

ABSTRACT OF STATEMENTS

OF

Insurance Companies in Canada

FOR THE

YEAR ENDED DECEMBER 31

1912

(SUBJECT TO CORRECTION)

PRINTED BY ORDER OF PARLIAMENT



OTTAWA

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EXCELLENT MAJESTY

1913

DEPARTMENT OF INSURANCE.

OTTAWA, March 11, 1913.

SIR,—I have the honour to enclose herewith an Abstract of the business of Insurance in Canada for the year 1912.

The 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,

Superintendent of Insurance.

Hon. W. T. WHITE,

Minister of Finance.

TABLE OF CONTENTS, 1912.

FIRE, ETC.

	PAGE
Abstract of Fire Insurance in Canada for 1912.....	10 to 13
Premiums received for Fire Insurance in Canada for years 1869 to 1912.....	14 to 17
Losses paid for Fire Insurance in Canada for years 1869 to 1912.....	18 to 21
Summary of Fire Insurance in Canada for years 1869 to 1912.....	22 to 24
Abstract of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and other classes of Insurance, for 1912.....	25 to 33
Fire Insurance done in Canada for 1912.....	34 and 35
TABLE I.—Assets of Canadian Companies doing business of Fire and other Insurance for 1912.....	36 and 37
TABLE II.—Liabilities of Canadian Companies doing Fire and other Insurance, 1912.....	38 and 39
TABLE III.—Assets in Canada of British, American and other Companies doing business of Fire and other Insurance in Canada, 1912.....	40 and 41
TABLE IV.—Liabilities in Canada of British, American and other Companies, 1912.....	42 and 43
TABLE V.—Income and Expenditure of Companies doing Fire and other Insurance, 1912.....	44 to 47
TABLE VI.—Rates of Losses paid, General Expenses and Stockholders' Dividends per cent of Premiums received, Rates of Premiums charged per cent of Amounts Insured, &c., of Canadian Fire Companies, 1912.....	48
TABLE VII.—Rates of Losses paid and General Expenses in Canada per cent of Premiums received, and rates of Premiums charged per cent of Amounts Insured, &c., for British, American and other Companies doing Fire Insurance in Canada, 1912.....	49 and 50
Analysis and Summary of business in unlicensed companies in Canada done under the provisions of Sec. 139 of the Insurance Act, 1910.....	51

ACCIDENT, GUARANTEE, ETC.

Assets of Canadian Accident, Guarantee, Plate Glass, Steam Boiler, &c., Companies, 1912.....	52
Liabilities of Canadian Accident, Guarantee, Plate Glass, Steam Boiler, &c., Companies, 1912.....	54
Assets in Canada of Companies other than Canadian, doing business of Accident, Guarantee, &c., 1912.....	56
Liabilities in Canada of Companies other than Canadian doing business of Accident, Guarantee, &c., 1912.....	58
Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, &c., for 1912.....	59 and 60
Income and Expenditure in Canada of Companies other than Canadian doing business of Accident, Guarantee, &c., 1912.....	61
Abstract of Personal Accident Insurance in Canada for 1912.....	62
Abstract of Automobile Insurance in Canada for 1912.....	62
Abstract of Burglary Insurance in Canada for 1912.....	63
Abstract of Employers' Liability Insurance in Canada for 1912.....	63
Abstract of Guarantee Insurance in Canada for 1912.....	64
Abstract of Hail Insurance in Canada for 1912.....	64
Abstract of Inland Transportation Insurance in Canada for 1912.....	65
Abstract of Live Stock Insurance in Canada for 1912.....	65
Abstract of Plate Glass Insurance in Canada for 1912.....	65
Abstract of Sickness Insurance in Canada for 1912.....	66
Abstract of Sprinkler Leakage Insurance in Canada for 1912.....	66
Abstract of Steam Boiler Insurance in Canada for 1912.....	67
Abstract of Title Insurance in Canada for 1912.....	67
Abstract of Tornado Insurance in Canada for 1912.....	67
Abstract of Weather Insurance in Canada for 1912.....	67
Abstract of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business.....	68 to 73

LIFE.

	PAGE
Abstract of Life Insurance in Canada for 1912.....	74 to 76
Abstract of Life Insurance done by Canadian Companies which do business outside of Canada, 1912.....	77 to 79
Canadian Life Companies, Assets, 1912.....	80
Canadian Life Companies, Liabilities, &c., 1912.....	82
Assets in Canada of British Life Companies, 1912.....	84
Assets in Canada of American Life Companies, 1912.....	85
Liabilities, &c., in Canada of British and American Life Companies, 1912.....	86
Income of Companies doing Life Insurance, 1912.....	87
Payments to Policyholders, 1912	88
Expenditure of Companies doing Life Insurance, 1912	90 and 91
Life Policies issued and terminated in Canada during the year 1912.....	92 to 95
Nature of Life Insurance issued in Canada during the year 1911.....	96
Nature of Life Insurance in force in Canada at 31st December, 1912.....	98
Summary of Life Insurance in Canada for the years 1875 to 1912.....	100
Abstract of Assessment Insurance in Canada for 1912.....	102
Abstract of Assessment Insurance done by Canadian Companies which do business outside of the Dominion, for 1912.....	103
Policies terminated in Companies which do Life Insurance upon the Assessment Plan.....	105
Assessment Companies, Assets.....	104
Assessment Companies, Liabilities.....	105
Assessment Companies, Income and Expenditure.....	106
List of Insurance Companies licensed to do business in Canada as at April 30, 1913, showing amount of Deposit with Receiver General.....	107 to 114

Statement showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912:—

Bonds and debentures purchased.....	116 to 118
Stocks purchased.....	119 and 120
Stocks, bonds and debentures sold or matured.....	121 to 124
Real estate purchased or acquired.....	125
Real estate sold.....	126
Collateral loans made.....	127 to 129
Collateral loans repaid.....	130 and 131
Mortgage loans.....	132
Policy loans.....	132

Statements made by Canadian Trustees of Foreign Companies showing the movement of Securities held by them in trust for the companies:—

Bonds and debentures received.....	133
Bonds and debentures released.....	133
Mortgage loans.....	134

Rates of Dividends to Policyholders declared during the year or at last previous allotment by Life Insurance Companies:—

Canadian Life Companies:—

Ancient Order of Foresters.....	136
Canada Life.....	137 to 139
Confederation Life.....	140 and 141
Continental Life.....	139
Dominion Life.....	142 and 143
Excelsior Life.....	143
Federal Life.....	144
Great-West Life.....	145 to 147
Imperial Life.....	148 and 149
London Life.....	150 and 151
Manufacturers Life.....	151 to 153
Mutual Life of Canada.....	154 and 155

SESSIONAL PAPER No. 9

LIFE—Concluded.

	PAGE
National Life of Canada	155
North American Life.....	156 and 157
Northern Life	157
Sun Life	158 to 160
<i>British Life Companies (Canadian business):—</i>	
Commercial Union.....	161
London and Lancashire Life	162
North British and Mercantile.....	167
Phoenix Assurance Co.....	163
Royal Insurance Co	164
Standard Life	165
<i>American Life Companies (Canadian business):—</i>	
Ætna Life.....	166 and 167
Equitable Life.....	168 to 171
Germania Life.....	171
Metropolitan Life.....	172 and 173
Mutual Life of New York.....	174 to 179
New York Life.....	180 and 181
State Life.....	182
Union Mutual Life.....	183
United States Life.....	184

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO
BUSINESS OF FIRE INSURANCE IN CANADA FOR
THE YEAR 1912, IN ACCORDANCE WITH
THE INSURANCE ACT, 1910.

GENERAL TABLES.

ASSETS OF COMPANIES, FIRE, &c.

LIABILITIES OF COMPANIES, FIRE, &c.

INCOME AND EXPENDITURE OF COMPANIES, FIRE, &c.

PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.

ABSTRACT FOR THE YEAR 1912.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies renewed.	Net amount at risk at date	Net amount of losses incurred during the year.	UNSETTLED CLAIMS.	
							Not resisted.	Resisted.
Acadia Fire.....	\$ 110,673	\$ 104,540	\$ 215,213	\$ 15,396,994	\$ 12,972,230	\$ 77,161	\$ 3,775	\$ 1,000
Anglo-American.....	180,441	330,492	310,933	21,610,961	30,025,841	124,364	13,974	4,000
British America.....	421,097	239,837	660,834	54,603,360	71,183,124	236,078	45,635	None.
British Colonial.....	12,615	6,263	18,878	1,700,443	1,204,295	2,061	1,150	None.
British Northwestern.....	29,439	28,880	52,319	3,380,004	2,336,180	6,931	2,000	None.
Canada National.....	121,142	80,655	201,797	13,409,859	9,709,450	28,559	2,073	None.
Canadian Fire.....	301,017	174,569	475,586	28,664,461	32,291,427	106,915	7,392	None.
Central Canada Manufacturers.....	50,222	58,973	109,195	9,210,248	4,022,510	40,308	42,783	None.
Dominion Fire.....	255,742	150,649	406,391	28,084,783	29,788,193	154,191	146,348	None.
Equity Fire.....	175,830	100,103	275,933	20,317,108	27,543,274	134,515	117,848	None.
Factories Insurance Co.....	151,976	436,849	588,825	42,331,420	12,732,417	105,538	20,908	None.
Hudson Bay.....	145,579	107,701	253,280	17,022,660	12,074,847	70,428	71,721	None.
*Liverpool-Manitoba.....	358,896	222,535	581,431	42,378,076	36,554,642	218,987	233,182	None.
London Mutual.....	423,151	323,230	746,381	69,662,966	71,386,757	209,088	221,185	None.
Montreal-Canada Fire.....	201,550	92,234	293,786	20,678,078	24,769,545	89,035	91,329	None.
Mount Royal.....	81,485	79,362	153,877	24,305,449	27,571,008	79,437	93,404	4,000
North Empire Fire.....	84,150	37,184	121,334	8,730,820	8,582,204	29,884	26,703	None.
North West Fire.....	108,651	206,129	375,073	24,753,906	22,326,958	94,291	84,670	None.
Nova Scotia Fire.....	152,104	139,131	191,295	8,359,205	9,085,359	64,417	59,259	None.
Occidental Fire.....	179,016	86,079	265,695	19,021,037	22,821,472	104,558	111,879	None.
Ontario Fire.....	- 3,513	20,946	20,946	1,800,317	9,045,452	739	None.	None.
Ottawa Assurance.....	99,441	69,632	169,093	11,623,843	9,045,452	27,064	29,892	3,491
Pacific Coast.....	216,762	34,365	251,127	21,752,000	23,292,149	94,541	94,190	3,190
Quebec Fire.....	310,998	199,569	510,567	32,783,630	29,512,800	154,960	178,003	None.
Rimouski Fire.....	109,347	97,117	206,464	15,626,412	11,232,082	59,076	51,792	4,800
Sovereign Fire.....	374,895	414,561	789,456	70,926,247	72,430,430	149,090	192,429	1,750
Western.....								
Totals for 1912.....	5,063,409	3,707,428	8,770,837	653,582,426	640,808,340	2,586,805	2,684,977	18,989
Totals for 1911.....	4,727,141	3,579,108	8,306,249	572,066,012	549,604,374	2,509,377	2,519,179	275,063

*Including the business of The Manitoba Assurance Company.

SESSIONAL PAPER No. 9

BRITISH COMPANIES.

Alliance.....	206,684	28,821	235,505	23,510,911	32,980,620	98,528	102,045	4,244	None.
Atlas.....	497,116	69,168	566,284	44,353,141	59,905,450	279,412	294,396	5,502	None.
Caledonian.....	431,217	70,070	501,287	41,542,305	55,134,817	212,988	214,632	8,711	10,000
Commercial Union.....	792,177	142,244	934,421	73,893,530	90,510,717	405,406	414,033	9,190	10,000
Employers' Liability.....	174,006	32,814	207,420	18,981,862	16,065,804	55,678	60,428	4,750	None.
General Accident Fire and Life.....	264,818	47,429	312,247	24,689,106	25,291,868	122,051	132,882	10,804	None.
Guardian.....	827,130	133,481	960,611	68,149,725	86,093,561	510,638	522,783	19,353	4,700
Law Union and Rock.....	212,748	31,527	244,275	91,153,440	25,467,072	110,703	113,957	3,933	None.
Liverpool and London and Globe.....	1,314,269	404,453	1,701,668	137,163,601	100,226,186	746,935	730,921	63,362	752
London and Lancashire Fire.....	952,008	112,799	1,064,807	89,342,982	74,701,482	250,065	257,397	20,504	None.
London Assurance.....	940,875	153,984	1,094,859	59,325,794	32,357,090	107,333	107,348	7,839	4,500
North British and Mercantile.....	636,850	138,485	775,335	53,333,260	113,539,894	437,510	459,220	34,291	None.
Northern.....	770,887	107,855	878,742	66,029,815	68,346,226	311,264	309,375	28,422	None.
Norwich Union Fire.....	73,594	19,932	93,526	9,015,516	83,113,819	420,121	408,652	38,681	None.
Palatine Insurance Co.....	996,925	204,786	1,201,711	87,315,146	7,161,632	4,910	3,706	1,205	None.
Provincial.....	29,382	5,511	34,893	4,906,584	112,964,582	522,835	546,348	43,815	2,800
Royal.....	1,267,798	194,150	1,461,948	120,324,763	4,364,461	2,964	2,945	19	None.
Royal Exchange.....	322,085	64,850	386,935	33,692,274	172,173,930	727,149	777,085	54,124	None.
Scottish Union and National.....	349,315	41,869	391,184	33,408,745	29,038,131	127,897	146,305	1,093	None.
Sun Insurance Office.....	422,328	69,248	491,576	37,964,297	44,434,771	135,758	131,473	14,115	None.
Union Assurance Society.....	438,649	107,385	546,034	43,196,791	51,536,766	228,375	233,253	16,868	None.
Yorkshire.....	273,327	41,237	314,564	28,019,153	50,680,552	193,230	214,905	6,407	None.
Totals for 1912.....	12,092,125	2,200,396	14,292,521	1,148,396,318	1,430,072,127	6,151,121	6,319,064	404,310	40,771
Totals for 1911.....	11,205,694	2,150,528	13,356,222	998,101,547	1,269,648,229	6,029,035	6,181,888	541,253	52,634

ABSTRACT FOR THE YEAR 1912—Concluded.
FIRE INSURANCE IN CANADA—AMERICAN AND OTHER COMPANIES.

	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies renewed.	Net amount at risk a date	Net amount of losses incurred during the year.	UNSETTLED CLAIMS.	
							Not resisted.	Registered.
	\$	\$	\$	\$	\$	\$	\$	\$
Etna Insurance Co.....	299,480	35,872	395,352	24,335,689	32,565,170	124,208	118,440	None.
American Central.....	65,719	15,363	81,018	4,817,658	4,589,895	12,546	479	None.
American Insurance Co.....	8,615	1,396	10,011	1,694,552	999,150	None.	None.	None.
American Loyds.....	13,428	2,125	15,553	3,604,015	3,088,178	1,314	None.	None.
California Insurance Co.....	10,701	4,953	15,694	11,878,019	691,540	56,497	4,771	2,200
Connecticut Fire.....	108,906	43,342	152,248	11,192,855	12,351,702	206,264	214,388	None.
Continental.....	288,915	59,627	348,542	33,846,579	30,572,294	256,592	251,984	4,000
Fidelity-Phenix.....	397,448	60,498	457,946	33,466,583	35,215,245	16,715	21,665	None.
Fireman's Fund.....	34,737	12,991	47,728	2,759,581	1,756,434	3,763	4,362	None.
Fireman's Insurance Co.....	44,606	12,891	57,497	4,245,754	3,638,018	1,075	1,075	None.
Compagnie d'Assurances G6n6rales.....	11,953	1,372	13,325	3,537,946	3,034,237	228,011	16,665	None.
German American.....	413,313	74,149	487,462	39,018,888	42,653,697	210,872	11,079	4,082
Germania Fire.....	34,574	8,949	43,523	3,273,600	3,038,692	11,866	33,279	None.
Hartford Fire.....	887,485	119,522	1,007,007	78,112,795	91,894,273	426,002	442,708	None.
Home Insurance Co.....	308,493	50,742	359,235	32,550,364	37,705,653	191,975	190,747	None.
Insurance Co. of North America.....	372,557	98,256	470,813	38,958,876	44,782,024	196,947	195,453	None.
Insurance Co. of the State of Pa.....	161,200	35,617	196,817	11,656,770	9,502,696	67,904	58,460	None.
Lumber Insurance Co.....	147,659	24,351	172,010	4,355,594	6,831,131	66,229	99,625	None.
National Fire.....	416,875	86,836	503,711	46,239,327	42,692,919	304,449	261,644	None.
National Union Fire.....	156,598	47,038	203,636	15,556,096	13,060,892	92,581	95,778	None.
Niagara Fire.....	76,821	34,918	111,739	6,268,199	6,735,701	41,720	34,381	3,472
Northwestern National.....	10,476	14,262	24,738	2,201,067	1,913,167	2,858	2,486	None.
Phoenix of Hartford.....	351,926	86,013	437,939	37,089,105	41,071,642	139,185	154,860	None.
Providence Washington.....	119,500	28,267	147,767	12,975,305	9,062,899	29,786	25,209	None.
Queen, of America.....	577,985	88,225	666,210	51,360,612	71,155,570	281,012	315,079	10,000
Springfield Fire and Marine.....	278,248	57,023	335,271	29,439,199	27,669,163	193,375	116,147	None.
St. Paul Fire and Marine.....	189,652	34,127	223,779	15,910,403	16,525,857	97,832	106,041	None.
L'Union, Paris, France.....	134,879	25,242	160,121	13,755,232	8,941,690	44,137	41,329	None.
Westchester Fire.....	56,239	10,956	67,195	5,783,717	4,938,032	22,589	10,029	None.
Totals for 1912.....	6,068,984	1,174,903	7,213,887	572,282,988	609,273,661	3,033,510	3,068,756	16,200
Totals for 1911.....	4,642,420	830,805	5,473,285	417,473,032	460,615,743	2,272,517	2,235,881	14,060

SESSIONAL PAPER No. 9

RECAPITULATION

Canadian Companies.....	5,063,409	3,707,428	8,770,837	653,552,426	640,808,340	2,586,805	2,684,977	309,021	18,989
British Companies.....	12,092,125	2,200,396	4,202,521	1,148,396,318	1,430,072,127	6,151,121	6,319,064	404,310	40,771
American and other Companies.....	6,038,984	1,174,903	7,213,887	572,282,988	609,273,561	3,033,510	3,068,756	346,781	16,200
Totals for 1912.....	23,194,518	7,082,727	30,277,245	2,374,261,732	2,680,154,028	11,771,436	12,072,797	1,060,112	75,960
Totals for 1911.....	20,575,255	6,560,501	27,155,756	1,987,640,591	2,279,868,346	10,810,929	10,936,948	1,183,490	87,344

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive.

	PREMIUMS RECEIVED.										Totals for 1869 to 1912.
	1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	474,234	271,787	46,136	76,859	85,324	84,584	142,956	155,086	125,526	110,673	827,144
Anglo-American.....	7,030,070	424,084	286,564	264,515	206,824	270,407	242,605	221,140	218,962	180,441	2,982,342
British America.....	7,030,070	424,084	470,969	513,137	576,277	473,921	401,904	303,565	550,718	421,097	11,738,203
British Colonial.....		532,271							12,615		12,615
British Northwestern.....										29,439	29,439
Canada Agricultural.....	454,896										454,896
Canada Fire.....	881,333										881,333
Canada National.....									24,898	121,142	146,040
Canadian Fire.....	588,206	205,087	218,917	241,438	248,726	227,003	240,633	202,048	281,985	301,017	2,965,255
Central Canada Manufacturers.....					3,852	23,269	29,674	50,651	55,615	50,232	213,283
Citizens.....	2,856,961										2,856,961
Dominion.....	190,242										190,242
Dominion Fire.....					79,698	177,746	199,976	202,390	277,751	255,742	1,193,303
Eastern.....	894,194										894,194
Eastern Canada Manufacturers.....	230,201	151,142	182,851	199,876	208,423	205,658	154,570	254,394	242,859	175,830	2,131,704
Equity Fire.....					3,852						3,852
Factories Insurance.....									112,033	151,976	475,044
Hudson Bay Insurance.....								75,689	129,053	145,579	356,321
Liverpool & Manbyda.....	4,426,391	392,062	458,212	426,825	382,799	433,080	389,419	425,250	353,881	423,151	358,896
London Mutual Fire.....			90,219	125,293	150,161	126,691	101,900	298,058	333,578		1,294,513
Manitoba Assurance.....		80,009	90,861	131,277	185,099	104,690	172,111	135,668	180,782	213,508	2,592,849
Mercantile Fire.....	1,110,484										1,110,484
Montreal-Canada Fire.....		127,386	231,025	324,803	267,106	214,847	199,825	180,665	174,738	136,535	1,856,930
Mount-Royal.....										201,550	201,550
National Fire.....	284,026										284,026
North Empire Fire.....							8,154	26,842	61,182	81,485	177,663
North West Fire.....											84,150
Nova Scotia Fire.....			32,857	35,481	51,129	65,224	79,293	108,465	137,949	168,651	679,049
Occidental Fire.....											102,455
Ontario Fire.....		161,041	175,239	187,662	245,354	227,320	165,571	174,891	180,976	179,616	1,173,728
Ottawa Assurance.....	388,203										388,203
Ottawa Agricultural.....	194,861				3,866	37,290	27,492	10,772	20,366		194,861
Pacific Coast Fire.....						30,294	46,985	53,571	64,802	99,441	245,093
Provincial.....	1,434,350										1,434,350
Quebec.....	2,813,668	93,964	126,742	124,079	149,138	159,117	174,658	198,305	190,816	216,762	4,366,880
Richmond and Drummond.....				38,629	92,539	102,893	94,212	-20,418			307,855

SESSIONAL PAPER No. 9

Ritovouski.....								214,941	247,02	332,250	306,684	331,161	310,998	1,736,459
Royal Canadian.....	3,538,023													3,538,023
†Sovereign.....	1,055,404													1,055,404
‡Sovereign Fire.....	490,488					27,560	73,801		71,871	63,713	71,319	70,601	109,347	488,212
Stadacona.....	79,327													490,488
Victoria-Montreal.....	10,003,003	513,251	576,904	588,122	471,895	418,823	418,823		452,573	339,180	501,766	399,752	374,815	79,327
Western.....	40,008,565	2,282,498	2,081,275	3,013,714	3,179,319	3,681,335	3,681,335	3,764,341	3,819,372	3,764,341	4,334,012	4,727,141	5,003,409	15,240,169
														76,555,681
<i>British Companies.</i>														
†Allbion Fire Insurance Association														
Alliance.....	1,468,310													1,468,310
Atlas.....	1,831,868	904,485	242,675	154,112	140,736	130,804	130,804		132,712	144,660	189,357	199,726	206,684	3,577,819
Caletonian.....	2,843,082	262,839	374,880	335,116	397,120	430,900	430,900		424,824	427,265	475,136	459,809	497,116	6,147,808
City of London.....	1,838,254		300,843	313,320	312,942	323,678	312,942		317,985	327,341	337,401	388,130	431,217	6,180,378
Commercial Union.....	8,944,055	488,743	528,215	539,213	548,442	602,208	602,208		1,020,459	1,080,096	1,152,862	1,233,650	792,177	16,900,180
Employers' Liability.....	3,664,089													174,660
General Accident Fire and Life.....	1,019,733													1,019,733
Guardian.....	5,599,538													5,599,538
Imperial.....	6,085,796													6,085,796
Lancashire.....	6,210,844													6,210,844
†Law Union and Rock.....	207,296	83,194	117,898	123,828	125,833	143,074	143,074		132,707	137,735	103,874	183,058	212,748	1,636,245
Liverpool and London and Globe.....	8,778,428	684,482	957,611	1,086,199	1,139,347	1,210,725	1,388,005	1,129,594	1,388,005	1,514,480	1,299,799	1,299,799	1,297,507	20,120,477
London and Lancashire Fire.....	3,528,064	275,349	316,239	322,394	369,001	414,613	414,613		454,004	484,664	542,590	555,642	614,269	7,877,429
London Assurance.....	2,875,455	131,060	144,315	134,059	143,427	140,744	140,744		149,425	162,390	213,322	232,948	252,008	4,579,153
Manchester.....	2,187,726													2,187,726
National of Ireland.....	2,235,110													2,235,110
North British and Mercantile.....	11,230,017	569,180	648,079	680,717	697,611	736,274	736,274		789,309	789,309	796,033	839,615	940,875	18,720,780
Norwich.....	4,999,765	383,105	446,894	470,404	487,221	572,650	568,123		546,028	546,028	568,500	568,500	636,980	10,243,865
Norwalk Union.....	3,027,239	421,145	497,861	534,410	534,410	575,862	575,862		603,962	596,323	621,628	723,990	770,837	9,468,922
Palatine Insurance Co.....														
Phoenix of London.....	8,475,113	684,265	805,091	925,110	859,775	858,884	858,884		1,017,845	831,045	937,087	1,055,569	996,925	17,446,089
Queen.....	4,354,694													4,354,694
Royal.....	17,073,299	973,773	1,107,031	1,226,570	1,157,449	1,225,488	1,225,488		1,323,012	1,187,394	1,221,855	1,193,833	1,267,798	28,957,502
Royal Exchange.....	343,421													343,421
Scottish Commercial.....	672,855													672,855
Scottish Imperial.....	2,951,316	337,110	309,052	268,177	274,780	264,151	264,151		260,377	270,394	271,934	294,003	349,315	5,851,609
Scottish Union and National.....	1,781,490	251,833	300,269	313,880	351,305	378,767	392,924	371,141	388,672	388,672	388,672	388,672	422,328	5,341,437
Sun Insurance Office.....	2,681,580	301,905	484,296	539,750	459,000	461,509	461,509							438,649
Union Assurance Society.....	718,477													718,477
United Fire.....														
Yorkshire.....	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,302,906		9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	212,554,440

SUMMARY OF Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive—*Con.*

	PREMIUMS RECEIVED.										Totals for 1869 to 1912.	
	1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	\$	\$
<i>America and Other Companies.</i>												
Etna.....	4,711,539	212,034	255,163	284,767	239,572	232,900	243,822	288,999	268,027	299,480	7,222,981	1,309,100
Agricultural of Watertown.....	1,309,100									65,715	65,715	72,325
American Central.....	72,325									8,615	8,615	72,325
American Fire.....										31,431	31,431	24,385
American Insurance Co.....										10,490	10,490	13,428
American Lloyds.....								467			10,701	10,701
Andes.....	31,431									10,701	10,701	10,701
California Insurance Co.....							129,334	135,377	112,371	108,906	1,830,069	1,830,069
Connecticut Fire.....	721,078	73,997	95,886	118,980	140,907	129,507		4,177	203,712	288,915	496,804	496,804
Continental.....								305,627	373,104		1,076,239	1,076,239
Fidelity-Phoenix.....											34,737	34,737
Fireman's Fund.....											44,606	44,606
Firemen's Insurance Co.....											11,953	11,953
Firemen's Insurance Co.....											413,313	1,805,359
La Compagnie d'Ass. G�n�rales.....			139,126	160,258	173,898	196,683	176,560	206,710	338,811	413,313	1,805,359	1,805,359
German American.....											34,574	34,574
Germania Fire.....											887,455	10,484,349
Hartford Fire.....	4,282,164	249,366	545,981	606,054	655,510	636,686	716,326	743,476	799,871		368,493	3,360,990
Home, New Haven.....											372,557	4,490,914
Home Ins. Co., New York.....	82,277	280,366	328,482	345,343	354,096	345,068	326,419	407,572	338,553		4,490,914	4,490,914
Home Co., of North America.....	1,305,758	217,391	290,547	299,450	342,356	335,271	346,771	364,009	370,592		161,200	161,200
Insurance Co., of the State of Pa.....											173,081	147,659
Lumber Insurance Company.....				35,047	60,772	82,740	108,330	125,188	173,081	147,659	733,417	733,417
National Fire.....											300,840	1,100,654
National Union.....											156,598	292,781
Niagara Fire.....											76,821	76,821
Northwestern National.....											10,476	10,476
Phoenix, of Brooklyn.....	1,793,898	190,020	274,999	296,444	312,426	327,691	331,830	306,257	310,388		3,765,091	3,765,091
Phoenix, of Hartford.....	1,960,453	145,432	178,656	180,064	183,752	181,994	223,129	306,257	310,388		4,190,615	4,190,615
Providence Washington.....											603,073	577,985
Queen, of America.....	3,584,703	505,602	579,064	575,739	593,834	612,609	561,114	577,822	603,073		9,283,165	9,283,165
Rochester German.....			1,128	55,145	64,553	68,350	69,799	105,978	107,511		278,248	747,144
Springfield Fire.....											110,707	151,806
St. Paul Fire and Marine.....					8,218	87,572	124,745	148,987	151,663		189,652	710,873

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive.

	LOSSES PAID.											Totals for 1869 to 1912.						
	Totals for 1869 to 1902.		1903.										1912.					
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		\$					
<i>Canadian Companies.</i>																		
Acadia Fire.....																		421,065
Anglo-American.....	239,526	163,612	311,345	6,463	18,307	27,231	33,580	62,589	105,901	79,316	160,022	144,540	135,503	150,022	141,044	1,961,295		1,961,295
British America.....	4,272,612	208,212	529,763	242,700	206,930	270,014	330,845	237,212	230,934	235,565					911	1,047,004		1,047,004
British Colonial.....																		
British Northwestern.....																		
Canada Agricultural.....	290,101																	4,931
Canada Fire.....	698,133																	290,101
Canada National.....																		698,133
Canadian Fire.....	267,861	102,613	156,040	76,536	102,785	87,804	157,805	117,063	109,007	92,305	367	26,497	91,814	42,783	1,361,633			26,497
Central Canada Manufacturers						3,591	16,092	16,991	15,976	39,390					134,823			134,823
Citizens.....	2,287,870														2,287,870			2,287,870
Dominion.....	148,255														148,255			148,255
Eastern Fire.....	632,961					20,193	144,328	98,804	123,844	155,292					688,800			688,800
Eastern Canada Manufacturers						3,591	16,092	16,991	15,976	117,141					632,961			632,961
Equity Fire.....	93,031	83,068	142,503	95,812	92,326	118,144	158,226	99,066	189,771	117,141					51,873			51,873
Factories Insurance Company															1,306,039			1,306,039
Hudson Bay Insurance Co.															309,264			309,264
Liverpool-Manitoba.....															142,771			142,771
London Mutual Fire.....	3,018,331	222,565	331,429	258,976	254,564	223,329	281,101	229,144	176,086	219,933					233,182			233,182
Manitoba Assurance Co.						63,899	90,036	75,395	132,113	198,472					437,305			437,305
Merchants Fire.....	708,641	41,137	112,271	27,283	26,928	50,408	80,080	139,681	101,537	91,329					1,521,369			1,521,369
Montreal-Canada Fire.....			87,819	116,052	195,434	192,313	183,170	129,411	102,106	130,886					1,228,808			1,228,808
Mount Royal.....															93,464			93,464
National Fire.....	287,732							643	8,943	28,296					287,732			287,732
North Empire Fire.....															64,585			64,585
North West Fire.....				7,998	10,770	16,543	18,736	30,279	68,108	57,150					45,871			45,871
Nova Scotia Fire.....															294,254			294,254
Occidental Fire.....															155,577			155,577
Ontario Fire.....															32,610			32,610
Ottawa Assurance Co.....	203,488	123,038	188,564	86,738	104,826	69,431	184,594	112,474	151,455	167,882					111,702			111,702
Ottawa Agricultural.....	108,164														797,598			797,598
Pacific Coast Fire.....															866,253			866,253
Provincial.....	957,146														108,164			108,164
Quebec Fire.....	2,317,619	36,962	142,877	44,518	73,089	39,692	48,316	113,422	87,993	88,409					957,146			957,146
Richmond and Drummond					4,774	36,144	78,847	72,247	64,381						256,393			256,393

SESSIONAL PAPER No. 9

Rimouski.....	1,097,802	178,003	227,618	234,036	190,191	148,366	119,538	190,191	234,036	178,003	1,097,802
Royal Canadian.....	2,988,940	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,988,940
Sovereign.....	736,216	.....	.....	.....	.....	.....	.....	.....	.....	.....	736,216
Sovereign Fire.....	259,350	51,792	38,464	27,389	45,596	67,616	27,949	514	27,389	51,792	259,350
Stadacona.....	773,695	.....	.....	.....	.....	.....	.....	.....	.....	.....	773,695
Victoria-Montreal.....	59,878	.....	.....	.....	.....	.....	.....	.....	.....	.....	59,878
Western.....	6,283,100	192,429	197,885	235,186	319,514	187,738	170,571	259,953	319,514	192,429	6,890,982
	27,433,310	2,084,977	2,519,179	2,544,650	2,123,508	2,055,226	1,801,449	1,902,131	1,899,065	2,084,977	48,534,648
<i>British Companies.</i>											
Albion Fire Insurance Assoc'n	1,016,766	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,016,766
Alliance.....	1,421,507	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,421,507
Atlas.....	1,283,212	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,283,212
Caladonian.....	1,972,156	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,972,156
City of London.....	977,455	.....	.....	.....	.....	.....	.....	.....	.....	.....	977,455
Commercial Union.....	6,267,901	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,267,901
Employers' Liability.....	253,801	.....	.....	.....	.....	.....	.....	.....	.....	.....	253,801
General Accident, Fire and Life	1,167,345	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,167,345
Guarant. and London.....	4,181,342	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,181,342
Imperial.....	4,492,270	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,492,270
Law Union and Rock.....	92,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	92,000
Liverpool & London & Globe.....	6,383,410	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,383,410
London and Lancashire Fire.....	2,051,952	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,051,952
London Assurance.....	1,905,332	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,905,332
Manchester.....	1,664,241	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,664,241
National of Ireland.....	1,479,390	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,479,390
North British and Mercantile.....	7,966,547	.....	.....	.....	.....	.....	.....	.....	.....	.....	7,966,547
Northwestern.....	3,629,880	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,629,880
Norwich Union.....	2,317,055	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,317,055
Palatine Insurance Co.....	4,833,262	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,833,262
Phœnix, of London.....	3,325,321	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,325,321
Provincial.....	11,071,294	.....	.....	.....	.....	.....	.....	.....	.....	.....	11,071,294
Queen.....	177,329	.....	.....	.....	.....	.....	.....	.....	.....	.....	177,329
Royal Exchange.....	483,408	.....	.....	.....	.....	.....	.....	.....	.....	.....	483,408
Scottish Commercial.....	1,599,301	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,599,301
Scottish Imperial.....	1,204,784	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,204,784
Sun Insurance and National.....	1,714,466	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,714,466
Sun Insurance Office.....	549,440	.....	.....	.....	.....	.....	.....	.....	.....	.....	549,440
Union Assurance Society.....	79,688,641	.....	.....	.....	.....	.....	.....	.....	.....	.....	79,688,641
United Fire.....	3,803,764	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,803,764
Yorkshire.....	9,172,919	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,172,919
	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	4,849,587	5,073,985	5,073,985	3,829,244	133,819,249

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1912, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
CANADIAN COMPANIES.				
	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,099
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	153,436,153	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,732
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.....	1,052,041	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	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,006,221	159,927,706	587,705
1899.....	1,183,739	130,509,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,095	221,756,637	1,009,899
1902.....	2,055,793	215,145,909	246,042,580	865,214
1903.....	2,282,498	216,505,990	260,637,251	1,209,678
1904.....	2,681,275	239,234,027	296,888,876	2,561,475
1905.....	3,013,714	301,816,272	328,340,100	1,399,065
1906.....	3,179,319	324,168,552	354,604,064	1,602,131
1907.....	3,681,335	375,927,812	412,019,532	1,801,449
1908.....	3,819,372	423,764,660	433,913,379	2,655,226
1909.....	3,764,341	455,432,696	473,744,578	2,123,508
1910.....	4,334,612	528,093,567	502,510,417	2,544,650
1911.....	4,727,141	572,066,012	549,604,374	2,519,179
1912.....	5,063,409	653,582,426	640,808,340	2,684,977
Totals.....	76,555,581	8,296,636,292	.....	48,534,648
BRITISH COMPANIES.				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,684,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,855
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,955	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444

*These returns are imperfect.

SESSIONAL PAPER No. 9

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1912, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
BRITISH COMPANIES—<i>Con.</i>				
	\$	\$	\$	\$
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.....	3,698,992	377,690,654	422,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	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
1898.....	5,223,345	481,404,453	629,768,634	3,557,122
1899.....	5,652,228	524,980,343	654,890,000	3,867,212
1900.....	5,846,020	540,448,980	681,751,373	5,515,231
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,487
1903.....	7,334,432	580,718,653	727,383,239	3,803,764
1904.....	8,343,666	609,042,293	745,159,661	9,172,919
1905.....	8,582,925	649,566,539	785,219,445	3,634,706
1906.....	8,601,374	672,318,145	855,091,245	3,829,244
1907.....	9,302,906	748,836,659	937,282,806	5,073,985
1908.....	9,919,403	789,146,201	976,873,509	5,776,725
1909.....	9,720,997	832,409,237	1,059,251,521	4,849,587
1910.....	10,243,235	936,097,608	1,143,463,774	5,488,726
1911.....	11,205,694	998,101,547	1,269,648,229	6,181,888
1912.....	12,092,125	1,148,396,318	1,430,072,127	6,319,064
Totals..	212,554,440	19,451,177,061	.....	133,819,249
AMERICAN AND OTHER 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	18,880,550	99,389
1877.....	213,830	21,013,457	18,298,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	20,267,995	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	32,454,513	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,946,959	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

*These returns are imperfect.

3 GEORGE V., A. 1913

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1912, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
AMERICAN AND OTHER COMPANIES— <i>Con.</i>	\$	\$	\$	\$
1897.....	971,243	85,963,431	102,449,891	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,003,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,574,372	120,211,152	133,999,827	562,588
1903.....	1,767,832	136,050,121	152,433,226	857,274
1904.....	2,144,941	153,128,785	172,965,394	2,365,140
1905.....	2,689,032	188,712,561	204,586,950	966,748
1906.....	2,907,270	213,613,168	234,206,935	1,152,916
1907.....	3,130,234	239,440,520	265,401,198	1,569,607
1908.....	3,288,500	253,383,160	289,931,375	1,847,501
1909.....	3,564,126	292,133,934	330,290,388	1,673,731
1910.....	4,147,684	352,864,510	388,302,549	2,259,017
1911.....	4,642,420	417,473,032	460,615,743	2,235,881
1912.....	6,038,984	572,282,988	609,273,561	3,068,756
Totals..	54,125,749	4,689,215,669	.....	31,214,209

TOTALS FOR ALL YEARS FROM 1869 TO 1912 INCLUSIVE.

Canadian Companies	76,555,581	8,296,636,292	.....	48,534,648
British Companies.. ..	212,554,440	19,451,177,061	.....	133,819,249
American and Other Companies.....	54,125,749	4,689,215,669	.....	31,214,209
Grand totals	343,235,770	32,437,029,022	.....	213,568,106

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912.

SESSIONAL PAPER No. 9

ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.		Gross Amount of Policies, New and Renewed.		Net Amount of Risk at Date.		Net Amount of Losses incurred during the Year.		Net Amount of Losses Paid.		UNSETTLED CLAIMS.		Remarks.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	Not Registered.	Resisted.	
In Canada.....	110,673	15,396,994	12,972,230	77,161	87,673	3,775	1,000	Total business De- cember 31, 1912.	1,000	None.	None.	1,000	
In other countries.....	3,281	306,130	253,905	-185	2,515	3,775	None.						
Totals.....	113,954	15,703,124	13,226,135	76,976	90,193	3,775	1,000						

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

In Canada.....	180,441	21,610,961	30,025,841	124,364	121,044	13,974	4,000	Total business De- cember 31, 1912.	4,000	3,250	7,250	
In other countries.....	177	450,418	54,822	-2,682	4,444	None.	None.					
Totals.....	180,618	22,061,379	30,080,663	121,682	125,488	13,974	7,250					

BRITISH AMERICA ASSURANCE COMPANY.

In Canada.....	421,097	54,693,360	71,183,124	236,078	221,617	45,635	None.	Total business De- cember 31, 1912.	None.	17,098	17,098	
In other countries.....	1,372,373	277,802,577	245,934,945	742,727	743,372	118,818	None.					
Totals.....	1,693,470	332,495,937	317,137,769	978,805	965,389	164,453	17,098					

CANADIAN FIRE INSURANCE COMPANY.

In Canada.....	301,017	28,664,461	32,291,427	106,915	91,814	18,738	None	Total business De- cember 31, 1912.	None	1,000	1,000	
In other countries.....	7,913	909,925	795,025	3,830	2,830	None.	None.					
Totals.....	308,930	29,574,386	33,086,452	110,745	94,644	18,738	1,000					

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—Continued.

FACTORIES INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
In Canada.....	151,976	42,331,420	12,732,417	105,538	145,698	20,008	None, 500	} Total business December 31, 1912.
In other countries.....	None.	None.	None.	None.	None.	None.	None.	
Totals.....	151,976	42,331,420	12,732,417	105,538	145,698	20,008	500	

HUDSON BAY INSURANCE COMPANY.

Fire.....	148,059	17,022,060	12,074,847	70,192	81,786	10,215	None.	} Total business December 31, 1912.
Hail.....	249,201	3,888,718	None.	117,449	117,449	None.	None.	
Totals.....	397,320	20,911,378	12,074,847	187,641	199,235	10,215	None.	

LONDON MUTUAL FIRE INSURANCE COMPANY.

In Canada.....	423,151	69,662,966	71,386,757	209,088	221,185	10,011	None.	} Total business December 31, 1912.
In other countries.....	3,698	4,504,017	1,541,315	9,647	17,494	2,178	None.	
Totals.....	426,849	74,166,983	72,928,072	218,735	238,679	12,189	None.	

MONTREAL-CANADA FIRE INSURANCE COMPANY.

In Canada.....	136,535	16,465,191	20,667,099	79,437	91,617	10,549	4,000	} Total business December 31, 1912.
In other countries.....	263	306,251	101,886	4,564	8,225	None.	1,083	
Totals.....	136,798	16,771,442	20,768,985	84,001	99,842	10,549	5,083	

SESSIONAL PAPER No. 9

MOUNT ROYAL INSURANCE COMPANY.

Fire.....	201,550	24,305,449	27,571,068	91,633	93,464	4,000	1,364	}Total business De- cember 31, 1912.
Plate Glass.....	3,699	.....	.....	1,795	1,795	None.	None.	
Totals.....	205,249	.....	.....	93,428	95,259	4,000	1,364	

NORTH EMPIRE FIRE INSURANCE COMPANY.

In Canada.....	81,455	8,732,239	5,868,635	29,884	26,703	3,758	None.	}Total business De- cember 31, 1912.
In other countries.....	1,099	142,600	142,600	None.	None.	None.	None.	
Totals.....	83,154	8,874,839	6,011,235	29,884	26,703	3,758	None.	

NORTH WEST FIRE INSURANCE COMPANY.

In Canada.....	84,150	8,730,820	8,582,204	42,342	45,871	1,360	1,325	}Total business De- cember 31, 1912.
In other countries.....	578	46,650	42,150	6	6	None.	None.	
Totals.....	84,728	8,777,470	8,624,354	42,348	45,877	1,360	1,325	

NOVA SCOTIA FIRE INSURANCE COMPANY.

In Canada.....	168,651	24,753,906	22,336,968	94,291	84,670	12,997	None.	}Total business De- cember 31, 1912.
In other countries.....	1,457	365,507	112,882	7	7	None.	None.	
Totals.....	170,108	25,119,413	22,439,840	94,298	84,677	12,997	None.	

OCCIDENTAL FIRE INSURANCE COMPANY.

In Canada.....	152,164	8,359,205	9,685,359	64,417	59,259	11,879	None.	}Total business De- cember 31, 1912.
In other countries.....	6,069	690,665	627,415	3,446	3,446	None.	None.	
Totals.....	158,233	9,049,870	10,312,774	67,863	62,705	11,879	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—Continued.

ONTARIO FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
In Canada.....	179,616	19,021,037	22,821,472	104,558	111,762	7,365	7,365	} Total business De- cember 31, 1912.
In other countries.....	4,765	496,283	430,940	6,449	7,213	250	None.	
Totals.....	184,384	19,517,320	23,252,412	111,007	118,975	7,615	None.	

PACIFIC COAST FIRE INSURANCE COMPANY.

In Canada.....	99,441	11,023,843	9,045,453	27,064	29,892	2,491	None.	} Total business De- cember 31, 1912.
In other countries.....	11,465	6,998,012	4,237,606	19,543	25,017	3,579	None.	
Totals.....	110,906	18,921,855	13,283,059	46,607	54,909	6,070	None.	

LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

In Canada.....	310,998	32,783,680	29,512,890	154,960	173,003	32,388	4,800	} Total business De- cember 31, 1912.
In other countries.....	31,146	1,530,391	1,013,711	3,383	None.	2,575	1,000	
Totals.....	342,144	34,314,071	30,526,601	158,343	173,003	34,963	5,800	

SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA.

In Canada.....	109,347	15,626,412	11,252,082	56,974	59,076	9,750	750	} Total business De- cember 31, 1912.
In other countries.....	456,544	55,186,978	28,747,007	351,462	334,814	98,428	None.	
Totals.....	565,891	70,813,390	39,999,089	408,436	393,890	108,178	750	

SESSIONAL PAPER No. 9

WESTERN ASSURANCE COMPANY.

Fire.....	2,041,439	506,951,400	392,312,875	1,052,575	1,081,647	200,391	8,950
Inland Transportation.....	6,456	28,090,168	172,661	1,290	1,290	None.	None.
Marine.....	851,002	286,648,980	27,680,390	636,855	647,969	81,602	None.
Totals.....	2,898,897	821,690,638	420,165,926	1,690,220	1,730,906	281,993	8,950

ETNA INSURANCE COMPANY.

Fire.....	299,480	24,335,689	32,565,170	124,208	118,492	10,440	None.
Automobile.....	40,885	2,734,132	1,410,392	23,025	20,628	2,472	1,100
Totals.....	340,375	27,069,821	33,975,562	147,233	139,120	12,912	1,100

UNDERWRITERS AT AMERICAN LLOYDS.

Fire.....	13,428	3,604,015	3,080,178	1,314	1,314	None.	None.
Sprinkler Leakage.....	13,010	2,410,795	2,178,300	12,894	15,322	45	None.
Totals.....	26,438	6,014,810	5,204,478	14,208	16,636	45	None.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Fire.....	174,606	18,931,862	16,085,804	55,678	60,428	4,750	None.
Accident.....	113,178	18,155,850	17,443,600	100,958	99,958	8,000	None.
Employers' Liability.....	746,373	25,798,428	23,798,428	431,902	382,902	205,000	None.
Guarantee.....	47,109	14,516,357	11,350,557	23,998	16,998	16,000	None.
Sickness.....	20,651	4,588,500	4,584,000	16,138	15,138	4,000	None.
Totals.....	1,101,377	82,290,997	73,492,369	628,674	575,454	237,750	None.

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Fire.....	397,448	33,465,583	35,315,245	256,532	251,084	39,350	4,000
Tornado.....	6,595	1,702,850	1,454,300	710	710	None.	None.
Totals.....	404,043	35,168,433	36,769,545	257,242	251,794	39,350	4,000

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—Continued.

FIREMAN'S FUND INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.		Remarks.
					Not Resisted.	Resisted.	
Fire.....	\$ 34,737	2,759,581	\$ 1,756,434	16,715	\$ 21,165	\$	} In Canada December 31, 1912.
Inland Transportation.....	2,074	101,711	24,699	54	550	None.	
Automobile.....	28,134	1,852,337	1,031,165	20,339	None.	None.	
Totals.....	64,945	4,713,629	2,812,298	37,108	1,571	None.	

HARTFORD FIRE INSURANCE COMPANY.

Fire.....	887,485	78,112,795	91,894,273	426,002	442,708	29,984	} In Canada December 31, 1912.
Inland Transportation.....	1,551	192,450	None.	None.	None.	None.	
Tornado.....	3,191	624,602	635,802	None.	None.	None.	
Sprinkler Leakage.....	9,909	1,602,450	2,015,030	8,216	8,216	None.	
Automobile.....	28,500	1,797,654	1,016,264	18,838	17,940	1,173	
Totals.....	930,636	82,329,951	95,561,369	453,056	468,864	31,157	None.

HOME INSURANCE COMPANY.

Fire.....	368,493	32,550,364	37,705,653	191,975	190,747	33,279	} In Canada December 31, 1912.
Automobile.....	25,572	1,368,690	973,897	2,368	6,213	150	
Tornado.....	322	82,900	107,300	None.	None.	None.	
Totals.....	394,387	34,001,954	38,786,850	194,343	196,960	33,429	None.

INSURANCE COMPANY OF NORTH AMERICA.

Fire.....	372,557	38,958,876	44,782,024	196,947	195,453	11,280	} In Canada December 31, 1912.
Inland Transportation.....	5,126	1,331,420	165,545	1,159	1,159	None.	
Automobile.....	73,544	4,288,476	3,048,914	31,062	33,882	2,575	
Totals.....	451,227	44,578,772	47,996,483	229,168	230,494	13,855	None.

SESSIONAL PAPER No. 9

LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Fire.....	212,748	21,153,440	25,467,672	110,703	113,957	1,933	None. None. None. None.
Accident.....	18,481	4,060,135	1,397,485	5,293	4,611	1,573	
Employers' Liability.....	43,165	.....	.....	16,678	12,797	7,232
Sickness.....	8,991	.....	.....	3,792	3,813	1,066
Totals.....	283,385	136,466	135,108	12,104	None. None. None. None.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire.....	416,875	46,239,327	42,692,919	304,449	261,644	50,511	None. None. None. None.
Tornado.....	2,229	407,477	336,144	None.	None.	None.	
Totals.....	419,104	46,646,804	43,079,063	304,449	261,644	50,511	

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG, PA.

Fire.....	156,598	15,556,096	13,060,892	92,581	95,778	3,472	None. None. None. None.
Tornado.....	1,566	373,223	394,225	80	80	None.	
Totals.....	158,164	15,929,321	13,415,117	92,661	95,858	3,472	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE.

Fire.....	10,476	2,201,667	1,913,167	5,344	2,858	2,486	None. None. None. None.
Tornado.....	666	192,510	178,810	None.	None.	None.	
Totals.....	11,142	2,394,177	2,091,977	5,344	2,858	2,486	

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire.....	770,887	66,029,815	83,113,819	420,121	408,652	38,681	None. None. None. None.
Accident.....	127	89,500	20,000	None.	None.	None.	
Employers' Liability.....	None.	20,000	.....	None.	None.	None.
Sickness.....	94	.....	.....	None.	None.	None.
Plate Glass.....	34	.....	.....	31	None.	31
Totals.....	771,142	420,152	408,652	38,712	None. None. None. None.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—*Concluded*.

QUEEN INSURANCE COMPANY OF AMERICA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount of Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.		UNSETTLED CLAIMS.		Remarks.
					Not Resisted.	Resisted.	Not Resisted.	Resisted.	
Fire.....	\$ 577,985	\$ 51,369,612	\$ 71,155,570	\$ 281,012	\$ 315,079	\$ 24,330	\$ 10,000	} In Canada December 31, 1912.	
Inland Transportation.....	70	489,675	None.	None.	None.	None.	None.		
Automobile.....	36,365	1,749,424	1,473,925	3,813	2,313	1,500	None.		
Totals.....	614,420	53,608,711	72,629,495	284,825	317,392	25,830	10,000		

ROYAL EXCHANGE ASSURANCE.

Fire.....	322,085	33,692,274	29,638,131	127,897	146,305	1,093	None.	} In Canada December 31, 1912.
Accident.....	3,445	1,138,000	1,043,500	315	315	None.	None.	
Employers' Liability.....	4,551	420,000	370,000	396	296	100	None.	
Sickness.....	3,051	.....	.....	605	180	425	None.
Totals.....	333,132	129,213	147,096	1,618	None.	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire.....	349,315	33,408,745	44,434,771	135,758	131,473	14,115	None.	} In Canada December 31, 1912.
Tornado.....	116	22,600	22,600	None.	None.	None.	None.	
Totals.....	349,431	33,431,345	44,457,371	135,758	131,473	14,115	None.	

SESSIONAL PAPER No. 9

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire.....	278,248	29,429,199	27,609,163	123,375	116,147	28,731	None. None. None.	In Canada December 31, 1912.
Tornado.....	6,097	1,223,300	1,187,140	None.	None.	None.		
Sprinkler Leakage.....	346	29,500	29,500	None.	None.	None.		
Totals.....	284,691	30,681,999	28,825,803	123,375	116,147	28,731	None.	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire.....	189,652	15,910,403	16,525,857	97,832	106,041	7,441	None. None. None.	In Canada December 31, 1912.
Inland Transportation.....	1,004	142,957	40,110	1,246	170	188		
Tornado.....	925	231,800	240,500	645	None.	20		
Automobile.....	20,783	1,280,210	869,722	19,803	3,129	369		
Totals.....	212,454	17,565,370	17,676,489	119,826	109,340	7,998	None.	

YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire.....	273,327	28,019,153	33,380,203	119,321	134,975	9,076	8,019 3,000	In Canada December 31, 1912.
Live Stock.....	51,223	1,507,157	480,784	39,074	34,771	8,751		
Accident.....	2,616	704,950	607,700	482	482	None.		
Employers' Liability.....	4,718	510,000	492,447	729	730	None.		
Sickness.....	1,033	.....	.....	405	405	None.		
Plate Glass.....	1,471	.....	.....	311	311	None.		
Automobile.....	2,637	630,000	390,000	185	185	None.		
Totals.....	336,925	.....	.....	160,507	171,858	17,827	11,019	

FIRE INSURANCE Done in Canada in 1912.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1911.	Net Cash Paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of losses paid per cent of premiums received.	The same for 1911.
	\$ c's	\$ cts			\$ cts	\$ cts		
<i>Canadian Companies.</i>								
Acadia Fire.....	15,396,994	219,430 82	1-43	1-45	87,678 48	110,672 68	79-22	62-70
Anglo-American.....	21,610,961	314,331 55	1-45	1-44	121,044 09	180,441 44	67-08	73-36
British America.....	54,603,360	667,118 11	1-22	1-32	221,617 11	421,097 27	52-63	42-77
British Colonial.....	1,700,443	21,536 87	1-27	.....	910 75	12,614 69	7-22	.....
British Northwestern.....	3,380,004	54,164 21	1-60	.....	4,930 52	29,438 60	16-75	.....
Canada National.....	13,409,859	210,293 69	1-57	1-63	26,496 52	121,142 14	21-87	1-47
Canadian Fire.....	28,664,461	478,452 08	1-67	1-73	91,814 32	301,017 42	30-50	32-77
Central Canada Manufacturers.....	9,210,248	107,399 28	1-17	1-26	42,782 67	50,221 62	85-19	70-83
Dominion Fire.....	28,034,783	402,476 65	1-44	1-38	146,347 87	255,742 34	57-22	55-91
Equity Fire.....	20,317,108	279,778 00	1-38	1-37	117,848 24	175,829 75	67-02	48-23
Factories Insurance.....	42,331,420	606,778 80	1-43	1-64	145,967 80	151,976 08	95-87	43-21
Hudson Bay.....	17,022,060	270,336 44	1-59	1-71	71,720 84	145,578 59	49-27	44-63
*Liverpool-Manitoba.....	42,378,676	579,377 04	1-37	.....	233,182 30	358,896 00	64-97	.....
London Mutual.....	69,662,966	692,063 05	.....	1-08	221,184 83	423,151 49	52-28	02-15
Mercantile Fire.....	20,678,078	268,962 24	1-30	1-37	91,329 01	213,507 55	42-78	54-36
Montreal Canada Fire.....	16,465,191	236,608 26	1-44	1-45	91,616 68	136,534 92	67-10	74-90
Mount Royal.....	24,305,449	323,733 60	1-33	.....	93,464 23	201,550 44	46-37	.....
North Empire Fire.....	8,732,239	171,496 96	1-96	2-22	26,702 83	81,485 46	32-77	46-25
North West Fire.....	8,730,820	126,842 46	1-45	.....	45,870 59	84,150 20	54-51	.....
Nova Scotia Fire.....	24,753,006	404,125 33	1-63	1-59	84,670 36	168,650 59	50-20	41-43
Occidental Fire.....	8,350,205	189,973 50	2-27	2-19	59,258 66	152,163 80	38-94	31-83
Ontario Fire.....	19,021,037	269,061 14	1-41	1-61	111,761 98	179,615 85	62-22	92-76
Ottawa Assurance.....	1,800,317	24,832 63	1-38	.....	739 01	-3,513 23	.....	.....
Pacific Coast.....	11,923,843	175,160 59	1-47	1-57	29,891 99	99,441 36	30-06	36-93
Quebec Fire.....	21,752,109	249,689 79	1-15	1-16	94,189 81	216,762 04	43-45	46-33
Rimouski Fire.....	32,783,630	504,630 01	1-54	1-57	178,002 98	310,998 37	57-24	68-73
Sovereign Fire.....	15,626,412	209,723 19	1-34	1-42	51,791 86	109,347 31	47-36	54-48
Western.....	70,926,247	824,009 73	1-16	1-36	192,429 12	374,895 06	51-33	49-50
Totals.....	653,582,426	8,882,416 05	1-36	1-41	2,684,975 45	5,063,409 23	52-53	53-03
<i>British Companies.</i>								
Alliance.....	23,510,911	235,788 24	1-00	1-03	102,044 98	206,684 36	49-37	53-46
Atlas.....	44,353 141	500,486 10	1-31	1-36	294,306 06	497,115 62	59-22	67-83
Caledonian.....	41,542,305	501,815 91	1-21	1-20	214,632 11	431,217 36	49-77	57-65
Commercial Union.....	73,893,530	952,226 41	1-29	1-39	414,032 85	792,177 10	52-27	56-50
Employers' Liability.....	18,931,862	214,958 89	1-14	1-18	60,428 32	174,606 22	34-61	21-38
General Accident Fire and Life.....	24,689,106	313,412 57	1-27	1-37	132,882 39	264,818 12	50-18	72-22
Guardian.....	68,149,725	954,167 72	1-40	1-44	522,783 12	827,129 78	63-20	63-36
Law Union and Rock.....	21,153,440	252,115 27	1-19	1-27	113,956 75	212,748 46	53-56	56-95
Liverpool and London and Globe.....	137,163,661	1,716,258 58	1-25	1-28	730,920 88	1,297,206 69	56-35	57-68
London and Lancashire Fire.....	59,342,382	728,601 05	1-23	1-27	257,397 08	614,269 06	41-90	69-94
London Assurance.....	25,205,794	314,988 07	1-25	1-24	107,348 35	252,008 12	42-60	38-57
North British and Mercantile.....	93,203,517	1,105,458 94	1-19	1-24	459,220 09	940,874 59	48-81	60-58
Northern.....	53,383,260	722,793 10	1-35	1-36	309,374 77	636,979 55	48-67	46-22
Norwich Union Fire.....	66,029,815	878,467,44	1-33	1-36	408,652 46	770,886 56	53-01	50-04
Palatine Insurance Co.....	9,015,516	113,114 76	1-25	.....	3,705 87	73,593 75	5-04	.....
Phoenix of London.....	87,315,146	1,207,815 29	1-38	1-65	546,347 51	996,925 12	54-80	50-43
Provincial.....	4,906,584	33,987,41	-69	-69	2,945 23	29,381 88	10-02	9-19
Royal.....	120,324,763	1,458,790 31	1-21	1-27	777,085 30	1,267,798 20	61-29	50-26
Royal Exchange.....	33,692,274	395,400 34	1-17	1-31	146,304 99	322,085 13	45-42	31-10
Scottish Union and National.....	33,408,745	382,771 59	1-15	1-16	131,472 80	349,314 72	37-64	51-60
Sun Insurance Office.....	37,964,297	498,832 82	1-31	1-34	233,252 60	422,328 39	55-23	60-48
Union Assurance Society.....	43,196,791	554,705 19	1-28	.....	214,905 45	438,648 95	48-99	.....
Yorkshire.....	28,019,153	334,510 16	1-19	1-26	134,974 59	273,327 01	49-38	53-23
Totals.....	1,148,396,318	14,451,466 16	1-26	1-33	6,319,064 30	12,092,124 74	52-26	55-17

*Including the business of The Manitoba Assurance Company

SESSIONAL PAPER No. 9

FIRE INSURANCE Done in Canada in 1912—*Concluded.*

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1911.	Net Cash Paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of losses paid per cent of premiums received.	The same for 1911.
<i>American and Other Companies.</i>	\$	\$			\$	\$		
Ætna Insurance Co...	24,335,639	338,924 57	1-39	1-41	118,492 28	299,480 04	39-57	52-24
American Central.....	4,817,658	84,683 71	1-76	.....	12,066 49	65,715 05	18-36	.....
American InsuranceCo	1,094,550	19,118 34	1-75	.....	None	8,614 61	.....	.....
American Lloyds.....	3,604,015	16,752 47	-47	-55	1,314 45	13,428 30	9-79	4-36
California InsuranceCo	878,049	17,946 72	2-04	.....	791 22	10,701 30	7-39	.....
Connecticut Fire.....	11,192,835	158,550 43	1-42	1-41	52,523 79	108,906 16	48-23	68-23
Continental.....	33,846,579	339,056 10	1-00	1-08	214,388 39	288,915 30	74-20	27-91
Fidelity-Phenix.....	33,465,583	437,502 43	1-31	1-35	251,083 67	397,448 50	63-17	45-26
Fireman's Fund.....	2,759,581	44,776 03	1-62	.....	21,165 10	34,737 46	60-93	.....
Firemen's Insurance Co.....	4,245,754	64,909 85	1-53	.....	4,362 16	44,605 55	9-78	.....
Compagnie d'Assurances Générales.....	3,537,946	45,511 55	1-29	.....	None.	11,953 35	.....	.....
German American.....	39,018,888	488,582 89	1-25	1-30	228,010 70	413,312 93	55-17	39-41
Germania Fire.....	3,273,600	48,813 50	1-49	.....	11,679 13	34,574 18	33-78	.....
Hartford Fire.....	78,112,795	996,943 60	1-28	1-31	442,707 59	887,485 37	49-88	36-87
Home Insurance Co...	32,550,364	407,066 71	1-25	1-33	190,747 42	368,493 24	51-76	55-70
Insurance Co. of North America.....	38,958 876	472,340 94	1-21	1-22	195,453 37	372,557 45	52-46	53-96
Insurance Co. of the State of Pa.....	11,656,770	196,817 18	1-69	.....	58,459 99	161,199 99	36-27	.....
Lumber Insurance.....	8,355,594	145,329 69	1-74	1-71	99,624 95	147,658 65	67-47	63-67
National Fire.....	46,239,327	537,088 28	1-16	1-43	261,644 29	416,875 04	62-76	45-08
National Union Fire...	15,556,096	209,608 82	1-35	1-46	95,777 87	156,598 48	61-16	27-44
Niagara Fire.....	6,268,199	105,048 40	1-68	.....	34,381 22	76,820 89	44-76	.....
Northwestern Nat'l	2,201,667	30,738 11	1-40	.....	2,858 11	10,475 73	27-28	.....
Phoenix, of Hartford..	37,089,105	450,214 85	1-21	1-25	154,859 61	351,926 00	44-00	59-34
Providence Washing- ton.....	12,975 305	165,903 22	1-28	.....	25,208 94	119,500 11	21-10	.....
Queen, of America.....	51,369,612	673,101 13	1-31	1-38	315,078 70	577,985 30	54-51	55-97
Springfield Fire and Marine.....	29,429,199	340,845 16	1-16	1-37	116,146 93	278,247 88	41-74	43-01
St. Paul Fire and Marine.....	15,910,403	227,721 24	1-43	1-56	106,040 97	189,652 24	55-91	55-76
L'Union, Paris, France	13,755,232	158,367 24	1-15	1-13	41,329 20	134,878 58	30-64	37-87
Westchester Fire.....	5,783,717	83,691 60	1-45	.....	12,560 61	56,239 07	22-33	.....
Totals.....	572,282,988	7,305,984 76	1-28	1-33	3,068,757 15	6,038,986 75	50-82	48-16
Grand Totals.....	2,374,261,732	30,639,866 97	1-29	1-35	12,019,407 61	23,141,133 43	51-94	53-16

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire and Other Insurance.

CANADIAN COMPANIES—ASSETS—1912.

Companies.	Real Estate		Loans on Real Estate, Debentures.		Bonds and Debentures.		Stocks.		Agents' Balances and Premiums Outstanding.		Cash on hand and in Banks.		Interest and Rents Due and Accrued.		Other Assets		Total Assets		Nature of Business.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Acadia Fire.....	16,804	00	25,000	00	128,105	00	525,907	50	15,573	54	27,556	87	10,000	00	34,368	12	773,214	74	Fire.
Anglo-American.....	None.	None.	None.	None.	136,169	00	118,967	50	28,586	37	28,586	37	658	53	26,777	50	331,448	32	"
British America.....	182,484	58	4,200	00	1,324,025	33	1,306,536	00	264,618	51	102,948	05	22,644	42	15,038	11	2,082,495	90	"
British Colonial.....	None.	None.	None.	None.	38,153	13	2,718	38	34,494	59	3,032	03	3,960	02	3,960	02	102,387	85	"
British Northwestern.....	41,683	33	None.	None.	90,000	00	51,000	00	4,137	00	32,168	17	3,734	60	2,400	00	195,123	10	"
Canada National.....	856,332	43	55,000	00	345,000	00	73,022	23	16,021	73	73,063	08	20,346	23	10,072	53	1,104,759	15	"
Canadian Fire.....	None.	None.	561,938	20	None.	None.	None.	None.	43,264	22	118,095	78	1,072	53	8,746	07	1,080,716	80	"
Central Canada Manufacturers.....	None.	None.	None.	None.	56,160	00	None.	None.	None.	None.	9,131	90	450	00	14,203	46	79,945	45	"
Dominion Fire.....	None.	None.	None.	None.	136,169	00	4,872	80	20,057	19	20,862	53	2,350	34	48,413	29	232,755	15	"
Equity Fire.....	None.	None.	233	59	87,342	28	2,002	50	29,218	46	35,592	11	512	50	77,034	65	232,016	09	"
Factories Insurance.....	None.	None.	None.	None.	57,918	70	None.	None.	(a)209,725	33	74,430	88	194	00	55,529	92	337,798	83	"
Hudson Bay.....	92,694	80	94,540	00	62,909	65	2,000	00	37,712	23	96,483	93	3,269	79	14,119	83	403,730	23	Fire and Haul.
§Liverpool-Manitoba.....	None.	None.	None.	None.	613,761	00	None.	None.	33,053	36	37,772	20	4,026	87	11,128	93	694,742	30	Fire.
London Mutual.....	93,758	33	54,081	60	283,286	41	40,731	92	31,839	15	86,461	51	4,075	94	95,853	44	690,109	29	"
Montreal.....	None.	None.	330,341	31	None.	None.	None.	None.	28,101	09	66,341	81	709	42	22,565	82	448,059	45	"
Montreal-Canada Fire.....	None.	None.	None.	None.	116,565	85	15,000	00	29,033	30	30,677	58	917	08	24,126	12	217,719	93	"
Mount Royal.....	None.	None.	None.	None.	119,850	46	380,368	50	37,279	33	37,277	15	3,339	54	88,658	47	666,773	45	Fire and Plate glass.
North Empire Fire.....	None.	None.	None.	None.	65,566	23	54,090	00	26,118	99	18,862	19	4,850	32	3,677	00	281,341	63	Fire.
North West Fire.....	None.	None.	None.	None.	57,215	94	None.	None.	11,978	00	80,410	20	2,514	84	None.	None.	228,408	98	"
North Scotia Fire.....	25,000	00	None.	None.	99,780	99	None.	None.	53,955	66	96,800	90	780	50	25,000	00	420,372	49	"
Occidental Fire.....	5,859	84	None.	None.	60,050	00	6,250	00	18,017	13	12,094	02	7,392	56	8,809	69	323,404	28	"
Ontario Fire.....	None.	None.	27,985	00	69,663	80	None.	None.	18,017	56	13,384	42	2,734	46	50,220	93	188,256	17	"
Ottawa Assurance.....	None.	None.	58,451	20	None.	None.	6,250	00	6,360	76	15,876	03	14,367	58	15,024	71	806,532	07	"
Pacific Coast.....	75,388	97	175,809	62	404,534	34	33,862	83	9,660	50	27,752	11	4,261	37	15,024	71	129,134	94	"
Quebec Fire.....	81,437	34	None.	None.	231,057	18	144,883	51	31,482	93	133,427	62	5,904	60	60,042	18	346,363	08	"
Rimonski.....	25,000	00	None.	None.	95,400	93	None.	None.	30,061	24	None.	None.	4,039	42	52,265	51	660,489	86	"
Sovereign Fire.....	None.	None.	None.	None.	1,644,843	94	586,293	30	571,103	26	198,619	63	22,653	76	95,944	93	3,200,531	65	Fire, Marine and Inland Transportation.
Western.....	141,102	83	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	"
Totals.....	739,620	69	2,159,310	80	7,319,752	64	2,294,862	73	1,670,900	03	1,735,519	63	139,711	55	911,056	88	16,970,824	95	

*Not including \$158,321.26 premium notes which are treated in addition to the total assets above shown there are Bills Receivable due from the Metropolitan Fire and Independent Fire Insurance Companies amounting to \$53,027.84, which are unsecured except by premium notes and unpaid capital of these companies and are not admitted by the Department.

†Not including \$316,745.54 premium notes, which are treated as contingent assets only.

(a) Including \$122,977.20 unassessed premium notes, the unearned part of which, \$99,970.60, is included in reserve in the liabilities.

TABLE II.—CANADIAN COMPANIES—LIABILITIES—1912.

Companies.	Unsettled. Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid up in cash.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.....	4,775 40	74,284 18	124,631 51	203,691 09	599,523 65	400,000 00	Fire.
Anglo-American.....	21,224 36	149,080 60	1,681 74	171,986 70	159,461 62	142,760 00	"
British America.....	181,551 33	1,188,990 47	36,947 83	1,407,489 63	675,006 27	1,399,029 79	"
British Colonial.....	1,150 00	10,224 74	984 23	12,358 97	90,028 88	100,000 00	"
British Northwestern.....	2,000 00	18,800 00	1,594 75	22,394 75	172,728 35	150,000 00	"
Canada National.....	2,072 92	80,451 70	17,958 61	100,483 23	1,004,275 92	766,654 92	"
Canadian Fire.....	19,737 82	214,628 15	34,927 41	269,293 38	811,423 48	1500,000 00	"
Central Canada Manufacturers.....	7,392 28	18,667 00	25,156 84	51,216 12	28,729 33	c 18,683 35	"
Dominion Fire.....	7,953 35	163,319 43	15,018 39	186,291 17	46,463 98	207,982 00	"
Equity Fire.....	21,486 36	128,179 00	10,689 00	160,354 36	71,661 73	156,197 50	"
Factories Insurance.....	20,508 00	140,282 04	136,044 24	296,834 28	100,964 55	100,000 00	"
Hudson Bay.....	10,215 27	85,404 26	25,388 54	121,008 07	282,722 16	185,930 00	Fire and Hail.
§Liverpool-Manitoba.....	12,636 65	212,284 74	9,623 91	234,545 30	480,197 06	100,000 00	Fire.
London Mutual.....	12,188 37	286,822 40	78,005 29	377,016 06	313,093 23	17,500 00	"
Mercantile Fire.....	2,856 00	126,886 68	2,600 00	132,342 68	315,716 77	50,000 00	"
Montreal-Canada Fire.....	15,632 43	109,584 81	1,463 73	126,680 97	91,038 96	77,305 00	"
Mount Royal.....	5,363 58	149,297 34	38,615 37	193,276 29	473,497 16	250,000 00	Fire and Plate Glass.
North Empire Fire.....	3,758 31	50,902 50	24,581 05	79,241 86	202,099 77	196,687 85	Fire.

SESSIONAL PAPER No. 9

North West Fire.....	2,685 00	53,270 28	805 64	56,760 92	171,708 06	100,000 00	"
Nova Scotia Fire.....	12,996 98	145,338 25	107,755 32	266,070 55	154,301 94	100,800 00	"
Occidental Fire.....	11,878 56	89,153 30	5,700 06	106,731 92	216,672 36	151,933 00	"
Ontario Fire.....	7,615 45	110,199 89	8,399 54	126,214 88	62,041 29	117,250 00	"
Ottawa Assurance.....	None.	None.	None.	None.	129,532 07	125,000 00	Fire.
Pacific Coast.....	6,069 79	67,892 26	94,324 81	168,286 86	637,816 79	515,529 99	"
Quebec Fire.....	3,189 58	122,099 85	4,739 98	130,029 41	462,105 53	125,000 00	"
Rimouski Fire.....	40,762 64	179,242 76	24,940 17	244,945 57	101,447 51	100,000 00	"
Sovereign Fire.....	108,928 54	216,063 04	111,682 83	436,674 41	223,815 45	506,638 00	"
Western.....	290,943 07	1,567,366 25	37,831 48	1,896,140 80	1,364,390 85	62,484,625 65	Fire, Marine and Inland Transportation.
Totals.....	837,572 04	5,757,002 32	982,072 27	7,570,646 63	9,394,178 32	9,145,607 05	

In December, 1906, the capital stock of this Company, which was formerly \$1,000,000, was further increased by an issue of \$550,000 7 per cent preference stock subscribed for at a premium of 25 per cent. The total subscribed capital now stands at \$1,400,000, of which there had been paid in up to the date of the return \$1,399,029 79.

The capital stock of this Company, which had previously been \$500,000, the whole of which was subscribed and \$125,000 paid thereon, was by chapter 83 of the Statutes of 1904, reduced to \$250,000, the amount paid up remaining unchanged. An additional \$125,000 was paid in out of surplus in 1905. In 1909, by virtue of the above statute, the capital was increased to \$500,000. An additional \$250,000 was paid in out of surplus in 1909, making the capital fully paid up.

\$150,000 was paid into the capital stock of this Company during the year 1904, and under the provisions of chapter 110 of the Statutes of 1904 the paid up capital was reduced to \$100,000, the same amount at which it stood at the end of 1903. Further calls received during 1907 bring the paid up capital to \$125,000. The subscribed capital was reduced from \$500,000 to \$250,000. The Company has retired from business.

In December, 1906, preference stock of this Company to the amount of \$500,000 was called in and cancelled, and a new issue of \$1,000,000 7 per cent preference stock was made at 25 per cent premium. The total capital stock is now \$2,500,000, fully subscribed.

d. Deposit capital.
 e. Including \$50,000 Confidagration Fund.
 f. Including the business of The Manitoba Assurance Company.

TABLE III.—Showing the Assets in Canada of British, American and Other Insurance
BRITISH COMPANIES—

Companies.	Commenced Business in Canada. (Fire.)	Real Estate.		Loans on Real Estate.		Bonds and Debentures.	
		\$	cts.	\$	cts.	\$	cts.
Alliance.....	March 1, 1892.....	None.		None.		289,883	00
Atlas.....	March 7, 1887.....	None.		None.		372,957	60
Caledonian.....	February, 1883.....	None.		None.		358,275	59
Commercial Union.....	September 11, 1863.....	325,000	00	91,550	00	953,032	35
Employers' Liability.....	1887.....	None.		None.		829,202	00
General Accident Fire and Life.....	July 13, 1908.....	None.		None.		257,970	31
Guardian.....	May 1, 1869.....	393,750	00	None.		692,485	46
Law Union and Rock.....	April 1, 1899.....	12,000	00	8,876,241	28	233,094	49
Liverpool and London and Globe.....	June 4, 1851.....	450,000	00	1,469,800	00	1,140,164	00
London and Lancashire Fire.....	April 1, 1880.....	None.		None.		520,250	95
London Assurance.....	March, 1862.....	None.		None.		204,966	00
North British and Mercantile.....	1862.....	189,000	00	4,086,366	79	2,298,536	25
Northern.....	1867.....	None.		None.		438,117	69
Norwich Union Fire.....	April 1, 1880.....	80,000	00	None.		684,321	14
Palatine Insurance Co.....	March 27, 1912.....	None.		None.		108,761	67
Phoenix of London.....	1804.....	None.		None.		820,423	97
Provincial.....	December 19, 1910.....	None.		None.		103,922	80
Royal.....	1851.....	525,000	00	586,250	00	1,857,879	46
Royal Exchange.....	November 3, 1910.....	75,000	00	24,700	00	256,983	00
Scottish Union and National Sun Insurance Office.....	February 25, 1882..... June 3, 1892.....	None. 45,850	00	706,939 None.	20	316,897 415,569	32 65
Union Assurance Society Yorkshire.....	1890..... January 16, 1907.....	None. 325,000	00	None. 1,564,400	00	212,300 350,721	00 04
Totals.....		2,420,600	00	17,406,247	27	13,716,715	74
AMERICAN AND OTHER COMPANIES—							
Ætna Insurance Co.....	1821.....	None.		None.		254,227	14
American Central.....	December 17, 1912.....	None.		None.		86,489	84
American Insurance Co.....	June 28, 1912.....	None.		None.		53,168	33
American Lloyds.....	December 1, 1910.....	None.		None.		75,755	00
California Insurance Co.....	November 18, 1912.....	None.		None.		53,248	00
Connecticut Fire.....	June 28, 1886.....	None.		None.		123,350	00
Continental.....	August 31, 1910.....	None.		None.		253,000	00
Fidelity-Phenix.....	April 11, 1910.....	None.		None.		325,093	00
Fireman's Fund.....	November 30, 1912.....	None.		None.		86,750	00
Firemen's Insurance Co.....	May 22, 1912.....	None.		None.		51,339	20
Compagnie d'Assurances Générales.....	July 20, 1912.....	None.		None.		94,007	09
German American.....	December 7, 1904.....	None.		None.		275,230	00
Germania Fire.....	January 11, 1912.....	None.		None.		51,000	00
Hartford Fire.....	November, 1836.....	None.		None.		559,751	84
Home Insurance Co.....	January 1, 1902.....	None.		None.		374,246	00
Insurance Co. of North America.....	October 16, 1889.....	None.		None.		324,253	33
Insurance Co. of the State of Penna.....	March 22, 1912.....	None.		None.		52,079	32
Lumber Insurance.....	October 8, 1906.....	None.		None.		96,300	00
National Fire.....	August 3, 1908.....	None.		None.		274,500	00
National Union Fire.....	August 12, 1911.....	None.		None.		63,446	66
Niagara Fire.....	July 19, 1912.....	None.		None.		60,100	00
Northwestern National.....	May 22, 1912.....	None.		None.		52,827	85
Phoenix of Hartford.....	May 20, 1890.....	None.		None.		294,280	00
Providence Washington.....	January 9, 1912.....	None.		None.		100,580	00
Queen, of America.....	November 2, 1891.....	None.		None.		573,710	74
Springfield Fire and Marine.....	November 5, 1908.....	None.		None.		240,980	00
St. Paul Fire and Marine.....	September 14, 1907.....	None.		None.		183,668	75
L'Union, Paris, France.....	April 11, 1911.....	None.		None.		55,295	00
Westchester Fire.....	May 28, 1912.....	None.		None.		60,600	00
Totals.....		None.		None.		5,149,287	09

SESSIONAL PAPER No. 9

Companies doing business of Fire Insurance or of Fire and Other Classes of in Canada.

ASSETS IN CANADA—1912.

Stocks.	Agents' Balances and Premiums Outstanding	Cash on hand and in Banks.	Interest and Rents Due and Accrued	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	
None.	18,007 86	8,795 65	None	5,000 00	321,686 51	Fire, Accident, Sickness [and Guarantee.
None.	46,816 52	34,929 94	1,310 50	5,000 00	461,014 56	"
None.	30,493 46	34,456 43	None	8,500 00	431,725 48	"
None.	106,430 24	26,172 68	7,477 54	13,292 35	1,522,955 16	"
None.	152,742 36	14,686 34	None	750 00	1,027,380 70	Fire, Accident, Sickness [and Guarantee.
None.	29,615 55	37,010 87	4,727 01	5,127 79	334,451 53	Fire.
None.	76,490 03	83,509 09	10,851 70	None.	1,257,086 28	Fire, Accident and Sickness.
None.	26,840 36	50,221 02	328,385 25	8,637 48	9,535 419 88	Fire, Accident and Sickness.
None.	103,572 47	142,234 23	2,202 91	11,423 47	3,319,397 08	Fire, Accident and Sickness.
None.	59,997 02	50,124 25	3,026 19	None.	633,398 41	" and Life
None.	34,120 89	11,552 73	None.	5,000 00	255,639 62	" and Life
None.	118,660 54	361,580 31	100,149 09	157,449 11	7,311,742 09	" and Life
None.	47,038 87	43,119 37	None.	14,459 12	542,735 05	"
None.	58,759 71	159,980 64	None.	5,000 00	988,061 49	Fire, Accident, Sickness [and Plate Glass.
None.	19,577 18	11,825 22	None.	1 83	140,165 90	Fire.
None.	31,904 79	29,277 79	13,276 72	15,358 49	910,241 76	"
None.	1,713 98	18,151 61	None.	1,109 00	124,897 39	"
None.	177,711 90	100,732 87	23,906 55	58,673 27	3,330,154 05	" and Life
None.	33,287 26	38,265 02	368 00	8,579 29	437,182 57	Fire, Accident and Sickness and Automobile.
192,500 00	22,264 78	87,596 98	1,763 33	None.	1,327,961 61	Fire and Tornado.
None.	56,395 35	32,789 39	None.	11,212 63	561,817 02	Fire.
None.	38,260 33	97,223 88	None.	7,125 34	354,909 55	"
None.	41,446 83	94,580 73	7,736 70	8,500 00	2,392,385 30	Fire, Accident, Sickness, Live Stock, Plate Glass
192,500 00	1,362,148 28	1,568,817 04	505,181 49	350,199 17	37,522,408 99	

ASSETS IN CANADA—1912.

None.	20,798 30	None.	None.	None.	275,025 44	Fire and Automobile.
None.	10,202 58	None.	1,491 32	None.	98,183 74	Fire and Tornado.
None.	9,107 17	None.	1,119 33	None.	63,394 83	"
None.	4,011 09	None.	1,463 00	None.	81,229 09	Fire and Sprinkler Leakage
None.	3,995 13	None.	1,016 67	None.	58,259 80	Fire.
None.	21,445 48	None.	641 67	None.	145,437 15	"
None.	11,032 65	None.	None.	8,500 00	272,532 65	"
None.	41,102 31	None.	None.	None.	366,195 31	Fire and Tornado.
None.	12,156 51	None.	1,650 00	None.	100,556 51	Fire, Automobile and In-
None.	9,554 15	None.	1,095 46	None.	61,988 81	Fire. [land Transportation
None.	23,418 45	2,349 48	None.	None.	119,775 02	"
None.	46,408 83	22,149 03	5,362 16	None.	349,150 02	"
None.	7,401 69	None.	333 33	None.	58,735 02	"
49,000 00	103,926 69	55,963 72	9,778 35	None.	778,430 60	Fire, Automobile, Inland Transportation, Sprinkler Leakage and Tornado
None.	27,720 67	None.	None.	None.	401,966 67	Fire, Automobile and Tornado.
None.	32,826 75	114,318 39	2,249 88	None.	473,648 35	Fire, Automobile and In-
129,000 00	12,717 28	None.	483 60	None.	194,280 20	Fire. [land Transportation.
None.	9,928 84	301 71	1,872 50	None.	108,403 05	"
None.	76,165 39	None.	2,864 57	None.	353,529 96	Fire and Tornado.
None.	14,681 89	None.	1,379 44	None.	79,507 99	"
None.	2,886 84	None.	None.	None.	62,986 84	"
None.	6,657 61	None.	968 67	None.	60,454 13	Fire Tornado and Hail.
109,691 00	51,522 61	15,637 87	3,562 47	4,001 08	478,695 03	Fire.
46,500 00	18,136 50	None.	729 99	None.	165,946 49	"
None.	57,653 23	31,732 42	7,403 99	3,000 00	673,500 38	Fire, Automobile and In-
171,600 00	33,597 44	None.	3,182 87	None.	449,360 31	Fire, Sprinkler Leakage and Tornado.
None.	19,442 25	None.	2,860 67	None.	205,971 67	Fire, Automobile, Inland Transportation, and Tornado
None.	17,320 13	44,685 59	45 00	5,370 31	122,716 03	Fire.
None.	13,197 08	5,415 97	1,200 00	2,227 35	82,640 40	"
505,791 00	719,015 54	292,554 18	52,754 94	23,098 74	6,742,501 49	

TABLE IV.—Showing the Liabilities in Canada of British, American and Other Companies doing business of Fire Insurance or of Fire and Other Insurance in Canada, for the Year 1912.

BRITISH COMPANIES—LIABILITIES IN CANADA—1912.

Companies.	Unsettled	Reserve of	Liabilities	Sundry.	Total	Excess	Nature of Business.
	Losses, (Fire)	Unearned Pre- miums, (Fire)	under Life and other Branches.	\$ cts.	Liabilities in Canada.	of Assets over Liabilities. The Reverse.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Alliance.....	4,244 00	135,675 37	None.	2,800 55	142,719 92	e 178,966 59	Fire.
Atlas.....	3,302 25	206,765 49	.....	4,000 00	316,267 74	e 144,746 82	Fire.
Caledonian.....	18,710 95	207,137 85	.....	4,192 14	260,040 94	e 141,684 54	Fire.
Commercial Union.....	19,190 34	477,141 96	.....	10,850 82	507,283 12	e 1,015,672 04	Fire.
Employers' Liability.....	4,750 00	86,492 02	611,945 52	1,400 00	704,588 14	e 322,792 86	Fire, Accident, Sickness and Guarantee.
General Accident Fire and Life.....	10,804 07	142,579 08	.....	4,249 55	157,632 70	e 176,818 83	Fire.
Guardian.....	24,054 60	470,611 86	.....	7,000 00	501,666 46	e 755,419 82	Fire.
Law Union and Rock.....	1,933 32	134,235 18	31,051 55	2,500 00	169,720 05	e 9,365,699 83	Fire, Accident and Sickness.
Liverpool and London and Globe.....	64,114 11	805,773 90	72,045 00	14,262 13	956,195 14	e 2,363,201 04	Fire and Life.
London and Lancashire Fire.....	20,503 85	378,565 34	.....	9,000 00	408,069 19	e 225,329 23	Fire.
London Assurance.....	12,339 00	161,411 79	13,139 00	5,889 55	132,779 34	e 62,860 28	Fire and Life.
North British and Mercantile.....	34,291 00	573,500 39	399,056 70	26,849 27	1,033,697 36	e 6,278,044 73	Fire and Life.
Northern.....	28,421 75	372,820 86	.....	6,029 70	407,272 31	e 135,462 74	Fire.
Norwich Union Fire.....	38,681 22	448,236 86	752 06	6,491 18	494,161 32	e 493,900 17	Fire, Accident, Sickness and Plate Glass.
Palatine Insurance Co.....	1,204 56	42,552 58	.....	2,873 87	46,631 01	e 93,534 89	Fire.
Phoenix of London.....	46,614 64	611,345 03	.....	7,423 82	665,383 49	e 244,358 27	Fire.
Provincial.....	18 88	13,715 72	.....	8,473 29	22,207 89	e 102,089 50	Fire.
Royal.....	54,124 00	820,907 14	793,466 18	15,682 72	1,684,180 04	e 1,645,974 01	Fire and Life.
Royal Exchange.....	1,092 75	170,694 93	6,822 53	5,458 69	1,990,068 90	e 247,113 67	Fire, Accident and Sickness.
Scottish Union and National.....	14,115 00	212,723 77	96 25	2,300 00	229,235 02	e 1,098,726 59	Fire and Tornado.
Sun Insurance Office.....	16,868 15	273,086 08	.....	None.	289,954 23	e 271,862 79	Fire.
Union Assurance Society.....	6,407 12	258,921 16	.....	None.	265,328 28	e 89,581 27	Fire.
Yorkshire.....	17,095 00	169,291 96	30,587 54	1,931 74	218,906 24	e 2,173,479 06	Fire, Accident, Sickness, Live Stock, Plate Glass, and Automobile.
Totals.....	445,080 56	7,340,186 92	1,958,962 33	149,759 02	9,893,988 83	e 27,628,420 16	

SESSIONAL PAPER No. 9

AMERICAN AND OTHER COMPANIES—LIABILITIES IN CANADA—1912.

