
| R. Archer. | 50 | 5,000 | 2,000 |
| Sir John A. Macdonald, estate of. | 40 | 4,000 | 1,600 |
| A. A. Allan | 10 | 1,000 | 400 |
| J. Isabella Thornton | 20 | 2,000 | 800 |
| H. Lowndes. . . . . . | 30 | 3,000 | 1,200 |
| John Flett. | 50 | 5,000 | 2,000 |
| Jas. F. W. Ross | 80 | 8,000 | 3,200 |
| S. Trees . . . . | 50 | 5,000 | 2,000 |
| Alex. Manning | 50 | 5,000 | 2,000 |
| Chas. Riordan | 50 | 5,000 | 2,000 |
| T. G. Blackstock | 50 | 5,000 | 2,000 |
| John Young . . . | 30 | 3,000 | 1,200 |
| Geo. Gooderham, in trust. | 75 | 7,500 | 3,000 |
| A. E. Gooderham. ....... | 50 | 5,000 | 2,000 |
| J. F. Junkin..... | 40 | 4,000 | 1600 |
| Geo. Gooderhann. | 1,469 | 146,900 | 58,760 |
| Total | 2,374 | \$237,400 | \$94,960 |

## Department of Finance-Insurance Branch.

## MANUFACTURERS' LIFE INSURANCE COMPANY.

LIST OF STOCKHOLDERS-(As at 31st December, 1897.)

| Name. | Residence. | No. of Shares. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Archer, Robert | Montreal | 50 | 5,000 | 1,000 |
| Akers, $\mathbf{J}$ | Tornnto | 50 | 5,000 | 1,000 |
| Ball, W | Chatham.. | 10 | 1,000 | 200 |
| Bond, J. M . | Guelph.. | 10 | -1,000 | 200 |
| Blackstock, T. G | Toronto | 50 | - 5,000 | 1,000 |
| Bell, J. . . . | Belleville | 15 | $\cdots$. 1,500 | 300 |
| Boswell, Ella | Toronto | 2 | 200 | 40 |
| Brodie, R. T | Hespeler | 20 | 2,000 | 400 |
| Brace, W | Brockville | 25 | 2,500 | 500 |
| Bourgeau, A | Montreal | 50 | 5.000 | 1,000 |
| Crean, R. | Toronto | 100 | 10,000 | 2,000 |
| Christie, W |  | 1 | 100 | 20 |
| Clarke, J . | Peterboro' | 10 | 1,000 | 200 |
| Comstock, W. H | Brock ville | 100 | 10,000 | 2,000 |
| Dailey, Mrs. M. E. | Council Bluffs | 1 | -100 | 20 |
| Dobson, J. | Lindsay ...... | 1 | 100 | 20 |
| Davie, T... | Victoria, B.C. | 100 | 10,000 | 2,000 |
| Flavelle, J. W. | Toronto | 50 | 5,000 | 1,800 |
| Flett, J | " | 50 | 5,000 | 1,000 |
| Gault, A. $\mathbf{F}$ | Montreal | 50 | 5,000 | 1,000 |
| Grenier, J. | " | 10 | 1,000 | 200 |
| Gravil, J. O......... | Ot" | 50 | 5,000 | 1,000 |
| Gonthier, Rev. T. J. C | Ottawa. | 5 | 500 | 100 |
| Gooderham, G. ....... | Toronto | 2,557 | 255,700 | 51,140 |
| Gooderham, G., in trust. | " .......... | 635 | 63,500 | 12,700 |
| Gooderham, A. E.. |  | 50 | 5,000 | 1,000 |
| Harris, John, estate | Brantford | 50 | 5,000 | 1,000 |
| Halliday, J. T. J | Peterboro' | 50 | 5,000 | 1,000 |
| Hamilton, W . |  | 10 | 1,000 | 200 |
| Hingston, W. H | Montreal | 50 | 5,000 | 1,000 |
| Ireland, G. E. | Kingston.. | 2 | 200 | 140 |
| Jarvis, S. M., estate. | Chatham. | 10 | 1,000 | 1,000 |
| Junkin, J. F. | Toronto | 35 | 3,500 | 700 |
| Lennox, E. J | , | 100 | 10,000 | 2,000 |
| Lowndes, H . | " .. | 50 | 5,000 | 1,000 |
| McBean, A. S | Lancaster. | 50 | 5,000 | 1,000 |
| McLennan, R. | Alexandria. | 250 | 25,000 | 5,000 |
| McGaw, T. | Toronto. | 50 | 5,000 | 1,000 |
| May, S.... | " | 100 | 10,000 | 2,000 |
| McKinnon, S . |  | 250 | 25,000 | 5,000 |
| Mann, D. D. | Montreal | 100 | 1,000 | 200 |
| Manning, W. H | Peterboro' | 25 | 2,500 | 500 |
| Matthews, W. E | Ottawa.. | 10 | 1,000 | 200 |
| Mills, J. | Guelph. | 100 | 10,000 | 2,000 |
| MacPherson, D. L., estate | Toronto | 50 | 5,000 | 1,000 |
| McMillan, D | Alexandria. | 100 | 10,000 | 2,000 |
| Nicholl, $\mathbf{W}$ | Brantford | 20 | 2,000 | 400 |
| Nichols, W | Ottawa... | 5 | 540 | 100 |
| Nicholls, Mrs. M. A | Peterboro' | 10 | 1,000 | 200 |
| O'Hara, R. | Chatham.. | 19 | 1,900 | 1,900 |
| Ouimet, J. A | Montreal. | 50 | 5,000 | 1,000 |
| Phillips, F. J. | Toronto | 1 | 100 | 20 |
| Patterson, R.L | " | 100 | 10,000 | 2,000 |
| Rolph, F. |  | 1 | 100 | 20 |
| O. C. Rowse, estate | Peterboro' | 20 | 2,000 | 400 |
| Ross, J. F. W | Toronto . | 50 | 5,000 | 1,000 |
| Robinson, ${ }_{\text {S }}$ J C | Rockferry, England. | 50 | 5,000 | 1,000 |
| Storey, W. H..... | Acton........... ... | 50 | 5,000 1,000 | 1,000 |
| Stevens, Mrs. A. J | Chatham. | 10 | 1,000 | 200 |
| Strachan, W. | Montreal. | 50 | 5,000 | 1,000 |
| Shepherd, H. L | Brockville | 5 | 500 | 100 |
| Tilley, Miss J... | Toronto . | 10 | 1,000 | 200 |
| Tupper, Sir C. H. | Halifax. | 20 | 10,000 $\mathbf{1 0 , 0 0 0}$ | +400 |
| Warren, C. D.. . . . . . . | Toronto | 100 | 10,000 | 2,000 |

## MANUFACTURERS' LIFE INSURANCE COMPANY-Concluded.

LIST' OF STOCKHOLDERS--Concluded.

| Name. | Residence. | No. of Shares. | Amount Subscribed for. | Ainount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Walsh, Wm. | Peterboro'. | 10 | 1,000 | 200 |
| Walkey, H. W |  | 10 | 1,000 | 200 |
| Wright, H | Toronto | 25 | 2,500 | 500 |
| Young, M. | Galt. | 50 | 5,000 | 1,000 |
| Youngs, J., estate.. | Woodstock | 50 | 5,000 | 1,000 |
|  | Total | 6,210 | \$621,000 | \$127,320 |

## MERCANTILE FIRE INSURANCE COMPANY.

LIST OF STOCKHOLDERS-(As at 31st December, 1847.)

| Name. | Residence. | Subscribed Capital. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | 8 |
| Sims, W. A. | Toronto .. | 2,000 | 400 |
| Shuh, John ..... | Waterloo......... | 2,000 | 400 |
| Lockie, James.. |  | 2,000 | 400 |
| Wright, Alfred. | Toronto | 2,000 | 400 |
| Hall, Thes. ${ }^{\text {H.}}$ | " $\quad$. . . . . | 2,000 2,000 | 400 +00 |
| London and Lancashire Fire Insurance Co. | Liverpool, Eng | 238,000 | 47,600 |
|  | Totals | \$250,000 | \$50,000 |

## Department of Finance-Insurance Branch.

## NORTH AMERICAN LIFE ASSURANCE COMPANY.

LIST OF GUARANTORS-(As at 31st December, 1897).

| Name. | Residence. | Amount Subscribed. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Hon. G. W. Allan. | Toronto | 2,000 | 400 |
| John L. Blaikie | " | 12,000 | 2.400 |
| John Burns... Blä.............. | " | 2,000 | 400 |
| Hon. Edward Blake, Q.C., M.P <br> Executors of the estite of the late Hon … | " | 10,000 | 2,000 |
| Execurpee of ${ }^{\text {a }}$. $\ldots$. | St. John, N.B | 5,000 | 1,000 |
| Hon. Sir R. J. Cartwright, M.P | Ottawa....... | 2,000 | 1,400 |
| Hon. Sir L. H. Davies, M.P.. | " | 7,000 | 1,400 |
| Edward Gurney. | Toronto ... | 2,000 | 1,400 |
| Hon. A. G. Jones. | Halifax, N.S | 2,000 | 400 |
| E. A. Meredith, LL.D. | Toronto ... | 2,000 | 400 |
| Hon. Sir Oliver Mowat. Mis Annie McDonald. |  | 2,000 | 400 |
| Miss Annie McDonald. ..................... | Montreal | 10,000 | 2,000 |
| Executors of the estate of the late Hugh Mackay. | " | 2,000 | 400 |
| D. McCrae. .............................. | Guelph | 2,000 $\mathbf{2 , 0 0 0}$ | 400 400 |
| The Society of the Montreal General Hospital. | Montreal | 10,000 | 2,000 |
| Dr. Larrott W. Smith. . | Toronto | 10,000 | 2,000 |
| Estate of the late James Scott | " | 100,000 | 2,000 |
| W. E. Wellington (in trust). |  | 5,000 | 1,000 |
| Mrs. Annie W. Spinney | Yarmouth, N.S. | 5,000 | 1,000 |
| John L. Blaikie (in trust) | Toronto . . . | 22,000 | 4,400 |
| James Carlyle, M. ${ }_{\text {Rev }}$ George M. Ritchie. | ' | 6,000 | 1,200 |
| Rev. George M. Ritchie. | Ottawa. | 5,000 | 1,000 |
| Hon. Wm. Proudfoot. | Toronto | 10,000 | 2,000 |
| Rev. W. J. Hewitt | Leeds, Eng. | 1,700 | , 340 |
| John N. Lake. | Hamilton | 2,000 | 400 |
| Harris H. Fudger | Toronto .... | 3,000 | 600 |
| Estate of the late Jos. S. Belcher (in trust). Hon. Sir Frank Smith................. | Halitax, N.S. | 2,000 | 400 |
| Mrs. Margaret Taylor. | Toronto | 2,000 | 400 |
| John B. Carruthers . |  | 12,506 | 2,500 |
| J. W. G. Smith . . | Dorchest | 4,000 | 800 |
| Hon. James R. Gowan | Barrie, Ont | 8,000 | 1,400 |
| Wm. McCabe (in trust). | Toronto | 5,000 | 1,760 |
| Alex. Manning. | " | 5,000 | 1,000 |
| Emilius Jarvis | " | 12,000 | 2,400 |
| J. K. Kerr, Q.C. (in trust) |  | 12,000 | 2,400 |
| Israel M. Lovitt . . . . . . . . . . . . . . . . . . . . . | Yarmouth, $\mathbf{N}$. ${ }^{\text {S }}$ | 5,000 | 1,000 |
| Executors of the estate of the late Hon. John Ferguson. |  | 2,000 | 400 |
| Rev. John Thompson, D.D | Sarnia, Ont | 15,000 | 3,000 |
| Wm. McCabe..... | Toronto | 27,500 | 5,500 |
|  | " | 2,000 | 400 |
| ant (in trust) <br> Robert Thos. Braine | Halifax, | 17,000 2,500 | 3,400 |
| Jas. Thorburn, M.D. | Toronto ... | 10,000 | 2,000 |
| Wm. L. Lovitt. | Yarmout | 5,000 | 1,000 |
|  | Total. | \$300,000 | \$60,000 |

## NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

LIST OF SHAREHOLDERS-(As at 31st December, 1897.)

| Name. | Residence. | Amount Subscribed for. | Amount Paid in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Armstrong, G. W | London, Ont | 1,000 | 100 |
| Ansley, J. H. | Simcoe, Ont. | 1,000 | 100 |
| Atkinson, T. R |  | 5,000 | 1,000 |
| Amyot, ( $\mathbf{T}$. E. | Quebec. | 2,500 | 1,250 |
| Ahearn, Thomas.. | Ottawa. | 2,000 | 2,000 |
| Bartlett, Alex.. | Windsor, Ont. | 1,000 | 100 |
| Balfour, J. D. | London, Ont.. | 10,000 | 1,000 |
| Bull, T. H. . | Toronto ..... | 1,000 | 100 |
| Blair, Wm. | London, Ont | 1,000 | 100 |
| Beemer, Frank, M.D. |  | 500 | 50 |
| Ballantyne, Mrs. R. M | Stratford, Ont | 100 | 100 |
| Bisby, G. H. | Hamilton. | 1,000 | 100 |
| Bowes, J. G.. | " | 1,000 | 100 |
| Barker, Samuel |  | 1,000 | 100 |
| Barron, W. C | London, Ont.. | 1,000 | 100 |
| Beatty, J. H | St. Catharines | 1,000 | 100 |
| Brenner, O. E | Iondon, Ont..... | 1,000 | 100 |
| Burch, Geo | St. Catharines, Ont. | 1,000 | 100 |
| Barselon, Jos | Montreal | 1,000 | 100 |
| Bell, William | Guelph, Ont | 1,000 |  |
| Bickerdike, $\mathbf{R}$ | Montreal. | 1,000 | 100 |
| Ballantyne, R. M | Stratford, Ont | 1,000 | $1 \quad 100$ |
| Ballantyne, Hon. Thos. | , | 2,000 | 200 |
| Ballantyne, Thos., jr |  | 500 | 50 |
| Bell, A. T.. | Tavistock, Ont | 1,000 | 1,000 |
| Bayley, C. H | London, Ont. | 1,000 | 100 |
| Brownlee, Milne, M. | Woodstock, Ont | 2,500 | 150 |
| Barkwell, W. S. B. | London, Ont.. | 1,000 |  |
| Brown, T. A. |  | 2,000 |  |
| Baskerville, $\mathbf{P}$ | Ottawa. | 5,000 | 5,000 |
| Boswell, A. W | Quebec. | 1,000 | 250 |
| Boswell, Vesey | Quebe. | 2,500 |  |
| Boswell, J. K | " . . . | 1,000 | 250 |
| Breakey, John |  | 5,000 | 5,000 |
| Bate, H. N. | Ottawa. | 2,000 | 200 |
| Belcourt, N. A. |  | 500 | 500 |
| Cameron, D. M | London, Ont. | 1,000 | 100 |
| Cowper, T. D | Welland, Ont | 1,000 | 100 |
| Campbell, C. T., M.D. | London, Ont. | 1,000 | 100 |
| Campbell, J. B., M.D |  | 2,000 | 200 |
| Calvert, W. S. | Napier, Ont | 5,000 | 500 |
| Cameron, G. D. | London, Ont. | 500 | 50 |
| Creelman, Mrs. A. R | Toronto | 1,000 | 100 |
| Clark, William. . . | Newbury, Ont | 500 | 250 |
| Catto, John. | Toronto. | 1,000 | 100 |
| Clare, J. K. | London, Ont. | 1,000 | 100 |
| Coutts, John. | Thamesville, Ont | 500 | 50 |
| Calderwood, R | Bothwell, Ont | 2.000 | 200 |
| Cattermole, J. F., M.D. | Toronto : | 5,000 | 500 |
| Cattermole, Mrs. J. F. |  | 5,000 | 500 |
| Cochrane, John | Ridgetown, Ont. | 500 | 50 |
| Coyne, J. H.... | St. Thomas, Ont. Hamilton | 1,000 | 100 |
| Charlton, B. E. | Hamilton. . | 2,000 | 200 |
| Cummer, J. H... |  | 1,000 | 100 |
| Campbell, Manson | Chatham, Ont | 5,000 | 500 |
| Charlebois, A.. | Montreal. | 1,000 | 100 |
| Camplell, J. B. | " | 1,000 2,000 | 100 1,000 |
| Cochrane, James | Hamilton. | 2,000 1,000 | 1,000 100 |
| Corneille, C. C. | Montreal. | 1,000 | 100 |
| Colwell, W. T | Simcoe, Ont.. | 500 |  |
| Curry, J. W. | Toronto | 1,000 |  |
| Cameron, L. K. |  | 2,000 |  |
| Campbell, P. R. | Ridgetown, Ont. | 500 |  |

## LIST OF SHAREHOLDERS-Continued.

| Name. | Residence. | Amount Subscribed for. | Amount Paid in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Cleary, Miss E. E | Windsor, Ont. | 100 | 100 |
| Coffee, T. P... | Guelph, Ont.. | 1,000 | 100 |
| Cox, Hon. G. A | Toronto ...... | 1,000 | 1,000 |
| Colwell, C. F | London, Ont. | 5,000 |  |
| Comstock, W. | Brock ville, Ont | 5,000 | 5,000 |
| Davis, John | Windsor, Ont. | 5,000 | , 500 |
| Davey, T. G | London, Ont.. | 1,000 | 100 |
| Davis, C. W ... |  | 1,000 | 100 |
| Durand, Andrew |  | 2,000 | 200 |
| Doust, Joseph. | Toronto | 1,000 | 100 |
| Durand, John | Dorchester, Ont. | 1,000 | 100 |
| Davis, Wm. | Toronto . . . . | 5,000 | 500 |
| Daly, Dennis. | London, Ont | 1,000 | 100 |
| Dufton, E. T. | Stratford, Ont | 1,000 | 100 |
| Duncombe T. W., M | St. Thomas, Ont. | 1,000 | 100 |
| Duncan, Helen M. . | Chatham, Ont. | 2,000 | 200 |
| Dewar, Daniel... | London, Ont.. | 1,000 | 100 |
| Drummond, G. A | Montreal.... | 2,000 | 200 |
| Drummond, G. F |  | 1,000 | 100 |
| Ducharme, G. N. | St. Cunegonde, Que. | 2,000 | 200 |
| Dobell, Hon. R. R. | Quebec............. | 2,000 | 200 |
| Dickson, Robert. | St. Mary's, Ont. | 5,000 | 500 |
| Davey, P. N., M.D | Duart, Ont..... | 1,000 | 100 |
| Davey, Mrs. Isabella | Bothwell, Ont | 3,000 | 300 |
| DuVernet, E. E.. | Turonto ....... | 1,000 | 100 |
| Dewan, J. D... | London, Ont | 1,000 |  |
| $\underset{\text { Douglas, }}{\text { Dis }}$ W |  | 500 |  |
| Douglas, Wm. | Chatham, Ont. | 1,000 |  |
| Denholm, Andrew. | Blenheim, Ont. | 2,000 | 200 |
| Davidson, J. B. | St. Thomas, Ont. | 500 |  |
| Dunn, T. H... | Quebec. | 2,000 | 2,000 |
| Dupuis, A. B . |  | 1,000 |  |
| Dyment, E. A | Thessalon, Ont | 5,000 | 500 |
| Eckert, Mrs. Maria | London, Ont. | 5,000 | 500 |
| Elliott, Mrs. Maria. |  | 5,000 | 500 |
| Eastwood, J. M | Hamilton. | 1,000 | 100 |
| English, Wm | Petrolea, Ont. | 1,000 | 100 |
| Evans, J. P... | London, Ont. . | 1,000 | 100 |
| Elliot, Chas, P. |  | 1,000 |  |
| Edwards, W. C | Rockland, Ont | 2,000 | 200 |
| Englehart, J. L | Petrolea, Ont. | 2,500 | 250 |
| Flemming, O. E. | Windsor, Ont. . | 3,000 | 300 |
| Ferguson, R., M.P.P | Thamesyille, Ont | 10,000 | 1,000 |
| Ferguson, Miss M. I |  | 5,000 | 500 |
| Ferguson, Miss S. H | " | 5,000 | 500 |
| Fraser, R. N., M.D |  | 2,000 | 200 |
| Flatt, J. \& W.. | Hamilton. | 1,000 | 100 |
| Ferguson, John | London, Ont... | 11,000 | 2,000 |
| Furness, W. C. |  | , 500 | 50 |
| Fraser, John......... | Petrolea, Ont | 1,000 | 100 |
| Fraser, Miss Margaret | Quebec..... | 500 | 500 |
| Fraser, Mrs. C. E | , | 500 | 500 |
| Fraser, Mrs. Marion. |  | 1,000 | 500 |
| Fairbank, J. H | Petrolea, Ont. | 5,000 | 500 |
| Fitzgerald, F. A | London, Ont | 1,000 |  |
| Fallows, J. S |  | 1,000 |  |
| Frorbes, G. D. | Hespeler, Ont. ..... | 1,000 | 1,000 |
| Fraser, J.S..... .i. | New Glasgow, N.S. | 1,000 |  |
| Forbes, Mrs. Isabella R | Ottawa............ | 1,000 | 1,000 |
| Ferguson, A. J | St. Thomas, Ont. . | 1,000 | 100 |
| Garner, Mrs. Isabella. | Chatham, Ont. | 3,000 | 3,000 |
| Graham, Alex., M.D. | London, Ont.... | 1,000 | 100 |
| Gibson, Wm., M.P. | Beamsville, Ont | 1,000 | 100 |
| Grant, James. . . . | London, Ont. . . 573 | 500 | 50 |

LIST OF SHAREHOLDERS-Contiinued.

| Name. | Residence. | Amount Subscribed for. | Amount Paid in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | $\$$ |
| Graham, R. M. | London, Ont. | 500 | 50 |
| Greer, B. W ... | " | 1,000 | 100 |
| Greer, A. B. | " | 1,000 | 100 |
| Garvey, John | " | 1,000 | 100 |
| Garrett, Joshua. |  | 1,000 | 100 |
| Graham, A. D., M.D | Bothwell, Ont. | 1,000 | 100 |
| Gillard, W. H..... | Hamilton, Ont. | 1,000 | 100 |
| Guest, T. G. | Ridgetown, Ont. | 6,500 | 2,000 |
| Griffin, J | St. Thomas, Ont. | 4,000 | 400 |
| Ganlt, A. F | Montreal | 2,500 | 250 |
| Gemmil, J. R. | Chatham, Ont | , 500 |  |
| Graham, P. L., M.D | Lobo, Ont... | 1,000 | 100 |
| Geoffrion, C. A. | Montreal. | 1,000 | 100 |
| Garvey, C. M. Gray, B | Sarnia, Ont. <br> London, Ont | 1,000 1,000 | 100 100 |
| Gray, R. A Gillard, William | London, Ont. Stratford, Ont | 1,000 1,000 | 100 |
| Harris, G. B.... | London, Ont. . | 5,000 | , 500 |
| Hanavan, M. J., M.D | London, | 1,000 | 100 |
| Hyman, C. S. . | " | 5,000 | 500 |
| Hueston, Robert | " | 1,000 | 100 |
| Hobbs, Alfred, M.D. |  | 1,000 | 100 |
| Holmes, T. K., M.D | Chatham, Ont | 5,000 | 500 |
| Hickey, W. R..... | Bothwell, Ont. | 1,000 | 100 |
| Harper, G. A...... | Toronto | 2,500 | 250 |
| Hodgson, Jonathan. | Montreal.... | 2,500 | 250 |
| Hughes, D. J | St. Thomas, Ont | 1,000 |  |
| Hughes, Mrs. Sarah |  | 1,000 |  |
| Hendrie, William | Hamilton, Ont. | 1,000 | 100 |
| Hegler, J. C. | Ingersoll, Ont. | 500 | 50 |
| Houston, Wm | Toronto. | 500 | 25 |
| Hunter. W. C |  | 1,000 |  |
| Hunter, Wm. | London, Ont. | 500 |  |
| Hoare, C. W., M.D | Walkerville, Ont | 1,900 | 500 |
| Harper, Fred. F. | London, Ont. . . . | 2,000 |  |
| Hyttenrauch, St. John. | , | 1,000 |  |
| Hyttenrauch, Mrs. St. John |  | 1,000 |  |
| Huot, Philip...... | Quebec. | 1,000 | 1,000 |
| Innis, James, M. P | Guelph, Ont... | 1,000 | 100 |
| Irving, Mrs. Isabella | St. Mary's, Ont | 1,000 | 100 |
| Irving, T. C. | Toronto | 1,000 | 100 |
| Jackson, J. A | Petrolea, Ont. | 2,000 | 200 |
| Jackson, Robert. |  | 2,000 | 200 |
| Jarvis, Mrs. Phoebe. | Delaware, Ont | 5,000 | 500 |
| Johnston, Mrs. Jessie H | Tavistock, Ont | 1,000 | 1,000 |
| Jarvis, A. J...... | London, Ont. . | 1,000 | 100 |
| Jenkins, Charles. | Petrolea, Ont | 5,000 | 500 |
| King, Miss Emma | Quebec...... | 2,500 | 500 |
| King, Charles. |  | 2,500 | 250 |
| Kent, Thomas. | London, Ont. | 1,000 | 100 |
| Kloepfer, C... | Guelph, Ont. | 6,000 | 100 |
| Kay, John B. | Toronto | 2,000 | 200 |
| Kerr, John.. | Petrolea, Ont. | 1,000 | 100 |
| Kerr, James |  | 500 | 500 |
| Knott, T. C. | London, Ont | 1,000 | 100 |
| Kappelle, Geo.. | Toronto .... | 1,000 | 100 |
| Kingsmill, H. A. ${ }^{\text {d }}$ | London, Ont. | 1,000 |  |
| Kidner, Mrs. R. W |  | 500 |  |
| Long, Thomas. | Toronto .... | 5,000 | 500 |
| Leys, F. B. | London, Ont. | 10,000 | 1,000 |
| Love, Francis. |  | 5,000 | 500 |
| Leckie, John .i. | Toronto. | 500 | 50 |
| Lumley, ${ }_{\text {r }}$. W., M. ${ }^{\text {M. }}$ | Detroit, Mich. | 1,000 | 100 |
| Leitch, John A. .. | Glencoe, Ont.. | ${ }_{500}$ |  |

## Department of Finance-Insurance Branch.

## NORTHERN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS-Continued

| Name. | Residence. | Amount Subscribed for. | Amount Paid in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | 8 |  |
| Logan, J. M | London, Ont | 1,000 | 100 |
| Leitch, C. St. Clair | Dutton, Ont... | 500 | 50 |
| LeRiche, Geo. | Hamilton, Ont | 1,000 | 100 |
| Long. W. D. | - | 1,000 | 100 |
| Lottridge, $\mathrm{J} . \mathrm{M}$. |  | 1,000 | 100 |
| Lawrence, F. O., M.D | St. Thomas, Ont. | 1,000 | 100 |
| Laidlaw, Wm ....... | Toronto . . . | 1,000 | 100 |
| Lucas, R. A | Hamilton, Ont. | 1,000 | 100 |
| Lash, Z. A. | Toronto. | 1,000 | 100 |
| Little, R. A | London, Ont. | 2,000 | 200 |
| Larkin, Patrick | St. Catharines, Ont. | 10,000 | 1,500 |
| Lewis, Robert. | London, Ont........ | 1,000 |  |
| Lowall, J. A...... | Niagara Falls, Ont. | 5,000 | 500 |
| Langford, C. B., M.D. | Blenheim, Ont ... | 1,000 | 100 |
| Labatt, Theodore. | Montreal | 1,000 | 100 |
| LeMoine, Mrs. E. R | Quebec | 500 | 500 |
| Lockhart, R. J., M.D | Hespeler, Ont | 500 | 100 |
| Lister, J. F. ....... | Sarnia, Ont. | 100 | 100 |
| Laidlaw, Miss Agnes. | London, Ont. | 600 | 50 |
| Mills, Hon. David.. | , | 5,000 | 1,125 |
| Mills, Nathaniel | " .... | 2,000 | 625 |
| Mills, John.... | " | 1,000 | 100 |
| Marshall, John. |  | 500 | 50 |
| Mickleborough, Wm | St. Thomas, Ont | 1,000 | 100 |
| Mills, W. R.. | Hamilton, Ont. | 1,000 | 100 |
| Marshall, Wm | " | 1,000 | 100 |
| Morison, John | Toronto | 5,000 | 500 |
| Macklin, Henry | London, Ont. | 1,000 | 100 |
| Meredith, Charl | Montreal. | 1,000 | 100 |
| Mann, William | " | 1,000 | 100 |
| Mulholland, Jos <br> Milne, David. . | Sarnia, Ont | 2,000 1,000 | 200 200 |
| Mickle, G. T. | Ridgetown, Ont | , 500 | 50 |
| Middleton, J. | Hamilton, Ont. | 1,000 | 100 |
| Mann, W. J. | Aylmer, Ont. | 1,000 | 100 |
| Murray, W. E |  | 1,000 | 100 |
| Mathison, J. T., M | St. Mary's, Ont. | 5,000 | 500 |
| Munroe, Samuel. | London, Ont. | 1,000 |  |
| Mahon, W. H |  | 500 |  |
| Mann, F. H.. | Windsor, Ont. | 5,000 | 500 |
| Mearus, John, M | Woodstock, Ont | 1,000 | 100 |
| Millican, W. J. . | Galt, Ont..... | 2,000 | 200 |
| Mills, Walter. | Ridgetown, Ont | 1,000 |  |
| Martin, Jos. | Winnipeg, Man. . | 1,000 | 100 |
| Mills, Nelson. | Marysville, Mich | 5,000 | 5,000 |
| Madore, J. A. C | Montreal... | 500 |  |
| Mills, C.J. | London, Ont. | 3,000 |  |
| Mathison, R. | Belleville, Ont | 1,000 | 100 |
| Mulloy, Nelson, M.D. | Preston, Ont. . | 2,500 | 500 |
| Morkin, Edward.... | London, Ont. | 1,000 |  |
| Moore, Mrs. Elizabe | St. Mary's, Ont. | 5,000 | 500 |
| Milne, John. . . . | Iondon, Ont... | 5,000 | 500 |
| Mackay, Robert. | Montreal... | 10,000 | 5,000 |
| $\mathbf{M c P h i l l i p s , ~} \mathbf{P}$. | London, Ont. | 1,000 | 100 |
| McKillop, J. B. | London, Ont. | , 500 | 50 |
| Macdonald, Jerry | " | 500 | 50 |
| McAvoy, A. M. . |  | 500 | 50 |
| McGuigan, M., M. | Mt. Bridges, ${ }^{\text {Ont. }}$ | 5,000 | 500 |
| Mackenzie, D. | London, Ont. . . . | 2,000 | 200 |
| MoCoubrey A. | , | 500 | 50 |
| Mcalpine, Mrs. Mary | Glencoe, Ont. | 5,000 | 500 |
| Mackenzie, Mrs. C.. |  | 5,000 | 500 |
| Macdougall, Colin. | . St. Thomas, Ont. | 500 5.000 | 50 |
| McIntyre, A. M | . Dutton, Ont.... 575 | 5,000 | 500 |

## NORTHERN LIFE ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS-Continued.

| Name. | Address. | Amount Subscribed for. | Amount Paid in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| McElderry, Miss Rose | Guelph, Ont | 1,000 | 100 |
| Macpherson, T. H | Hamilton, Ont | 1,000 | 100 |
| Mackay, James.. | " | 1,000 | 100 |
| McKinnon, Miss Frances | " | 1,000 | 100 |
| Mcllwraith, J. F. |  | 1,000 | 100 |
| McSloy, H. E.. | St. Catharines, Ont | 2,000 | 200 |
| McLaren, Alex., M.D | London, Ont. | 1,000 | 100 |
| McKinlay, James.... | Ridgetown, Ont | 5,000 | 500 |
| McNabb, Neil...... | do | 2,000 | 200 |
| McCully, Jonathan, M.D | Cedar Springs, Ont | 5,000 | 150 |
| McNamee, F. B.... | Montreal | 1,000 | 100 |
| McDonald, D. C | London, Ont | 500 |  |
| McLennan, R. R <br> McCoughy W. | Alexandria, Ont. Quebec | 6,000 | 600 |
| McCaughy, W. D | Quebec....... | 1,000 500 | 100 50 |
| McDonald, James | London, Ont | 500 | 50 |
| McKee, W. J., M.P.P. | Windsor, Ont | 2,500 |  |
| McGregor, William |  | 1,000 |  |
| McMahen, A. T.. . | London, Ont. | 1,000 |  |
| McMartin, John. | " . | 1,000 | 100 |
| McMartin, James. |  | 1,000 |  |
| McLarty, D., M.D | St. Thomas, Ont | 1,000 | 100 |
| McCabe, Mrs. Mary | Hamilton, Ont. | 1,000 | 100 |
| McMorran \& Davidson. | Port Huron, Mich | 2,000 | 200 |
| McCort, James. | Petrolea, Ont. | 500 | 500 |
| McDougall, Francis | Ottawa. | 500 | 500 |
| McGovern, John .. | Brockville, Ont | 1,000 | 1,000 |
| Maclaren, John . |  | 2,000 | 2,000 |
| Nash, B. J | London, Ont. | 1,000 | 100 |
| Noble, R. J | Petrolea, Ont. | 1,000 | 100 |
| Owens, E. W. J | Toronto.... | 1,000 | 100 |
| O'Flaherty, John. | Iondon, Ont. | 1,000 | 100 |
| Olmstead, Geo. W |  | 1,000 | 100 |
| Odell, W. H. | Belmont, Ont. | 1,000 | 100 |
| Oronhyatekha, Dr. | Toronto. | 5,000 | 500 |
| Parke, E. J | London, Ont. | 10,000 | 1,000 |
| Parke, E. J | " . | 22,400 |  |
| Purdom, T. H. | " | 10,000 | 1,000 |
| Purdom, T. H | " | 20,000 |  |
| Purdom, John | " | 6,000 | 600 |
| Purdom, Alexander | " | 1,000 | 100 |
| Pavey, A. E.... ${ }^{\text {P }}$ | Toronto. | 1,000 500 | 100 50 |
| Peterson, W. H... |  | 1,000 | 100 |
| Pratt, T. H. | Hamilton. | 1,000 | 100 |
| Pope, Miss M. A | London, Ont | 1,000 | 100 |
| Paull, Edwin.. | " | 500 | 50 |
| Prefontaine, R | Montreal, Que. | 1,000 | 100 |
| Perley, Mrs. G. M | Ottawa... | 500 | 500 |
| Pope, Edwin. | Quebec, Que. | 1,000 | 100 |
| Parker, T. H.- | Woodstock, Ont | 2,500 | 250 |
| Parke, Edward D | London, Ont. . | 1,000 |  |
| Quirk, Thomas F . | Stratford, Ont | 1,000 | 100 |
| Rogers, W. B... | Quebec, Que. | 1,000 | 1,000 |
| Ryan, H. M. | London, Ont | 1,000 | 100 |
| Reid, Thomas | Toronto. | 1,000 | 100 |
| Rowatt, T. A | London, Ont. | 500 | 50 |
| Robson, T. E. | " | 1,000 | 100 |
| Ryan, Hugh | Toronto. | 10,000 | 1,000 |
| Ross, Hon. A. M | " | 2,000 | 200 |
| Ryan, John. |  | 5,000 | 500 |
| Raper, William | Windsor, Ont. | 1,000 | 100 |
| Reid, Colin. . | Pothwell, Ont | 1,000 1,000 | 100 |

Department of Finance-Insurance Branch.
NORTHERN LIFE ASSURANCE COMPANY OF CANADA-Continued.
LIST OF SHAREHOLDERS-Continued.


## NORTHERN LIFE ASSURANCE COMPANY OF CANADA-Concluded.

## LIST OF SHAREHOLDERS - Concluded.

| Name. | Residence. | Amornt Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Thibaudeau, A. A | Montreal | 1,000 | 1,000 |
| Trenholme, N. W |  | 1,000 | 100 |
| Tilden, John. | Harnilton | 1,000 | 100 |
| Turner, Richard, in trust. | Quiebec. | 3,000 | 300 |
| Turner, Richard. . . . |  | 1,000 | 100 |
| Tytler, John A | Toronto | 1,000 | 100 |
| Taylor, W. J.. | London, Ont. | 1,000 | 100 |
| Turner, Miss E. H.. | Quebec. | 2,000 | 200 |
| Trenholme, W. H | Hochelaga, Que. | 2,000 | 200 |
| Tassé; Emannuel. . | Ottawa.. . . . | 2,000 | 2,000 |
| Thomas, Mrs. Mary M. | Quebec. | 2,000 | 400 |
| Thomas, W.S. ... |  | 1,000 | 200 |
| Turnbull, Robert, estate of | Galt, Ont. | 10,000 | 1,000 |
| Vidal, B. H. . ${ }^{\text {V }}$. | London, Ont. | 1,000 | 100 |
| Vanderuibde, L. M | Lambeth, Ont | 1,000 | 100 |
| Williams, N. S. | London, Ont. | 1,600 | 100 |
| Walker, David. | Toronto | 1,000 | 100 |
| Ward, William. | London, Ont. | 1,000 | 100 |
| Wyatt, Wm. | " . | 2,000 | 200 |
| Weekes, W. J., M.D |  | 2,000 | 200 |
| Walsh, Bros. | Stratford, Ont | 1,000 | 100 |
| Workman, Mrs. Jane |  | 1,000 | 1,000 |
| Wilson, Matthew | Chatham, Ont.. | 5,000 | 500 |
| Wallace, J. C. ${ }_{\text {Wallace, }}$ | Ridgetown, Ont | 2,500 | 250 |
| Willsie, Matilda . |  | 2,500 | 250 |
| Wiilsie, Hannah. | Belmont, Ont | 10,000 | 1,000 |
| White, R. S. | Montreal. | 1,000 | 100 |
| Ward, James K |  | 2,000 | 100 |
| Wood, A. T. | Hamilton | 2,000 |  |
| Walker, C. M | Walkerville, Ont. | 5,000 | 500 |
| Walker, Mrs. C. M. |  | 3,000 | 300 |
| Werritt, W. A. . . | Toronto. | 1,000 1,000 | 100 |
| Wigmore, A. S |  | 1,000 1,000 |  |
| Warner, Henry | London, Ont | 1,000 | 100 |
| Wood, R. Shaw | London, Ont | 2,000 | 10 |
| Watson, Mrs. Mary |  | 2,000 |  |
| Wilson, J. H., M.D | St. Thomas, Ont. | 1,000 |  |
| Webb, Mrs. Mabel T | Quebec . .... .... | 5,000 | 010000 |
| Yates, H. B., M.D. | Montreal. .. | 600 | 600 |
| Youell, G. W. | Aylmer, Ont. | 1,000 | 100 |
| Yates, William. | London, Ont.... | 2,000 |  |
| Yapp, Benjamin | Pt. Edward, Ont. | 500 | 500 |
| Zimmerman, A. | Inndon, Ont. . . <br> Hamilton | 1,000 | 100 |
|  |  | 1,000 |  |
|  | Total. | \$859,400 | \$141,625 |

Department of Finance-Insurance Branch.