Ætna Insurance Co.....	10,439 83	175,041 18	17,339 37	3,000 00	205,820 38	69,205 06	Fire and Automobile.
American Central.....	479 18	36,392 96	None.	649 12	37,431 26	60,732 48	Fire.
American Insurance Co.....	None.	7,809 18	None.	None.	7,809 18	55,585 65	Fire.
American Lloyds.....	None.	7,099 31	8,382 69	965 59	16,447 59	64,781 50	Fire and Sprinkler Leakage.
California Insurance Co.....	None.	7,220 82	.....	349 10	7,579 92	50,679 88	Fire.
Connecticut Fire.....	6,971 03	71,654 41	.....	1,285 00	79,920 41	65,516 71	Fire.
Commercial.....	21,116 98	147,051 69	.....	5,000 00	173,168 67	99,363 98	Fire.
Fidelity-Phoenix.....	43,349 08	197,463 83	4,301 31	2,516 13	248,231 00	117,964 31	Fire and Tornado.
Fireman's Fund.....	550 00	22,041 81	17,422 09	800 00	40,813 90	59,742 61	Fire, Automobile and Inland Transportation.
Firemen's Insurance Co.....	180 88	27,046 27	.....	1,115 05	28,342 20	33,646 61	Fire.
Compagnie d'Assurances Générales.....	1,075 42	18,640 27	.....	5,837 24	25,552 33	94,220 09	Fire.
German American.....	16,605 00	223,089 12	.....	1,959 48	241,653 00	107,496 42	Fire.
Germania Fire.....	4,031 90	21,186 48	.....	1,581 99	26,800 37	31,934 65	Fire.
Hartford Fire.....	29,984 34	480,620 53	21,314 53	9,348 68	541,268 08	237,162 52	Fire, Automobile, Inland Transportation, Sprinkler Leakage and Tornado.
Home Insurance Co.....	33,278 55	198,425 52	10,143 20	None.	241,847 27	160,119 40	Fire, Automobile and Tornado.
Insurance Co. of North America.....	11,280 25	212,880 61	32,635 95	2,663 18	259,460 02	214,188 33	Fire, Automobile and Inland Transportation.
Insurance Co. of the State of Pennsylvania.....	19,525 08	70,431 59	.....	1,875 55	91,832 22	102,447 98	Fire.
Lumber Insurance.....	2,523 75	48,743 66	.....	1,400 00	52,667 41	55,735 64	Fire.
National Fire.....	50,510 89	209,029 30	1,666 90	3,859 48	265,966 57	87,593 39	Fire and Tornado.
National Union Fire.....	3,471 50	77,526 03	1,163 17	1,849 35	84,010 05	4,592 06	Fire and Tornado.
Niagara Fire.....	9,366 21	48,051 28	None.	3,825 48	61,242 97	1,743 87	Fire.
Northwestern National.....	2,486 22	14,491 88	749 23	360 00	18,027 34	42,436 79	Fire, and Tornado.
Phoenix, of Hartford.....	8,709 51	210,670 45	.....	10,612 87	229,992 88	248,702 20	Fire.
Providence Washington.....	4,577 13	54,608 00	.....	1,348 87	60,534 00	105,412 49	Fire.
Queen, of America.....	34,330 00	364,060 42	16,390 50	7,173 74	421,954 66	251,548 72	Fire, Automobile and Inland Transportation.
Springfield Fire and Marine.....	28,731 10	137,396 47	4,329 26	2,838 21	173,295 04	276,065 27	Fire, Sprinkler Leakage and Tornado.
St. Paul Fire and Marine.....	7,440 60	101,004 90	9,771 20	3,500 00	121,716 70	84,254 97	Fire, Automobile, Inland Transportation and Tornado.
L'Union, Paris, France.....	1,935 68	65,590 98	.....	3,165 67	70,692 33	52,023 70	Fire.
Westchester Fire.....	10,028 79	34,101 20	.....	1,114 61	45,244 00	37,395 80	Fire.
Totals.....	362,979 50	3,290,190 21	146,209 43	79,944 39	3,879,323 53	2,803,177 96	

3 GEORGE V., A. 1913

TABLE V.—Showing the CASH INCOME and EXPENDITURE of Canadian Companies in Canada of British, American and Other Companies—INCOME

(INCOME CASH)					
Companies.	Net Cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry	Total Cash Income	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Acadia Fire.....	113,953 87	30,493 39	743 46	145,190 72	None.
Anglo-American.....	180,618 29	11,472 12	None.	192,090 41	31,932 00
British America.....	1,663,420 68	55,505 75	6,238 23	1,755,164 66	None.
British Colonial.....	12,614 69	2,382 80	(a) 50,000 00	64,997 49	100,000 00
British Northwestern.....	29,438 60	6,610 69	(b) 16,159 00	52,208 29	48,375 00
Canada National.....	121,142 14	53,039 73	(c) 27,249 00	201,430 87	386,610 79
Canadian Fire.....	308,930 75	43,863 89	None.	352,794 64	None.
Central Canada Manufacturers.....	50,221 62	1,544 19	None.	51,765 31	† -6,924 73
Dominion Fire.....	255,742 34	8,147 57	Non .	263,889 91	None.
Equity Fire.....	175,829 75	9,694 01	None.	185,523 76	51,775 00
Factories Insurance.....	151,976 08	3,445 48	None.	155,421 56	None.
Hudson Bay.....	397,320 01	12,099 67	†† 27,694 00	437,113 68	35,310 00
Liverpool-Manitoba.....	358,896 00	26,170 17	None.	385,066 17	None.
London Mutual.....	426,849 47	17,891 02	5,469 57	450,210 06	None.
Mercantile Fire.....	213,507 55	13,968 47	70 12	227,546 14	None.
Montreal-Canada Fire.....	136,798 42	5,902 82	None.	142,701 24	38,697 50
Mount Royal.....	205,249 54	30,186 11	None.	235,435 65	None.
North Empire Fire.....	83,184 26	8,548 30	None.	91,732 56	79,524 90
North West Fire.....	84,727 80	7,160 50	None.	91,888 30	66,040 00
Nova Scotia Fire.....	170,107 61	9,747 71	1,068 58	180,923 90	None.
Occidental Fire.....	158,233 23	10,612 49	None.	168,845 72	16,377 61
Ontario Fire.....	184,383 97	5,124 18	None.	189,508 15	30,475 00
Ottawa Assurance.....	-3,513 23	3,695 86	None.	182 63	None.
Pacific Coast.....	110,906 07	65,424 62	** 41,193 94	217,524 63	86,457 33
Quebec Fire.....	216,762 04	18,517 64	4,969 99	240,249 67	None.
Rimouski Fire.....	342,144 84	5,160 10	605 59	347,910 53	None.
Sovereign Fire.....	565,891 18	23,208 53	None.	589,099 71	2,175 30
Western.....	2,898,897 24	78,711 00	4,529 87	2,982,138 11	None.
Totals.....	9,644,234 81	568,328 81	185,991 35	10,398,554 97	966,825 70

BRITISH

Companies.	Net Cash for Premiums. (Fire.)	Interest and Dividends on Stock, &c.	Sundry. (Fire.)	Total Cash Income. (Fire.)	Income from Branches other than Fire or Life.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Alliance.....	206,684 36	11,023 00	None.	217,707 36	None.
Atlas.....	497,115 62	14,178 27	None.	511,293 89	None.
Caledonian.....	431,217 36	15,914 52	None.	447,131 88	None.
Commercial Union.....	792,177 10	41,707 15	17,265 35	851,149 60	None.
Employers' Liability.....	174,606 22	None.	None.	174,606 22	926,771 45
General Accident Fire and Life.....	264,818 12	12,219 58	24 45	277,062 15	None.
Guardian.....	827,129 78	33,992 64	17,961 14	879,083 56	None.
Law Union and Rock.....	212,748 46	465,127 50	None.	677,875 96	70,637 22
Liverpool and London and Globe.....	1,297,206 69	114,454 29	22,953 28	1,434,614 26	None.
London and Lancashire Fire.....	614,269 06	22,748 46	None.	637,017 52	None.
London Assurance.....	252,008 12	8,383 32	None.	260,391 44	None.
North British and Mercantile.....	940,874 59	303,499 00	7,374 07	1,251,747 66	None.
Northern.....	636,979 55	17,676 46	None.	654,656 01	None.
Norwich Union Fire.....	770,886 56	27,892 48	4,370 05	803,149 09	255 49
Palatine Insurance Co.....	73,593 75	2,668 16	None.	76,261 91	None.
Phoenix of London.....	996,925 12	34,088 41	None.	1,031,013 53	None.
Provincial.....	29,381 88	187 46	589 06	30,158 40	None.

* Including \$7,404 83. share of profits paid to employees. †Deposit capital returned. ‡Including the stock. **Including \$39,538.14 received for premium on capital stock. (a) Premium on capital stock.

SESSIONAL PAPER No. 9

panies doing Fire, Marine and Other Insurance, and the Cash Income and panies transacting the business of Fire and Other Insurance.
AND EXPENDITURE, 1912.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	e Excess of Premiums over Losses paid.		e Excess of Income over Expenditure.		Nature of Business.
				d The Reverse	d The Reverse	d The Reverse	d The Reverse	
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
90,193 44	51,534 76	24,000 00	165,728 20	e 23,760 43	d 20,537 48	Fire.		
125,487 71	78,663 54	None.	204,151 25	e 55,130 58	d 12,060 84	"		
968,074 51	711,629 35	57,755 75	1,737,459 61	e 725,346 17	d 17,705 05	"		
910 75	71,410 37	None.	72,321 12	e 11,703 94	d 7,323 63	"		
4,930 52	23,893 70	None.	28,824 22	e 24,508 08	d 23,384 07	"		
26,496 52	103,548 89	None.	130,045 41	e 94,645 62	d 71,385 46	"		
94,644 79	*89,444 16	50,000 00	234,088 95	e 214,285 96	d 118,705 69	"		
42,782 67	4,543 97	None.	47,326 64	e 7,438 95	d 4,439 17	"		
146,347 87	96,954 55	None.	243,302 42	e 109,394 47	d 20,587 49	"		
117,848 24	101,951 64	None.	219,799 88	e 57,981 51	d 34,276 12	"		
145,697 80	46,789 13	None.	192,486 93	e 6,278 28	d 37,065 37	"		
199,235 57	171,650 99	12,148 07	383,034 63	e 198,084 44	d 54,079 05	Fire and Hail.		
233,182 30	122,843 77	None.	356,026 07	e 125,713 70	d 29,040 10	Fire.		
238,678 44	176,231 60	None.	414,910 04	e 188,171 03	d 35,300 02	"		
91,329 01	68,946 54	27,500 00	187,775 55	e 122,178 54	d 39,770 59	"		
99,841 20	69,729 90	None.	169,571 10	e 56,957 22	d 26,869 86	"		
95,259 29	75,182 65	20,000 00	190,441 94	e 109,990 25	d 44,993 71	Fire and Plate Glass.		
26,702 83	26,679 31	26,591 30	79,973 44	e 56,481 43	d 11,759 12	Fire.		
45,876 88	38,090 28	16,040 00	100,007 16	e 38,850 92	d 8,118 86	"		
84,677 36	69,260 67	6,048 00	159,986 03	e 85,430 25	d 20,937 87	"		
62,704 60	73,156 20	13,893 69	149,754 49	e 95,528 63	d 19,091 23	"		
118,974 71	85,011 26	None.	203,985 97	e 65,409 26	d 14,477 82	"		
739 01	3,297 68	None.	4,036 69	d 4,252 24	d 3,854 06	"		
54,908 76	52,481 21	51,059 98	158,449 95	e 55,997 31	d 59,074 68	"		
94,189 81	70,993 65	37,500 00	202,683 46	e 122,572 23	d 37,566 21	"		
224,787 04	127,358 74	None.	352,145 78	e 117,357 80	d 4,235 25	"		
386,606 34	258,241 10	None.	644,847 44	e 179,284 84	d 66,574 73	"		
1,730,905 40	1,038,145 08	105,000 00	2,874,050 48	e 1,167,991 84	d 108,087 63	Fire, Marine and In-land Transportation.		
5,552,013 37	3,907,664 69	447,536 79	9,907,214 85	e 4,092,221 44	d 470,496 02			

COMPANIES.

Paid for Losses.	General Expenses.	Total Cash Expenditure.	Expenditure on account of Branches other than Fire or Life.	e Excess of Premiums over Losses paid. (Fire.)		e Excess of Income over Expenditure. (Fire.)		Nature of Business.
				d The Reverse	d The Reverse	d The Reverse	d The Reverse	
(Fire.)	(Fire.)	(Fire.)	(Fire.)	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
102,044 98	69,637 40	171,682 38		e 104,639 38	d 46,024 98	Fire.		
294,396 06	158,265 05	452,661 11		e 202,719 56	d 58,632 78	"		
214,632 11	132,040 04	346,672 15		e 216,585 25	d 100,459 73	"		
414,032 85	248,086 40	662,119 25		e 378,144 25	d 189,030 35	"		
60,428 32	56,853 31	117,281 63	802,825 47	e 114,177 90	d 57,324 59	Fire, Accident, Sick-ness and Guarantee.		
132,882 39	84,032 47	216,914 86		e 131,935 73	d 60,147 29	Fire.		
522,783 12	243,441 85	766,224 97		e 304,346 66	d 112,858 59	"		
113,956 75	67,623 95	181,580 70	49,630 65	e 98,791 71	d 496,295 26	Fire, Acc't & Sickness.		
730,920 88	389,224 52	1,120,145 40		e 566,285 81	d 314,468 86	Fire.		
257,397 08	194,645 26	452,042 34		e 356,871 98	d 184,975 18	"		
107,348 35	88,753 23	196,101 58		e 144,659 77	d 64,289 86	"		
459,220 09	280,668 43	739,888 52		e 481,654 50	d 511,859 14	"		
309,374 77	189,765 91	499,140 68		e 327,604 78	d 155,515 33	"		
408,652 21	243,704 24	652,356 45	3,939 78	e 362,234 35	d 150,792 64	Fire, Accident, Sick-ness and Plate Glass.		
3,705 87	31,807 21	35,513 08		e 69,887 88	d 40,748 83	Fire.		
546,347 52	303,651 43	849,998 95		e 450,577 61	d 181,014 58	"		
2,945 23	6,369 90	9,315 13		e 26,436 65	d 20,843 27	"		

business of The Manitoba Assurance Company. †Including \$23,990 received for premium on capital (b) Premium on capital stock. (c) Including \$27,214 for premium on capital stock.

3 GEORGE V., A. 1913

TABLE V.—Showing the CASH INCOME and EXPENDITURE of Canadian Companies in Canada of British, American and Other Companies

BRITISH COM					
INCOME (CASH).					
Companies.	Net Cash for Premiums. (Fire.)	Interest and Dividends on Stock, &c.	Sundry. (Fire.)	Total Cash Income. (Fire.)	Income from Branches other than Fire or Life.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Royal.....	1,267,798 20	74,691 82	21,830 73	1,364,320 75	
Royal Exchange.....	322,085 13	13,332 93	5,407 34	340,825 40	11,047 50
Scottish Union and National.....	349,314 72	195,976 48	None.	545,291 20	115 50
Sun Insurance Office.....	422,328 39	718 73	2,781 12	425,828 24	
Union Assurance Society.....	438,648 95	921 20	None.	439,570 15	
Yorkshire.....	273,327 01	72,270 13	21,606 31	367,203 45	63,598 11
Totals.....	12,092,124 74	1,483,671 99	122,162 90	13,697,959 63	1,072,425 27
AMERICAN AND					
Aetna Insurance Co.....	299,480 04	10,261 70	None.	309,741 74	40,894 66
American Central.....	65,715 05	40 00	None.	66,115 05	
American Insurance Co.....	8,614 61	1,119 30	None.	9,733 91	
American Lloyds.....	13,428 30	1,521 52	None.	14,949 82	14,414 89
California Insurance Co.....	10,701 30	None.	None.	10,701 30	
Connecticut.....	108,906 16	4,375 00	None.	113,281 16	
Continental.....	288,915 30	5,120 00	None.	294,035 30	
Fidelity-Phenix.....	397,448 50	11,417 96	None.	408,866 46	6,895 02
Fireman's Fund.....	34,737 46	None.	None.	34,737 46	30,208 14
Firemen's Insurance Co.....	44,605 55	None.	None.	44,605 55	
Compagnie d'Assurances Générales.....	11,953 35	None.	None.	11,953 35	
German American.....	413,312 93	10,875 74	3,630 00	427,818 67	
Germania Fire.....	34,574 18	None.	None.	34,574 18	
Hartford Fire.....	887,485 37	26,638 96	None.	914,124 33	44,390 70
Home Insurance Co.....	368,493 24	16,303 32	None.	384,796 56	25,893 38
Insurance Co. of North America.....	372,557 45	12,907 08	None.	385,464 53	78,669 99
Insurance Co. of the State of Pennsylvania	161,199 99	1,545 76	420 00	163,165 75	
Lumber Insurance.....	147,658 65	3,745 00	None.	151,403 65	
National Fire.....	416,875 04	12,587 23	None.	429,462 27	2,229 10
National Union Fire.....	156,598 48	2,223 32	None.	158,821 80	2,065 77
Niagara Fire.....	76,820 89	1,400 00	None.	78,220 89	
Northwestern National.....	10,475 73	1,090 13	None.	11,565 86	666 46
Phoenix, of Hartford.....	351,926 00	18,552 00	None.	370,478 00	
Providence Washington.....	119,500 11	4,050 00	None.	123,550 11	
Queen, of America.....	577,985 30	22,947 38	None.	600,932 68	36,435 17
Springfield Fire and Marine.....	278,247 88	15,053 75	None.	293,301 63	21,497 20
St. Paul Fire and Marine.....	189,652 24	7,215 00	None.	196,867 24	22,801 38
L'Union, Paris, France.....	134,878 58	None.	363 77	135,242 35	
Westchester Fire.....	56,239 07	None.	4 05	56,243 12	
Totals.....	6,038,986 75	191,555 15	4,417 82	6,234,989 72	326,061 85

SESSIONAL PAPER No. 9

panies doing Fire, Marine and Other Insurance, and the Cash Income and transacting the business of Fire and Other Insurance—*Concluded.*

PANIES—*Concluded.*

EXPENDITURE (CASH).

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.)	Expenditure on account of Branches other than Fire or Life.	e Excess of Premiums over Losses paid. (Fire.) d The Reverse	e Excess of Income over Expenditure. (Fire.) d The Reverse	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
777,085 30	399,549 96	1,176,635 26	.....	e 490,712 90	e 187,685 49	"
146,304 99	100,662 47	246,967 46	.....	e 175,780 14	e 93,857 94	"
131,472 80	105,521 75	236,994 55	18 13	e 217,841 92	e 308,296 65	Fire, Accident, Sick- ness and Automobile
233,252 60	132,497 15	365,749 75	.....	e 189,075 79	e 60,078 49	Fire and Tornado.
214,905 45	153,046 99	367,952 44	.....	e 223,743 50	e 71,617 71	Fire.
134,974 59	85,062 92	220,037 51	59,197 59	e 138,352 42	e 147,165 94	Fire, Accident, Sick- ness, Live Stock, Au- tomob. & Plate Glass
6,319,064 31	3,764,911 84	10,083,976 15	928,882 44	e 5,773,060 43	e 3,613,983 48	

OTHER COMPANIES.

118,492 28	79,183 99	197,676 27	28,972 97	e 180,987 76	e 112,065 47	Fire and Automobile.
12,066 49	16,093 71	28,160 20	.....	e 53,648 56	e 37,954 85	Fire
.....	7,017 19	7,017 19	.....	e 8,614 61	e 2,716 72	Fire.
1,314 45	3,687 34	5,001 79	19,731 51	e 12,113 85	e 9,948 03	Fire and Sprinkler Leakage.
791 22	2,192 65	2,983 87	.....	e 9,910 08	e 7,717 43	Fire.
52,523 79	28,907 45	81,521 24	.....	e 56,382 37	e 31,759 92	"
214,388 39	69,088 79	283,477 18	.....	e 74,526 91	e 10,558 12	"
251,083 67	109,876 71	360,960 38	2,012 21	e 146,364 83	e 47,906 08	Fire and Tornado.
21,165 10	7,022 12	28,187 22	25,509 12	e 13,572 36	e 6,550 24	Fire, Automobile and Inland Transporta- tion.
4,362 16	19,597 62	23,959 78	.....	e 40,243 39	e 20,645 77	Fire.
.....	9,603 89	9,603 89	.....	e 11,953 35	e 2,349 46	"
228,010 70	112,285 26	340,295 96	.....	e 185,302 23	e 87,522 71	"
11,679 13	12,541 98	24,221 11	.....	e 22,895 05	e 10,353 07	"
442,707 59	238,253 56	680,961 15	35,889 55	e 444,777 78	e 233,163 18	Fire, Automobile, In- land Transportation, Sprinkler Leakage, and Tornado.
190,747 42	84,663 22	275,410 64	11,372 94	e 177,745 82	e 109,385 92	Fire, Automobile and Tornado.
195,453 37	117,144 97	312,598 34	53,486 45	e 177,104 08	e 72,866 19	Fire, Automobile and Inland Transporta- tion.
58,459 99	40,870 58	99,330 57	.....	e 102,740 00	e 63,835 18	Fire.
99,624 95	32,963 17	132,588 12	.....	e 48,033 70	e 18,815 53	"
261,644 29	119,328 50	380,972 79	700 40	e 155,230 75	e 48,489 48	Fire and Tornado.
95,777 87	47,756 81	143,534 68	420 95	e 60,820 61	e 15,287 12	"
34,381 22	6,060 77	40,441 99	.....	e 42,439 67	e 37,778 90	Fire.
2,858 11	9,143 29	12,001 40	242 47	e 7,617 62	e 435 54	Fire and Tornado.
154,859 61	104,648 69	259,506 30	.....	e 197,066 39	e 110,951 70	Fire.
25,208 94	37,661 79	62,870 73	.....	e 94,291 17	e 60,934 38	"
315,078 70	183,210 35	498,289 05	10,430 69	e 262,906 60	e 102,643 63	Fire, Automobile and Inland Transporta- tion.
116,146 93	81,471 72	197,618 65	1,610 86	e 162,100 95	e 95,682 98	Fire, Sprinkler Leak- age and Tornado.
106,040 97	38,528 94	144,569 91	7,779 85	e 83,611 27	e 52,297 33	Fire, Automobile, In- land Transportation and Tornado.
41,329 20	51,788 92	93,118 12	.....	e 93,549 38	e 42,124 23	Fire.
12,560 61	20,795 36	33,355 97	.....	e 43,678 46	e 22,887 15	"
3,068,757 15	1,691,477 34	4,760,234 49	162,270 46	e 2,970,229 60	e 1,474,755 23	

TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and Other Insurance during 1912; also the Rates of the Premiums charged per cent of Amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Dividend on Stockholders' Dividends.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.	Assets.	Rate of Assets per cent of Amount of Insurance in force.
					\$	\$	cts.	\$	\$	cts.
<i>Canadian Companies.</i>										
Acadia Fire.....	79.15	45.22	21.06	114.15	15,703,124	222,726.43	1.42	13,226,135	773,214.74	5.85
Anglo-American.....	69.48	43.55	.....	106.28	22,061,379	319,281.48	1.45	30,080,683	331,448.32	1.10
British America.....	57.17	42.02	34.11	98.99	332,465,937	2,728,482.52	0.82	317,137,769	2,082,495.90	0.66
British Colonial.....	7.22	56.61	.....	111.27	1,700,443	21,536.87	1.27	1,494,965	102,887.85	8.50
British Northwestern.....	16.75	81.16	.....	55.21	3,380,004	54,164.21	1.60	2,856,180	193,123.10	8.28
Canada National.....	21.87	85.48	16.18	64.56	13,469,859	210,293.09	1.57	9,709,480	1,104,759.15	11.38
Canadian Fire.....	30.64	28.95	.....	66.35	29,574,386	488,477.70	1.65	33,086,452	1,080,716.86	3.27
Central Canada Manufacturers.	85.19	9.05	.....	91.42	9,210,248	107,399.28	1.17	4,022,510	73,945.45	1.99
Dominion Fire.....	67.02	37.91	.....	92.20	28,034,783	402,476.65	1.44	29,788,193	232,755.15	0.78
Equity Fire.....	90.14	57.98	.....	118.48	20,317,108	279,778.00	1.38	27,543,274	229,258.93	0.83
Factories Insurance.....	67.02	57.98	.....	123.85	42,331,420	606,778.80	1.43	12,074,847	397,798.83	1.76
Hudson Bay.....	93.87	30.79	3.06	87.63	17,022,660	270,336.44	1.59	12,074,847	405,730.23	3.34
Liverpool-Manitoba.	64.97	34.23	.....	92.46	42,378,676	579,377.04	1.37	36,554,612	694,742.23	1.90
London Mutual.....	55.92	41.29	.....	92.16	74,166,983	727,247.86	0.98	24,769,545	690,109.29	0.95
Montreal Fire.....	72.98	50.97	12.88	82.52	20,678,078	268,962.24	1.30	20,768,985	448,459.45	1.81
Montreal-Canada Fire.	46.41	36.63	9.74	118.83	16,771,442	239,322.49	1.43	27,571,068	281,341.63	1.65
Mount Royal.....	32.10	32.06	31.97	80.89	24,365,449	323,733.60	1.33	6,011,235	228,471.43	4.68
North West Fire.....	54.15	44.96	18.93	108.84	8,777,470	127,402.03	1.45	8,024,354	420,372.49	2.42
Nova Scotia Fire.....	49.78	40.72	3.56	88.43	25,119,413	409,011.80	1.63	22,439,840	420,372.49	1.87
Occidental Fire.....	39.63	46.23	8.78	88.69	9,049,870	197,868.51	2.19	10,312,774	323,404.28	3.14
Ontario Fire.....	64.53	46.11	.....	107.64	19,517,320	276,915.06	1.42	23,252,412	188,256.17	0.81
Ontario Assurance.....	49.51	47.32	46.04	72.84	1,800,317	24,832.63	1.38	None	24,832.63	.....
Pacific Coast.....	43.45	32.75	17.30	84.36	18,921,855	190,282.64	1.01	13,283,059	806,103.65	6.07
Quebec Fire.....	65.70	37.22	.....	101.22	21,732,109	249,689.79	1.15	23,292,149	592,134.94	2.54
Minouski Fire.....	65.70	37.22	.....	101.22	34,314,021	534,272.03	1.56	30,526,601	346,393.08	1.13
Sovereign Fire.....	68.32	45.65	.....	109.46	70,813,390	928,093.36	1.31	39,999,689	660,489.86	1.65
Western.....	59.71	35.81	3.62	96.38	506,951,490	3,853,361.44	0.76	392,312,875	3,290,531.65	0.83
Totals.....	57.57	40.52	4.67	95.27	1,440,344,073	14,815,351.95	1.03	1,245,609,485	16,968,070.16	1.36

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British, American and Other Companies doing Fire Insurance in Canada during 1912, also the Rates of Premiums charged per cent of Amounts insured.

Nature of Business.		Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
					\$	\$	cts.
<i>British Companies.</i>							
Aliance.....	Fire.....	49-37	33-69	83-06	23,510,911	235,788 24	1-00
Atlas.....	"	59-22	31-84	91-06	44,353,141	580,486 10	1-31
Caledonian.....	"	49-77	30-62	80-39	41,542,305	501,815 91	1-21
Commercial Union.....	"	52-27	31-32	83-58	73,836,380	952,226 41	1-29
Employers' Liability.....	"	34-61	32-56	67-17	18,931,862	214,958 89	1-14
General Accident Fire and Life.....	"	50-18	31-73	81-91	24,689,106	313,412 57	1-27
Guardian.....	"	63-20	29-43	92-63	68,149,725	954,167 72	1-49
Lay Union and Rock.....	"	53-56	31-70	89-35	21,153,440	252,115 27	1-19
Liverpool and London and Globe.....	"	56-35	30-00	86-35	137,163,661	1,716,258 58	1-25
London and Lancashire Fire.....	"	41-90	31-69	73-59	59,342,982	728,601 05	1-23
London Assurance.....	"	42-60	35-22	77-82	25,205,794	314,988 07	1-25
North British and Mercantile.....	"	48-81	29-53	78-64	98,203,517	1,105,458 94	1-19
Northern.....	"	48-87	29-79	78-36	58,383,260	722,793 10	1-25
Norwich Union Fire.....	"	53-01	31-61	84-62	66,029,815	878,467 44	1-35
Palatine Insurance Company.....	"	5-04	43-22	48-26	9,015,516	113,114 76	1-25
Phoenix of London.....	"	54-80	30-46	85-26	87,315,146	1,207,815 29	1-38
Provincial.....	"	10-02	21-68	31-70	4,906,684	33,987 41	1-69
Royal.....	"	41-29	31-52	92-81	120,324,763	1,458,700 31	1-21
Royal Exchange.....	"	45-42	31-25	76-67	33,092,274	395,400 34	1-17
Scottish Union and National.....	"	37-64	30-20	67-84	33,408,745	382,771 50	1-15
Sun Insurance Office.....	"	55-23	31-37	86-60	37,964,297	498,832 82	1-31
Union Assurance Society.....	"	48-99	34-89	83-88	43,196,791	554,705 19	1-28
Yorkshire.....	"	49-38	31-12	80,50	28,019,153	334,510 16	1-19
Totals.....		52-26	31-14	83-39	1,148,396,318	14,451,466 16	1-26

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British, American and Other Companies doing Fire Insurance in Canada during 1912, also the Rates of Premiums charged per cent of Amounts insured.—Concluded.

Nature of Business.		Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
					\$	\$	cts.
<i>American and Other Companies.</i>							
	Étna Insurance Co.....	39.57	26.44	66.01	24,335,689	338,924.57	1.39
	American Central.....	18.36	24.49	42.85	4,817,658	84,683.71	1.76
	American Insurance Co.....		81.46	81.46	1,094,550	19,118.34	1.75
	American Loyds.....	9.79	27.46	37.25	3,694,015	16,752.47	.47
	California Insurance Co.....	7.39	20.49	27.88	878,049	17,946.72	2.04
	Connecticut Fire.....	48.23	26.63	74.85	11,192,835	158,580.43	1.42
	Continental.....	74.20	23.91	98.12	33,846,579	339,056.10	1.00
	Fidelity-Phoenix.....	63.17	27.65	90.82	33,405,583	437,502.43	1.31
	Fireman's Fund.....	60.93	20.21	81.14	2,759,581	44,776.03	1.62
	Firemen's Insurance Co.....	9.78	43.94	53.72	4,245,754	64,909.85	1.53
	Compagnie d'Assurances Générales.....		80.35	80.35	3,537,946	45,511.55	1.29
	German American.....	55.17	27.17	82.34	39,018,888	488,582.89	1.25
	Hartford Fire.....	33.78	36.28	70.06	3,273,600	48,813.50	1.49
	Home Insurance Co.....	49.88	26.82	76.73	78,112,795	996,943.60	1.28
	Insurance Co. of North America.....	51.76	22.98	74.74	32,550,364	407,066.71	1.25
	Insurance Co. of the State of Pennsylvania.....	52.16	31.44	83.60	38,958,876	472,340.94	1.21
	Lambert Insurance.....	36.27	25.35	61.62	11,635,770	196,817.18	1.69
	National Fire.....	62.76	22.32	89.78	8,355,594	145,329.69	1.74
	National Union Fire.....	62.76	30.50	91.38	40,239,327	537,088.28	1.35
	Niagara Fire.....	44.76	30.52	75.28	13,366,086	209,608.82	1.55
	Northwestern National.....	27.28	7.88	35.16	2,201,667	30,738.11	1.40
	Phoenix of Hartford.....	44.00	29.74	73.74	37,059,105	450,214.85	1.21
	Providence Washington.....	21.10	31.52	52.62	12,975,305	165,903.22	1.28
	Queen of America.....	54.51	31.70	86.21	51,369,612	673,101.13	1.31
	Springfield Fire and Marine.....	41.74	29.28	71.02	29,429,199	340,845.16	1.16
	St. Paul Fire and Marine.....	55.91	20.32	76.23	15,910,403	227,721.24	1.43
	L'Union, Paris, France.....	30.64	38.40	69.04	13,755,232	158,367.24	1.15
	Westchester Fire.....	22.33	36.98	59.31	5,783,717	83,691.60	1.45
	Totals.....	50.82	28.01	78.83	572,282,988	7,305,984.76	1.26

SESSIONAL PAPER No. 9

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 139 of the Insurance Act, 1910.

Province in which Property is Situated.	Amount of Insurance.
	\$
Nova Scotia.....	5,758,608
New Brunswick.....	5,656,373
Quebec.....	63,983,612
Ontario.....	83,082,360
Manitoba.....	11,873,923
Saskatchewan.....	7,156,543
Alberta.....	7,903,590
British Columbia.....	12,502,428
Prince Edward Island.....	1,000
	197,918,437
Nature of Property Insured.	Amount of Insurance.
	\$
Lumber and lumber mills.....	12,532,097
Other industrial plants and mercantile establishments.....	108,319,947
Stock and merchandise.....	51,918,433
Railway property and equipment.....	23,842,495
Miscellaneous.....	1,305,465
	197,918,437
Nature of Insurers.	Amount of Insurance.
	\$
Lloyd's Association.....	64,129,595
Reciprocal Underwriters.....	13,887,644
Mutual Companies.....	86,347,397
Stock Companies.....	33,553,801
	197,918,437

TABLE showing the Total Assets, and their nature, of Canadian Companies
Insurance, Steam

CANADIAN COMPANIES

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	None.	5,000 00	180,262 66	43,088 80
Canada Accident.....	None.	None.	372,363 14	None.
Canada Weather.....	None.	None.	21,597 40	None.
Canadian Casualty and Boiler.....	None.	None.	120,489 63	None.
Canadian Railway Accident.....	None.	15,500 00	234,758 08	None.
Dominion-Gresham.....	None.	None.	187,696 00	None.
Dominion of Canada Guarantee and Accident	None.	None.	530,252 13	None.
General Accident.....	None.	None.	151,942 93	67,235 25
General Animals.....	None.	5,031 96	21,619 10	None.
Guarantee Co. of North America.....	46,900 00	None.	454,603 42	1,035,715 25
Guardian Accident and Guarantee.....	None.	None.	232,655 59	None.
Imperial Guarantee and Accident.....	2,573 72	None.	252,606 25	None.
London and Lancashire Guarantee and Acc't.	65,011 50	None.	654,929 98	None.
Protective Association.....	None.	None.	16,152 00	None.
Sterling Accident and Guarantee.....	None.	None.	35,796 66	None.
Title and Trust Co.....	None.	16,744 40	87,861 60	13,762 00
Travellers' Indemnity Co. of Canada.....	None.	65,200 00	100,747 92	None.
Totals.....	114,485 22	107,476 36	3,656,334 49	1,159,801 30

SESSIONAL PAPER No. 9

doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Boiler Insurance, &c.

—ASSETS, 1912.

Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
None.	25,810 10	3,204 12	8,283 32	2,000 00	267,649 00	Steam Boiler.
None.	41,354 47	2,133 24	47,852 87	750 00	464,453 72	Accident, Sickness, Guarantee and Plate Glass.
None.	5,946 13	151 98	7,665 52	1,087 71	36,448 74	Weather.
None.	13,080 91	2,184 05	8,911 02	2,708 98	147,374 59	Accident, Sickness and Steam Boil.
None.	55,775 67	2,175 38	126,565 92	16,748 39	451,523 44	Accident, Sickness, Automobile.
None.	12,048 27	793 12	27,100 14	83,047 73	310,685 26	Accident, Sickness, Burglary and Guarantee.
None.	28,044 29	10,159 46	66,499 27	4,726 30	639,681 45	Accident, Sickness, Burglary, Guarantee and Plate Glass.
3,243 91	10,492 71	3,670 69	31,733 87	4,124 94	272,444 30	Accident and Sickness.
10 00	10,261 58	546 77	5,636 20	2,567 86	45,673 47	Live Stock.
None.	194,677 87	7,222 17	7,434 17	55,977 96	1,802,530 84	Guarantee.
None.	22,736 78	3,117 50	13,280 23	23 21	271,813 31	Accident, Sickness, Burglary, Guarantee and Plate Glass.
2,659 39	67,101 07	853 32	55,279 60	5,161 10	386,234 45	Accident, Sickness, Guarantee and Plate Glass.
23 54	120,581 98	5,497 92	29,204 12	7,197 68	882,446 72	Accident, Sickness, Guarantee and Plate Glass.
None.	31,036 79	131 66	3,730 24	843 07	51,893 76	Accident and Sickness.
None.	4,790 16	389 60	4,354 22	607 11	45,937 75	Accident and Sickness.
None.	7,874 15	1,637 26	None.	20,861 15	148,740 56	Title.
None.	15,003 07	2,187 29	None.	None.	183,138 28	Sickness, Automobile, and Steam Boiler.
5,936 84	666,616 00	46,055 53	443,530 71	208,433 19	6,408,669 64	

TABLE showing the Total Liabilities of Canadian Companies doing business
Steam Boiler

CANADIAN COMPANIES

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability not including Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	10,000 00	93,814 43	325 25	104,139 68
Canada Accident.....	57,963 54	92,262 00	3,158 78	153,384 32
Canada Weather.....	None.	5,623 13	50 10	5,673 23
Canadian Casualty and Boiler.....	6,661 55	61,866 98	1,337 89	69,866 42
Canadian Railway Accident.....	98,337 71	198,995 28	6,939 00	304,271 99
Dominion-Gresham.....	6,061 08	35,639 70	22,856 34	64,557 12
Dominion of Canada Guarantee and Accident.....	43,238 10	148,841 09	6,320 02	198,399 21
General Accident.....	40,056 20	85,283 12	7,003 03	132,342 41
General Animals.....	1,754 75	20,273 67	537 03	22,565 45
Guarantee Co. of North America.....	31,321 00	80,095 64	83,131 14	194,547 78
Guardian Accident and Guarantee.....	5,962 57	20,436 87	1,463 58	27,863 02
Imperial Guarantee and Accident.....	21,283 67	112,798 85	2,150 00	136,232 52
London and Lancashire Guarantee and Acc't.....	26,674 00	84,418 66	8,629 23	119,721 89
Protective Association.....	9,131 85	22,896 00	1,128 85	33,156 70
Sterling Accident and Guarantee.....	10,500 00	10,303 68	4,884 63	25,688 31
Title and Trust Co.....	None.	None.	3,375 77	3,375 77
Travellers' Indemnity Co of Canada.....	5,511 91	13,997 38	586 88	20,096 17
Totals.....	374,457 93	1,087,546 48	153,877 58	1,615,881 99

SESSIONAL PAPER No. 9

of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Insurance, &c.

LIABILITIES—1912.

Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business.
\$ c.	\$ c.	
163,509 32	100,100 00	Steam Boiler.
311,069 40	43,320 00	Accident, Sickness, Guarantee and Plate Glass.
30,775 51	64,260 00	Weather.
77,508 17	50,000 00	Accident, Sickness and Steam Boiler.
147,251 45	62,500 00	Accident, Sickness, and Automobile.
246,128 14	200,000 00	Accident, Sickness, Burglary and Guarantee.
441,282 24	152,770 00	Accident, Sickness, Burglary, Guarantee and Plate Glass.
140,101 89	50,000 00	Accident, Automobile and Sickness.
23,108 02	46,960 00	Live Stock
1,607,983 06	304,600 00	Guarantee.
243,950 29	250,000 00	Accident, Sickness, Burglary, Guarantee and Plate Glass.
250,001 93	200,000 00	Accident, Sickness, Automobile, Guarantee and Plate Glass.
762,724 83	400,000 00	Accident, Sickness, Guarantee and Plate Glass.
18,737 06	20,000 00	Accident and Sickness.
20,249 44	50,830 00	Accident and Sickness.
145,364 79	112,550 00	Title.
163,042 11	100,000 00	Sickness, Automobile and Steam Boiler.
4,792,787 65	2,207,890 00	

3 GEORGE V., A. 1913

TABLE showing the Assets in Canada, and their nature, of Companies other
Burglary Insurance, Steam
FOREIGN COMPANIES—ASSETS,

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
American and Foreign Marine.....	None.	None.	26,000 00	None.
American Surety Co.....	None.	None.	104,300 00	16,250 00
British and Foreign Marine.....	None.	None.	117,000 00	None.
Fidelity and Casualty Co.....	None.	None.	143,695 66	None.
Hartford Steam Boiler.....	None.	None.	45,000 00	None.
International Casualty.....	None.	None.	20,496 25	None.
International Fidelity.....	None.	None.	5,000 00	None.
Lloyds Plate Glass.....	None.	None.	110,729 00	None.
London Guarantee and Accident.....	None.	None.	276,318 29	None.
Marine Insurance Co.....	None.	None.	96,171 42	None.
Maryland Casualty.....	None.	None.	281,074 19	None.
National Provincial Plate Glass.....	None.	None.	9,140 21	None.
National Surety Co.....	None.	None.	51,840 00	None.
New-York Plate Glass.....	None.	None.	32,900 00	None.
Ocean Accident and Guarantee.....	None.	None.	408,539 70	None.
Ocean Marine.....	None.	None.	116,916 80	None.
Railway Passengers.....	None.	None.	96,080 16	None.
Travelers' Indemnity Co., Hartford.....	None.	None.	105,120 00	None.
United States Fidelity and Guaranty.....	None.	None.	226,405 00	2,500 00
Totals.....	None.	None.	2,272,726 65	18,750 00

SESSIONAL PAPER No. 9

than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Boiler Insurance, &c.

IN CANADA, 1912.

Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
None.	2,077 48	None.	None.	None.	28,077 48	Inland Transportation.
None.	21,583 97	2,300 00	3,861 57	237 50	148,533 04	Guarantee.
None.	367 47	780 00	None.	None.	118,147 47	Inland Transportation and Sprinkler Leakage.
None.	None.	2,255 72	34,753 75	None.	180,705 13	Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
None.	None.	675 00	None.	None.	45,675 00	Steam Boiler.
704 87	505 48	None.	1,730 60	None.	23,437 20	Accident, Sickness and Automobile.
None.	None.	None.	None.	None.	5,000 00	Guarantee.
None.	None.	772 40	13,481 38	100 00	125,082 78	Plate Glass.
None.	36,374 94	None.	70,663 11	2,000 00	385,356 34	Accident, Sickness, Burglary and Guarantee.
None.	None.	None.	None.	None.	96,171 42	Automobile and Inland Transportation.
None.	12,855 19	1,492 82	42,472 52	None.	337,894 72	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
1,232 98	None.	None.	None.	None.	10,373 18	Plate Glass.
None.	10,410 64	466 22	None.	None.	62,716 88	Guarantee.
None.	None.	566 50	2,913 20	None.	36,379 70	Plate Glass.
None.	150,969 54	None.	105,058 41	1,756 66	666,324 31	Accident, Sickness, Guarantee and Plate Glass.
None.	None.	None.	None.	None.	116,916 80	Inland Transportation.
None.	2,477 32	None.	23,205 72	1,717 29	123,480 49	Accident, Sickness, Guarantee and Plate Glass.
None.	None.	2,190 00	7,975 77	None.	115,285 77	Accident, Sickness, Steam Boiler and Automobile.
None.	115,89	2,749 17	16,580 57	None.	248,350 63	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
1,93785 23	7,737 92	14,247 83	322,696 60	5,811 45	2,873,908 33	

TABLE showing the Liabilities in Canada of Companies, other than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

FOREIGN COMPANIES—LIABILITIES, IN CANADA 1912.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability.	Excess of Assets over Liabilities.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
American and Foreign Marine.....	2,603 20	None.	None.	2,603 20	25,474 28	Inland Transportation.
American Surety Co.....	30,969 06	15,751 63	183 10	46,908 79	101,624 25	Guarantee.
British and Foreign Marine.....	None.	442 34	None.	442 34	117,705 13	Inland Transportation and Sprinkler Leakage.
Fidelity and Casualty Co.....	18,418 52	96,528 46	1,978 90	116,925 88	63,779 25	Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
Hardford Steam Boiler.....	75,000 00	None.	None.	75,000 00	-29,325 00	Steam Boiler.
International Casualty.....	2,651 94	6,346 48	168 33	9,166 85	14,270 35	Accident, Sickness and Automobile.
International Fidelity.....	None.	2,299 00	64 44	2,363 44	2,636 56	Guarantee.
Lloyds Plate Glass.....	5,489 86	70,076 97	6,187 96	81,754 79	43,327 99	Plate Glass.
London Guarantee and Accident.....	65,069 39	177,873 18	4,200 00	247,142 57	138,183 71	Accident, Sickness, Burglary and Guarantee.
Marine Insurance Co.....	None	11,024 72	1,000 00	12,024 72	84,146 70	Automobile and Inland Transportation.
Maryland Casualty.....	99,971 88	145,401 34	4,973 77	250,346 99	87,547 73	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler and Sprinkler Leakage.
National Provincial Plate Glass.....	315 98	7,172 89	None.	7,488 87	2,884 32	Plate Glass.
National Surety Co.....	20,988 67	26,392 34	961 59	48,342 60	14,374 26	Guarantee.
New York Plate Glass.....	1,592 06	18,171 48	1,385 13	21,148 67	15,331 03	Plate Glass.
Ocean Accident and Guarantee.....	214,411 21	226,478 17	6,067 31	446,966 69	219,367 62	Accident, Sickness, Guarantee and Plate Glass.
Ocean Marine.....	575 00	None.	None.	575 00	118,311 80	Inland Transportation.
Railway Passengers.....	27,732 17	86,384 87	3,933 79	97,910 83	25,669 66	Accident, Sickness, Guarantee and Plate Glass.
Travelers Indemnity Co., Hartford.....	7,418 23	24,626 22	700 79	32,745 24	82,040 53	Accident, Sickness, Steam Boiler and Automobile.
United States Fidelity and Guaranty.....	45,025 50	107,297 70	2,395 35	154,718 05	95,632 38	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
Totals.....	618,262 17	1,002,867 89	33,365 46	1,654,495 52	1,219,412 81	

SESSIONAL PAPER No. 9

TABLE showing the Income of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

INCOME, (Cash) 1912.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	73,366 60	10,223 90	1,340 25	84,930 75	None.
Canada Accident.....	293,001 33	14,977 05	None.	307,978 38	None.
Canada Weather.....	30,959 23	1,370 93	1 50	32,331 66	1,700 00
Canadian Casualty and Boiler.....	106,816 77	5,040 86	4,127 95	115,985 58	None.
Canadian Railway Accident.....	516,315 54	10,821 80	None.	527,137 34	None.
Dominion-Gresham.....	54,178 32	3,037 22	52,598 26	109,813 80	None.
Dominion of Canada Guarantee and Acct.....	401,263 73	22,091 57	None.	423,355 30	30,550 00
General Accident.....	310,838 81	9,012 68	None.	319,851 49	None.
General Animals.....	76,310 24	1,353 05	90 00	77,753 29	240 00
Guarantee Co. of North America.....	205,069 82	71,436 67	1,542 91	278,049 40	None.
Guardian Accident and Guarantee.....	38,896 51	8,223 83	None.	47,120 34	None.
Imperial Guarantee and Accident.....	284,013 99	12,014 06	None.	296,028 05	None.
London and Lancashire G'tee and Acct.....	182,197 61	13,903 19	4,224 13	200,324 93	365,788 78
Protective Association.....	116,458 01	857 88	None.	117,315 89	None.
Sterling Accident and Guarantee.....	37,087 00	1,647 90	*4,227 50	42,962 40	16,680 00
Title and Trust Co.....	561 47	6,502 20	None.	7,063 67	4,350 00
Traveller's Indemnity Co. of Canada....	42,124 01	8,065 29	None.	50,189 30	None.
Totals.....	2,769,458 99	200,580 08	68,152 50	3,038,191 57	419,308 78

*Premium on capital Stock.

TABLE showing the Expenditure of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

EXPENDITURE (CASH), 1912.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stockholders.	Total Cash Expenditure.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.....	1,220 79	61,130 80	None.	62,351 59	Steam Boiler.
Canada Accident.....	142,136 71	95,238 97	4,332 00	241,707 68	Accident, Sickness, Guarantee and Plate Glass.
Canada Weather.....	20,112 16	22,690 47	None.	42,802 63	Weather.
Canadian Casuality and Boiler.....	37,498 81	62,326 73	None.	99,825 54	Accident, Sickness and Steam Boiler.
Canadian Railway Accident.....	249,612 16	245,318 27	None.	494,930 43	Accident, Sickness and Automobile.
Dominion Gresham.....	8,428 74	45,193 46	6,400 00	60,022 20	Accident, Sickness, Burglary and Guarantee.
Dominion of Canada Guarantee and Accident.....	165,258 58	195,243 23	50,408 50	410,910 31	Accident, Sickness, Burglary, Guarantee and Plate Glass.
General Accident.....	150,794 99	126,429 01	10,000 00	286,224 00	Accident, Automobile and Sickness.
General Animals.....	35,968 22	31,406 36	None.	67,374 58	Live Stock.
Guarantee Co. of North America.....	50,747 27	148,823 87	30,460 00	230,031 14	Guarantee.
Guardian Accident and Guarantee.....	5,160 70	28,562 48	None.	33,723 18	Accident, Sickness, Burglary, Guarantee and Plate Glass.
Imperial Guarantee and Accident.....	113,909 34	135,275 51	12,000 00	261,184 85	Accident Sickness, Automobile, Guarantee and Plate Glass.
London and Lancashire Guarantee. and Accident.....	88,543 79	108,651 96	None.	197,195 75	Accident, Sickness, Guarantee and Plate Glass.
Protective Association.....	60,240 48	45,312 91	None.	105,553 39	Accident and Sickness.
Sterling Accident and Guarantee.....	18,754 82	45,687 53	None.	64,442 35	Accident and Sickness.
Title and Trust Co.....	None.	1,071 05	8,202 15	9,273 20	Title.
Travellers' Indemnity Co. of Canada.....	27,525 82	18,650 75	5,000 00	51,176 57	Sickness, Automobile and Steam Boiler.
Totals.....	1,184,913 38	1,417,013 36	126,802 65	2,728,729 39	

SESSIONAL PAPER No. 9

TABLE showing the Income and Expenditure in Canada of Companies, other than Canadian, doing business of Accident Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

Companies.	INCOME (Cash), 1912.					EXPENDITURE (Cash), 1912.				
	Net Cash for Premiums	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Expenditure	Excess of Income over Expenditure		
									\$	cts.
American and Foreign Marine.....	19,519 23	None.	None.	19,519 23	2,888 00	4,008 50	6,896 50	12,622 73		
American Surety Co.....	33,015 87	4,900 00	None.	37,915 87	3,259 34	16,335 50	19,594 84	18,321 03		
British and Foreign Marine.....	2,392 86	4,680 00	None.	7,072 86	381 45	601 37	982 82	6,290 04		
Fidelity and Casualty Co.....	196,086 26	5,179 06	None.	201,265 32	110,907 95	90,096 56	201,004 51	260 81		
Hartford Steam Boiler.....	1,200 00	None.	None.	1,200 00	None.	None.	None.	1,200 00		
International Casualty.....	26,134 64	None.	None.	26,134 64	6,947 29	5,442 89	12,390 18	13,744 46		
International Fidelity.....	6,127 25	None.	None.	6,127 25	1,056 28	480 59	1,536 87	4,590 38		
Lloyd's Plate Glass.....	65,452 96	4,625 50	None.	70,078 46	34,058 86	29,898 11	63,956 97	6,121 49		
London Guarantee and Accident.....	89,102 52	11,687 61	None.	100,790 13	196,587 23	216,201 55	412,788 78	134,226 38		
Marine Insurance Co.....	535,827 55	None.	None.	535,827 55	215,929 85	106,598 92	382,528 77	176,100 10		
Maryland Casualty.....	547,024 53	11,604 34	None.	558,628 87	5,555 43	5,099 14	10,654 57	1,904 20		
National Provincial Plate Glass.....	10,139 19	None.	2,419 58	12,558 77	15,840 47	14,107 41	29,947 88	31,139 63		
National Surety Co.....	58,560 83	2,526 98	None.	61,087 81	9,105 58	8,346 26	17,451 84	5,011 09		
New York Plate Glass.....	21,196 59	1,266 34	None.	22,462 93	278,876 09	268,211 03	547,087 12	188,953 75		
Ocean Accident and Guarantee.....	733,998 62	2,042 25	None.	736,040 87	10 40	2,032 01	188,953 75	38,363 33		
Ocean Marine.....	14,343 55	None.	None.	14,343 55	54,119 02	69,658 24	123,777 26	12,311 54		
Railway Passengers.....	162,140 59	2,190 00	None.	164,330 59	3,517 62	15,121 05	18,638 67	36,763 68		
Travelers Indemnity Co., Hartford.....	53,212 35	None.	None.	53,212 35	21,108 83	93,301 13	114,409 96	141,821 67		
United States Fidelity and Guaranty.....	247,034 13	9,197 50	None.	256,231 63	1,002,198,17	1,023,798 30	2,025,996 47	859,032 21		
Totals.....	2,822,709 52	59,899 58	2,410 58	2,885,028 68						

ABSTRACT of Personal Accident Insurance in Canada for the Year 1912.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Resisted.	Resisted.
Canada Accident.....	\$ 35,892	3,663	12,767,201	3,644	12,008,993	\$ 9,164	\$ 14,389	2,375	None.
Canadian Casualty and Boiler.....	35,173	3,418	8,730,250	2,617	6,026,450	18,902	19,251	1,800	None.
Canadian Railway Accident.....	250,812	26,059	41,357,419	19,133	29,874,500	130,379	123,843	33,345	2,553
Dominion Gresham.....	14,224	710	1,374,350	4,536	8,118,150	4,436	1,001	3,485	None.
Dominion of Canada Guarantee and Accident.....	235,089	8,663	42,043,927	7,086	29,787,657	103,019	95,649	25,538	None.
Employers' Liability.....	113,178	6,115	18,155,850	5,948	17,433,600	100,958	99,958	8,000	None.
Fidelity and Casualty.....	79,679	6,372	39,041,250	1,701	29,964,250	83,256	82,363	5,529	None.
General Accident of Canada.....	53,560	2,663	7,636,791	4,790	4,542,400	33,188	35,094	2,494	None.
Imperial Accident and Guarantee.....	3,464	314	1,024,000	302	743,500	672	610	63	None.
Guardian Guarantee and Accident.....	243,337	12,477	26,240,475	11,766	23,897,225	73,756	74,348	11,300	None.
International Casualty.....	5,619	1,295	713,500	643	483,929	2,127	2,237	117	None.
Law Union and Rock.....	18,481	1,995	4,060,135	1,415	1,397,455	5,293	4,611	1,873	None.
London Guarantee and Accident.....	148,328	10,347	24,017,000	10,154	23,512,000	76,520	78,590	7,461	None.
London and Lancashire Guarantee. and Accident.....	56,029	5,705	12,387,450	4,843	10,388,322	52,803	26,507	10,368	None.
Maryland Casualty.....	99,568	3,409	12,040,840	2,806	10,456,075	54,317	53,595	10,723	None.
Norwich Union Fire.....	127	35	89,500	35	89,500	None.	None.	None.	None.
Ocean Accident and Guarantee.....	208,929	9,915	29,814,880	9,915	27,473,100	63,681	68,663	14,808	800
Protective Association.....	116,458	3,953	9,692,100	3,810	9,337,350	31,053	29,880	4,962	None.
Railway Passengers.....	62,811	172	1,138,000	165	1,043,500	19,821	20,927	3,300	2,000
Royal Exchange.....	3,445	15,186	63,173,305	11,681	50,101,580	315	151,195	None.	None.
Travelers Insurance Co.....	226,290	757	2,996,500	646	2,837,000	154,496	151,195	12,001	None.
United States Fidelity and Guaranty.....	6,848	296	704,950	254	607,700	885	620	225	None.
Yorkshire.....	2,616	.....	.....	.....	.....	482	482	None.	None.
Totals.....	2,023,057	.....	.....	.....	.....	999,582	984,168	162,532	5,353

ABSTRACT OF AUTOMOBILE INSURANCE IN CANADA FOR THE YEAR 1912.

Attno Insurance Co.....	40,895	1,517	2,734,132	690	1,410,392	23,025	20,628	2,472	1,100
Canadian Railway Accident.....	14,687	202	2,020,000	170	1,690,000	3,770	3,216	524	None.
Fremantle Fund.....	28,134	.....	1,852,337	.....	1,631,165	90,339	19,318	1,021	None.
Hartford Fire.....	28,500	.....	1,791,654	.....	1,916,264	18,838	17,840	1,173	None.
Home Insurance Co.....	25,572	856	1,868,690	556	1,833,897	2,359	9,213	740	None.
Imperial Guarantee and Accident.....	10,721	175	4,288,476	136	641,500	2,977	2,237	500	None.
Insurance Co. of North America.....	73,544	.....	.....	.....	3,045,914	31,062	33,852	2,575	None.
International Casualty.....	3,083	57	946,801	57	947,811	2,133	1,241	100	1,000
Marino Insurance Co.....	34,483	.....	2,352,624	.....	1,176,316	9,807	9,307	None.	None.
Queen, of America.....	36,365	.....	1,749,424	.....	1,473,925	3,813	2,313	1,500	None.

SESSIONAL PAPER No. 9

St. Paul Fire and Marine.....	20,783	766	1,280,210	600	869,722	2,149	3,129	369	None.
Travelers Indemnity Co., Hartford.....	29,381	744	7,440,000	589	589,000	9,140	2,396	6,744	None.
Travellers' Indemnity Co. of Canada.....	18,913	497	4,970,000	317	3,170,000	10,132	12,881	2,961	None.
Canadian Casualty and Boiler.....	27,037	715	.....	485	.....	11,600	10,514	2,957	None.
General Accident of Canada.....	40,092	1,059	10,611,500	739	7,395,500	11,450	14,810	1,345	300
Railway Passengers.....	5,510	93	.....	93	.....	4,179	504	2,675	1,000
Yorkshire.....	2,637	63	630,000	34	390,000	185	185	None.	None.
Totals.....	440,307	.....	.....	.....	.....	166,962	61,244	27,306	3,400

ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1912.

Dominion Gresham.....	38,379	3,418	5,420,364	2,032	4,842,909	8,445	6,944	1,631	None.
Dominion of Canada Guarantee and Accident.....	853	76	121,620	60	79,620	430	430	None.	None.
Fidelity and Casualty.....	19,216	1,344	2,234,010	1,071	1,827,835	5,892	2,983	3,209	None.
Guardian Accident and Guarantee.....	633	57	87,450	56	86,450	None.	None.	None.	None.
London Guarantee and Accident.....	923	74	109,425	74	109,425	600	600	600	None.
Maryland Casualty.....	4,461	260	513,175	226	440,800	128	58	70	None.
United States Fidelity and Guaranty.....	1,577	91	214,975	84	225,475	245	120	125	None.
Totals.....	66,042	5,320	8,701,019	4,303	7,612,514	15,740	10,635	5,635	None.

ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1912.

Canada Accident.....	224,202	983	9,067,761	965	8,927,761	130,479	113,481	51,966	None.
Canadian Railway Accident.....	110,789	732	7,290,000	664	6,602,857	75,645	52,377	41,335	None.
Dominion Gresham.....	802	14	.....	*28	.....	545	None.	545	None.
Employers' Liability.....	746,373	2,584	25,798,428	2,387	23,798,428	431,902	382,902	205,000	None.
Fidelity and Casualty.....	5,835	130	1,174,500	102	1,174,500	1,045	45	1,000	None.
General Accident of Canada.....	150,283	1,244	12,318,750	1,060	10,476,500	81,316	84,233	26,809	5,275
Guardian Accident and Guarantee.....	28,861	211	.....	201	.....	9,614	4,040	5,574	None.
Imperial Guarantee and Accident.....	786	8	40,000	11	60,000	None.	None.	None.	None.
International Casualty.....	12,503	101	955,224	11	960,329	3,373	3,104	1,435	None.
Law Union and Rock.....	43,165	709	.....	533	.....	16,678	12,787	7,232	None.
London Guarantee and Accident.....	275,569	1,317	13,170,000	1,210	12,100,000	121,947	97,551	50,924	None.
London and Lancashire Guarantee and Accident.....	64,385	943	7,107,500	728	4,921,000	32,159	40,446	7,871	None.
Maryland Casualty.....	397,479	1,568	5,156,600	1,415	4,750,600	185,952	154,260	63,530	18,162
Norwich Union Fire.....	None.	2	20,000	2	20,000	None.	None.	None.	None.
Ocean Accident and Guarantee.....	467,385	.....	17,364,400	.....	18,089,400	244,318	192,001	190,284	None.
Railway Passengers.....	67,074	330	3,293,000	303	3,023,000	30,599	23,904	14,095	None.
Royal Exchange.....	4,551	42	420,000	38	370,000	395	296	14,100	None.
Travelers Insurance Co.....	185,576	1,088	8,880,000	970	9,700,000	96,003	79,074	84,192	None.
United States Fidelity and Guaranty.....	55,737	774	25,483,000	735	24,875,500	20,045	7,065	14,575	None.
Yorkshire.....	4,718	51	510,000	49	492,447	729	729	None.	None.
Totals.....	2,846,073	.....	.....	.....	.....	1,482,745	1,248,329	766,467	23,437

*Including business taken over from The Sterling Accident and Guarantee Company of Canada.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1912.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	CLAIMS.	
							Not Resisted.	Resisted.
American Surety Co.....	\$ 33,016	4,873	\$ 10,090,875	4,314	\$ 10,090,375	\$ 2,228	\$ 3,259	\$ 10,000
Canada Accident.....	233	21	44,300	6	33,800	None.	None.	None.
Dominion-Gresham.....	25	6	16,400	6	16,400	None.	None.	None.
Dominion of Canada Guarantee and Accident.....	34,739	2,468	12,804,951	2,135	12,420,377	9,688	7,971	3,201
Employers' Liability.....	47,169	2,700	14,516,357	2,381	11,350,337	23,998	16,998	16,000
Guarantee Co of North America.....	54,899	.....	24,568,231	.....	19,275,685	15,899	15,572	5,591
Guardian Accident and Guarantee.....	1,536	121	953,550	119	725,350	249	None.	249
Imperial Guarantee and Accident.....	27,759	1,058	8,060,682	994	7,074,335	2,959	8,059	1,500
International Fidelity.....	6,127	731	377,000	1,100	561,500	1,056	1,056	None.
London Guarantee and Accident.....	86,578	4,503	29,789,241	4,240	28,700,791	8,453	12,239	4,700
London and Lancashire Guarantee and Accident.....	10,509	1,000	4,804,419	815	3,258,504	1,094	4,904	4,800
Maryland Casualty.....	13,746	233	2,388,700	178	2,240,892	351	None.	351
National Surety Co.....	58,551	692	7,945,257	591	8,479,375	30,726	15,840	20,989
Ocean Accident and Guarantee.....	3,851	.....	1,171,000	.....	1,111,150	5,500	1,140	4,360
Railway Passengers.....	40,213	485	3,493,983	459	2,800,633	3,317	1,117	3,200
United States Fidelity and Guarantee.....	175,474	5,103	31,304,346	11,838	31,977,332	24,358	12,592	4,925
Totale.....	564,144	.....	152,871,282	.....	140,134,237	129,876	99,747	90,515

GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	54,899	24,508,231	19,275,685	15,899	15,572	5,591	None.
In other Countries.....	150,171	63,683,039	47,849,945	43,465	35,175	18,230	7,500
Totals.....	205,070	88,202,170	67,125,630	59,364	50,747	23,821	7,500

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1912.

Hudson Bay Insurance Co.....	249,261	4,044	3,888,718	None.	None.	117,449	117,449	None.
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ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1912.

American and Foreign Marine.....	19,519	773	89,039,034	None.	None.	5,491	2,888	2,603	None.
British and Foreign Marine.....	2,180	247	1,510,038	4	267,890	265	381	None.	None.
Eireman's Fund.....	None.					54	54	None.	None.
Hartford Fire.....	1,551		192,450	None.	None.	None.	None.	None.	None.
Insurance Co. of North America.....	5,126		1,331,420	None.	165,445	1,159	None.	None.	None.
Marine Insurance Co.....	37,751		151,318,786	None.	None.	22,719	22,719	None.	None.
Ocean Marine.....	14,344		68,080,869	None.	None.	585	10	None.	575
Queen of America.....	70		489,675	None.	None.	None.	None.	None.	None.
St. Paul Fire and Marine.....	1,094	303	142,957	26	40,110	322	170	None.	168
Western.....	4,442		27,892,140		76,267	1,106	1,106	None.	None.
Totals.....	86,077					31,701	28,487	3,346	None.

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1912.

General Animals.....	76,310	3,247	1,784,486	1,655	623,652	34,524	35,968	1,630	125
Yorkshire.....	51,223	1,654	1,507,157	785	480,784	39,074	34,771	8,751	3,000
Totals.....	127,533	4,901	3,291,643	2,390	1,104,436	73,598	70,739	10,381	3,125

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1912.

Canada Accident.....	19,606	1,740		3,320		9,472	8,609	1,862	None.
Dominion of Canada Guarantee and Accident.....	16,817	1,554		1,752		4,949	4,500	840	None.
Fidelity and Casualty.....	8,093	561	229,471	408	288,995	2,250	2,212	66	None.
Guardian Accident and Guarantee.....	2,114	104		99		209	132	77	None.
Imperial Guarantee and Accident.....	1,411	113		119		546	486	60	None.
Lloyds Plate Glass.....	65,453					34,549	34,059	5,490	None.
London and Lancashire Guarantee and Accident.....	8,822	776		1,149		3,071	2,923	1,946	None.
Maryland Casualty.....	9,294	563		858		6,158	4,612	1,946	None.
National Provincial Plate Glass.....	10,139					5,176	5,555	316	None.
New York Plate Glass.....	21,197					9,487	9,106	1,382	None.
Norwich Union Fire.....	34	10		10		None.	31	None.	None.
Ocean Accident and Guarantee.....	21,967					9,191	8,796	705	None.
Railway Passengers.....	830	48		50		246	84	162	None.
United States Fidelity and Guaranty.....	2,579	172		189		344	194	130	None.
Yorkshire.....	1,471	134		130		311	311	None.	None.
Totals.....	189,827					85,990	81,579	14,017	None.

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1912.

	Premiums of the Year.	Number of Policies Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Resisted.	Resisted.
*Ancient Order of Foresters.....	\$ 145,227		\$		\$	\$ 92,967	\$ 92,967	\$	\$
Canada Accident.....	10,069	2,611		2,609		5,203	1,761	1,761	None.
Canadian Casualty and Boiler.....	14,551	159		128		7,977	6,688	1,900	None.
Canadian Railway Accident.....	140,028	21,974		15,706		73,156	70,146	20,581	None.
Catholic Mutual Benefit Association.....	11,217	932		3,345		9,134	8,397	737	None.
Domion Gresham.....	749	371		327		884	484	400	None.
Domion of Canada Guarantee and Accident.....	113,766	15,268		11,527		56,738	56,710	13,659	None.
Employers' Liability.....	20,051	3,268	4,888,500	3,241	4,834,000	16,138	15,138	4,000	None.
Fidelity and Casualty.....	67,333	4,817	2,761,482	3,550	2,135,948	25,456	22,855	8,215	None.
General Accident of Canada.....	44,713	426		327		18,019	20,300	2,059	None.
Guardian Accident and Guarantee.....	1,865	192		191		379	379	None.	None.
Imperial Guarantee and Accident.....		817		639		30,167	28,779	7,184	None.
*Independent Order of Foresters.....	276,066	8,270		49,715		217,356	211,062	11,386	3,531
International Casualty.....	8,930	54	696	52	650	3,702	3,813	None.	None.
Law Union and Rock.....	8,091	781		671		3,815	3,813	1,066	None.
London Guarantee and Accident.....	24,730	639	3,284,504	628	3,251,001	8,315	8,207	1,635	None.
London and Lancashire Guarantee and Accident.....	24,630	3,984		3,355		10,797	10,971	2,643	None.
Maryland Casualty.....	1,847	164	181,583	124	161,583	2,142	452	1,990	None.
Norwich Union Fire.....	94	28		28		None.	None.	None.	None.
Ocean Accident and Guarantee.....	31,867					8,727	8,276	3,454	None.
Protective Association.....						30,589	30,300	4,170	None.
Railway Passengers.....	15,703					7,829	8,583	1,300	None.
Royal Exchange.....	3,051	224		220		605	180	425	None.
*Royal Guardians.....	1,678	365	18,250	353	17,650	816	833	103	None.
Travelers Indemnity Co., Hartford.....	22,880	1,787		1,627		1,796	1,122	674	None.
Travelers Indemnity Co. of Canada.....	22,655	2,016		1,455		14,679	14,645	2,555	None.
United States Fidelity and Guaranty.....	3,342	210		188		572	447	125	None.
*Woodmen of the World.....	None.	1,556		3,463		None.	None.	None.	None.
Yorkshire.....	933	186		182		405	405	None.	None.
Totals.....	1,012,966					707,003	628,282	92,022	3,531

ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1912.

British and Foreign Marine.....	413	5	55,500	5	55,500	None.	None.	None.	None.
Hartford Fire.....	9,909		1,602,450		2,015,020	8,216	8,216	None.	None.
Maryland Casualty.....	8,440	142	1,194,930	161	1,340,880	1,820	1,620	3,200	None.

Springfield Fire and Marine.....	346	29,500	29,500	None	None	None	None
Underwriters at American Lloyds.....	13,010	2,410,795	2,178,300	12,894	15,322	45	None
Totals.....	32,118	5,293,175	5,625,210	22,930	25,158	3,245	None

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1912.

Boiler Inspection and Insurance Co.....	73,387	1,191	11,671,200	2,586	23,701,200	80,984	1,221	10,000	None
Canadian Casualty and Boiler.....	29,706	1,378	11,498,707	1,035	7,714,800	946	1,046	None	None
Fidelity and Casualty.....	15,930	242	3,011,000	170	2,501,000	850	450	400	None
Hartford Steam Boiler.....	1,200	.....	.....	.....	.....	75,000	None	75,000	None
Maryland Casualty.....	12,190	138	2,251,800	210	3,519,700	332	1,332	None	None
Travelers Indemnity Co., Hartford.....	951	.....	.....	.....	.....	None	None	None	None
Travellers' Indemnity Co. of Canada.....	557	12	145,000	26	355,000	400	None	None	None
United States Fidelity and Guaranty.....	1,476	25	355,000	25	355,000	400	None	400	None
Totals.....	135,377	.....	.....	.....	.....	158,512	4,049	85,800	None

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1912.

Title and Trust Co.....	561	39	88,661	None	None	None	None
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ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1912.

Fidelity-Phenix.....	6,895	1,702,850	1,454,300	710	710	None	None
Hartford Fire.....	3,191	.....	624,602	.....	625,802	None	None	None	None
Home Insurance Co.....	322	40	82,900	55	107,300	None	None	None	None
National Fire.....	2,229	.....	407,177	.....	386,144	None	None	None	None
National Union Fire.....	1,566	.....	373,225	.....	354,225	80	80	None	None
Northwestern National.....	666	.....	192,310	.....	178,310	None	None	None	None
Scottish Union and National.....	116	4	22,600	4	22,600	None	None	None	None
Springfield Fire and Marine.....	6,097	.....	1,223,300	.....	1,187,140	None	None	None	None
St. Paul Fire and Marine.....	925	81	231,800	82	240,800	20	20	None	None
Totals.....	22,007	.....	4,861,264	.....	4,567,121	810	790	20	None

ABSTRACT OF WEATHER INSURANCE IN CANADA FOR THE YEAR 1912.

Canada Weather Insurance Co.....	30,959	1,206	1,174,463	1,654	1,730,677	20,112	20,112	None	None
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*Including funeral benefits.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life.

CANADA ACCIDENT ASSURANCE COMPANY

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid		UNSETTLED CLAIMS.		Remarks.
							\$	\$	Not Resisted.	Resisted.	
Accident.....	38,892	3,655	12,767,201	3,644	12,008,993	9,164	14,359	2,375	None.	Total business, December 31, 1912.	
Sickness.....	10,069	2,011	.....	2,009	.....	9,203	5,658	1,761	None.
Employers' Liability.....	224,202	983	9,067,761	965	8,927,761	130,479	113,481	51,966	None.		
Guarantee.....	233	23	44,300	21	33,800	None.	None.	None.	None.		
Plate Glass.....	19,606	1,740	.....	3,320	.....	9,472	8,009	1,882	None.
Totals.....	293,001	9,010	10,559	154,318	142,137	57,964	None.		

CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Accident.....	35,173	3,451	8,785,250	2,641	6,067,950	18,902	19,251	1,800	None.	Total business, December 31, 1912.
Sickness.....	140,028	159	.....	128	.....	7,977	6,688	1,900	None.
Employers' Liability.....	29,706	1,378	11,498,767	1,035	7,714,800	946	1,046	None.	None.	
Automobile.....	27,037	715	.....	485	.....	11,600	10,514	2,901	None.
Totals.....	106,407	5,703	4,289	39,425	34,425	6,661	None.	

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident.....	250,812	26,059	41,357,419	19,135	29,874,500	130,379	123,843	33,345	2,553	Total business, December 31, 1912.
Sickness.....	140,028	21,974	.....	15,706	.....	73,156	70,440	20,531	None.
Employers' Liability.....	110,789	732	7,290,000	664	6,602,857	73,645	52,377	41,353	None.	
Automobile.....	14,687	202	2,050,000	170	1,690,000	3,770	3,246	524	None.	
Totals.....	516,316	48,967	50,667,419	35,675	38,107,357	282,950	249,612	95,785	2,553	

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident.....	14,224	710	1,574,350	*4,536	*8,118,150	4,486	1,001	3,485	Total business December 31, 1912.
Sickness.....	749	371	.....	337	.....	884	484	400
Employers' Liability.....	802	14	.....	28	.....	545	None	545
Burglary.....	38,379	3,418	5,420,364	2,632	4,842,909	8,445	6,944	1,631	
Guarantee.....	25	6	16,400	6	16,400	None	None	None	
Totals.....	54,178	4,519	7,539	14,360	8,429	6,061	None.

DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Accident.....	235,089	8,693	42,043,927	7,086	29,787,667	103,019	95,649	25,539	Total business, December 31, 1912.
Sickness.....	113,766	15,288	.....	11,527	.....	56,738	56,710	13,659
Burglary.....	853	76	121,620	60	79,630	430	430	None	
Guarantee.....	34,739	2,468	12,804,951	2,135	12,420,377	9,688	7,971	3,201	
Plate Glass.....	16,817	1,551	.....	1,752	.....	4,949	4,500	840
Totals.....	401,264	28,059	22,560	174,824	165,266	43,238	None.

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Accident.....	57,856	3,600	9,639,666	2,210	5,319,775	36,279	39,035	3,894	Total business, December 31, 1912.
Sickness.....	45,237	430	.....	331	.....	19,751	21,717	2,434
Employers' Liability.....	163,144	1,835	17,753,750	1,571	15,121,500	80,316	84,233	26,808	
Automobile.....	44,603	1,505	13,256,500	1,095	9,380,500	11,455	14,810	1,345	
Totals.....	310,839	7,370	5,207	29,821,775	14,801	159,795	34,481		5,375

GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Accident.....	3,888	350	1,195,750	338	915,250	672	610	63	Total business, December 31, 1912.
Sickness.....	1,865	192	.....	191	.....	379	379	None
Employers' Liability.....	28,861	211	.....	201	.....	9,614	4,040	5,574
Burglary.....	633	57	87,450	56	86,450	None	None	None	
Guarantee.....	1,536	121	953,550	119	725,350	249	249	249	
Plate Glass.....	2,114	104	.....	99	.....	200	132	77
Totals.....	38,897	1,035	1,004	11,123	5,161	5,963	None.

*Including business taken over from The Sterling Accident and Guarantee Company of Canada.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life—Continued.

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid		UNSETTLED CLAIMS.		Remarks.
							Not Registered.	Registered.	Not Registered.	Registered.	
Accident.....	\$ 243,337	12,477	\$ 26,240,475	11,766	\$ 23,897,225	\$ 73,756	\$ 74,348	\$ 11,300	\$ None.		
Sickness.....	8	817	.....	669	.....	30,667	28,779	7,684	None.		
Elevator Liability.....	786	.....	40,000	.....	60,000	None.	None.	None.	740		
Automobile.....	10,721	175	833,000	136	641,500	2,977	2,237	1,500	None.		
Guarantee.....	27,759	1,058	8,060,682	994	7,074,335	2,950	8,059	1,500	None.		Total business, December 31, 1912.
Plate Glass.....	1,411	113	.....	119	.....	546	486	60	None.		
Totals.....	284,014	14,648	.....	13,695	.....	110,905	113,909	21,284	None.		

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Accident.....	61,666	6,153	.....	5,249	.....	33,586	27,040	10,618	None.		Total business, December 31 1912.
Sickness.....	25,879	4,073	.....	3,417	.....	11,008	11,107	2,718	None.		
Employers' Liability.....	64,353	943	7,107,500	728	4,921,000	32,139	40,446	7,871	None.		
Guarantee.....	10,509	1,009	4,804,419	815	3,258,304	1,904	4,304	4,707	None.		
Plate Glass.....	19,759	1,841	.....	2,097	.....	5,241	5,047	4,707	None.		
Totals.....	182,198	14,021	.....	12,306	.....	83,898	88,544	26,674	None.		

PROTECTIVE ASSOCIATION OF CANADA.

Accident.....	116,458	9,915	.....	9,915	.....	{ 31,053	29,880	4,962	None.		Total business, December 31, 1912.
Sickness.....	.....	.....	.....	.....	.....	30,589	30,360	4,170	None.		
Totals.....	116,458	9,915	.....	9,915	.....	61,642	60,240	9,132	None.		

SESSIONAL PAPER No. 9

TRAVELLERS' INDEMNITY COMPANY OF CANADA.

Sickness.....	22,655	2,016	.....	1,455	.....	14,679	14,645	None.	Total business,
Automobile.....	18,913	497	4,970,000	317	3,170,000	10,132	12,881	None.	December 31,
Steam Boiler.....	557	12	145,000	26	355,000	None.	None.	None.	1912.
Totals.....	42,124	2,525	.....	1,798	.....	24,811	27,526	5,512	None.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

Inland Transportation.....	2,180	247	1,510,038	4	267,800	265	381	None.	None.	In Canada, December 31, 1912.
Sprinkler Leakage.....	413	5	35,500	5	35,500	None.	None.	None.	None.	
Totals.....	2,593	252	1,565,538	9	323,300	265	381	None.	None.	

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident.....	79,679	6,379	39,041,250	4,701	29,964,250	83,256	82,266	5,529	None.	In Canada, December 31, 1912.
Sickness.....	67,333	4,817	2,761,482	3,500	2,135,048	25,450	22,855	8,215	None.	
Employers' Liability.....	5,835	1,180	1,317,500	102	1,174,500	1,045	43	1,000	None.	
Burglary.....	19,216	1,344	2,324,010	1,071	1,827,835	3,892	2,983	3,269	None.	
Plate Glass.....	8,093	561	2,233,471	408	2,253,995	2,250	2,212	00	None.	
Steam Boiler.....	15,980	242	3,611,000	170	2,501,000	850	450	400	None.	
Totals.....	196,086	13,466	49,194,713	10,042	37,892,528	118,749	110,908	18,419	None.	

INTERNATIONAL CASUALTY COMPANY.

Accident.....	5,619	1,295	713,500	643	483,929	2,127	2,237	117	None.	In Canada, December 31, 1912.
Sickness.....	4,930	54	696	101	850	3,365	3,104	None.	None.	
Employers' Liability.....	12,503	101	955,224	102	960,329	3,373	3,104	1,435	None.	
Automobile.....	3,083	57	546,801	57	547,811	2,133	1,241	100	1,000	
Totals.....	26,135	1,507	2,216,221	855	1,992,719	7,998	6,947	1,652	1,000	

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life—*Concluded*.

LONDON GUARANTEE AND ACCIDENT COMPANY LIMITED.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	UNSETTLED CLAIMS.		Remarks.
								Not Resisted.	Resisted.	
Accident.....	\$ 148,328	10,347	\$ 24,017,000	10,154	\$ 23,512,000	\$ 76,529	\$ 78,590	\$ 7,461	None.	In Canada, December 31, 1912.
Sickness.....	24,730	639	3,284,504	638	3,251,004	8,315	8,297	1,635	None.	
Employers' Liability.....	275,569	1,317	13,170,000	1,210	12,100,000	121,947	97,551	50,924	None.	
Burglary.....	923	74	109,425	74	109,425	600	None.	600	None.	
Guarantee.....	86,278	4,563	29,789,241	4,240	28,706,791	8,453	12,239	4,480	None.	
Totals.....	535,828	16,880	70,370,170	16,306	67,679,220	215,844	196,587	65,100	None.	

MARINE INSURANCE COMPANY, LIMITED.

Automobile.....	34,453		2,352,631		1,176,316	9,807	9,807	None.	None.	In Canada, December 31, 1912.
Inland Transportation.....	37,751		151,318,786			22,719	22,719	None.	None.	
Totals.....	72,204		153,671,417			32,526	32,526	None.	None.	

MARYLAND CASUALTY COMPANY.

Accident.....	99,568	3,406	12,640,840	2,806	10,456,075	54,317	53,565	10,793	None.	In Canada, December 31, 1912.	
Sickness.....	1,847	164	181,583	124	161,583	2,142	432	1,900	None.		
Employers' Liability.....	397,479	1,568	5,156,600	1,415	4,750,600	185,952	154,260	63,530	18,102		
Burglary.....	4,461	260	513,175	226	440,800	128	None.	70	None.		
Guarantee.....	13,746	233	2,388,790	178	2,240,892	351	None.	351	None.		
Plate Glass.....	9,294	563	858	858		6,158	4,612	1,946	None.		
Steam Boiler.....	12,190	138	2,251,800	210	3,519,700	1,332	1,332	None.	None.		
Sprinkler Leakage.....	8,440	142	1,194,830	161	1,346,880	1,820	1,620	3,200	None.		
Totals.....	547,025	6,474		5,978		251,200	215,929	81,810	18,162		

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Accident.....	208,929		29,814,880		27,473,100	63,681	68,663	14,808	800	In Canada, December 31, 1912.
Sickness.....	31,867					8,727	8,276	3,434	None.	
Employers' Liability.....	467,385		17,364,400		18,089,400	244,318	192,001	190,284	None.	

	1,171,900	1,111,150	5,500	1,140	4,360	1912.
Guarantee.....	3,851		9,191	8,796	None.	None.
Plate Glass.....	21,967		331,417	278,876	213,611	800
Totals.....	733,999					

	3,840	9,602,100	3,953	9,337,350	19,821	20,927	3,300	2,000
Accident.....					7,829	8,583	1,300	None.
Sickness.....					30,599	23,904	14,065	None.
Employers' Liability.....					3,317	117	3,200	None.
Guarantee.....	303	3,293,000	330	3,023,000	3,216	84	1,692	None.
Plate Glass.....	459	3,495,983	48	2,800,633	4,179	504	2,675	1,000
Automobile.....	93		93					
Totals.....	4,909	4,745	4,909		65,991	54,119	24,732	3,000

RAILWAY PASSENGERS ASSURANCE COMPANY.

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

	1,627	589,000	1,796	1,122	674	In Canada, December 31, 1912.
Sickness.....	593	589,000	9,140	2,396	6,744	None.
Automobile.....	10	170,000	None.	None.	None.	None.
Steam Boiler.....						None.
Totals.....	2,541	2,226	19,936	3,518	7,418	None.

TRAVELERS INSURANCE COMPANY.

	11,681	50,101,680	154,496	151,195	12,001	In Canada, December 31, 1912.
Accident.....	970	9,700,000	96,068	79,074	84,192	None.
Employers' Liability.....						None.
Totals.....	12,651	59,801,680	250,499	230,269	96,193	None.

UNITED STATES FIDELITY AND GUARANTY COMPANY.

	646	2,837,000	885	660	225	In Canada, December 31, 1912.
Accident.....	188		572	447	195	None.
Sickness.....	735	24,875,500	20,045	7,035	14,575	None.
Employers' Liability.....	84	225,475	245	120	195	None.
Burgary.....	11,838	31,977,332	24,358	12,592	4,925	24,500
Guarantee.....	189		344	194	400	None.
Plate Glass.....	25	355,000	400	None.	400	None.
Steam Boiler.....						
Totals.....	18,685		46,849	21,108	20,525	24,500

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1912.

	Premiums for Year.	Number of Policies Issued and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (including Matured Endowments.)	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
	\$		\$		\$		\$	\$	\$		
<i>Canadian Companies.</i>											
British Columbia Life.....	64,486	687	1,596,078	901	2,432,370	None.	None.	None.	None.	Dec. 31, 1912.	
Canada Life (Canadian business).....	2,929,247	3,846	11,123,676	46,505	101,102,423	771	7,742,587	1,635,487	293,886	None.	
Capital Life.....	27,196	424	1,027,160	525	1,007,500	3	8,000	3,000	None.	None.	
Confederation (Canadian business)	1,732,656	3,361	6,208,738	33,255	52,105,916	618	905,169	927,848	69,312	None.	
Continental Life.....	271,722	1,047	6,208,170	6,244	36,000	31	36,000	31,922	5,500	1,000	
Crown Life.....	297,227	1,331	3,124,367	3,413	9,198,367	31	73,700	61,710	25,500	None.	
Dominion Life.....	425,804	850	1,726,810	8,439	13,341,000	52	77,375	64,509	16,730	9,000	
Excelsior Life (Ordinary)	497,383	1,626	2,674,836	11,968	16,069,363	71	80,020	83,472	21,200	6,000	
Excelsior Life (Monthly)	3,628	3	94	643	79,072	11	1,457	1,650	None.	None.	
Federal Life (Canadian business).....	852,529	2,199	3,648,675	16,734	24,143,448	160	271,113	261,000	30,000	None.	
Great West (Canadian business).....	2,767,964	7,577	19,553,409	39,469	81,187,987	213	393,981	431,963	60,164	None.	
Home Life.....	203,880	149	210,080	4,319	5,427,621	43	54,433	49,712	11,500	None.	
Imperial Life (Canadian business).....	1,208,408	2,866	5,643,490	18,750	33,569,420	107	236,893	263,312	14,320	5,000	
London Life (Ordinary)	451,762	3,056	3,114,085	12,384	12,728,579	102	82,967	80,729	26,674	None.	
London Life (Monthly)	451,024	39,085	4,673,080	99,107	10,536,242	3,473	223,159	185,547	None.	None.	
Manufacturers (Canadian business)	1,689,574	4,405	8,088,075	34,960	51,918,600	375	560,409	514,358	107,659	1,000	
Monarch Life.....	108,680	662	1,804,000	2,158	4,783,348	3	8,000	6,385	3,072	None.	
Mutual Life of Canada (Can. bus.).....	2,068,214	5,207	10,858,284	45,873	76,084,524	495	792,041	773,321	77,927	2,000	
National Life of Canada (Can. bus.).....	505,968	1,916	5,377,250	9,050	16,137,079	46	70,544	55,680	9,647	None.	
North American (Can. bus.).....	1,550,869	1,228	5,571,795	28,566	44,155,054	322	441,922	560,941	67,139	None.	
Northern Life.....	309,869	1,928	1,800,417	6,808	8,734,207	43	45,950	49,992	3,000	None.	
Royal Guards.....	94,525	419	303,850	2,448	3,485,089	40	72,324	57,376	23,054	2,000	
La Sauvagerie.....	189,718	844	1,139,150	4,758	5,568,718	14	16,500	18,055	1,119	None.	
Sovereign Life.....	15,264	360	475,000	750	920,000	2	2,000	1,000	1,000	None.	
Sovereign Life.....	129,198	314	831,482	1,799	3,511,099	4	7,927	10,913	150	None.	
Subsidiary High Court of the A.O.F.....	53,540	412	360,100	2,427	2,152,753	8	5,954	6,954	None.	None.	
Sun Life (Can. bus.) (Ordinary)	3,241,190	7,985	14,601,324	57,375	89,828,320	794	1,328,713	1,275,534	95,259	20,000	
Travellers Life of Canada.....	39,511	None.	None.	997	1,777,820	10	16,303	17,846	1,153	None.	
Union Life (Ordinary)	596,588	1,104	1,445,537	4,604	3,082,291	27	19,116	12,876	2,500	None.	
Union Life (Industrial).....	596,588	108,747	21,560,944	149,654	22,914,402	1,496	112,755	105,605	10,730	1,000	
Totals for 1912.....	23,542,189	205,316	141,267,596	663,870	706,661,117	9,470	7,791,532	7,548,812	1,010,532	47,133	
Totals for 1911.....	20,736,480	186,643	110,077,453	619,644	626,770,154	8,179	6,678,083	6,350,731	911,355	15,040	
Increase, i; decrease, d.....	i 2,805,709	i 18,673	i 31,190,143	i 44,266	i 79,890,963	i 1,291	i 1,113,449	i 1,198,081	i 99,197	i 32,093	

SESSIONAL PAPER No. 9

British Companies.		Totals for 1912.		Totals for 1911.		Increase, +; decrease, d.		American Companies.		Totals for 1912.		Totals for 1911.		Increase, +; decrease, d.	
Commercial Union.....	28,416	None.	7	14,845	196	776,330	12	27,371	27,119	1,786	None.	None.	Dec. 31, 1912.		
*Edinburgh Life.....	899	None.	1	None.	30	56,227	1	1,672	1,672	None.	None.	None.	"		
Gresham Life.....	12,009	458,000	145	458,000	172	521,307	1	2,000	2,000	None.	None.	None.	"		
*Life Association of Scotland.....	9,419	None.	None.	None.	318	487,006	43	75,106	53,475	48,302	None.	None.	April 5, 1912.		
*Liverpool and London and Globe	2,752	None.	None.	None.	63	109,633	130	9,525	9,525	2,000	None.	None.	Dec. 31, 1912.		
*London and Lancashire Life.....	454,495	854	None.	2,291,353	7,408	14,005,127	130	229,252	210,019	24,914	None.	None.	"		
*London Assurance.....	200	None.	None.	None.	5	21,038	None.	None.	None.	None.	None.	None.	"		
North British and Mercantile.....	23,346	340	None.	131,500	340	853,939	14	28,336	17,049	11,287	None.	None.	"		
*Norwich Union Life.....	3,170	None.	None.	None.	91	97,360	5	3,747	3,747	None.	None.	None.	"		
Phoenix of London.....	197,511	880,600	240	880,600	2,152	6,848,985	55	183,037	169,890	25,839	None.	None.	"		
Royal.....	204,838	1,584,904	527	1,584,904	2,615	6,223,294	17	53,461	39,101	None.	None.	None.	"		
*Scottish Amicable.....	1,188	None.	None.	None.	34	52,735	4	21,527	25,136	None.	None.	None.	"		
*Scottish Provident.....	5,578	None.	26	None.	26	76,328	None.	None.	None.	None.	None.	None.	"		
Standard.....	818,494	1,938,760	708	1,938,760	11,261	24,052,351	336	733,451	736,380	102,389	None.	None.	Nov. 15, 1912.		
*Star.....	10,751	None.	None.	None.	198	271,832	5	15,529	19,345	622	None.	None.	"		
Totals for 1912.....	1,768,046	7,319,952	2,522	7,319,952	24,912	54,489,612	624	1,396,539	1,334,658	217,139	None.	None.			
Totals for 1911.....	1,680,731	5,591,832	2,072	5,591,832	24,039	50,919,675	545	1,278,405	1,333,911	159,095	2,139	2,139			
Increase, +; decrease, d.....	87,315	1,728,120	450	1,728,120	873	3,569,937	79	118,134	747	55,044	d	2,139			
American Companies.															
Ætna Life.....	692,898	702	1,871,299	1,871,299	12,610	20,621,531	366	463,154	456,808	40,540	None.	None.	Dec. 31, 1912.		
*Connecticut Mutual.....	26,434	None.	None.	None.	590	997,250	48	70,592	53,814	17,107	None.	None.	"		
Equitable.....	785,981	1,086	2,422,284	2,422,284	10,655	22,300,032	215	490,502	574,331	48,085	None.	None.	"		
Germania Life.....	8,646	31	88,000	88,000	182	332,809	3	4,319	1,800	2,519	None.	None.	"		
Metropolitan	1,423,297	11,545	13,110,817	42,774	45,517,807	302	238,725	235,568	27,042	3,500	None.	None.	"		
{Ordinary.....	2,038,616	122,071	17,742,020	490,282	59,963,018	4,922	415,850	414,786	1,693	1,618	None.	None.	"		
Mutual Life of New York.....	1,227,510	1,402	4,173,724	15,917	33,581,692	259	768,003	688,470	115,513	1,001	None.	None.	"		
*National Life of United States.....	2,092,993	4,041	9,216,568	31,847	59,112,301	407	807,013	788,070	97,884	15,540	None.	None.	"		
*North Western Mutual.....	2,934	None.	None.	None.	133	153,326	4	2,737	3,163	None.	None.	None.	"		
*Phoenix Mutual.....	15,916	None.	None.	None.	430	388,936	3	3,000	3,000	None.	None.	None.	"		
Provident Savings.....	69,812	2	4,000	4,000	1,216	2,051,537	35	82,482	85,085	1,138	None.	None.	"		
Prudential	436,054	4,584	5,989,909	14,020	16,783,182	60	70,748	69,748	4,093	None.	None.	None.	"		
{Ordinary.....	736,959	97,189	13,030,122	177,226	22,432,611	1,170	112,472	108,171	6,479	541	None.	None.	"		
State Life.....	40,374	5	9,037	204	1,395,110	1	5,000	5,000	None.	None.	None.	None.	"		
Travelers Insurance Co.....	491,592	622	2,195,275	5,093	14,211,398	100	184,300	221,707	15,496	None.	None.	None.	"		
Union Mutual.....	267,982	288	703,500	4,691	7,912,975	70	133,632	131,503	15,184	None.	None.	None.	"		
United States Life.....	43,113	15	61,000	676	1,389,904	1	22,900	23,516	6,500	None.	None.	None.	"		
Totals for 1912.....	10,401,389	243,583	70,617,555	808,665	309,114,827	7,984	3,880,009	3,866,840	389,273	22,000	None.	None.	Nov. 15, 1912.		
Totals for 1911.....	9,202,415	223,354	61,197,664	691,968	272,580,942	7,265	3,478,413	3,367,037	387,059	18,913	None.	None.	"		
Increase, +; decrease, d.....	1,198,974	20,229	9,419,861	117,097	36,583,885	719	401,596	499,803	12,214	d	3,287	3,287			

*These companies have ceased doing new business in Canada.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1912—Concluded.
 RECAPITULATION.