## THE ONTARIO ACCIDENT INSURANCE COMPANY.

LIST OF STOCKHOLDERS-(As at 31st December, 1897.)

| Name. |  | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Jarvis, Lt.-Col. R. E. C. | Toronto |  | 1,700 | 510 |
| Muntz \& Beatty ... | " | . . .. . . . | 500 | 150 |
| Boeckh, E. C | " |  | 500 | 150 |
| Douglas, W. J.. | " |  | 500 | 150 |
| Toronto Lithographing Co | " |  | 500 | 150 |
| Smith, Dr. Larratt W.... | " |  | 2,500 | 750 |
| Lightbourn, Mrs. A. S. | " |  | 250 | 75 |
| Lightbourn, Miss L. A. | " | ..... | 150 | 45 |
| Lightbourn, Miss E. L. | " |  | 150 | 45 |
| King, J. S. ..... | " |  | 250 | 75 |
| Brown, Richard. | " |  | 500 | 150 |
| Cassels, D. S. | " |  | 250 | 75 |
| Buchan, J. L | " |  | 250 | 75 |
| McCormack, R. L. M | " |  | 250 | 75 |
| Gibson. R. E. | " |  | 500 | 150 |
| Cox, E. W.... | " |  | 250 | 75 |
| Stimson, G. A. | " |  | 250 | 75 |
| Clarkson, E. R. C. | " |  | 500 | 150 |
| Cross, W. H. | " |  | 500 | 150 |
| Thomas, A. W | " |  | 750 | 225 |
| Winlow, R. C. | " |  | 250 | 75 |
| Wright, Joseph | " |  | 250 | 75 |
| Smith, C. C.. | " |  | 250 | 75 |
| Forster, A. I. | " |  | 250 | 75 |
| Cox, F. G | " | ... | 250 | 75 |
| Black burn, H. M | " |  | 250 | 75 |
| Briggs, S. E.... | " |  | 250 | 75 |
| Lawrence, J. W. | " |  | 250 | 75 |
| Firstbrook, John | "' |  | 200 250 | 75 |
| Simpson, Joseph | " |  | 250 | 75 75 |
| Muntz \& Beatty (in trust) | " | ...... | 250 | 75 |
| McBridge, R. H.... | " | .. . | 250 | 75 |
| Robertson, Thomas. | " | ..... . | 250 | 75 |
| Osler, B. B., Q.C. | " |  | 500 | 150 |
| Fensom, John | " |  | 500 | 150 |
| Fensom, G. H. | " |  | 250 | 75 |
| Pearaon, W. H. | " |  | 2,500 | 1,000 |
| Shenstone, J. $\mathbf{N}$ | " |  | 2,500 | 750 |
| Rogers, Elias. | " | $\cdots$ | 250 | 75 |
| Smith, J. F. B. | " |  | 250 | 75 |
| Smith, Professor Goldwin. | " |  | 2,500 | 2,600 |
| Hudson, R.S. | " | .... .... | 500 | 150 |
| Dixon, B. Homer.......... | " | . ... .. | 1,000 | 300 |
| Mdme, Hochereau de la Sabl | " |  | 250 | 75 |
| M. Charles de la Sablière | " |  | 1,750 | 525 |
| Smith, J. F., Q.C. | " |  | 1,000 | 300 |
| Hammond, H.C | " |  | 500 | 150 |
| Brock, W. R. | " |  | 1,000 | 300 |
| Cosgrave, L. J | " | ...... | 500 | 150 |
| Wickett, S. R... | " | - | 250 | 75 |
| Davies, William. | " |  |  | 1,500 |
| Davies, Mrs. W. ${ }^{\text {Alexander }} \mathrm{D}$. ${ }^{\text {W }}$ | " |  | 2,500 250 | 750 75 |
| Alexander, D. W | "' |  | 250 <br> 250 <br> 250 | 75 75 |
| White, Arthur . . | " |  | 250 | 75 |
| Saulter, James. | " |  | 250 | 75 |
| Gordon, Mrs. C. F | " |  | 500 | 150 |
| King, J. D. | " |  | 250 | 75 |
| Playfair, J. S. | " | . | ${ }^{500}$ | 150 |
| Foy, John $\mathrm{CO}_{\text {c }} \mathbf{O}$ | " |  | 250 1,000 | 75 300 |
| Robinson, C., Q.C | " |  | 1,000 250 | 300 75 |
| Allen, A. W... | " |  | 150 | 45 |

## THE ONTARIO ACCIDENT INSURANCE COMPANY-Continued.

LIST OF STOCKHOLDERS-Continued.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
| - |  | \$ | \$ |
| Goulding, $\mathbf{H}$ | Toronto . | 500 | 150 |
| Caldecott, S . | " .... | 50 | 15 |
| McKenzie, William. | " | 2,500 | 750 |
| Weston, G. H. | " | 250 | 75 |
| Weston, E. O. | " | 250 | 75 |
| Jackes, Joseph. | " | 500 | 150 |
| Heintzman, Theodore | " | 1,000 | 300 |
| Davis, W. J | " | $\xrightarrow{250}$ | 75 |
| Henderson, W. R | "' | $\begin{array}{r}250 \\ 1,000 \\ \hline\end{array}$ | 75 300 |
| Davies, Robert H | " | 1,000 | 300 |
| Langlois, Herbert. | " | 1,006 | 300 |
| O'Brien, A. H.. | " | 50 | 15 |
| Dusseau, L. V.. | " | 500 | 150 |
| Douglas, G. H.. | " | 500 | 150 |
| Creelman, A. | " ..... | 250 | 25 |
| Miller, D... | " | 250 | 50 |
| Hutchison, H | " | 250 | 50 |
| Lighthourn, E. T. | " .... | 1,000 | 100 |
| Henderson, R. B. | " $\quad . .$. . . | 150 | 45 |
| Watlington, J. H | " | 150 | 45 |
| Fleming, F. A.. | " ..... | 250 | 50 |
| Taylor, J. MsP | " . . . | 250 | 75 |
| Wood, S. G... | " ........ | 250 | 50 |
| Hamilton, W. M | " $\quad . . . .$. | 250 | 75 |
| Scott, J. C. | " $\quad . . . .$. | 250 | 75 |
| Merson, G. O | " | 250 | 75 |
| Eastmure, A. L | " . | 2,500 | 750 |
| Russell, F. J... | " | 250 | 75 |
| Rolph, Smith \& Co. | " $\quad . . . . . . . .$. | 750 | 225 |
| Mason, J. Herbert. | " $\quad .$. | 2,500 | 750 |
| Hebden, E. F... | " ... | 250 | 75 |
| Foy, J. J., Q.C. | " | 250 | 75 |
| Blackley, W... | " | 250 250 | 75 |
| Greer, John. .... | " ... | 1,000 | 300 |
| Brush, Seeley B | " .. | 150 | 45 |
| Ross, Frederick J | " | 250 | 75 |
| Lightbourn, F.J | " | 1,000 | 1300 |
| Renfrew, A. E. | " | 250 | 75 |
| Gibbs, Malcom. | " | 250 | 75 |
| Monk, G. W . . | " | 1,060 | 300 |
| Forster, A. J | - | 250 | 75 |
| Hewson, F. B.. | Niagara Falls. | 500 | 150 |
| Davidson, John | Guelph.... | 250 | 75 |
| Plow, George S |  | 1,000 | 100 |
| Bell, John..... | Hamilton | 500 | 75 |
| Wilcox, C. S. | " . | 250 | 75 |
| Steedman, J. P | " | 250 | 75 |
| Wolfkill, R. F.. |  | 250 | 75. |
| Edwards, T. S.. | Irquaois.. | 150 | 15 |
| Macpherson, A | Markdale. | 150 | 45. |
| Wood, R. Shaw. . | London. | 2,500 | 750 |
| Wood, Robert.... |  | 1,250 | 375 |
| Ingersoll Packing Co... | Ingersoll . $\ldots$ | 250 | 75 |
| Henderson, Mrs. E. G. | St. John, N.B. | 250 | 75 |
| Nmith, F. ${ }_{\text {W }}$...... | " | 100 | 30 |
| Thorne, R. Ward. | " | 300 | 90 |
| Skinner, Hon. C. N |  | 500 | 150 |
| Woolverton, Dr. A. | Hamilton. | 250 | 75 |
| Stewart, T. J. | " . | 250 | 75 |
| Coburn, H. P. | " .. ... | 250 | 75 |
| Ambrose, Walter. | " 1 . ${ }^{\text {a }}$....... | 500 | 150 |
| Ambrose, R. S.- |  | 500 | 150 |

## Department of Finance-Insurance Branch.

## THE ONTARIO ACOIDENT INSURANOE COMPANY—Continued.

## LIST OF STOCKHOLDERS-Continued.

| Names. | Residence. | Amount Subscribed for. | Amount paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Ambrose, H. S. | Hamilton. | 250 | 75 |
| White, A. W | " . | 250 | 75 |
| Bethune, Kenneth | " | 250 | 75 |
| Neill, A. T.. | " | 500 | 150 |
| Leitch \& Turnbull.. |  | 250 | 75 |
| Bond, E. L. . . . . . | Montreal. | 1,000 | 300 |
| Brock, J. H.. | Winnipeg, Man. | 1,000 | 300 |
| Aikins, J. A. H., Q. | , | 500 | 150 |
| Culver, W. H., Q.C | " | 500 | 150 |
| Campbell, A. McT. |  | 250 | 75 |
| Mills \& Cunningham. | Kingston | 250 | 75 |
| Fyshe, Thomas. | Halifax, N.S. | 500 | 150 |
| Smith, John M. | 佰 | 500 | 150 |
| Curry, Dr. M. A | " | 250 | 75 |
| Kenny, T. E., M.P. | " | 500 | 150 |
| Roberts, Frank. |  | 250 | 75 |
| Davis, T. G.. | Napanee, Ont. | 150 | 45 |
| Grant, John | Brock ville ... | 1,000 | 300 |
| Gill, John M. |  | 500 | 150 |
| Sangster, G. R | Moncton, N.B | 500 | 150 |
| Robertson, J. F | St. John, N.B. | 500 | 150 |
| Burke, Thomas L |  | 500 | 150 |
| McLaughlan, D. J | " | 250 | 75 |
| Blair, Hon. A. (x. | " . | 500 | 150 |
| Trueman, C. D. | " .. | 150 | 45 |
| Finn, M. A. | " | 250 | 75 |
| McLellan, J. Verner. | " | 100 | 30 |
| Milligan, R..... |  | 250 | 75 |
| Banfield, John J. | Vancouver, B.C. | 500 | 150 |
| Downie, William. | - | 500 | 150 |
| Hamersley \& Hamilton. | " | 250 | 75 |
| Johnston, J. I. | Frederict | 250 | 75 |
| Coulthard, W. B | Fredericton, N.B | 250 | 75 |
| MclMurry, Thomas | Yarmouth, N.S. | 500 | 150 |
| Graves, $\underset{\sim}{\mathbf{F}} \mathbf{\text { F }}$ T. | Ottawa........ | 250 | 75 |
| Morris, W. D | " . | 250 | 75 |
| Spittal, Alex. | " ........ | 250 | 75 |
| Stephens, A. J | " | 250 | 75 |
| Wallace, E. |  | 250 | 75 |
| Williams, W. L. M. | St. John, N.B. | 250 | 75 |
| Addy, Dr. G. A. B. |  | 150 | 45 |
| Tilden, J. H.... | Hamilton. | 500 | 150 |
| Green, F. W ... | Halifax, N.S. | 100 | 30 |
| Wadland, Henry. | Woodstock, Ont | 250 | 75 |
| McDonald, James. | Edmonton, Alberta. | 150 | 45 |
| Peine, Louis. | New Hamburg, Ont. | 150 | 45 |
| 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. | " | 150 | 45 60 |
| Beer, Lemuel L | " | 200 | 60 60 |
| McDonald, Thomas G | Montreal | 150 | 45 |
| Beckit, Oliver, G.... | Ste. Anne de Bellev | 1,200 | 360 |
| Wilson, J. M | Toronto | 250 |  |
| Blachford, A. W | " | 250 | 78 |
| Oldright, William. | " . | 250 | 75 |
| Maloney, Richard. | "....... | 250 |  |
| Langtry, A. G. W. | " | 250 |  |
| Locke, James T | " | 250 250 |  |
| Wilson, F. A.. | " | 250 |  |
| Darrell, Henry F. |  | 250 |  |

THE ONTARIO ACCIDENT INSURANCE COMPANY-Concluded.
LIST OF STOCKHOLDDERS—Concluded

| Namė. | Residence. | Amount subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | 8 | \$ |
| Muntz, R. G. | Toronto. | 250 |  |
| Lindsay, George L | , | 250 | ..... . . . . |
| Grantham, J. S.. | " | 150 | . ......... |
| Ireland, J. H |  | 2,500 |  |
| Weatherhead, G. H | Brockville | 500 |  |
| Butler, Thomas P... | Montreal | 500 |  |
| Clark, Cyrus N. |  | 150 |  |
| Harding, John. | Kamloops, B.C | 250 |  |
| Total |  | \$101,750 | \$30,130 |

# Department of Finance-Insurance Branch. 

QUEBEC FIRE ASSURANCE COMPANY.
LIST OF STOCKHOLDERS-(Up to 31st December, 1897.)

| Name. | Residence. | Shares. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Anderson, Mrs. E. G | Quebec | 12 | 540 | 240 |
| Alleyn, Hon. C. (estate), J. A. Charlebois \& C. W. A. Lindsay (executors). . |  | 18 | 810 | 360 |
|  | Montreal | 10 | 450 | 200 |
| Ahern, Mrs. Amelia V. | Quebec . | 15 | 675 | 300 |
| Andrews, Mrs. F. H., jr. | Quen | 1 | 45 | 20 |
| Audette, Mrs. Mary Grace Stuart. | Ottawa. | 5 | 225 | 200 |
| Arcand, D.... . .......... | Quebec | 2 | 90 | 40 |
| Brodie, Robt .. | " . | 100 | 4,500 | 2,000 |
| Brodie, E. K |  | 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. . | " | 32 | 1,440 | 640 |
| Brodie, W | " | 97 | 4,365 | 1,940 |
| Bittner, Dlle Emelie | " | 6 | 270 | 120 |
| Brodie, Jas. (in trust) | " | 7 | 315 | 140 |
| Brodie, Arthur D | " | 7 | 315 | 140 |
| Brodie, Mrs. Lily | " | 6 | 270 | 120 |
| Brown, Ida Mary .. | " | 5 | 225 | 100 |
| Brodie, Thos. (executors of the late). | " | 84 | 3,780 | 1,680 |
| Brcwn, John (in trust). . . . . . . . . . . | " | 5 | 225 | 100 |
| Brown, John ... | " . | 10 | 450 | 200 |
| Budden, Heber | " | 2 | 90 | 40 |
| Brown, Wm. Hy. (estate late) | " .. | 20 | 900 | 400 |
| Champion, C. P. (in trust) . . | " .. | 10 | 450 | 200 |
| Champion, C. P..... | 仡 | 4 | 180 | 80 |
| Crawford, Mrs. Margaret ... | Brampton, Ont. | 13 | 585 | 260 |
| Campbell, W. N., extr. \& atty | Quebec. | 52 | 45 2,340 | 20 1,040 |
| College Ste. Anne | Ste. Anne de la Pocat | 10 | 2,340 | 1,040 |
| Cary, Miss Elizabeth Rebecca (estate), Mary Ann H. Leggatt and Gordon Jos. Leggatt, executors | Windsor, Ont. . . . . . | 46 | 2,070 | 920 90 |
| Cazeau, Dhle M. A..... ............ | Quebec....... | 2 | , 90 | 40 |
| Campbell, Mis. Isabella Jane | Quebo. | 10 | 450 | 200 |
| Corporation du Précieux Sang, St. Hyacinthe | St. Hyacinthe, Que | 2 | 90 | 40 |
| Campbell, W. D., usufructuary $\ldots \ldots$ | Quebec.... ... .. | 2 | 90 | 40 |
| Corporation Archi Episcopale, F. M. | " | 15 | 675 | 300 |
|  | " . | 116 | 5,220 | 2,320 |
| Campbell, Mrs. Edith A. Simons | " | 3 | 13 a | 60 |
| Connolly, Miss Margaret S . . . . | " ............ | 20 | 9 CO | 400 |
| Cannon, Miss Matilda . . . . . . . . . . . . . . |  | 15 | 675 | 300 |
| Davis, Louis, Tutor. . . . . . . . . . . . . . . . | Montreal | 17 | 765 | 340 |
| Dugal, Dlles. Emélic, Caroline \& Cecile. | Quebec.. | 4 | 180 | 80 |
| Donohue, Thos...... | " | 36 | 1,620 | 720 |
| Dean, A. L. | East Helena, Montan | 26 | 1,170 | 520 |
| Dickson, James (Estate of the late)...... | Montreal . . . . . . . . . . | 20 | -900 | 400 |
| De Blois, E. J. (estate). | Quebec. | 6 | 270 | 120 |
| De Blois, P. A., Hon. |  | 8 | 360 | 160 |
| Davies, W. H. A. (executrix of the late). | Montreal | 2 | 90 | 40 |
| Douglass, Mrs. Charlotte (heirs) ....... | Quebec ..... | 4 | 180 | 80 |
| Derouselle, Alexis (executor of the late).. | Beauport, Que. | 1 | 45 | 20 |
| D'Eschambault, Dlle. Lætitia F........ | Quebec ... | 10 | 450 | 200 |
|  | Q | 11 | 495 | 220 |
| DeRousselle et al., Alexis, F. X. Gosselin, atty |  | 12 | 45 | 20 |
| Dumais, L. V. (curateur).... | Fraserville, Que. | 12 | 540 | 240 |
| Doucette, Mde. Arthemise. DeFoy, Miss H | Quebec. .... . . . | 6 7 | 270 315 | 120 |
| DeFoy, Miss H . . . . | " | 7 | 315 | 140 |
| Davie, Geo. T | " | 49 | 2,205 | 980 |
| Dean, Elizabeth Marion................. | " | 17 | 765 | 340 |

## QUEBEC FIRE ASSURANCE COMPANY-Continued.

LIST OF STOCKHOLDERS-Continued.

| Name. | Residence. | Shares. | $\begin{aligned} & \text { Amount } \\ & \text { Subscribed } \\ & \text { for. } \end{aligned}$ | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \% |
| Dean, George. | Chatham, N.B. | 17 | 765 | 340 |
| Dynes, Joseph (estate late) | Quebec .... | 3 | 135 | 60 |
| Drum, Isaac (estate). . . . . | " | 1 | 45 | 20 |
| Drum, Wm. (estate executors). | " | 5 | 225 | 100 |
| Dean, W. R............ . . | " | 50 | 2,250 | 1,000 |
| Davidson, Thomas |  | 18 | 810 | 360 |
| Dolbel, Alf. W | Gaspé. | 7 | 315 | 140 |
| Dunn, Stewart H | Quebec | 50 | 2,250 | 1,000 |
| Dunn, Logie H. (estate of the late) | Q | 40 | 1,800 | 800 |
| Dawson, Mrs. Loussa............... |  | 20 | 900 | 400 |
| Drummond, Mde. widow Chas. R. T... | Montreal | 3 | 135 | 60 |
| Dumoulin, P. B. | Quebec.. | 3 | 135 | 60 |
| Dobell, Mrs. Eliz. Frances | Q | 2 | 90 | 40 |
| Frémont, Jules J. Taschereau. | " | 12 | 540 | 240 |
| Fraser, Miss Jane (in trust) | " ........... | 20 | 900 | 400 |
| Glackemeyer, Mde. S. J |  | 1 | 45 | 20 |
| Grant, Mrs. T. H..... | England.. | 2 | 90 | 40 |
| Goodwin, Mrs. Emma |  | 18 | 810 | 360 |
|  | Quebec. | 42 | 1,890 | 840 |
| George, Miss Elizabeth (estate) (W. N. Campbell, executor). | " . | 10 | 450 | 200 |
| Gibb \& Ross. . | " | 30 | 1,350 | 600 |
| Gingras, J. E. (executrix of the late). | " | 2 | 90 | 40 |
| Gravel, J. A . ...... . . . | Montreal | 14 | 630 | 280 |
| Gourdeau, Francois (estate) | " | 20 | 900 | 400 |
| Garneau, Hon. Piarre ... | " | 52 | 2,340 | 1,040 |
| Gourdeau, Mde. Félix | " | 9 | 405 | 180 |
| Gourdeau, Mde. Napoléon | " | 6 | 270 | 120 |
| Grenier, J. 0 |  | 2 | 90 | 40. |
| Grass, R.... | Trenton, Ont. | 30 | 1,350 | 600 |
| 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. | " . | 2 | 90 | 40 |
| Hossack, G. C. | " | 10 | 450 | 200 |
| Hunt, James (executors of the late)... | " | 76 | 3,420 | 1,520 |
| Hamel, Theophile (executrix of the late). | " | 10 | 450 | 200 |
| Hamel, Abraham (estate) |  | 4 | 180 | 80 |
| Hardy, M. G . | Champlain. | 57 | 2,565 | 1,140 |
| Hardy, Joseph L. | Grondines.. | 66 | 2,970 | 1,320 |
| Hardy, N. Simeon, Jos. L. Hardy \& D. Arcand (executors-test. of estate) | Quebec. | 45 | 2,025 | 900 |
| Hudon, Théophile (heirs). . . . . . . | Quebo. | 22 | 990 | 440 |
| Herring, William. | " | 100 | 4,500 | 2,000 |
| Hamilton, Robt | " . | 16 | 720 | 320 |
| Hunt, Arthur F | " | 22 | 990 | 440 |
| Hunt, Mrs. Herbert F | " | 14 | 630 | 280 |
| Hunt, Fredk. F | " | 16 | 720 | 320 |
| Holt, John H .. | " | 114 | 5,130 | 2,280 |
| Hunt, Miss Caroline E | " ....... | 15 | 675 | 300 |
| Healey, Miss Louisa. ...... |  | 1 | 45 | 20 |
| Hardy, Ve. Phidime (in trust) . $\ldots$. | Champlain. | 12 | 540 | 240 |
| Irish Protestant Benevolent Society. . | Quebec. | 12 | 540 | 240 |
| $J$ Joseph, Montefiore | Queb. | 1 | 45 | 20 |
| Joseph, Andrew C. | " | 10 | 450 | 200 |
| Jones, Edwin. | " . | 86 | 3,870 | 1,720 |
| Jones, G. E. Allen. | ", | 42 | 1,890 | 840 |
|  | . ${ }^{\prime}$ | 30 | 1,350 | 600 |
| Johnston, Miss Marianne. |  | 2 8 8 | 90 | 40 160 |
| Kerr \& Molson(trustees). . | Montreal. | 8 30 30 | 360 1350 | 160 |
| Louis, Joseph |  | 50 | 2,250 | 1,000 |
| Langevin, Ed. J . . . . . . . . . . . . . . . . . . . | . Ottawa. | 6 | 270 | 120 |

## Department of Finance-Insurance Branch.

## QUEBEC FIRE ASSURANCE COMPANY-Continued.

LIST OF STOCKHOLDERS-Continued.

| Name. | Residence. | Shares. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Le Boutillier, Phillippe.. | Gaspé | 3 | 135 | 60 |
| Le Boutillier, Horatio... |  | 6 | 270 | 120 |
| Lamibly, W. H | Inverness, P. Q . | 8 | 360 | 160 |
| Lelièvre, S. (executors of the late) ..... | Quebec........ | 6 | 270 | 120 |
| Logie, Mrs. Sarah (heirs) | " . | 4 | 180 | 80 |
| Langevin, Sir H. L., C. B., K.C.M.G.. | " | 78 | 3,510 | 1,560 |
| LeMoine, Alexandre (heirs) . . . . . . . . . . . | " | 10 | $\begin{array}{r}\text { 3,450 } \\ \hline 385\end{array}$ | 1,200 |
| Lacroix, Edouard . . . . . . . . . . . . . . . . . Lindsay, Hamilton . . . . . . . . . . . . | Kingstı, ${ }^{\text {n, Ont }}$ | 73 | 3,285 | 1,460 |
| Lindsay, Hamilton | Kingstım, Ont Quebec...... | 42 5 | 1,890 $\mathbf{2 2 5}$ | 840 100 |
| Leonard, B. | 号 | 5 | 225 | 100 |
| Laurie, Archibald | " | 18 | 810 | 360 |
| Letarte, Victor, tuteur. | " | 8 | 360 | 160 |
| Larue, Louise A. (in trust). |  | 6 | 270 | 120 |
| McLennan, Mrs. Francis. | Montreal. | 5 | 225 | 100 |
| Messire le Curé de Notre Dame de Quebec | Quebec. | 40 | 1,800 | 800 |
| Mailloux, J. A . ................. . . . . | , | 4 | 180 | 80 |
| Mathieu, Delle Zoé | Grondines | 20 | 900 | 400 |
| Machin, Miss H. J | " | 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, William | Quebec....... | 2 | 90 | 40 |
| Morgan, Terence, legatees | Ireland. | 30 | 1,350 | 600 |
| Monier, Mad. Malvina ... | Quebec. | 6 | 270 | 120 |
| Marcotte, Mad. Cécile . . . . . . . . . . . . . | Quebe. | 6 | 270 | 120 |
| Molson, Willian (executors of thelate).. | Montreal. | 12 | 540 | 240 |
| Mitchell, Robert, exc. en usufruit. ..... | England. | 1 | 45 | 20 |
| McLimont, Miss Anna F., en usufruit. | Ottawa. | 20 | 900 | 400 |
| Marois, Mgr. C. A..... . . . . . . . . . . | Quebec. | 11 | 495 | 220 |
| Molson, Jos. D., tutor | Montreal. | 6 | 270 | 120 |
| Molson, Alex., tutor. | " | 8 | 360 | 160 |
| Molson, John Elsdale. . . | " | 8 | 360 | 160 |
| Maclaren, W. M., en usufruit | Quebec. | 10 | 450 | 200 |
| Miller, Mrs. Elizabeth Auld.. | Queba. | 6 | 270 | 120 |
| Macnider \& Co., Jas....... | " | 87 | 3,915 | 1,740 |
| McCaghey, W. D..................... | " | 9 | 405 | 180 |
| Norris, Mrs. Widow Thomas...... . . . | " | 23 | 1,035 | 460 |
| Norris, Thos. Henry | " | 111 | 4,995 | 2,220 |
| Norris, Miss Charlotte. Norris, Miss M. L.... | " | 2 | 90 | 40 |
| Norris, Miss M. L. | " | 1 | 45 | 20 |
| Norris, Miss Helena.. ... |  | 1 | 45 | 20 |
| Nightingale, Mrs. Martha D.. | Mobile, Ala. | 5 | 225 | 100 |
| Ostell, Mrs. M. E . . . . . . . | Montreal... | 6 | 270 | 120 |
| Oliver, Frederick (heirs). | Quebec. | 4 | 180 | 80 |
| Phillips, Miss M. C |  | 14 | 630 | 280 |
| Perreault, Mde. M. S. | Montreal | 8 | 360 | 160 |
| Pelletier. Hon. C. A. P | Quebec. | 18 | 810 | 360 |
| Pozer, Miss M. M.................... | Qube. | 10 | 450 | 200 |
| Poston, William, executors of the late. . | 碞 | 28 | 1,260 | 560 |
| Paquet, Mad. Reine | Montreal | 6 | 270 | 120 |
| Paradis, L. L. (estate) | Quebec. | 4 | 180 | 80 |
| Pampalon, Thomas. | Q | 2 | 90 | 40 |
| Prévost, Mad. Jos. Ed. | " | 2 | 90 | 40 |
| Pelletier, Mde. Jos. Elzéar Cyrille. | .r .... | 3 | 135 | 60 |
| Pyke, Miss Alice Maud | Toronto, Ont. | 1 | 45 | 20 |
| Quebec Bank | Quebec.. | 210 | 9,450 | 4,200 |
| Rousseau, David. | Qube. | 8 | 360 | 160 |
| Renfrew, George R. (estate late)........ | " | 150 | 6,750 | 3,000 |
| Robitaille, Dr. Olivier (estate) exec...... | " | 22 | 990 | 440 |
| Russell, Mrs. Horatio A ......... .... | " | 8 | 360 | 160 |
| Rinfret, Mrs. Ferd. Rémi......... . . | " $\quad$......... | 1 | 45 | 20 |
| Samson, Mde. Ve. C. I ........ ..... | " | 6 4 | 270 | 120 |
| Samson, Aurélien... ............... | " . | 4 | 180 | 80 |

## QUEBEC FIRE ASSURANCE COMPANY-Concluded.

LIST OF STOCKHOLDERS-Concluded.

| Name. | Residence. | Shares. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Simons, Wm. Thomas................. | Quebec. | 5 | 225 | 100 |
| Société Ecclésiastique de St. Joseph .... | " . | 4 | 180 | 80 |
| Simons, William. ................. | " | 138 | 6,210 | 2,760 |
| Stevenson, Thos., exec. | " | 4 | 180 | 80 |
| Shaw, Samuel J. (estate late) | " | 50 | 2,250 | 1,000 |
| Scott, W. W. (executors of the late)..... | " . | 12 | 540 | 240 |
| Sinons, John:.... ........ ......... | " . | 163 | 7,335 | 3,260 |
| Simons, Archibald | " | 4 | 180 | 80 |
| Shaw, John ...... | " | 1 <br> 6 | 45 270 | ${ }_{120}^{20}$ |
| Sharples, H. H . | " ....... ... | 8 | 360 | 160 |
| Savard, Mde. Ve. Edmond (in trust).... | " . ... | 20 | 900 | 400 |
| Scott, A. E. . . . . . . . . . . . . . . . . . |  | 2 | 90 | 40 |
| Stuart, Rev. Jas. | England.. | 44 | 1,980 | 880 |
| Stuart, Gustavus G | Quebec. | 6 | 270 | 120 |
| Stuart, Gustavus G. (curator). | " . | 21 | 945 | 420 |
| Samson, Mde. A .............. .. .... | " . | 2 | 90 | 40 |
| Sissons, Robt... | " . | 10 | 450 | 200 |
| Sissons, Kathleen S | " ...... | 2 | 90 | 40 |
| Têtu, Mgr. H | " .... ... .. | 8 | 360 | 160 |
| Têtu, Vital (heirs). | " $\quad . . . . . . . .$. | 84 | 3,780 | 1,680 |
| Tessier, Hon. U. J. (estate) | " . | 4 | 180 | 80 |
| Tessier, Cyrille ... .... | " | 6 | 270 | 120 |
| Turcotte, Madame Na\%aire | " . | 12 | 540 | 240 |
| Thomson, Andrew. V $^{\text {V }}$ | " .... ....... | 34 | 1,530 | 680 40 |
| Tourongeau, Mde. V. A. J | " $1 . . . . . .$. | 2 | 90 | - 40 |
| Turner, R ... | " | 14 | ${ }_{6}^{630}$ | 280 |
| Turner, Miss Effie | " | 8 | 360 | 160 |
| Turner, R. (in trust). | " | 4 | 180 | 80 |
| Tait, Donald, Revd. | " . . | 20 | 900 | 400 |
| Verret, Barth | " . .......... | 11 | 495 | 220 |
| Valin, Mde. P. V........... ....... | " | 10 | 450 | 200 |
| Vallée, Prudent (estate) | " | 42 | 1,890 | 840 |
| Whitehead, Morley W. |  | ${ }^{2}$ | 90 7740 | 40 3.440 |
| Withall, W. J........ | Montreal | 172 | 7,740 | 3,440 |
| Wallace, Mrs. S. A. P | Quebec. | 9 | 405 | 180 |
| Whitehead, Joseph. | - | 107 | 4,815 | 2,140 |
| Wade, Mrs. Margaret. | " | 3 | 135 | 60 |
| Wilson, Mrs. Florence A. | " | 10 | 450 | 200 |
| Whitehead, Alfred B | " | 2 | 90 | 1,40 |
| Welch, Mrs. Annie K............... | " | 68 | 3,060 | 1,360 |
| Young, D. D. (executors of the late)... |  | 46 | 2,070 | 920 |
| Yule, William (executors of the late)... | Montreal | 20 | 900 | 400 |
| Young, Herman.. ${ }^{\text {a }}$. . . . . . . . | " | 3 <br> 8 | 135 360 | 60. |
| Young, Mrs. Helen M . . . . . . . . . . . | . | 8 | 360 | 160 |
|  |  | 5,000 | \$ 225,000 | \$100,000 |

Department of Finance-Insurance Branch.

## THE ROYAL-VICTORIA LIFE INSURANCE COMPANY.

LIST OF SHAREHOLDERS-(As at 31st December, 1897.)

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| John Hope. | Montreal. | 10,000 | 2,000 |
| J. A. Chapleau. |  | 5,000 | 1,000 |
| M. McAuliff. | Lachine | 2,500 | 500 |
| Edward Maxwell | Montreal | 5,000 | 1,000 |
| C. R. Hosmer. | " | 5,000 | 1,000 |
| H. B. Ames. | " | 5,000 | 1,000 |
| T. A. Dawes | $\because$ | 2,000 | 400 |
| S. J. Shaw . | Quebec. | 3,000 | 600 |
| K. W. Blackwell | Montreal. | 2,000 | 400 |
| Mary Dow. | " | 5,000 | 1,000 |
| James Wilson. |  | 2,500 | 500 |
| Malcolm McLend | Charlottetown, P.E.I.. | 2,000 | 400 |
| Charles Palmer. |  | 1,000 | 200 |
| Alex. Cromar. | Toronto.. | 1,000 | 200 |
| W. A. O. Morsan | Charlottetown, P.E.I. | 500 | 100 |
| H. S. Holt | Montreal... ......... | 10,000 | 2,000 |
| C. A. Pentland. | Quebec.. | 1,000 | 200 |
| R. Grass. | Trenton. | 2,500 | 500 |
| William Cook. | Quebec. | 1,560 | 300 |
| W. T. Herridge | Ottawa. | 5,090 | 1,000 |
| Geo. Hague.: | Montreal. | 5,000 | 1,000 |
| Catherine Hickson. |  | 7,500 | 1,500 |
| C. D. Rankin | Charlottetown, P.E.I.. | 1,000 | 200 |
| Mary D. I. Inches. | St. John, N.B.... ... | 1,000 | 200 |
| L. J. Forget. . | Montreal. ...... | 10,000 | 2,000 |
| Rodolphe Forget. |  | 5,000 | 1,000 |
| R. Weddell, jr | Trenton. | 2,500 | 500 |
| Mabel T. Webb | Quebec. | 5,000 | 1,000 |
| D. McFarlane. | Montreal. | 5,000 | 1,000 |
| R. W. Love. | Toronto.. | 1,000 | 200 |
| R. Adair. | Montreal | 1,000 | 200 |
| William Burnett | " | 1,000 | 200 |
| P. M. Haskell. | " | 500 | 100 |
| James Crathern |  | 10,000 | 2,000 |
| A. W. Boswell | Quebec. | 1,000 | 200 |
| J. B. Laliberte. |  | 1,000 | 200 |
| John Macintosh. | Montreal. | 5,000 | 1,000 |
| Preble Macintosh | " ... | 1,000 | 200 |
| George Hyde. | " | 1,000 | 200 |
| F. J. Hart | Quebec | 5,000 | 1,000 |
| R. Audette. | Quebec. | 1,000 | 200 |
| Jas. Macneider \& Co. |  | 1,000 | 200 |
| E. Scott. | Montreal. | 5,000 | 1,000 |
| George Caverhill | " | 10,000 | 2,000 |
| W. E. Deeks | 右 | 500 | 100 |
| A. D. Macnair | Scotland, G.B | 15,000 | 3,000 |
| W. V. Dawson. | Montreal. | 1,000 | 200 |
| B. Dawson | " . ... | 2,500 | 500 |
| Henry Fry. |  | 1,000 | 200 |
| L. L. Beer..... | Charlottetown, P.E.I.. | 1,000 300 | 200 60 |
| E. H. Beer. Gilman Cheney | Montreal . ${ }^{\text {. }}$ | 300 20,000 | 4,000 |
| P. S. Ross \& Sons | Montreal | 5,000 | 1,000 |
| Samuel Finley. | " . | 5,000 | 1,000 |
| J. B. Picken \& Co | " . | 5,000 | 1,000 |
| J. Comte. |  | 10,000 |  |
| E. J. Price. | Quebec. <br> Montreal | 5,000 5,000 | 1,000 |
| Clarence F. Sinith |  | 2,000 | 400 |
| H. J. Cundall.... | Charlottetown, P.E.I.: | 1,000 | 200 |
| T. G. Roddick | Montreal. . . . . . . . . . . | 5,000 | 1,000 |
| H. Barbeau. | " ..... | 1,000 | 200 |
| James O'Brien | " | - 10,000 | 2,000 |
| David Morrice.......... | " $\quad . . . . . . . . .$. | 5,000 | 1,000 |

THE ROYAL-VICTORIA LIFE INSURANCE COMPANY-Continued.
LIST OF SHAREHOLDERS-Continued.

| Name. | Residence. | $\begin{aligned} & \text { Subscribed } \\ & \text { for. } \end{aligned}$ | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Annie S. Morrice. | Montreal. | 5,000 | 1,000 |
| W. J. Morrice |  | 2,500 | 500 |
| William M. P. Webster. | Halifax | 2,500 | 500 |
| James W. Woods | Ottawa. | 1,000 | 200 |
| J. T. Ross | Quebec. | 5,000 | 1,000 |
| E. B. Worthington | Sherbrooke. | 500 | 100 |
| Jonathan Hodgson | Montreal. | 10,000 | 2,000 |
| George Sumner.. | " | 5,000 | 1,000 |
| T. E. Hodgson.. | " | 5,000 | 1,000 |
| James Gardner. | " | 5,000 | 1,000 |
| C. J. Hodgson, in trust | Lacolle. | 5,000 10,000 | 1,000 2,000 |
| C. J. Hodgson. | Montreal. | 2,500 | 500 |
| R. A. Dunton. |  | 2,500 | 500 |
| F. L. Hazard | Charlottetown, P.E.I | 500 | 100 |
| John Breakey | Quebec | 5,000 | 1,000 |
| F. E. Gilman | Montreal | 5,000 | 1,000 |
| H. N. Bate.. | Ottawa | 8,000 | 1,600 |
| John Cassils. | Montreal. | 5,000 | 1,000 |
| Alex. K. Dufresne | " . | 500 | 100 |
| William Yuile. | " | 5,000 | 1,000 |
| R. H. Warden | Toronto . | 5,000 | 1,000 |
| Geo. R. Starke. | Montreal. | 5,000 | 1,000 |
| Geo. F. Hartt. |  | 2,500 | 500 |
| B. Verret. | Quebec. | 2,000 | 400 |
| A. Vallée |  | 5,000 | 1,000 |
| J. A. Macintosh | Toronto | 5,000 | 1,000 |
| David Burke.. | Montreal. | 5,000 | 1,000 |
| F. J. Austin. . | Sherbrooke., | 500 | 100 |
| D. A. Mackinnon | Georgetown, P.E.I | 500 | 100 |
| A. A. Ayer | Montreal. | 5,000 | 1,000 |
| Thos. D. Bell | "... | 5,000 | 1,000 |
| Samuel Bell |  | 5,000 | 1,000 |
| Cargrain, Lavery \& Rivard.. | Quebec.. | 1,000 | 200 |
| Mrs. E. H. Coristine .... | Montreal. | 5,000 | 1,000 |
| George Fisk | " ... | 1,000 | 200 |
| A. F. Gault | " . | 20,000 | 4,000 |
| A. Haig Sims |  | 5,000 | 1,000 |
| Gaspard LeMoine | Quebec..... | 5,000 | 1,000 |
| Victor Chateauvert |  | 2,000 | 400 2,000 |
| T. Gilmour ${ }_{\text {M. Alevn Sharples. }}$ | Brockville Quebec. . | 10,000 | 2,000 460 |
| M. Allevn Sharples. | Quebec.. | 2,000 4,000 | 460 800 |
| P. Huot | Quebec | 2,500 | 500 |
| H. R. Fraser | Sherbrooke. | 500 | 100 |
| J. Z. Currie. | Cambridge, Mass.. | 500 | 100 |
| Edwin Turcot. | Quebec. | 2,000 | 400 |
| Elizabeth Veals | Toronto. | 10,000 | 2,000 |
| Edmond Giroux | Quebec | 1,000 | 200 |
| A. Desjardins | Montreal. | 1,000 | 200 |
| E. Paradis... | Quebec... | 1,000 | 200 |
| T. H. Dunn... |  | 5,000 | 1,000 |
| R. Mackay . | Montreal. | 10,000 | 2,000 |
| N. Rioux. | Quebec. | 1,000 | 200 |
| A. Letellier | " . | 1,000 | 200 |
| W. Larue |  | 2,000 | 400 |
| R. White | Montreal. | 500 | 100 |
| Henry Birks |  | 5,000 | 1,000 |
| Stephen Edgell. | Sherbrooke. | 500 | 100 |
| Charles B. Gordon. | Montreal | 1,000 | 200 |
| Miss A. M. Rahtjen | Toronto | 5,000 | 1,000 |
| A. T. Love. . | Quebec. | 1,000 | 200 |
| D. McManamy | Sherbrooke. | 1,000 | 200 |
| W. P. Scott . . | Montreal. | 1,000 | 200 |

# THE ROYAL-VICTORIA LIFE INSURANCE COMPANY-Continued. 

## LIST OF SHAREHOLDERS-Continued.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| James Elliott. | Montreal | 2,500 | 500 |
| Geo. Tanguay. | Quebec. | 1,000 | 200 |
| Macdougall Bros. | Montreal | 5,000 | 1,000 |
| J. O. Gravel. ... | " ${ }^{\text {c }}$ | 5,000 | 1,000 |
| H. B. Brown. | Sherbronke | 500 | 100 |
| Alice M. K. McFarlane | Montreal | 1,000 | 200 |
| James McLeod. | Charlottetown, P.E.I | 500 | 100 |
| R. Turner..... | Quebec | 1,000 | 200 |
| William Doyle.. |  | 1,000 | 200 |
| D. A. Twomey. | Morrisburg | 1,000 | 200 |
| A. S. Hurd ... | Sherbrooke | ,500 | 100 |
| W. A. Marsh | Quebec. . | 1,000 | 200 |
| E. L. Bond . | Montreal. | 1,000 | 200 |
| W. H. McGannon | Morrisburg. | , 500 | 100 |
| W. H. Hingston | Montreal.. | 5,000 | 1,000 |
| James A. Ogilvy | " . | 500 | 100 |
| John Ogilvy.. | " | 500 | 100 |
| John A. Cameron | " | 5,000 | 1,000 |
| Helen G. Clark. | Toronto | 2,500 | 500 |
| Gordon M. Clark. | " | 1,000 | 200 |
| Jeannie M. Clark. | " | 500 | 100 |
| Elizabeth G. Clark | t | 500 | 100 |
| James Stephenson | Montreal. | 5,000 | 1,000 |
| E. P. Hanaford.. . |  | 10,000 | 2,000 |
| A. Meredith | Toronto ... | 5,000 | 1,000 |
| F. W. Warwick | Buckingham | 1,500 | 300 |
| T. A. Iount . | Cobourg | 500 | 100 |
| H. B. Lefroy. | Toronto | 1,000 | 200 |
| A. Purslow . | Port Hope. | 5,000 | 1,000 |
| L. P. Snyder. | North Bay | 1,000 | 200 |
| H. H. Oldright. | Toronto .. | 1,000 | 200 |
| L. C. Marcoux | Quebec. | 1,000 | 200 |
| W. J. H. Emory. | Toronto | 2,500 | 500 |
| John Graham. . | Woodstock, N.B | 5,000 | 1,000 |
| John Penman... | Paris, Ont. | 5,000 | 1,000 |
| Frank Sanderson. | Hamilton | 1,000 | 200 |
| L. H. Jordan, in trust | Toronto | 5,000 | 1,000 |
| Oliver R. Whitby | Paris, Ont. | 1,000 | 200 |
| W. A. McDonald | Lockeport, N.S. | 1,000 | 200 |
| W. H. Trenholme | Hochelaga..... | 1,000 | 200 |
| Miss Sophia Michie. | Toronto.. | 5,000 | 1,000 |
| Annie M. Baird .. Annie L. Fairie. . | Mon' | 1,500 | 300 |
| J. H. Byrne. . ${ }^{\text {A }}$ |  | 5,000 | 1,000 |
| H. M. Ernest Cimon | Riviere du Loup... | 1,000 | 200 |
| John Burns.. | Toronto . . . . . . . | 2,500 | 500 |
| Thos. W. Taylor. | Winnipeg. | 5,000 | 1,000 |
| Charles Grist. | Strathroy | 2,000 | 400 |
| Alex. Thompson. |  | 2,000 | 400 |
| F. C. Taylor... | London | 1,000 | 200 |
| F. J. Hackett | Montreal. | 1,000 | 200 |
| A. R. Henry. | Quebec. | 1,000 | 200 |
| W. A. DeW. Smith | New Westminster, B. | 500 | 100 |
| Mrs. P. C. L. Miller. | Toronto . . . | 2,500 | 500 |
| Alfred Hoskin. |  | 2,000 | 400 |
| John Macara | Quebec.. | 1,000 | 200 |
| John Blanchet | North Bay | 500 | 100 |
| J. G. Cormack.. | , | 100 | 20 |
| J. N. Waddell | Hamilton. | 300 | 60 |
| F. R. Waddell | " . | 300 | 60 |
| Mrs. K. A. Waddell |  | 300 | 60 |
| G. H. Wallace | Wulfville, N.S. | 1,000 | 200 |
| G. A. Cox | Toronto | 2,500 | 500 |
| S. W. W. Pickup. . | Granville Ferry, N.S | 1,000 | 200 |

THE ROYAL-VICTORIA LIFE INSURANCE COMPANY-Concluded.

LIST OF SHAREHOLDERS-Concluded.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| M. W. Hackett | Montreal. | 1,500 | 300 |
| R. Audette . | Quebec.. | 1,000 | 200 |
| Wm. Davies | Toronto | 2,500 | 500 |
| W. J. Gage. |  | 5,000 | 1,000 |
| F. Buller...... | Montreal. | 2,500 | 500 |
|  | Quebec. | 2,500 1,000 | 500 200 |
|  |  | \$683,1)0 | \$128,620 |

## Department of Finance-Insurance Branch.

## SUN LIFE ASSURANCE COMPANY OF CANADA.

LIST OF SHAREHOLDERS (as at 31st December, 1897).


## SUN IIFE ASSURANCE COMPANY OF CANADA-Oontinued.

LIST OF SHAREHOLDERS-Continued.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in $\mathrm{Ca}-\mathrm{h}$. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Hendershot, E. W | St. John, N.B | 2,000 | 300 |
| Hendershot, Mrs. A. M |  | 5,200 | 780 |
| Hewton, Mrs. R | Lachine, Que. | 2,500 | 375 |
| Hill, W. H.... | Peterborough . | 4,300 | 645 |
| Hingston, Sir W. H., K.B., M.D | Montreal. . ${ }^{\text {C }}$ | 1,300 | 195 |
| Horsey, E. H., M.D. ${ }^{\text {a }}$. | Shanghai, China | 2,000 | 300 |
| Henderson, J. A., M.D | Montreal....... | 1,000 | 150 |
| Horwood, Edgar, L. | Ottawa. | 1,000 | 150 |
| Hall, Miss J. A. |  | 700 | 105 |
| Ibbotson, Mrs. F. L | Montreal | 400 | 60 |
| Little, James. | Belleville | 3,000 | 450 |
| Leney, Mrs. Lucinda | Westmount, Que | 2,100 | 315 |
| Macaulay, R | Montreal | 82,000 | 12,300 |
| Macaulay, R., in trust | " | 13,400 | 2,010 |
| Macaulay, R., in trust. | " | 13,000 | 1,950 |
| Macaulay, R., in trust. | " | 10,000 | 1,500 |
| Macaulay, T. B | " | 15,700 | 2,355 |
| Macaulay, Mrs. H. M | " | 3,300 | 495 |
| Macaulay, Herbert R. | T" | 2,300 | 345 |
| Macdonald, J. K., in trust | Toronto | 4,000 | 600 |
| Macnaughton, Mrs. J. B | Kingston. | 700 | 105 |
| Macpherson. Alex | Montreal.. | 2,600 | 390 |
| Manning, W. H | Peterborough | 7,200 | 1,080 |
| Marling, J. W . | Montreal. | 2.800 | 420 |
| McDonald, K | Ottawa | 4,900 | 735 |
| McFarlane, D | Montreal. | 6,500 | 975 |
| McGitl, Chas | Peterborough | 13,000 | 1,950 |
| McKenzie, Murdoch | Montreal. | 45,900 | 6,885 |
| Meyer, H. W. C., estate of late | Calgary, Alta | 1,400 | 210 |
| Miller, Miss E. T | Montreal | 2,500 | 375 |
| Miller, Miss M. L. | " . | 2,500 | 375 |
| Miller, Miss J. G | " .... | 2,500 | 375 |
| Miller, Mrs. E. Smith | " | 1,500 | 225 |
| Miller, Walker S., Curator | " | 300 | 45 |
| Miller, Wm. T | " . | 200 | 30 |
| McCarthy, Jas. M | " | 2,100 | 315 |
| McLachlan, Mrs. Elizabeth W., in trust. | , ...... | 100 | 15 |
| McLachlan, Mrs. Elizabeth W. |  | 200 | 30. |
| Moyer, J. T. L. and C. C. Ross, in trust. | Toronto. | 400 | 60 |
| McCarthy, John G | Montreal | 2,100 | 315 |
| Ogilvie, Hon. A. W | " . | 21,000 | 3,150 |
| Proctor, C. D., estate of late. | " .. | 700 | 105 |
| Reekie, R. J., estate of late | " | 10,000 | 1,500 |
| Robertson, Mrs. Margaret, estate of late | " . | 1,900 | 1.95 |
| Robertson, Henry |  | 2,600 | 390 |
| Roger, Miss Isabella | Peterborough | 2,000 | 300 |
| Roger, Miss R. H |  | 2,600 | 390 |
| Ross, Mrs. C. C. | Montreal | 1,200 | 180 |
| Ross, Rev. D., D.D | Kingston. | 2,603 | 390 |
| Ross, J. ${ }^{\text {a }}$. | Montreal | 1,100 | 165 |
| Ross, W. G | " | 1,100 | 165 |
| Ryan, John | Toronto | 3,300 | 495. |
| Ryan, Mrs. M. I | London | 13,000 | 1,950 |
| Ridout, Mrs. Kezia | London. | 3,400 | 510 |
| Ross, Frank. | Quebec. .... | 26,000 | 3,900 |
| Reekie, Miss Jessie C | Westmount, Que. | 800 | 120 |
| Reekie, Miss Isabella |  | 800 | 120 |
| Reid, Geo. E .... | London, Eng. | 1,000 | 150 |
| Smith, R. Wilson. | Montreal | 2,600 | 390 |
| Stevenson, J., estate of late.. |  | 1,060 | 150 |
| Stevenson, Jas., estate of late | Quebec | 1,200 | 180 |
| Stevenson, Miss J. E. | " | 1,200 | 180 |
| Stevenson, Miss Agnes S |  | 1,200 | 180 |
| Strachan, Wm..... | Montreal | 20,800 | 3,120 |

## Department of Finance-Insurance Branch.

## SUN LIFE ASSURANOE COMPANY OF CANADA-Concluded.

LIST OF SHAREHOLDERS-Concluded.

| Name. | Residence. | Amount Subscribed for ${ }^{-}$ | Amount Paid up n Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | $\$$ |
| Strong, Mrs. A. W | Montreal. | 3,000 | 450 |
| Snasdell, J. S . | " ..... .. | 1,500 | 225 |
| Tasker, James.. | " | 25,000 | 3,750 |
| Voss, Mrs. M. A......... |  | 3,000 3,500 | 450 |
| Voss, Mrs. M. A., in trust | Toronto | 3,500 10,000 | 625 1,500 |
| Warden, Rev. R. H., D.D. | Montreal. | 11,900 | 1,785 |
| Whyte, Mrs. G. A | Kamsack, N.W.T | 2,200 | 330 |
| Wilkes, Alf. J., Q.C. | Brantford | 3,000 | 450 |
| Wilkins, Geo., M.D. | Montreal | 2,500 | 375 |
| Wilson, John.... |  | 3,300 | 496 |
| Williams, Miss J. H. C | Superior, Wis. | 500 | 75 |
| Withall, W. J ... in trust. | Montreal... | 28,000 | 4,200 |
| Workman, Thos., in trust. | Ottawa | 3,700 | 555 |
| Wanless, Mrs. H. . . | St. Catharines, Ont | 1,600 | 240 |
| Wilkes, Mrs. E.J | Brantford ... ..... | 2,100 | 316 |
| Ward, Mrs. E. ${ }^{\text {B }}$ | Westmount, Que | 200 | 105 |
| Warner, Mrs. L. | Toronto. | 2,300 | 345 |
|  | Total. | \$700,000 | \$105,000 |

## THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.

LIST OF GUARANTORS-(As at 31st December, 1897).

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | * | \$ |
| Bruce, Rev. Geo. | St. John, N.B | 100 | 60 |
| Bowlby, W. H., Q.C | Berlin.... .. | 15,000 | 9,000 |
| Bowlby, D. S., Dr | T" .... | 1,500 | ,900 |
| Burton, P. H .... | Toronto. | 2,000 | 1,200 |
| Burton, Wm .. | Humber. | 1,000 | 1,600 |
| Biggar. J. Lyons. | Belleville | 2,000 | 1,200 |
| Caswell, Thomas | Toronto . | 2,000 | 1,200 |
| Cox, Geo. A.... | " | 23,000 | 13,800 |
|  | " ${ }^{\prime \prime}$. | 560 1,100 | 300 660 |
| Farmer, R. D.......... | Ancaster | 1,000 | 600 |
| Flett, John $\ldots$ | Toronto | 6,500 | 3,900 |
| Henderson, Rev. Andrew | Atwood . . | 1,000 | -600 |
| Lawrie, Garvin. | Woodbridge. | 1,000 | 600 |
| Moss, Dalilah H. | Bluevale.... | 1,500 | 300 |
| McGillivray, J. A | Toronto. | 200 | 120 |
| Nattress, Dr. W. |  | 2,000 | 1,200 |
| Nattress, Thornas | Humber... | 2,400 | 1,240 |
| Nattress, John. | Woodbridge | 1,000 | 600 |
| Nichol, W., Dr | Brantford.. | 1,000 | 600 |
| O'Hara, Hemy | Toronto. | 2,000 | 1,200 |
| Pellatt, H. M. . <br> Rose Hon Geo w | " | 1,800 | 1,080 |
| Ross, Hon. Geo. W.. | Stratford. | 2,000 | 1,200 |
| Sutherland, H..... | Toronto. | 5,000 14,000 |  |
| Snyder, Frederick | Berlin. | 1,000 | 8,600 |
| Thornton, Isabella | New Richmond, Qu | 1,000 | 600 |
| Taylor, Wm Wilkes, George $\mathbf{H}$ | Toronto......... | 1,000 | 600 |
| Wilkes, George H. | Brantfor | 2,000 2,000 | 1,200 |
| Wilkes, Isahella B. |  | 2,000 2,000 | 1,200 |
| Watterworth, Wm. | Ingersoll | 2,000 | 1,200 |
| Warnock, Mrs. M |  | , 500 | 1,200 |
|  | Goder | 900 | 540 |
|  | Totals. | \$100,000 | \$60,000 |

## Department of Finance-Insurance Branch.

## WESTERN ASSURANCE COMPANY.

LIST OF STOCKHOLDERS-(As at 31st December, 1897.)

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | 8 |
| Alexander, James. .......... ............. | Toronto... | 1,400 | 700 |
| Alexander, Miss J. E | Woodstock | 1,200 | 600 |
| Arnoldi, Mrs. A..... | Toronto... |  | 220 |
| Armstrong, Thos. | " | 2,320 | 1,160 |
| Agar, Miss F. ${ }_{\text {Mar }}$ | London, Ont | 840 800 | 160 400 400 |
| Armstrong, Mrs. E. | Toronto .... | 800 600 | 400 300 |
| deheson, Mrs. A. C | Bufialo, N.Y | 600 | 300 |
| Anderson, Wm | Toronto | 4,000 | 2,000 |
| Anderson, Rev. John | " | 1,200 | 600 |
| Armstrong, Mrs. E. | " | 1,040 | 520 |
| Ames \& Co., A. E., in trust | " | 3,000 | 1,500 |
| Adams, Jno., in trust. . | " | 520 | 260 |
| Baird, Hugh N . . . | " | 1,600 | 800 |
| Beaty, Robt ..... | " | 6,000 | 3,000 |
| Beaty, Mrs. Sarah Benson, T. M., and Mc |  | 2,000 | 1,000 |
| Benson, T. M., and McCaul, G. Lefoy, trustees. Bilton, Wm., estate ot late H. Blain and Jno. | Port Hope | 3,400 | 1,700 |
| iton. Wm., estate or late K. Blain and Jno. Harrington, ex'r. of estate. | Toronto | 600 | 300 |
| Blain, Eliza H.... | " | 9,000 | 4,500 |
| Brown, Robt. S | " . | 2,000 | 1,000 |
| Browne, Eliza | " | 2,400 | 1,200 |
| Brock, W. R. |  | 1,280 | 640 |
|  | Bowmanville | 2,000 | 1,000 |
| Boswell, Mrs. C., for Miss M. A. Bean......... | Calgary, N.W.T. | 8,080 | 4,040 |
| Bean, Rev. W. H., ex. estate of late Betley Brown | Oshawa | 720 | 360 |
| Betley, Mrs. Diana Emily . . . . . . . . . . . . . .. . | Toronto | 6,000 | 3,000 |
| Burns, Geo. Ferrier. | Hamilto | 4,000 | 2,000 |
| Baines, Mrs. R. J. E. | Toronto. | 6,640 | 3,320 |
| Bassett, Mrs. Annie | Bowmanville | 1.600 | 140 |
| Bassett, Miss M. J. | " | 400 |  |
| Bain, Jno........ | Toronto | 800 | 400 |
| Bain, Thos | Dundas. | 1,200 | 600 |
| Bate, Thos. B. | St. Catharines | 4,000 | 2,000 |
| Beddome, Helen | London, Ont. | 800 | , 400 |
| Bate, W. T ... | Ottawa ... | 1,000 | 500 |
| Blakeney, Miss F | North Cayuga | 1,600 | 800 |
| Boucher, James Geo. | London, Ont.. | 2,520 | 1,260 |
| Brown, Wm.... | Owen Sound. | 4,000 | 2,000 |
| Baines, C, C. | Toronto | 360 | 180 |
| Brown, Miss C. C | Owen Sound | 2,000 | 1,090 |
| Bond, Miss Carrie. | Toronto. | 320 | 160 |
| Bond, Miss Edith. | " . | 320 | 160 |
| Beemer, Miss K. A. | " | 1,400 | 700 |
| Beemer, Miss Clara | " | 920 | 460 |
| Bull, Mrs. N. H. |  | 2,000 | 1,000 |
| Beemer, Dr. Frank | London, Ont. | 480 | 240 |
| Boomer, Hy. C. | Toronto. | 2,000 | 1,000 |
| Beaty \& Co., Robt. | " | 21,000 | 10,500 |
| Brough, T. G., Mgr., in trust |  | 46,480 | 23,240 |
| Craig, Mrs. F. G.... | Deseronto... | , 80 | 40 |
| Caldwell, J. B. | Newmarket. | 1,000 | 500 |
| Campbell, D. | Trumansburg, N/Y | 2,800 | 1,400 |
| Carlyle, Mrs. W. D | Toronto - | 2,800 | 1,400 |
| Chester, Geo. | Scarboro: | - 1,000 | 500 |
| Clark, Andrew | Bullocks Corners | 5,240 | 2,620 |
| Cockburn, G. R. R | Toronto. | 10,000 | 5,000 |
| Cooch, A. C | " | 9,280 | 4,640 |
| Cox, Geo. A |  | 50,000 | 25,000 |
| Cox, Mrs. ${ }^{\text {A Annie Selina }}$ | Paris, Ont. | 2,440 | 1,220 |
| Craig, Gertrude R | Deseronto. | 40 | 20 |
| Carey, Wm., exec'r. estate. | Toronto .......... | 2,400 | 1,200 |
| Catto, Jno......... | , | 2,000 | 1,000 |

## WESTERN ASSURANCE COMPANY-Continued.

## LIST OF STOCKHOLDERS-Continued.



## Department of Finance-Insurance Branch.

## WESTERN ASSURANCE COMPANY—Continued.

## LIST OF STOCKHOLDERS-Continued.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | $\$$ | $\$$ |
| Forbes, Robt., estate of late. | Hespler | 8,320 | 4,160 |
| Flavelle, Jas. W. | Toronto | 10,000 | 5,000 |
| Ferrah, Miss Maggie. | Oakville. | 200 | 100 |
| Ferrah, Miss Mary | " ..... | 80 | 40 |
| Fitzgerald, Thos. | Bowmanville. | 1,000 | 500 |
| Fitton, C. H. .... | Toronto . | 1,240 | 620 |
| Forster, Jas. M. M. Forster, Albert | Toronto | 400 400 | 200 300 |
|  | Toronto. | $\mathbf{6 0 0}$ $\mathbf{2 , 4 0 0}$ | 300 1,200 |
| Frazer, Margaret S..., trust . | "' | 2,400 1,640 | 1,200 |
| Franklin, Miss S. J | " | 2,000 | 1,000 |
| Fitton, Mrs. Lilias. | " | ,600 | 1,300 |
| Ferguson \& Blaikie | " | 2,040 | 1,020 |
| Gordon, Wm . . . . | " | 120 | , 60 |
| Goad, Chas. E. |  | 4,000 | 2,000 |
| Graham, Annie E | Belleville. | 2,440 | 1,220 |
| Gray, Wm. | New York | 400 | 200 |
| Gill, Robt....... | Ottawa. | 800 | 400 |
| Gibson, Rev. Jno. | Norwood. | 1,000 | 500 |
| Ganton, Stephen B | Oakville | 4,400 | 2,200 |
| Gamble, Mrs. M | Toronto . | 2,280 | 1,140 |
| Gowan, Hon. J. R | Barrie. | 6,800 | 3,400 |
| Garrett, Mrs. M. L | Kingston. | 1,000 | 500 |
| Gray, Mrs. M. F. | New York | 1,200 | 600 |
| Gibson, Mrs. E. M. | Hamilton | 4,000 | 2,000 |
| Graham, Mrs. Ada. | Chicago .. | 16,480 $\mathbf{2 , 0 0 0}$ | 8,240 1,000 |
| Gould, Isaac J.. | Uxbridge | 4,000 | 2,000 |
| Grassett, Dr. F. L. M | Turonto | 2.280 | 1,140 |
| George, Margaret M. | " | 1,480 | 740 |
| Grant, Miss A. G | Beaverton | 2,880 | 1,440 |
| Gowan, Jno. | Toronto | 8,000 | 4,000 |
| Gash, Mrs. Jane | Dunnville. | 1,000 | 500 |
| Gilkison, Emelia | Toronto | 640 | 320 |
| Gordon, Wm |  | 8,760 | 4,380 |
| Gunn, Robt. J.. | Whitby. | 680 | 340 |
| Gilmor, Miss A. | Toronto | 680 | 340 |
| George, T. H. |  | 1,280 | 640 |
| Greaves, Charlotte | Collingwood. | 1,680 | 840 |
| Gilmor, Miss Kate. | Toronto . . | 200 | 100 |
| Gilmor, Miss Alice. | Tors | 200 | 100 |
| Gosling, F. G., agent, and countant, in trust | " | 13,600 | 11,800 |
| Ganısby, Mrs. R. A. | " | 3,840 | 1,920 |
| Hague, Geo... | Montreal. | 1,000 | 500 |
| Harris, Lucy L. | Toronto. | 440 | 220 |
| Harris, A. B., in trust. | Clarkson | 2,160 | 1.080 |
| Harris, A. B., in trust |  | 2,160 | 1,080 |
| Harlon, Eloise . | Brooklyn, N.Y | 1,320 | 660 |
| Harris, Arthur B | Clarkson... . | 10,880 | 5,440 |
| Harris, Mrs. M. H. S. | - | 2,480 | 1,240 |
| Heather, Richard | Toronto | 2,800 | 1,400 |
| Hinde, Greo. J. . . | Toronto | 30,000 | 15,000 |
| Hindlaugh, Mrs. A. | Oswego, N.Y | 320 | 160 |
| Hobson, Ed. Jas. | Toronto ... | 6,000 | 3,000 |
| Hornby, Mrs. M. | " $\cdots$ | 1,320 | 660 |
| Horne, Geo. . | Greenbank, N.Y | 2,800 | 1,400 |
| Hyman, Eli | Toronto....... | 12,800 | 6,400 |
| Hobsen, J. Henry | England | 4,000 | 2,000 |
| Hepburn, Miss Emily | Toronto | 5,120 | 2,560 |
| Hepburn, Mrs. Mary L |  | 2,200 | 1,100 |
| Hornsby, Harry . . . . | England | 680 | 340 |
| Hamilton, Jamen | Belleville. | 4,000 | 2,000 |
| Hamilton, Mrs. Jane | Tcronto | 240 | 120 |
| Howe, E. D. . . . . . | " | 1,000 | 500 |

# WESTERN ASSURANCE COMPANY-Continued. 

LIST OF STOCKHOLDERS-Continued.

| Name. | Residence. | Amount <br> Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Hammond, Mrs. I | Credit. | 15,440 | 7,720 |
| Hepburn, R. R... | Toronto | 160 | 80 |
| Hepburn, Clarence. | " | 3,280 | 1,640 |
| Hooper, Chas. E., estate of. | " | 2,520 | 1,260 |
| Harris, Rev. E................................ | " | 2,800 | 1,400 |
| Haworth, Miss S. A | " | 4,520 | 2,260 |
| Haworth, Jas. H. | " | 2,000 | 1,000 |
| Haworth, Miss Sarah | " | 3,200 | 1,600 |
| Haworth, Miss Maria |  | 2,800 | 1,400 |
| Harvey, Joanna L., in trust. | Guelph. | 400 | 200 |
| Hewson, Mrs. F. B. ........ | Niagara Falls | 1,320 | 660 |
| Henderson, John | Ottawa. | 5,000 | 2,500 |
| Heakes, Rev. Wm. | Willsboro', Pa | 1,600 | 800 |
| Hanlan, Mrs. H. | Fergus. . | , 440 | 220 |
| Helliwell, Mrs. M. E. V | Toronto | 120 | 60 |
| Housman, Eva V. | Quebec | 1,120 | 560 |
| Hoskin, Alfred, executor, in trust | Toronto | 3,520 | 1,760 |
| Harris, Miss M. R.......... | Brantford | 4,800 | 2,400 |
| Haskin, Mrs. E. J | Toronto | 2,000 | 1,000 |
| Harslow, Wm. B | Owen Sound | 2,000 | 1,000 |
| Harris, A. B. and Adamson, A., trustees. | Clarkson | , 800 | 400 |
| Hine, H. L. and Fitton, H. N., trustees. | Ioronto. | 720 | 360 |
| Hon,e Savings \& Loan Co., Ltd., ....... |  | 20,600 | 10,300 |
| Ingliss, Miss C. . | " | 200 | 100 |
| Irving, L. H.. |  | 1,880 | 940 |
| Innes, James, M.P | Guelph. | 2,000 | 1,000 |
| Jennings, B., assistant cashier, in trust | Toronto | 5,880 | 2,940 |
| Jackes, Joseph. <br> Jackes, Price. . | V | 1,200 | 600 |
| Jarvis, Mrs. Jennie, acting executrix and trustee. | Chatham. | $\xrightarrow{\mathbf{2}, 2880}$ | 2,640 1,440 |
| Johnston, Miss S. M . . . . . . . . . . . . . . . . . . . . . | Toronto . | -680 | 1,440 |
| Jones, Rev. Wm.. |  | 16,600 | 8,300 |
| Jupp, Rev. Wm | Thornhill. | 2,720 | 1,360 |
| Jackes, Mrs. H | Eglinton. | 200 | 1,400 |
| Jamieson, Jessie L | Toronto . | 2,280 | 1,140 |
| Jones, Wm. J . | Bowmanville. | 4,000 | 2,000 |
| Jones, S. H. . . . . . . . . . . . . . | Toronto | 3,400 | 1,700 |
| Jennings, B., manager, in trust. |  | 43,880 | 21,940 |
| Keefer, Wm. Napier | Galt. | 2,200 | 1,100 |
| Keith, David S..... | Toronto. | 2,600 | 1,300 |
| Kenny, J. J |  | 1,000 | 500 |
| King, E. F. | Kingston | 2,440 | 1,220 |
| King, Jas. | Quebec. | 2880 | 440 |
| Kirkpatrick, Exrs. Rev. F. W | Kingston | 1,200 | 600 |
|  | Toronto. | 480 | 240 |
| Kirkland, M. A. Thos. | " | 12,640 | 6,320 |
| Kay, Mrs. Annie. |  | 9,880 | 4,940 |
| Kennedy, Mrs. E. L. | Guelph | 8,000 | 4,000 |
| Kerr, Mrs. Margaret | Toronto | 5,000 | 2,500 |
| Kay, Mrs. Ellen C. Kirkland, Thos., in trust. | " | 3,200 | 1,600 |
| Kirkland, Thos., in trust. <br> Kay, J. B., and Gordon, C. F., trustees. | " ${ }^{\prime \prime}$ | 400 3,000 | 1,200 |
| King, Miss Emma....................... | Quebec | 3,000 800 | 1,500 400 |
| Kerman, Wm. S.. | Toronto | 400 | 200 |
| Kenny, Mrs. M. | Brampton | 3,000 | 1,500 |
| Kenny, Miss Marion....... ............ | Toronto. | 400 | 200 |
| Kemp, J. C., Mgr., and Jno. Aird, Asst. Mgr., in trust | " . | 86,320 | 43,160 |
| Kemp, J. C., Mgr., and Jno. Aird, Asst. Mgr., in trust. |  | 1,280 | 3,160 640 |
| Lawrence, G. W.. | Stratford | 800 | 400 |
| Loudon, Zebulon. | Simcoe.. | 32,000 | 16,000 |
| Little, Rev. Jas. | Richmond, Va | 10,000 | 5,000 |
| Land, R. E. A . | $\begin{aligned} & \text { Toronto ... } \\ & 598 \end{aligned}$ | 2,000 | 1,000 |

# Department of Finance-Insurance Branch. 

## WESTERN ASSURANCE COMPANY-Continued.

## LIST OF STOCKHOLDERS-Continued.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Lamport, H | Toronto | 4,000 | 2,000 |
| Lyons, Annie | Cheltenham | 1,560 | 780 |
| Leggat, Matthew | Hamilton. | 10,000 | 5,000 |
| Logan, Fred. W... | Toronto. | 1,200 | 600 |
| Laycock, Miss Annie | Buffalo. | 12,000 | 6,000 |
| Lefroy, A. B....... | Port Hope. | 1,800 | ,900 |
| Lee, Thos. B | Toronto ... | 2,000 | 1,000 |
| Lash-Miller, Mrs. P. C | " | 600 | 300 |
| Lockie, J. S., in trust. | " | 440 | 220 |
| MacPherson, R. D., Exr...... | Montreal | 11,400 | 5,700 |
| Maddison, Mrs. E. A., in trust.. | Toronto. | -160 | ${ }^{80}$ |
| Maddison, Mrs. E. A., in trust. | , . | 160 | 80 |
| Manning, Alex. |  | 16,000 | 8,000 |
| Masson, Wm. . | Whitby | 4,880 | 2,440 |
| Miller, R. S., estate. | Unknown | , 320 | 160 |
| Morrison, Mrs. J., executor. ..... . . . . ......... | Toronto | 2,000 | 1,000 |
| Murray, Geo. . ... | Churchville | 8,080 | 4,040 |
| Murray, Mrs. M. J Matthew, Miss J | Montreal | 8,840 | 4,420 |
| Milford, Geo... | Owen Sound | 8,800 | 4,400 |
| Maddison, Mrs. E. A., in trust | Toronto.... | $8{ }^{8} 40$ | 40 |
| Maddison, Mrs. E. A., in trust. | , | 40 | 20 |
| Maddison, Mrs. E. A.. in trust | " | 40 | 20 |
| Marks, E. P. |  | 1,000 | 500 |
| Murray, Rev. J. G. ........ | Grimsby | , 800 | 400 |
| Massachusetts Benefit Life Assn., in trust | Boston, Mass | 1,680 | 840 |
| Maugan, $\mathbf{N} . . . . . . . .$. . . . . . . ....... | Toronto. . | 2,000 | 1,000 |
| Moran, Wmi. J | Rat Portage, N.W.T | 2,000 | 1,000 |
| Marks, A. H. S., in trust... | Toronto.... . .. | , 800 | , 400 |
| Macdonald, Chas. F., M.D. | Hamilton. | 1,609 | 800 |
| Miller, Mrs. E. A | Toronto | 1,200 | 600 |
| Maddison, Mrs. E. A | " | 2,000 | 1,000 |
| Macpherson, Miss K.. | Montreal. | 400 | , 200 |
| MacFiggins, Malcolm | Colborne. | 4,000 | 2,000 |
| Metcalfe, Mrs. E.... ${ }^{\text {d }}$ | Grimsby | 1,400 | 700 |
| Macgillivray, Mrs. J. S. T | Toronto | 1,200 | 600 |
|  | , | 400 | 200 |
| Meldum, G. H., H. B., J. A., trustees | " | 2,000 | 1,000 |
| Miller, A. A. | " ........... | 800 | 400 |
| Michie, Mrs. C. | "......... | 400 | 200 |
| Mauls, Mrs. H. L Milne, Mrs. A. S. | " 1 . $\quad$. | 2,000 | 1,000 |
| Miller, D., Mgr. in trust | " ${ }^{\prime \prime}$. $\quad . .$. | 67,920 | 33,980 |
| McCarthy, Dalton, trust |  | 1,400 | 700 |
| McDiarnid, Rev. H. J | Kemptville | 600 | 300 |
| McKean, Mrs. M. J | Toronto... | 1,000 | 500 |
| McMurrich, Geo. | " . | 4,406 | 2,200 |
| McMurrich, Geo., in trust | , | 1,200 | 600 |
| McMurrich, Prof. J. B | Ann Arbour, Mich | 4,400 | 2,200 |
| McMurrich, Mrs. M. G | Toronto .. ........ | 800 | 400 |
| McMurrich, W. B., in trust. ................ | " | 3,640 |  |
| MaMurrich, W. B., and Rathbun, E. W., trustees | " | 3,120 | 1,560 |
| McMurrich, W. B., \& Geo., trustees | " | 3,120 | 1,560 |
| McMurrich, W. B., \& Geo., trustees. . . . . . . . . . . . | " | 1,240 | ${ }^{620}$ |
|  | " | 2,160 | 1,080 |
| McMurrich, Geo. and Scott, E. G., in trust | " | 1,840 | 920 |
| McCuaig, Mrs. M. L. B |  | 5,000 | 2,500 |
| McCulla, Mrs. W. J., in trust. . | St. Catharines. | 80 | 40 |
| McMaster, Mrs. F. A. | Toronto | 600 | 300 |
| McNally, Rosa R. |  | 360 | 180 |
| MeCulla, M. S.. | St. Catharines | 4,720 | 2,360 |
| McGregor, Mrs. Bessie | Carleton, West. | 2,000 | 1,000 |
| McGillivray, Helen. | Whitby ... | 1,240 | 620 |
| McCormack, E. M.......... . . . . . . . . . . . . . . . | Toronto. $5!9$ | 640 | 320 |

## WESTERN ASSURANCE COMPANY-Continued.

## LIST OF STOCKHOLDERS-Continued.



Department of Finance-Insurance Branch.

## WESTERN ASSURANCE COMPANY-Continued.

LIST OF STOCKHOLDERS-Continued.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Robertson, Alex. | Brantford | 2,000 | 1,000 |
| Reid, G. P., Mgr., and C. A. Denison, acct. in trust. | Toronto | 5,440 | 2,720 |
| Scott, Mrs. Jessie. | Quebec | 230 | 160 |
| Scott, John. | Toronto | 21,600 | 10,800 |
| Schell, R. S | Brantford | 3,200 | 1,600 |
| Seels, John H., estat | Toronto | 1,900 | 1,950 |
| Scott \& Walmsley, in trust. | ." .. | 23,929 | 11,960 |
| Sharp, Geo ........ | " | 24,000 | 12,000 |
| Sherrard, Miss E. A. | " | 4,480 4,000 | 2,240 $\mathbf{2} 000$ |
| Smith, A. M., executors estate of | ", | 4,000 4,000 | $\mathbf{2 , 0 0 0}$ $\mathbf{2 , 0 0 0}$ |
| Smith, Miss Jane ....... | " | 2,000 | 1,000 |
| Smith, Mrs. Mary Ann.. | " | 6,800 | 3,400 |
| Scott \& Walmsley, in trust. |  | 2,000 | 1,000 |
| Smith, Hy. E.. | Owen Sound | 7,000 | 3,500 |
| Stewart, Robt., executors estate of | Toronto | 640 | 320 |
| Sutherland, Mary B............... | Vancouver, B.C | 80 | 40 |
| Symons, E. F..... | Toronto ........ | 760 | 380 |
| Spragge, Rev. A. W. | Cobourg | 840 | 420 |
| Sinclair, Mrs. C., executrix | Toronto | 4,800 | 2,400 |
| Small, Catharine Girrard | Sarnia. | 1,840 | 920 |
| Sproule, Miss E. J | Springfield on Cred | 3.120 | 1,560 |
| Smith, Dr. Andrew | Toronto | 2,640 | 1,320 |
| Smith, Andrew W | Scotland | 2,000 | 1.000 |
| Scott, Robt. T. | 'toronto | 1,440 | 720 |
| Stanley, Bernard | Lucan. | 2,000 | 1,000 |
| Stanley, M. L | "........ .. | 1,120 | 560 |
| Stanley, Charlotte M | " | 1,240 | 620 |
| Stanley, Mary E. | mon | 1,560 | 780 |
| Scott, James, jr | Toronto | 680 | 340 |
| Sintzel, Henry... | " . | 4,000 | 2,000 |
| Sills, Mrs. Mary J | " | 1,400 | 700 |
| Sidey, T. Henry. | Cobourg | 800 | 400 |
| Sewell, Mrs. W. E | Hamilton | 800 | 400 |
| Stanley, A. E | Lucan. | 1,200 | 600 |
| Stewart, Rev. Wm., D.D | Toronto . | 2,000 | 1,000 |
| Stanley, A. E..... | Lucan. . | 1,240 | 620 |
| Stanley, Mrs. Jennie. |  | 2,000 | 1,000 |
| Stewart, Miss Jane.. | Toronto | 1,000 | 500 |
| Stewart, Miss Margaret. | " | 1,000 | 500 |
| Stewart, John. ... | " .......... | -880 | 440 |
| Stewart, F. J., in trust. | " $\quad . . .$. | 80 | 70 |
| Semple, Miss J. P.... | ".... .... | 1,400 | 700 |
| Sylvester, Mrs. Lottie Smart, Miss Jane . ${ }^{\text {a }}$. | " ${ }^{\prime \prime}$. $\quad . . . . . .$. | 1,000 320 | 1,500 $\mathbf{1 6 0}$ |
| Smith, G. B..... | " | 4,800 | 2,400 |
| Scott, James | " . | 4,000 | 2,000 |
| Smith, W. H., in trust | " | 60,720 | 30,360 |
| Strathy, H. S., general manager in trust.... ..... | " | 172,760 | 86,380 |
| Talbot, estate late Marcus ...... | " | 200 | 100 |
| Thompson, Robert. | " | 34,280 | 17,140 |
| Thorburn, Miss Mary |  | 560 | 280 |
| Thomas, Mrs. M. M. | Lyster, Que | 3,640 | 1,820 |
| Thomas, Wm. S.... | " | 1,600 | 800 |
| Todd, Thos | Toronto | 4,000 | 2,000 |
| Thompson, Malcolin. | Montreal. | 5,200 | 2,600 |
| Turnbull, Mrs. L. | Hamilton.. | 6,640 4,000 | 3,320 |
|  | Bracondale | 4,000 | 2,000 |
| Temple, Mrs. M. J. A . . . . . . . . . . . . . . . . . . : | Toronto .. | 160 160 | 80 80 |
| Taylor, Miss A. M $\ldots$. . . . . . . . . . . . . . . . . . . . . . . | Hamilton | 160 440 | $\begin{array}{r}80 \\ 220 \\ \hline\end{array}$ |
| Thompson, Mrs. H. C | Toronto. | 2,000 | 1,000 |
| Temple, Miss J................. .. ...... | \\| .......... | 1,800 | 900 |

## WESTERN ASSURANCE. COMPANY-Concluded.

LIST OF STOCKHOLDERS-Concluded.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Tomlinson, R. H., in trust. | Toronto | 2,600 | 1,300 |
| Webb, Thos., executors estate late | " | 2,000 | 1,000 |
| Wilkes, Alfred J........... | Brantford | 80 | 40 |
| Wills, Alex..... | Toronto | 5,000 | 2,500 |
| Wells, Thos | Belleville | 4,880 | 2,440 |
| Wilson, Wm. B. | Toronto. | 3,000 | 1,500 |
| Wood, Hon. S. C. | " . | 4,000 | 2,000 |
| Wadmore, Mrs. Annie | London. | 1,040 | 520 |
| Whitney, Albert..... | Prescott. | 16,000 | 8,000 |
| Wood, Peter. . | Brantford | 4,000 | 2,000 |
| Wood, S. G., in trust | Toronto | 1,200 | 600 |
| Wood, E. G. | Mitchell. | 2,000 | 1,000 |
| Winstanley, Mrs. E. | Los Angeles, Cal | 800 | 400 |
| White, Rev. J. H., M.A | Toronto ... .... | 8,000 | 4,000 |
| Webb, Mrs. M. A.. | Picton | 2,000 | 1,000 10000 |
| Wilson, Chas. S | Picton | 20,000 | 10,000 100 |
| White, Miss Alice. | Moronto | 240 | 120 |
| Woodside, Mrs. E. | Toronto | 400 | 200 |
| Young, Mrs. Margaret. | " | 1,000 | 500 |
|  | Totals. | ........ | $\ldots$....... |

## Department of Finance-Insurance Branch.

## Statement of Assessment made on Companies as under, for the Year ending 31st March, 1897, in accordance with "The Insurance Act."



## Department of Finance-Insurance Branch.

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| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 离 |  |  |  | 宝 | 边 | $\begin{aligned} & \dot{\oplus} . \dot{E} \\ & \stackrel{y}{\omega} \\ & \hline \end{aligned}$ |  | － |  |
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|  |  |  |  |  |  |  |  |  |  |  |  |  |
| North American |  | 362 |  |  |  |  | 80 |  |  |  | 571 |
|  |  |  |  |  |  |  |  |  |  |  |  |
| Northern | 205 |  |  |  |  | 48 |  |  |  | 67 |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| Norwich and London Accident．．．．．．．．．．． |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| Ontario Accident． |  |  | 468 |  |  |  |  |  | 104 |  | 579 |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Phenix，of Brooklyn．．．．．．$\ldots \ldots \ldots \ldots \ldots \ldots$Phonix，of Hartford．．．．． |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| Reliance Mutual Life |  | 391 |  |  |  |  |  |  |  |  |  |
| Reliance Marine ．．．．．．．．．．．．．．．．．．．．．．．．．．． 229 |  |  |  |  |  |  |  |  |  |  |  |
| Royal ．：${ }^{\text {a }}$ ． | 232 | 393 |  |  |  |  |  |  |  | 67 |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
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## Department of Finance-Insurance Branch.

## SUNDRIES.

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## PRELIMINARY STATEMENTS

## OF THE BUSINESS OF

## LIFE INSURANCE COMPANIES

## IN CANADA

FOR THE YEAR ENDING 31st DECEMBER 1897

ALSO

Preliminary Statements for the year 1897 of Companies which transact in Canada the business of Life Insurance on the Assessment Plan.


OTTAWA
PRINTED BY S. E. DAWSON, PRINTER TO THE QUEEN'S MOST EXCELLENT MA.JESTY.

1898
[No. 4a-1898.]

## Department of Finance-Insurance Branch.

Office of the Superintendent of Insurance,<br>Ottana, 3rd February, 1898.

Hon. W. S. Fielding,

Minister of Finance.
Sir,-I have the honour herewith to submit the preliminary statements of the life insurance companies for the year 1897, provided for by subsection 8 of section 20 of the Insurance Act.

I have the honour to be, sir,<br>Your obedient servant, W. FITZGERALD,<br>Superintendent of Insuraicce.

# 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, 1897.

The Atna Life Insurance Company.
The British Empire Mutual Life Assurance Company.
The Canada Life Assurance Company.
The Commercial Union Assurance Company (Limited).
The Confederation Life Association.
*The Connecticut Mutual Life Insurance Company.
The Dominion Life Assurance Company.
*The Edinburgh Life Assurance Company.
The Equitable Life Assurance Society of the United States.
The Excelsior Life Insurance Company of Ontario (Limited).
The Federal Life Assurance Company of Ontario.
The Germania Life Insurance Company.
The Great West Life Assurance Company.
The Imperial Life Assurance Company of Canada.
*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 Northern Life Assurance Company of Canada.
*The North-western Mutual Life Insurance Company.
The Ontario Mutual Life Assurance Company.
*The Phoenix Mutual Life Insurance Company.
The Provident Savings Life Assurance Society of New York.
The Reliance Mutual Life Assurance Society.
The Royal Insurance Company.
The Royal Victoria Life Insurance Company.
*The Scottish Amicable Life Assurance Society.
*The Scottish Provident Institution.
The Standard Life Assurance Company.
The Star Life Assurance Society.
The Sun Life Assurance Company of Canada.
The Temperance and General Life Assurance Company of North America.
The Travelers' Insurance Company.
The Union Mutual Life Insurance Company.
The United States Life Insurance Company in the City of New York.

[^79]
## Department of Finance-Insurance Branch.

THE $\nVdash T N A$ LIFE INSURANCE COMPANY, OF HARTFORD, CONN.