	Premiums for Year.	Num-ber of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Num-ber of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (including Matured Endow-ments).	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
	\$		\$		\$		\$	\$	\$		
Canadian Companies.....	23,542,189	205,316	141,267,596	663,870	706,661,117	9,470	7,791,532	7,548,812	1,010,532	47,133	
British Companies.....	1,768,046	2,522	7,319,952	24,912	54,489,612	624	1,396,539	1,354,658	217,139	None.	
American Companies.....	10,401,389	243,583	70,617,555	808,605	309,114,827	7,984	3,880,009	3,866,840	399,273	22,200	
Totals for 1912.....	35,711,624	451,421	219,205,103	1,497,387	1,070,265,556	18,078	13,068,080	12,750,310	1,626,944	69,333	
Totals for 1911.....	31,619,626	412,069	176,866,979	1,335,191	950,220,771	15,989	11,434,901	11,051,679	1,457,489	36,092	
Increase, i; decrease, d.....	4,091,998	39,352	42,338,124	162,196	120,044,785	2,089	1,633,179	1,698,631	169,455	33,241	

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of Canada, for the Year 1912—Concluded.
IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force at Date.	Number of Policies become Claims	Net Amount of Policies become Claims.	Claims Paid.	UNSETTLED CLAIMS.	
									Not Resisted.	Resisted.
In Canada.....	\$ 1,208,408	2,866	\$ 5,643,490	18,750	\$ 33,509,420	107	\$ 236,893	263,312	\$ 14,320	\$ 5,000
In other countries.....	147,171	349	783,500	1,637	2,783,571	13	24,296	21,976	3,921	None.
Totals.....	1,355,579	3,215	6,426,990	20,407	36,292,991	120	261,189	285,288	18,241	5,000

MANUFACTURERS LIFE INSURANCE COMPANY.

In Canada.....	1,689,574	4,405	8,068,075	34,960	51,918,601	375	560,469	514,358	107,659	1,000
In other countries.....	1,079,542	2,650	4,107,094	13,294	20,568,941	195	359,211	351,272	121,265	None.
Totals.....	2,769,116	7,055	12,195,169	48,254	72,487,542	570	895,680	829,630	228,924	1,000

MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	2,668,214	5,207	10,858,284	45,873	70,064,524	495,	792,041	773,321	77,927	2,000
In other countries.....	23,985	49	81,000	298	996,890	2	3,000	3,000	None.	None.
Totals.....	2,692,199	5,256	10,939,284	46,171	70,061,414	497	795,041	776,321	77,927	2,000

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	505,968	1,916	5,377,250	9,050	16,137,079	46	70,544	55,680	9,647	None.
In other countries.....	2,597	1	2,000	59	60,250	None.	None.	None.	None.	None.
Totals.....	508,565	1,917	5,379,250	9,109	16,197,329	46	70,544	55,680	9,647	None.

SESSIONAL PAPER No. 9

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	1,550,689	2,985	5,371,795	28,566	44,155,054	322	541,922	500,941	67,139	None.
In other countries.....	179,990	413	759,240	3,105	4,912,439	23	38,500	27,025	8,500	None.
Totals.....	1,730,679	3,348	6,331,035	31,671	49,067,493	345	580,422	587,966	75,639	None.

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	3,283,039	7,985	14,601,354	64,142	90,802,040	904	1,345,016	1,293,380	96,412	20,000
In other countries.....	6,408,707	8,365	16,082,199	54,746	91,890,380	889	1,386,107	1,330,923	866,834	None.
Totals.....	9,752,346	16,350	30,683,553	118,888	182,732,420	1,793	2,731,123	2,624,303	463,246	20,000

3 GEORGE V., A. 1913

*CANADIAN LIFE COMPANIES

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British Columbia Life.....	None.	54,190 35	None.	None.
Canada Life.....	3,028,899 73	16,856,726 27	152,505 77	6,975,018 69
Capital Life.....	None.	59,800 00	None.	None.
Confederation.....	1,606,165 83	6,030,356 39	21,668 29	2,283,104 31
Continental.....	450,000 00	389,930 18	23,438 86	111,363 95
Crown Life.....	210,567 70	428,046 96	8,000 00	170,170 80
Dominion Life.....	21,500 00	2,298,157 58	None.	171,145 72
Excelsior Life.....	114,000 00	2,207,398 75	None.	230,244 09
Federal Life.....	320,000 00	1,614,370 61	167,520 87	628,148 20
Great West.....	528,717 26	8,656,616 79	None.	1,454,482 66
Home Life.....	166,618 81	491,694 34	20,000 00	185,781 86
Imperial Life.....	295,611 61	5,577,617 68	72,781 79	801,940 14
London Life.....	25,000 00	3,339,754 48	1,230 00	213,003 24
Manufacturers.....	8,176 85	7,770,173 48	278,576 43	2,088,456 93
Monarch Life.....	1,100 00	286,971 18	None.	8,002 37
Mutual Life of Canada.....	229,351 59	11,051,716 34	None.	2,527,162 96
National Life of Canada.....	161,737 52	None.	None.	263,496 18
North American.....	120,836 20	4,152,410 80	155,125 00	1,672,629 17
Northern Life.....	None.	1,022,102 58	21,972 60	152,221 75
Royal Guardians.....	90,000 00	114,730 00	None.	57,569 72
La Sauvegarde.....	173,644 54	188,014 40	None.	33,795 75
Security Life.....	None.	None.	None.	None. s
Sovereign Life.....	None.	439,216 97	None.	123,696 43
Subsidiary High Court of the A.O.F.....	None.	1,900 00	None.	11,506 25
Sun Life.....	1,240,488 14	2,141,721 83	1,967,013 03	5,655,721 53
Travellers Life of Canada.....	None.	None.	None.	None.
Union Life.....	190,779 14	148,680 35	340,000 00	61,199 92
Totals.....	8,983,194 92	75,322,298 31	3,229,832 64	25,879,862 62

*Among the assets of certain of the above companies are included bonus stocks, acquired in connection (such value being then included in the above figures); in the other instances the stocks are not yet deemed

SESSIONAL PAPER No. 9

ASSETS, 1912.

Bonds and Debentures.	Stocks.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assts.	Total Asset .
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
57,574 00	None.	15,697 88	2,434 07	13,841 67	4,693 61	148,431 58
14,367,560 52	5,003,208 00	181,382 42	996,552 36	739,383 45	286 28	48,301,523 49
95,582 80	None.	8,758 15	2,952 89	8,434 17	2,495 06	178,023 07
5,405,314 55	811,015 23	191,403 94	349,723 77	563,378 17	3,844 90	17,265,975 38
375,287 01	None.	45,052 69	10,371 86	52,537 84	4,384 85	1,462,367 24
176,478 63	29,100 00	93,997 25	25,741 17	83,020 75	8,777 49	1,233,600 75
188,552 86	None.	1,305 62	84,334 41	107,892 35	165 39	2,873,053 93
52,100 00	None.	33,388 82	98,123 94	121,396 24	8,374 82	2,865,026 66
1,708,690 56	36,400 00	123,388 42	76,215 44	199,641 00	13,241 85	4,887,616 95
309,362 48	331,962 50	23,740 65	342,142 80	508,359 42	6,597 08	12,251,981 64
295,161 32	22,000 00	142,969 39	45,304 30	28,156 53	1,659 84	1,399,346 39
696,356 23	26,611 75	169,313 30	211,865 53	278,929 73	3,392 30	8,134,420 06
163,549 01	77,725 00	30,105 86	107,627 83	94,402 95	6,977 76	4,059,376 13
3,762,399 24	1,002,402 70	272,111 68	481,410 06	462,864 80	8,858 90	16,135,431 07
54,575 55	None.	3,500 30	16,496 28	82,118 83	4,527 89	457,292 40
5,058,053 96	None.	283,112 84	487,694 48	433,711 10	None.	20,070,803 27
1,320,426 07	175,666 33	8,908 79	22,723 34	99,009 85	30,941 07	2,082,914 15
4,695,950 41	1,863,456 97	73,618 99	179,771 31	307,778 83	2,581 73	13,224,150 41
384,555 29	40,955 00	65,196 56	42,086 76	35,311 57	48,933 66	1,813,335 77
95,134 41	None.	9,468 74	4,273 87	11,565 00	5,737 32	388,479 06
272,696 26	None.	83,835 79	9,318 06	26,091 57	4,155 60	791,551 97
53,940 30	None.	14,139 73	249 12	13,729 06	4,287 78	86,345 90
337,362 23	None.	17,668 29	14,661 43	18,660 65	3,472 71	954,738 71
254,602 05	None.	21,256 75	3,642 83	9,114 86	None.	302,022 74
29,572 084 44	6,696,462 00	949,687 42	400,404 43	884,700 34	97,333 33	49,605,616 49
86,700 00	None.	39,119 56	760 67	21,637 13	3,102 22	151,319 58
292,316 19	190,087 99	60,190 81	23,641 67	30,002 61	23,986 86	1,360,885 54
70,132,366 37	16,307,053 47	2,962,320 64	4,040,529 68	5,325,670 47	302,810 30	212,485,939 42

with bond purchases. In some instances the value has been assigned by the companies to these stocks to be of appreciable or certain value. Particulars of all such stock holdings will appear in the full report.

CANADIAN Life Company—Liabilities, &c., 1912.

Companies.	Unsettled Claims.	*Net Reserve.	Sundry.	Total Liabilities including Reserve but, not Capital. Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital stock Paid up.	Basis of Reserve.—(Statutory basis: Issued prior to Jan. 1, 1900— (a) Assurances Om (f) 4% (b) Annul- ties Om (f) & O (m) 4% Issued since Dec. 31, 1899—(a) Assurances O 3% (b) Annuities O (m) & O (m) 3% (c)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
British Columbia Life.....	None.	a 40,092 00	2,550 05	42,442 05	105,989 53	97,497 10	Om (f) 3 1/2%.
Canada Life.....	326,500 89	41,548,369 00	453,794 29	42,328,664 18	5,972,559 31	1,000,000 00	Par. Asses since 1899 Hm 3%. All other Asses. and bonuses Hm 3 1/2%. Annu- ties Gov. Ann. select 3% & 3 1/2%.
Capital Life.....	5,000 00	b 15,007 90	3,245 83	23,853 73	154,169 34	122,480 00	Non-Par. Om (f) 3 1/2%; Par. Om (f) 3%.
Confederation.....	81,513 86	15,206,970 00	136,191 69	15,424,675 55	1,841,299 83	100,000 00	Issued at Ord. rates Om (f); Tropical, Am. Trop. Int.—prior to Jan. 1, 1896, 4%; '96- '99 incl. 3 1/2%; 1900-11 incl. 3%. Annu- ties B.O. ann. 3 1/2%.
Continental.....	6,500 00	c 1,126,872 00	55,621 08	1,188,993 68	273,373 56	200,000 00	Statutory.
Crown Life.....	25,500 00	d 964,984 00	39,079 21	1,029,563 21	204,337 54	100,944 51	Hm 3 1/2%. Annuities. B.O. Select 3 1/2%.
Dominion Life.....	25,730 00	e 2,208,836 00	134,450 90	2,369,067 59	503,986 34	100,000 00	Prior to Jan. 1, 1910, Hm 3 1/2%; since Dec. 31, 1909 Om (f) 3%.
Excelsior Life.....	27,200 00	f 2,406,933 00	50,308 50	2,484,444 50	380,582 16	75,000 00	Monthly business Hm 4 1/2%. Life and Lim. Life 1910-12 Hm 3%. All other Hm 3 1/2%.
Federal Life.....	52,520 00	g 4,405,130 00	88,110 00	4,546,760 00	340,856 95	130,000 00	Prior to 1900 Hm 4%, since Jan. 1st, 1900 Hm 3% and 3 1/2%. Ann. B.O. Select 3 1/2%.
Great-West.....	62,163 90	h 9,584,277 00	380,489 85	10,026,930 75	2,225,050 89	550,000 00	3% business Am 3% and Om (f) 3%. All other Om (b) 3 1/2%. Annuities B.O. select. 3 1/2%.
Home Life.....	11,500 00	i 1,247,129 00	8,222 31	1,266,851 31	132,495 08	219,200 00	Hm for Om (b) otherwise Statutory.
Imperial Life.....	23,241 20	j 6,388,568 00	378,198 09	6,740,007 29	1,394,412 77	450,000 00	Hm 3%. Tropical & Sub-Trop. business prior to 1869 Am Tropical 3 1/2% subse- quent, 3%; Annuities, B.O. Select 3 1/2%.
London Life.....	26,074 46	k 3,683,637 00	137,690 41	3,858,001 87	291,374 26	50,000 00	Ord.: Issued prior to Jan. 1, 1910, Hm 3 1/2%; since Om (f) 3%.
Manufacturers.....	229,923 57	l 13,892,632 00	378,240 09	14,500,795 66	1,634,635 41	300,000 00	Indust.: Issued prior to Jan. 1900, comb'd. 3 1/2% since Farr's No. 3, 3%.
Monarch Life.....	3,072 45	m 237,753 00	18,656 36	256,481 81	197,810 59	100,735 04	Hm 3 1/2% with extra for excess guarantees; Tropical, Am Trop. 3 1/2%; Sub-Trop. mean of Hm & Am Trop. 3 1/2%; Annu- ties, B.O. Select 3 1/2%.

SESSIONAL PAPER No. 9

Mutual Life of Canada.....	77,926 67	16,161,753 55	236,908 69	16,476,588 91	3,594,214 36	None.	Prior to 1903 Om (s) 3½%; Annuities, statutory prior to 1902, since at 3%.
National Life of Canada.....	9,647 00	1,638,290 97	88,938 63	1,736,876 65	346,087 50	250,000 00	Hm 3½%.
North American.....	75,638 50	11,354,590 00	157,884 83	11,588,113 63	1,036,045 78	60,000 00	Hm 3½%; Tropical, Am Trop. 3%; Sub-Trop. mean of Hm & Am. Trop. 3%; B.O. Ann, 3½%.
Northern Life.....	3,000 00	1,275,196 60	19,716 56	1,297,913 16	515,422 61	404,177 50	Prior to 1900, mean of Hm 4½% & Om (s) 3½%; since Dec. 31, 1899, Om (s) 3½%.
Royal Guardians.....	25,054 40	240,779 00	13,019 98	278,853 38	104,025 08	None.	National Fraternal Congress 4%.
La Sauvagarde.....	1,119 00	503,293 11	62,174 08	566,886 19	224,965 78	179,330 00	Om (s) 3½%.
Security Life.....	1,000 00	16,180 00	2,260 00	19,440 00	66,905 99	70,441 00	Life, Om (s) 3%; End, Om (s) 2½%.
Sovereign Life.....	150 00	582,842 00	7,674 24	590,660 24	364,072 47	209,995 00	Non-Par, Om (s) 3½%; Par, Om (s) 3%.
Subsidiary High Court of the A. O. F.....	None.	265,574 00	None.	265,574 00	36,448 74	None	Hm 3½%; Om (s) 3½%.
Sun Life.....	488,246 07	42,916,614 94	624,673 66	44,024,534 67	5,581,031 82	250,000 00	Prior to Dec. 31, 1902, Om (s) 3½% since Om (s) 3%; Annuities O (s) and O (s) 3½%.
Travellers Life of Canada.....	2,500 00	49,175 33	1,707 71	53,383 04	97,936 54	96,800 00	Life Om (s) 3%; End & Term Om (s) 3½%.
Union Life.....	19,200 00	1,267,584 00	73,105 62	1,359,889 62	995 92	742,705 63	Ordinary Branch Hm 3½%; Industrial, Hm Supplemented by E.L. No. 4, (Male) below age 10.
Totals.....	1,605,522 27	179,190,717 09	3,552,713 31	184,948,952 67	28,136,986 75	5,919,306 38	

The Home Life Association of Canada have a Contract with the People's Life Insurance Company under which the Peoples' Life receive a renewal commission of 7½ per cent of the premium actually collected in respect of Peoples' Life policies reinsured by the Home Life or in respect of Home Life policies issued in substitution of Peoples' Life policies. This contract expires on August 31, 1915. The Home Life have also a contract with Mr. J. K. McCutcheon, under which the said McCutcheon receives as general manager a salary of \$5,000 per annum and a percentage of 3½ per cent of the gross actual premiums collected by the Association in each year, the percentage, however, not to exceed \$7,100 in any one year. This contract terminates on October 13, 1920. The Department of Justice is of the opinion that these contracts do not constitute liabilities requiring capitalization as such.

The following companies have made a deduction from Reserve as allowed under section 42 subsection 3 of the Insurance Act, 1910:—(a) British Columbia, \$22,710; (b) Capital, \$11,257,340; (c) Continental, \$32,668; (d) Crown, \$46,627; (e) Home, \$2,199; (f) Monarch, \$29,114; (g) National, \$95,165.08; (h) Northern, \$36,027.43; (i) La Sauvagarde, \$25,418.01; (j) Security, \$9,094; (k) Sovereign, \$11,594; (l) Travellers, \$18,134.18.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada, for the Year 1912.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Bonds and Debentures.	Stocks.	Cash on hand and in banks or deposited with Government.	Interest Rents due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>											
Commercial Union.....	None.	3,092,753 52	None.	16,322 79	257,547 28	None.	257,276 05	37,383 13	4,304 23	None.	3,675,587 00
Edinburgh Life.....	None.	None.	None.	3,474 80	None.	None.	None.	119 48	21 67	None.	3,615 95
Gresham Life.....	130,000 00	595,700 00	None.	None.	73,250 00	None.	50 00	6,451 67	2,508 99	10,630 15	818,580 81
Life Association of Scotland.....	None.	None.	None.	72,988 50	151,847 30	None.	3,505 90	939 32	2,444 08	None.	231,815 10
*Liverpool and London and Globe.....											
London and Lancashire Life.....	235,600 00	1,663,042 48	6,500 00	365,647 00	2,824,991 26	None.	28,707 95	76,455 75	109,433 88	5,719 87	5,310,098 19
*London Assurance.....											
*North British & Mercantile.....											
Norwich Union Life.....	None.	None.	None.	None.	182,280 00	None.	8,153 33	None.	None.	None.	190,433 33
Phoenix, of London.....	220,463 77	1,466,375 16	None.	189,808 43	669,209 36	None.	40,671 00	48,716 35	35,497 46	13,268 00	2,684,009 53
*Royal.....											
Scottish Amicable.....	None.	None.	None.	3,903 07	147,994 04	None.	None.	None.	23 27	None.	151,919 38
Scottish Provident.....	None.	None.	None.	9,563 00	90,680 60	None.	None.	1,255 60	None.	None.	101,499 20
Standard.....	324,970 44	5,195,954 31	125,000 00	1,293,120 38	9,419,588 66	None.	138 60	25,587 89	124,495 12	628 19	16,519,483 59
Star.....	None.	396,848 18	None.	10,843 26	2,300,189 55	151,984 03	3,543 20	41,244 04	1,304 75	593 52	2,906,550 59
Totals.....	911,034 21	12,410,673 65	141,500 00	1,965,671 23	16,117,578 05	151,984 03	352,153 09	238,153 23	280,122 45	30,739 73	32,509,591 67

*These companies also do fire business. For their assets and liabilities in Canada, see pages 40 and 42.

TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada, for the Year 1912.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Bonds and Debentures.	Stocks.	Cash on hand and in banks or deposited with Government.	Interest and Rents due and Accrued.	Out-standing and Deferred Premiums	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>											
Aetna Life.....	None.	None.	None.	699,953 35	4,814,304 30	None.	8,694 53	64,662 18	72,280 90	None.	5,659,895 26
Connecticut Mutual.....	None.	None.	None.	None.	113,095 00	None.	None.	None.	None.	None.	113,095 00
Equitable.....	None.	773,000 00	None.	877,659 85	6,235,629 81	None.	72,835 14	91,638 71	65,103 41	None.	8,115,916 92
Germania Life.....	None.	None.	None.	22,277 00	166,660 10	None.	None.	2,987 02	1,162 08	None.	193,086 20
Metropolitan.....	58,682 73	2,362,250 00	None.	593,515 78	10,269,796 03	None.	None.	197,203 33	330,846 24	None.	13,812,294 11
Mutual Life of New York.....	None.	None.	None.	1,354,611 17	7,700,992 75	None.	24,833 35	136,752 62	104,771 23	None.	9,321,961 12
National Life of U.S.....	None.	None.	None.	None.	57,400 00	None.	None.	633 33	18 18	None.	58,051 51
New York Life.....	None.	1,205,000 00	None.	2,433,403 51	9,552,579 11	None.	94,364 88	148,604 35	159,204 01	124 64	13,593,280 50
North Western Mutual.....	None.	None.	None.	1,957 50	114,000 00	None.	None.	72 72	138 20	None.	116,168 42
Phoenix Mutual.....	None.	None.	None.	None.	131,272 80	None.	None.	None.	311 29	None.	131,584 09
Provident Savings.....	None.	None.	None.	65,137 03	435,246 39	None.	None.	7,712 43	5,517 00	None.	513,602 85
Prudential.....	None.	None.	None.	96,918 78	1,685,264 50	None.	136,247 10	30,721 81	109,231 30	None.	2,068,383 49
State Life.....	None.	60,000 00	None.	28,051 07	122,612 40	None.	None.	2,119 41	174 72	None.	212,957 63
Travelers' Insurance Co.....	None.	1,378,062 53	None.	543,857 00	2,849,843 79	None.	87,879 39	67,009 48	76,622 36	None.	5,003,274 55
Union Mutual.....	None.	None.	None.	201,737 70	1,555,888 06	17,000 00	17,571 90	15,903 53	34,566 36	None.	1,842,667 55
United States Life.....	None.	None.	None.	54,296 79	280,085 53	None.	None.	3,409 50	4,895 18	None.	342,777 00
Totals.....	53,682 73	5,778,312 53	None.	6,973,366 53	46,084,070 57	17,000 00	412,426 29	709,570 45	964,842 46	124 64	61,088,996 20

3 GEORGE V., A. 1913

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada, for the Year 1912.

LIABILITIES IN CANADA, 1912.

	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve.	Excess of Assets over Liabilities. — The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>					
Commercial Union.....	1,785 58	250,000 00	None.	251,785 58	e 3,423,801 42
Edinburgh Life.....	None.	42,607 70	18,552 71	61,160 41	d 57,544 46
Gresham Life.....	None.	10,000 00	322 40	10,322 40	e 808,258 41
Life Association of Scotland...	48,301 63	517,642 32	None.	565,943 95	d 334,128 95
Liverpool & London & Globe.....	2,000 00	70,000 00	45 00	72,045 00	.....
London and Lancashire Life.....	24,913 75	3,621,619 00	24,668 35	3,671,201 10	e 1,674,897 09
London Assurance.....	None.	13,139 00	None.	13,139 00	.....
North British & Mercantile.....	11,287 47	399,056 70	430 36	410,774 53	.....
Norwich Union Life.....	None.	59,921 00	47,655 00	107,576 00	e 828,56 33
Phoenix, of London.....	25,839 25	2,383,447 00	6,150 00	2,415,436 25	e 268,573 28
Royal.....	None.	791,015 00	2,451 18	793,466 18	.....
Scottish Amicable.....	None.	61,821 27	2,998 63	64,819 90	e 87,099 48
Scottish Provident.....	None.	59,319 80	None.	59,319 80	e 42,179 40
Standard.....	102,389 42	9,850 000 00	153,094 63	10,105,484 05	e 6,413,999 54
Star.....	621 75	137,651 00	None.	138,272 75	e 2,768,277 84
Totals.....	217,138 85	18,267,239 79	256,368 26	18,740,746 90	.....
<i>American Companies.</i>					
Ætna Life.....	40,540 00	6,146,506 00	51,084 81	6,238,130 81	d 578,235 55
Connecticut Mutual.....	17,107 00	492,737 00	None.	509,844 00	d 396,749 00
Equitable.....	48,085 19	6,605,845 00	74,427 40	6,728,357 59	e 1,387,559 33
Germania Life.....	2,519 10	113,812 00	1,026 86	117,357 96	e 75,728 24
Metropolitan.....	33,852 50	11,361,602 00	287,362 45	11,682,816 95	e 2,129,477 16
Mutual Life of New York.....	116,514 49	8,801,209 00	90,352 66	9,008,076 15	e 313,884 97
National Life of U.S.....	None.	27,080 00	None.	27,080 00	e 30,971 51
New York Life.....	113,423 98	12,956,539 00	173,050 57	13,243,013 55	e 350,266 95
North Western Mutual.....	None.	83,001 00	102 60	83,103 60	e 28,064 82
Phoenix Mutual.....	None.	275,000 00	None.	275,000 00	d 143,415 91
Provident Savings.....	1,138 00	456,522 00	6,547 93	464,207 93	e 49,394 92
Prudential.....	11,112 87	1,626,014 00	43,475 56	1,680,602 43	e 377,781 06
State Life.....	None.	179,858 00	3,660 70	183,518 70	e 29,483 93
Travelers Insurance Co.....	15,496 00	3,603,705 00	257,885 22	3,877,086 22	e 1,126,188 33
Union Mutual.....	15,184 18	1,754,795 00	5,535 99	1,775,515 17	e 67,152 83
United States Life.....	6,500 00	340,541 00	2,413 32	349,454 32	d 6,677 32
Totals.....	421,473 31	54,829,766 00	996,926 07	56,248,165 38	e 4,840,830 82

*Loss on securities sold. **Premium on capital stock. †Including \$92,325.00 for premium on capital stock. ††Premium on capital stock. ‡Premium on capital stock. ‡‡Including \$100 for premium on capital stock. (a) Including \$31,530 for premium on capital stock. (b) Including \$31,690.01 for premium on capital stock. (c) Including \$24,725 for premium on capital stock. (d) Including \$3,786.24 for premium on capital stock.

Received on account of capital stock not included in income:—

British Columbia Life, \$5,638.41; Capital Life, \$122,480; Crown Life, \$89,76; Great West Life, \$1,500; Monarch Life, \$125; National Life of Canada, \$25,000; Northern Life, \$4,396.12; La Sauvegarde, \$30,005; Security Life, \$2,460.50; Travelers Life of Canada, \$11,920; Union Life, \$1,472.68.

SESSIONAL PAPER No. 9

TABLE showing the Cash Income, excluding Receipts on account of Capital Stock, of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch, for the Year 1912.

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
<i>Canadian Companies.</i>					
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British Columbia Life.....	64,485 70	None.	8,305 12	**34,600 35	107,391 17
Canada Life.....	4,450,674 38	703,320 41	2,139,704 37	103,060 58	7,396,759 74
Capital Life.....	27,196 32	None.	5,855 60	192,734 50	125,786 42
Confederation.....	2,185,439 07	193,857 41	793,321 97	102,150 02	3,274,768 47
Continental.....	271,721 63	None.	45,554 08	24,731 52	342,007 23
Crown Life.....	297,227 00	None.	46,923 02	††23 23	344,383 25
Dominion Life.....	424,753 58	1,050 00	179,492 37	None.	605,295 95
Excelsior Life.....	501,021 34	None.	164,276 32	7,943 14	673,240 80
Federal Life.....	899,591 28	1,370 43	233,783 64	29,920 62	1,164,665 97
Great-West.....	2,810,490 30	7,564 50	716,385 26	20,784 34	3,555,224 40
Home Life.....	203,830 45	None.	52,673 11	*-657 49	255,846 07
Imperial Life.....	1,355,578 68	None.	437,145 17	5,221 20	1,797,945 05
London Life.....	905,786 65	None.	226,981 20	1,704 88	1,134,472 73
Manufacturers.....	2,769,116 10	None.	771,103 04	257,038 10	3,797,257 24
Monarch Life.....	108,679 65	None.	21,941 04	†1,475 00	132,095 69
Mutual Life of Canada.....	2,684,658 16	7,541 11	1,007,311 31	1,054 43	3,700,565 01
National Life of Canada.....	508,564 60	None.	68,725 66	8,958 49	586,248 75
North American.....	1,730,679 00	None.	667,973 94	6,104 81	2,404,757 25
Northern Life.....	399,869 12	None.	87,886 05	††1,747 50	399,502 67
Royal Guardians.....	94,524 56	None.	15,876 53	8,134 05	118,535 14
La Sauvegarde.....	189,718 24	None.	19,692 21	(a)96,157 59	305,568 04
Security Life.....	15,263 86	None.	2,749 89	(b)32,380 01	50,393 76
Sovereign Life.....	129,197 73	None.	51,341 04	None.	180,538 77
Subsidiary High Court, A.O.F.....	53,529 85	None.	14,368 33	None.	67,908 18
Sun Life.....	7,743,649 94	2,008,722 32	2,564,414 57	56,245 87	12,373,032 70
Travellers Life of Canada.....	39,510 58	None.	6,168 42	(c)25,430 00	71,109 00
Union Life.....	716,126 36	None.	43,537 93	(d) 9,124 20	768,788 49
Totals.....	31,490,894 13	2,923,426 18	10,393,491 19	926,276 44	45,734,057 94
<i>British Companies.</i>					
Commercial Union.....	28,364 42	51 16	161,611 41	1,102 38	191,129 37
Edinburgh Life.....	898 81	None.	25,782 09	None.	26,680 90
Gresham Life.....	11,708 80	300 00	18,006 97	None.	30,015 77
Life Association of Scotland.....	9,418 57	None.	4,104 42	None.	13,522 99
Liverpool and London & Globe.....	2,752 32	None.	None.	None.	2,752 32
London and Lancashire Life.....	454,495 39	None.	221,908 57	12,328 03	688,731 99
London Assurance.....	199 96	None.	None.	None.	199 96
North British and Mercantile.....	23,346 01	None.	None.	None.	23,346 01
Norwich Union Life.....	3,170 02	None.	357 43	None.	3,527 45
Phoenix, of London.....	197,510 76	None.	113,869 74	9,711 09	321,091 59
Royal.....	204,838 17	None.	31,538 23	None.	236,376 45
Scottish Amicable.....	1,188 24	None.	6,170 02	453 80	7,812 06
Scottish Provident.....	577 53	None.	4,495 40	None.	5,072 93
Standard.....	817,393 69	1,100 00	763,965 80	8,900 31	1,591,359 80
Star.....	10,730 61	None.	89,361 39	None.	100,092 00
Totals.....	1,766,593 30	1,451 16	1,441,171 52	32,495 61	3,241,711 59
<i>American Companies.</i>					
Etna Life.....	692,897 81	None.	199,183 37	43,197 74	935,278 92
Connecticut Mutual.....	26,434 17	None.	4,666 60	None.	31,100 77
Equitable.....	784,550 98	1,429 53	368,740 38	596 61	1,155,317 50
Germania Life.....	8,646 37	None.	6,893 32	1,107 91	16,647 60
Metropolitan.....	3,461,913 27	None.	470,664 42	23,394 92	3,955,972 61
Mutual Life of New York.....	1,199,112 92	28,397 13	384,819 20	None.	1,612,329 25
National Life of United States.....	298 40	None.	None.	None.	298 40
New York Life.....	2,091,627 75	1,364 96	509,442 78	None.	2,602,435 49
North Western Mutual.....	2,934 28	None.	107 50	None.	3,042 18
Phoenix Mutual.....	15,915 83	None.	5,199 09	None.	21,114 92
Provident Savings.....	69,812 10	None.	23,581 53	None.	93,393 63
Prudential.....	1,173,013 32	None.	48,840 35	None.	1,221,853 67
State Life.....	40,374 39	None.	6,947 91	None.	47,322 30
Travelers Insurance Co.....	459,404 85	32,187 00	174,409 33	None.	666,001 18
Union Mutual.....	267,962 36	None.	61,559 10	8,537 63	338,059 69
United States Life.....	43,112 82	None.	13,690 03	None.	56,802 85
Totals.....	10,338,011 62	63,378 62	2,278,745 36	76,834 81	12,756,970 41

For foot-notes see opposite page.

PAYMENTS TO POLICY-HOLDERS, 1912.

Companies.	Death Claims.		Matured Endowments.		Paid to Annuitants.		Paid for Surrendered Policies.		Dividends paid to Policy-holders.		Total paid to Policy-holders.		Net Premium Income (including consideration for Annuities).	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
<i>Canadian Companies.</i>														
British Columbia Life.....	None.		None.		None.		None.		None.		None.		None.	
Canada Life.....	1,618,269	76	380,026	15	86,441	07	202,861	50	119,365	72	2,462,964	80	64,485	70
Capital Life.....	3,069	00	None.		None.		None.		None.		3,000	00	5,153,994	79
Confederation.....	614,272	61	428,997	87	28,048	94	371,435	20	194,302	67	1,637,056	89	2,379,296	48
Continental.....	25,421	86	6,500	00	None.		18,606	25	1,821	01	32,049	12	271,721	63
Crown Life.....	59,719	15	2,000	00	500	40	8,461	78	None.		70,681	33	297,227	00
Dominion Life.....	41,953	50	22,555	00	721	80	10,964	01	13,559	82	89,784	13	425,803	58
Excelsior Life.....	67,582	30	17,540	00	11,820	72	14,928	06	6,959	36	118,850	44	900,961	71
Federal Life.....	218,783	08	56,847	00	3,027	25	129,854	58	27,964	60	436,176	51	900,961	71
Great West.....	308,281	08	68,182	15	10,239	93	177,867	63	133,530	88	758,092	67	2,818,054	80
Home Life.....	41,881	67	7,830	00	72	40	29,575	20	None.		79,359	27	203,830	45
Imperial Life.....	215,292	67	69,995	00	4,429	97	67,635	24	41,694	48	398,957	36	1,355,578	68
London Life.....	140,712	25	125,563	26	300	00	19,889	01	13,453	86	299,918	38	905,786	65
Manufacturers.....	547,773	78	281,855	72	3,008	47	358,950	09	140,592	57	1,332,270	63	2,769,116	10
Monarch Life.....	6,385	10	None.		None.		32	80	None.		6,417	90	108,679	65
Mutual Life of Canada.....	440,453	96	335,867	00	9,403	62	212,530	57	277,631	29	1,275,886	44	2,692,199	27
National Life of Canada.....	54,445	12	1,235	00	35	36	13,995	48	399	76	70,110	72	508,564	00
North American.....	421,782	07	166,183	90	10,246	18	352,327	74	166,367	69	1,116,907	58	1,730,670	60
Northern Life.....	42,991	94	7,000	00	None.		15,073	35	1,656	60	66,721	89	309,869	12
Royal Guards.....	57,376	46	None.		None.		4,330	32	1,832	59	62,559	37	96,292	92
La Sauvagerie.....	18,055	00	None.		None.		None.		None.		28,942	29	189,718	24
Security Life.....	1,000	00	None.		None.		None.		None.		1,000	00	15,963	86
Sovereign Life.....	10,012	50	None.		None.		14,494	66	None.		24,507	16	129,197	73
Subsidiary High Court of the A. O. F.....	6,954	00	None.		None.		2,883	00	None.		10,730	00	53,599	55
Sun Life.....	1,761,536	22	862,766	72	518,109	78	931,994	77	658,115	80	4,732,463	29	9,752,372	26
Travelers' Life of Canada.....	3,000	00	None.		None.		None.		None.		1,000	00	39,510	38
Union Life.....	118,427	63	53	50	None.		12,941	31	None.		131,422	44	716,126	36
Totals.....	6,903,363	71	2,840,968	27	686,487	09	3,042,459	84	1,794,451	70	15,267,760	61	33,746,339	17
<i>British Companies.</i>														
Commercial Union.....	20,539	92	6,579	25	None.		33	00	None.		27,152	17	28,415	58
Edinburgh Life.....	1,671	71	None.		None.		None.		None.		1,671	71	898	81
Gresham Life.....	2,000	00	None.		None.		None.		None.		2,000	00	12,000	80
Life Association of Scotland.....	46,493	98	6,981	45	None.		1,396	28	None.		56,807	45	9,418	57
Liverpool and London and Globe.....	9,524	72	None.		309	96	None.		None.		9,835	74	2,752,324	68

SESSIONAL PAPER No. 9

London and Lancashire Life.....	129,945 06	80,073 75	500 00	31,165 54	None.	241,684 35	454,495 39
London Assurance.....	None.	None.	None.	None.	None.	None.	109 06
North British and Mercantile.....	17,048 79	None.	316 48	1,778 00	None.	20,077 05	23,346 01
Norwich Union Life.....	3,747 17	None.	None.	650 00	None.	4,397 17	3,110 02
Phoenix, of London.....	115,180 48	54,709 50	4,484 00	33,515 05	39,135 53	247,024 56	197,310 76
Royal.....	57,026 30	2,074 57	4,789 85	9,538 18	None.	69,591 30	204,833 17
Scottish Amicable.....	25,136 11	None.	None.	3,068 98	None.	None.	1,588 24
Scottish Provident.....	None.	None.	None.	None.	None.	None.	1,577 53
Standard.....	453,382 51	283,197 91	10,420 39	149,945 95	None.	896,946 76	818,493 69
Star.....	10,970 97	8,374 06	None.	560 00	None.	19,905 03	10,730 61
Totals.....	892,667 02	441,990 49	16,820 68	231,660 98	42,177 55	1,625,317 32	1,768,044 46
<i>American Companies.</i>							
Ætna Life.....	258,840 67	197,767 00	None.	81,112 67	114,921 52	652,641 86	692,897 81
Connecticut Mutual.....	50,514 00	3,000 00	None.	5,242 53	7,197 06	66,253 59	26,434 17
Equitable Mutual.....	444,233 02	130,098 00	19,039 79	205,080 35	189,183 73	987,634 89	785,980 51
Germania Life.....	1,000 00	800 00	None.	3,657 00	617 29	6,074 29	8,646 37
Metropolitan.....	580,564 17	69,789 50	592 52	91,034 59	109 086 46	851,067 24	3,461,913 27
Mutual Life of New York.....	468,588 00	221,882 00	21,284 40	326,391 97	257,092 53	1,283,238 90	1,227,510 05
National Life of United States.....	4,500 00	None.	None.	1,100 00	None.	5,600 00	2,998 40
New York Life.....	620,504 99	197,565 48	12,115 47	324,944 85	580,440 92	1,405,571 71	2,092,992 71
North Western Mutual.....	3,163 00	None.	None.	None.	1,408 65	4,571 65	2,834 28
Phoenix Mutual.....	3,000 00	None.	None.	1,500 00	2,504 15	7,004 15	15,915 83
Provident Savings.....	57,085 42	28,000 00	77 73	22,986 38	17 10	108,166 63	69,812 10
Prudential.....	174,899 37	19 00	88 73	28,177 42	5,641 88	208,826 10	1,173,013 32
State Life.....	5,000 00	None.	None.	2,841 94	3,968 82	11,810 76	40,374 39
Travelers Insurance Co.....	156,996 01	64,711 11	2,539 89	23,037 88	3,462 82	247,747 76	491,591 83
Union Mutual.....	108,752 80	21,750 46	None.	25,464 73	14,037 80	170,005 88	267,962 36
United States Life.....	18,400 00	7,116 00	20 00	9,306 83	2,381 00	37,232 83	43,112 82
Totals.....	2,954,341 65	912,498 55	55,767 53	1,151,879 14	988,961 37	6,063,448 24	10,401,390 24

TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance.
EXPENDITURE (CASH) 1912.