## Preliminary Statement for the Year ending 31st December, 1897.

Premium Income in Canada.

| Cash received for premiums . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 406,315 60 |
| :---: | :---: |
| Premium obligations taken in part payment of premiums | 3,161 14 |
| Premiums paid by dividends | 117,129 35 |
| Total premium income . . . . . . . . . . . . . . . . . . . . . . . . $\$$ | 526,606 09 |
| Payments for Claims in Canada. |  |
|  |  |
| Total net amount paid for death claims . . . . . . . . . . . . . . . . . . . . . . \$ | 271,122 70 |
|  |  |
| Total net amount paid for matured endowments | 418,095 82 |
| Total net amount paid for death claims and matured endowments . . . \$ | 689,218 52 |
| Miscellaneous. |  |
| Number of new policies reported during the year as taken in Canada. 401 |  |
| Amount of said policies . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 708,761 00 |
| Number of policies become claims . . . . . . . . . . . . . . . . . . . . . . . . . 492 |  |
| Amount of said claims | 681,754 00 |
| Claims for death losses adjusted but not due and unadjusted but no <br>  resisted |  |
| Total claims for death losses and matured endowments | 14,317 00 |
| Number of policies in force in Canada at date. . . . . . . . . . . . . 11,780 |  |
| Net amount in force at 31st December, 1897 | 15,091,296 00 |

# THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY. 

Preliminary Stathment for the Year ending 31st December, 1897.<br>Premium Income in Canada.

| Cash received for premiums | \$ | 197,743 71 |
| :---: | :---: | :---: |
| Premium obligations taken in part payment of premiums. |  | 1,184 13 |
| Cash received for annuities. |  | 32,100 00 |
| Total | \$ | 231,027 84 |
| Deduct premiums paid to dher companies for reinsurance |  | 11,286 03 |
| Total premium income | $\$$ | 219,741 80 |

Payments for Clairns in Canada.

| Cash paid for death losses. <br> Deduct received from other companies for reinsured death claims........ | $\begin{array}{r} 116,605 \\ 15,294 \\ 80 \end{array}$ |  |
| :---: | :---: | :---: |
| Net amount paid for death claims. | \$ | 101,310 40 |
| Net amount paid for matured endowments. |  | 11,428 00 |
| Total amount paid for death claims and matured endowment | \$ | 112,738 40 |

## Miscellaneous.

Number of new policies reported during the year as taken in Canada.. 95
$\qquad$
Numbers of policies become clains in Canada. . . . . . . . . . . . . . . . . . . . 46
Amount of said claims. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 130,36392
Amount of said claims reinsured in other licensed companies in Canada. $\quad 15,29480$
Claims for death losses due and unpaid.............................. $\quad 4,40000$
Claims for matured endowments due and unpaid (including $\$ 132.50$ bonus additions).

1,132 50
Number of policies in force in Canada at date. . . . . . . . . . . . . . . . . 2,745


## Department of Finance-Insurance Branch.

## THE CANADA LIFE ASSURANCE COMPANY.

## Preliminary Statement for the Year ending 31st Decrmber, 1897.

## Premium Income during the Year.

| Cash received for premiums | \$ 1,916,404 19 |
| :---: | :---: |
| Premiums paid by dividends. | 189,355 23 |
| Total | \$ 2,105,759 42 |
| Deduct premiums paid to other companies for reinsurance | 17,764 97 |
| Total premium income | . \$ 2,087,994 45 |

Payments for Claims.


Cash paid for matured endowments (including bonus additions $\$ 23,934.92$ ). $\$ 126,04360$ Premium obligations used in payment of same.

Total net amount paid for matured endowments.
128,846 92
Total amount paid for death claims and matured endowments. . . . . . . $\$ \quad 899,015 \quad 37$

## Miscellaneous.

| Number of new policies reported during the year as taken.. ....2,328 |  |
| :---: | :---: |
| Amount of said policies . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ \$ | 4,942,081 00 |
| Number of policies become clains (including matured endowments) during the year |  |
| Amount of said claims | 928,886 43 |
| Claims for death losses due and unpaid | 72,430 85 |
| do unadjusted but not resisted | 58,534 32 |
| Amount of claims resisted-in suit (accrued in previous year). | 1,026 05 |
| Number of policies in force at date . . . . . . . . . . . . . . . . . . . . . 33,407 |  |
|  |  |
| Total <br> Amount of said policies reinsured in other licensed companies in Canada. (including $\$ 9,180.11$ bonus additions). |  |

Net amount in force at 31st December, 1897

| 61 Victoria. | Sessional Papers (No. 44:) | A. 1898 |
| :---: | :---: | :---: |
|  | CANADA LIFE-Continued. |  |
| Preliminary Statement of business done outside of Canada. <br> (Included in above Statement.) |  |  |
| Premium Income. |  |  |
| Cash received f | ms. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$ | 220,079 69 |
| Deduct premiun | other companies for reinsurance. | 8,188 84 |
| Total premium | \$ | 211,890 85 |
| Payments for Claims. |  |  |
| Net amount pa years)... | th losses (of which $\$ 5,000$ accrued in previous | 18,320 20 |
| Miscellaneous. |  |  |
| Number of new policies reported during the year as taken outside of Canada. $\qquad$ |  |  |
| Amount of said | . . \$ | 1,314,348 00 |
| Number of policies become claims outside of Canada.... . . . . . . . . . 8 |  |  |
| Amount of said | .... . . . . . . . . . . . . . . . . . . . . . . . . . . . . | 13,000 00 |
| Claims for death losses unsettled. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . None. Number of policies in force outside of Canada at date. . . . . . . . . . 2, 201 |  |  |
|  |  |  |
|  |  |  |
| Net amount in | t December, 1897. | 6,144,258 01 |

## THE COMMERCIAL UNION ASSURANCE COMPANY (Limited).

## Preliminary Statement of life business for the Year ending 31st December, 1897. <br> Premium Income in Canada.

| Cash received from premiums | \$ | 15,986 08 |
| :---: | :---: | :---: |
| Premiums paid by dividends |  | 3179 |
| Total premium income |  | 6,017 |

Payments for Claims in Canada.
Cash paid for death losses (including $\$ 3,695.97$ bonus additions) ( $\$ 180.79$ of this amount accrued in 1896)

## Department of Finance-Insurance Branch.

COMMERCIAL UNION-Conclnded.
Miscellaneous.
Number of new policies reported during the year as taken in Canada. 2 Amqunt of said policies . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ ..... 4,00000
Number of policies become claims during the year ..... 5
Amount of said claims ..... 23,427 87
Claims for death losses due and unpaid (interin bonuses) ..... 1,440 77
Claims for death losses unadjusted but not resi
Number of policies in force in Canada at date ..... 263
Amount of said policies. ..... \$504,242 17
Bonus additions thereon ..... 80,568 23
Net amount in force, 31st December, 1897 ..... 584,810 40
THE CONFEDERATION LIFE ASSOCIATION.
Preliminary Statement for the Year Ending 31gt December, 1897.
Premium Income during the Year.
Cash received for premiums ..... \$ 843,039 28
Premiums paid by dividends ..... 62,378 29
Cash received for annuities ..... 30,25900
Total ..... \$ 935,676 57
Deduct premiums paid to other companies for reinsurance ..... 4,115 55
Total premium income $\$ \quad 931,56102$
Payments for Claims.
Cash paid for death losses .....  $\$ 251,55675$
Less amount received for reinsured death claims ..... 8,031 00
Net amount paid for death losses (\$24,250.75 of which accrued in previous years). ..... 243,525 75
Cash paid for matured endowments ( $\$ 10,000$ of which accrued in previous years) ..... 93,353 00
Total paid for death claims and matured endowments ..... 336,878 75
Miscellaneous.
Number of new policies reported during the year as taken. ..... 2,017
Amount of said policies (including $\$ 24,887$ bonus additions) ..... $3,080,47200$
Number of policies become claims (including 62 matured endowments) during the year ..... 202
Amount of said claims (including matured endowments, $\$ 83,353$ ). ..... 327,177 00
Amount of claims unadjusted, not resisted ..... 16,557 00

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.Premium Income in Canada.
Cash received for premiums
69,714 00
Cash paid for matured endowments$\$ 103,250 \quad 00$
Miscellaneous.
Amount of said claims03,250 00
Claims for death losses, unadjusted but not resisted1,510,382 00

## Department of Finance-Insurance Branch.

## DOMINION LIFE ASSURANCE COMPANY.

## Preliminary Statement for the Year ending 31st December, 1897. <br> Premium Income during the Year.

| Cash received for premiums . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$ | 68,485 02 |
| :---: | :---: |
| Premiums paid by dividends. | 55779 |
| Cash received for annuities. | 2,436 00 |
| Total. .. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 71,478 81 |
| Deduct premiums paid to other companies for reinsurance.. | 61565 |
| Total premium income. . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 70,863 16 |
| Payments for Claims. |  |
| Net amount paid for death claims (of this amount $\$ 1,000$ accrued in 1896).. | 11,060 00 |
| Miscellaneous. |  |
| Number of new policies reported during the year as taken . . . . . . . 467 |  |
| Amount of said policies . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$ | 593,700 00 |
| Number of policies become claims .. . . . . . . . . . . . . . . . . . . . . . . . . 8 |  |
| Amount of said claims. | 11,060 00 |
| Amount of claims unsettled, not resisted | 1,000 00 |
| Amount of claims unsettled, resisted. | None. |
| Number of policies in force at date. . . . . . . . . . . . . . . . . . . . . . . . . 2,121 |  |
|  |  |
| Bonus additions thereon ..... ..................................................., 3,935 |  |
| Total |  |
| Net amount in force at 31st December, 1897 | 2,614,873\}00 |

## THE EDINBURGH LIFE ASSURANCE COMPANY.

Preliminary Statement for the Year ending 31st December, 1897.
Premium Income i,2 Canada.



## Department of Finance-Insurance Branch.

## THE EXCELSIOR LIFE INSURANCE COMPANY OF ONTARIO (Limited).

| Preliminary Statement for the Year ending 31st December, Premium Income for the Year. | $1897 .$ |
| :---: | :---: |
| Cash received for premiums . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$ | 73,273 76 |
| Premium obligations taken in part payment of premiums. | 37830 |
| Total . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 73,652 06 |
| Deduct premiums paid to other companies for reinsurance. | 3,204 75 |
| Total premium income . . . . . . . . . . . . . . . . . . . . . $\$$ | 70,447 31 |
| Payments for Claims during the Year. |  |
|  |  |
| Net amount paid for death claims (\$1,000 of which accrued in 1896) . \$ | 11,062 00 |
| Miscellaneous. |  |
| Number of new policies reported during the year as taken in Canada . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 1,355 |  |
| Amount of said policies . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$ | 719,048 00 |
| Number of policies become claims during the year . . . . . . . . . . . . 7 |  |
| Amount of said claims | 10,040 00 |
| Number of policies in force at date . . . . . . . . . . . . . . . . . . . . . . 2,998 |  |
|  |  |
| Total . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\mathbf{\$ 2 , 8 0 3 , 6 2 1 ~} \mathbf{1 5}$ |  |
| Amount of said policies reinsured in other licensed companies in Canada. 139,500 00 |  |
| Net amount in force at 31st December, 1897. . . . . . . . . . . . . . . . . . | 2,664,121 15 |

## THE FEDERAL LIFE ASSURANCE COMPANY.

Preliminary Statement for the Year ending 31st December, 1897. Premium Income during the Year.

| Cash receivedfor premiums. |  | 307,472 51 |
| :---: | :---: | :---: |
| Premiums secured by policy loans |  | 15,529 65 |
| Premiums paid by dividends. |  | 20,595 43 |
| Cash received for annuities. |  | 17,116 35 |
| Total. | \$ | 360,713 94 |
| Deduct premiums paid to other companies for reinsurance. |  | 11,125 32 |
| Total premium income | \$ | 349,588 62 |

61 Victoria.

# 1EDERAL LIFE—Corcluded. 

Payments for Claims.

| Cash paid for death losses (of which \$22,400 accrued in 1896). . . . . . \$ | 135,126 00 |
| :---: | :---: |
| Deduct amount received from other companies for reinsured death claims | 23,000 00 |
| Net amount paid for death claims. . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 112,126 00 |
| Cash paid for matured endownents. | 2,000 00 |
| Total amount paid for denth claims and matured endowments. ...... \$ | 114,126 00 |
| Miscellaneous. |  |
| Number of new policies reported during the year as taken. . . . . . . 1,505 |  |
| Amount of said policies. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$ | 2,003,850 C0 |
| Number of policies become claims. . . . . . . . . . . . . . . . . . . . . . . . . . 51 |  |
| Amount of policies become claims. | 124,826 00 |
| Amount of above claims reinsured in other licensed companies in Canada. | 23,000 00 |
| Amount of claims unadjusted, not resisted | 8,50000 |
| Number of policies in force at date . . . . . . . . . . . . . . . . . . . . . .6,462 |  |
|  |  |
|  |  |
| Net amount in force at 31st December, 1897 | 10,483,087 77 |

# THE GERMANIA LIFE INSURANCE COMPANY. <br> Preliminary Statement for the Year ending 31st December, 1897. Premium Income in Canada. 

Cash received for premiums. ..... 8,191 86
Premiums paid by dividends ..... 263
Premium obligations taken in part payment of premiums ..... 56545
Total premium income ..... \$ 8.759 94Payments for Claims in Canada.
Cash paid for death claims. ..... None.
Miscellaneous.
Number of new policies reported during the year as taken in Canada. ..... None.
Bonus credited in 1897 ..... \$16900
Number of policies become claims in Canada None.
Number of policies in force in Canada at date ..... 136
Amount in force ..... 250,653 00
Bonus additions thereon ..... 1,80700
Total net amount in force at 31st December, 1897 ..... 252,46000

## Department of Finance-Insurance Branch.

## THE GREAT WEST LIFE ASSURANCE COMPANY.

Preliminary Statement for the Year ending 31st December, 1897.Premium Income during the Year.

| Cash received for premiums. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 201,666 72 |
| :---: | :---: |
| Cash received for annuities. | 2,500 00 |
| Total. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 204,166 72 |
| Deduct premiums paid to other companies for reinsurance. | 1,684 50 |
| Total premium income. . . . . . . . . . . . . . . . . . . . . . . $\$$ | 202,482 22 |
| Payments for Claims during the Year. |  |
| Cash paid for death claims . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 40,050 48 |
| Miscellaneous. |  |
| Number of now policies reported during the year as taken..... 1,588 |  |
| Amount of said policies. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 2,219,300 00 |
| Number of policies become claims. . . . . . . . . . . . . . . . . . . . . . . . . . . 28 |  |
| Net amount of policies become claims | 40,050 48 |
| Number of policies in force at date. . . . . . . . . . . . . . . . . . . . . . 4,534 |  |
| Arnount of said policies................................................. $8,184,53400$ Deduct amount reinsured in other liconsed companies in Canada....... 120,000 00 |  |
| Net amount in force, 31st December, 1897 | 7,064,534 00 |

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.
Preliminary Statement for the Year ending 31st December, 1897. Premium Income during the Year.
Cash received for premiums. ..... \$ 32,399 90
Cash received for annuities. ..... 3,569 85
Total. ..... \$ 35,969 75
Deduct premiums paid to other companies for reinsurance. ..... 3,909 92
Total premium income. ..... 32,059 83
Miscellaneous
Number of new policies reported during the year as taken in Canada ..... 370
Amount of said policies .....
Number of policies become claims ..... None.
Number of policies in force at date ..... 370
\$ 1,185,725 00 ..... 277,000 00
Net amount in force at 31st December, 1897908,725 00
THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.
Preliminary Statement of life business for Year mnding 3lst December, 1897.Premium Income in Canada.
Cash received for premiums. ..... 6,579 39
Payments for Claims in Canada.
Cash paid for death losses \$ 7,735 58
Miscellaneous.
Number of policies become claims in Canada....................... . . 4
Amount of said claims (including bonus additions $\$ 2,075.58$ ) . . . . . . $\$$ ..... 7,735 58
Claims for death losses unpaid ..... None.
Number of policies in force in Canada at date ..... 130
Amount of said policies 8182,949 33
Bonus additions thereon. ..... 39,142 79
Net amount in force at 31st December, 1897 ..... 222,092 12
THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.
Pheliminary Statement for the Year ending 31st December, 1897.
Premium Income in Canada.

Payments for Claims in C'anada.
Net amount paid for death claims .....  $\$ 41,03400$
Net amount paid for matured endowments ..... 40,930 50
Total amount paid for death claims and matured endowments ..... 81,964 50
Miscellaneous.
Number of new policies reported during the year as taken in Canada ..... 468
Amount of said policies .....  $\$$
829,000 ..... 00
Number of policies become claims in Canada ..... 76Amount of said claims (including $\$ 1,499$ bonus additions)-92,586 30
Amount of said claims reinsured in other licensed companies in Canada ..... 2,105 80
Claims for death losses unsettled ..... 5,581 00
Claims for matured endowments unsettled ..... 4,935 00
Number of policies in force in Canada at date ..... 4,533
Amount of said policies ..... \$7,463,779 00
Amount of said policies reinsured in other licensed companies in Canada (including $\$ 2,108.00$ bonus additions) ..... 154,736 00
Net amount in force at 31st December, 1897 ..... 7,392,156 00

## Department of Finance-Insurance Branch,

## THE LONDON ASSURANCE.



$4 a-2 \frac{1}{2}$

# THE MANUFACTURERS' LIFE INSURANCE COMPANY. <br> Preliminary Statement for the Year ending 31st December, 1897. <br> Promium Income auring the Year. 

| Cash received for premiums. Cash received for annuities. |  | $\begin{array}{r} 393,70645 \\ 4,06000 \end{array}$ |
| :---: | :---: | :---: |
| Total |  | 397,766 45 |
| Deduct premiums paid to other companies for reinsurance. |  | 13,717 09 |
| Total premium income. | \$ | 384,049 36 |

Payments for Claims.
$\begin{array}{ll}\text { Cash paid for death losses. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . } \$ \quad 88,062 ~ & 65 \\ \text { Deduct amount received from other companies for reinsured death claims. } & 10,300 \quad 00\end{array}$
Net amount paid for death losses ( $\$ 4,500$ of which accrued in previous
$\quad$ years) . . .................................................. $\$ 77,76265$
Net amount paid for endowment claims. . . . . . . . . . . . . . . . . . . . . . . . . 60,00000
Total amount paid for death claims and matured endowments. . . . . . . $\$ 137,76265$

## Miscellaneous.

Number of new policies reported during the year as taken........ 1,555
Amount of said policies. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ 2,563,772 00
Number of policies become claims during the year . . . . . . . . . . . . . . . 53
Amount of said claims. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .
157,983 00
Amount of above claims reinsured in other licensed companies in Canada. $\quad \mathbf{5 , 3 0 0} 00$
Amount of claims unadjusted but not resisted. . . . . . . . . . . . . . . . . . . . . 14,25500
Amount of claims resisted, in suit . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .
Number of policies in force at date . . . . . . . . . . . . . . . . . . . . . . . . . 7,469
Amount of policies. . . ................. ............... ..... ........... $11,883,899$
Bonus additions thereon . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 3 ,3, 390
Total. . . . . . . . . . . . . . . . . . .......................... . 11,867,229
Amount of said policies reinsured in other lioensed companies in Canada. ${ }_{661,480}$
Net amount in foree at 31st December, 1897......................... . . 11,305,749 00

# Preliminary Statement of Business Outside of Canada. <br> (Included in above Statemont.) <br> Premium Income during the Year. 



## Department of Finance-Insurance Branch.

## THE MANUFACTURERS' LIFE-Concluded.

## Payments for Claims.



# THE MUTUAI, LIFE INSURANCE COMPANY OF NEW YORK. 

Preliminary Statement for the Year ending 31st December, 1897.
Premium Income in Canada.

| Cash received for premiums |  | 713,553 . 84 |
| :---: | :---: | :---: |
| Premiums paid by dividends |  | 9,976 25 |
| Cash received for annuities. |  | 19,313 95 |
| Total premium income. | \$ | 742,844 04 |
| Payments for Claims in Canada. |  |  |
|  |  |  |
| Total paid for death losses (including outstanding claims of previous year, $\$ 32,118$; bonus addition $\$ 751$ ). <br> Cash paid for matured endowments ( $\$ 8,637.44$ of which accrued in 1896) |  | 241,955 80 |
|  |  | 22,660 39 |
| Net amount paid for death claims and matured endowments. . . . . . . . |  | 264,616 19 |

## Miscellaneous.

Number of new policies reported during the year as taken in Canada. . 852
Amount of said policies. . . . . . . . ........................................ $\$ 1,886,85000$
Number of policies become claims in Canada................ . . . . . . 78
Amount of said claims . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 219,68900
Claims for death losses due and unpaid . . . . . . . . . . . . . . . . . . . . . . . . . . . 9,50000
Number of policies in force in Canada at date . . . . . . . . . . . . . . . . 8,065
Amount of said policies.................................................... $17,829,913$
Bonus additions thereon
299,998
Net amount in force, 31st December, $1897 \ldots \ldots . \ldots . . \ldots . . . . .$.

# THE NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA. 

## Preliminary Statement for the Year ending 31st December, 1897.

## Premium Income in Canada.

Cash received for premiums . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$. 1,583 48
Payments for Claims in Canada.
Cash paid for death losses (accrued in previous year) . . . . . . . . . . . . . $\$$. 5,23300

# Department of Finance-Insurance Branch. 

## NEW YORK LIFE-Concluded. <br> Miscellaneous.

| Number of policies become claims in Canada |  | None. <br> None. |
| :---: | :---: | :---: |
| Amount of claims unsettled |  |  |
| Number of policies in force in Canada at date | 136 |  |
| Amount of said policies . Return premium additions | $\begin{array}{r} 122,34239 \\ 2,357 \\ \hline 0 \end{array}$ |  |
| Net amount in force at 31st December, 1897 | \$ | 124,700 09 |

## THE NEW YORK LIFE INSURANCE COMPANY.

Preliminary Statement for the Year ending 31st December, 1897.
Premium Income in Canada.

| Cash received for pr |  | 789,084 79 |
| :---: | :---: | :---: |
| Premium obligations taken in part payment of premiums. |  | 6,799 45 |
| Premiums paid by dividends |  | 9,402 29 |
| Cash received for annuities. |  | 15,069 00 |
| Total |  | 820,355 53 |
| Deduct premiums paid to other companies for reinsurance |  | 12880 |
| Total premium income. | \$ | 820,226 73 |

Payments for Claims in Canada.
Cash paid for death losses ( $\$ 5,145$ of which accrued in previous years). $\$ \quad 345,28914$
Cash paid for matured endowments. . . . . . . . . . . . . . . . . . . . . . . . . . . . 5 59,124 30
Total amount paid for death claims and matured endowments. \$ 404,413 44

## Miscellaneous.

| Number of new policies reported during the year as taken in Canada . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 1,667 |  |  |
| :---: | :---: | :---: |
| Amount of said policies |  | 2,861,050 00 |
| Number of policies become claims in Canada. . . . . . . . . . . . . . . . . 141 |  |  |
| Amount of said claims. |  | 430,679 00 |
| Claims for death losses unadjusted, but not resisted. |  | 24,022 34 |
| Claims for matured endowments due and unpaid |  | 1,447 11 |
| Number of policies in force in Canada at date. . . . . . . . . . . . . . 11,641 |  |  |
| Amount of said policies. Bonus additions thereon | $\begin{array}{r} \text { 22,784,281 } 00 \\ \quad 141,00800 \end{array}$ |  |
| Total. <br> Amount of said policies reinsured in other licensed companies in Canada | $\begin{array}{r} \$ 22,925,28900 \\ 7,00000 \end{array}$ |  |
| Net amount in force at 31st December, 1897 |  | 22,918,289 00 |



## Department of Finance-Insurance Branch.



## THE NORTH WESTERN MUTUAL LIFE INSURANCE COMPANY.

Preliminary Statement for the Year ending 31st Degcember, 1897.
Premium Income in Canada.
Cash received for premiums . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ 13,436 21
Payments for Claims in Canada.

Cash paid for death losses. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . | 6,80500 |
| ---: |
| 14,46300 |

Tatal amount paid for death claims and matured endowments $\qquad$

## NORTH WESTERN MUTUAL—Concluded.

## Miscellaneous.

| Number of policies become claims in Canada. |  |
| :---: | :---: |
| Amount of said claims | 21,268 00 |
| Claims for death losses adjusted but not due. | 2,596 00 |
| Number of policies in force in Canada at date |  |
| Amount in force, 31st December, 1897 | 422,699 00 |

# THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA. 

Preliminary Statement por the Year ending 31st December, 1897. Premium Income for the Year.

| Cash received for premium |  | 4,651 06 |
| :---: | :---: | :---: |
| Deduct premiums paid to other com |  | 39.40 |
| Total premium income | $\$$ | 4,611 66 |

## Miscellaneous.

| Number of new policies reported du |  |
| :---: | :---: |
| Amount of said policies. . . . | 360,500 00 |
| Number of policies become claims. |  |
| Number of policies in force at date |  |

Amount of said policies.

# THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY. <br> Preliminary Statement for the Year ending 31st December, 1897. <br> Premium Income during the Year. 

| Cash received for premiums | d | 571,125 57 |
| :---: | :---: | :---: |
| Premium obligations taken in part payment of premiums. |  | 3,734 44 |
| Premiums paid by dividends. |  | 61,894 61 |
| Cash received for annuities |  | 8,310 00 |
| Total |  | 645,064 62 |
| Deduct premiums paid to other companies for reinsurance |  | 95757 |
| Total premium income. | \$ | 644,107 05 |

## Department of Finance-Insurance Branch.

ONTARIO MUTUAL LIFE—Concluded.

Payments for Claims.

| Cash paid for death losses. <br>  |  |
| :---: | :---: |
| Net amount paid for death claims (of these $\$ 12,425$ accrued in previous year) <br> Net amount paid for matured endowments (\$706 of which accrued in previous year) | 126,425 00 |
|  | 49,086 00 |
| Total paid for death claims and matured | 175,511 00 |
| Miscellaneous. |  |
| Number of new policies reported during the year as taken. . . . . . 1,943 |  |
| Amount of said policies | 3,031,900 00 |
| Number of policies becone claims (including matured endowments) during the year ................ ................................ . . . . 131 |  |
| Amount of said claims | 184,013 00 |
| Amount of said claims unadjusted, not resisted | 21,633 00 |
| Claims for matured endowments due and unpaid | 125.00 |
| Number of policies in force at date . . . . . . . . . . . . . . . . . . . . . 15,701 |  |
|  |  |
| et amount in force at 31st December 1897 | 21,426,877 6 |

THE PHOENIX MUTUAL IIFE INSURANCE COMPANY OF HARTFORD, CONN.

Preliminary Statement for the Year ending 31st December, 1897. Premium Income in Canada.
Cash received for premiums. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ 15,373 45
Premiums paid by dividends . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $4,898 \quad 03$
Total . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ 20,271 48
Deduct premiums paid to other companies for reinsurance. . . . . . . . . . . 23220
Total premium income . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ 20,039 28
Payments for Claims in Canada.
Cash paid for death losses . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ $\$ 21,39100$
Cash paid for matured endowments. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 13,239 . 00
Total amount paid for death claims and matured endowments. . ......\$ 34,630 00
Miscellaneous.
Number of policies become claims during the year . . . . . . . . . . . . . . 33
Amount of said claims . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$ 35,311 00

Number of policies in force at date . . . . . . . . . . . . . . . . . . . . . . . . . . . 806
Net amount in force 31st December, 1897
856,396 00

## THE PROVIDENT SAVINGS LIFE ASSURANCE SOOIETY OF NEW YORK.

## Prelimunary Statement for the Year ending 31st December, 1897. <br> Premium Income in Canada.

Cash received for premiums. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$. 104,34038
Premium paid by dividends
10,609 02
Total premium income. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$. 114,949 40
Payments for Claims in Canada.

| Cash paid for death losses | 59,537 01 |
| :---: | :---: |
| Miscellaneous. |  |
| Number of new policies reported during the year as taken in Canada $\qquad$ |  |
| Amount of said policies . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 916,762 00 |
| Number of policies beeome claims . . . . . . . . . . . . . . . . . . . . . . . . . . 32 |  |
| Amount of such claims. | 79,000 00 |
| Amount of death claims adjusted but not due (\$10,000 since paid). | 18,000 00 |
| Number of policies in force in Canada at date. . . . . . . . . . . . . . 1,793 |  |
| Net amount in force at 31st December, 1897 | 4,123,010 00 |

## THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

## Preliminary Statement for the Year ending 31st December, 1897.

Premium Income in Canada.
Cash recoived for premiums. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 6,31340
Payments for Claims in Canada.
Onsh paid for death losses . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ \$ 3,494 64

Net amount paid for claims . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 8,
Miscellaneous.
Number of policies become claims during the year . . . . . . . . . . . . . . . . 5
Amount of said claims. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$. 14,28404
Claims for death losses unsettled but not resisted . . . . . . . . . . . . . . . . . . . . $10,789 \quad 40$
Number of policies in force in Canada at date . . . . . . . . . . . . . . . . . . 178

Wet amownt in force at 31st Decomber, 1897 . . . . . . . . . . . . . . . . . . . . . . $2 \mathbf{2 8 8 , 3 8 3 9 2}$

## Department of Finance-Insurance Branch.

## THE ROYAL INSURANCE COMPANY.

| Premium Income in Canada. |  |
| :---: | :---: |
| Cash received for premiums . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 16,654 31 |
| Payments for Claims in Canada. |  |
| Cash paid for death losses (of which \$32,254.01 accrued in 1896). . . . . \$ | 79,361 44 |
| Cash paid for matured endowments | 50000 |
| Total amount paid for death claims and matured endownents. . . . . . . \$ | 79,861 44 |
| Miscellaneous. |  |
| Number of new policies reported during the year as taken in Canada. <br> Number of policies become claims in Canada. . . . . . . . . . . . . . . . . . . . 17 |  |
|  |  |
| Amount of said claims (including \$13,197.42 bonus additions). . . . . . $\$$ | 53,436 43 |
| Amount of claims unadjusted but not resisted.. | 5,829 00 |
| Number of policies in force in Canada at date . . . . . . . . . . . . . . . . . 329 |  |
| Amount of said policies. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$701,121 31 |  |
| Bonus additions thereon............ ... ...... .... . .. .... ..... 139,005 20 |  |
| Total net amount in force at 31 st December, 1897................ . . 840,126 51 |  |

## THE ROYAL VICTORIA LIFE INSURANCE COMPANY.

Preliminary Statement for the Year ending 31st December, 1897.
Premium Income during the Year.

| Cash received for premiums. | \$ | 5,635 31 |
| :---: | :---: | :---: |
| Cash received for annuities. |  | 2,436 00 |
| Total premium income. | \$ | 8,071 31 |

Miscellaneous.


# THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY. <br> Preliminary Statement for the Year ending 31st December, 1897. <br> Premium Income in Canala. 

| Cash received for premiums . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 5,160 35 |
| :---: | :---: |
| Payments for Claime in Canada. |  |
| Cash paid for death losses. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 7,244 48 |
| Cash paid for matured endowments. | 1,946 67 |
| Total amount paid for death claims and matured endowments....... \$ | 9,191 15 |
| Miscellaneous. |  |
| Number of policies become claims during the year. |  |
| Amount of said claims (including bonus additions \$43.80). . . . . . . . . \$ \$ | 15,130 47 |
| Amount of claims for death losses due and unpaid, | 5,939 32 |
| Number of policies in force in Canada at date. . . . . . . . . . . . . . 103 |  |
|  |  |
| Net amount in force at 31st December, 1897. | 263,001 00 |

## THE SCOTTISH PROVIDENT INSTITUTION.

Preliminary Statement for the Year ending 31st December, 1897.
Premium Income in Canada.
Cash received for premiums........................... .............. \$ $\$$ 1,765 44
Payments for Claims in Canada.


## Misellaneous.

Number of policies become claims in Canada. . . . . . . . . . . . . . . . . . . 1
Amount of said claims (including $\$ 971.87$ bonus additions).......... \$ 2,918 54
Claims for death losses unsettled. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . None.
Number of policies in force in Canada at date. . . . . . . . . . . . . . . . . 55
Amount of said policies . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 110,12293
Bonus additions thereon 45,822 10

Net amount in force at 31st December, 1897

## Department of Finance-Insurance Branch.



## THE STAR LIFE ASSURANCE SOCIETY.

## Preliminary Statement for the Year ending 31st Decembre, 1897.

Premium Income in Canada.
Cash received for premiums. ..... 18,341 68
Premium paid by"dividends (bonus reductions). ..... 21002
Total premium income ..... 18,55170

# STAR LIFE.-Concluded. <br> Payments for Claims in Canada. 

| Cash paid for death losses (\$973.33 of which accrued in 1898) . . . . . ........... 1,75220 Bonus additions ( $\$ 332.08$ of which accrued in 1896) |  |
| :---: | :---: |
| Total cash paid for death losses.. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . ${ }_{\text {¢ }}$ | 2,371 77 |
| Cash paid for endowment claims (including \$225.08 bonus additions) .. | 2,171 75 |
| Total amount paid for death claims and matured $\operatorname{\epsilon ndowments.~.~.~.~.~} \$$ | 4,543 52 |
| Miscellaneous. |  |
| Number of new policies reported during the year as taken in Canada. 32 |  |
| Amount of said policies. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 56,750 00 |
| New bonus additions | 12,164 96 |
| Number of policies become claims in Canada. . . . . . . . . . . . . . . . . . 2 |  |
| Amount of said claims (including \$512.94 bonus additions) | 3,238 27 |
| Amount of claims unsettled. | None. |
| Number of policies in force in Canada. . . . . . . . . . . . . . . . . . . . . 266 |  |
|  |  |
| Net amount in force at 31st December, 1897. | 588,101 19 |

## SUN LIFE ASSURANCE COMPANY OF CANADA.

Preliminary Statement for the Year ending 31st December, 1897.
Premium Income during the Year.
Cash received for premiums (including those paid by policy loans).... $1,586,03367$
Premium obligations taken in part payment of premiums ............ 3350
Premiums paid by dividends . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 161,612 79
Cash received for annuities. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 62.015 . 58
Premium income Thrift Department. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 42, 42, 38
Total. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$ 1,852,240 92
Deduct premiums paid to other companies for reinsurance. . . . . . . . . . $\quad 1,083 \quad 12$
Total premium income. . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ $1,851,15780$
Payments for Claines..

Total paid for death claims and matured endowments. . \$ 463,674 37
"Inclodims bonus additions of $\$ 7,942,19$ and guaranteed addition of $\$ 543.06$.

## Department of Finance-Insurance Branch.


SUN LIFE—Concluded.
Miscellaneous_Concluded.

## THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.

| Premium Income during the Year. |  |  |
| :---: | :---: | :---: |
| Cash received for premiums | . $\$$ | 171,945 |
| Premiums paid by dividends |  | 1,898 |
| Cash received for annuities. |  | 2,436 |
| Total . | . ${ }^{\text {d }}$ | 176,279 |
| Deduct premiums paid to other companies for reinsurance |  | 1,401 |
| Total premium income. | . ${ }^{\text {d }}$ | 174,878 |

Payments for Claims.


## Miscellaneous.

| Number of new policies reported during the year as taken ...... .1,605 |  |  |
| :---: | :---: | :---: |
| Amount of said policies. |  | 1,790,650 00 |
| Number of policies become claims. |  |  |
| Amount of said claims. |  | 48,143 00 |
| Claims for death losses unadjusted but not resisted |  | 3,000 00 |
| Number of policies in force at date | 6,314 |  |
| Amount of said policies. <br> Amount of said policies reinsured in other licensed companies in Canada | $\begin{aligned} \$ 7,260,786 \\ 74,500 \\ 00 \end{aligned}$ |  |
| Net amount in force at 31st December, 18 |  | 7,186,286 00 |

## Department of Finance-Insurance Branch.

## THE TRAVELERS INSURANCE COMPANY OF HARTFORD, CONN.

Preliminary Statement for the Year ending 31st December, 1897.
Premium Income in Canada.

| Cash received for premiums |  | 137,579 23 |
| :---: | :---: | :---: |
| Deduct premiums paid to other companies for reinsurance |  | 1,728 03 |
| Total premium income. | \$ | 135,851 20 |

Payments for Claims in Canada.
Cash paid for death losses ( $\$ 8,244$ of which accrued in 1896)....... . $\$$ 40,918 98
Cash paid for matured endowments................................... . 29,75000
Total amount paid for death claims and matured endowments . . . $\$$

Miscellaneous.

Amount of said policies . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 8
562,92500
Number of policies become claims in Canada. . . . . . . . . . . . . . . . . . . . 55
Amount of said claims. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 71,24900
Claims for death losses due and unpaid. . . . . . . . . . . . . . . . . . . . . : . . . $\quad 2,75000$
Claims for matured endowments due and unpaid . . . . . . . . . . . . . . . . . . . . 1,000 00
Number of policies in force in Canada at date 2,733
Net amount in force at 31st December, 1897
5,213,994 00

## THE UNION MUTUAL LIFE INSURANCE COMPANY.

Preliminary Statement for the Year ending 31st December, 1897.
Premium Income in Canada.

| Cas |  | 114,024 83 |
| :---: | :---: | :---: |
| Premium obligations taken in part payment of premiums. |  | 10700 |
| Loans on policies taken in part payment of premiums. |  | 10,101 97 |
| Premiums paid by dividends. |  | 5,214 33 |
| Total | \$ | 129,448 13 |
| Deduct premiums paid to other companies for reinsurance |  | 23399 |
| Total premium income | \$ | 129,214 14 |



## THE UNITED STATES LIFE INSURANCE COMPANY.

 Preliminary Statement for the Year ending 31st December, 1897.
## Premium Income in Canada.

## Payments for Claims in Canada.

$\begin{array}{ll}\text { Cash paid for death losses . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . } \$ \text {. } \\ \text { Cash paid for matured endowments . . . . . . . . . . . . . . . . . . . } & 26,00000 \\ 2,500 & 00\end{array}$
Total amount paid for death claims and matured endowments. . $\$ \quad 28,50000$

## Miscellaneous.

## Department of Finance-Insurance Branch.

## PRELIMINARY STATEMENTS

OF

## INSURANCE COMPANIES

## WHICH DO LIFE INSURANCE BUSINESS IN CANADA UPON THE ASSESSMENT PLAN.

List oi companies by which the business of Life Insurance on the Assessment plan was transacted in the Dominion during the year ended 31st December, 1897.

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 Canadian Order of the Woodmen of the World.
The Covenant Mutual Benefit Association of Illinois.
The Mutual Reserve Fund Life Association.
The ${ }^{\text {S }}$ Supreme Court of the Independent Order of Foresters.

## Department of Finance-Insurance Branch.



[^80]
# CATHOLIC MUTUAL-Concluded. 

Payments for Claims.
Cash paid for death losses ( $\$ 37,000$ of which accrued in 1896) . . . . . . $\$ 189,00000$

## Miscellaneous.


Amount of said policies . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$
Number of policies become claims . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 117
Amount of said claims.
195,500 00

Total claims for death losses . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 44,00000
Number of policies in force at date. . . . . . . . . . . . . . . . . . . . . . . . . . 11, 848
Net amount in force at 31st December, 1897............................. 17,899,500 00

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Preliminary Statement for the Year ending 31st December, 1897.
Income from Members.


## Department of Finance-Insurance Branch.

## THE HOME LIFE ASSOCIATION OF CANADA.

Preliminary Statement for the Year ending 31st December, 1897.
Premium Income during the Year.
Cash received for assessments ..... 23,103 39
Deduct amount paid to other companies for reinsurance ..... 90033
Total amount paid by members ..... 22,203 06
Payments for Claims.
Cash paid for death losses .....  1,96622
Miscellaneous.
Number of new policies reported during the year as taken in Canada . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 524
Amount of said policies $\$ 615,00000$
Number of policies become claims ..... 5
Amount of said claims ..... 7,000 00
Claims for death losses unadjusted but not resisted ..... 1,000 00
Claims for death losses resisted-in suit ..... 2,000 00
Claims for death losses resisted-not in suit ..... 2,000 00
Number of policies in force at date ..... 1,165
Amount of said policies $\$ 1,397,25000$
Amount of said policies reinsured in other licensed companies in Canada ..... 47,000 00
Net amount in force at 31st December, 1897 ..... $1,350,25000$
THE CANADIAN ORDER OF THE WOODMEN OF THE WORLD.
Preliminary Statement for the Year ending 3lst Decmmber, 1897.
Premium Income during the Year.
Cash received for membership fees ..... \$ 1,01100
do annual dues ..... 5,722 77
do medical examiners' fees ..... 1,011 00
do assessments ..... 35,310 40
Total received from members ..... \$ 43,055 17
Payments for Claims.
Cash paid for death losses ..... 35,914 00

## CANADIAN ORDER OF THE WOODMEN-Concluded.

## Miscellaneous.



THE COVENANT MUTUAL LIFE ASSOCIATION OF ILLINOIS.

Preliminary Statement for the Year ending 31st December, 1897.
Premium Income in Canada.
Cash received for membership fees and dues. . . . . . . . . . . . . . . . . . . . $\quad$ None.
Cash received for assessments. . . . . . . . . . . . . . . . . . . . . . . . . .
Total received from members. . . . . . . . . . . . . . . . . . . . . . \$ $\$ 2,48762$

Payments for Claims-in Canada.
Cash paid for death losses . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $8 \quad 57,62500$

## Miscellaneous.

Number of new policies reported during the year as taken in

Canada ................................................... . . . . . . . 128

Amount of said policies. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$. $\$ 157,50000$
Number of policies become claims in Canada. . . . . . . . . . . . . . . . . . . . 28
Amount of said claims . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 62, . $\mathbf{6 2 5 0} 00$
Claims for death losses unadjusted but not resisted................... . . . 12,75000
Claim for death losses resisted-in suit. . . . . . . . . . . . . . . . . . . . . . . . . . . $2,000 \quad 00$
Number of policies in force in Canada at date. . . . . . . . . . . . . . . . . 1,904
Net amount in force at 31st December, 1897
$3,424,75000$

## Department of Finance-Insurance Branch.

## THE MASSACHUSETTS BENEFIT LIFE ASSOCIATION.

Preliminary Statement for the Period ending 19th August, 1897.
Premium Income in Canada.


## THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

Prhliminary Statement for the Year ending 31st December, 1897.

## Premium Income in Canada.

| Cash received for membership fee | \$ | 2,832 00 |
| :---: | :---: | :---: |
| do annual dues and expenses |  | 202,277 75 |
| do medical examiners' fees. . |  | 1,310 00 |
| do assessments. |  | 311,208 34 |
| Cash and securities from P.P.I. (nominal value). |  | 89,868 58 |
| Total paid by members. |  | 607,496 67 |

Payments for Claims in Canada.
Cash paid for death losses
$\$ \quad 280,23939$

## THE MUTUAL RESERVE FUND LIFE ASSOCIATION-Concluded.

## Miscellaneous.



## SUPREME COURT, INDEPENDENT ORDER OF FORESTERS.

Preliminary Statement for the Year knding 31st Decrmber, 1897.

Life and Endowment Department.-Busingss done in all Countries.

> Premium Income in all Countries.


## Payments for Claims in all Countries.



## Statement of Claims unpaid.

Claims for death losses due and unpaid. . . . . . . . . . . . . . . . . . . . . . . .\$ 30,242 94
do disability benefits due and unpaid............................. 50000
Claims for matured endowment resisted, in suit. . . . . . . . . . . . . . . . . . . . 1,50000
Present value of unpaid instalments of old age annuities. . . . . . . . . . . . 12,13788
Total unpaid claims.: : . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ 44,380 82

## Department of Finance-Insurance Branch.

## INDEPENDENT ORDER OF FORESTERS-Continued.

## Miscellaneous.

| Number of new policies reported during the year as taken . . . 30,137 |  |
| :---: | :---: |
| Amount of said policies. | \$ 35,224,500 00 |
| Number of policies become claims | 632 |
| Amount of said claims | 808,000 00 |
| Number of total and permanent disability claims | 70 |
| Amount of said claims | 43,500 00 |
| Claim for old age annuities | 2,000 00 |
| Number of policies in force at date. | 124,685 |
| Amount of said policies. | 154,510,000 00 |

## Sickness Branch.-Business done in all Countries.

Premium Income in all Countries.

Total paid by members (sickness branch) . . . . . . . . . . . . \$ . 166,275 06

Payments for Claims in all Countries.

| Cash paid for death or funeral claims. do sick benefit claims . .... | \$ | $\begin{array}{r} 7,22755 \\ 121,85010 \end{array}$ |
| :---: | :---: | :---: |
| Net amount paid for funeral and sick benefits. | \$ | 129,077 65 |

Statement of Claims unpaid.
Claims for sick benefits due and unpaid . . . . . . . . . . . . . . . . . . . . . . . . \$ $\$ 1,90999$
do funeral benefits due and unpaid............................... . . 20900
Total claims for funeral and sick benefits . . . . . . . . . . . . \$ 2,11899

Miscellaneous.
Number of new policies reported during the year as taken. .... 5,647
Number of policies in furce at 31st December, $1897 \ldots . . . . . . .26,819$

Sickness Branch. -Business done outside of Canada.
Premium Income outside of Canada.
Cash received for enrolment fees and registrations. . . . . . . . . . . . . . . . $\$$ 4,428 00
do assessments. ........................................... . . 40,10244
Total paid by members (sickness branch).............. \$ $\$ 44,53044$

# INDEPENDENT ORDER OF FORESTERS-Continuea. 

Payments for Claims outside of Canada.

| Cash paid for death or funeral claims do sick benefit claims.... |  | $\begin{array}{r} 1,74296 \\ 29,10707 \end{array}$ |
| :---: | :---: | :---: |
| Total paid for funeral and sick benefits. | \$ | 30,85003 |

Statement of Claims unpaid.
Claims for sick benefits due and unpaid . . . . . . . . . . . . . . . . . . . . . . . \$ 8.

Miscellaneous.
Number of new policies reported during the year as taken outside of
Canada. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 2,214
Number of policies in force at 31st December, 1897.............6,674

Life and Endowment Departmemt.-Business done outside of Canada.
Premium Income outside of Canada.

| Cash received for membership fees . | \$ | 24,287 00 |
| :---: | :---: | :---: |
| do capitation tax |  | 16,941 16 |
| do organizing account |  | 7,128 84 |
| do change of beneficiary |  | 1,294 11 |
| do assessments (mortuary) |  | 794,884 05 |
| Total paid by members outside of Canada | $. \$$ | 844,535 16 |

Payments for Claims outside of Canada.
Cash paid for death losses . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ 389,229 64
do disability benefits. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 23,00000
do old age annuities......................................... . . . . 10000
Total amount paid for claims . . . . . . . . . . . . . . . . . . . . . \$ 412,329 64

## Statement of Claims unpaid.

| Claims for death losses due and unpaid..... do disability benefits due and unpaid |  | $\begin{array}{r} 8,65961 \\ 50000 \end{array}$ |  |
| :---: | :---: | :---: | :---: |
| Claims for matured endowment resisted and in suit. |  | 1,500 |  |
| Present value of unpaid instalments of old age annuities |  |  |  |
| Total unpaid claims outside of Canada. | \$ | 11.339 | 11 |

## Department of Finance-Insurance Branch.

## INDEPENDENT ORDER UF FORESTERS-Concluded.

Miscellaneous.

| Number of new policies reported during the year as taken outside of Canada. |  |
| :---: | :---: |
| Amount of said policies | 24,287,000 00 |
| Number of policies become claims |  |
| Amount of said claims | 380,756 31 |
| Number of total and permanent disability claims |  |
| Amount of said claims. | 23,000 00 |
| Claims for old age annuities | 10000 |
| Number of policies in force at date |  |
| Net amount in force at 31st December, 1897 | 85,760,000 00 |

ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1897.

|  | $\begin{gathered} \text { Premiums } \\ \text { for } \\ \text { Year. } \end{gathered}$ | Number <br> of <br> oficies <br> New <br> and <br> Taken <br> up. <br> up. | Amount of Policies and Taken up. |  | $\begin{aligned} & \text { Net } \\ & \text { Amount in } \\ & \text { Force. } \end{aligned}$ |  |  | $\begin{array}{\|l\|} \hline \begin{array}{c} \text { Claims } \\ \text { Paid } \\ \text { (including } \end{array} \\ \hline \text { Matured } \\ \text { Endow- } \\ \text { ments). } \end{array}$ | Unsettle | $\xrightarrow[\text { Resisted }]{ }$ | Date of Return. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \% |  | \$ |  | \$ |  | \% | \$ | \$ | \$ |  |
| Canada Life (Canadian business).. | 1,876,103 | 1,818 | 3,627,733 | 31,206 | 66,131,637 | 404 | 915,886 | 880,695 | 130,965 | 1,026 | 31st Dec., 1897. |
| Confederation (Canadian business). | 920,432 | 1,984 | 3,040, 672 | 18,725 | 27,939,010 | 199 |  |  | 16,557 | None. |  |
| Doninion Life | 70,863 | 467 1 1355 | 593,700 719,048 | $\underset{2}{2,121}$ | ${ }_{\mathbf{2 , 6 6 4 , 1 2 1}}^{\mathbf{2 , 6 1 4 , 8 7 3}}$ | 8 | 11,060 10,040 | 11,060 11,062 |  |  |  |
| Excelsior | $\begin{array}{r}70,447 \\ \hline 49,589\end{array}$ | 1,505 | $\begin{array}{r}\text { 719,048 } \\ \mathbf{2} \mathbf{0} \mathbf{8}, 850 \\ \hline\end{array}$ | $\underset{6,462}{2,91}$ | 10,483, ${ }^{2,88}$ | 51 | 101,826 | 114,126 | 8,500 | None. | do |
| Great West | 202,482 | 1,588 | 2,219,300 | 4,534 | 7,064,534 | 28 | 40,050 | 40,050 | None. | None. | do |
| Imperial Life | 32,060 | 370 | 1,185,725 | 370 | 908,725 | None. | None. | None. | None. | None. | do |
| London Life $\left\{\begin{array}{l}\text { Gen } \\ \text { Ind }\end{array}\right.$ | 52,828 | $\begin{array}{r}\text { re, } \\ 101 \\ \hline 152\end{array}$ | 495,250 | 30,671 | ${ }_{2}^{1,915,664}$ | 25 389 | 19,830 31,012 | 20,163 30910 | 2,285 | None. | do |
| Mantur (Industrial. ......... | ${ }_{354}^{132,711}$ | 10,352 | ${ }^{1}, 01168688$ | ${ }^{30,615}$ | - $2,816,826$ | 49 | -31,012 | ${ }^{135,996}$ | None. | N,0000. | do |
| $\infty^{\text {North American (Canadian lusiness). }}$ | 574,217 | 2,529 | 3,426,524 | 13,016 | 18,494,963 | 111 | 171830 | 163,585 | 32,000 | None. | do |
| Northern Life | 4,612 | 287 | 360,500 | 284 | 346,000 | None. | None. | None. | None. | None. | do |
| Ontario Mutual | 644,107 | 1,943 | 3,031,900 | 15,701 | 21,426,878 | 131 | 184,013 | 175,511 | $\stackrel{21,758}{ }$ | None. | do |
| Royal Victoria. . . . . . . . ${ }^{\text {a }}$ | 8, 8,071 | 143 | 442,500 | ${ }^{143}$ | ${ }^{2} 242,500$ | None. | None. |  |  |  |  |
| Sui Life (Canadian business). | $1,129,744$ 174,878 | 8,554 1,605 | $4,317,292$ 1,700650 | 6,3677 | $\begin{array}{r} 28,069,239 \\ 7,186,286 \end{array}$ | 279 35 | $\begin{array}{r} \mathbf{3 4 0}, 290 \\ \mathbf{4 8}, 143 \end{array}$ | $\begin{array}{r} 295,849 \\ 44,677 \end{array}$ | $\begin{array}{r} 65,120 \\ 3,000 \end{array}$ | +1,500 | do |
| Totals for 1897 Totals for 1896 | $\begin{aligned} & 6,598,039 \\ & 6,075,454 \end{aligned}$ | $\begin{aligned} & 36,463 \\ & 28,744 \end{aligned}$ | $\begin{aligned} & 30,388,694 \\ & 26,171,830 \end{aligned}$ | $\begin{aligned} & 168,492 \\ & 150,063 \end{aligned}$ | $\begin{aligned} & 208,927,011 \\ & 195,303,042 \end{aligned}$ | $\begin{aligned} & 1,716 \\ & 1,528 \end{aligned}$ | $\begin{aligned} & 2,338,886 \\ & 2,186,863 \end{aligned}$ | $\begin{aligned} & 2,255,676 \\ & 2,128,561 \end{aligned}$ | $\begin{aligned} & 287,240 \\ & 28,767 \end{aligned}$ | $\begin{aligned} & 4,526 \\ & 6,526 \end{aligned}$ |  |
| Increase, $i$; decrease, $d$. | $i 522,585$ | i7,719 | $i$ 4,186,864 | i18,429 | i 13,623,969 | $i 188$ | i152,023 | i 127,015 | i68,473 | d2,000 |  |
| British Companies. |  |  |  |  |  |  |  |  |  |  |  |
| British Empire | 219,742 | 95 | 304,150 | 2,745 | 5,850,655 | 46 | 115,069 | 112,738 | 5,533 | None. | 31st Dec., 1897. |
| Commercial Union | 16,018 |  | 4,000 | 263 | 584,810 | 5 | 23,428 | 22,107 | 1,502 | None. | do |
| *Life Association of Scotla | 64,814 | None. | None. | 865 | 1,466,487 | 28 | 62,405 | 72,961 | 23,372. | None. | 5th April, 189 |
| Liverpool and London and Globe | 6,579 | None. | None. | 130 | ,222,092 | 4 | 7,736 | 7,736 | None. | None. | 31st Dec., 1897. |
| ${ }_{*}^{\text {London and Lanneitbire }}$ | 239,989 |  | 829,000 | 4,533 | 7,392,156 | ${ }^{76}$ | 90,481 | 81,965 | 10,516 | None. | do |
| *London As8uram | 1,108 | None. | ${ }_{\substack{\text { None, } \\ 3,695}}$ | 481 |  |  | - | None. | ${ }_{\text {None. }}^{1,631}$ |  | do |
| *Reliance | 6,313 | None. | None. | 178 | 223,324 | 5 | 14,284 | 3,495 | 10,789 | None. | do |
| Royal.............................. | 16,654 | None. | None. | 329 | 840,126 | 17 | 53,436 | 79,861 | 5,829 | None. | do |

## Department of Finance-Insurance Branch.



[^81]Abstract of Life Insurance done by Canadian Companies which do business outside of the Dominion.


Department of Finance-Insurance Branch.
ASSESSMENT SYSTEM.
Abstract of Life Insurance in Canada (Assessment Plan) for tl Year 1897.

ASSESSMENT SYSTEM.
SUPREME COURT-INDEPENDENT ORDER OF FORESTERS, 1897.
Life and Endowment Department.

|  | Total Amount Paid by Members. | Number of Certificates reported as Taken. | Amount of Certificates New and Taken up. | Number of Certifi- cates in Force at Date. | Net Amount in Furce. | Number of Certificates become Claims. | $\xrightarrow[\text { Net }]{\text { Nount }}$ become Claims. | $\begin{aligned} & \text { Claims } \\ & \text { Paid. } \end{aligned}$ | Unsettled <br> Not Resisted | Resisted | Date of Return. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ |  | 8 |  | \$ |  | \$ | \$ | \$ | 8 |  |
| In Canada ...... | 697,022 844,535 | 10,107 20,030 | $10,937,500$ $24,287,000$ | $\begin{aligned} & 57,680 \\ & 67,005 \end{aligned}$ | $\begin{aligned} & 68,750,000 \\ & 85,760,000 \end{aligned}$ | $\begin{aligned} & 333 \\ & 299 \end{aligned}$ | $\begin{aligned} & 447,644 \\ & 403,856 \end{aligned}$ | $\begin{aligned} & 450,818 \\ & 412,330 \end{aligned}$ | $\begin{array}{r} 34,302 \\ 9,839 \end{array}$ | None. $1,500$ | 31st Dec., 1897. |
| Total | 1,541,557 | 30,137 | 35,224,500 | 124,685 | 154,510,000 | 632 | 851,500 | 863,148 | 42,881 | 1,500 |  |
| Sickness Department. |  |  |  |  |  |  |  |  |  |  |  |
| In Canada....... | $\begin{array}{r} 121,745 \\ 44,530 \end{array}$ | $\begin{aligned} & \mathbf{3 , 4 3 3} \\ & 2,214 \end{aligned}$ |  | $\begin{array}{r} 20,145 \\ 6,674 \end{array}$ |  |  | $\begin{aligned} & 98,228 \\ & 30,850 \end{aligned}$ | $\begin{gathered} 98,2288 \\ 30,850 \end{gathered}$ | $\begin{array}{r} 1,722 \\ 397 \end{array}$ | None. None. | $\begin{aligned} & \text { 31st Dec., } 1897 . \\ & \text { do } \end{aligned}$ |
| Total | 166,275 | 5,647 |  | 26,819 |  |  | 129,078 | 129,078 | 2,119 | None. |  |

61 Victoria. Sessional Papers (No. 4B.) ..... A. 1898
ABSTRACT OF STATEMENTS
of
INSURANCE COMPANIES IN CANADA
FOR

## YEAR ENDED 31st DECEMBER

$$
1897
$$

## (SUBJECT TO CORRECTION)

PRINTED BY ORDER OF PARLIAMmíT

OTTAWA
PRINTED BY S. E. DAWSON, PRINTER TO THE QUEEN'S MOST EXCELLENT MAJESTY
1898
[No. 4b-1898.]

## Department of Finance-Insurance Branch.

## Office of the Superintendent of Insurance,

 Ottawa, 10th March, 1898.SIR,-I have the honour to inclose herewith an Abstract of the business of Insurance in Canada for the year 1897.

This Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honour to report to you at a subsequent date these statements in full, after making the usual inspection at the head offices.

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

W. FITZGERALD,<br>Superintendent of Insurance.

Hon. W. S. Fielding, 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 1897, IN ACCORDANCE WJTH THE INSURANCE ACT.

## GENERAL TABLES.

assets of all companies, fire and marine.
LIABILITIES OF ALL COMPANIES FIRE AND MARINE. INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE. PERCENTAGE OF LOSSES TO PREMIUMS, \&c., \&c.
ABSTRACT FOR THE YEAR 1897.
Fire Insurancti in Canada-Canadian Companies.

|  |  | Reinsur- |  | Gross | Net | Net Amount of | Net | Unsettle | Claims. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | renewed. | at Date. | $\begin{aligned} & \text { during the } \\ & \text { Year. } \end{aligned}$ | . | Not resisted. | Resisted. |
|  | \$ | 8 | \$ | \$ | \$ | \$ | $\$$ | \$ | \$ |
| British America. | 296,273 | 96,537 | 392,810 | 31,300,848 | 31,218,130 | 173,745 | 176,736 | 13,083 | 5,200 |
| Canadian Fire London Mutual. | 42,371 | 11,825 | 54,196 | $\begin{aligned} & 1,344,039 \\ & 2,0,40,10 \end{aligned}$ | 2,359,583 | 13,665 | 13,665 | None. | None. |
| London Mutual. | 183,394 | 3,022 | 186,416 | 18,491,287 | 51,205,183 | 127,925 | 131,415 | 11,859 | 5,850 |
| Mercantile. | 69,671 86 | 11,874 | 81,545 | 6,815,270 | 11,677,844 | 43,432 | 44,214 | 2,117 | None. |
| Quebec | 86,359 $+104,368$ | 46,192 83,213 | 132,551 487,581 | $\begin{aligned} & 10,183,391 \\ & 31,533,423 \end{aligned}$ | $10,052,552$ $42,793,987$ | $\mathbf{9 8 , 2 6 9}$ $\mathbf{2 1 6 , 9 3 9}$ | 101,507 220,070 | 1,000 13,382 | 2,500 $\mathbf{2 , 1 0 0}$ |
| Totals for 1897. | 1,082,436 | 252,663 | 1,335,099 | 100,668,258 | 149,307,279 | 673,075 | 687,607 | 41,441 | 15,650 |
| Totals for 1896. | 1,061,855 | 400,430 | 1,462,285 | 114,379,430 | 141,251,862 | 737,977 | 713,566 | 66,412 | 13,265 |

BRITISH COMPANIES.








 が


Department of Finance-Insurance Branch.

|  | 600,107 169,962 181,170 271,727 | 76,651 57,245 25,115 29,250 | $\begin{aligned} & 676,758 \\ & 227,207 \\ & 206,285 \\ & 300,977 \end{aligned}$ | 55,011,223 $17,769,225$ $14,795,600$ $19,881,347$ | $\begin{aligned} & \mathbf{8 3 , 1 9 6 , 1 6 4} \\ & 1,1,336,201 \\ & 17,324,294 \\ & 22,646,715 \end{aligned}$ | 380,534 77,689 150,079 124,294 | $\begin{array}{r} 377,278 \\ 7,179 \\ 150,728 \\ 118,861 \end{array}$ | $\begin{array}{r} 13,861 \\ 8607 \\ 10,375 \\ 13,554 \end{array}$ | $\begin{aligned} & 2,490 \\ & 7,975 \end{aligned}$ <br> None. <br> None. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Totals for 1897 | 5,160,933 | 735,493 | 5,896,426 | 470,466,620 | 611,840,429 | 3,242,717 | 3,334,667 | 146,372 | 76,535 |
| Totals for 1896. | 5,006,047 | 675,019 | 5,681,066 | - 459,959,398 | 591,656,008 | 2,978,417 | 2,845,994 | 213,012 | 83,238 |
| AMERICAN COMPANIES. |  |  |  |  |  |  |  |  |  |
| Atna Fire | 163,847 | 12,164 | 176,011 | 14,444,773 | 18,315,956 | 101,470 | 110,165 | 1,755 | 1,200 |
| Agricultural, of Watertown | 4,058 | 987 | 5,045 | 554,900 | None. | 1,720 | 2,104 | 606 | None. |
| Connecticut Fire. | 44,657 | 5,409 | 50,066 | 4,189,605 | 4,649,791 | 34,633 | 33,503 | 1,448 | None. |
| Hartford...... | 162,970 | 16,297 | 179,267 | 13,684,903 | 15,536,009 | 96,301 | 99,292 | 1,316 | None. |
| Insurance Company of North America. | 103,108 | 19,677 | 122,785 | 10,204,870 | 10,580,901 | 89,187 | 86,638 | 4,541 | 5,750 |
| Phenix, of Brooklyn. ..... | 59,922 | 20,119 | 80,041 | 6,664,330 | 8,052,389 | 36,135 | 35,176 | 1,650 | None. |
| Phoenix, of Hartfurd | 149,928 | 20,403 | 170,331 | 12,208,376 | 15,438,369 | 109,456 | 120,858 | 2,791 | 700 |
| Queen, of America. | 282,753 | 30,291 | 313,044 | 24,011,673 | 29,876,476 | 157,199 | 160,539 | 1,953 | 3,500 |
| Totals for 1897 | 971,243 | 125,347 | 1,096,590 | 85,963,430 | 102,449,891 | 626,101 | 648,275 | 16,060 | 11,150 |
| Totals for 1896 | 1,007,948 | 173,784 | 1,181,732 | 94,949,822 | 112,666,482 | 622,112 | 613,941 | 37,308 | 15,255 |
| RECAPITULATION. |  |  |  |  |  |  |  |  |  |
| Canadian Companies | 1,082,436 | 252,663 | 1,335,099 | 100,668,258 | 149,307,279 | 673,075 | 687,607 | 41,441 | 15,650 |
| British Companies.. | 5,160,933 | 735,493 | 5,896,426 | 470,466,620 | 611,840,429 | 3,242,717 | 3,334,667 | 146,372 | 76,535 |
| American Companies | 971,243 | 125,347 | 1,096,590 | 85,963,430 | 102,449,891 | 626,101 | 648,275 | 16,060 | 11,150 |
| Totals for 1897 | 7,214,612 | 1,113,503 | 8,328,115 | 657,098,308 | 863,597,599 | 4,541,893 | 4,670,549 | 203,873 | 103,335 |
| Totals for 1896 | 7,075,850 | 1,249,233 | 8,325,083 | 669,288,650 | 845,574,352 | 4,338,506 | 4,173,501 | 316,732 | 111,758 |

ii

Summary of Premiums received for Fire Insurance in Canada by all Companies, for the years 1869 to 1897, inclusive.

|  | $\begin{gathered} \text { Totals } \\ \text { for } 1869 \text { to } \\ 1891 . \end{gathered}$ | Premiums received, 1892. | $\begin{gathered} \text { Premiums } \\ \text { received, } \\ 1893 . \end{gathered}$ | Premiums received, 1894. | $\begin{aligned} & \text { Premiums } \\ & \text { received, } \\ & 1895 . \end{aligned}$ | Preniums received, 1896. | Premiums received, 1897. | $\begin{aligned} & \text { Totals } \\ & \text { for } 1869 \text { to } \\ & 1897 . \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies | \$ | \% | \$ | \$ | \$ | \$ | \$ | \$ |
| British America. | 3,924,105 | 172,414 | 202,076 | 220,398 | 276,294 | 288,119 | 296,273 | 5,379,679 |
| Canada Agricultural | 454,896 881,333 |  |  |  |  |  |  | - 881,333 |
| Canada Fire... | 881,333 |  |  |  |  |  | 42,371 | 42,371 |
| Citizens'.. | 2,834,626 | 22,335 |  |  |  |  |  | 2,856,961 |
| Dominion | 190,242 |  |  |  |  |  |  | 190,242 |
| Fastern | ${ }^{247,079}$ | 190,663 | ${ }^{264,511}$ | 164,115 | 27,826 |  |  | 894,194 |
| *London Mutual Fire. | 2,277.728 | ${ }_{98,585}^{128,513}$ | 122,772 <br> 129 | 155,762 161,649 | 184,519 153,365 | 171,331 107,568 | 183,394 69,671 | $3,224,019$ 720217 |
| Mercantile... | 284,026 | 98,585 | 129,379 | 161,649 | 153,365 | 107,568 | 69,671 | 720,217 284,026 |
| Otta wa ^gricultural | 194,861 |  |  |  |  |  |  | 194,861 |
| Provincial.. .. ..... | 1,434,350 |  |  |  |  |  |  | 1,434,350 |
| $\nabla_{\text {Royal Canadia }}$ | ${ }_{\text {1,775,528 }}$ | 111,578 4,613 | 90,631 | 86,522 | 90,259 | 98,792 | 86,359 | 2,339,669 $3,588,023$ 1 |
| ORoyal Canad | 1,055,404 |  |  |  |  |  |  | 1,055,404 |
| Stadacona | + 490,488 |  |  |  |  |  |  | - 490,488 |
| Western | 6,510,540 | 323,340 | 328,428 | 319,848 | 418,863 | 396,045 | 404,368 | 8,60,432 |
|  | 26,088,616 | 1,052,041 | 1,137,797 | 1,108,294 | 1,151,126 | 1,061,855 | 1,082,436 | 32,682,165 |
| §Albion Fire Insurance Association. | 1,243,401 | 105,216 | 119,693 |  |  |  |  | 1,468,310 |
| Alliance... |  | 172,368 | 203,641 | 175,016 | 169,589 | 155,115 | 181,141 | 1,056,870 |
| Atlas | 256,672 | 92,899 | 100,301 | 115,078 | 128,282 | ${ }_{15,701}^{131}$ | 139,859 | , 964,783 |
| Caledonian | 867,761 | 112,084 | 133,021 | 147,031 | 157,169 | 158,810 | 161,718 | 1,737,591 |
| City of London | ${ }_{4}^{1,531,4,30}$ | 56,824 |  | 385,647 | 373,555 | 362,375 | 352,964 | 1,588,254 |
| Employers' Liability | ${ }_{278}$ | ${ }_{7}{ }_{76,958}$ | 9,128 | 38,64 | 37, |  |  | 7,364,689 |
| $\ddagger$ Glasgow and London | 1,619,733 |  |  |  |  |  |  | 1,619,733 |
| Guardian | 2,071,205 | 236,617 | 294,310 | 287,175 | 290,007 | 322,355 | 313,722 | 3,815,391 |
| Imperial. | 3,636,871 | 201,177 | 189,962 | 186,055 | 186,812 | ${ }_{27,}^{200,828}$ | ${ }_{2}^{214,030}$ | 4,815,735 |
| Lancashire | 3,466,890 |  |  | - 2630,854 | - 2788,705 | -375,541 | ${ }_{352,228}^{287,045}$ | 5,14,204 |
| Liverpool and London and Globe | 4,868,807 | 312,472 1908 | 323,872 1943 | 170,472 | - 181,436 | 195,260 | ${ }_{214,128}$ | - ${ }_{2,381,764}$ |
| London and Lancashire | 1,510,394 | 104,206 | 107,918 | 118,754 | 121,333 | 134,996 | 128,400 | 2,226,001 |
| Manchester. | 149,376 | 121,229 | 118,940 | 1150,006 | 171,291 | 186,969 | ${ }_{1}^{195,416}$ | 1,133,227 |
| National, of Irelan | 6,377,004 | 90,476 380393 | 1083,663 | 115,078 | ${ }_{392,021}$ | ${ }_{462,92}$ | ${ }_{431,093}$ | 1,283,268 |

## Department of Finance-Insurance Branch.


*Formerly the Agricultural Mutual. †Fornerly the Isolated Risk. $\ddagger$ Not including $\$ 124,272$ for reinsurance of risks of the Sovereign Fire Insurance Company Formerly the Fire Insurance Association.
Summary of Losses paid for Fire Insurance in Canada by all companies for the years 1869 to 1897, inclusive.

|  | $\begin{aligned} & \text { Totals } \\ & \text { for } 1869 \text { to } \\ & 1891 . \end{aligned}$ | Losses paid, 1892. | Losses paid, 1893. | Losses paid, 1894. | $\begin{gathered} \text { Losses paid, } \\ 1895 . \end{gathered}$ | Losses paid, 1896. | Losses paid, 1897. | $\begin{aligned} & \text { Totals } \\ & \text { for } 1869 \text { to } \\ & 1897 . \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ | \$ | \$ | \$ | \$ | $\$$ | \$ | \$ |
| British America. | 2,408,145 | 148,511 | 144,298 | 148,829 | 172,857 | 165,721 | 176,736 | $3,365,097$ $\mathbf{2 9 0 , 1 0 1}$ |
| Canada Agricultural | 290,101 698,133 |  |  |  |  |  |  | 698,133 |
| Canada Fire. ${ }_{\text {Canadian }}$ |  |  |  |  |  |  | 13,665 | 13,665 |
| Citizens'... | 2,258,637 | 28,521 | 712 |  |  |  |  | 2,287,870 |
| Dominion. | 148,255 |  |  |  |  |  |  | 148,205 |
| Eastern. | 108,659 $1,660,24$ | 119,835 | 188,314 | 151,672 | 117940 |  | 131,415 | 2,357,159 |
| *London Mutual Fire. | 1,660,284 | 96,262 | 99,088 | 126,532 99890 | 125,110 | 127,692 | 14,214 | 2,560,962 |
| Mercantile |  | 82,370 | 81,686 |  |  |  |  | 287,732 |
| National Fire. ... | 108,164 |  |  |  |  |  |  | 108,164 |
| Ottawa Agricultural. Provincial . . . . | 1057,146 |  |  |  |  |  |  | 957,146 |
| SQuebec.. | 1,531,137 | 81,974 | 71,592 | 63,311 | 53,727 | 66,734 | 101,507 | 1,972,140 |
| Royal Canadian | 2,980,644 | 8,306 |  |  |  |  |  | 2,986,792 |
| $\dagger$ Sovereign. | 736,216 773,695 |  |  |  |  |  |  | 773.695 |
| Stadacona | 3,742,657 | 226,440 | 211,459 | 211,637 | 272,888 | 227,781 | 220,070 | 6,112,932 |
|  | 18,689,605 | 792,219 | 797,149 | 801,871 | 307,003 | 713,566 | 687,607 | 23,289,020 |
| $\ddagger$ Albion Fire Insurance Association | 843,615 | 90,724 | 82,427 |  |  |  |  | 1,016,766 |
| + Alliance.............. . . . . . . . . |  | 115,399 | 177,903 | 162,232 | 124,330 | 106,319 7705 | 94,831 85,491 | 781,014 |
| Atlas. | 166,134 | 53,611 | 76,220 | 65,669 102,019 | 93,696 | 99,723 | 101,706 | 1,132,784 |
| Caledonian. | 578,162 | 59,888 | 97,590 |  |  |  |  | 1,977,455 |
| City of London...... | 934,518 $.3,404,249$ | 289,795 | 253,659 | 241,680 | 298,272 | 224,423 | 255,943 | 4,968,021 |
| 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 | 188,995 | 240,995 | 2,958,671 |
| Imperial. | 2,538,997 | $\begin{array}{r}\text { 93,039 } \\ \hline 173592\end{array}$ | 161,072 | 106,669 | 109,880 | 104,225 | 121,872 | 3,235,754 |
| Lancashire. | 2,453,651 | 173,592 | 196,318 | 157,654 | 223,166 | 165,504 | ${ }_{259} \mathbf{2 0 5}, 372$ | 3,675,207 |
| Liverpool and London and Globe | 3,647,633 | 202,829 | 281,337 | 215,783 108758 | 249,608 162,376 | 204,133 89,008 | 105,652 | 1,273,677 |
| London and Lancashire.. ....... | 606,200 | 106,277 | 95,406 | 108,758 | 109,385 | 65,386 | 100,147 | 1,381,871 |
| London Assurance | 911,475 | 47,823 79,519 | 75,476 109,692 | 148,745 | 155,536 | 107,167 | 149,540 | 804,424 |
| Manchester. ....... | $\begin{array}{r} 54,225 \\ 391.228 \end{array}$ | 79,519 <br> 61,713 | 109,692 77,817 | 146,741 65,741 | 71,814 | 17,705 | 85,491 | 831,509 |
| National, of Ireland North British | 4,695,555 | -240,402 | 336,358 | 225,264 | 240,028 | 209,793 | 332,504 | 6,240,904 |

## Department of Finance-Insurance Branch.


*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 1897, inclusive.

| Year. | Net Cash Premiums Received. | Amount of Policies Taken during each Year. | Amount at Risk at Date of Statement. | Losses Paid. |
| :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ | \$ | \$ | $\$$ |
| 1869. | 501,362 | 41,090,604 | 59,340,916 | 276,116 |
| 1870. | 536,600 | 54,637,315 | 59,523,641* | 453,414 |
| 1871. | 707,418 | 68,921,494 | 68,465,914* | 414,339 |
| 1872. | 796,847 | 76,499,542 | 72,203,784** | 510,469 |
| 1873. | 842,896 | 71,-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 | 140,284,543 | 1,082,206 |
| 1876. | 1,881,641 | 198,509,113 | 231,r34,162 | 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. | 1,140,488 | 118,747,547 | 147,968,945 | 762,737 |
| 1885. | 1,107,879 | 111,162,914 | 143,759,390 | 597,189 |
| 1886. | 1,107,710 | 114,543,806 | 142,685,145 | 739,364 |
| 1887. | 1,121,435 | 109,206,925 | 154,165,902 | 764,321 |
| 1888. | 1,131,991 | 120,158,592 | 159,070,684 | 750,448 |
| 1889. | 1,173,948 | 122,965,987 | 158,883,612 | 678,752 |
| 1890. | 1,249,884 | 135,145,294 | 178,691,762 | 736,095 |
| 1891. | 1,278,736 | 135,943,674 | 177,785,359 | 940,734 |
| 1892. | 1,052,641 | 112,566,165 | 148,557,131 | 792,219 |
| 1893. | 1,137,797 | 123,785,683 | 154,614,280 | 797,149 |
| 1894. | 1,108,294 | 121,562,165 | 150,241,967 | 801,871 |
| 1895. | 1,151,126 | 130,567,693 | 143,697,862 | 807,003 |
| 1896. | 1,061,855 | 114,379, +30 | 141,251,862 | 713,566 |
| 1897. | 1,082,436 | 100,668,258 | 149,307,279 | (:87,607 |
| Totals | 32,682,165 | 3,417,036,961 | . ... .. | 23,289,020 |
| 1869. | 1,119,011 | 120,747,515 | 115,222,003 | 579,416 |
| 1870. | 1,185,398 | 131,570,928 | 120,903,017 | 1,024,362 |
| 1871. | 1,299,846 | 148,147,966 | 132,731,241 | -922,400 |
| 1872. | 1,499,620 | 174,361,395 | 145,700,486 | 1,136,167 |
| 1873. | 1,773,265 | 172,531,126 | 147,602,019 | ,967,316 |
| 1874. | 1,809,473 | 177,346,240 | 155,088,455 | 1,120,106 |
| 1875. | 1,683,715 | 166,953,268 | 154,835,931 | 1,299,612 |
| 1876. | 1,597,410 | 178,725,453 | 153,885,268 | 1,168,858 |
| 1877. | 1,927,220 | 206,713,932 | 184,304,318 | 5,718,305 |
| 1878. | 1,994,940 | 213,127,414 | 202,702,743 | 880,571 |
| 1879. | 1,899,154 | 213,131,295 | 208,265,359 | 1,275,540 |
| 1880. | 2,048,408 | 227,037,306 | 229,745,985 | 855,423 |
| 1881. | 2,353,258 | 27i,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 | 337,216,8:8 | 421,205,014 | 1,895,175 |
| 1886. | 3,429,012 | 349,109,117 | 393,166,340 | 2,338,164 |
| 1887. | 3,693,992 | 377,690,654 | 424,314,264 | 2,335,034 |
| 1888. | 3,859,282 | 376,540,072 | 434,941,955 | 2,094,465 |
| 1889. | 3,950,632 | 403,297,656 | 468,379,580 | 1,968,537 |
| 1890. | 4,072,133 | 427,981,692 | 474,884, 119 | 2,229,556 |
| 1891. | 4,189,171 | 411,748,053 | 497,550,395 | 2,553,162 |
| 1893. | 4,455,474 $4,623,196$ | 466,900,791 | 549,223,123 | 2,879,149 |
| 1894. | 4,602,747 | $408,294,364$ $445,237,770$ | 563,044,318 | 3,496,112 |
| 1895. | 4,750,290 | 436,765,579 | 575,683,150 | 3,402,337 |
| 1896. | 5,006,047 | 459,959,398 | 591,656,008 | 2,845,994 |
| 1897. | 5,160,933 | 470,466,620 | 611,840,429 | 3,334,667 |
| Totals | 86,939,455 | 8,839,975,028 | ......... | 59,135,397 |

## Department of Finance-Insurance Branch.

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

| Year. | Net Cash Premiums Reccived. | Amount of Policies Taken during each Year. |  | 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 |
| 1887. | 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 | ¢2,454,518 | 34,772,345 | 162,699 |
| 1883. | 354,090 367,581 | 40,284,814 | 41,720,296 | 167,127 |
| 1885. | 367,581 368,180 | 40,777,215 | 44,097,646 | 191,998 |
| 1886. | 395,613 | 42,099,984 | 50,921,537 | 1823,860 |
| 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 |
| 1896. | 1,007,948 | 94,949,822 | 112,666,482 | 613,941 |
| 1897. | 971,243 | 85,963,430 | 102,449,891 | 648,275 |
| Totals . . . | 13,636,302 | 1,343,789,857 |  | 9,215,822 |

TOTALS FOR ALL THE YEARS FROM 1869 TO 1897, INCLUSIVE.