	Paid for Taxes.	Investment Expenses.	General Expenses.	Total Expenses.	Payments to Policyholders, Shareholders.	Dividends to Shareholders.	Total Expenditure.	e Excess of Income over Expenditure.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>								
British Columbia Life.....	312 07	None.	70,854 46	71,166 53	None.	None.	71,166 53	e 41,863 05
Canada Life.....	62,980 16	66,551 24	953,358 22	1,082,889 62	2,462,004 80	80,000 00	3,625,854 42	e ³ 770,905 32
Capital Life.....	1,163 61	None.	79,901 86	81,125 47	3,000 00	None.	84,125 47	e 41,600 95
Confederation.....	26,120 66	5,224 17	739,542 86	739,857 69	1,637,056 89	20,000 00	2,396,944 58	e 877,823 89
Continental.....	4,075 18	None.	108,482 39	107,557 57	52,049 12	14,000 00	173,606 69	e 168,400 54
Crown Life.....	3,206 75	1,237 55	124,909 35	129,413 65	70,681 33	9,089 23	209,184 21	e 135,199 04
Dominion Life.....	4,225 02	11,193 03	133,423 07	148,851 12	89,754 13	12,000 00	250,605 25	e 354,690 70
Excelsior Life.....	6,074 33	14,422 38	169,225 11	189,721 82	118,830 44	6,113 10	314,665 36	e 358,575 44
Federal Life.....	9,404 11	1,784 50	256,329 59	267,518 20	436,176 51	13,000 00	716,694 71	e 447,971 26
Great West.....	24,056 20	71,707 72	785,413 19	881,177 30	738,092 67	82,363 30	1,721,633 17	e ¹ 833,591 23
Honic Life.....	2,682 85	None.	63,319 48	66,002 33	79,359 27	None.	145,361 60	e 110,434 47
Imperial Life.....	14,426 87	24,076 61	350,168 67	388,675 15	398,937 36	45,000 00	832,632 51	e 965,312 54
London Life.....	9,275 27	18,438 12	330,107 57	376,910 67	299,918 38	4,000 00	680,829 35	e 453,643 38
Manufacturers.....	26,885 69	48,391 69	737,315 62	862,803 00	1,332,270 63	24,000 00	2,218,773 63	e ¹ 573,483 81
Monarch Life.....	1,201 39	720 71	539,236 40	72,950 64	1,275,886 44	None.	1,891,798 12	e 1,531,900 15
Mutual Life of Canada.....	25,732 70	30,864 95	539,236 40	615,353 95	1,275,886 44	None.	1,891,798 12	e ¹ 808,544 89
National Life of Canada.....	7,516 59	1,201 12	205,229 04	213,946 73	70,110 72	49,000 00	327,057 47	e 836,411 41
North American.....	19,352 63	22,452 61	403,633 02	445,438 29	1,116,907 58	6,000 00	1,568,345 84	e 836,411 41
Northern Life.....	4,016 26	2,426 58	126,996 16	133,439 27	66,721 89	27,351 73	227,732 89	e 171,739 75
Royal Guards.....	328 74	251 45	21,900 85	22,481 04	62,539 37	None.	85,020 41	e 35,193 69
La Sauvagarde.....	4,414 43	51 80	82,175 83	86,672 06	28,942 29	None.	115,614 35	e 189,963 69
Security Life.....	864 00	None.	54,231 80	55,095 80	1,000 00	None.	56,095 80	e 5,702 04
Sovereign Life.....	1,916 64	122 01	57,731 20	59,769 53	24,507 16	12,599 70	96,876 71	e 83,662 06
Subsidiary High Court of the A. O. F.....	88,231 08	None.	9,882 15	10,012 51	10,730 00	None.	20,742 51	e 47,165 07
Sun Life.....	1,913 27	None.	2,011,102 74	2,117,147 16	4,732,463 29	37,500 00	6,887,110 45	e ⁵ 485,922 25
Travellers Life of Canada.....	6,247 13	None.	674,089 54	680,336 67	131,422 44	None.	811,759 11	d 42,970 62
Union Life.....	338,837 55	338,837 55	9,271,676 29	9,967,321 12	15,267,760 61	438,257 06	25,671,338 79	e ²⁰ 070,128 92
Totals.....	356,807 28							

d The Reverse.

SESSIONAL PAPER No. 9

TABLE showing the Cash Expenditure in Canada of British and American Companies doing Life Insurance.

EXPENDITURE (CASH) 1912.

	Payments to Policyholders	Paid for Taxes.	General Expenses.	Total Expenditure.	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>					
Commercial Union.....	27,152 17	628 04	1,859 46	29,639 67	<i>e</i> 161,489 70
Edinburgh Life.....	1,671 71	90 86	2,044 88	3,807 45	<i>e</i> 22,873 45
Gresham Life.....	2,000 00	1,935 10	38,119 75	42,054 85	<i>d</i> 12,039 03
Life Association of Scotland...	56,807 45	7 12	816 51	57,631 08	<i>d</i> 44,108 09
Liverpool & London & Globe..	9,834 68	42 02	279 40	10,156 10	<i>d</i> 7,403 78
London and Lancashire Life..	241,684 35	6,783 21	120,745 56	369,213 12	<i>e</i> 319,518 87
London Assurance.....	None.	None.	None.	None.	<i>e</i> 199 96
North British and Mercantile.	20,077 05	816 65	5,631 94	26,525 64	<i>d</i> 3,179 63
Norwich Union Life.....	4,397 17	22 14	116 33	4,535 64	<i>d</i> 1,008 19
Phoenix, of London.....	247,024 56	2,655 00	41,500 16	291,179 72	<i>e</i> 29,911 87
Royal.....	69,591 30	2,497 68	79,763 17	151,852 15	<i>e</i> 84,524 30
Scottish Amicable.....	28,225 09	67 06	134 84	28,426 99	<i>d</i> 20,614 93
Scottish Provident.....	None.	None.	47 49	47 49	<i>e</i> 5,025 44
Standard.....	896,946 76	10,293 81	136,588 96	1,043,829 53	<i>e</i> 547,530 27
Star.....	19,905 03	145 64	782 85	20,833 52	<i>e</i> 79,258 43
Totals.....	1,625,317 32	25,984 33	428,431 30	2,079,732 95	<i>e</i> 1,161,978 64
<i>American Companies.</i>					
Ætna Life.....	652,641 86	11,100 49	77,648 56	741,390 91	<i>e</i> 193,888 01
Connecticut Mutual.....	66,253 59	None.	13 98	66,267 57	<i>d</i> 35,166 80
Equitable.....	987,634 89	10,354 94	90,046 22	1,088,036 05	<i>e</i> 67,281 45
Germania Life.....	6,074 29	4 38	50 00	6,128 67	<i>e</i> 10,518 93
Metropolitan.....	851,067 24	48,425 40	1,065,115 10	1,964,607 74	<i>e</i> 1,991,364 87
Mutual Life of New York.....	1,293,238 90	14,131 66	181,717 76	1,489,088 32	<i>d</i> 123,240 93
National Life of United States	5,600 00	None.	35 27	5,635 27	<i>d</i> 5,336 87
New York Life.....	1,405,571 71	24,846 75	304,856 85	1,735,275 31	<i>e</i> 867,160 18
North Western Mutual.....	4,571 65	3 89	50 00	4,625 54	<i>d</i> 1,583 36
Phoenix Mutual.....	7,004 15	None.	None.	7,004 15	<i>d</i> 14,110 77
Provident Savings.....	108,166 63	48 35	938 35	109,153 33	<i>d</i> 15,759 65
Prudential.....	208,826 10	13,891 98	659,407 35	882,125 43	<i>e</i> 339,728 24
State Life.....	11,810 76	431 73	2,084 16	14,326 65	<i>e</i> 32,995 65
Travelers Insurance Co.....	247,747 76	6,233 68	52,671 17	306,652 61	<i>e</i> 359,348 57
Union Mutual.....	170,005 88	4,571 74	36,731 23	211,308 85	<i>e</i> 126,750 24
United States Life.....	37,232 83	484 25	4,405 67	42,122 75	<i>e</i> 14,680 10
Totals.....	6,063,448 24	134,529 24	2,475,771 67	8,673,749 15	<i>e</i> 4,083,221 26

3 GEORGE V., A. 1913

DETAILS of Life Insurance issued and

	Amount in Force Jan. 1, 1912.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
<i>Canadian Companies.</i>				
	\$	\$	\$	\$
British Columbia Life.....	981,195	1,860,358	14,922	None.
Canada Life (Canadian business).....	95,728,500	11,875,104	115,567	None.
Capital Life.....		1,250,660	None.	None.
Confederation (Canadian business).....	49,388,619	7,120,333	None.	None.
Continental.....	7,391,303	2,289,282	43,725	None.
Crown Life.....	7,683,279	3,739,645	103,476	36,895
Dominion Life.....	12,230,657	2,907,335	38,500	None.
Excelsior Life (Ordinary.....	14,838,010	3,390,024	28,500	None.
Monthly.....	83,753	94	5,879	None.
Federal Life (Canadian business).....	23,184,260	4,593,443	29,000	None.
Great-West (Canadian business).....	66,602,866	22,212,839	584,519	12,055
Home Life.....	5,895,265	222,900	47,472	None.
Imperial Life (Canadian business).....	32,365,049	6,544,248	301,042	None.
London Life (Ordinary.....	11,010,094	3,532,990	30,755	2,241
Industrial.....	9,312,391	4,673,080	26,455	None.
Manufacturers (Canadian business).....	47,061,306	10,188,443	594,753	None.
Monarch Life.....	4,006,145	2,211,160	3,000	None.
Mutual Life of Canada (Canadian business).....	70,491,881	11,001,139	107,719	None.
National Life of Can. (Canadian business).....	14,377,116	6,339,719	59,011	13,080
North American (Canadian business).....	41,527,461	6,442,500	84,929	250,419
Northern Life.....	7,856,198	2,204,868	13,100	None.
Royal Guardians.....	3,641,324	341,350	None.	None.
La Sauvegarde.....	4,652,512	1,701,140	109,000	None.
Security Life.....	256,500	835,000	None.	None.
Sovereign Life.....	3,173,064	1,132,692	42,500	3,876
Subsidiary High Court of the A. O. F.....	1,966,976	400,383	None.	None.
Sun Life (Canadian business) (Ordinary.....	80,584,358	17,760,943	139,980	None.
Thrift.....	973,257	None.	7,543	None.
Travellers Life of Canada.....	1,566,937	2,586,060	2,500	None.
Union Life (Ordinary.....	3,024,151	1,079,644	67,817	None.
Industrial.....	22,092,808	21,590,944	1,331,931	None.
Totals.....	643,947,236	162,028,320	3,933,505	318,566
<i>British Companies.</i>				
Commercial Union.....	776,162	15,793	None.	13,746
Edinburgh Life.....	57,899	None.	None.	None.
Gresham Life.....		531,307	None.	None.
Life Association of Scotland.....	564,044	None.	None.	501
Liverpool and London and Globe.....	110,615	1,947	None.	None.
London and Lancashire Life.....	13,187,573	2,467,523	90,575	None.
London Assurance.....	21,038	None.	None.	None.
North British and Mercantile.....	773,908	125,000	309	275
Norwich Union Life.....	149,723	None.	None.	None.
Phoenix, of London.....	6,309,739	1,191,477	746	None.
Royal.....	5,364,707	1,808,119	3,901	None.
Scottish Amicable.....	112,525	None.	None.	487
Scottish Provident.....	76,328	None.	None.	None.
Standard.....	23,989,379	2,123,802	253,253	None.
Star.....	305,175	None.	None.	None.
Totals.....	51,798,815	8,265,268	348,784	15,009

SESSIONAL PAPER No. 9

terminated in Canada during the Year 1912.

AMOUNT OF POLICIES TERMINATED BY

Death.	Maturity.	Expiry.	Surrender	Lapse.	Change and Decrease	Not Taken	Total Terminated	Gross Amount in force Dec. 31, 1912.
\$	\$	\$	\$	\$	\$	\$	\$	\$
None.	None.	None.	None.	340,434	13,663	242,508	596,605	2,259,870
1,384,660	363,353	210,577	525,024	1,827,296	2,617	711,621	5,025,148	102,694,023
8,000	None.	None.	None.	13,000	None.	33,500	54,500	1,196,160
491,567	415,602	356,695	1,012,727	1,317,422	12,488	519,798	4,126,299	52,382,653
29,500	6,500	23,000	166,140	924,491	6,300	44,795	1,200,726	8,523,584
79,000	3,000	2,500	30,000	999,976	None.	432,940	1,547,416	10,015,879
55,730	21,645	None.	77,135	661,570	67,897	356,160	1,240,137	13,936,355
65,670	14,950	21,000	213,443	891,768	12,600	398,000	1,617,431	16,639,103
1,457	None.	None.	1,993	7,204	None.	None.	10,654	79,072
208,146	64,967	24,000	253,140	1,833,407	3,395	561,500	2,948,555	24,858,148
325,844	68,137	67,678	1,007,840	4,087,739	None.	1,680,577	7,237,815	82,174,464
47,850	6,583	2,000	81,000	471,500	6,584	13,500	629,017	5,536,615
174,636	69,257	49,000	519,546	1,817,438	7,985	715,862	3,355,724	35,856,615
59,646	23,321	5,000	117,121	1,483,163	None.	88,750	1,777,001	12,799,079
118,427	104,732	505	19,403	3,226,578	6,039	None.	3,475,684	10,536,242
372,516	190,703	73,437	666,312	2,492,428	91,627	1,381,023	5,268,046	52,576,456
8,000	None.	28,000	12,000	403,660	128,797	130,500	710,957	5,500,348
452,690	344,351	173,750	1,036,645	1,894,789	4,610	384,650	4,291,485	77,309,254
76,809	4,585	227,000	214,505	1,576,545	None.	346,500	2,445,944	18,342,982
412,402	150,520	222,339	897,899	1,317,470	None.	466,239	3,466,869	44,838,440
44,950	8,000	3,000	89,337	871,768	30,113	19,815	1,066,983	9,007,183
72,324	None.	None.	21,000	358,507	6,004	39,750	497,585	3,485,089
16,500	None.	1,000	156,150	512,600	11,684	101,000	798,934	5,663,718
2,000	None.	None.	None.	14,000	4,000	109,500	127,500	964,000
7,927	None.	83,000	76,680	204,216	None.	130,710	502,533	3,849,599
5,954	None.	None.	33,741	132,161	None.	42,750	214,606	2,152,753
836,300	492,413	87,121	2,219,749	2,192,343	92,553	2,451,682	8,372,161	90,113,120
10,921	5,382	None.	13,323	22,020	434	None.	52,080	928,720
3,500	None.	None.	None.	263,000	22,024	180,000	468,524	3,686,973
19,126	3,000	3,000	30,304	354,966	2,620	543,805	956,821	3,214,791
112,702	53	898	34,780	21,952,848	None.	None.	22,101,281	22,914,402
5,504,754	2,361,054	1,644,500	9,526,937	54,464,307	534,034	12,127,435	86,183,021	724,044,696
20,791	6,580	None.	2,000	None.	None.	None.	29,371	776,330
1,672	None.	None.	None.	None.	None.	None.	1,672	56,227
2,000	None.	None.	None.	None.	1,000	7,000	10,000	521,307
66,624	8,482	None.	None.	2,433	None.	None.	77,539	487,006
2,012	None.	None.	None.	None.	917	None.	2,929	109,633
148,952	80,300	53,000	189,094	387,176	4,034	357,599	1,220,155	14,525,816
None.	None.	None.	None.	None.	None.	None.	None.	21,038
28,336	None.	None.	7,570	8,519	None.	1,138	45,563	853,929
3,747	None.	None.	1,206	None.	47,410	None.	52,363	97,360
134,215	50,067	11,500	138,353	115,696	5,210	7,500	462,541	7,039,421
50,643	2,030	22,000	54,398	439,528	57,424	316,500	942,523	6,234,204
21,394	None.	None.	8,862	None.	None.	None.	30,256	82,755
None.	None.	None.	None.	None.	None.	None.	None.	76,328
465,091	288,390	9,500	477,771	489,966	21,103	62,500	1,814,321	24,552,113
8,565	6,964	None.	10,928	974	1,045	None.	28,476	276,699
954,042	442,813	96,000	890,182	1,444,292	138,143	752,237	4,717,709	55,710,166

3 GEORGE V., A. 1913

DETAILS of Life Insurance issued and

	Amount in Force Jan. 1, 1912.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
<i>American Companies.</i>	\$	\$	\$	\$
Etna Life.....	19,807,570	1,932,734	23,186	8,085
Connecticut Mutual.....	970,978	None.	None.	109,646
Equitable.....	21,419,501	2,636,395	37,694	None.
Germania Life.....	258,044	None.	None.	89,065
Metropolitan (Ordinary.....)	36,216,885	14,353,899	1,498,785,	318,128
(Industrial.....)	52,216,938	17,742,020	1,333,156	None.
Mutual Life of New York.....	31,990,480	4,173,724	31,000	43,140
National Life of United States.....	45,008	None.	None.	None.
New York Life.....	54,113,305	9,216,568	155,030	3,303
North Western Mutual.....	156,002	None.	None.	None.
Phoenix Mutual.....	393,436	None.	None.	None.
Provident Savings.....	2,345,276	7,000	40,000	None.
Prudential (Ordinary.....)	12,914,469	7,271,208	374,250	460,948
(Industrial.....)	16,563,644	13,030,122	2,051,867	369,673
State Life.....	1,467,947	9,037	7,600	12,126
Travelers Insurance Co.....	12,775,614	2,196,474	17,000	14,987
Union Mutual.....	7,602,627	794,174	14,814	None.
United States Life.....	1,394,638	108,500	8,000	11,058
Totals.....	272,652,362	73,471,855	5,591,782	1,440,159

SESSIONAL PAPER No. 9

terminated in Canada during the Year 1912—*Concluded.*

AMOUNT OF POLICIES TERMINATED BY

Death.	Maturity.	Expiry.	Surrender.	Lapse.	Change and Decrease	Not Taken	Total Terminated	Gross Amount in force Dec. 31, 1912.
\$	\$	\$	\$	\$	\$	\$	\$	\$
262,507	193,776	18,433	254,440	331,083	None.	89,805	1,150,044	20,621,531
64,592	3,000	None.	10,782	5,000	None.	None.	83,374	997,250
354,404	136,098	115,533	484,922	436,493	57,274	208,833	1,793,552	22,300,032
3,500	800	1,000	8,000	None.	None.	1,000	14,300	332,809
174,190	61,228	52,973	1,115,833	3,453,781	None.	2,011,885	6,869,829	45,517,807
406,274	8,512	31,587	200,603	10,277,421	404,699	None.	11,329,096	59,963,018
546,121	221,882	60,406	786,034	1,042,209	None.	None.	2,656,652	33,581,692
4,500	None.	None.	1,100	None.	None.	None.	5,600	39,403
627,790	179,223	391,216	829,400	2,341,276	None.	None.	4,368,905	59,119,301
2,727	None.	None.	None.	None.	949	None.	3,676	152,326
3,000	None.	None.	1,500	None.	None.	None.	4,500	388,936
54,462	28,000	66,000	111,480	40,070	37,727	3,000	340,739	2,051,537
68,703	None.	1,043,139	160,652	1,417,284	None.	1,537,915	4,227,693	16,793,182
129,642	None.	297	2,070	9,450,686	None.	None.	9,582,695	22,432,611
None.	None.	16,000	29,000	71,000	None.	5,000	121,000	1,375,110
110,962	73,428	43,000	159,303	263,984	None.	None.	650,677	14,353,398
111,841	21,810	97,020	96,940	120,547	37,684	12,798	498,640	7,912,975
21,900	1,000	24,073	27,250	58,049	None.	None.	132,263	1,389,933
2,947,115	928,757	1,960,677	4,279,310	29,308,874	538,333	3,870,236	43,833,302	309,322,856

New Policies Issued in Canada 1912.

	LIFE.		ENDOWMENT.		TERM AND ALL OTHER.		BONUS ADDITIONS.		TOTAL.	
	Number.	Amount. \$	Number.	Amount. \$	Number.	Amount. \$	Number.	Amount. \$	Number.	Amount. \$
<i>Canadian Companies.</i>										
British Columbia Life.....	777	1,744,083	37	68,500					819	1,860,358
Canada Life (Canadian business).....	2,954	7,684,133	940	1,941,780	292	47,826		None.	4,186	11,875,104
Capital Life.....	394	985,160	154	249,500	2	6,000		None.	550	1,250,660
Confederation (Canadian business).....	2,569	5,256,322	1,013	1,373,333	131	464,567		25,711	3,743	7,120,333
Continental Life.....	960	1,508,282	352	514,500	81	266,500		None.	1,363	2,289,282
Crown Life.....	1,448	2,984,855	230	384,250	83	370,500		None.	1,761	3,739,645
Dominion Life.....	1,078	2,288,560	267	484,750	25	127,000		7,025	1,372	2,907,335
Excelsior Life..... (Monthly.....)	1,465	2,419,130	441	670,338	84	300,500		50	1,990	3,290,024
Federal Life (Canadian business).....	2,082	3,677,613	3	94	None.	None.		None.	3	94
Great-West (Canadian business).....	7,665	17,937,515	481	759,802	41	154,500		1,468	2,604	4,593,443
Home Life.....	87	143,900	63	78,000	444	2,554,695		17,205	8,950	22,212,839
Imperial Life (Canadian business).....	2,010	4,923,510	460	849,876	151	767,500		None.	151	222,900
London Life..... (Ordinary.....)	5,116	4,419,805	2,775	3,085,185	6	28,000		None.	3,221	6,544,248
Manufacturers (Canadian business).....	8,030	1,215,558	31,035	3,457,522	None.	None.		None.	3,297	3,532,900
Monarch Life.....	4,688	8,755,495	53	132,000	59	296,000		None.	39,085	4,673,080
Mutual Life of Canada (Canadian business).....	3,660	7,442,568	1,385	2,229,353	237	1,315,000		13,534	5,523	10,188,443
National Life of Canada (Canadian business).....	1,693	4,415,562	340	684,637	211	1,239,500		None.	781	2,211,160
Northern Life.....	2,010	4,101,956	773	1,139,420	404	1,190,705		None.	2,244	6,339,719
Royal Guardians.....	1,012	1,443,055	455	663,235	35	98,500		10,419	3,187	6,442,500
La Sauvagerie.....	438	318,350	20	23,000	None.	None.		78	1,502	2,204,868
Security Life.....	593	730,740	651	920,900	23	49,500		None.	1,267	1,701,140
Sovereign Life.....	339	739,193	88	103,500	6	30,000		None.	638	1,835,000
Subsidiary High Court of the A. O. F.....	352	329,750	76	69,100	45	258,000		None.	447	1,132,692
Sun Life (Canadian business) Ordinary.....	7,925	15,030,702	1,540	2,568,240	None.	None.		None.	458	1,400,383
Travellers Life of Canada.....	489	1,327,180	114	304,380	8	33,605		128,336	9,470	17,560,943
Union Life..... (Ordinary.....)	440	439,260	1,246	640,384	None.	None.		None.	1,683	2,586,000
Industrial.....	34,978	5,722,819	1,072	321,000	72,697	15,346,525		None.	108,747	1,079,644
Totals.....	92,545	106,522,779	47,750	26,664,837	75,210	28,569,678		241,026	215,505	162,028,320

SESSIONAL PAPER No. 9

<i>British Companies.</i>										
Commercial Union.....	5	12,433	1	1,000	1	1,411	949	7	15,793	
Gresham Life.....	116	348,807	43	92,000	17	90,500	None.	176	531,307	
Liverpool and London and Globe.....	4	1,937	None.	None.	None.	None.	None.	4	1,947	
London and Lancashire Life.....	593	1,746,135	357	602,956	8	118,732	None.	938	2,467,823	
North British and Mercantile.....	17	68,000	19	57,000	None.	None.	None.	36	125,000	
Phoenix, of London.....	126	503,100	81	139,000	38	246,000	303,377	602	1,191,477	
Royal.....	466	1,413,911	97	203,000	39	191,208	None.	245	1,808,119	
Standard.....	405	1,207,500	297	539,252	50	303,000	74,020	732	2,123,802	
Totals.....	1,732	5,301,833	895	1,634,238	153	950,851	378,346	2,780	8,265,268	
<i>American Companies.</i>										
Etna Life.....	71	409,050	372	694,779	274	828,905	None.	717	1,932,734	
Equitable.....	876	2,023,100	173	208,839	137	366,250	38,206	1,186	2,636,395	
Metropolitan.....	7,268	8,980,290	5,232	4,323,245	264	1,043,900	6,464	12,764	14,353,899	
(Ordinary.....)	88,227	14,141,513	33,810	3,597,107	34	3,400	None.	122,071	17,742,020	
(Industrial.....)	1,090	2,841,119	159	241,000	153	1,022,345	69,260	1,402	4,173,724	
Mutual Life of New York.....	3,229	7,959,400	772	1,015,500	40	186,000	55,668	4,041	9,216,568	
New York Life.....	4	7,000	None.	None.	None.	None.	None.	4	7,271,008	
Provident Savings.....	2,996	3,107,161	938	767,305	1,766	3,353,260	482	5,700	7,271,008	
Prudential.....	71,081	9,868,314	23,995	2,910,566	2,113	251,197	45	97,189	13,080,127	
(Ordinary.....)	3	7,000	2	2,000	None.	37	None.	5	9,037	
State Life.....	294	868,314	58	132,111	270	1,194,850	1,199	692	2,196,474	
Travelers Insurance Co.....	248	524,730	30	54,500	37	206,500	8,454	315	794,174	
Union Mutual.....	9	58,500	4	7,000	17	43,000	None.	30	103,500	
United States Life.....	175,396	50,795,481	65,545	13,983,932	5,105	8,542,644	179,778	246,046	73,471,855	
Totals.....										

RECAPITULATION.

Canadian Companies.....	92,545	106,522,779	47,750	26,664,837	75,210	28,599,678	241,026	215,505	162,098,320	
British Companies.....	1,732	5,301,833	895	1,634,238	153	950,851	378,346	2,780	8,265,268	
American Companies.....	175,396	50,795,481	65,545	13,983,932	5,105	8,542,644	179,778	246,046	73,471,855	
Totals.....	269,673	162,620,093	114,190	42,253,027	80,468	38,093,173	799,150	464,331	243,765,443	

POLICIES IN FORCE IN CANADA, DECEMBER 31, 1912.

	LIFE.		ENDOWMENT.		TERM AND ALL OTHER.		BONUS ADDITIONS.		TOTAL.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<i>Canadian Companies.</i>										
British Columbia Life.....	847	\$ 2,10,088	46	\$ 83,500	8	\$ 75,282	901	\$	901	2,259,870
Canada Life (Canadian business).....	36,063	75,393,628	9,654	19,273,632	788	4,582,080	46,505	3,444,683	46,505	102,694,023
Capital Life.....	23,379	952,600	144	237,500	2	6,000	38,535	1,196,160	38,535	52,382,653
Confederation (Canadian business).....	4,315	36,707,262	9,387	13,636,278	505	1,716,927	6,341	263,186	6,341	8,592,584
Continental Life.....	4,219	5,681,233	1,803	2,236,651	226	603,700	3,313	None.	3,313	10,013,879
Crown Life.....	4,959	7,592,956	1,100	1,690,525	194	732,398	8,469	35,780	8,469	13,963,355
Dominion Life.....	8,360	8,874,135	3,444	4,714,690	56	311,750	11,900	3,624	11,900	16,639,165
Excelsior Life.....	338	11,643,559	3,348	4,204,629	260	787,300	643	None.	643	24,868,148
Excelsior Life.....	12,983	19,067,191	3,117	4,266,373	634	1,515,450	16,734	9,134	16,734	24,868,148
Federal Life (Canadian business).....	31,864	64,717,524	5,780	9,170,152	1,825	8,220,565	39,469	66,223	39,469	82,174,464
Great West. (Canadian business).....	3,010	3,903,501	1,177	1,435,112	132	198,008	4,319	None.	4,319	5,336,621
Home Life.....	13,958	25,899,883	4,367	7,833,044	425	2,112,606	18,750	11,982	18,750	35,856,615
Imperial Life (Canadian business).....	2,183	1,874,093	10,092	10,688,130	109	236,500	12,384	356	12,384	12,799,079
London Life.....	29,531	3,673,262	67,550	6,807,550	2,026	55,430	99,107	None.	99,107	10,536,242
London Life.....	27,514	41,103,124	6,678	9,557,906	768	1,841,403	34,960	73,963	34,960	52,576,456
Manufacturers (Canadian business).....	1,892	4,734,682	126	286,166	140	488,500	2,158	None.	2,158	5,509,348
Monarch Life.....	30,784	52,512,001	14,193	21,525,838	896	3,254,200	45,873	17,215	45,873	77,309,254
Mutual Life of Canada (Canadian business).....	6,801	28,016,477	1,606	2,355,287	643	2,981,218	9,050	None.	9,050	18,342,982
National Life of Canada (Canadian business).....	18,106	28,013,634	8,522	11,246,490	1,438	4,304,454	28,566	1,273,862	28,566	44,838,440
North American (Canadian business).....	1,429	6,294,723	1,958	2,485,322	122	317,000	6,808	None.	6,808	9,007,183
Northern Life.....	3,118	1,924,339	3,33	28,750	986	1,532,000	2,448	None.	2,448	3,485,989
Royal Canadian.....	3,118	3,631,447	1,580	1,906,771	60	105,500	4,758	None.	4,758	5,663,718
Royal Canadian.....	3,118	3,631,447	1,580	1,906,771	60	105,500	4,758	None.	4,758	5,663,718
Securify Life.....	1,382	2,987,303	107	127,000	6	30,000	1,799	None.	1,799	3,849,589
Sovereign Life.....	2,163	1,907,838	356	545,296	61	317,000	2,437	None.	2,437	2,152,753
Subsidiary High Court of the A.O.F.....	43,423	69,955,735	264	237,850	None	None	57,375	635,992	57,375	90,113,120
Sun Life (Canadian business).....	1,562	234,385	4,308	565,775	173	448,289	6,767	None.	6,767	628,720
Travellers Life of Canada.....	1,116	1,494,790	3,137	394,860	897	131,560	904	None.	904	3,686,973
Union Life.....	1,449	1,366,145	3,137	1,826,166	18	1,297,373	6,907	None.	6,907	3,214,791
Union Life.....	71,761	9,603,016	17,578	1,888,443	60,315	11,422,943	149,654	None.	149,654	22,914,402
Totals.....	393,637	508,136,939	195,899	160,415,538	74,334	49,649,916	603,870	5,842,303	603,870	724,044,660
<i>British Companies.</i>										
Commercial Union.....	160	586,034	33	115,304	3	12,411	196	62,581	196	776,830
Edinburgh Life.....	30	41,470	None.	None.	None.	None.	14,757	14,757	30	56,227
Gresham Life.....	112	338,807	43	92,000	17	90,500	172	None.	172	521,367

SESSIONAL PAPER No. 9

Life Association of Scotland.....	316	1	501	1	268	318	487,000
Liverpool and London and Globe.....	56	7	17,413	None	None	63	109,633
London and Lancashire Life.....	3,382	3,998	6,302,877	28	244,132	7,408	14,525,816
London Assurance.....	5	None	190,287	2	30,000	5	21,038
North British and Mercantile.....	250	88	7,703	None	None	340	853,329
North Union Life.....	86	5	1,287,028	62	338,500	91	97,360
Phoenix, of London.....	1,661	429	1,312,426	90	445,708	2,152	7,039,421
Royal.....	1,822	706	None	None	None	2,618	6,234,204
Scottish Amicable.....	34	None	None	None	8,799	34	82,755
Scottish Provident.....	26	47,037	None	None	None	26	76,328
Standard.....	5,861	13,351,474	5,059	341	1,676,976	11,261	24,552,113
Star.....	116	164,558	87,192	1	3,406	198	276,099
Totals.....	13,917	32,668,523	10,450	545	2,861,901	24,912	55,710,166
<i>American Companies.</i>							
Ætna Life.....	3,847	5,369,443	6,302	2,461	4,921,962	154	20,621,531
Connecticut Mutual.....	590	997,250	None	None	None	590	997,250
Equitable.....	8,205	17,511,458	1,914	536	1,340,340	10,655	22,300,032
Germania.....	116	187,282	59	7	36,008	1,893	22,332,809
Metropolitan.....	20,405	28,408,164	21,004	1,365	2,183,375	42,774	45,817,807
Mutual Life of New York.....	221,698	32,728,483	267,762	10,822	1,000,644	490,282	59,963,018
National Life of the United States.....	12,670	25,950,485	2,661	586	2,942,951	15,917	33,881,642
New York Life.....	57	39,408	None	None	None	57	39,408
North Western Mutual.....	24,382	46,644,827	6,564	901	2,300,127	31,847	59,119,301
Phoenix Mutual.....	132	151,326	1	None	209,159	132	151,326
Provident Savings.....	423	382,643	3	4	6,000	430	388,936
Prudential.....	775	1,219,625	183	258	590,648	1,216	2,051,357
State Life.....	9,433	10,073,905	3,320	1,267	3,803,723	3,178	14,020
Travelers Insurance Co.....	133,981	17,410,145	41,114	2,131	283,519	177,226	22,432,611
Union Mutual.....	169	963,500	106	16	357,610	130	963,500
United States Life.....	2,734	7,428,004	1,102	1,259	4,909,396	204	1,375,110
Totals.....	3,469	5,504,372	897	325	58,505	5,095	14,353,398
	368	688,065	153	153	442,144	676	7,912,975
Totals.....	443,454	201,748,473	343,060	22,091	25,010,094	808,605	306,322,856

RECAPITULATION.

Canadian Companies.....	393,637	508,136,939	195,890	74,334	49,649,916	663,870	724,044,696
British Companies.....	13,917	32,668,524	10,450	545	2,861,901	24,912	55,709,650
American Companies.....	443,454	201,748,473	343,060	22,091	25,010,094	808,605	306,322,856
Totals.....	851,008	742,553,936	549,409	96,970	77,527,911	1,497,387	1,089,077,232

AMOUNTS OF INSURANCE EFFECTED IN CANADA DURING THE RESPECTIVE YEARS 1875-1912.

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.....	27,609,672	3,337,638	13,093,888	44,341,198
1896.....	26,171,830	2,869,971	13,582,769	42,624,570
1897.....	30,351,021	2,778,510	15,138,134	48,267,665
1898.....	35,043,182	3,323,107	16,398,384	54,764,673
1899.....	42,138,128	3,748,127	21,514,478	67,400,733
1900.....	38,545,949	3,717,997	26,632,146	68,896,092
1901.....	38,298,747	3,059,043	32,541,438	73,899,228
1902.....	45,882,167	3,324,317	31,346,482	80,552,966
1903.....	55,169,104	3,132,904	33,265,797	91,567,805
1904.....	59,051,113	3,109,778	36,145,211	98,306,102
1905.....	67,539,141	3,881,980	34,486,215	105,907,336
1906.....	62,450,253	4,472,426	28,090,526	95,013,205
1907.....	61,838,766	3,501,743	25,042,423	90,382,932
1908.....	69,029,583	3,389,757	27,476,866	99,896,206
1909.....	79,121,977	3,930,230	48,686,871	131,739,078
1910.....	90,362,678	4,170,562	58,229,280	152,762,520
1911.....	110,077,453	5,591,832	61,197,694	176,866,979
1912.....	141,267,596	7,319,952	70,617,555	219,205,103
Totals.....	1,400,291,915	127,562,752	781,057,252	2,308,911,919

NET AMOUNTS OF INSURANCE IN FORCE IN CANADA, 1875-1912.

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.....	33,246,453	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	23,329,368	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.....	88,181,959	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	30,005,210	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	85,098,475	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	33,341,172	96,590,352	319,257,581

*Including 20 months' business of the Canada Life.

SESSIONAL PAPER No. 9

NET AMOUNT OF INSURANCE IN FORCE IN CANADA, 1875-1912—Concluded.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
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
1898.....	226,209,636	36,606,195	105,708,154	368,523,985
1899.....	252,201,516	38,025,948	113,943,209	404,170,673
1900.....	267,151,086	39,485,344	124,433,416	431,069,846
1901.....	284,684,621	40,216,186	138,868,227	463,769,034
1902.....	308,202,596	41,556,245	159,053,464	508,812,305
1903.....	335,638,940	42,127,260	170,676,800	548,443,000
1904.....	364,640,166	42,608,738	180,631,886	587,880,790
1905.....	397,946,902	43,809,211	188,578,127	630,334,240
1906.....	420,864,847	45,655,951	187,740,102	656,260,900
1907.....	450,573,724	46,462,314	188,487,447	685,523,485
1908.....	480,266,931	46,161,957	193,087,126	719,516,014
1909.....	515,415,437	46,985,192	217,956,351	780,356,980
1910.....	565,667,110	47,816,775	242,629,174	856,113,059
1911.....	626,770,154	50,919,675	272,530,942	950,220,771
1912.....	706,661,120	54,489,612	309,114,827	1,070,265,559

PREMIUM INCOME IN CANADA DURING THE RESPECTIVE YEARS 1875-1912.

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	1,299,764	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,940	1,088,816	3,251,598	9,070,354
1893.....	5,156,008	1,073,541	3,403,230	9,632,779
1894.....	5,435,031	1,079,330	3,394,914	9,909,275
1895.....	5,702,783	1,137,366	3,452,205	10,292,354
1896.....	6,075,454	1,137,007	3,389,605	10,602,666
1897.....	6,598,012	1,174,732	3,443,074	11,215,818
1898.....	7,107,073	1,210,601	3,676,490	11,994,164
1899.....	7,805,174	1,276,229	3,957,304	13,038,707
1900.....	9,373,405	1,372,355	4,261,181	15,006,941
1901.....	9,133,890	1,346,666	4,709,298	15,189,854
1902.....	10,048,204	1,415,273	5,614,083	17,077,560
1903.....	10,882,650	1,435,318	5,922,297	18,240,265
1904.....	11,959,100	1,473,514	6,536,710	19,969,324
1905.....	13,947,827	1,500,232	6,632,658	22,080,717
1906.....	14,093,056	1,583,861	6,687,539	22,364,456
1907.....	14,963,714	1,567,951	6,612,207	23,143,872
1908.....	16,081,504	1,546,941	7,069,494	24,697,939
1909.....	17,438,780	1,590,656	7,476,859	26,506,295
1910.....	19,952,162	1,580,255	8,239,486	29,771,903
1911.....	20,736,480	1,680,731	9,202,415	31,619,626
1912.....	23,542,189	1,768,046	10,401,389	35,711,624
Totals.....	275,272,976	41,792,651	147,914,542	464,980,169

*Including 20 months' business of the Canada Life.

ASSESSMENT SYSTEM.

ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1912.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Number of Certificates become Claims.	Net Amount become Claims.	UNSETTLED CLAIMS.		
								Claims Paid.	Not Resisted.	Resisted.
<i>Canadian Companies.</i>										
Catholic Mutual Benefit Association.....	\$ 457,520	2,515	2,307,500	24,957	29,924,000	307	452,000	\$ 449,201	\$ 25,917	None.
Commercial Travellers Mutual Benefit Society.....	37,896	232	232,000	2,237	2,256,000	34	34,000	31,000	3,000	None.
Independent Order of Foresters (Canadian Business)...	1,745,597	14,424	14,342,781	100,249	38,790,643	1,297	1,478,178	1,453,139	184,683	2,921
Woodmen of the World.....	179,558	2,927	2,283,100	14,401	13,942,744	97	108,000	117,908	19,750	None.
Totals for 1912.....	2,420,571	20,098	19,167,381	141,864	144,913,387	1,735	2,072,178	2,051,248	233,340	2,921
Totals for 1911.....	2,354,471	16,779	13,123,500	138,698	139,866,188	1,345	1,747,481	1,681,716	313,626	10,750

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

LIFE AND ENDOWMENT DEPARTMENT.

	Total Amount Paid by Members.	Number of Certificates reported taken up.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Net Amount become Claims.	UNSETTLED CLAIMS INCLUDING DISABILITY.	
							Claims Paid.	Not Resisted. Resisted.
	\$		\$		\$	\$	\$	\$
In Canada.....	1,745,597	14,424	14,342,781	100,249	98,790,643	1,478,178	1,453,139	184,683
In other Countries.....	2,490,937	17,272	10,703,998	142,804	142,619,486	1,656,810	1,611,464	232,919
Totals.....	4,236,534	31,696	25,046,779	243,053	241,410,129	3,134,988	3,064,603	417,602
								27,355

SICK AND FUNERAL DEPARTMENT.

In Canada.....	276,056	8,270	.....	49,715	.....	207,870	211,062	11,386	3,531
In other Countries.....	89,800	2,716	.....	15,317	.....	66,618	68,818	2,894	762
Totals.....	365,856	10,986	.....	65,032	.....	274,488	279,880	14,280	4,293

TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan.

CANADIAN COMPANIES—ASSETS, 1912.

Companies.	Commenced business in Canada.	Real Estate	Loans on Real Estate	Loans on Collaterals	Bonds and Debentures	Stocks.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Due from Members.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit Association	Feb. 10, 1880	None.	109,000 00	None.	364,227 18	None.	119,776 95	12,923 90	61,380 25	4,116 72	671,425 00
Commercial Travelers Mutual Benefit Society	July 1881	None.	20,640 00	None.	31,527 93	None.	18,721 05	222 70	None.	330 00	71,441 68
Independent Order of Foresters	" 1881	979,547 18	6,644,838 12	1,543,828 97	9,605,591 66	1,188,641 30	641,148 59	214,231 25	None.	36,033 67	20,853,860 74
Woodmen of the World	" 1903	None.	209,770 63	None.	163,977 51	None.	71,139 72	7,234 08	22,453 01	500 00	475,074 95
Totals	.....	979,547 18	6,984,248 75	1,543,828 97	10,165,324 28	1,188,641 30	830,786 31	234,611 93	83,833 26	40,980 39	22,071,802 37

SESSIONAL PAPER No. 9

ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada during the Year 1912.

Companies.	AMOUNT TERMINATED BY		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$
Catholic Mutual Benefit Association.....	452,000	976,500	1,428,500
Commercial Travellers Mutual Benefit Society.....	34,000	114,000	148,000
Independent Order of Foresters (Canadian Business).....	1,031,293	9,316,748	10,348,041
Woodmen of the World.....	108,000	878,199	986,199
Totals for 1912.....	1,625,293	11,285,447	12,910,740
Totals for 1911.....	1,496,425	9,858,901	11,355,326

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1912.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities not including Reserve.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit Association.....	25,916 68	2,140 68	469 47	28,526 83
Commercial Travellers Mutual Benefit Society.....	3,000 00	None.	845 60	3,845 60
*Independent Order of Foresters.....	463,530 27	5,685 84	784,428 88	1,253,644 99
Woodmen of the World.....	19,750 00	None.	2,693 98	22,443 98
Totals.....	512,196 95	7,826 52	788,437 93	1,308,461 40

*Including the sickness and funeral department.

ASSESSMENT LIFE COMPANIES—*Concluded.*

INCOME, 1912.

	Assessments	Fees and Dues.	Interest.	Other Receipts.	Total Income.
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit Association.....	421,945 91	35,574 21	23,779 16	None.	481,299 28
Commercial Travellers Mutual Benefit Society.....	33,276 20	4,620 00	2,956 01	None.	40,852 21
*Independent Order of Foresters.....	4,331,140 17	271,259 16	916,499 17	46,528 91	5,565,427 41
Woodmen of the World.....	154,036 39	25,521 72	20,917 85	6,002 29	206,478 25
Totals.....	4,940,398 67	336,975 09	964,152 19	52,531 20	6,294,057 15

EXPENDITURE, 1912.

	Paid to Members	General Expenses.	Total Expenditure	Excess of Income over Expenditure
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit Association.....	449,201 23	36,504 90	485,706 13	d 4,406 85
Commercial Travellers Mutual Benefit Society.....	31,000 00	4,505 91	35,505 91	e 5,346 30
*Independent Order of Foresters.....	3,344,483 08	544,289 53	3,888,772 61	e1,676,654 80
Woodmen of the World.....	117,908 35	33,745 21	151,653 56	e 54,824 69
Totals.....	3,942,592 66	619,045 55	4,561,638 21	e1,732,418 94

*Including the Sickness and Funeral Department.

SESSIONAL PAPER No. 9

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, 1910, as at April 30, 1913.

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 Acadia Fire Insurance Company	R. K. Elliot, Secretary, Halifax, N.S.	\$ 61,000	\$ 59,914	Fire.
Acma Insurance Co., Hartford, Connecticut	F. W. Evans, General Agent, Montreal.	287,783	268,139	Fire and Automobile.
Acna Life Insurance Co., Hartford, Connecticut	T. H. Christmas, Chief Agent, Montreal.	5,212,883	4,825,127	Life.
Alliance Assurance Company, Limited	T. D. Belfield, Chief Agent, Montreal.	367,433	303,777	Fire, Accident, Sickness and Guarantees.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal.	26,000	25,472	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
American Central Insurance Company	W. P. Fess, Chief Agent, Winnipeg.	122,247	106,150	Fire and Tornado; limited to Provinces of Manitoba, Saskatchewan, Alberta and British Columbia.
The American Insurance Company	Conrad S. Riley, Chief Agent, Winnipeg.	55,967	51,042	Fire.
American Surety Company of New York	W. H. Hall, Chief Agent, Toronto.	100,000	99,500	Guarantee.
Anglo-American Fire Insurance Company	H. H. Beck, Manager, Toronto.	51,120	50,583	Fire.
The Atlas Assurance Company, Limited	Matthew C. Hineshaw, Toronto.	389,355	380,244	Fire.
The Boiler Inspection and Insurance Company of Canada	W. N. Roberts, Secretary, Toronto.	111,574	104,333	Steam Boiler.
The British America Assurance Company	H. B. Meikle, Chief Agent, Toronto.	62,400	58,520	Fire.
British Colonial Fire Insurance Company	Theodore Meunier, Manager, Montreal.	55,000	53,790	Fire.
The British Columbia Life Assurance Company	Sanford S. Davis, General Manager, Vancouver.	55,000	54,164	Life.
The British and Foreign Marine Insurance Co., Limited	Robert J. Dale, Chief Agent, Montreal.	117,000	111,156	Sprinkler Leakage and Inland Transportation.
The British Northwestern Fire Insurance Company	F. K. Foster, Managing Director, Winnipeg.	55,000	52,250	Fire.
Caledonian Insurance Company	John G. Borthwick, Manager, Montreal.	367,126	348,870	Fire.
The California Insurance Company	John McLeod, Chief Agent, Vancouver.	55,000	50,586	Fire.
The Canada Accident Assurance Company	T. H. Hudson, Secretary, Montreal.	91,035	87,418	Accident, Sickness, Plate Glass and Guarantees.
The Canada Life Assurance Company	Hon. Geo. A. Cox, President, Toronto.	61,000	57,950	Life.
The Canada National Fire Insurance Company	W. T. Alexander, Managing Director, Winnipeg.	55,000	52,250	Fire.
The Canada Weather Insurance Company	Geo. W. Hunt, Chief Agent, Toronto.	21,000	20,719	Insurance against injury to property, caused by cyclones, tornadoes, wind-storms, frost or hail, except with respect to property in transit on water.