[^82]Abstract of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of
Fire and Inland Marine business done by Companies combining these branches for 1897.
british america assurance company, toronto.

| Nature of Insurance. | Net Cash received for Premiums. | Gross <br> Amount of <br> Jolicies, New and Renewed. | NetAmount at <br> Risk <br> at Date. | Net Anount of Losses Paid. | Unsettled Claims. |  | Net <br> Amount of Losses incurred during the year. | Remarks. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | Not Resisted. | Resisted. |  |  |
| Fire Insurance. <br> Inland Marine. <br> Ucean Marine. | \$ | \$ | \$ | \$ | \$ | \$ | \$ |  |
|  | 1,201,100 | 126,400,992 | 125,561,275 | 663,640 | 92,605 | 14,039 | 678,189 |  |
|  | $\begin{aligned} & 116,723 \\ & 104,226 \end{aligned}$ | $26,807,942$ $27,599,804$ | $1,809,048$ 867,040 | $\begin{array}{r} 85,336 \\ 103,504 \end{array}$ | 30,653 3,599 | 125 2,191 | $\begin{array}{r} 95,438 \\ 109,294 \end{array}$ | $\}$ December, 1897. |
|  | 1,422,049 | 180,808,738 | 128,237,863 | 852,480 | 126,857 | 16,355 | 882,921 |  |
| WESTERN ASSURANCE COMPANY. |  |  |  |  |  |  |  |  |
| Fire Insurance <br> Inland Marine. <br> Ocean Marine. | 1,782,668 | 174,183,639 | 177,603,337 | 985,628 | 148,538 |  |  |  |
|  | 222,397 148,623 | $42,062,858$ 36,017 | 4,204,480 | 181,036 | 37,404 | None. | 191,696 | In all countries, 31st December, 1897. |
|  | 2,153,688 | 252,263,735 | 183,462,899 | 1,353,757 | 191,790 | 18,162 | 1,387,257 |  |

ÆTNA INSURANCE COMPANY.

| Fire Insurance Inland Marine. | $\begin{array}{r} 163,847 \\ 2,039 \end{array}$ | $\begin{array}{r} 14,444,773 \\ 1,579,992 \end{array}$ | $\begin{aligned} & 18,315,956 \\ & \text { None. } \end{aligned}$ | $110,165$ <br> None. | $\begin{aligned} & 1,755 \\ & \text { None. } \end{aligned}$ | $\begin{aligned} & 1,200 \\ & \text { None. } \end{aligned}$ | $\begin{aligned} & \text { 101,470 } \\ & \text { None. } \end{aligned}$ | In Canada, 31st Decem- |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 165,886 | 16,024,765 | 18,315,956 | 110,165 | 1,755 | 1,200 | 101,470 |  |


Inland Marine Insurance Business in Canada, 1897.

| - |  | $\left\lvert\, \begin{array}{c\|} \text { Net } \\ \text { Cash Received } \\ \text { for } \\ \text { Premiums. } \end{array}\right.$ | Gross Amount of | $\xrightarrow{\text { Net }}$ | Net Amount | Unsettle | Claims. | Net <br> Amount of Losses incurred during the Year. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Renewed. |  |  | Not Resisted. | Resisted. |  |
| Canadian Compantes. |  |  | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| British America Western. |  | $\begin{array}{r} 7,052 \\ 82,301 \end{array}$ | $\begin{aligned} & 6,569,092 \\ & 7,807,258 \end{aligned}$ | None. <br> None. | $\begin{array}{r} 907 \\ 14,181 \end{array}$ | $\begin{gathered} \mathbf{3 , 6 1 4} \\ 5,518 \end{gathered}$ | None. <br> None. | 4,521 19,699 |
| Totals |  | 89,353 | 14,376,350 | None. | 15,088 | 9,132 | None. | 24,220 |
| British and Foreign Marine <br> London Assurance <br> Reliance Marine. |  | 2,906 | 3,232,400 |  |  |  | None. |  |
|  |  | 1,022 $5,8+7$ | $\begin{array}{r} 403217 \\ 1,387,855 \end{array}$ | None. <br> None. | $\begin{aligned} & 34,99 \\ & \hline 95: \end{aligned}$ | None. <br> None. | None. | $\begin{array}{r} 99 \\ 1,789 \end{array}$ |
| $\pm$ Totals.................. |  | 9,775 | 5,023,472 | None. | 34,156 | None. | None. | 1,888 |
|  | Etna | 2,039 | 1,579,992 | None. | None. | None. | None. | None. |
|  | RECAPITULATION. |  |  |  |  |  |  |  |
| Canadian Companies <br> British Companies. <br> American Companies |  | 89,353 | 14,376,350 | None. | 15,088 | 9,132 | None. | 24,220 |
|  |  | 9,775 2,139 | 5,023,472 $1,579,99$ ? | None. <br> None. | 34,156 None. | None. | None. <br> None. | 1,888 |
| Totals for 1897. <br> Totals for 1896 |  | 101,167 | 20,979,814 | None. | 49,244 | 9,132 | None. | 26,108 |
|  |  | 47,681 | 20,805,309 | :0,000 | 82,270 | 23,241 | None. | 56,842 |

## Cepartment of Finance-Insurance Branch.

Fire Insurance done in Canada in 1897.

|  | Gross Amount of Risks taken during the Year. | Premiums charged thereon. |  |  | Net Cash paid during the Year for Losses. | Net Cash received dur ing the Year for Premiums. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ | \$ cts. |  |  | \$ cts. | \$ cts. |  |  |
| British America | 31,300,848 | 393,396 54 | $1 \cdot 26$ | 124 | 176,735 89 | 296,272 95 | 59.65 | $57 \cdot 52$ |
| Canadian Fire | 2,344,039 | 57,256 87 | 2.44 |  | 13,665 14 | 42,371 12 | $32 \cdot 25$ |  |
| London Mutual | 18,491,287 | 250,932 44 | $1 \cdot 36$ | 1.26 | 131,414 90 | 183,393 82 | 71.66 | $73 \cdot 33$ |
| Mercantile. | 6,815,270 | 81,911 54 | $1 \cdot 20$ | $1 \cdot 35$ | 44,214 28 | 69,670 54 | 63.46 | 118.71 |
| Quebec. | 10,183,391 | 137,01123 | 135 | $1 \cdot 32$ | 101,506 54 | 86,359 211 | 117.54 | $67 \cdot 55$ |
| Western | 31,533,423 | 495,513 68 | 1.57 | $1 \cdot 37$ | 220,069 77 | 404,368 24 | 54.42 | $57 \cdot 51$ |
| Total. | 100,668,258 | 1,416,022 30 | 1.41 | $1 \cdot 31$ | 687,606 52 | 1,082,435 88 | 63.52 | $67 \cdot 20$ |
| British Companies. |  |  |  |  |  |  |  |  |
| Alliance | 23,629,856 | 224,890 <br> 156 | 069 | 1.36 | 94,831 <br> 854 <br> 84 | 181,140 95 | $53 \cdot 52$ | 68.54 |
| Atlas | 12,280,983 | 157,620 67 | 1.28 | $1 \cdot 31$ | 85,491 33 | 139,859 05 | $61 \cdot 13$ | 59.00 |
| Caledonian | 16,200,310 | 182,02791 | 1.12 | $1 \cdot 11$ | 101,706 49 | 161,718 03 | 62.89 | 62.79 |
| Commercial Union | 32,261,561 | 413,469 <br> 352,842 <br> 15 | ${ }_{1}^{1.28}$ | 1.31 | 255,94259 <br> 240,99457 | 352,96382 313,72198 | 72.51 76.82 | 61.93 58.63 |
| Guardian | 28,679,539 |  | 1.25 | 1.23 | 121,871 96 | 314,03033 | 76.94 |  |
| Imperial. <br> Lanceshire | $19,614,121$ $25,486,721$ | 245,255 <br> 329 <br> 175 | 1.25 1.29 | 1.23 1.25 | 121,871 205,371 85 | 214,03033 287,044 | 76.94 | $51 \cdot 90$ $60 \cdot 13$ |
| Liverpool and London and Globe | 32,114,346 | 384,471 82 | 1.20 | 1.18 | 259,825 85 | 352,22798 | $73 \cdot 77$ | 67.74 |
| London and Lancashire. . | 19,131,654 | 238,646 91 | $1 \cdot 25$ | $1 \cdot 24$ | 105,651 91 | 214,128 37 | $49 \cdot 34$ | $45 \cdot 58$ |
| London Assu | 15,137,881 | 156,823 63 | 1.04 | 1.03 | 100,146 86 | 128,400 05 | 78.00 | $46 \cdot 21$ |
| Manchester | 16,771,830 | 218,705 00 | $1 \cdot 30$ | $1 \cdot 27$ | 149,539 67 | 195,416 14 | $76 \cdot 52$ | 57.32 |
| National, of Irela | 12,280,983 | 157,620 67 | ${ }^{1} \cdot 28$ | $1 \cdot 31$ | 85,491 33 | 139,859 05 | $61 \cdot 13$ | 59.00 |
| North British. | 41,472,368 | 475,392 16 | $1 \cdot 15$ | $1 \cdot 14$ | 332,50437 | 431,092 96 | $77 \cdot 13$ | $45 \cdot 32$ |
| Northern | 17,504,224 | 215,748 64 | 1.23 | $1 \cdot 22$ | 110,388 65 | 197,622 36 | $55 \cdot 86$ | $69 \cdot 16$ |
| Norwich Union | 22,100,235 | 305,921 78 | 1.38 | $1 \cdot 29$ | 172,31021 | 266,315 22 | $64 \cdot 70$ | $45 \cdot 74$ |
| Phoenix, of London | 28,342,613 | 385,836 75 | 1.36 | 1.37 | 193,552 06 | 362,426 54 | 53.40 | $43 \cdot 32$ |
| Royal ${ }^{\text {a }}$ - ... | 55,011,223 | 656,089 46 | $1 \cdot 19$ | $1 \cdot 17$ | 377,2i7 81 | 600,106 86 | 62.87 | $63 \cdot 29$ |
| Scottish Union and National | 17,769,225 | 227,207 00 | $1 \cdot 28$ | 1.24 | 72,178 89 | 169,961 84 | $42 \cdot 47$ | $55 \cdot 61$ |
|  | 14,795,600 | 202,191 50 | $1 \cdot 37$ | 1.38 | 150,727 82 | 181,171 07 | $83 \cdot 20$ | $59 \cdot 87$ |
| Union Assurance | 19,881,347 | 269,668 73 | $1 \cdot 36$ | 1.50 | 118,861 39 | 271,727 23 | $43 \cdot 74$ | $58 \cdot 52$ |
| Total. | 470,466,620 | 5,800,145 41 | $1 \cdot 21$ | $1 \cdot 24$ | 3,334,666 65 | 5,160,934 69 | 64.65 | 56.85 |
| American Companies. |  |  |  |  |  |  |  |  |
| Etna, Fi | 14,444,773 | 176,010 98 | $1 \cdot 22$ | $1 \cdot 21$ | 110,164 56 | 163,846 54 | $67 \cdot 24$ | $47 \cdot 62$ |
| Agricultural, of Wate town. | 554,900 | 5,034 00 | 0.91 | 0.91 1.23 | 2,104 00 | 4,057 55 | 51.85 | $110 \cdot 42$ |
| Connecticut Fire | 4,189,605 | 50,06628 | 1.20 | 1.23 | 33,502 96 | 44,656 97 | 75.02 | $52 \cdot 10$ |
| Hartford. . | 13,684,903 | 179, 26745 | 1.31 | 1.20 1.24 | 99,29236 86637 | 162,970 46 | 60.93 | 50.83 |
| Insurance Co. of N.A | 10,204,870 | 122,78535 | 1.20 | 1.24 <br> 1 | 86,637 356 | 103,108 40 | 84.03 | 67.63 |
| Phenix, of Brooklyn. | 6,664,330 | 80,04142 16240844 | 1-20 | ${ }_{1} 1.31$ | $\begin{array}{r}36,176 \\ 120 \\ 12888 \\ \hline 09\end{array}$ | 59,922 19 1928 | 58.70 80 | $61 \cdot 87$ 72.89 |
| Phœenix, of Hartford. | $12,208,376$ $24,011,673$ | 162,40844 <br> 312,445 <br> 1 | $4 \begin{aligned} & 1.33 \\ & 1.30\end{aligned}$ | 1.36 1.29 | 120,868 <br> 160,538 <br> 62 | 119,92828 282,75257 | 80.61 56.78 | $72 \cdot 89$ $59 \cdot 3!$ |
|  | 85,963,430 | 1,088,059 13 | 13.27 | $1 \cdot 24$ | 648,274 53 | 971,242 78 | 66.75 | $60 \cdot 01$ |
| Gr | 666,098,308 | 8,304,226 84 | 1.25 | $1 \cdot 25$ | 4,670,547 70 | 7,214,613 35 | $64 \cdot 74$ | 58.98 |

Table I -Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.
CANADIAN COMPANIES-ASSETS-1897.

| Companies. | Real Estate. | $\left\|\begin{array}{c} \text { Loans } \\ \text { Real } \\ \text { onstate. } \end{array}\right\|$ | Stocks, Bonds and Debentures. | Loans terals. | Agents' Balances and Bills Receivable. | Cash on hand and in Banks. | $\begin{gathered} \text { Interest Due } \\ \text { and } \\ \text { Accrued. } \end{gathered}$ | Other Assets | Total Assets. | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| British America. <br> Canadian Fire <br> London Mutual Fire OMercantile <br> Quebec. <br> Western. $\qquad$ $\qquad$ $\qquad$ $\qquad$ | $\begin{gathered} \$ \text { cts. } \\ 150,46892 \\ \text { None. } \\ 14,11081 \\ \text { None. } \\ 32,00000 \\ 65,00000 \end{gathered}$ |  | $\left.\begin{array}{r} 8 \\ 8 \text { cts. } \\ 1,075,989 \\ 528 \\ 52,760 \\ 58,652 \\ 50 \\ 120,170 \\ 183,855 \\ 1,396 \end{array} \right\rvert\,$ | \$ cts. <br> None. <br> None. <br> None. <br> None. <br> None. <br> None. | $\$$ cts. <br> 182,802 <br> 34 <br> $3,06 i$$\|$ | \$ cts. 54,969 57 51,887 14 <br> 29746 32,061 41 33,554 42 287,963 05 | $\begin{gathered} \$ \text { cts. } \\ 15,66092 \\ \text { None. } \\ 40267 \\ 1,51282 \\ 2,407 \\ 9,165 \\ \hline, 10 \end{gathered}$ | \$ cts. <br> 35,473 57 <br> None. <br> 1,989 41 <br> None. $\begin{array}{r} 7,69910 \\ 104,9205( \end{array}$ | $\begin{array}{r} \$ \text { cts. } \\ 1,515,66500 \\ 107,707 \\ 31 \\ 389,92649 \\ 156,25247 \\ 280,216 \\ 46 \\ 2,420,178 \end{array}$ | Fire, Inland and Ocean. <br> Fire. <br> do <br> do <br> do <br> Fire, Inland and Ocean. |
| Total | 261,579 73 | 64,226 00 | 2,887,466 00 | None. | 1,016,709 52 | 460,733 05 | 29,149 31 | 150,082 58 | 4,869,946 19 |  |

[^83]Department of Finance-Insurance Branch.
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
BRITISH COMPANIES

| Companies. | Commenced Business in Canada. | Real Estate. | $\begin{gathered} \text { Loans } \\ \text { on } \\ \text { Real Estate. } \end{gathered}$ | Stocks, Bonds and Debentures. |
| :---: | :---: | :---: | :---: | :---: |
|  |  | - cts. | \$ cts. | \$ cts. |
| Alliance | 1st March, 1892..... | None. | None. | 311,142 00 |
| Atlas ............. | 7th do 1887..... | None. | None. | 116,118 66 |
| British and Foreign Marine. | 16th May, 1888... | None. | None. | 112,000 00 |
| Caledonian | September, 1883. | None. | None. | 151,279 80 |
| Commercial Union. | 11th September, 1863. | None. | None. | 364,036 42 |
| Guardian | 1st May, 1869. | 100,000 00 | None. | 361,694 64 |
| Imperial | 1864........... | 377,178 17 | None. | 197,440 67 |
| Lancashire | July, 1864. | None. | None. | 226,741 53 |
| Liverpool and London and Globe. | 4th June, 1851 | 88,000 00 | 997,650 00 | 908,465 77 |
| London and Lancashire. | 1st April, 1880. | None. | None. | 186,266 67 |
| London Assurance. | 1st March, 1862. | None. | None. | 170,340 00 |
| Manchester | 20th May, 1890 | None. | 59515 | 216,832 00 |
| National, of Treland | 2nd A pril, 1883.. | None. | None. | 108,173 88 |
| North British. | 1862. | 108,000 00 | 2,165,799 99 | 2,767,741 87 |
| Northern. | 1867. | None. | None. | 211,700 00 |
| Norwich Union | 1st April, 1880 | None. | None. | 157,333 33 |
| Phœnix, of London | 1804. | None. | None. | 259,420 93 |
| Reliance Marine | 1st ., ovember, 1894. | None. | None. | 110,980 00 |
| Royal. |  | 245,000 00 | None. | 700,245 34 |
| Scottish Union and National. | February, 1882 | None. | None. | 135,050 00 |
| Sun, Life... | 3rd June, 1892 | None. | None. | 332,584 67 |
| Union Assurance Society | November, 1890 | None. | None. | 265,354 50 |
| Totals |  | 918,178 17 | 3,164,045 14 | 8,370,942 68 |
| AMERICAN |  |  |  |  |
| 庣tna <br> Connecticut Fire. | 1821 | None. <br> None. | None. | 122,800 00 |
|  | 1886 |  | None. | 103,500 00 |
| Hartford $\qquad$ Insurance Co. of North America. | 1836 | None. <br> None. | None. <br> None. | $\begin{aligned} & 113,13300 \\ & 138,10000 \end{aligned}$ |
|  | 1st November, 1889. |  |  |  |
| Phenix, of Brooklyn. <br> Phœenix, of Hartford <br> Queen, of America <br> Totals | 1st May, 1874 20th May, 1890. 2nd November, 1891. | None. <br> None. <br> None. | None. <br> None. <br> None. | $\begin{aligned} & 113,00000 \\ & 241,09000 \\ & 301,98600 \end{aligned}$ |
|  |  |  |  |  |
|  |  |  |  |  |
|  | ...................... | None. | None. | 1,133,609 0¢ |

## Department of Finance-Insurance Branch.

panies doing business of Fire or Inland Marine Insurance in Canada.
ASSETS IN CANADA-1897.

| Loans <br> on Collaterals. | Agents' Balances and Bills Receivable. | Cash on hand and in Banks. | $\begin{gathered} \text { Interest } \\ \text { due } \\ \text { and accrued. } \end{gathered}$ | Other Assets | Total Assets in Canada. | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |  |
| None. | 11,602 55 | 7,100 91 | None. | None. | 399,845 46 | Fire. |
| None. | 18,021 80 | 13,86751 | None. | 3,50000 | 151,507 97 | do |
| None. |  | None. | None. | None. | 112,988 65 | Inland Marine. |
| None. | 11,534 82 | 8,655 23 | None. | 5,200 00 | 176,669 85 | Fire. |
| 2,000 00 | 35,153 80 | 8,815 72 | None. | 5,000 00 | 415,005 94 | do |
| None. | 25,788 81 | 2,962 36 | 1,227 39 | 2,014 80 | 493,688 00 | do |
| None. | 23,184 03 | 8,778 10 | None. | 9,440 35 | 616,021 32 | do |
| None. | 16,556 11 | 33112 | 1,389 42 | 5,000 00 | 250,018 18 | do |
| 4,623 20 | 26,282 91 | 107,242 38 | 16,719 33 | 2,500 00 | 2,151,483 59 | do and Life. |
| None. | 10,845 25 | 28,832 49 | None. | None. | 225,944 41 | do |
| None. | 10,031 62 | 5,633 49 | None. | None. | 186,005 11 | do and Life. |
| None. | 4,038 81 | 26,038 59 | None. | 3,500 00 | 251,004 55 | do |
| None. | 10,706 12 | 14,206 28 | None. | 3,500 00 | 136,586 28 | do |
| 146,000 00 | 36,497 32 | 89,083 42 | 58,455 53 | 2,500 00 | 5,374,078 13 | do and Life. |
| None. | 16,667 44 | 6,368 36 | None. | 5,000 00 | -239,735 80 | do |
| None. | 7,822 82 | 75,363 36 | None. | 3,500 00 | 244,019 51 | do |
| None. | 7,649 94 | None. | 1,543 95 | None. | 268,614 82 | do |
| None. | None. | None. | None. | None. | 116,980 00 | Inland Marine. |
| 31,977 11 | 42,846 05 | 16,736 16 | None. | 9,255 09 | 1,046,059 75 | Fire and Life. |
| None. | None. | 59,073 31 | None. | None. | 194,123 31 | do |
| None. | 24,32179 7,50257 | 10,407 44 | None. | 6,726 00 | 374,039 90 | do |
| None. | 7,502 57 | 54,923 98 | 84467 | 4,164 31 | 332,790 03 | do |
| 184,600 31 | 348,043 21 | ${ }^{5} 44,42021$ | 80,180 29 | 70,800 55 | 13,681,210 56 |  |

COMPANIES.

| None. None. | $\begin{aligned} & 8,31110 \\ & 4,73975 \end{aligned}$ | None. <br> None. | None. <br> None. | None. <br> None. | $\begin{aligned} & 131,111 \quad 10 \\ & 108,239 \end{aligned}$ | Fire and Inland Marine. do |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| None. | 18,148 50 | 6,381 20 | None. | None. | 137,662 70 | do |
| None. | None. | 22,040 33 | None. | None. | 160,140 33 | do |
| None. | 7,382 16 | None. | None. | None. | 120,382 16 | do |
| None. | 15,863 21 | 4,321 91 | 2,798 31 | 7,323 23 | 271,396 66 | do |
| None. | 14,573 02 | 10,701 72 | None. | 29169 | 327,552 41 | do |
| None. | 69,017 74 | 43,445 16 | 2,798 31 | 7,614 90 | 1,256,485 11 |  |

Tablr IV.-Showing the Liabilities in Canada of British and American Companies doing basiness of Fire or Inland Marine Insurance in Canada, for the Year 1897.
BRITISH COMPANIES-LIABILITIES IN CANADA.


Department of Finance-Insurance Branch.
Table IV.-Showing the Liabilities in Canada of British and American Compantes doing business of Fire or Inland Marine Insurance in Canada, for the year 1897--Concluded.

|  | $\begin{gathered} \text { Unsettled } \\ \text { Losses } \\ \text { (F., I. and O.) } \end{gathered}$ | Reserve of Unearned $\underset{\text { (F., I. and O.) }}{\text { Premiums }}$ | $\begin{gathered} \text { Liability } \\ \text { under } \\ \text { Life Branch. } \end{gathered}$ | Sundry. | $\begin{aligned} & \text { Total } \\ & \text { Liabilities in } \\ & \text { Canada. } \end{aligned}$ | Excess of Assets over Liabilities. dThe Reverse. | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \% cts. | 3 cts. | \$ cts. | \& cts. | \$ cts. | * cts. |  |
| ¢tna, Fire...... | 2,954 90 | 107,859 79 |  | None. | 110,814 69 | c 20,296 41 | Fire and Inland Marine. |
| Connecticut Fire. | 1,447 76 | 29,326 12 |  | None. | 30,773 88 | $e \quad 77,46587$ | Fire. |
| S0. Hartford | 1,316 06 | 102,258 42 |  | None. | 103,574 48 | c 34,088 22 | Fire. |
| Insurance Co. of North America. | 10,291 00 | 66,891 22 |  | None. | 77,182 22 | c 82,95811 | Fire. |
| Phenix, of Brooklyn. | 1,650 00 | 50,170 77 |  | None. | 51,820 77 | e 68,561 39 | Fire. |
| Phæenix, of Hartford | 3,491 19 | 103,715 82 |  | None. | 107,207 01 | e 164,189 65 | Fire. |
| Queen Insurance Co., of America | 5,453 33 | 192,505 45 |  | 1,264 63 | 199,273 41 | e 128,279 00 | Fire. |
| Total. | 26,604 24 | 652,777 59 |  | 1,264 63 | 680,646 46 | c 375,83868 |  |

## Table V.-Showing the Cash Income and Expenditure of Canadian Com-

 Expenditure in Canada of British and| INCOME (CASH). CANADIAN COMPANIES-INCOME |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Companies. | Net Cash for Premiums. | Interest and Dividends on Stocks, \&c. | Sundry. | Total Cash Income. | Received on Account of Capital Stock not included in Income. |
| British America................. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
|  | 1,422,048 96 | 36,547 11 | 4,265 92 | 1,462,861 99 | None. |
| Canadian Fire. | 42,371 12 | 2,148 45 | None. | 44,519 57 | 30,810 00 |
| London Mutual. | 183,393 82 | 3,073 05 | 71494 | 187,181 81 | None. |
| Mercantile. | 69,670 54 | 4,605 21 | 605 | 74,281 80 | None. |
| Quebec. | 141,549 05 | 10,764 05 | 1,400 00 | 153,713 10 | None. |
| Western | 2,153,688 80 | 71,247 69 | None. | 2,224,936 49 | None. |
| Total | 4,012,722 29 | 128,385 56 | 6,386 91 | 4,147,494 76 | 30,810 00 |
| BRITISH |  |  |  |  |  |
| Alliance. | 181,140 95 | 9,334 26 | None. | 190,475 21 |  |
| Atlas | 139,859 05 | 3,747 33 | None. | 143,606 38 |  |
| British and Foreign Marine | 2,906 46 | 4,48000 | None. | 7,386 46 |  |
| Caledonian. | 161,718 03 | 6,522 67 | None. | 168,240 70 |  |
| Commercial Union. | 352,963 82 | 12,25500 | None. | 365,218 82 |  |
| Guardian. | 313,721 98 | 13,927 32 | 3,075 40 | 330,724 70 |  |
| Imperial. | 214,030 33 | 7,060 90 | 6,016 61 | 227,107 84 |  |
| Lancashire. | 287,044 86 | 8,125 54 | None. | 295,170 40 |  |
| Liverpool and London and Globe. | 352,227 98 | 70,297 63 | 2,622 58 | 425,148 19 |  |
| London and Lancashire. | 214,128 37 | 6,873 92 | None. | 221,002 29 |  |
| London Assurance | 129,422 50 | 6,680 00 | None. | 136,102 50 |  |
| Manchester. | 195,416 14 | 7,795 10 | None. | 203,211 24 |  |
| National, of Ireland. | 139,859 05 | 4,006 44 | None. | 143,865 49 |  |
| North British. | 431,092 96 | 150,172 31 | 3,528 33 | 584,793 60 |  |
| Northern | 197,622 36 | 12,580 33 | None. | 210,202 69 |  |
| Norwich Union. | 266,315 22 | 7,52884 | None. | 273,844 06 | . ........ |
| Phoenix, of London. | 362,426 54 | 8.43882 | None. | 370,865 36 |  |
| Reliance Marine. | 5.84723 | None. | None. | 5,847 23 |  |
| Royal................. | 600,106 86 | 22,933 43 | 6,949 54 | 629,98983 |  |
| Scottish Union and National | 169,961 84 | 11,599 31 | None. | 181,561 15 |  |
| Sun Insurance Office Union Assurance. ... | 181,17107 271,727 | $\begin{array}{r}179 \\ 9,079 \\ \hline 19\end{array}$ | $10209$ | 181,452 21 |  |
| Total |  |  |  |  |  |
|  | 5,170,710 83 | 383,617 39 | 22,294 55 | 5,576,622 77 |  |
| AMERICAN |  |  |  |  |  |
| Atna, Fire.... ................. | 165,885 94 | 5,630 00 | None. | 171,515 94 | .......... .... |
| Agricultural, of Watertown... .. | $4,05755$ | 6,214 50 | None. | 10,272 05 |  |
| Connecticut Fire................... <br> Hartford Fire. | 44,656 97 | 4,000 00 | None. | 48,656 97 |  |
| Hartford Fire. | $16 ¢, 97046$ 103,10840 |  | None. | 171,030 40 |  |
| Phenix, of Brooklyn.............. | 103,922 01 | 4,000 00 | None. | 108,548 63,922 |  |
| Phœenix, of Hartford | 149,928 28 | 10,507 98 | None. | 160,436 26 |  |
| Queen Insurance Co. of America. | 282,752 57 | 11,798 10 | None. | 294,550 67 |  |
| Tota | 973,282 18 | 55,650 52 | None. | 1,028,932 70 |  |

## AMERICAN

Department of Finance-Insurance Branch.
panies doing Fire and Inland Marine Insurance, and the Cash Income and A merican Companies in those Branches.

AND EXPENDITURE, 1897.
EXPENDITURE (CASH).

| Paid or Losses. | General Expenses. | Dividends ur Bonus to Stockholders. | Total Cash Expenditure. | $e$ Excess of Premiums over Losses Paid. $d$ The Reverse. | e Excess of Income over Expenditure. $d$ The Reverse. | $\begin{gathered} \text { Nature } \\ \text { of } \\ \text { Business. } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% cts. | \$ cts. | \$ cts. | \$ ct | \$ cts. | \$ ets. |  |
| 852,480 19 | 510,988 12 | 52,328 50 | 1,415,796 81 | $e 569,56877$ | e 47,065 18 | Fire, Inland and |
| 13,665 14 | 14,244 36 | 2,415 38 | 3032488 | e 28,705 98 | e 14,194 69 | Fire. |
| 131,414 90 | 57,574 17 | None. | 188,989 07 | e 51,978 92 | d 1,807 26 | do |
| 44,214 28 | 21,067 16 | None. | 65,281 44 | e 25,456 26 | e 9,00036 | do |
| 139,51810 1,353 | 44,47372 75653 | 7,736 40 | 191,728 22 | e $\quad 2,03095$ | d 38,015 12 | do |
| 1,353,756 70 | 756,553 57 | 99,958 00 | 2,210,268 27 | e 799,932 10 | $e \quad 14,66822$ | Fire, Inland and |
| 2,535,049 31 | 1,404,901 10 | 162,438 28 | 4,102,388 69 | $e$ 1,47\% 678298 | e 45,106 07 |  |

OMPANIES.

| 94,831 04 | 50,33) 08 |  | 145,161 12 | $e \quad 86,30991$ | $e \quad 45,31409$ | Fire. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 85,491 33 | 42,275 89 |  | 127,767 22 | e 54,367 72 | $e \quad 15,83416$ | do |
| None. | 14532 |  | 14532 | $e \quad 2,90646$ | $e$ 7,251 14 | Inland Marine. |
| 101,706 49 | 49,408 38 |  | 151,114 87 | $e \quad 60,01154$ | e 17,125 83 | Fire. |
| 255,942 59 | 91,548 47 |  | 347,491 06 | $e$ 97,021 23 | 17,727 76 | do |
| 240,994 57 | 102,332 69 |  | 343,327 26 | e 72,727 41 | d 12,602 56 | do |
| 121,871 96 | 67,720 30 |  | 189,592 26 | $e \quad 92,15837$ | $e$ 37,515 58 | do |
| 205,371 85 | 82,869 83 |  | 288,241 68 | $e$ e 81,673 01 | $e \quad 6,92872$ | do |
| 259,825 85 | 98,616 64 |  | 358,442 49 | e 92,402 13 | $e$ 66,705 70 | do |
| 105,651 91 | 55,764 88 |  | 161,416 79 | $e$ e 108,476 46 | $e$ e 59,585 50 | do |
| 100,245 67 | 41,514 75 |  | 141,760 42 | $e \quad 29,17683$ | d 5,657 92 | do |
| 149,539 67 | 59,147 99 |  | -208,687 66 | $e \quad 45,87647$ | d 5,476 42 | do |
| 85,491 33 | 42,275 91 |  | 127,767 24 | $e \quad 54,36772$ | e 16,098 25 | do |
| 332,504 37 | 124,80717 |  | 457,311 54 | $e \quad 98,58859$ | $e$ 127,482 06 | do |
| 110,388 65 | 53,581 35 | - | 163,970 00 | e 87,23371 | $e$ - 46,232 69 | do |
| 172,310 21 | 80,325 28 | - | 252,635 49 | $e$ e 94,005 01 | $e{ }^{\text {e }}$ 21,208 57 | do |
| 193,552 06 | 108,800 39 |  | 302,352 45 | $e$ e 168,874 48 | $e{ }^{e} 6 \times, 51291$ | do |
| 34,057 16 | 2,531 04 |  | 36,588 20 | d 28,209 93 | $\begin{array}{ll}\text { d } & 30,740 \\ 97\end{array}$ | Inland Marine. |
| 377,277 81 | 155,134 37 |  | 532,412 18 | $e$ 222,829 05 | e 97,577 65 | Fire. |
| 72,178 89 | 43,706 73 |  | 115,885 62 | $e$ e 97,782 95 | $e$ e 65,675 53 | do |
| 150,727 82 | 55,27259 | ......... - | 205,950 41 | $e \quad 30,44325$ | d 24,49820 | do |
| 118,861 39 | 70,787 62 |  | 189,649 01 | e 152,865 84 | $e$ 91,157 41 | do |
| 3,368,822 62 | 1,478,847 67 | $\cdots$ | 4,847,670 29 | $e 1,801,88821$ | e 728,962 48 |  |

JOMPANIES.

Table VI.—Showing the Rate of Losses raid, General Expenses, and Stockholders' Dividenas, per cent of Premiums received by Canadian Companies doing Fire and Marine Insurance during 1897; also, the Rates of the Premiums Year, and the Rate of Total Cash Expenditure per cent of Tutal Cash Income.

| - | Nature of Business. |  |  |  |  | Amount of Risks taken duing the year. | Premiums charged thereon. |  | Net Amount of Insurance in force at Date. | Assets. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. |  |  |  |  |  | \$ | \$ cts. |  | \$ | \$ cts. |  |
| British America | Fire and Inland Marine. | 59.95 | $35 \cdot 93$ 33 | $8 \cdot 68$ | 96.78 | 180,808,738 | 1,865,275 62 | 1.03 | 128,237,863 | 1,515,665 00 | ${ }_{4}^{1} \cdot 18$ |
| Canadian Fire. |  | $32 \cdot 25$ | $33 \cdot 62$ | $5 \cdot 70$ | 68.12 | 2,344,039 | 57,256 87 | 2.44 | 2,359,583 | 107,707 51 | $4 \cdot 56$ |
| London Mutual Fire | do | 71.66 | 31.39 | None. | $100 \cdot 97$ | 18,491,287 | 250,932 44 | $1 \cdot 36$ | 51,205,183 | 389,926 49 | ${ }^{0} 76$ |
| m ${ }^{\circ}$ Mercantile |  | 63.46 | 30.24 | None. | 87.88 | 6,815,276 | 81,911 54 | $1 \cdot 20$ | 11,677,844 | 156.25247 | $1 \cdot 34$ |
| Quebec |  | 98.57 | 31.42 35.13 | $5 \cdot 47$ 4.64 | 124.73 99 | 13,932,068 | ${ }_{2}^{190.57317}$ | 1.37 | 14,036,859 | 280, 21646 | $2 \cdot 00$ |
| Western . . . . . . . . . | do and Inland Marine. . | 62.86 | $35 \cdot 13$ | 4.64 | 9934 | 202,263,735 | 2,931,792 08 |  | 183,462,899 | 2,420,178 26 | $1 \cdot 32$ |

## Department of Finance-Insurance Branch.

Table VII.-Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1897 ; 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 percent of Premiums received. | Amount of Risks taken during the Year. | Premiums charged thereon. | Rate of Premiums charged per cent of Risks taken. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Alliance.................... | Fire | $53 \cdot 52$ | $27 \cdot 79$ | $81 \cdot 31$ | $\stackrel{\text { 3 }}{32,629,856 ~}$ | $\begin{gathered} 8 \\ 224,890 \\ \text { cts. } \end{gathered}$ | 0.69 |
| Atlas. | do | $61 \cdot 13$ | 30.23 | $91 \cdot 36$ | 12,280,983 | 157,620 67 | $1 \cdot 28$ |
| British and Foreign Marine. | Inland Marine | $\cdot 00$ | $5 \cdot 00$ | $5 \cdot 00$ | 3,232,400 | 2,906 46 | $\cdot 09$ |
| Caledonian................. | Fire..... | 62.89 | 30.55 | 95.44 | 16,200,310 | 182,027 91 | $1 \cdot 12$ |
| Commercial Union | do | $72 \cdot 51$ | 25.94 | 98.45 | 32,261,561 | 413,469 04 | $1 \cdot 28$ |
| Guardian. | do | 76.82 | $32 \cdot 62$ | $109 \cdot 44$ | 28,679,539 | 352,842 75 | $1 \cdot 23$ |
| Imperial.. | do | $56 \cdot 94$ | 31.64 | 88.58 | 19,614,121 | 245,255 34 | $1 \cdot 25$ |
| Lancashire. | do | 71.55 | 2887 | $100 \cdot 42$ | 25,486,721 | 329,715 69 | 129 |
| Liverpool and London and Globe | do | 7377 | 28.00 | 10177 | 32,114,346 | 384,471 82 | $1 \cdot 20$ |
| London and Lancashire . . . . . . | do | $49 \cdot 34$ | 26.04 | $75 \cdot 38$ | 19,131,654 | 238,646 91 | $1 \cdot 25$ |
| London Assurance. | do and Inland Marine. | $77 \cdot 46$ | 32.08 | 109.54 | 15,541,098 | 157,845 48 | 1.02 |
| NManchester. | do | 76.52 | $30 \cdot 27$ | 10679 | 16,771,830 | 218,705 00 | $1 \cdot 30$ |
| © National, of Ireland | do | 61.13 | $30 \cdot 23$ | $91 \cdot 36$ | 12,280,983 | 157,620 67 | $1 \cdot 28$ |
| North British. | do | $77 \cdot 13$ | 28.95 | 106.08 | 41,472,368 | 475,392 16 | $1 \cdot 15$ |
| Northern. | do | 55.86 | $27 \cdot 11$ | $82 \cdot 97$ | -- 17,504,224 | 215,74864 | $1 \cdot 23$ |
| Norwich Union | do | $64 \cdot 70$ | $30 \cdot 16$ | $94 \cdot 86$ | 22,100,235 | 305,921 78 | $1 \cdot 38$ |
| Phuenix, of London. | do | 53.40 | $30 \cdot 02$ | $83 \cdot 42$ | 28,342,613 | 385,836 75 | 136 |
| Reliance Marine .. | Inland Marine | 582.45 | 43.29 | 625.74 | 1,387,855 | 5,847 23 | 0.42 |
| Royal | Fire | $62 \cdot 87$ | 25.85 | 88.72 | 55,011,223 | (656,089 46 | $1 \cdot 19$ |
| Scottish Union and National | do | $42 \cdot 47$ | 25.72 | 68.19 | 17,769,225 | 227,20700 | $1 \cdot 28$ |
| Sun Insurance Office | do | 83.20 | 30.48 | 113.68 | 14,795,600 | 202,191 50 | $1 \cdot 37$ |
| Union Assurance Society. | do | $43 \cdot 74$ | 26.05 | $69 \cdot 79$ | 19,881,347 | 269,668 73 | $1 \cdot 36$ |
| Totals |  | $65 \cdot 19$ | $28 \cdot 60$ | 93.79 | 484,490,092 | 5,809,921 55 | $1 \cdot 20$ |
| Atna, Fire <br> American Comprnies. | Fire and Inland Marine. | 66.41 | $23 \cdot 94$ | $90 \cdot 35$ | 16,024,765 | 178,050 38 | $1 \cdot 11$ |
| Agricultural, of Watertown. | do | 51.85 | 66.42 | $118 \cdot 27$ | 554,900 | 5,034 00 | ${ }^{0} \cdot 91$ |
| Connecticut Fire........ | do | 75.02 | $30 \cdot 61$ | $105 \cdot 63$ | 4,189,605 | 50,066 28 | $1 \cdot 20$ |
| Hartford Fire. | do | 60.93 | $26 \cdot 39$ | 87.32 | 13,684.903 | 179,267 45 | $1 \cdot 31$ |
| Insuranct, Co. of North America | do | 84.03 | 28.24 | $112 \cdot 27$ | 10,204,870 | 122,785 35 | $1 \cdot 20$ |
| Phenix, of Brooklyn... | do | 58.70 | 31.35 | 90.05 | 6,664,331 | 80,041 42 | $1 \cdot 20$ |
| Phoenix, of Hartford | do | 80.61 | 32.59 | 113.20 | 12,208,376 | 162,408 44 | 1.33 |
| Queen Insurance Co., of America. | da | $56 \cdot 78$ | $27 \cdot 13$ | $83 \cdot 91$ | 24,011,673 | 312,445 21 | $1 \cdot 30$ |
| Totals. |  | $66 \cdot 61$ | 28.00 | $94 \cdot 61$ | 87,543,423 | 1,090,098 53 | $1 \cdot 27$ |

## Department of Finance-Insurance Branch.

## ABSTRACT OF S'TATEMENTS

# LIFE, ACCIDENT, GUARANTEE, PLATE GLASS 

AND

# STEAM BOILER INSURANCE COMPANIES 

in

$$
\mathrm{CANADA}
$$

FOR THE YEAR 1897


Department of Finance-Insurance Branch.

|  | $\begin{array}{r} 5,160 \\ 1,765 \\ 568,122 \\ 18,552 \end{array}$ | None. None. 844 32 | None. <br> None. $\begin{array}{r} 1,568,750 \\ 68,915 \end{array}$ | $\begin{array}{r} 103 \\ 55 \\ 7,775 \\ 266 \end{array}$ | $\begin{array}{r} 263,001 \\ 155,945 \\ 16,209,036 \\ 588,101 \end{array}$ | 5 <br> 1 <br> 96 <br> 2 | $\begin{array}{r} 15,130 \\ 2,919 \\ 227,243 \\ 3,238 \end{array}$ | $\begin{array}{r} 9,191 \\ 2,919 \\ 197,555 \\ 4,544 \end{array}$ | 5,939 <br> None. <br> 28,432 <br> None. | None. <br> None. <br> None. <br> None. | $\begin{aligned} & 31 \mathrm{st} \text { Dec. } 1897 \\ & \text { do } \\ & \text { 15th Nov., } 1897 . \\ & 31 \text { st Dec., } 1897 . \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Totals for 1897 | 1,174,814 | 1,443 | 2.778,510 | 17,827 | 35,292,744 | 311 | 668,980 | 657,452 | 93,543 | None. |  |
| Totals for 1896 | 1,137,607 | 1,602 | 2,869,971 | 17,541 | 34,837,448 | 312 | 765,533 | 828,812 | 70,471 | 16,000 |  |
| Increase, $\boldsymbol{i}$; decrease, $\boldsymbol{d}$. | i 37,207 | d 159 | d 91,461 | $i 286$ | $i 455,296$ | d 1 | d 96,553 | d171,360 | $i 23,072$ | d16,000 |  |
| Ame |  |  |  |  |  |  |  |  |  |  |  |
| Atna Life | 526,606 | 401 | 708,761 | 11,780 | 15,091,296 | 492 | 681,754 | 689,219 | 14,317 | None. | 31st Dec., 1897. |
| *Connecticut Mutual | 33,767 | None. | None. | 778 | 1,510,382 | 56 | 103,250 | 103,250 | 3,977 | None. | do |
| Equitable. | 653,161 | 747 | 1,745,183 | 8,839 | 19,070,136 | 119 | 364,049 | 358,940 | 24,743 | None. | do |
| Germania. | 8,760 | None. | None. | 136 | 252,460 | None. | None. | None. | None. | None. | do |
| Metropolitan . $\left\{\begin{array}{l}\text { General . . . . . . . . . . . . } \\ \text { Industrial . . . . . . . }\end{array}\right\}$ | 200,002 | $\left\{\begin{array}{r}723 \\ 36,137\end{array}\right.$ | 511,471 $5,367,065$ | 862 46,425 | 762,630 $5,367,876$ | 3 -67 | 2,350 43,522 | 2,350 45,657 | None. 350 | None. | $\}$ do |
| Mutual Life ............................ . | 742,844 | -852 | 1,886,850 | 8,065 | 18,129,911 | 78 | 226,702 | 262,616 | 9,500 | None. | do |
| *National Life | 1,583 | None. | None. | 136 | 124,700 | None. | None. | 5,233 | None. | None. | do |
| New York . | 817,657 | 1,667 | 2,861,050 | 11,641 | 22,918,289 | 141 | 431,047 | 412,093 | 25,469 | None. | do |
| *North-western | 13,436 | None. | None. | 312 | 422,699 | 17 | 21,268 | 21,268 | 2,596 | None. | do |
| *Phænix Mutual | 20,039 | None. | None. | 806 | 856,396 | 33 | 35,311 | 34,630 | 3,297 | None. | do |
| Provident Savings | 114,949 | 431 | 916,762 | 1,793 | 4,123,010 | 32 | 79,000 | 59,537 | 18,000 | None. | do |
| Travelers... .... | 137,579 | 153 | 562,925 | 2,733 | 5,213,994 | 55 | 71,249 | 70,669 | 3,750 | None. | do |
| $\mathscr{U}_{\text {WUU }}$ Union Mutual | 129,214 | 450 | 641,718 | 2,989 | 4,759,974 | 70 | 100,727 | 81,042 | 22,520 | None. | do |
| United States. | 43,477 | 114 | 178,260 | 840 | 1,490,940 | 13 | 27,500 | 28,500 | None. | 5,000 | do |
| Totals for 1896 <br> Increase, $i$; decrease, $d$. | 3,443,074 | 41,675 | 15,380,045 | 98,135 | 100,094,693 | 1,876 | 2,187,729 | 2,175,004 | 128,519 | 5,466 |  |
|  | 3,389,605 | 42,960 | 13,582,769 | 93,594 | 97,660,009 | 1,546 | 1,749,688 | 1,749,784 | 115,697 | 1,873 |  |
|  | i 53,469 | d 1,285 | i 1,797,276 | i 4,541 | i 2,434,684 | $i 330$ | $i 438,041$ | $i 425,220$ | i12,822 | i 3,593 |  |
| RECAPITULATION. |  |  |  |  |  |  |  |  |  |  |  |
| Canadian Companies | 6,598,039 | 36,463 | 30,358,694 | 168,492 | 208,927,011 | 1,716 | 2,338,886 | 2,255,576 | 287,240 | 4,526 |  |
| British Companies . | 1,174,814 | 1,443 | 2,778,510 | 17,827 | 35,292,744 | , 311 | 668,980 | 657,452 | 93,543 | None. |  |
| American Companies | 3,443,074 | 41,675 | 15,380,045 | 98,135 | 100,094,693 | 1,876 | 2,187,729 | 2,175,004 | 128;519 | 5,466 |  |
| Grand Totals for 1897 | 11,215,927 | 79,581 | 48,517,249 | 284,454 | 344,314,448 | 3,903 | 5,195,595 | 5,088,032 | 509,302 | 9,992 |  |
| Grand Totals for 1896 | 10,602,666 | 73,306 | 42,624,570 | 261,198 | 327,800, 499 | 3,386 | 4,702,084 | 4,707,157 | 404, 935 | 24,399 |  |
| Increase, $i$; decrease, $d$. | i 613,261 | i6,275 | i 5,882,679 | i 23,256 | i 16,513,949 | $i 517$ | $i 493,511$ | $i 380,875$ | 2104,367 | d 14,407 |  |