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Canadian Casualty and Boiler Insurance Company.....	John J. Durance, Secretary, Toronto.....	\$ 55,000	\$ 52,500	Accident, Sickness and Steam Boiler.
The Canadian Fire Insurance Company.....	R. T. Riley, Chief Agent, Winnipeg.....	70,000	66,500	Fire.
The Canadian Railway Accident Insurance Company.....	John Emo, Chief Agent, Montreal.....	75,000	72,270	Accident, Sickness, Burglary, Plate Glass and Automobile.
The Capital Life Assurance Company of Canada.....	A. E. Corrigan, Managing Director, Ottawa.....	57,194	54,313	Life.
The Central Canada Manufacturers Mutual Fire Insurance Company.....	E. P. Heaton, Manager, Toronto.....	54,000	51,300	Fire.
The Commercial Union Ass. Co., Limited, London, Eng.....	James McGregor, Chief Agent, Montreal.....	1,285,700	1,216,500	Fire and Life.
Confederation Life Association.....	J. K. Macdonald, Managing Director, Toronto.....	85,367	75,847	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.....	Dewar & Bethune, Chief Agents, Ottawa.....	125,000	123,950	Fire.
The Continental Life Insurance Company.....	Joseph Kowat, Chief Agent, Montreal.....	253,000	247,854	Fire.
The Crown Life Insurance Company.....	Geo. B. Woods, President, Toronto.....	55,000	52,894	Life.
The Dominion Fire Insurance Company.....	William Wallace, General Manager, Toronto.....	67,964	65,895	Life.
The Dominion Gresham Guarantee and Casualty Company, Limited.....	Robt. F. Massie, President, Toronto.....	54,965	50,961	Fire.
The Dominion Life Assurance Company.....	Charles W. Hagar, General Manager, Montreal.....	135,500	129,290	Burglary, Accident, Sickness, Guarantee & Automobile...
The Dominion of Canada Guarantee and Accident Insurance Company.....	Thos. Hilliard, President, Waterloo, Ont.....	60,220	57,825	Life.
The Employers' Liability Assurance Corporation, Limited.....	Charles A. Withers, Manager, Toronto.....	200,740	186,166	Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Equitable Fire and Marine.....	Richard I. Griffin, Chief Agent, Montreal.....	829,202	780,738	Fire, Accident, Guarantee and Sickness.
The Equitable Life Assurance Society of the United States.....	J. W. Tatley, Chief Agent, Montreal.....	124,073	105,035	Fire
The Equity Fire Insurance Company of Canada.....	Sergeant P. Stearns, Manager, Montreal.....	2,213,667	2,042,809	Life.
The Excelsior Life Insurance Company.....	Wm. C. Brown, Manager, Toronto.....	55,333	53,069	Fire.
Factories Insurance Company.....	Edwin Marshall, General Manager, Toronto.....	54,000	52,300	Life.
The Federal Life Assurance Company of Canada.....	Ormsby, Clapp and Anderson, Limited, Chief Agents, Toronto.....	57,000	51,307	Fire.
Fidelity and Casualty Company of New York.....	Alfred N. Mitchell, Assistant General Manager, Hamilton.....	79,981	75,598	Life.
The Fidelity-Phoenix Fire Insurance Company of New York.....	Bartholomew Minehan, Chief Agent, Toronto.....	151,953	137,645	Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
The Fidelity-Phoenix Fire Insurance Company of New York.....	A. M. M. Kirkpatrick, Chief Agent, Toronto.....	350,300	338,776	Fire and Tornado.

SESSIONAL PAPER No. 9

Fireman's Fund Insurance Company.....	John H. Hunter, Chief Agent, Toronto.....	95,000	\$2,225 Fire, Inland Transportation and insurance against loss or damage to Automobiles by Accident, Burglary or Theft.
Firemen's Insurance Company of Newark, N.J.....	Benjamin B. Smith, Chief Agent, Winnipeg.....	54,773	50,833 Fire.
The General Accident Assurance Company of Canada.....	John J. Durance, Secretary, Toronto.....	44,459	42,541 Accident and Sickness.
General Accident, Fire and Life Assurance Corporation Limited.....	Thomas H. Hall, Chief Agent, Toronto.....	248,983	238,851 Fire.
The General Animals Insurance Company of Canada.....	R. A. Leduc, Chief Agent, Montreal.....	21,000	20,438 Live Stock.
Compagnie d'Assurances Générales contre l'Incendie.....	Joseph A. Laurin, Chief Agent, Montreal.....	107,437	98,842 Fire.
German American Insurance Company.....	John H. Eshihart and Trevor A. Evans, Joint Chief Agents, Montreal.....	342,007	315,402 Fire.
Germania Fire Insurance Company.....	Percy Robertson, Chief Agent, Toronto.....	50,000	50,000 Fire.
The Germania Life Insurance Company.....	C. R. G. Johnson, Chief Agent, Montreal.....	172,333	168,583 Life.
The Great-West Life Assurance Company.....	J. H. Brock, Managing Director, Winnipeg, Man.....	60,000	57,000 Life.
The Gresham Life Assurance Society, Limited.....	Arch. R. Howell, Chief Agent, Montreal.....	75,000	71,844 Life.
The Guarantee Company of North America.....	Henry E. Rawlings, Chief Agent, Montreal.....	59,400	56,550 Guarantee.
The Guardian Accident and Guarantee Company.....	H. M. Lambert, Managing Director, Montreal.....	132,487	127,780 Accident, Sickness, Guarantee Burglary and Plate Glass.
Guardian Assurance Company, Limited, London, Eng.....	Hugh M. Lambert, Chief Agent, Montreal.....	683,133	639,032 Fire.
Hartford Fire Insurance Company, Hartford, Conn.....	Peter A. McCallum, Chief Agent, Toronto.....	640,073	606,289 Fire, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage and "Insurance against loss or damage to Automobiles by Accident, Burglary or Theft,"
The Hartford Steam Boiler Inspection and Insurance Co.....	H. N. Roberts, Chief Agent, Toronto.....	45,000	36,765 License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Company of Canada.
The Home Life Association of Canada.....	J. K. McCutcheon, Managing Director, Toronto.....	53,500	51,841 Lic.
The Home Insurance Company.....	F. W. Evans, Chief Agent, Montreal.....	339,333	362,622 Fire, Automobile and Tornado
The Hudson Bay Insurance Company.....	Charles E. Berg, Manager, Vancouver.....	65,976	63,337 Fire and Hail.
The Imperial Guarantee and Accident Insurance Company of Canada.....	E. Williams, Secretary, Toronto.....	111,000	106,200 Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Imperial Life Assurance Company of Canada.....	J. K. Pickett, Manager, Toronto.....	242,798	231,846 Lic.
Insurance Company of North America.....	Robt. Hampson & Son, Ltd., Chief Agts, Montreal.....	355,080	330,698 Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of injury to the person.
The Insurance Company of the State of Pennsylvania.....	Paul Von Szeliski, Chief Agent, Toronto.....	124,807	114,506 Fire.
International Casualty Company.....	F. Carter Cotton, Chief Agent, Vancouver.....	20,000	19,000 Accident, Sickness and Automobile (limited to the Province of British Columbia).
International Fidelity Insurance Company.....	Neil Sinclair, Chief Agent, Toronto.....	5,000	5,000 Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.

*This Company has also \$3,734,100 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
Law Union and Rock Insurance Co., Limited.....	J. E. E. Dickson, Manager for Canada, Montreal	\$ 273,467	\$ 234,096	Fire, Accident and Sickness.
The Liverpool and London and Globe Insurance Company Limited.....	J. Gardner Thompson, Mgr. for Canada, Montreal.	1,183,183	1,148,372	Fire and Life.
The Liverpool-Manitoba Assurance Company.....	J. Gardner Thompson Managing Director, Montreal.	56,000	55,903	Fire.
Lloyds Plate Glass Insurance Company of New York.....	J. Carl Reed, Le Grand Reed, Geo. B. Shaw and Chas. B. McNaught, Chief Agents, Toronto.	113,900	109,209	Plate Glass.
The London Assurance.....	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal.	209,583	201,233	Fire and Life.
London Guarantee and Accident Co., Limited.....	D. W. Alexander, Manager for Canada, Toronto.	313,388	302,539	Guarantee, Burglary, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	Alfred Wright, Chief Agent, Toronto.....	528,096	501,310	Fire.
The London and Lancashire Guarantee and Accident Co. of Canada.....	Alexander MacLean, Secretary, Toronto.....	88,719	87,624	Guarantee, Accident, Sickness and Plate Glass.
*The London and Lancashire Life and General Assurance Association, Limited.....	Alexander Bissett and Leonard Atkins, Chief Agents, Montreal.	138,500	130,801	Life.
The London Mutual Fire Ins. Co. of Canada.....	Frank D. Williams, Chief Agent, Toronto, Ont.	61,500	58,482	Fire.
London Life Insurance Company.....	J. G. Richter, Manager, London, Ont.	60,000	53,095	Life.
Loyal Protective Insurance Company.....	Paul Borup, Chief Agent, Montreal.....	27,000	25,426	Accident and Sickness insurance among members of the Independent Order of Odd-fellows resident in Canada.
Lumber Insurance Company of New York.....	E. D. Hardy, Chief Agent, Ottawa.....	107,000	100,405	Fire.
The Manufacturers Life Insurance Company.....	C. A. Somerville, General Manager, Toronto.....	197,177	185,658	Life.
The Marine Insurance Company, Limited.....	W. J. G. Thompson, Chief Agent, Halifax.....	126,533	106,850	Automobile and Inland Transportation.
Maryland Casualty Co., Baltimore, Md.....	J. William Mackenzie, Chief Agent, Toronto.....	364,506	338,150	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
The Mercantile Fire Insurance Company.....	Alfred Wright, Secretary, Toronto.....	169,461	156,838	Fire.

**Metropolitan Life Insurance Co., New York.....	John Tilton, Chief Agent, Ottawas.....	9, 024, 012	8, 419, 583 Life.
The Monarch Life Assurance Company.....	J.W.W. Stewart, Managing Director, Winnipeg.....	38, 139	51, 863 Life.
The Montreal-Canada Fire Insurance Company.....	A. Champagne, President, Montreal.....	60, 000	57, 000 Fire.
The Mount Royal Assurance Company.....	J. E. Clement, Manager, Montreal.....	39, 350	58, 251 Fire and Plate Glass.
The Mutual Life Assurance Co. of Canada.....	Geo. Wegemast, Managing Director, Waterloo, Ont.....	114, 000	109, 013 Life.
The Mutual Life and Citizen's Assurance Company, Ltd.....	Wilfrid Boycey, Chief Agent, Montreal.....	121, 067	114, 367 Life.
The Mutual Life Insurance Co. of New York.....	Fayette Brown, Manager, Montreal.....	2, 965, 227	2, 853, 591 Life.
National Fire Insurance Co. of Hartford.....	Smith, Mackenzie & Hall, Chief Agents, Toronto.....	275, 000	262, 556 Fire and Tornado.
The National Life Assurance Co. of Canada.....	A. J. Raibston, Chief Agent, Toronto.....	55, 000	53, 500 Life.
The National Provincial Plate Glass and General Insurance Co., Limited.....	J. H. Ewart, Chief Agent, Toronto.....	12, 167	10, 118 Plate Glass.
National Surety Company.....	J. Carl Reed, Le Grand Reed, Geo. B. Shaw and Chas. B. McNaught, Joint Chief Agents, Toronto.....	69, 000	66, 043 Guarantee.
National Union Fire Insurance Co. of Pittsburg, Pa.....	Henry J. Richmond, Chief Agent, Toronto.....	130, 047	122, 063 Fire and Tornado.
The New York Life Insurance Co.....	Perry V. Raven, Chief Agent, Montreal.....	7, 295, 617	6, 831, 712 Life.
The New York Plate Glass Insurance Co.....	Geo. W. Pacaud, Chief Agent, Montreal.....	35, 467	31, 006 Plate Glass.
Niagara Fire Insurance Company.....	J. V. Nutfer, Chief Agent, Winnipeg.....	110, 000	104, 880 Fire and Tornado.
The North American Accident Insurance Company.....	H. E. Ridout, Chief Agent, Toronto.....	60, 367	55, 015 Accident, Sickness and Plate Glass.
North American Life Assurance Co.....	L. Goldman, Managing Director, Toronto.....	61, 200	57, 950 Life.
The North British and Mercantile Ins. Co.....	Randall J. Davidson, Manager, Montreal.....	1, 253, 333	1, 178, 280 Fire and Life.
The North Empire Fire Insurance Company.....	Donald H. McDonald, President, Winnipeg, Man.....	62, 073	59, 648 Fire.
The North West Fire Insurance Company.....	Thomas Bruce, Deputy Manager, Winnipeg.....	53, 815	53, 292 Fire.
The Northern Assurance Co., Ltd.....	Robt. W. Tyre, Manager, Montreal.....	507, 600	451, 300 Fire.
The Northern Life Assurance Company of Canada.....	John Milne, Managing Director, London, Ont.....	67, 107	64, 204 Life.
Northwestern National Insurance Company of Milwaukee, Wis.....	Guy M. Harris, Chief Agent, Winnipeg.....	89, 507	80, 642 Fire, Tornado and Hail.
The Norwich Union Fire Insurance Society, Limited, Norwich, Eng.....	John B. Laidlaw, Chief Agent, Toronto.....	737, 153	676, 732 Fire, Accident, Sickness and Plate Glass.
Norwich Union Life Insurance Society.....	John B. Laidlaw, Chief Agent, Toronto.....	72, 780	68, 910 Life.
The Nova Scotia Fire Insurance Company.....	Arthur C. Bailie, Manager, Halifax, N.S.....	55, 000	50, 779 Fire.
The Occidental Fire Insurance Company.....	A. F. Kempson, Secretary, Waukegan, Man.....	35, 000	54, 175 Fire.
The Ocean Accident and Guarantee Corporation, Limited.....	Charles H. Neely, Manager, Toronto.....	684, 967	575, 211 Accident, Sickness, Guarantee and Plate Glass.
The Ocean Marine Insurance Co., Limited.....	Robt. Hampson & Son, Limited, Chief Agents, Montreal.....	132, 860	123, 500 Insuring postal and express packages in transit in Canada.
The Ontario Fire Insurance Company.....	J. E. Rice, Chief Agent, Calgary.....	50, 500	50, 149 Fire.

*This Company has also \$9,200,000 vested in Canadian Trustees under the Insurance Act. **This Company has also \$2,843,644 vested in Canadian Trustees under the Insurance Act. †This Company has also \$4,968,910 vested in Canadian Trustees under the Insurance Act. ‡This Company has also \$3,531,224 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Pacific Const Fire Insurance Co.....	Thomas W. Greer, General Manager, Vancouver	\$ 58,100	\$ 50,985 Fire.	
The Palatine Insurance Company, Limited.....	James McGregor, Chief Agent, Montreal.....	105,667	100,383 Fire.	
†Phoenix Assurance Co., Limited.....	R. MacD. Paterson, and J. B. Paterson, General Agents, Montreal.....	1,209,747	1,209,182 Fire and Life.	
The Phoenix Insurance Co., Hartford, Conn.....	J. W. Tuttle, Chief Agent, Montreal.....	319,000	302,702 Fire.	
The Protective Association of Canada.....	Eugene E. Gleason, Secretary, Granby, Que.....	18,000	15,344	Accident and Sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of incorporation.
Providence Washington Insurance Company.....	Robert Hampson & Son, Limited, Chief Agents, Montreal.....	181,000	165,671 Fire.	
Provident Savings Life Assurance Society of New York	J. S. Lovell, Chief Agent, Toronto.....	456,167	433,305 Life.	
Provincial Insurance Company, Limited.....	Wills, Faber & Co. of Canada, Limited, Chief Agents, Montreal.....	115,340	103,431 Fire.	
The Prudential Insurance Co. of America.....	Wm. White, Chief Agent, Montreal.....	1,714,292	1,620,113 Life.	
Quebec Fire Assurance Co.....	Colin E. Sword, Secretary, Quebec.....	439,760	146,276 Fire.	
Queen Insurance Co. of America.....	William Mackay, Chief Agent, Montreal.....	583,523	533,703 Fire.	Inland Transportation and Automobile.
Railway Passengers Assurance Company.....	Frank H. Russell, Chief Agent, Toronto.....	137,221	107,093	Guarantee, Accident, Sickness and Plate Glass.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto.....	109,500	96,133 Life.	
de Rimonski, La Compagnie d'Assurance contre l'incendie.	Napoleon Bernier, Secretary, Rimouski, P.Q.....	55,000	51,680 Fire.	
The Royal Exchange Assurance.....	Arthur Barry, Chief Agent, Montreal.....	306,000	244,562 Fire.	Accident, Sickness, and Automobile restricted to Burglary or Theft.
The Royal Guardians.....	A. T. Patterson, Supreme Secretary, Montreal.....	93,637	90,013 Life and Sickness.	
The Royal Insurance Co., Limited.....	William Mackay, Chief Agent, Montreal.....	1,969,427	1,861,817 Fire and Life.	
La Sauvegarde Life Insurance Company.....	Philorum Bonhomme, Chief Agent, Montreal.....	55,000	52,250 Life.	
The Scottish Union and National Insurance Co.....	Esinhart & Evans, Chief Agents, Montreal.....	329,044	307,095 Fire.	
The Security Life Insurance Company of Canada.....	Joseph M. Fortier, President, Montreal.....	57,000	51,108 Life.	
The Sovereign Fire Assurance Co., of Canada.....	H. S. Wilson, Managing Director, Toronto.....	57,500	50,786 Fire.	
The Sovereign Life Assurance Co. of Canada.....	H. J. Meiklejohn, Managing Director, Winnipeg.....	52,000	50,000 Life	

SESSIONAL PAPER No. 9

Springfield Fire and Marine Insurance Co.....	Joseph Murphy, Chief Agent, Toronto.....	247,000	231,903	Fire, Tornado and Sprinkler Leakage.
The Standard Life Assurance Co.....	D. M. McGoun, Manager, Montreal.....	6,622,844	6,622,184	Life.....
The Star Assurance Society.....	Alf. W. Briggs, Secretary, Toronto.....	194,180	176,704	Life.....
The State Life Assurance Co., Indianapolis, Ind.....	W. H. Hunter, Chief Agent, Toronto.....	127,000	121,141	Life.....
St. Paul Fire and Marine Insurance Co.....	Robt. J. Dale, Chief Agent, Montreal.....	231,000	216,049	Life and Sickness.
The Subsidiary High Court of the Ancient Order of Foresters.....	W. Williams, Permanent Secretary, Toronto.....	58,690	56,499	Fire, Inland Transportation, Tornado and Automobile.
Sun Insurance Office, London, Eng.....	H. M. Blackburn, Manager, Toronto.....	436,297	410,263	Fire.
The Sun Life Assurance Co. of Canada.....	R. Macaulay, President, Montreal.....	64,000	60,800	Life
The Supreme Court of the Independent Order of Foresters.....	Elliott G. Stevenson, Supreme Chief Ranger, Toronto.....	100,000	100,000	Life, Disability and Sickness on the Assessment Plan
The Title and Trust Company.....	John J. Gibson, Manager, Toronto.....	77,000	75,989	Title Insurance as defined in Company's Act of Incorporation.
The Travelers Indemnity Company Hartford, Conn.....	Frank F. Parkins, Chief Agent, Montreal.....	109,500	100,530	Accident, Sickness, Steam Boiler, Fly Wheel and Automobile.
*The Travelers Insurance Co., Hartford, Conn.....	Frank F. Parkins, Chief Agent, Montreal.....	879,190	829,104	Life and Accident.
The Travelers' Indemnity Co., of Canada.....	Frank F. Parkins, Chief Agent, Montreal.....	81,000	79,379	Accident, Sickness, Steam-Boiler, Automobile and Plate Glass.
The Travelers Life Assurance Company of Canada.....	George H. Allen, Managing Director, Montreal.....	55,000	52,599	Life.....
Underwriters at American Lloyd's.....	Edgar D. Hardy, Chief Agent, Ottawa.....	76,900	72,396	Fire and Sprinkler Leakage.
L'Union Compagnie d'Assurance contre l'Incendie, Paris.....	Louis Maurice Ferrand, Chief Agent, Montreal.....	57,900	55,285	Fire.
Union Assurance Society, Limited.....	T. L. Morrisey, Chief Agent, Montreal.....	212,300	202,420	Fire.
Union Mutual Life Insurance Co. Portland, Maine.....	Henri E. Morin, Chief Agent, Montreal.....	1,655,752	1,607,820	Life.
United States Fidelity and Guaranty Co., Baltimore, Md.....	Arthur E. Kirkpatrick, Chief Agent, Toronto.....	200,000	183,745	G W guarantee, Accident, Sickness Burial, Plate Glass and Steam Boiler.
United States Life Insurance Co., New York.....	Lewis A. Stewart, Chief Agent, Toronto.....	344,073	312,199	Life.
Westchester Fire Insurance Company.....	J. W. Tatley, Chief Agent, Montreal.....	100,000	96,235	Fire.
The Western Assurance Co.....	W. B. Meikle, Managing Director, Toronto.....	79,220	75,187	Fire and Inland Transportation Lightning, Explosion and Tornado.
The Yorkshire Insurance Co., Limited.....	P. M. Wickham, Chief Agent, Montreal.....	365,990	348,492	Fire, Live Stock, Accident, Sickness and Plate Glass

†This Company has also \$2,006,549 vested in Canadian Trustees under the Insurance Act.

*This Company has also \$2,960,000 vested in Canada Trustees under the Insurance Act.

††This Company has also \$54,000 vested in Canadian Trustees under the Insurance Act.

†††This Company has also \$1,597,627 vested in Canadian Trustees under the Insurance Act.

Note—The license of the Union Life Assurance Co. has expired and has not been renewed, but the Department understands that negotiations for re-insurance are in progress.

The following Insurance Companies are registered under "the Insurance Act, 1910" and are permitted to transact the business of Life Insurance in Canada upon the assessment plan:—

Name of Company.	Chief Agent to receive Process.
*The Canadian Order of the Woodmen of the World.....	Clair Jarvis, Chief Agent, London, Ont.
The Commercial Travelers' Mutual Benefit Society.....	Etta M. Rowley, Secretary, Toronto.
*The Grand Council of the Catholic Mutual Benefit Association of Canada.....	John J. Behan, Chief Agent, Kingston, Ont.

*This order is also authorized to transact the business of Sickness Insurance.

The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 102 of "the Insurance Act, 1910", to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	F. W. Evans, General Agent, Montreal.....	\$ 113,140	\$ 107,059	Life.
The Edinburgh Life Assurance Co.	F. W. Kingstone, Chief Agent, Toronto.....	95,667	93,317	Life.
The Life Association of Scotland.....	Charles M. Holt, Attorney, Montreal.....	175,930	153,399	Life.
National Life Insurance Company of the U. S. of America.	Paul P. Powis, Chief Agent, Hamilton.....	60,000	58,200	Life.
North Western Mutual Life Insurance Company, Milwaukee Wis.....	William Angus, Attorney, Montreal.....	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.....	C. R. G. Johnson, Chief Agent, Montreal.....	130,280	130,125	Life.
The Scottish Amicable Life Assurance Society.....	Charles J. Fleet, Attorney, Montreal.....	125,000	119,881	Life.
The Scottish Provident Institution.....	John H. Dunlop, Chief Agent, Montreal.....	91,000	86,450	Life.

STATEMENT

SHOWING THE MOVEMENT OF SECURITIES DURING THE SIX
MONTHS ENDED

DECEMBER 31, 1912.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.

BONDS AND DEBENTURES PURCHASED.

Company.	Description of Securities.	Par	Price	From or through whom purchased.
		value.	paid.	
		\$	cts.	
Canada Life.....	Municipal Debs., 5 and 6 p.c.....	94,548 91	96,440 64	Wood, Gundy & Co.
	Guelph School Debs., 5 p.c.....	9,000 00	9,000 00	Brent, Noxon & Co.
	Municipal Debs., 5 p.c.....	42,500 00	42,239 19	Brent, Noxon & Co.
	Municipal Debs., 5 p.c.....	90,101 30	90,101 30	Dominion Securities Corp.
	School Debs., 5 p.c.....	24,500 00	24,500 00	Dominion Securities Corp.
	Municipal Debs., 5½ and 6 p.c.....	85,035 95	88,930 03	C. H. Burgess & Co.
	P. Burns & Co., 6 p.c. bonds.....	25,000 00	25,000 00	Dominion Securities Corp.
	North Battleford School Debs., 6 p.c.....	10,666 60	11,003 45	C. H. Burgess & Co.
	Wm. Davies Co. Bonds, 6 p.c.....	100,000 00	102,000 00	Dominion Securities Corp.
	Granby School Debs., 5 p.c.....	60,000 00	60,000 00	Town direct.
	Yorkton School Debs., 5 p.c.....	30,000 00	29,609 01	W. A. Mackenzie & Co.
	Gordon, Ironsides & Fares Co., 6 p.c.....	100,000 00	99,000 00	Dominion Securities Corp.
Canadian Order of Woodmen of the World.....	Town of Canora Debs., 5½ p.c.....	4,000 00	4,031 60	Burgess & Co.
	Town of Kindersley Debs., 6 p.c.....	7,000 00	7,000 00	C. H. Burgess & Co.
Capital Life.....	Municipal Debs., 4 p.c.....	34,802 44	34,128 79	Ontario Securities Corp.
Catholic Mutual Benefit Association.....	Mexican Government Bonds, 5 p.c.....	31,000 00	29,760 00	Osler & Hammond.
Confederation Life.....	Municipal Debs., 5 and 5½ p.c.....	14,500 00	14,500 00	C. H. Burgess & Co.
	Municipal Debs., 4 and 5 p.c.....	22,219 61	21,163 69	Ontario Securities Co.
	Municipal Debs., 5 p.c.....	10,000 00	9,810 00	Wood, Gundy & Co.
	Municipal Debs., 4, 5½ and 6 p.c.....	27,050 19	25,490 96	Share & Debenture Corp.
Federal Life.....	Eastern Car Co. Bonds, 6 p.c.....	25,000 00	24,625 00	A. E. Ames & Co.
	School District Debs., 6 p.c.....	5,950 00	5,950 00	Wood, Gundy & Co.
	Brandon Debs., 5 p.c.....	50,000 00	51,400 00	Dominion Securities Corp.
	St. Lawrence Sugar Refineries Bonds, 6 p.c.....	25,000 00	25,125 00	A. E. Ames Co.
	Electrical Development Co. of Ontario Bonds, 5 p.c.....	25,000 00	23,125 00	Dominion Securities Corp.
	Municipal Debs., 5, 5½ and 6 p.c.....	83,138 04	84,761 59	C. H. Burgess & Co.
	P. Burns & Co. Bonds, 6 p.c.....	23,000 00	23,000 00	Dominion Securities Corp.
Great West Life.....	Municipal Debs., 5½ and 6 p.c.....	37,700 00	35,875 90	Nay & James.
	Village of Bredebury Debs., 7 p.c.....	5,000 00	5,009 00	Village direct.
	Village of Fort Qu'Appelle Debs., 6 p.c.....	3,000 00	2,879 45	Village direct.
	Municipal Debs., 6 and 7 p.c.....	9,000 00	8,741 40	Curran Bros.
	School Dist. of Golden Bay Debs., 6 p.c.....	700 00	672 50	School District direct.
Imperial Life.....	Town of Kindersley Debs., 6 p.c.....	8,642 95	9,048 60	C. H. Burgess & Co.
	Village of Elkhorn Debs., 5 p.c.....	1,500 00	1,430 95	Village direct.
Manufacturers Life.....	Republic of Cuba, 5 p.c.....	1,000 00	1,047 73	Royal Bank, Havana.
	London & Canadian Loan & Agency Co., Debs., 6 p.c.....	50,000 00	50,000 00	Company direct.
	Niagara Falls Park & River Railway Co., 5 p.c.....	65,000 00	63,401 00	C. H. Burgess & Co.
	School Dist. Debs., 5 to 6½ p.c.....	94,480 00	92,542 26	Nay & James, W. L. McKinnon and Alberta Supply Co.
Mutual Life of Canada.	Town of Chilliwack Debs., 5 p.c.....	75,000 00	75,000 00	Ontario Securities Co.
	Bannatyne School Dist. Debs., 5 p.c.....	35,000 00	35,000 00	J. G. Mackintosh & Co.
	Township of Thorah Debs., 5 p.c.....	10,000 00	10,000 00	C. H. Burgess & Co.
	Souris School Dist. Debs., 5 p.c.....	37,000 00	37,000 00	Ontario Securities Co.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Securities.	Par Value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
National Life of Canada.....	Municipal Debs., 5 and 5½ p.c.....	14,750 00	15,170 10	Lyon & Plummer.
	School Dist Debs., 5 p.c.....	5,000 00	4,953 55	W. A. MacKenzie & Co.
	Municipal Debs., 5 p.c.....	13,016 23	12,894 15	W. A. MacKenzie & Co.
	Municipal Debs., 4½, 5 and 6 p.c.	12,106 52	12,400 29	Burgess & Co.
	Municipal Debs., 5 p.c.....	2,016 85	1,971 42	Hanson Bros.
	Municipal Debs., 5 p.c.....	1,423 15	1,423 15	H. O'Hara & Co.
	School Dist. Debs., 6 and 6½ p.c.	22,120 00	22,133 20	H. O'Hara & Co.
	Municipal Debs., 5 p.c.....	12,354 23	12,312 59	G. A. Stimson & Co.
	Municipal Debs., 4, 5 and 6 p.c.....	31,713 17	31,297 17	W. L. McKinnon & Co.
	Municipal Debs., 5 p.c.....	7,000 00	7,000 00	Dominion Trust Co.
	Municipal Debs., 4 and 5 p.c.....	37,832 87	37,559 02	Brent, Noxon & Co.
	Municipal Debs., 4, 4½ and 5 p.c.	22,536 64	21,550 57	Dominion Securities Corp.
	Municipal Debs., 5 p.c.....	4,750 00	4,750 00	Ontario Securities Co.
Municipal Debs., 5 p.c.....	4,000 00	3,916 55	Murray, Mather & Co.	
North American Life..	Mathews Steamship Co. Bonds, 6 p.c.....	45,000 00	43,875 00	Aemilius Jarvis & Co.
	Ontario & Quebec Navigation Co., Bonds, 6 p.c.....	125,000 00	123,125 00	Aemilius Jarvis & Co.
Northern Life.....	Municipal Debs., 6 p.c.....	9,000 00	8,934 30	W. L. McKinnon & Co.
	Municipal Debs., 6 p.c.....	10,925 24	10,476 50	Continental Life Insurance Co.
Security Life.....	Municipal Debs., 3½ and 4½ p.c.....	57,000 00	53,797 80	C. M. McCuaig & Co.
Subsidiary High Court of the A.O.F.....	Town of Meaford Debs., 5 p.c....	8,431 42	8,431 42	A. E. Arves & Co.
	Town of Cranbrook Debs., 5 p.c.	10,000 00	9,790 83	Brent, Noxon & Co.
Sun Life.....	Asbestos Corp. of Canada, Ltd., Bonds, 5 p.c.....	12,500 00	10,000 00	In exchange for Amalgamated Asbestos Bonds on re-organization.
	Auburn Power Co. Bonds, 5 p.c.	43,000 00	36,550 00	Midland Construction Co.
	Banco-Hipotecario de Chile, 7 p.c.....	2,200 00	1,953 56	Sidney Thurston.
	Barcelona Traction Light & Power Co. Bonds, 5 p.c. (30 per cent paid).....		219,000 00	Dominion Securities Corp.
	Cairo Railway & Light Co., 5 p.c.....	50,000 00	42,500 00	Western Railways & Light Co.
	Canadian Cottons, Ltd., 5 p.c.....	250,000 00	206,875 00	Royal Securities Corp.
	Sun Life.....	Central Ontario Power Co., 5 p.c.....	40,000 00	34,000 00	Midland Construction Co.
Chicago, Ottawa & Peoria Railway Co., 5 p.c.....		5,000 00	4,250 00	Citizens Lighting Co.
City of Chilliwack Debs., 5 p.c.		62,500 00	53,206 50	F. J. Hart & Co.
Cobourg Utilities Corp., 5 p.c.....		30,000 00	25,500 00	Midland Construction Co.
Dominion Textile Co., Limited, Series A, C and D, 6 p.c.....		34,000 00	33,235 00	Alex. Paterson & Co.
Eastern Power Co., Ltd., 5 p.c.		180,000 00	153,000 00	Midland Construction Co.
Galesburg Electric Motor & Power Co., 6 p.c.....		169,000 00	169,000 00	Western Railways & Light Co.
City of Havana, Cuba, 6 p.c.....		1,000 00	1,097 81	Royal Bank of Canada.
Light, Heat & Power Co. of Lindsay, Ont., 5 p.c.....		20,000 00	17,000 00	Midland Construction Co.
Mississippi River Power Co., 5 p.c.....		242,424 24	200,000 00	Dominion Securities Corp.
Napanee Water & Electric Light Co., 5 p.c.....		60,000 00	58,000 00	J. G. G. Kerry.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—Continued.

BONDS AND DEBENTURES PURCHASED—Concluded.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Sun Life.....	Nipissing Power Co., Ltd., 5 p.c.	451,000 00	383,350 00	\$344,705.88 Bonds from Company in exchange for 6 p.c. Bonds.
				\$46,000.00 Bonds, J. G. Kerry.
				\$60,000.00 Bonds from Midland Construction Co.
				\$294.12 Bonds from Electric Power Co.
	Porto Rico Government, 4 p.c....	10,000 00	10,450 00	Lawrence, Turnure & Co.
	Baie de St. Paul, 5½ p.c.....	5 66	5 66	Interest added to principal
	Quincy Railway Co., 5 p.c.....	200,000 00	180,000 00	Fidelity Trust Co.
	St. Louis Electric Bridge Co., 2½ to 5 p.c.....		24,327 68	{ Difference in interest between 2½-5 p.c. charged to ledger value.
	St. Louis Electric Term. Ry. Co., 2½ to 5 p.c.....		17,204 14	
	Seymour Power & Electric Co., 5 p.c.....	140,000 00	119,000 00	Midland Construction Co.
	Sidney Electric Power Co., 5 p.c.	90,000 00	76,500 00	Midland Construction Co.
	Springfield & Northeastern Traction Co., Collateral Mtg., 5 p.c.	600 00	540 00	Bodell & Co.
	Western Rlys & Light Co., 6 p.c.	181,000 00	153,850 00	Company direct.
	Amortization amounts added to ledger value.....		357 53	
Supreme Court of the I. O. F.....	Georgia Railway & Power Co. Bonds, 5 p.c.....	1,644,000 00	1,397,650 00	Central Trust Co., N. Y.
	Michigan United Railway, 5 p.c.	703,000 00	600,100 00	Various banks.
	Lake Superior Iron & Chemical Co., Bonds, 6 p.c.....	100,000 00	100,000 00	Union Trust Co.
Travellers Life of Canada.....	St. Lawrence Sugar Refineries, 6 p.c.....	3,000 00	3,045 00	C. H. McLean.
	St. Lawrence Sugar Refineries, 6 p.c.....	5,000 00	5,075 00	Quebec Bond Co.
	Sherwin-Williams Co. of Canada Bonds, 6 p.c.....	9,000 00	9,090 00	N. B. Stark & Co.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—Continued.

STOCKS PURCHASED.

Company.	Description of Stocks.	Dividend paid in			Par Value.	Price paid.	From or through whom purchased.
		1910	1911	1912			
					\$ cts.	\$ cts.	
Canada Life.....	Imperial Bank of Canada.....	11	12	12	30,000 00	60,000 00	By allotment.
	Bank of Nova Scotia.....	12	13	14	20,000 00	48,000 00	By allotment.
	Standard Bank of Canada.....	12	12	13	12,500 00	25,000 00	By allotment.
	Bank of Ottawa.....	10	11	12	600 00	1,200 00	By allotment.
	Huron & Erie Loan & Savings Co.....	10	10	10	150 00	300 00	By allotment.
	Canada Landed & National Investment Co.....	8	8	8	600 00	600 00	3rd, 4th and 5th instalments of \$10 per share each on 20 shares allotted January 15, 1912.
Confederation Life..	Bank of Ottawa.....	10	11	12	3,200 00	6,400 00	By allotment.
Great West Life.....	Canada Landed & National Investment Co.....	8	8	8	2,980 00	2,980 00	2 calls of \$10 per share each on 149 shares allotted Jan. 15, 1912.
Home Life.....	Dominion Permanent Loan Co.....	6	6	6	15,000 00	15,000 00	Union Life Assurance Co.
Imperial Life.....	Bank of Ottawa.....	10	11	12	1,600 00	3,200 00	By allotment.
Manufacturers Life..	Imperial Bank of Canada.....	11	12	12	4,500 00	9,000 00	By allotment.
	Winnipeg Electric Ry. Co....	10	10	12	37,500 00	37,500 00	2nd, 3rd and 4th instalments of 25 per cent. each on 500 shares allotted at \$100 per share.
	Standard Bank of Canada.....	12	12	13	5,000 00	10,000 00	By allotment.
	Canadian Pacific Ry.....	6+1	6½+1	7+3	940 00	1,410 00	By allotment.
	Bank of Nova Scotia.....	12	13	14	1,600 00	3,840 00	By allotment.
	Bank of Ottawa.....	10	11	12	800 00	1,600 00	By allotment.
	Huron & Erie Loan & Savings Co.....	10	10	10	50 00	100 00	By allotment.
	Hamilton Provident & Loan Society.....	6+1	6+1	7	1,900 00	2,546 00	By allotment.
	London and Canadian Loan & Agency Co.....	6	6	6	50	63 50	By allotment.
	Canadian Pacific Ry.....	6+1	6½+1	7+3	150 00	401 12	Brouse, Mitchell & Co.
North American Life	Imperial Bank of Canada.....	11	12	12	6,400 00	12,800 00	By allotment.
	Standard Bank of Canada.....	12	12	13	4,450 00	8,900 00	By allotment.
	Bank of Ottawa.....	10	11	12	4,200 00	8,400 00	By allotment.
Sun Life.....	Adirondack Electric Power Corporation, Pfd.....				114,000 00	102,600 00	In part exchange for Hudson River Electric bonds on re-organization.

STATEMENT showing the Movement of Securities of Canadian Life Companies^s during the six months ended December 31, 1912.—Continued.

STOCKS PURCHASED—Concluded.

Company.	Description of Stocks.	Dividend paid in			Par Value.	Price paid.	From or through whom purchased.
		1910	1911	1912			
					\$ cts.	\$ cts.	
Sun Life	Illinois Traction Co., Pfd....	6	6	6	547,300 00	492,570 00	Illinois Contracting Co.
	Western Railways & Light Co., Pfd.....	6	6	6	331,000 00	281,250 00	In exchange for \$321,000 debts. of company & 100 shares fr. Royal securities.
	Adirondack Electric Power Common.....				171,000 00	42,750 00	In part exchange for Hudson River Electric bonds on re-organization.
	Bell Telephone Co.....	8	8	8	2,000 00	800 00	Final payment on 20 shares allotted.
	Asbestos Corp. of Canada, Pfd.....				25,000 00		In part exchange for \$50,000.
	Asbestos Corp. of Canada, Common.....				12,500 00		Amalgamated asbestos bonds on re-organization.
	Levis County Railway Com.....				3,300 00		From company as commission for loan.
Supreme Court of the I.O.F.....	Standard Bank of Canada....	12	12	13	1,775 00	3,550 00	New allotment—Part payment.
Union Life.....	Sun & Hastings Savings & Loan Co.....	6	6	6	200 00	200 00	National Agency Co.
	Dominion Permanent Loan Co.....	6	6	6	5,800 00	5,800 00	National Agency Co.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—Continued.

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED.

Company.	Description of Securities.	Par Value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Canada Life.....	Municipal Debs.....	75,720 19	76,258 37		Matured.
	School Debs.....	30,445 51	31,224 74		Matured.
	Imperial Rolling Stock Co. Bonds.....	225,000 00	212,878 79	220,671 90	Dominion Securities Corp.
	Dominion Rolling Stock Co. Bonds.....	5,837 95	5,837 95		Matured.
	Pertolia Utilities Co. Ltd. Bonds.....	4,000 00	3,820 00	3,860 00	Redeemed.
	Mathews Steamship Co. Bonds.....	7,000 00	6,818 75		Matured.
	Toronto Railway Co. Bonds.....	36,246 66	37,087 21	36,246 66	Redeemed.
	Morrissey, Fernie & Michel Ry. Bonds.....	6,147 30	6,147 30		Matured.
	Ottawa Electric Co. Bonds	160,000 00	165,599 00	160,000 00	Dominion Securities Corp.
	Montreal Light, Heat & Power Bonds.....	25,000 00	25,000 00	25,250 00	Dominion Securities Corp.
	Provincial Light, Heat & Power Bonds.....	29,000 00	29,110 20	29,290 00	Dominion Securities Corp.
	Provincial Light, Heat & Power Bonds.....	1,000 00	1,008 80	1,050 00	Redeemed.
	Ottawa Electric Co. Bonds	9,000 00	9,315 00	8,977 50	Dominion Securities Corp.
	Lincoln Electric Co. Bonds	6,000 00	5,608 65		Matured.
	Province of Ontario Antics.....	446 66	476 41		Matured.
	Linton Apartments Ltd. Bonds.....	5,000 00	4,500 00	5,049 00	Redeemed.
	Dominion Realty Co. Bonds.....	21,398 00	21,398 00		Matured.
Cape Breton Real Estate Co. Bonds.....	13,135 40	13,135 40		Matured.	
Canadian Order of Woodmen of the World.....	Municipal Debs.....	6,487 05	6,113 58		Matured.
Capital Life.....	Municipal Debs.....	938 88	908 06		Matured.
Catholic Mutual Benefit Association.....	Municipal Debs.....	6,388 43	6,516 74		Matured.
	Province of Quebec Bonds.	15,000 00	15,000 00		Matured.
Commercial Travellers.....	Municipal Debs.....	589 19	603 19		Matured.
Confederation Life..	Province of Ontario Annuities.....	632 99	632 99		Matured.
	Municipal Debs.....	38,834 54	38,834 54		Matured.
Continental Life....	Provincial Light, Heat & Power Bonds.....	14,000 00	14,295 06	14,295 06	C. H. Burgess & Co.
	Municipal Debs.....	14,539 56	13,919 35		Matured.
Crown Life.....	Municipal Debs.....	11,603 14	12,444 15		Matured.
Dominion Life.....	Municipal Debs.....	6,200 60	6,200 60		Matured.

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—Continued.

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—Continued.