Increase or Degreask of Items of Life Insurance in Canada, among the Active Companies, for 1897 compared with 1896.
CANADIAN COMPANIES.

| Increase (i)-Decrease (d). |  | $\begin{aligned} & \text { Premiunss } \\ & \text { of } \\ & \text { the Year. } \end{aligned}$ | Number of Policies new and taken up. | Amount of Policies new and taken up. | Number of Policies in force at date. | $\begin{aligned} & \text { Amount } \\ & \text { in } \\ & \text { force. } \end{aligned}$ | Number of Policies become Claims. | Amount of Policies become Claims. | Claims Paid. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | \$ |  | \$ |  | \$ |  | \$ | \$ |
| Canada Life (Canadian business). |  | 40,595 | 221 | $i$ 190,10\% | 729 | i 1,117,949 | 39 | $i \quad 21,621$ | i 3,117 |
| Confederation (Canadian business) |  | 21,353 | $i \quad 138$ | $i$ 26,027 | 645 | $i$ 761,684 | 24 | $i \quad 8,901$ | $i{ }^{\text {i }}$ 24,965 |
| Dominion Life... |  | 5,298 | d 42 | $i \quad 19,000$ | 184 | $i$ 232,896 | 2 | ${ }^{d} \quad 440$ | d 2,510 |
| Excelsior. ... |  | 70,447 | 1,355 | $i$ 719,048 | 2,998 | i 2,664,121 | 7 | $i \quad 10,040$ | $\begin{array}{ll}i & 11,062 \\ i\end{array}$ |
| Federal. |  | 37,190 | 53 | $i \quad 3,350$ | , 448 | $i$ 145,606 | 14. | $i \quad 7,206$ | $i \quad 31,333$ |
| Great West |  | 46,449 | 463 | $i$ 477,100 | 1,119 | $i 1,411,330$ | 2 | 11,343 | 11,343 |
| Imperial Life. |  | 32,060 | 370 | i $1,185,725$ | 370 | ${ }^{\boldsymbol{i}} \mathbf{} \quad 908,725$ |  |  |  |
| London Life.... .... $\left\{\begin{array}{l}\text { General } \\ \text { Industrial }\end{array}\right.$ |  | 5.143 | 131 | $i \quad 160,500$ | 279 | $i \quad 281.273$ | $d \quad 4$ | $\begin{array}{ll}\text { d } & 809\end{array}$ | 524 |
| ${ }_{\sim}^{\text {W Manufacturers (Canadian business) }}$ ) |  | 3,392 28,757 | 41 | $i$  <br> $d$ 63,440 <br>   | 2,359 | $\begin{array}{ll}i & 161,651 \\ i & 562,120\end{array}$ | 14 | 90,041 | $\begin{array}{ll}i & 1,774 \\ i & 69,960\end{array}$ |
| North American (Canadian business) |  | $i$ 43,094 | 5 | d 10,876 | 1,180 | $i$ i,574,149 | 9 | d 951 | $\boldsymbol{i}$ 9,181 |
| Northern Life... . . . . . . . . . . . . . . |  | $i \quad 4,612$ | 287 | $i \quad 360,500$ | 284 | i 346,000 |  |  |  |
| Ontario Mutual. |  | $i \quad 42,490$ | 343 | $i \quad 616,550$ | 879 | $i$ 1,453,719 | $d \quad 3$ | d 41,559 | d 41,930 |
| Royal Victoria. |  | ${ }^{\boldsymbol{i}} \quad \begin{array}{r}8,071\end{array}$ | 143 | ${ }^{i}$ 242,500 | ${ }_{5}^{143}$ | ${ }^{i}$ i 242,500 |  |  |  |
| Sun Life (Canadian business) |  | $\begin{array}{lr}i & 110,075\end{array}$ | 3,764 | $\begin{array}{ll}i & 203,673 \\ i\end{array}$ | 5,701 | $\boldsymbol{i}$ 1,261,172 | 65 17 | 15,484 28,863 | $\begin{array}{ll}\text { d } & 16,285 \\ i & 24,481\end{array}$ |
| Temperance and General |  | $i \quad 23,559$ | 70 | 8,680 | 629 | $i$ 499,074 | 17 | 28,863 | $i \quad 24,481$ |
| Total increase or decrease. |  | i 522,585 | 7,719 | $i 4,186,864$ | $i \quad 18,429$ | i13,623,969 | 188 | $i \quad 152,023$ | $i \quad 127,015$ |


| BRITISH COMPANIES. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| British Empire. | d | 3,819 | $d$ | 60 | $d$ | 129,950 | $d$ | 46 | $i$ | 48,338 | d | 15 | $i$ | 45,479 | $i$ | 42,126 |
| Commercial Union | $i$ | 456 | $i$ | 2 | $i$ | 4,000 | $\boldsymbol{d}$ | 7 | $d$ | 22,751 | $d$ | 5 | $i$ | 10,667 | $i$ | 5,814 |
| Liverpool and London and Globe | d | 545 | $d$ | 1 | $d$ | 1,500 | $d$ | 7 | d | 9,648 | $i$ | 1 | $i$ | 5,033 | $i$ | 5,033 |
| London and Lancashire .. ... | $i$ | 15,349 | $d$ | 40 | $\boldsymbol{d}$ | 46,738 | $i$ | 89 | $i$ | 222,451 | $i$ | 30 | $i$ | 4,273 | d | 9,824 |
| ${ }^{*}$ North British........ | $i$ | 1,129 | $d$ | 2 | d | 62,660 | $d$ | 27 | ${ }^{\text {d }}$ | 51,181 | d | 4 | d | 46,662 | $d$ | 66,207 |
| Royal..... .... | d | 3,417 | $d$ | 1 | d | 5,000 | $\xrightarrow{d}$ | 15 | $d$ | 51,705 | $d$ | 3 | $i$ | 9,901 | $i$ | 40,134 |
| Standard. | $i$ | 32,599 | $d$ | 40 | $i$ | 135,200 | $i$ | 359 | $i$ | 456,572 | $d$ | 22 | d | 99,496 | $d$ | 140,033 |
| Star. | $i$ | 1,287 | $d$ | 17 | $i$ | 15,187 | $d$ | 11 | $d$ | 30,722 | $d$ | 5 | $d$ | 10,867 | $d$ | 9,561 |
| Total increase or decrease. | $i$ | 43,039 | d | 159 | $d$ | 91,461 | $i$ | 335 | $i$ | 561,354 | $i$ | 7 | $d$ | 81,672 | $d$ | 132,518 |

Department of Finance-Insurance Branch.
AMERICAN COMPANIES.

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

|  | $\begin{gathered} \text { Premiums } \\ \text { for } \\ \text { Year. } \end{gathered}$ | $\begin{array}{\|c} \text { Number } \\ \text { of } \\ \text { ofoicies } \\ \text { Newd } \\ \text { and } \\ \text { Taken } \\ \text { up. } \end{array}$ | Amount of Policies and Taken up. | Number Policies in Force at date. | $\underset{\substack{\text { Net } \\ \text { Amount in } \\ \text { Force }}}{\substack{\text { N }}}$ Forceat at Date | $\begin{aligned} & \text { Number } \\ & \text { of } \\ & \text { Policies } \\ & \text { become } \\ & \text { Claims. } \end{aligned}$ |  | $\begin{aligned} & \text { Clains } \\ & \text { Paid. } \end{aligned}$ | Unsettled Claims |  | Date of Return. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  | $\underset{\text { Resisted }}{\text { Not }}$ | Resisted |  |
| In Canada In other Countries Total | * | $\begin{array}{r} 1,818 \\ 510 \end{array}$ | \$ | $\begin{gathered} 31,206 \\ 2,201 \end{gathered}$ | \$ | 4048 | $\begin{gathered} \$ \\ 915,886 \\ 13,000 \end{gathered}$ | $\begin{gathered} \$ \\ 880,695 \\ 18,320 \end{gathered}$ | \$ | \$ | 31st $\begin{array}{c}\text { Dec., } \\ \text { do }\end{array}$ <br> 197. |
|  | $\begin{aligned} & 1,876,103 \\ & 2118 \end{aligned}$ |  | $3,627,733$ |  | 66,131,637 <br> 6,144,258 |  |  |  | $130,965$ | $1,026$ |  |
| Total | 2,087,994 | 2,328 | 4,942,081 | 33,407 | 72,275,895 | 412 | 923,886 | 899,015 | 130,965 | 1,026 |  |
| CONFEDERATION LIFE ASSOCIATION. |  |  |  |  |  |  |  |  |  |  |  |
| In Canada. <br> In other Countrie | $\begin{array}{r} 920,432 \\ 11,129 \end{array}$ | $\underset{33}{1,984}$ | $\begin{array}{r} 3,040,172 \\ 40,300 \end{array}$ | $\begin{array}{r} 18,725 \\ 190 \end{array}$ | $\begin{array}{r} 27,939,010 \\ 222,266 \end{array}$ | $\begin{array}{r} 199 \\ 3 \end{array}$ | $\begin{array}{r} 32,1,90 \\ 4,987 \end{array}$ | $\begin{array}{r} 331,892 \\ 4,487 \end{array}$ | 16,557 | None. None. | $\begin{gathered} 31 \text { st Dec., } \\ \text { do } \end{gathered} 1897 .$ |
| Total | 931,561 | 2,017 | 3,080,472 | 18,915 | 28,161,276 | 202 | 327,177 | 336,879 | 16,557 | None. |  |
|  |  | NUFAC | TURERS' | LIFE IN | SURANCE | COMPA | NY. |  |  |  |  |
| In Canada...... In other Countri | $\begin{array}{r} 354,895 \\ 29,154 \end{array}$ | $\underset{83}{1,472}$ | $\begin{array}{r} 2,287,688 \\ 276,084 \end{array}$ | $\begin{array}{r} 7,153 \\ 316 \end{array}$ | $\begin{array}{r} 10,622,656 \\ 683,093 \end{array}$ | 49 <br> 4 | $\begin{array}{r} 142,716 \\ 9,967 \end{array}$ | $\begin{gathered} 135,996 \\ 1,767 \end{gathered}$ | $\begin{aligned} & 6,055 \\ & 8,200 \end{aligned}$ | $\begin{array}{r} 2,000 \\ \text { None. } \end{array}$ | $\underbrace{}_{\substack{\text { 31st Dec., } \\ \text { do }}} 1897 .$ |
| Total | 384,049 | 1,555 | 2,563,772 | 7,469 | 11,305,749 | 53 | 152,683 | 137,763 | 14,255 | 2.000 |  |
|  |  | RTH A | MERICAN | LIFE AS | SURANCE | COMP | ANY. |  |  |  |  |
| In Canada............ | $\begin{array}{r} 574,217 \\ 8,215 \end{array}$ | $\underset{3}{2,529}$ | $\begin{array}{r} 3,426,524 \\ 5,000 \end{array}$ | $\begin{array}{r} 13,016 \\ 109 \end{array}$ | $\begin{array}{r} 18,494,963 \\ 225,915 \end{array}$ | 111 1 | $\begin{array}{r} 171,830 \\ 1,000 \end{array}$ | $\begin{array}{r} 163,585 \\ 1,000 \end{array}$ | 32,000 None | None. | $\begin{gathered} \text { 31st Dec., } 1897 . \\ \text { do } \end{gathered}$ |
| Total | 582,432 | 2,532 | 3,431,524 | 13,125 | 18,720,878 | 112 | 172,830 | 164,585 | 32,000 | None. |  |
|  |  | N LIF | ASSURA | NCE CO | MPANY OF | CANA | DA. |  |  |  |  |
| In Canada........ | $\begin{array}{r} 1,129,744 \\ 721,414 \end{array}$ | $\begin{aligned} & 8,554 \\ & 6,582 \end{aligned}$ | $\begin{aligned} & 4,317,292 \\ & 6,243,978 \end{aligned}$ | $\begin{aligned} & 26,777 \\ & 12,381 \end{aligned}$ | $\begin{aligned} & 28,069,239 \\ & 16,893,008 \end{aligned}$ | $\begin{aligned} & 279 \\ & 101 \end{aligned}$ | $\begin{aligned} & 340,290 \\ & 183,157 \end{aligned}$ | $\begin{aligned} & 295,849 \\ & 167,825 \end{aligned}$ | $\begin{aligned} & 65,120 \\ & 41,509 \end{aligned}$ | $\begin{gathered} 1,500 \\ \text { None. } \end{gathered}$ | $\begin{gathered} 31 \mathrm{st} \text { Dec., } 1897 . \\ \text { do } \end{gathered}$ |
| Total ...... | 1,851,158 | 15,136 | 10,561,270 | 39,158 | 44,962,247 | 380 | 523,447 | 463,674 | 106,629 | 1,500 |  |

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 1897, compared with 1896.
CANADA LIFE ASSURANCE COMPAN

Canadran Life Companies-Assets, 1897.


Department of Finance-Insurance Branch.
Canadian Life Companies-Liabilities, \&c., 1897.

| Companies. | Unsettled Claims. | Net Keinsurance 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. 131,49122 | $\$$ cte. 16,704,417 00 | $\$$ cts. 153,42540 | $\$$ cts. <br> 16,989,833 62 | $\$ \text { ets. }$ | $\begin{array}{cc} \$ . & \text { cts. } \\ 125,000 & 00 \end{array}$ | $\begin{array}{cc} \$ & \text { cts. } \\ 1,564,082 & 05 \end{array}$ | Am. Exp. 4 p.c. |
| Canada Life | 131,991 22 | 16,704,417 00 |  | 16,989,833 62 |  |  |  | Am. Ex. ${ }^{\text {c }}$. |
| Confederation .... | 16,557 00 | 5,673,813 00 | 110,512 54 | 5,300,882 54 | 436,806 74 | 100,000 00 | 336,806 74 | H.M. $4 \frac{1}{2}$ and 312 p.c. for policies issued since Dec. 31, 1895. |
| Dominion Life....... . . | 1,000 00 | 209,139 36 | 79265 | £10,932 01 | 81,677 80 | 64,400 00 | 17,277 80 | H.M. $4 \frac{1}{2}$ and 4 p.c. for policies issued since July 1, '96, and for honuses. |
| Excelsior | None. | 178,729 48 | 18,402 87 | 197,132 35 | 57,225 91 | 52,635 60 | 4,590 31 | H. M. $4 \frac{1}{2}$ and 4 p.c. for Industrial. |
| Federal | 8,500 00 | 609,981 33 | None. | $\dot{618,481 ~} 33$ | 103,966 94 | 91,000 00 | 12,966 94 | H. M. $4 \frac{1}{2}$ p.c. |
| $\mathscr{O}$ Great West. | None. | 315,776 05 | 32641 | 316,102 46 | 94,020 41 | 100,000 00 |  | Actuaries 4 p.c. |
| Imperial Life | None. | 38,426 00 | None. | 38,426 00 | 298,572 34 | 250,00000 | 48,572 34 | H. M. $3 \underset{\downarrow}{\stackrel{1}{2}} \mathbf{p}$ c. |
| London Life . | 2,285 41 | 573,306 05 | 32,414 72 | 608,006 18 | 70,170 60 | 50,000 00 | 20,170 60 | H. M. $4 \frac{1}{2}$ and Actuaries 4 p.c. for Industrial. |
| Manufacturers' Life. | 16,255 00 | 1,109,097 00 | 4,728 23 | 1,130,080 23 | 176,366 15 | 127,320 00 | 49,046 15 | H. M. $4 \frac{1}{2}$ and 4 p.c. for policies issued since Jan. 1, '96, and for Foreign policies. |
| North American | 32,000 00 | 2,245,920 00 | 8,135 89 | 2,286,055 89 | 487,121 33 | +60,000 00 | 427,121 33 | H. M. $4 \frac{1}{2}$ p.c. and 4 p.c. for 1897 policies. |
| Northern Life. | None. | 8,469 21 | 1,506 91 | 9,976 12 | 128,953 48 | 141,625 00 |  | H. M. $3 \frac{1}{2}$ P.c |
| Ontario Mutual. | 21,758 00 | 3,486,372 41 | 4,507 21 | 3,512,637 62 | 218,140 29 | None. | 218,140 29 | Actuaries 4 p.e. |
| Royal Victoria | None. | 9,138 91 | None. | 9,138 91 | 120,700 58 | 128,620 00 |  | H. M. $4 \frac{1}{2}$ p.c. |
| Sun Life | 108,129 36 | 6,856,752 98 | 43,268 97 | 7,008,151 31 | 314,22013 | 105,000 00 | 209,220 13 | H. M. 4 p.e. |
| Temperance and General | 3,000 00 | 465,441 82 | 5,698 79 | 474,140 61 | 100,150 89 | $+60,00000$ | 40,150 89 | H. M. $4 \frac{1}{2}$ p.c. and 4 p.c. for 1897 policies. |
| Total | 341,475 99 | 38,484,780 60 | 383,720 59 | 39,209,977 18 | 4,377,175 64 | 1,455,600 60 | 2,921,575 04 |  |

Table showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1897.


Department of Finance-Insurance Branch.
Table showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for 1897.


Table showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1897.

|  | Unsettled Claims. | Net <br> Reinsurance Reserve. | Sundry. | Total Liabilities, including Reserve. | c Excess of Assets over Liabilities. $d$ The $\bar{R}$ everse. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| British Companies. | 8 cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| British Empire | 5,532 50 | 1,300,000 00 | None. | 1,305,532 50 | $e$ e 640,39096 |
| Commercial Union | 1,502 09 | 235,000 00 | None. | 236,502 09 | c 106,363 02 |
| Edinburgh Life... | None. | 147,834 83 | None. | 147,834 83 | e 31,610 97 |
| Life Association of Scotland. | 23,372 14 | 1,004,093 28 | None. | 1,027,465 42 | d 575,217 97 |
| Liverpool \& London \& Globe . . | None. | 100,000 00 | None. | 100,000 00 |  |
| London and Lancashire........ | 10,516 00 | 1,600,000 00 | 2,744 52 | 1,613,260 52 | e 573,108 73 |
| London Assurance.. | None. | 12,936 72 | None. | 12,936 72 |  |
| North British | 1,631 28 | 590,000 00 | 1,103 71 | 592,734 99 |  |
| Reliance | 10,789 40 | 96,388 75 | None. | 107,178 15 | $e \quad 19,81062$ |
| Royal.. | 5,829 00 | 430,000 00 | None. | 435,829 00 |  |
| Scottish Amicable | 5,939 32 | 140,160 00 | None. | 146,099 32 | e 7,285 48 |
| Scottish Provident | None. | 94,491 20 | None. | 94,491 20 | $e 2,139,39340$ |
| Standard. | 28,432 02 | * 4,360,000 00 | None. | 4,388,432 02 | e 8,964,882 78 |
| Star | None. | 155,000 00 | None. | 155,000 00 | $e 1,388,09838$ |
| Totals | 93,543 75 | 10,265,904 78 | 3,848 23 | 10,363,296 76 | c 13,295,726 37 |
| American Companies. |  |  |  |  |  |
| Etna Life. | 14,315 00 | 5,169,935 00 | 6,183 18 | 5,190,435 18 | d 651,461 41 |
| Connecticut Mutual.. | 3,977 00 | 730,000 00 | None. | 733,97400 | d 622,477 00 |
| Equitable.... . . . . . . . . . . . | 24,743 16 | 4,621,228 00 | 1,520 18 | 4,647,491 34 | c 919,526 71 |
| Germania. | None. | 90,797 00 | None. | 90,79700 | d 7,645 29 |
| Metropolitan | 81550 | 193,550 00 | None. | 194,365 50 | $e \quad 84,31463$ |
| Mutual Life | 9,500 00 | 3,632,718 00 | None. | 3,642,218 00 | e 700,675 14 |
| National Life | None. | 63,97521 | None. | 63,975 21 | e 46,119 39 |
| New York. | 25,469 45 | 4,428,830 00 | 88379 | 4,455,183 24 | e 323,594 16 |
| North-wester | 2,596 00 | 45,831 00 | None. | 48,487 00 | c 77,121 14 |
| Phoenix Mutual. | 3,297 09 | 300,00000 | None. | 303,297 00 | d 167,609 51 |
| Provident Savings | 18,000 00 | 100,020 00 | None. | 118,020 00 | e 9,734 07 |
| Travelers ...... | 3,750 00 | 1,221,374 00 | None. | 1,225,124 00 | $e \quad 56,81465$ |
| Union Mutual. | 22,520 09 | 813,210 00 | 53794 | 836,268 03 | d 186,337 03 |
| United States. | 5,000 00 | 166,589 00 | None. | 171,589 00 | c 7,825 23 |
| Totals. | 133,985 20 | 21,578,117 21 | 9,125 09 | 21,721,227 50 | c 590,19488 |

[^84]
## 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), 1897.

|  | Net <br> Premium Income. | Consideration for Annuities. | Interest and Dividends on Stocks, \&c. | Sundry. | Total. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Comapanies. | \$ cts. | 8 cts. | \$ cts. | \$ cts. | \$ cts. |
| Canada Life | 2,087,994 45 | None. | 816,040 78 | 31,472 63 | 2,935,507 86 |
| Confederation. | 901,302 02 | 30,259 00 | 223,426 62 | 29,539 61 | 1,184527 25 |
| Dominion Life | 68,427 16 | 2,436 00 | 11,074 63 | 26931 | 82,20710 |
| Excelsior... | 70,447 31 | None. | 7,119 76 | None. | 77,567 07 |
| Federal. | 332,472 27 | 17,116 35 | 31,427 79 | 78200 | 381,798 41 |
| Great West | 199,982 22 | 2,500 00 | 15,699 34 | None. | 218,181 56 |
| Imperial Life. | 28,489 98 | 3,569 85 | 5,356 26 | 62,500 00 | 49,916 09 |
| London Life. . | 185,539 30 | None. | 30,560 36 | None. | 216,099 66 |
| Manufacturars Life | 379,989 36 | 4,060 00 | 50,397 59 | 11988 | 434,566 83 |
| North Americain | 571, 43126 | 10,60070 | 108,286 78 | 8,831 75 | 699,550 49 |
| Northern Life. | 4,61766 635797 | None. | 4,80645 175873 | None. | $\begin{array}{r}9,42411 \\ 819 \\ \hline 980\end{array}$ |
| Ontario Mutua | $\begin{array}{r}635,797 \\ 5 \\ 5635 \\ \hline 15\end{array}$ | 8,310 00 | 175,873 25 | None. | 819,980 80 |
| Sun Life.. | 1,789,142 22 | 62,015 58 | 286,059 75 | 71,677 19 | 2,208,894 74 |
| Temperance and Genera | 172,442 24 | 2,436 00 | 20,284 74 | None. | 195,162 98 |
| Totals.. | 7,434,109 81 | 145,739 48 | 1,787,021 00 | 205,192 37 | 9,572,062 66 |
| British Companies. |  |  |  |  |  |
| British Empire | 187,641 81 | 32,100 00 | 66,595 95 | 2,567 10 | 288,904 86 |
| Commercial Union | 16,017 87 | None. | 5,547 78 | None. | 21,565 65 |
| Edinburgh Life . | 6,012 85 | None. | 1,054 70 | None. | 7,067 55 |
| Life Association of Scotland. | $\begin{array}{r}34,814 \\ 6,579 \\ \hline 19\end{array}$ | None. | 14,030 75 | None. | 48,845 6,579 39 |
| Liverpool \& London \& Globe <br> London and Lancashire...... | $\begin{array}{r}6,579 \\ 239,989 \\ \hline 15\end{array}$ | None. | ${ }_{91,816} \mathbf{N} \mathbf{7}$ | None. | 6,579 331,806 08 |
| London Assurance | 1,108 44 | None. | None. | None. | 1,108 44 |
| North British | 29,089 47 | 4,895 36 | None. | None. | 33,984 83 |
| Reliance | 6,313 40 | None. | 15454 | None. | 6,467 94 |
| Royal | 16,654 31 | None. | 1,986 09 | None. | 18,640 40 |
| Scottish Amicable. | 5,160 35 | None. | 60310 | None. | 5,763 45 |
| Scottish Provident | 1,765 44 | None. | 90,527 34 | None. | 92,292 78 |
| Standard | 560.636 25 | 7,485 50 | 573,675 74 | 1,445 57 | 1,143,243 06 |
| Star. | 18,551 70 | None. | 65,170 00 | None. | 83,721 70 |
| Totals. | 1,130,335 09 | 44,480 86 | 911,162 72 | 4,012 67 | 2,089,991 34 |
| Etna Life | 526,606 09 | None. | 15,426 88 | None. | 542,032 97 |
| Connecticut Mutual | 33,767 40 | None. | None. | None. | 33,717 40 |
| Equitable ... | 653,160 88 | None. | 162,015 68 | None. | 815,176 56 |
| Germania. | $\begin{array}{r}8,759 \\ \mathbf{2 0 0} \\ \mathbf{9 4} \\ \hline 10\end{array}$ | None. | 3,059 65 | None. 79581 | 206,797 91 |
| Metropolitan | 200,530 09 | None. 19,313 | 6,000 142,977 | None. | -885,822 01 |
| Mutual Life | 1,583 48 | None. | None. | None. | 1,583 48 |
| New York Life | 802.58802 | 15,069 00 | 189,564 32 | 5,105 35 | 1,012,326 69 |
| North-western. | 13,436 21 | None. | None. | None | 13,436 21 |
| Phoenix Mutual | 20,039 28 | None. | 5,307 90 | None. | 25,347 18 |
| Provident Savings | 114,949 40 | None. | 2,938 50 | None.. | 117,887 90 |
| Travelers .... | 137,579 <br> 129 <br> 129 <br> 14 | None. | 51,22583 21032 | None. | 188,805 06 |
| Union Mutual ............. | 129,21414 43,477 45 | None. | 21,03292 2,16896 | None. | $\begin{array}{r} 150,24616 \\ 45,646 \\ 41 \end{array}$ |
| Totals | 3,408,693 71 | 34,382 95 | 60i,717 71 | 5,901 16 | 4,050,695 53 |

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

EXPENDITURE (CASH) 1897.


## Department of Finance-Insurance Branch.

PAYMENTS TO POLICY HOLDERS, 1897.

| Companies. | Death Claims. | Matured Endowments. |  | Paid for <br> Surrendered Policies. | Dividends paid policy Holders. | Total paid to Policy Holders. | Net <br> Premium Income (including consideration for Annuities). |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companics. | \$ cts. |  | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| Can | 770,168 451 | 128,846 92 | 40000 | 145,411 18 | 218,481 29 | 1,263,307 84 | 2,087,994 45 |
| Confedera | 243,525 75 | 93,353 00 | 9,854 34 | 66,993 84 | 89,994 69 | 503,721 62 | 931,561 02 |
| Dominion | 11,060 00 | None. | 82800 | 24965 | 55779 | 12,695 44 | 70,863 16 |
| Excelsior | 11,062 00 | None. | 30000 | 2,974 61 | 8117 | 14,417 78 | 70,447 31 |
| Federal | 112,126 00 | 2,000 00 | 35980 | 3,934 81 | 39,246 47 | 157,667 08 | 349,588 62 |
| Great West | 40,05048 | None. | 1,002 47 | 2,123 05 | None. | 43,176 00 | 202,482 22 |
| Imperial Li | None. | None. | None. | None. | None. | None. | 3205983 |
| London Life | 43,900 94 | 7,172 43 | None. | 1,900 58 | 4,036 56 | 57,010 51 | 185,539 30 |
| Manufacturer | 77,762 65 | 60,000 00 | None. | 13,410 89 | 8,863 85 | 160,037 39 | 384,049 36 |
| North Americ | 136,579 96* | *70,226 40 | 4,291 46 | 13,101 08 | 47,338 15 | 271,537 05 | 582,431 96 |
| Northern Lif | None. | None. | None. | None. | None. | None. | 4,617 66 |
| Ontario Mutua | 126,425 00 | 49,086 00 | 78017 | 97,894 60 | 73,676 29 | 347,862 06 | 644,107 05 |
| Royal Victori | ${ }^{\text {None. }}$ | None. | None. | None. | None. | None. | 8,071 31 |
| Sun Life. | 360,70143 | 102,972 941 | 14,400 46 | 85,272 77 | 190,996 35 | 754,343 95 | 1,851,157 80 |
| Temperance and General | 37,177 35 | 7,500 00 | None. | 6,308 46 | 4,864 70 | 55,850 51 | 174,878 24 |
| Tota | 1,970,540 01 | 521,157 69 | 32,21670 | 439,575 52 | 678,137 31 | 3,641,627 23 | 7,579,849 29 |
| British Companies. |  |  |  |  |  |  |  |
| British Emp | 101,310 40 | 11,428 00 | 2,630 88 | 15,330 02 | 15,446 73 | 146,146 03 | 219,741 81 |
| Commercial Un | 22,106 57 | None. | None. | 2.89162 | 3179 | 25,029 98 | 16,017 87 |
| Edinburgh Life ... ${ }^{\text {a }}$. | 18,910 90 | None | None. | None. | None. | 18,910 90 | 6,012 85 |
| Life Association of Scotland | 69,261 90 | 3,698 65 | None. | 6,863 86 | 5,009 56 | 84,833 97 | 34,814 46 |
| Liverpool and London and Globe. | 7,735 58 |  | 1,467 85 | 2,166 22 | None. | 11,369 65 | 6,579 39 |
| London and Lancashire. | 41,03400 | 40,930 50 | None. | 10,382 30 | None. | 92,346 80 | 239,989 35 |
| London Assurance . | None. | None. | None. | None. | None. | None. | 1,108 44 |
| North British | 43,469 11 | None. | 30000 | 2,559 05 | 1,333 51 | 47,661 67 | 33,984 83 |
| Reliance. | 3,494 64 | None. | None. | 64772 | 1,530 21 | 5,672 57 | 6,313 40 |
| Royal. | 79,361 44 | 50000 | 25217 | 27893 | None. | 80,392 54 | 16,654 31 |
| Scottish Amicab | 7,244 48 | 1,946 67 | None. | 20245 | None. | 9,393 60 | 5,160 35 |
| Scottish P | 2,918 54 | None. | None. | None. | None. | 2,918 54 | 1,765 44 |
| Stand | 186,486 18 | 11,069 13 | 5,145 08 | 10,813 04 | 5,030 53 | 218,543 96 | 568,121 75 |
| Sta | 2,371 77 | 2.17175 | 12340 | 5,105 87 | 21000 | 9,982 79 | 18,551 70 |
| Totals | 585,705 51 | 71,744 70 | 9,919 38 | 57,241 08 | 28,592 33 | 753,203 00 | 1,174,815 95 |
| American Companies. |  |  |  |  |  |  |  |
| 厄tna Life. | 271,122 70 | 418,095 82 | None | 11,882 87 | 130,058 22 | 831,159 61 | 526,606 09 |
| Connecticut Mu | 69,714 00 | 33,536 00 | None. | 10,745 00 | 13,976 57 | 127,971 57 | 33,767 40 |
| Equitable | 204,381 06 | 154,559 08 | 4,203 07 | 71,785 49 | 17,691 74 | 452,620 44 | 653,160 88 |
| Germania. | None. | None. | None. | 2,050 31 | 263 | 2,052 94 | 8,759 94 |
| Metropolitan | 48,007 35 | None. | None. | 4,908 73 | 2,128 70 | 55,044 78 | 200,002 10 |
| Mutual Life.. | 239,955 80 | 22,66039 | 9,974 71 | 37,382 02 | 22,42509 | 332,398 01 | 742,344 04 |
| National Life | 5,233 $\mathbf{3 5 2 9}$ | ${ }_{59}{ }^{\text {None }}$ | None. | ${ }_{39}$ None. | ${ }^{\text {None. }}$ | 5,233 500 50213 | 1,583 48 |
| New York Life | 35,969 | 59,124 30 | 8,507 87 | 39,519 02 | 41,992 69 | 502,113 02 | 817,657 02 |
| North-western | 21,391 00 | 13,239 00 |  | 1,192 89 | 3,902 <br> 4,898 <br> 03 | 20,882 40,720 45 | 13,436 21 |
|  | 59,537 01 | None. | None. | 1,292 08 | 10,60902 | 71,438 11 | 114,949 40 |
|  | 40,918 98 | 29,750 00 | 16644 | 42,961 96 | None. | 113,797 38 | 137,579 23 |
| Union Mu | 44,642 95. | 36,399 26 | 5316 | 6,620 08 | 5,376 71 | 93,092 16 | 129,214 14 |
| United Sta | 26,000 00 | 2,500 00 | None. | 27500 | None. | 28,775 00 | 43,477 45 |
| To | 1,390,677 99 | 784,326 85 | 22,905 25 | 231,326 87 | 253,061 75 | 2,682,298 71 | 3,443,076 66 |

Amounts of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse, during the Year 1897.

| Canadian Companies. | Amount Terminated by |  |  |  | Total Surrender and Lapse. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Death. | $\begin{gathered} \text { Maturity } \\ \text { and Expiry. } \end{gathered}$ | Surrender. | Lapse. |  |
|  | \$ | \$ | \$ | \$ | \$ |
|  | 776,501 | 130,455 | 692,252 | 1,002,384 | 1,694,636 |
| Confederation Dominion Life | 243,824 | 204,353 | 592,945 | 1,107,137 | 1,760,082 |
|  | 11,060 | 34,000 | 15,929 | 281,200 | 297,129 |
| Exxelsior | 10,040 | None. ! | 62,100 | 452,561 | 514,661 |
|  | 122,826 | 526,500 | 150,812 | 1,131,550 | 1,282,362 |
| Great West | 40,050 | None. | 79,170 | 541,300 | 620,470 |
| Imperial Life. | None. | None. | None. | None. | None. |
|  | 43,670 | 22,172 | 88,747 | 914,921 | 1,003,668 |
| Manufacturers' Life. | 88,016 | 60,000 | 138,436 | 1,505,910 | 1,644,346 |
| North American.Northern Life... | 149,695 | 27,135 | 348,645 | 1,216,600 | 1,565.245 |
|  | None. | Nont. | None. | 6,500 | 6,500 |
| Ontario Mutual | 135,633 | 92,880 | 497,238 | 823,500 | 1,320,738 |
| Royal Victoria. | None. | None. | None. | None. | None. |
| Sun Life..... | 269,948 | 113,408 | 603,750 | 1,322,358 | 1,926,108 |
|  | 40,643 | 7,500 | 175,417 | 1,081,750 | 1,257,167 |
| Totals for 1897 Totals for 1896 | 1,931,906 | 1,218,403 | 3,445,441 | 11,387,671. | 14,833,112 |
|  | 1,828,476 | 821,429 | 3,302,310 | 11,707,979 | 15,010,289 |
| Increase, $i$; decrease, $d$ | $i \quad 103,430$ | $i \quad 396,974$ | $i 143,131$ | d 320,308 | d. 177,177 |
| British Empire . . . . . . . . . | 117,803 | 12,561 | 120,574 | 68,517 | 189,091 |
| Commercial Union.... | 23,428 | None. | 11,725 | 1,542 | 13,267 |
|  | 8,511 | None. ${ }_{105}$ | None. | None. | None. 0 |
| Life Association of Scotland | 58,220 | 4,185 | 15,622 | None. | 15,622 |
| Liverpool and London and Globe | 7,736 | None. | 3,460 | 487 | 3,947 |
|  | 46,721 | 45,866 | 148,115 | 262,884 | 410,999 |
| London and Lancashire. | None. | None. | None. | None. | None. |
| North British ... . | 44,465 | 635 | 13,964 | 1,000 | 14,964 |
| Reliance | 14,284 | None. | 3,252 | None. | 3,252 |
|  | 52,228 |  | 480 | None. | 480 |
| Royal...... | 13,184 | 1,947 | 1,217 | None. | 1,217 |
| Scottish ProvidentStandard..... | 2,919 | None. | None. | None. | None. |
|  | 216,174 | 40,069 | 158,313 | 695,368 | 853,681 |
| Star | 1,067 | 2,172 | 47,029 | 49,313 | 96,342 |
| Totals for 1897 | 606,740 | 107,935 | 523,751 | 1,079,111 | 1,602,862 |
|  | 756,201 | 97,066 | 634,787 | 1,396,956 | 2,031,743 |
| Increase, $i$; decrease, $d$ | d 149,461 | 10,869 | d 111,036 | d 317,845 | d 428,881 |
| American Companies. |  |  |  |  |  |
| Etna Life........ |  |  | 143,915 | 142,891 |  |
| Connecticut Mutual | $69,714$ | 33,536 183,470 | 43,279 | None. | 43,279 |
| Equitable | 203,579 | 183,470 | 521,116 | 611,470 | 1,132,586 |
| Germania. | None. | None. | 6,485 | None. | 6,485 |
| Metropolitan | 48,007 | 1,346 | 68,600 | 4,867,276 | 4,935,876 |
| Mutual Life | 212,679 | 24,023 | 321,831 | 1,306,226 | 1,628,057 |
| National Life. | None. | None. | 1,101 | None. | 1,101 |
|  | 371,922 | 124,370 | 351,511 | 949,396 | 1,300,907 |
| North-western | 6,805 | 15,584 | 5,000 | 1,255 | 6,255 |
| Phnenix Mutual. | 21,427 | 17,380 | 11,285 | 4,060 | 15,285 |
| Provident Savings | 79,245 | 350,262 | 32,356 | 67,000 | 99,356 |
| Travelers'.Union Mutual | 40,499 | 53,750 | 153,226 | 334,564 | 487,790 |
|  | 64,310 | 160,416 | 22,298 | 268,140 | 290,438 |
| United States. | 25,000 | 2,500 | 6,240 | 187,260 | 193,500 |
| Totals for 1897. <br> Totals for 1896 | 1,406,241 | 1,554,520 | 1,688,243 | 8,739,478 | 10,427,721 |
|  | 1,218,169 | 1,570,136 | 2,431,948 | 8,683,183 | 11,115,131 |
| Increase, $i$; decreas | $i$ 188,072 | d 15,616 | d 743,705 | $i \quad 56,295$ | d 687,410 |

## Department of Finance-Insurance Branch.

Premiom-Income during the respective Years, 1875-1897.

| Year. | Canadian Companies. | British Companies. | American Companies. | Total. |
| :---: | :---: | :---: | :---: | :---: |
|  | \$ | \$ | \$ | \$ |
| 1875. | 707,256 | 623,296 | 1,551,835 | 2,882,387 |
| 1876. | 768,543 | 597,155 | 1,437,612 | 2,803,310 |
| 1877. | 770,319 | 577,364 | 1,299,724 | 2,647,407 |
| 1878. | 827,098 | 586,044 | 1,197,535 | 2,610,677 |
| 1879. | 919,345 | 565,875 | 1,121,537 | 2,606,757 |
| 1880. | 1,039,341 | 579,729 | 1,102,058 | 2,721,128 |
| 1881. | 1,291,026 | 613,595 | 1,190,068 | 3,094,689 |
| 1882. | 1.562,085 | 674,362 | 1,308,158 | 3,544,605 |
| 1883. | 1,652,543 | 707,468 | 1,414,738 | 3,774,749 |
| 1884. | 1,869,100 | 744,227 | 1,518,991 | 4,13z,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 | 2,466,208 | 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 |
| 1896. | 6,075,454 | 1,137,607 | 3,389,605 | 10,602,666 |
| 1897. | 6,598,039 | 1,174,814 | 3,443,074 | 11,215,927 |
| Totals | 68,207,795 | 19,444,104 | 50,915,132 | 138,567,031 |

* Including 20 months' business of the Canada Life.

Amounts of Insurance effected during the respective Years, 1875-1897.

| Year. | Canadian Companies. | British Companies. | American Companies. | Total. |
| :---: | :---: | :---: | :---: | :---: |
|  | \$ | \$ | \$ | \$ |
| 1875. | 5,077,601 | 1,689,833 | 8,306,824 | 15,074,258 |
| 1876. | 5,465,966 | 1,683,357 | 6,740,804 | 13,890,127 |
| 1877. | 5,724,648 | 2,142,702 | 5,667,317 | 13,534,667 |
| 1878. | 5,508,556 | 2,789,201 | 3,871,998 | 12,169,755 |
| 1879. | 6,112,706 | 1,877,918 | 3,363,600 | 11,354,224 |
| 1880. | 7,547,876 | 2,302,011 | 4,057,000 | 13,906,887 |
| 1881. | 11,158,479 | 2,536,120 | 3,923,412 | 17,618,011 |
| 1882. | 11,855,545 | 2,833,250 | 5,423,960 | 20,112,755 |
| 1883. | 11,883,317 | 3,278,008 | 6,411,635 | 21,572,960 |
| 1884. | 12,926,265 | 3,167,910 | 7,323,737 | 23,417,912 |
| 1885. | 14,881,695 | 3,950,647 | 8,332,646 | 27,164,988 |
| 1886. | 19,289,694 | 4,054,279 | 11,827,375 | 35,171,348 |
| 1887. | 23,505,549 | 3,067,040 | 11,435,721 | 38,008,310 |
| 1888. | 24,876,259 | 3,985,787 | 12,364,483 | 41,226,529 |
| 1889. | -26,438,358 | 3,399,313 | 14,719,266 | 44,556,937 |
| 1890. | 23,541,404 | 3,390,972 | 13,591,080 | 40,523,456 |
| 1891. | 21,904,302 | 2,947,246 | 13,014,739 | 37,866,287 |
| 1892. | 25,585,534 | 3,625,213 | 15,409,266 | 44,620,013 |
| 1893. | 28,089,437 | 2,967,855 | 14,145,555 | 45,202,847 |
| 1894. | 28,670,364 | 3,714,216 | 17,640,677 | 49,525,257 |
| 1895. | 27,909,672 | $\stackrel{3,337,638}{\mathbf{2} 869}$ | $13,093,888$ $13,582,769$ | 44,341,198 |
| 1896. | $26,171,830$ $30,358,694$ | $2,869,971$ $2,778,510$ | 15,380,045 | $\begin{aligned} & 42,624,57 U \\ & 48,517,249 \end{aligned}$ |
| Tota | 404,483,751 | 67,888,997 | 229,627,797 | 702,000,545 |

[^85]Amounts of Insurance in Force, 1875-1897.


Department of Finance-Insurance Branch.

## ASSESSMENT SYSTEM.

| Companies. | Total <br> Amount Paid by Members. | Number of Certificates reported Taken. | AmountofCertificatesNew andTakenup. | Number of Certificates in Force at Date. | Net Amount in Force. | Number of Certificates become Claims. | Net Amount become Claims. | ClaimsPaid. | Unsettled Claims |  | Date of Return. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  | Not Resisted | Resisted |  |
| Canadian Companies. | $\$$ |  | \$ |  | \$ |  | \$ | \$ | $\$$ | $\$$ |  |
| Catholic Mutual Benefit Association. | 211,421 | 1,372 | 1,761,500 | 11,818 | 17,899,509 | 117 | 195,500 | 189,000 | 44,000 | None. | 31st Dec., 1897. |
| Colonial Mutual ................... | 18,329 | 188 | 257,000 | 592 | 800,500 | 11 | 18,000 | 9,750 | 2,250 | 4,000 | do |
| Commercial Travellers' Mutual Benefit Society. | 27,251 | 173 | 173,000 | 2,408 | 2,408,000 | 23 | 22,835 | 22,835 | one. | 1,000 | do |
| Home Life Association. ............ | 22,203 | 524 | 615,000 | 1,165 | 1,350,250 | 5 | 7,000 | 1,966 | 1,000 | 4,000 | do |
| Independent Order of Foresters (Canadian | 697,022 | 10,107 | 10,937,500 | 57,680 | 68,750,000 | 333 | 447,644 | 450,818 | 33,042 | None. | do |
| Woodmen of the Worl | 43,055 | 1,020 | 1,179,500 | 3,828 | 5,438,000 | 17 | 25,000 | 35,914 | 1,700 | None. | do |
| Totals for 1897 | 1,019,281 | 13,384 | 14,923,500 | 77,521 | 96,646,250 | 506 | 715,979 | 710,283 | 81,992 | 9,000 |  |
| Totals for 1896 | 1,042,330 | 11,894 | 14,385,000 | 69,630 | 88,305,500 | 500 | 704,027 | 722,566 | 100,748 | 2,000 |  |
| Covenant Mutual. | 52,488 | 128 | 157,500 | 1,904 | 3,424,750 | 28 | 62,250 | 57,625 | 12,750 | 2,000 | 31st Dec., 1897. |
| Mutual Reserve Fund | 517,628 | 861 | 2,006,300 | 16,550 | 33,656,774 | 161 | 320,500 | 280,239 | 121,200 | 3,000 | do |
| Massachusetts Benefit Life Association. | 37,476 | 17 | 17,500 | 1,485 | 2,532,425 | 42 | 60,750 | 43,325 | 66,950 | 10,000 | do |
| Totals for 1897 Totals for 1896 | $\begin{aligned} & 607,592 \\ & 623,251 \end{aligned}$ | $\begin{aligned} & 1,006 \\ & 1,927 \end{aligned}$ | $\mathbf{2 , 1 8 1 , 3 0 0}$ $4,086,800$ | 19,939 22,393 | $\begin{aligned} & 39,613,949 \\ & 44,579,899 \end{aligned}$ | 231 | 443,500 449,853 | 381,189 429,069 | $\left\lvert\, \begin{aligned} & 200,900 \\ & 173,963\end{aligned}\right.$ | $\begin{array}{r} 15,000 \\ 3,500 \end{array}$ |  |
| RECAPITULATION. |  |  |  |  |  |  |  |  |  |  |  |
| Canadian companies. |  | 13.384 |  | 77,521 | 96,646,250 | 506 | 715,979 | 710,283 | 81,092 | 9,000 |  |
| American companies..................... | 607,592 | 1,006 | 2,181,300 | 19,939 | 39,613,949 | 231 | 443,500 | 381,189 | 200,900 | 15,000 |  |
| Totals for 1897 | 1,626,873 | 14,390 | 17,104,800 | 97,460 | 136,260,199 | 737 | 1,159,479 | 1,091,472 | 282,892 | 24,000 |  |
| Totals for 1896. | 1,665,581 | 13,821 | 18,471,800 | 92,023 | 132,885,399 | 721 | 1,153,880 | 1,151,635 | 274,711 | 5,500 |  |

ASSESSMENT SYSTEM.


## Department of Finance-Insurance Branch.

## ASSESSMENT SYSTEM.

Amounts of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1897.

| Companies. | Amount terminated by |  | Total Terminated. |
| :---: | :---: | :---: | :---: |
|  | Death. | Surrender, Expiry or Lapse. |  |
| Canadian Companics. | \$ | \$ | \$ |
| Catholic Mutual Benefit Society. | 195,500 | 704,000 | 899,500 |
| Colonial Mutual....... ; ........ | 18,400 | 462,750 | 480,750 |
| Comınercial Travellers' Mutual Benefit Society. | 23,000 | 143,000 | 166,000 |
| Home Life Association. | 7,000 | 530,000 | 537,000 |
| Independent Order of Foresters (Canadian business) . . . . . . | 413,000 | 3,405,000 | 3,818,000 |
| Wcodmen of the World. ............................. . . . . | 25,000 | 699,000 | 724,000 |
| Totals for 1897.. | 681,500 | 5,943,750 | 6,625,250 |
| Totals for 1896.. | 689,854 | 6,593,896 | 7,283,750 |
| American Conıpanics. |  |  |  |
| Covenant Mutual. | 62,250 | 505,750 | 568,000 |
| Mutual Reserve Fund | 320,500 | 3,218,000 | 3,538,500 |
| Massachusetts Benefit Life Association | 60,750 | 3,168,125 | 3,228,875 |
| Totals for 1897.. | 443,500 | 6,891,875 | 7,335,375 |
| Totals for 1896.. | 449,853 | 5,452,512 | 5,902,365 |

RECAPITULATION.

Table showing the Total Assets, and their nature, of (Canadian Companies doing business of Life Insurance upon the Assesment Plan, and the Assets in Canada of American Companies doing business of Assessment Life Insurance in Canada.
CANADIAN COMPANIES, ASSETS, 1897.

| Companies. | Commenced business in Canada. | Real Estate. | Loans on Real Estate. | Stocks, Bonds and Debentures. | Cash on hand and in Banks. | Agents' Balances and Bills Receivable. | Interest due and Accrued | Due from Members. | Other Assets | Total Assets. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | \$ ets. | \$ cts. | \$ ctr. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ |
| Catholic Mutual. | 10th Feb., 1880 | None. | None. | None. | 76,796 31 | None. | None. | 18,629 46 | 54000 | 95,965 77 |
| Colonial Mutual. | 1st Jan., 1895. | None. | None. | None | 1,270 07 | 77015 | None | 1,642 30 | 32340 | 4,005 92 |
| Commercial Travellers. | July, 1881 | None. | 19,500 00 | 7,835 26 | 8,427 11 | None. | 34219 | None. | 54827 | 36,652 83 |
| Home Life, | 12th May, 1892 | None. | 7,500 00 | None | 5,237 00 | 3,632 71 | None. | 3,016 36 | 68600 | 20,072 07 |
| $\mathrm{S}^{\circ}$ Independent Order of Foresters | 1st July, 1881. | 302,762 93 | 1,542,063 00 | 413,058 89) | 298,950 79 | None | 38,088 45 | 6,846 50 | 78,654 43 | 2,680,424 99 |
| Woodmen of the World. | July, 1893.... | None. | None. | None. | 8,552 14 | 20000 | None. | 5,2,7 53 | 48500 | 14,514 97 |
| Total |  | 302,762 93 | 1,569,063 00 | 420,894 15 | 399,233 72 | 4,602 86 | 38,430 64 | 35,412 15 | 81,237 10 | 2,851,636 55 |


| AMERICAN COMPANIES, ASSETS IN CANADA, 1897. |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Covenant Mutual. <br> Mutual Reserve Fund. <br> Total. | 20th Sept., 1890 <br> April, 1884. | None. <br> 7,506 10 | None. $15,20000$ | $\begin{array}{r} 55,14877 \\ 170,93560 \end{array}$ | $\begin{array}{r} 8,97407 \\ 62,16861 \end{array}$ | Nene. <br> None. | $\begin{array}{r} 77423 \\ 4,40554 \end{array}$ | $\begin{aligned} & \text { None. } \\ & 80,15760 \end{aligned}$ | None. <br> None. | $\begin{array}{r} 63,99707 \\ 340,27345 \end{array}$ |
|  |  | 7,506 10 | 15,200 00 | 225,984 37 | 70,242 68 | None. | 5,179 77 | 80,157 60 | None. | 404,270 52 |

## Department of Finance-Insurance Branch.

ASSESSMENT LIFE COMPANIES.
CANADIAN COMPANIES-LIABILITIES, 1897.

| Companies, | Claims Unsettled. | Due on Account of General Expenses. | Other <br> Liabilities. | Total Liabilities (not including reserve) |
| :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | \$ cts. | \$ cts. | 8 cts. |
| Catholic Mutual.. | 44,000 00 | 11750 | None. | 44,117 50 |
| Colonial Mutual.. | 11,257 90 | 1,372 37 | 1,353 73 | 13,984 00 |
| Commercial Travellers'. | 1,600 00 | None. | None. | 1,000 00 |
| Home Life. | 5,000 00 | None. | 7,136 03 | 12,136 03 |
| Independent Order of Foresters | 4 ;499 81 | 1,825 42 | None. | 48,325 23 |
| Woodmen of the World | 1,700 00 | 40915 | 4,750 15 | 6,859 30 |
| Totals. | 109,457 71 | 3,724 44 | 13,239 91 | 126,422 06 |

AMERICAN COMPANIES--LIABILITIES IN CANADA, 1897.
(Excluding Reserve.)

| Covenant Mutual..... <br> Mutual Reserve Fund | $\begin{array}{r} 14,75000 \\ 124,20000 \end{array}$ | None. <br> None. | $\begin{aligned} & \text { None. } \\ & 16,35305 \end{aligned}$ | $\begin{array}{r} 14,75000 \\ 140,55305 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: |
| Totals. | 138,950 00 | None. | 16,353 05 | 155,303 05 |

## ASSESSMENT LIFE COMPANIES, 1897.

Income, 1897.

|  | Membership Fees. | Annual Dues, \&c. | Medical $\underset{\text { aminers' }}{\text { Ex. }}$ Fees. | Assessments. | Interest and other Receipts. | Total Income. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | $\%$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| Catholic Mutual | 1,731 89 | 10,86300 | 16650 | 198,659 24 | 1,784 66 | 213,205 29 |
| Colonial Mutual | None. | None. | None. | 18,329 28 | 1121 | 18,340 49 |
| Commercial Travellers | 33800 | 4,024 00 | 23800 | 22,650 95 | 1,752 52 | 29,003 47 |
| Home Life................. |  |  | None. |  | None. | 22,203 06 |
| *Independent Order of Foresters. . | $46,54600$ | 44,068 12 | None. | 1,617,218 77 | 184,708 55 | 1,892,541 44 |
| Woodmen of the World. | 1,011 00 | 5,722 77 | 1,011 00 | 35,310 40 | 82535 | 43,880 52 |
| Totals | 49,626 89 | 64,677 89 | 1,415 50 | 1,914,371 70 | 189,082 29 | 2,219,174 27 |
| Covenant Mutual | None. | None. | None. | 52,487 62 | 1,698 16 | 54,185 78 |
| Mutual Reserve Fund | 2,832 00 | 202,277 75 | 1,310 00 | 311,208 34 | 8,240 98 | 525,869 07 |
| Totals. | 2,832 00 | 202,277 75 | 1,310 00 | 363,695 96 | 9,939 14 | 580,054 85 |

Expenditure, 1897.

*Including the sick and funeral department.

Department of Finance-Insurance Branch.
Table showing Total Assets, and their Nature, of Canadian Companies doing business of Accident, Guarantee, Plate Glass or Steam Boiler Insurance.
CANADIAN COMPANIES-ASSETS, 1897.

Table showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass or Steam
CANADIAN COMPANIES-LIABILITIES, 1897.

| Companies. | Unsettled Losses. | Reserve of Unearned Premiums. | Sundry. | Total <br> Liability, not including Capital Stock. | Excess of Assets over Liabilities, excluding Capital Stock. | Capital Stock paid up or in course of Collection. | e Excess of Assets over Liabilities and Capital Stock. d'The Reverse. | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ ets. | \$ cts. | \$ cts. | * cts. | \% cts. | - cts. | \$ cts. |  |
| Boiler Inspection | None. | ¢8,212 82 | 3,603 30 | 31,816 12 | 82,489 00 | 55,055 00 | e 27,434 00 | Steam boiler, \&c. |
| Canada Accident. | 11,428 07 | 21,911 47 | 26467 | 33,604 21 | 48,395 74 | 32,490 00 | c 15,905 74 | Accident. |
| E.Canadian Railway Accident. | 58029 | 19,478 49 | None. | 20,058 78 | 24,511 86 | 34,960 00 | d 10,448 14 | do |
| Canadian Sick Benefit | None. | None. | None. | None. | 5,000 79 | 5,000 00 | $c \quad 079$ | Sickness. |
| Dominion Burglary Guarantee. . . . . . . | 7000 | 8,706 04 | 16217 | 8,938 21 | 64,585 70 | 60,000 03 | e 4,58570 | Burglary guarantee. |
| Dominion Plate Glass | None. | 13,968 65 | None. | 13,968 65 | 8,454 8i | 10,000 00 | d 1,545 14 | Plate glass. |
| Guarantee. | 87,603 25 | 106,984 97 | 12,210 70 | 206,798 92 | 749,357 71 | 304,600 00 | c 444,797 71 | Guarantee. |
| Manufacturers' Guarantee and Accident | 10,288 42 | 32,657 65 | 75112 | 43,697 19 | 45,126 92 | 94,960 00 | d 49,833 08 | Accident. |
| Ontario Accident . | 45000 | 12,700 92 | 19748 | 13,348 40 | 26,981 86 | 30,130 00 | d 3,148 14 | do |
| Totals | 110,420 03 | 244,621 01 | 17,189 44 | 372,230 48 | 1,054,944 44 | 627,195 00 | e 427,749 44 |  |

## Department of Finance-Insurance Branch.

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

INCOME, 1897.

| Companies. | Net Cash for Premiums. | Interest and <br> Dividends on Stock, \&c. | Sundry. | Total Cash Income. | Received on <br> Account of Capital not included in Income. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\$$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| Boiler Inspection | 26,884 98 | 4,559 10 | 69828 | 32,142 36 |  |
| Boivin, Wilson \& Co | 15,876 36 | None. | None. | 15,876 36 |  |
| Canada Accident. | 37,257 53 | 2,701 80 | None. | 39,959 33 |  |
| Canadian Railway Accident | 37,946 60 | 1,068 70 | None. | 39,015 30 |  |
| Canadian Sick Benefit. | 3,601 99 | 17500 | 2,800 00 | 6,576 99 |  |
| Corneille \& Sharpe. | 2,891 56 | 22510 | 1.10001 | 4,21667 18399 |  |
| Dominion Burglary. | 16,923 35 | 1,476 21 | None. | 18,399 56 |  |
| Dominion Plate Glass | $\begin{array}{r}10,907 \\ 193,869 \\ \hline 1\end{array}$ | $\begin{array}{r}690 \\ 36.436 \\ \hline\end{array}$ | None. | 11,597 01 230,30591 |  |
| Guarantee Company . ........... | $\begin{array}{r}193,869 \\ 69,114 \\ \hline 19\end{array}$ | 36,436 1,993 89 |  | $\begin{array}{r} 230,30591 \\ 71,108 \end{array}$ |  |
| Manufacturers Guarantee and Accident Ontario Accident | 69,114 <br> 24,550 <br> 17 | 1,99389 <br> 1,084 <br> 1 | None. | $\begin{aligned} & 71,10808 \\ & 25,63488 \end{aligned}$ | $\begin{array}{r} 47,48000 \\ 80000 \end{array}$ |
| Totals | 439,823 38 | 50,410 78 | 4,598 29 | 494,832 45 | 48,280 00 |

EXPENDITURE, 1897.

| Companies. | Paid for Losses. | General Expenses. | Dividends or Bonus to Stockholders. | Total Cash Expenditure | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | \$ cts. | \% cts. | \$ cts. |  |
| Boiler Inspection. | 19400 | 23,529 59 | 3,303 30 | 27,02689 | Steam boiler. |
| Boivin, Wilson \& Co. | 7,483 20,844 89 | 2,20218 20,22634 | None. | $\begin{array}{r}9,68617 \\ 41,071 \\ \hline\end{array}$ | Plate glass. |
| Canadian Railway Accident... | 18,601 01 | 20,259 80 | 69920 | 39,560 01 | Accident. |
| Canadian Sick Benefit. . . . . . . . | 4,620 49 | 1,955 71 | None. | 6,576 20 | Sicknews. |
| Corneille \& Sharpe | 71222 | 1,159 46 | None. | 1,871 68 | Plate glass. |
| Dorrinion Burglary. | 4,046 46 | 12,040 63 | None. | 16,087 09 | Burglary guarantee. |
| Dominion Plate Glass | 4,521 79 | $\begin{array}{r}4,399 \\ \hline 123\end{array}$ | 1,750 00 | 10,670 86 | Plate glass. |
| Guarantee Company | 36,789 15 | 123,211 41 | 18,276 00 | 178,276 56 | Guarantee. |
| Manufacturers Guarantee and Accident | 48,341 63 | 33,26865 11,539 | None. | 81,610 28 | Accident. |
| Ontario Accident . . . . . . . . . . . | 12,035 98 | 14,539 44 |  | 26,575 42 | Accident. |
| Totals. | 158,191 61 | 256,792 28 | 24,028 50 | 439,012 39 |  |

Abstraot of Guarantee Businesb in Canada for the Year 1897.

|  |  |  |  |  |  |  |  | Unsettled Claims. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |
|  | \$ |  | \$ |  | \$ | \$ | \$ | 8 | \$ |
| Ainerican Surety | 6,148 | 661 | 1,196,695 | 507 | 912,054 | 5,278 | None. | 5,278 | None. |
| Employers Liability.... | 12,041 | 1,678 | 2,259,502 | - 1,534 | 2,031,302 | 113 | 113 | None | None. |
| Guarantee | 27,021 |  | 5,796,750. |  | 5,405,334 | 11,797 | 5,422 | 642 | 6,000 |
| London Guarantee and Accident . .... . .. | 32,240 | 4,321 | 6,345,219 | 4,057 | 6,123,529 | 14,145 | 6,758 | 11,311 | None. |
| Totals | 77,450 |  | 15,598,166 |  | 14,472,219 | 31,333 | 12,293 | 17,231 | 6,000 |

Abstract of Accident Business in Canada for the Year 1897.

| Canada Accident | 30,281 | 2,195 | 6,462,566 | 2,014 | 4,922,816 | 13,834 | 16,738 | 10,559 | None. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Railway | 37,947 | 3,363 | 6,000,400 | 3,101 | 5,546,300 | 19,181 | 18,601 | 580 | None. |
| Employers L | 22,143 | 985 | 3,924,933 | 868 | 3,544,933 | 16,698 | 12,089 | 10,681 | None. |
| London Guarantee and Accident | 63,262 | 5,256 | 15,338,666 | 5,211 | 15,199,666 | 34,568 | 30,020 | 13,911 | None. |
| Manufacturers Guarantee and Accident.......... | 69,114 | 4,409 | 13,170,333 | 4,088 | 11,302,313 | 51,170 | 48,342 | 10,288 | None. |
| Norwich and | 1,350 | 129 | 344,500 | 100 | 287,000 | 2,333 | 387 | 2,016 | None. |
| Ocean Accident and Guarantee. $\qquad$ | 144,685 | 5,055 | 21,999,982 | 4,780 | 20,853,816 | 71,195 | 59,407 | 25,924 | None. |
| Ontario Acci | 24,550 | 2,424. | 5,961,733 | 1,995 | 4,158,983 | 12,078 | 12,036 | 450 | None. |
| Sun | 159 | None. | Non | 36 | 9,000 | 130 | 130 | None. | None. |
| Traveler | 98,865 | 7,410 | 17,800 599 | 6,173 | 14,753,581 | 43,372 | 43,372 | 1,921 | 5,000 |
| Totals | 492,356 | 31,226 | 91,003,712 | 28,366 | 80,578,408 | 264,559 | 241,122 | 76,330 | 5,000 |

Abstract of Plate Glass Insurance in Canada for the Year 1897.


## Department of Finance-Insurance Branch.

Abstract of Accident and Guarantee Business done by Canadian Companies which do Business outside of the Dominion of Canada for 1897.

## THE GUARANTEE COMPANY OF NORTH AMERICA.


Abstract of Sickness Insurance in Canada for the Year 1897.

| Canadian Sick Benefit. . <br> Independent Order of Foresters. ....... ... | $\begin{array}{r} 4,620 \\ 121,745 \end{array}$ | $\begin{aligned} & 1,025 \\ & 3,433 \end{aligned}$ | None. $20,145$ | None. | 4,620 98,228 | $\begin{array}{r} 4,620 \\ 98,228 \end{array}$ | None. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Totals... | 126,365 | 4,458 | 20,145 |  | 102,848 | 102,848 | 1,742 | None. |

Abstract of Burglary Guarantee Business in Canada for the Year 1897.

| Dominion Burglary Guar- <br> antee Company.. .... | 16,923 | 2,531 | $2,162,573$ | 2,141 | $1,976,968$ | 3,203 | 4,046 | 70 |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | None.

Abstract of Steam Boiler Insurance in Canada for the Year 1897.

| Boiler Inspection and In-- <br> surance Company...... | 26,885 | 637 | $1,959,775$ | 976 | $3,199,675$ | 194 | 194 | None. |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |

Abstract of Inland Transit Insurance in Canada tor the Year 1897.

List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act, as at 2nd March, 1898.

| 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 Ætna Insurance Co., Hartford, Conn | F. W. Evans, General Age | 112,000 |  | Fire and Inland Marine. |
| The Atna Life Insurance Co., Hartford, Connec | Wm. H. Orr, Manager, Toronto. | 3,934,033 | 3,653,010 | Life. |
| The Alliance Assurance Company, London, Eng | P. M. Wickham, Chief Agent, Mon | 311,142 |  |  |
| The Atlas Assuranes Company, London, Eng | Matthew C. Hinshaw, Montreal. | 1075,067 | 104,779 | Fire. |
| The Boiler Inspection and Insurance Company of Cana | W. B. McMurrich, Agent, Toro | 54,724 | 49,252 | Steam Boiler, itc. |
| *The British Empire Mutual Life Ass. Co., London, Eng | Fred. Stancliffe, Chief Agent, Montr | 133,243 | 121,540 | Life. |
| The British America Assurance Company |  |  |  |  |
| The British and Foreign Marine Insurance Co., Limited. | E. L. Bond, Chief Agent, Montreal | 117,000 | 105,300 | Inland Marine and insuring registered mail matter in ransit from any one point in Canada to any other point in Canada. |
| OThe Caledonian Insurance Company, Edinburgh, Scotland.. | Lansing Lewis, Manager, M | 137,499 | 124,138 |  |
| The Canada Accident Assurance Company | T. H. Hudson, Chief Agent. Montreal | 27,302 | 25,072 | Accident and Plate Glass. |
| The Canada Life Assurance Company... | A. G. Ramsay, Manager, Hamilton. | 61,000 | 54,900 |  |
| The Canadian Railway Accident Insurance Co..... . ... | Dr. A. A. Henderson, Chief Agent, Ot | 20,000 | 20,000 | Accid |
| The Canadian Fire Insurance Co. | . . . Mey, Chir Agent, wimat | 50,000 | 50,00 |  |
| The Commercial Union Ass. Co. (Limited), London, Eng. | James McGregor, Chief Agent, Mon | 492,020 | 486,180 | Fire, Inland Marine \& Li |
| The Confederation Life Association................. | K. Macdonald, Managing Director |  |  |  |
| The Connecticut Fire Insurance Company, Hartford, Conn <br> C. C. Corneille and C. A. Sharpe (doing business under the | Robert Hampson \& Son, Chief Agents, Montreal. | 100,000 | 100,000 |  |
| name of the Metropolitan Plate Glass Insurance Co.) |  | 5,600 | 5,040 |  |
| The Covenant Mutual Life Association of Illinois | A. H. Hoover, Chief Agent, Toron | ${ }^{53,533}$ | ${ }^{53,533}$ | Life, on Assessment Pla |
| The Dominion Burglary Guarantee Co. (Limited) | Charles W. Hagar, Chief Agent, Montr |  |  | Burglary Guarantee. |
| The Dominion Life Assurance Company | Thos. Hilliard, Managing Director, Waterloo, Ont. | 56,419 | 50,364 |  |
| The Employers Liability Assurance Corporation (Limited). | AJ Xander Ramsay, | 16,000 76,650 |  | Plate |
| $\dagger$ The Equitable Life Assurance Society of the United States. | Seargent P. Stearns, Manager, Montreal | 1,909,225 | 1,753,121 |  |
| The Excellior Life Insurance Company of Ontario (Limited). | Edwin Marshall, Chief Agert, Toront | 54,000 |  |  |
| The Federal Life Assurance Company of Ontario | David Dexter, Managing Director, Hamilto | 56,307 | 50,226 | Life. |
| The Gernnania Life Insurance Company. | C. R. G. Johnson, Chief Agent, Montreal | 75,000 | 72,500 | Life. |
| The Great West Life Assurance Company | J. H. Brock, Manaring Director, Winnipeg, Man. | 56,000 | 50,400 |  |
| The Guarantee Company of North America | dward Rawlinks, Ma | 58,400 | 53,800 | Guaran |
| The Guardian Fire and Life Ass. Co. (Limited), London, Eng. | E. P. Heaton, Chief Agent, | ${ }_{86,132}$ | 265,233 |  |
| The Hartford Fire Insurance Company, Hartford, Conn.... | Peter A. McCallum, Chief |  |  | Fire. |
| The Imperial Life Assurance Co. of Canada.............. | F. (\%. Cox, Manager, Toronto. | 192,200 | 172,980 | Life. |

Department of Finance-Insurance Branch.

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. |  | Descriptionof Insurance Business for which Licensed. |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Par Value. | Accepted Value. |  |
|  |  | \$ | \$ |  |
| The Star Life Assurance Society, London, Eng | Alf. W. Briggs, Chief Agent, Toronto. | 146,000 | 146,000 | Life. |
| The Sun Insurance Office, London, Eng | H. M. Blackburn, Chief Agent, Toronto. | 308,410 | 295,333 | Fire. |
| The Sun Life Assurance Co. of Canada............... | D. Macaulay, Managing Director, Montreal | 64,000 100000 | 57,600 100000 |  |
| The Supreme Court of the Independent Order of Foresters.. | Dr. Oronhyatekha, Chief Agent, Toronto. | 100,000 | 100,000 | Life, disability and sickness insurance on the Assessment Plan. |
| The Temperance and General Life Assurance Co. of N. A... | Henry Sutherland, Chief Agent, Toronto. | 113,732 | 50,000 |  |
|  | Frank F. Parkins, Chief Agent, Toronto. | 805,900 583,603 | 780,063 580,603 | Life and Accident. |
| The Union Assurance Society, London, Erig. . | T. L. Morrisey, Chief Agent, Mortreai. . |  | 380,200 <br> 10 | Fire. |
| $\bigcirc^{\text {The Un U }}$ United States Life Insurance Co. in the City of New York | Lewis A. Stewart, Chiet Agent, Toronto. | 145,000 | 142,500 | Life. |
| EThe Western Assurance Co | J. J. Kenny, Managing Director, Toronto. | 57,700 | 51,930 | Fire and Inland Marine. |

[^86]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 behalf

| Name of Company. | Chief Agent to Receive Process. | Amount of Deposit with Receiver General. |  | Business. |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Par Value. | Accepted Value. |  |
|  |  | \$ | \$ |  |
|  | F. W. Evans, General Agent, Montreal | 100,000 | 100,000 | Life. |
| The Connecticut Mutual Life Insurance Company, Hartford, Conn | 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 | 154,760 |  |
| The National Life Insurance Company of the U. S. of America, Washington, D.C. | F. A. Powis, Chief Agent, Hamilton.. | 110,000 | 110,000 |  |
| ington, D.C. <br> The North-western Mutual Life Insurance Company, Milwaukee, Wis | William Angus, Attorney, Montreal..... | 100,000 129 | 100,000 126,280 | Life. Life. |
| The Phenix Mutual Life Insurance Company, Hartford, Conn.......... | C. R. G. Johnson, Chief Agent, Montreal | 129,280 139,622 | 129, 1222 | Life. |
| The Scottish Amicable Life Assurance Society, Glasgow, Scotland. | William W. Robertson, Attorney, Montreal. ....... | 139,022 10000 | 129,020 | Life. Life. |
|  | John Dunlop, Attorney, Montreal................... | 100,000 | 90,00 | Life. |

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

Name of Company.
Chief Agent to Receive Process.
W C. Fitzgerald, Chief Agent, London, Ont.
Fdward A. Baynes, Chief Agent, Montreal. W. G. H. Lowe, Secretary, Toronto. Association of

> Ont. Sam Pattison, Chief Agent, Toronto.


[^0]:    * Of this amount $\$ 197,500$ was premium upon the new stock 1ssued by the British America and Western.

[^1]:    * Including 20 months' business of the Canada Life.

[^2]:    Held, also, that when the party with whom the contract is made is identified as the party insured, there is not the same reason for requiring proof of iuterest as where the insurance is effected, "for whom it may concern."

    The jury having found, in answer to questions, that each compauy, by its conduct, reasonably led plaintiff to believe that formal proofs of interest and loss and adjustment were not required, and the evidence showing that defendants' agent, who was present at St. Thomas, knew more about the loss than the owner did.

    Held, that the finding was a reasonable one.
    Held, also, on the authority of The Manufacturers Insurance Company $r$. Pudsey, that if the answer as to waiver was defective, because the authority of J. B., who purported to act as agent for defendants was assumed, the court could deal with the matter and supply a finding as to waiver.

    There having been an agreement that the trial judge should submit to the jury "such questions. as he decided were proper to be left to the jury."

    Held, with respect to a question which it was contended the judge should have submitted, that the question should have been formally offered, and a ruling had upon it, and a note made of the fact.
    (January 15th, 1898-McLeod $s$. The Insurance Company of North America, 30 Nova Scotia Reports, p. 480.)

[^3]:    *'I'hese returns are imperfect.

[^4]:    * These companies also do fire business. Jor their Assets and total Liabilities in Canada, see pages 70 and 72

[^5]:    * Including \$42,321 30 for matured investment policies.

[^6]:    *This Company has also $\$ 892,500$ vested in Canadian Trustees under the Insurance Act. †This Company has also $\$ 1,945,000$ vested in Canadian Trustees Canadian Trustees under the Insurance Act. $\dagger+$ This Company has also $\$ 1,425,000$ vested in Canadian Trusteres under the Insurance Act. ++ This Company has also $\$ 157,000$ vested in Canadian Trustees under the Insurance Act.

[^7]:    * Paid direct to head office, London, England.

[^8]:    Number of policies in force at date. (No return.)
    Total net amount in force..................... . ..... ......................... \$23,381,135 00
    Total premiums thereon 244,682 82

[^9]:    * Certificates of deposit held by the different Commissioners, \&c., in the Unived States :Par Value.

    1. California. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$ 100,00000$
    
    2. Georgia
    25,000 00
    
    
    Total.
    $\$ 915,30000$
[^10]:    *Interest paid direct to Company at Edinburgh.

[^11]:    £ 225,720 $13 \quad 7$

[^12]:    * Paid direct to the head office in London.

[^13]:    *These are paid direct to the head office in London
    4-11

[^14]:    * In deposit with the Receiver General.
    $\dagger$ All since settled except the Eaton claim, \$5,000.

[^15]:    Total number of policies in force at date
    21,993
    Total net amount in force
    $\$ 32,051,50300$
    Total premiums thereon.
    391,156 26

[^16]:    * Deposited with Receiver General ; \$50,000 being on account of life branch.

[^17]:    *Deposited with the Receiver General.

[^18]:    * Deposited with Receiver General.

[^19]:    *Interest on deposit paid direct to head office, London.

[^20]:    * Paid direct to home office.

[^21]:    *Deposited with Receiver General on account of fire and life.

[^22]:    * Paid direct to head office in England.

[^23]:    *The licenses of these companies expired on the 31st March, 1878, so far as relates to new business.

[^24]:    *Based on Institute of Actuaries H. M. Table of Mortality, with $4 \frac{1}{2}$ per cent interest.

[^25]:    *Estimated by the department, on basis of Institute of Actuaries' H. M. Table with $4 \frac{1}{2}$ per cent interest.

[^26]:    * Upon basis of American Experience table of mortality, with 4 per cent interest,

[^27]:    *Institute of Actuaries' H. M. Mortality Table, 41 per cent interest.

[^28]:    * Reserve at $4 \frac{1}{2}$ per cent interest on Mortality Table of Institute of Actuaries, G.B., for policies issued prior to 31 st December, 1895, and at $3 \frac{1}{2}$ per cent for policies issued subsequent to that date.

[^29]:    *Combined Experience Table with 4 per cent interest.

[^30]:    *All deposited with the Receiver General, with the exception of township of Rat Portage bonds, $\$ 7,473$; township of Brantford bonds, $\$ 919$; village of New Hamburg bonds, $\$ 1,152.70$; township of Flos bonds, $\$ 660.51$; township of Medonte bonds, $\$ 853.07$; town of Aylmer bonds, $\$ 200$; township of Luther, $\$ 1,325.52$; township of Stephen bonds, $\$ 3,000$.

[^31]:    *Based on Institute of Actuaries' H. M. Table, with $4 \frac{1}{2}$ per cent interest for policies in force before July 1st, 1896, and with 4 per cent interest for all subsequent policies and bonuses.

[^32]:    ${ }^{*}$ Based on the Institute of Actuaries' H. M. and H. M. (') Table with 4 per cent interest.

[^33]:    * Reserve based on the Institute of Actuaries, H. M. Mortality Table, $4 \frac{1}{2}$ p.c. interest.

[^34]:    * Computed according to the Acturies' Table of Mortality, with 4 per cent interest.

[^35]:    *Computed according to the H. M. Table of Mortality of the Institute of Actuaries with interest at $4 \frac{1}{2}$ per cent, and at 4 per cent for industrial policies.

[^36]:    *Deposited with the Receiver General.

[^37]:    ${ }^{*}$ Based on the H.M. Table of Mortality with interest at 42 per cent.

[^38]:    * Actuaries' 4 per cent Table.

[^39]:    *Based on Actuaries' Table with 4 per cent interest.

[^40]:    *In deposit with Receiver General.

[^41]:    *Based on Actuaries' (Combined Experience) 4 per cent table.

[^42]:    *Estimated by Department on the basis of Institute of Actuaries' H. M. Table with $4 \frac{1}{2}$ per cen interest.

[^43]:    Total held by the company carried out at market value.

[^44]:    *Based on the Institute of Actuaries' H. M. Table of Mortality, with $4 . \frac{1}{2}$ per cent interest. Computed by the Department.

[^45]:    ${ }^{*}$ Based on the Institute of Actuaries' H. M. table, $4 \frac{1}{2}$ per cent interest. Computed by the department.

[^46]:    $\dagger$ Reserve based on Institute of Actuaries' H. M. Table of Mcrtality, with $4 \frac{1}{2}$ per cent interest for general policies and Combined Experience Table with 4 per cent interest for industrial policies.

[^47]:    *Reserve based on Institute of Actuaries' H.M. Mortality Table with interest at $4 \frac{1}{2}$ per cent for Canadian policies issued prior to 1st January, 1896, and at 4 per cent for all foreign policies and for Canadian policies issued subsequent to that date.

[^48]:    * Reserve at 4 per cent, based on Combined Experience Table.

[^49]:    *Computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent interest.

[^50]:    * Computed according to the Actuaries' Table of Mortality, with 4 per cent interest.

[^51]:    *Reserve based upon Institute of Actuaries' H. M. Table of Mortal.ty, with $4 \frac{1}{2}$ per cent interest. Computed by the Department.

[^52]:    *Computed according to the American Table of Mortality, with $4 \frac{1}{2}$ per cent interest.

[^53]:    *Deposited with the Receiver General.

[^54]:    *Based on Actuaries' Table of Mortality with 4 per cent interest.

[^55]:    *Computed according to the Combined Experience Table of Mortality, with 4 per cent interest.

[^56]:    *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, and at 4 per cent for policies issued since 1st January, 1897. $\dagger$ Including two claims which were not reported until after the company's statement was made up.

[^57]:    *Based on Actuaries' Table, 4 per cent.

[^58]:    *Reserve based on Institute of Actuaries' H. M. Table of Mortality, with $4 \frac{1}{2}$ per cent interest. Calculated by the Department.

[^59]:    * Based on Institute of Actuaries' H. M. Table, with interest at $4 \frac{1}{2}$ per cent. Fstimated by the Department.

[^60]:    *Based on Institute of Actuaries' H. M. Table with interest at $4 \frac{1}{2}$ per cent. Computed by the Department

[^61]:    * In deposit with Receiver General.
    $\dagger$ Reserve based on Institute of Actuaries' H.M. Table of Mortality, with $2 \frac{1}{2}$ per cent interest.

[^62]:    "Institute of Actuaries' H. M. Table of Mortality and $3 \frac{1}{2}$ per cent interest.

[^63]:    *In addition to these there are $\$ 102,167.18$ Canadian municipal debentures held at the head office, Edinburgh, for safe keeping, and $\$ 25,000$ Province of Quebec bonds held by the Government of Newfoundland.

[^64]:    * Institute of Actuaries, H. M. Mortality Table with 44 per cent interest computed by the Department. 408

[^65]:    *Based on the Institute of Actuaries' H. M. Table with 41 p.c. interest ; computed by the Department. 413

[^66]:    * $\$ 64,000$ 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, $\$ 29,000$.

[^67]:    *On the basis of the Institute of Actuaries' H. M. Table, with + per cent interest. The reserve according to the Institute of Actuaries' H. M. Table with $4 \frac{1}{2}$ per cent interest is $\$ 6,482,701.13$.

[^68]:    * In the special infantile plan the anount assured as given in the statement above represents the exact amount for which the company is liable at present, whereas under the other plans, Life, Endowment, etc., the assurance does not come into full force until the age of 13 vears. If death occurs previous to that age the connpany agrees to return the premiums that have been paid and compound interest thereon at 7 per cent per annum.

[^69]:    ${ }^{*}$ Reserve based on H. M. Mortality Table, Institute of Actuaries' G.B., with $4 \frac{1}{2}$ p.c. interest and an addition was made sufficient, it is estimated to cover a 4 per cent valuation for all policies issued in 1897.

[^70]:    *Reserve at 41 per cent, Institute of Actuaries' H. M. Table.

[^71]:    *Of these amounts $\$ 7,785.50$ belongs to policies issued since 31st March, 1878.
    tOf this amount $\$ 16,457.72$ belongs to policies issued since 31st March, 1878.

[^72]:    * Based on American Experience Table, $4 \frac{1}{2}$ per cent.

[^73]:    *Based on Institute of Actuaries' H. M. Table, with interest at $4 \frac{1}{2}$ per cent. Computed by the Department.

[^74]:    *Computed according to the Actuaries' Table of Mortality, with 4 per cent interest.

[^75]:    

[^76]:    * Deposited with Receiver General.

[^77]:    $\dagger$ Actuaries' Table of Mortality, interest 4 per cent ; computed as renewable term insurance for 60 days.
    *Exclusive of $\$ 89,868.58$ nominal value of securities received from the Provincial Provident Institution.

[^78]:    *Deposited in the State of Wisconsin.

[^79]:    *The licenses of these comprnies expired on the 31st March, 1878, so far as relates to new business.

[^80]:    *The Grand Council has no endowment fund, it pays death claims only. The foregoing statement of Income does not contain the halance in the Treasurer's hands on 1st January, 1897, nor the interest received during 1897.

[^81]:    * These companies have ceased doing new business in Canada.

[^82]:    * These returns are imperfect.

[^83]:    *Including \$301,211.73 premium notes.

[^84]:    * Estimated.

[^85]:    * Including 20 months' business of the Canada Life

[^86]:    *This Company has also $\$ 892,500$ vested in Canadian Trustees under the Insurance Act. +This Company has also $\$ 1,945,000$ vested in Canadian Trustees under the Insurance Act. ${ }^{+}$This Company has also $\$ 1,350,000$ vested in Canadian rustees under the Insurance Act. $\$ 157,000$ vested in Canadian Trustees under the Insurance Act.