Company.	Description of Securities.	Par Value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Federal Life.....	St. Lawrence Power Co. Bonds.....	1,500 00	1,616 25	1,575 00	Redeemed.
	Imperial Rolling Stock Co. Bonds.....	9,000 00	9,000 00	.....	Matured.
	Municipal Debs.....	3,354 85	3,354 85	.....	Matured.
	Ottawa Electric Co. Bonds	23,000 00	23,397 53	22,885 00	Dominion Securities Corp.
	Municipal Debs.....	20,000 00	18,731 67	19,800 00	Dominion Securities Corp.
	Province of Manitoba Bonds.....	30,000 00	29,855 43	29,700 00	Dominion Securities Corp.
	Toronto Electric Light Co. Bonds.....	25,000 00	25,000 00	25,000 00	C. H. Burgess & Co.
	Municipal Debs.....	25,000 00	28,467 27	28,400 00	C. H. Burgess & Co.
	Montreal Light, Heat & Power Co. Bonds.....	25,000 00	25,488 02	25,625 00	Dominion Securities Corp.
	Toronto & York Radial Ry. Co. Bonds.....	50,000 00	51,064 10	51,074 00	C. H. Burgess & Co.
	Montreal Light, Heat & Power Co. Bonds.....	25,000 00	25,000 00	25,312 50	C. H. Burgess & Co.
	Provincial Light, Heat & Power Co. Bonds.....	60,000 00	60,600 71	60,750 00	C. H. Burgess & Co.
	Canada Machinery Bonus Stock.....	3,500 00	.....	752 50	Austin, Duncanson & Co.
Great West Life....	School District Debs.....	4,692 55	4,719 35	.....	Matured.
	Municipal Debs.....	9,555 66	9,403 44	.....	Matured.
Imperial Life.....	Niagara Falls Park and River Railway Co., 1st Mortgage Bonds.....	50,000 00	50,083 96	50,085 00	C. H. Burgess & Co.
	School Debs.....	1,800 00	1,873 29	.....	Matured.
	Corporation Bonds.....	6,910 94	7,035 14	.....	Matured.
	Municipal Debs.....	1,952 29	2,677 08	.....	Matured.
			(Including adjustment of book values.)		
London Life.....	Municipal Debs.....	2,264 90	2,219 08	.....	Matured.
Manufacturers' Life.	School District Debs.....	63,258 93	65,039 37	.....	Matured.
	Municipal Debs.....	30,906 90	31,516 40	.....	Matured.
	Corporation Bonds.....	1,499 68	1,499 68	.....	Matured.
	Municipal Debs.....	5,000 00	5,022 22	4,775 00	Brouse, Mitchell & Co.
	Electrical Development Co. of Ontario Bonds...	50,000 00	44,847 45	47,282 81	Brouse, Mitchell & Co.
	Consumers' Gas Co. Stock	1,650 00	3,192 42	3,229 53	Brent, Noxon & Co.
	100 shares Tri-City Railway & Light Co.	10,000 00	9,500 00	9,500 00	Murray, Mather & Co.
	Republic of Cuba 5% External Debt.....	1,000 00	998 60	1,000 00	Drawn.
	School District Debs.....	565,244 68	580,349 77	578,135 46	Osler & Hammond.
	Niagara Falls Park and River Ry. Co. Bonds...	15,000 00	14,631 00	15,000 00	Wood, Gundy & Co.
Mutual Life of Canada.....	Municipal Debs.....	2,024 49	2,035 03	.....	Matured.
National Life of Canada.....	Municipal Debs.....	22,371 30	22,542 06	.....	Matured.
	School District Debs.....	2,120 00	2,325 82	.....	Matured.
	Canada Permanent Mortgage Corporation Stock..	1,080 00	1,353 60	773 60	Jaffray, Cassels &

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—Continued.

STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—Continued.

Company.	Description of Securities.	Par Value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
North American Life.....	25 shares Montreal Telegraph.....	1,000 00	1,757 50	1,466 25	Geo. W. Blaikie & Co.
	57 shares Dominion Telegraph.....	2,850 00	3,534 00	2,928 38	Geo. W. Blaikie & Co.
	Regina School District Debs.....	650 00	650 00	.....	Matured.
	Canadian North West Steamship Co. Bonds....	3,000 00	2,944 20	.....	Matured.
	Toronto Ry. Co. Bonds....	13,000 00	13,000 00	13,000 00	Drawn.
	Municipal Debs.....	6,434 80	6,434 80	.....	Matured.
Royal Guardians.....	Municipal Debs.....	1,190 08	1,241 80	.....	Matured.
La Sauvegarde.....	Fabrique St. Methode Debs.....	1,522 06	1,522 06	.....	Matured.
Sovereign Life.....	Municipal Debs.....	1,204 54	1,165 04	.....	Matured.
Subsidiary High Court of the A. O. F.....	Municipal Debs.....	2,967 90	2,951 47	.....	Matured.
Sun Life.....	Amalgamated Asbestos Corporation Bonds.....	50,000 00	30,105 80	10,000 00	Exchanged for \$12,500 Bonds, \$25,000 Preferred and \$12,500 Common Stock of Asbestos Corporation of Canada on re-organization of Company.
	Banco Hipotecario de Chile	1,980 00	2,497 68	1,980 00	Redeemed.
	Caja de Credito Hipotecario de Chile.....	220 00	285 01	220 00	Redeemed.
	Town of Chilliwack, B.C., Debs.....	9,500 00	9,500 00	.....	Matured.
	Danville Urbana & Champagne Ry. Co. Bonds....	1,000 00	862 48	1,000 00	Redeemed.
	City of Havana, Cuba, Debs	1,000 00	1,054 48	1,000 00	Redeemed.
	Hudson River Electric Co. Bonds.....	285,000 00	177,800 00	145,350 00	Exchanged for 1,140 shares Preferred and 1,710 Common of Adirondack Electric Power Corp.
	Nipissing Power Co. Bonds	300,000 00	293,000 00	293,000 00	Exchanged for \$344,705.83 5 p. c. Bonds of Company.
	Quebec Railway Light Heat & Power Co. bonds	20,000 00	17,000 00	15,996 00	John D. Oppe.
	Quincy Horse Railway and Carrying Co. Bonds.....	140,000 00	140,000 00	.....	Matured.
	Quincy Railway Co. Bonds	100,000 00	90,000 00	90,000 00	Fidelity Trust Co.
	City of St. Henry Debs....	1,000 00	1,073 20	1,059 91	Brent, Noxon & Co.
	Springfield & North Eastern Traction Co. 1st Mtg. Bonds.....	1,000 00	851 15	910 00	Bodell & Co.
	Western Railways & Light Co. Bonds.....	130,000 00	110,500 00	117,000 00	Company.
	Illinois Traction Co. Preferred Stock.....	57,300 00	51,568 93	51,739 23	Bodell Co. & Mrs. M. McDonnell.
	Western Railways & Light Co. Bonds.....	321,000 00	272,850 00	272,850 00	Exchanged for 3,210 shrs. 6 p. c. Preferred Stock of Company.
	Sinking Fund & Sundry School District payments	5,457 51	5,929 80	5,837 53	

3 GEORGE V., A. 1913

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—*Continued.*STOCKS, BONDS AND DEBENTURES SOLD OR MATURED—*Concluded.*

Company.	Description of Securities	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Supreme Court of the I.O.F.....	Halifax Electric Tramway Co. Common Stock.....	30,200 00	30,200 00	48,320 00	Eastern Trust Co.
	Western Railways & Light Co. Preferred Stock.....	4,100 00	3,485 00	3,485 00	Emily Banks, Dr Geo. Wilkins & Mrs. J. Radford.
	Province of Ontario Annuities.....	457 00	457 00	.....	Matured.
	Municipal Debs.	8,879 27	8,886 77	.....	Matured.....
	Detroit Sulphite Co. Bonds	15,000 00	15,000 00	.....	Matured.
	Electrical Development Co. Bonds.....	75,000 00	69,375 00	69,375 00	Dominion Securities Corp
	Independent Lumber Co. Bonds.....	67,129 71	67,129 71	67,129 71	Company.
	Lamb Watson Lumber Co. Bonds.....	13,000 00	13,000 00	13,000 00	Company.
	Linton Apartments Bond..	5,000 00	5,050 00	5,050 00	Dominion Securities Corporation.
	Rogers Lumber Co. Bonds	11,000 00	11,000 00	.....	Matured.
	R. Simpson Co. Bonds.....	200,000 00	202,500 00	.....	Matured.
	Chicago & Milwaukee Ry. Co. Bonds.....	34,162 57	34,162 57	.....	Matured.
	Michigan United Ry. Bond	212,500 00	212,500 00	212,500 00	Investment Registry Limited of London, Eng. Dominion Securities Corp.
P. Burns & Co. Bonds.....	100,000 00	102,500 00	102,500 00		
Travellers Life of Canada.....	Wygamac Pulp & Paper Co. Bonds.....	15,000 00	10,902 50	11,580 00	Greenshields & Co.
	Sherwin Williams Co. Bonds	10,000 00	9,900 00	10,000 00	Montreal Securities Corporation.
	Dominion Cannery Bonds.	1,000 00	1,000 00	1,015 00	McDougall & Cowans.
Union Life.....	Dominion Permanent Loan Co. Bonds.....	15,000 00	15,000 00	15,000 00	Home Life Association.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—Continued.

REAL ESTATE PURCHASED OR ACQUIRED.

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		\$ cts.	
Canada Life.....	N.W. ¼, Sec. 14, Tp. 11, R. 8, W. 2nd..... Mer.	1,075 88	Mortgage foreclosed.
	N.E. ¼, Sec. 28, Tp. 14, R. 7, W. 2.....	1,234 45	Mortgage foreclosed.
	S.W. ¼, Sec. 16, Tp. 39, R. 1, W. 3.....	616 98	Mortgage foreclosed.
	S.E. ¼, Sec. 3, Tp. 20, R. 5, W. 2.....		
	N.E. ¼, Sec. 26, Tp. 19, R. 5, W. 2.....	2,657 16	Mortgage foreclosed.
	N.E. ¼, Sec. 18, Tp. 24, R. 13, W. 2.....	1,327 21	Mortgage foreclosed.
Confederation Life...	N.E. ¼, Sec. 26, Tp. 1, R. 30, West 1 P.M. and Lot 12, Block 2, Gainsborough, Sask.	2,145 11	Mortgage foreclosed.
Great West Life.....	N.E. ¼, Sec. 32, Tp. 32, R. 4, W. 2.....	1,197 64	Mortgage foreclosed.
	N.E. ¼, Sec. 2, Tp. 19, R. 3, W. 2.....	1,077 86	Mortgage foreclosed.
	N.W. ¼, Sec. 18, Tp. 6, R. 6, W. 2.....	1,278 40	Mortgage foreclosed.
	S.W. ¼, Sec. 18, Tp. 19, R. 9, W. 2.....	1,743 85	Mortgage foreclosed.
	S.E. ¼, Sec. 13, Tp. 19, R. 10, W. 2.....		
	Lots 2 & 3, Block 2, Holmfield, Manitoba.	1,101 80	Sales proceedings abortive.
Manufacturers Life...	N.W. ¼, Sec. 26, Tp. 45, R. 15, W. 3.....	925 08	Mortgage foreclosed.
	No. 19 Wellington St., Toronto.....	5,000 00	Union Bank of Canada.
		deposited	
		with offer to	
		purchase.	
Royal Guardians....	Additions—No. 227 Sherbrooke St. and 1 Hutchison St., Montreal.....	8,614 83	
La Sauvegarde.....	Head Office of Company, Montreal.....	81,123 07	Spent in construction.
Sun Life.....	Y.M.C.A., Dominion Square, Montreal....	25,032 10	Directors of Y.M.C.A.
	Mansfield Street Lease.....	8,600 00	"Storr"

3 GEORGE V., A. 1913

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1912.—Continued.

REAL ESTATE SOLD.

Company.	Description of Property.	Price paid or value at which carried to real estate account.	Value in account.	Price received.	To whom sold.
		\$ cts.	\$ cts.	cts.\$	
Canada Life.....	S.W. ¼, Sec. 20, Tp. 53, R. 18 W. 4.....	849 10	877 65	3,200 00	F. D. Byers.
	N.E. ¼, Sec. 20, Tp. 53, R. 18, W. 4.....	1,133 88	1,181 92	.....
Confederation Life..	Lot 214, Nos. 25 to 31 Chesterfield Ave., Montreal..	22,830 01	16,725 70	18,000 00	P. Finlayson.
	Various properties in North Bay.....		1 00	1,870 50	Various parties.
	Part of Lot 24 and Lots 70 and 71 St. James St., Montreal.....	17,665 28	17,665 28	18,000 00	Jas. M. Mitchell.
Great West Life.....	S.W. ¼, Sec. 28, Tp. 4, R. 28, W. P. M.....	1,410 48	1,410 48	1,410 48	Mrs. Hope Johnston.
	N.E. ¼, Sec. 34, Tp. 1, R. 4, E. P. M.....	1,289 52	1,289 52	1,289 52	Mrs. Hope Johnston.
	N.W. ¼, Sec. 10, Tp. 5, R. 3, W. 2.....	1,526 94	1,692 46	2,000 00	Mr. Griffin, Sr.
	N.E. ¼, Sec. 32, Tp. 32, R. 4, W. 2.....	1,197 64	1,224 84	1,500 00	R. J. Betts.....
	S.E. ¼, Sec. 20, Tp. 29, R. 23, W. 2.....	1,195 04	1,450 00	1,450 00	Michael Tessler..
	N.E. ¼, Sec. 2, Tp. 19, R. 3, W. 2.....	1,077 86	1,100 86	1,550 00	G. L. Wallberg.
	N.W. ¼, Sec. 18, Tp. 6, R. 6, W. 2.....	1,278 40	1,300 00	1,300 00	Michael Tessler.
	S.W. ¼, Sec. 18, Tp. 19, R. 9, W. 2.....	1,743 85	2,050 00	2,050 00	Michael Tessler.
	S.E. ¼, Sec. 13, Tp. 19, R. 10, W. 2.....				
	Lots 2 & 3, Block 2, Holmfield, Manitoba.....	1,101 80	1,101 80	1,101 80	Michael Tessler..
	N.W. ¼, Sec. 26 Tp. 45, R. 15 W. 3.....	925 03	930 03	1,190 00	D. C. McLachlan.
Manufacturers Life..	"Mon Repos" Plantation Trinidad & 12 Woodford St. 21 Woodford St., Port of Spain, Trinidad.....	3,318 40	3,318 40	2,000 00 660 00	P. Caracciolo..... J. F. Gittens.
	Lot 2, Blk., Plan 694, N. Toronto.....	1,198 80	411 80	5,340 00	H. Greeff.
La Sauvegarde.....	Part of 86 & 87, East Division, Montreal, sold previously to July, 1912.....			17,570 60 on account	R. S. Weir.
Sun Life.....	Vacant lots at Villeraye... Small part Barron Farm Property, Lachute.....	807 28	807 28	3,829 00 200 00	J. E. P. Deguire <i>et al.</i> Mrs. Braney..

ABSTRACT OF STATEMENTS

SESSIONAL PAPER No. 9

COLLATERAL LOANS MADE.

Company.	To whom made.	Time.	Rate.	Amount.	Description of Collateral.	Par Value.		Market Value.
						\$	cts.	
Canada Life.....	Alex. Gillespie Estate.....	Call.	5	800 00	2 shares Standard Bank.....	100 00	295 00	
	Wm. I. Merritt.....	Call.	6	3,200 00	16 shares Imperial Bank.....	300 00	687 00	
	J. Kerr Fiksen.....	Call.	5½	400 00	2 shares Imperial Bank.....	1,600 00	3,654 00	
	Wood, Gundy & Co.....	Call.	6	50,000 00	City of Edmonton debentures.....	200 00	458 00	
					Dominion Power & Transmission Co. bonds.....	21,000 00	21,000 00	
					Quebec, Montmorency & Charlevoix Ry. Co. bonds.....	18,000 00	18,000 00	
Confederation Life..... Imperial Life.....	C. H. Burgess & Co.....	Call.	5	32,100 00	Village of Bancroft debentures.....	18,000 00	18,000 00	
	Pellatt & Pellatt.....	Call.	5½	600 00	Town of Battleford debentures.....	4,000 00	4,000 00	
	Dr. A. Davidson.....	Call.	5½	320 00	Town of North Bay debentures.....	16,053 00	16,053 00	
	A. E. Ames & Co.....	Call.	5½	54,500 00	6 shares Standard Bank.....	14,100 00	14,100 00	
					4 shares Northern Crown Bank.....	300 00	660 00	
					100 shares Macokay common.....	400 00	400 00	
Manufacturers Life.....	Geo. W. Elaiakie & Co.....	Call.	6½	11,000 00	500 shares Sao Paulo.....	10,000 00	9,000 00	
	Pellatt & Pellatt.....	Call.	6½	120,000 00	55 shares Rio de Janeiro.....	25,300 00	25,300 00	
					200 shares Dominion Bank.....	20,000 00	30,000 00	
					250 shares Winnipeg Electric.....	5,500 00	12,375 00	
					50 shares Dominion Bank.....	25,000 00	56,250 00	
					200 shares Dominion Bank.....	5,000 00	11,250 00	
Ontario Securities Co..... Playfair, Paterson & Co..... Dominion Bond Co..... Brent, Noxon & Co.....		Call.	6½	14,400 00	100 shares Winnipeg Electric.....	20,000 00	45,000 00	
		Call.	6½	35,400 00	50 shares Dominion Telegraph.....	10,000 00	21,600 00	
		Call.	6½	88,000 00	380 shares Richelieu & Ontario Navigation Co.....	2,500 00	2,500 00	
		Call.	6½	29,875 00	Spanish River Pulp & Paper Mills 6 p.c. bonds.....	16,000 00	15,900 00	
		Call.	6½		Canadian Cottons 5 p.c. bonds.....	38,000 00	42,775 63	
		Call.	6½		500 shares Spanish River Pulp & Paper Mills.....	43,140 00	42,140 00	
G. A. Stinson & Co..... A. E. Ames & Co..... John Stark & Co..... B. F. D. Allingham.....		Call.	6½	26,200 00	School District debentures.....	20,000 00	17,900 00	
		Call.	6½	29,000 00	25 shares Twin City.....	50,000 00	47,000 00	
		Call.	6½	50,000 00	50 shares Canadian General Electric.....	21,043 44	21,043 44	
		Call.	6½	29,000 00	25 shares Toronto Railway.....	2,500 00	2,837 50	
		Call.	6½	29,000 00	Municipal debentures, 5 p.c.....	5,000 00	5,850 00	
		Call.	6½	50,000 00	200 shares Bank of Commerce.....	26,092 72	29,487 30	
	Call.	6½	200 00	100 shares Twin City.....	10,000 00	22,450 00		
	Call.	5½		Municipal debentures, 5 to 6 p.c.....	10,000 00	10,500 00		
	Call.	5½		1 share Imperial Bank.....	57,000 00	57,183 40		
					100 00	227 00		

COLLATERAL LOANS MADE—Continued.

Company.	To whom made.	Time.	Rate.	Amount.	Description of Collateral.	Par Value.		Market Value.	
						\$	cts.	\$	cts.
	Jaffray, Cassels & Biggar.....	Call.	6½	31,800 00	51 shares Winnipeg Electric.....	5,100 00	10,965 00		
	Dymont, Cassels & Co.....	Call.	6½	25,000 00	105 shares Dominion Bank.....	10,500 00	24,780 00		
	Brouse, Mitchell & Co.....	Call.	6½	18,000 00	50 shares Toronto Railway.....	5,000 00	6,925 00		
	Canadian Debentures Corporation.....	Call.	6½	18,000 00	200 shares Canadian General Electric.....	20,000 00	20,050 00		
	F. S. Evans.....	Call.	6½	25,000 00	100 shares Bank of Hamilton.....	10,000 00	20,500 00		
		Call.	6	4,500 00					
	Mrs. Mary Bain.....	Call.	6	2,500 00	Municipal debentures, 5 p.c.....	28,000 00	27,370 95		
	Geo. W. Blaikie & Co.....	Call.	6	2,200 00	Bell Telephone Co. bonds, 5 p.c.....	2,000 00	1,990 00		
	Ballie, Wood & Croft.....	Call.	6	2,200 00	Municipal debentures, 4½ and 5 p.c.....	3,000 40	2,808 40		
		Call.	6	50 00	25 shares Imperial Bank.....	1,250 00	2,800 00		
		Call.	5½	25,000 00	1st instal. on 5 shares Standard Bank.....	1,100 00	2,463 00		
					178 shares Bank of Commerce.....	8,900 00	19,958 25		
					6 shares Imperial Bank.....	600 00	1,359 00		
					24 shares Standard Bank.....	1,200 00	2,638 00		
					23 shares Toronto Railway.....	2,300 00	3,587 50		
	Playfair, Paterson & Co.....	Call.	5½	14,075 00	79 shares Bank of Toronto.....	7,500 00	16,390 00		
	A. E. Ames & Co.....	Call.	5½	20,000 00	100 shares Winnipeg Electric.....	10,000 00	22,700 00		
					50 shares Toronto Railway.....	3,000 00	7,075 00		
	Brent, Noxon & Co.....	10 days' Call.	5-7	50,000 00	Municipal debentures, 5 and 5½ p.c.....	53,000 00	55,651 75		
Sun Life.....	Burnett & Co.....	10 days' Call.	4½-7	75,000 00	Montreal Light, Heat & Power stock.....	40,000 00	94,800 00		
	S. H. Carpenter.....	Call.	7	6,321 00	Illinois Traction Co. preferred.....	7,900 00	7,268 00		
	L. J. Forget & Co.....	Call.	4½-7	678,000 00	Montreal Light Heat and Power stock.....	239,000 00	550,533 75		
		Call.			Dominion Textile preferred.....	11,500 00	11,615 00		
		Call.			Toronto Railway stock.....	17,500 00	25,375 00		
					Bank of Commerce stock.....	25,000 00	55,500 00		
					Canadian Pacific Ry. stock.....	15,000 00	39,612 50		
					Bell Telephone Co. stock.....	60,000 00	99,344 00		
	Sir R. Forget.....	Call.	6-7	10,000 00	Dominion Iron & Steel preferred.....	5,000 00	5,100 00		
	Levis County Railway.....	5½		9,000 00	Quebec Railway Light, Heat & Power bonds.....	20,000 00	14,400 00		
					Additional loan on securities held by National Trust Co. Bonds, \$275,080.48, and common stock, \$44,861.22 of company.....				
	McCunag Bros. & Co.....	Call.	4½-7	181,000 00	Toronto Railway stock.....	49,000 00	72,420 00		
					Montreal Light, Heat & Power stock.....	47,000 00	110,615 00		
					Sao Paulo Tram. stock.....	5,000 00	12,800 00		

COLLATERAL LOANS REPAYED.

Company.	By whom paid.	Amount.	Description of collateral released.	Par value.	Market value.
		\$ cts.		\$ cts.	\$ cts.
Canada Life...	Wm. I. Merritt.....	248 85	None.		
	Geo. A. Somerville.....	3,000 00	1000 shares Huron & Erie Loan & Savings Co. (20 p.c. paid)..	10,000 00	19,500 00
	C. H. Burgess & Co.....	32,100 00	Municipal debts.....	34,153 00	34,153 00
	Wood, Gundy & Co.....	50,000 00	City of Edmonton Debs.....	21,000 00	21,000 00
				Dominion Power and Transmission Co. bonds.....	18,000 00
Confederation Life.....	Wm. E. Brown.....	350 00	Quebec, Montmorency & Charlevoix Ry. Co. bonds.....	18,000 00	18,000 00
			Free policy of Equitable Life...	924 00	
	Osborne & Francis.....	17,826 81	85 shares Sao Paulo.....	8,500 00	19,125 00
	G. Tower Fergusson & Co.....	21,242 14	75 shares Union Bank.....	7,500 00	11,125 00
			40 shares Bank of Nova Scotia.....	4,000 00	10,200 00
Continental Life	Pellatt & Pellatt.....	23,260 24	7 shares Imperial Bank.....	700 00	1,554 00
			31 shares Standard Bank.....	1,550 00	3,410 00
			15 shares Twin City.....	1,500 00	1,560 00
			25 shares Rio de Janeiro.....	2,500 00	3,625 00
			79 shares Dominion Bank.....	7,900 00	17,923 00
Imperial Life...	John Watson.....	10 85	None.		
	John Firstbrook.....	1,000 00	Metropolitan Bank Stock dividends applied to reduce loan.		
	Dominion Securities Corp.....	50,000 00	Bay of Quinte Ry. bonds.....	20,000 00	19,600 00
			Dominion Iron & Steel bonds.	25,000 00	23,625 00
	Aitkin & Ross.....	750 00	District of Coquitlam debts.....	15,000 00	15,450 00
Manufacturers Life.....	A. E. Ames & Co.....	53,790 20	Metropolitan Bank Stock dividends applied to reduce loan.....		
			100 shares Mackay common.		
			100 shares Sao Paulo.....	40,000 00	64,300 00
			200 shares Rio de Janeiro.....		
	Wood, Gundy & Co.....	950 00	International Transit Co. bond	3,500 00	3,500 00
Confederation Life.....			5 shares Winnipeg Electric.....	500 00	1,290 00
			Merchants Steamship Co., bonds.....	1,000 00	1,000 00
	Brent, Noxon & Co.....	29,875 00	School District debts., 5½ to 6½ p.c.....	15,960 00	15,743 44
			50 shares Canadian General Electric.....	5,000 00	5,875 00
			25 shares Toronto Railway...	2,500 00	3,506 25
			25 shares Twin City.....	2,500 00	3,625 00
			Municipal debts., 6 p. c.....	5,100 00	5,100 00
	Ontario Securities Corp..	5,400 00	Municipal Debs., 5 p. c.....	6,000 00	6,000 00
	Geo. W. Blaikie & Co.....	11,000 00	55 shares Dominion Bank.....	5,500 00	12,313 13
	A. E. Ames & Co.....	29,000 00	100 shares Twin City.....	10,000 00	10,500 00
			200 shares Bank of Commerce.	10,000 00	22,000 00
	Dominion Bond Co.....	65,100 00	500 shares Spanish River.....		
			Pulp & Paper Mills.....	50,000 00	47,000 00
			Canadian Cottons Ltd. 5 p.c. bonds.....	20,000 00	17,200 00
			Spanish River Pulp & Paper Mills 6 p.c. bonds.....	13,500 00	13,230 00
Playfair, Paterson & Co.	18,800 00	200 shares Richelieu & Ontario Navigation Co.....	20,000 00	22,400 00	
Pellatt & Pellatt.....	80,000 00	100 shares Winnipeg Electric...	10,000 00	21,600 00	
		200 shares Dominion Bank.....	20,000 00	47,050 00	
		40 shares Toronto Railway...	4,000 00	5,600 00	
		150 shares Dominion Telegraph Co.....	7,500 00	7,500 00	
John Stark & Co.....	50,000 00	Municipal debts. 6 p.c.....	57,000 00	56,464 50	

SESSIONAL PAPER No. 9

COLLATERAL LOANS REPAID.

Company.	By whom paid.	Amount.	Description of collateral released.	Par value	Market value.	
		\$ cts.		\$ cts.	\$ cts.	
North American Life.....	Geo. W. Blaikie & Co....	2,990 00	20 shares Toronto General Trusts.....	2,000 00	3,950 00	
	Wm. Farrell.....	40,000 00	805 shares British Columbia Telephone Co.....	80,500 00	100,625 00	
Northern Life..	Baillie, Wood & Croft...	2,504 20	20 shares Standard Bank.....	1,000 00	2,300 00	
	Playfair, Martens & Co.	14,675 00	79 shares Bank of Toronto.....	7,900 00	16,590 00	
	A. E. Ames & Co.....	6,000 00	50 shares Toronto Railway...	5,000 00	7,100 00	
	R. A. Fitzgerald.....	10,020 00	160 shares Imperial Oil.....	16,000 00	26,720 00	
	Flora D. Ogilvie.....	1,227 40	5 shares Bank of Montreal.....	500 00	1,228 75	
Sun Life.....	Brent, Noxon & Co.....	20,300 00	Cote La Visitation School debts 5½ p. c.....	20,000 00	22,651 75	
	Burnett & Co.....	15,000 00	None.			
Supreme Court of the I.O.F...	L. J. Forget & Co.....	335,000 00	Canadian Pacific Railway stock	2,500 00	6,475 00	
			Toronto Railway stock.....	7,500 00	10,550 00	
			Montreal Light Heat & Power Stock.....	151,000 00	346,700 00	
	Sir R. Forget.....	15,600 00	Canadian Pacific Railway stk.	2,500 00	6,662 50	
	J. E. Gaudet & Co.....	2,000 00	None.			
	D. A. Gordon.....	2,053 44	None.			
	McCuaig Bros & Co.....	163,000 00	Toronto Railway stock.....	34,000 00	47,396 25	
			Montreal Light, Heat & Power stock.....	45,000 00	106,175 00	
			Sao Paulo Tramway stock.....	17,500 00	44,800 00	
			Dominion Iron preferred.....	2,400 00	2,455 00	
			Illinois Traction preferred.....	2,500 00	2,300 00	
	C. M. McCuaig & Co.....	97,000 00	Montreal Light, Heat & Power stock.....	2,500 00	5,800 00	
			Toronto Railway stock.....	2,500 00	3,500 00	
			Halifax Electric Railway stk..	3,000 00	4,800 00	
			Dominion Iron Preferred.....	4,000 00	4,080 00	
			Molsons Bank stock.....	5,000 00	10,100 00	
			Halifax Electric Tramway stk	60,000 00	95,400 00	
	McDougall & Cowans....	20,000 00	Montreal Light Heat & Power stock.....	10,500 00	24,045 00	
	C. Meredith & Co.....		110,000 00	Lake of the Woods common.. stock.....	8,900 00	11,659 00
				Toronto Railway stock.....	15,000 00	20,850 00
			Bell Telephone Co. stock.....	10,000 00	16,800 00	
			Bank of Commerce stock.....	11,000 00	24,200 00	
			Bank of Montreal stock.....	5,000 00	12,200 00	
			Union Bank of Canada stock..	15,000 00	22,500 00	
			Municipal Debs.....	10,000 00	10,000 00	
			Lake of the Woods Common..	10,000 00	13,200 00	
R. Moat & Co.....	40,000 00	Montreal Light Heat & Power Stock.....	20,000 00	46,600 00		
Northern Illinois Light & Traction Co.....	175,160 13	Northern Illinois Lgt. & Traction Co. bonds.....	193,500 00	173,250 00		
H. C. Scott & Co.....		13,000 00	Toronto Railway Stock Co....	8,500 00	11,900 00	
			Illinois Traction Co. preferred.	2,000 00	1,840 00	
			Lake of the Woods preferred..	1,500 00	1,800 00	
			None.			
Samuel Welsh.....	8 35	None.				
W. J. Turpin & Co.....		25,000 00	Minneapolis St. Paul & Sault Ste. Marie common.....	10,000 00	15,150 00	
			Canadian Pacific Railway stk.	5,000 00	13,800 00	
Supreme Court of the I.O.F...	Du Vernet Syndicate....	19,590 00	Union Trust Co. stock.....	19,590 00	32,323 50	

Company.	MORTGAGE LOANS.			POLICY LOANS.		
	Made.	Repaid.	Balance, Dec. 31, 1912.	Made.	Repaid.	Balance, Dec. 31, 1912.
	\$	\$	\$	\$	\$	\$
British Columbia Life.....	26,339 95		54,139 95			
Canada Life.....	2,846,118 85	1,310,305 08	16,856,726 27	657,538 44	327,425 92	6,975,018 69
Canadian Order of Woodmen of the World.....	38,438 41	9,800 55	200,770 63			
Capital Life.....	28,000 00	6,000 00	59,800 00			
Catholic Mutual Benefit Association.....	29,500 00	4,000 00	108,000 00			
Commercial Travellers' Mutual Benefit Society.....		3,750 00	30,640 00			
Confederation Life.....	487,543 15	355,225 08	6,023,326 79	232,515 27	214,004 80	2,283,104 31
Continental Life.....	52,258 59	18,769 06	389,330 18	22,099 72	10,876 58	111,363 95
Crown Life.....	8,586 50	28,335 00	428,046 96	25,930 50	9,765 05	106,565 35
Dominion Life.....	304,540 78	138,085 90	2,298,157 58	31,998 69	15,575 56	171,145 72
Excelsior Life.....	361,114 00	173,370 95	2,115,176 25	46,306 76	23,589 83	229,742 64
Federal Life.....	345,687 07	43,215 43	1,614,428 43	94,316 89	53,055 67	628,149 64
Great West Life.....	1,444,291 58	603,099 68	8,663,081 12	279,048 67	110,609 74	1,454,482 66
Home Life.....	48,173 72	75,435 84	512,663 72	25,967 22	22,272 10	175,781 86
Imperial Life.....	749,100 56	281,993 16	5,577,617 68	124,825 01	61,616 13	801,940 14
London Life.....	359,649 57	221,845 58	3,339,754 48	36,385 12	17,842 02	213,003 24
Manufacturers Life.....	1,085,309 31	317,025 27	7,770,184 73	371,064 04	232,309 63	2,088,456 93
Monarch Life.....	52,082 96	27,377 59	286,971 18	1,599 60	1,055 00	5,315 95
Mutual Life of Canada.....	1,096,487 57	430,207 73	11,051,716 34	437,274 93	317,458 76	2,516,639 88
National Life of Canada.....				31,165 67	7,889 50	159,753 31
North American Life.....	658,570 27	365,377 26	4,152,410 80	191,275 27	128,816 93	1,669,229 17
Northern Life.....	100,155 18	73,004 46	1,022,102 58	30,219 90	21,507 19	151,368 63
Royal Guardians.....	6,000 00	1,250 00	114,730 00	4,550 88	3,591 86	57,511 72
La Sauvagerie.....	25,570 60	53,000 00	135,014 40	21,546 34	7,166 46	33,795 75
Sovereign Life.....	52,060 00	9,547 22	439,717 49	25,335 64	23,096 74	111,811 27
Subsidiary High Court of the A.O.F.....			1,900 00	2,906 00	1,592 00	11,506 25
Sun Life.....	527,283 88	67,620 99	2,141,721 83	948,367 08	576,644 00	4,472,370 30
Supreme Court of the I.O.F.....	157,055 42	502,425 74	3,583,242 50			
Union Life.....	2,770 29	2,858 50	147,023 25			
Totals.....	10,389,688 21	5,182,905 27	79,120,195 14	3,649,810 49	2,190,583 67	24,554,991 87

SESSIONAL PAPER No. 9

STATEMENTS made by Canadian Trustees of Foreign Companies showing the movement of securities held by them in trust for the Companies.

BONDS AND DEBENTURES RECEIVED.

Company.	Description of Securities.	Par Value.		Market Value.	
		\$	cts.	\$	cts.
London and Lancashire Life.....	Westmount School Debs., 5 p.c.....	10,000	00	10,446	00
	Municipal debs., 4½, 5 and 6 p.c.....	42,278	09	42,341	98
New York Life.....	Maisonneuve debs., 4½ p.c.....	31,633	33	30,921	58
Standard Life.....	Central Vermont Railroad bonds, 4 p.c.....	100,000	00	90,000	00
	Sault Ste. Marie Bridge Co. bonds, 5 p.c.....	44,000	00	44,000	00
	St. John Railway Co. bonds, 5 p.c.....	11,500	00	11,385	00
	West India Electric Co. bonds, 5 p.c.....	25,000	00	22,500	00
	London Street Railway bonds, 5 p.c.....	29,000	00	27,550	00
	Halifax Electric Co. bonds, 5 p.c.....	50,000	00	50,000	00
	Montreal Light, Heat & Power bonds, 4½ p.c.	100,000	00	99,500	00
	Toronto Electric Light Co. bonds, 4½ p.c.....	50,000	00	49,000	00
	Union Electric Light & Power Co. bonds, 5 p.c.	50,000	00	50,500	00
	Dominion Coal Co. bonds, 5 p.c.....	97,000	00	96,030	00
	Ogilvie Flour Mills Co. bonds, 6 p.c.....	50,000	00	53,000	00
	Keewatin Flour Mills Co. bonds, 6 p.c.....	35,000	00	35,175	00
	Dominion Iron & Steel Co. bonds, 5 p.c.....	25,000	00	23,750	00
	National Breweries Ltd. bonds, 6 p.c.....	25,000	00	25,500	00
	Dominion Textile Co., 6 p.c.....	50,000	00	50,000	00
	Ogilvie Flour Mills Co., 6 p.c.....	10,000	00	10,800	00
	Dominion Cannerys, 6 p.c.....	25,000	00	25,250	00
	Canada Starch Co., 6 p.c.....	25,000	00	24,750	00
	P. Burns & Co., 6 p.c.....	25,000	00	25,000	00
	Ames Holden Co. bonds, 6 p.c.....	25,000	00	24,625	00
	Montreal Light, Heat & Power bonds, 5 p.c..	25,000	00	25,375	00
	Canada Cement bonds, 6 p.c.....	25,000	00	25,000	00
	Electrical Development Co. bonds, 5 p.c.....	25,000	00	22,687	50
	Dominion Cotton Mills bonds, 6 p.c.....	25,000	00	25,500	00
	Matthews-Laing Co. bonds, 6 p.c.....	50,000	00	50,750	00
	St. Lawrence Sugar Refineries bonds, 6 p.c..	25,000	00	25,250	00
	Gordon, Ironsides & Fares Co. bonds, 6 p.c..	25,000	00	25,000	00
Travelers Ins. Co. of Hartford....	Montreal Board of Trade, 4½ p.c. bonds.....	10,000	00	9,875	00
	City of Victoria, 4 p.c. debs.....	48,666	66	46,156	43

BONDS AND DEBENTURES RELEASED.

London & Lancashire Life.....	Municipal securities, 4½ to 7 p.c.....	21,306	06	36,182	06
Standard Life.....	Montreal Harbour bonds.....	2,000	00	2,000	00
	Municipal debs.....	20,276	69	20,276	69
Travelers Ins. Co. of Hartford....	St. Jean Baptiste School Commissioners debs.		626 46		626 46
	Municipal debs.....	50,656	67	50,656	67

3 GEORGE V., A. 1913

STATEMENTS made by Canadian Trustees of Foreign Companies showing the movement of securities held by them in trust for the Companies.

—Concluded.

MORTGAGE LOANS.

Company.	Made.	Repaid.	Balance. Dec. 31, 1912.
	\$ cts.	\$ cts.	\$ cts.
London and Lancashire Life.....	217,500 00	127,000 68	1,662,382 48
Metropolitan Life.....	45,000 00	None.	1,238,250 00
New York Life.....	None.	25,000 00	1,205,000 00
Phoenix Assurance Co.....	50,141 53	68,977 37	1,466,375 16
State Life.....	60,000 00	175 00	59,825 09
Totals.....	372,641 53	221,153 05	5,631,832 64

RATES OF DIVIDENDS TO POLICYHOLDERS

DECLARED DURING THE YEAR OR AT LAST
PREVIOUS ALLOTMENT BY

LIFE INSURANCE COMPANIES.

ANCIENT ORDER OF FORESTERS.

Kind of Policy.	Age at Issue.	QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT.							
		Dividend Period.							
		First period.		Second period.		Third period.		Fourth period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ordinary Life.....	25	16 00	4 00	16 00	5 00				
15 Pay Life.....	24	30 10	6 00						
20 Pay Life.....	24			24 60	11 00				
	25	25 10	8 00						
10 Year Endowment.....	20	98 50	29 00						
15 Year Endowment.....	24	62 12	18 00						
20 Year Endowment.....	26	44 66	14 00						
Ordinary Life.....	35	22 75	9 00	22 75	12 00				
15 Pay Life.....	35	38 80	14 00						
20 Pay Life.....	35	31 95	12 00						
	38			34 50	19 00				
10 Year Ednowment.....	32	99 71	32 00						
15 Year Ednowment.....	39	64 90	23 00						
20 Year Endowment.....	37	47 11	18 00						
Ordinary Life.....	45	32 40	16 00	32 40	22 00				
20 Pay Life.....	41	37 35	18 00						
Ordinary Life.....	58	60 95	29 00						

There are no policies issued on the Annual Dividend and Deferred Dividend plans.

CANADA LIFE.

QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT.

† DIVIDENDS PER \$1,000 OF INSURANCE DECLARED AT DECEMBER 31, 1909 UPON DEFERRED DIVIDEND POLICIES COMPLETING THEIR DIVIDEND PERIODS AT THAT DATE.

Dividend Period.

† Dividend Period.

Kind of Policy.	Age at Issue	Dividend Period.										† Dividend Period.					
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		10 years.		*15 years.		*20 years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
Ordinary Life.....	23	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
	25	21 45	17 67	21 30	20 92	19 65	25 81	19 00	28 68	19 00	31 86	18 55	71 34	18 55	71 34	18 55	71 34
10 Pay Life.....	26	.....	.....	46 70	36 40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	24	.....	.....	.....	.....	41 85	25 81	36 20	28 68	36 20	31 86	.....	.....	.....	.....	.....	.....
15 Pay Life.....	25	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	21	.....	.....	.....	.....	30 70	25 81	.....	.....	27 90	31 86	.....	.....	.....	.....	.....	.....
20 "	26	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	25	31 65	22 68	30 00	25 10	25 55	25 81	28 80	29 30	24 10	31 86	30 70	96 31	30 70	96 31	30 70	96 31
10 Year Endowment	25	105 85	40 11	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15 "	26	68 45	34 45	66 75	50 94	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 "	28	.....	.....	.....	.....	63 05	48 31	41 80	40 90	42 30	48 31	.....	.....	.....	.....	.....	.....
	25	49 95	29 59	48 65	38 20	41 80	40 90	42 30	48 31	.....	.....	.....	.....	.....	.....	.....	.....
Ordinary Life.....	35	28 10	21 59	27 95	25 79	26 50	31 86	25 70	35 27	25 70	38 87	26 50	96 46	26 50	96 46	26 50	96 46
10 Pay Life.....	36	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	32	58 00	38 51	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15 "	34	.....	.....	57 00	44 58	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	33	.....	.....	43 80	35 70	52 25	31 86	49 70	35 27	46 70	38 87	.....	.....	52 25	136 21	46 70	168 05
20 "	38	48 80	29 18	.....	.....	39 00	31 86	36 30	35 27	36 30	38 87	.....	.....	39 00	123 97	.....	.....
15 Year Endowment	35	38 15	25 09	36 95	31 06	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 "	34	70 05	34 60	68 35	52 66	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	35	.....	.....	.....	.....	64 35	48 31	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	33	52 05	30 07	50 55	40 24	46 45	41 03	44 45	48 31	44 45	48 31	46 20	142 94	46 20	142 94	44 45	241 97

FEDERAL LIFE.

Kind of Policy.	Age at Issue.	DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON DEFERRED DIVIDEND POLICIES COMPLETING THEIR DIVIDEND PERIODS DURING THE YEAR.															
		DIVIDEND PERIOD.															
		First period.		Second period.		Third period.		Fourth period.		Fifth period.		*10 years.		†15 years.		‡20 years.	
Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Ordinary Life.....	25	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10 Pay Life.....	24	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 ".....	25	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 Year Endowment.	26	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ordinary Life.....	33	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
34	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
39	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10 Pay Life.....	35	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15 ".....	39	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 ".....	35	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10 Year Endowment.	35	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15 ".....	36	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ordinary Life.....	37	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
44	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
45	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10 Pay Life.....	46	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15 ".....	44	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 ".....	45	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15 Year Endowment.	44	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ordinary Life.....	54	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
56	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10 Year Endowment.	52	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

The Company does not issue Annual Dividend Policies.

*Dividends in excess of H_m 34 per cent reserves. †Dividends in excess of H_m 4 per cent reserves.

SESSIONAL PAPER No. 9

GREAT-WEST LIFE.

Kind of Policy.	Age at Issue.	ANNUAL DIVIDENDS PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR.		QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT.		DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON DEFERRED DIVIDEND POLICIES COMPLETING THEIR DIVIDEND PERIODS DURING THE YEAR.									
		Dividend Period.													
		1909.		1906.		First period.	Second period.	Third period.	Fourth period.	10 Years.	15 Years.	20 Years.			
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ordinary Life.....	24					19 20	29 05								
	25					20 80	20 15								
	29	23 10	4 75			45 30	31 00								
10 Pay Life.....	24					34 90	25 30								
15 "	26														
	27														
	28	36 50	5 00												
	30					28 50	21 20			31 92	39 00				
20 Pay Life.....	25	28 50	4 35			27 65	31 45								
	26														
10 Year Endowment.	21					60 25	62 00								
15 "	22					42 55	52 35								
	23														
	21					47 30	30 25	47 20	44 65						
	23														
	25														
Ordinary Life.....	34					27 40	26 50	26 10	43 15	24 04	43 30				
	35	27 40	5 40							26 58	59 85			24 84	162 00
	37														
10 Pay Life.....	33									49 60	*99 00				
	36									47 34	58 70				
	40									52 06	43 15				
15 Pay Life.....	34													34 82	169 00
	36					44 30	33 80	40 55	46 93						
	37														

SESSIONAL PAPER No. 9

45	10 Year Endowment.	45 40	33 50	103 40	113 00	41 65	53 85					
46		106 70	61 05									
47		69 10	44 70					107 40	230 00			
48	15 Year Endowment.	53 40	37 20			68 05	94 00			65 25	328 00	
49				54 50	69 35							48 70
50	20 Year Endowment.							49 90	114 00			
51								53 70	114 00			52 55
52	Ordinary Life.			51 25	78 82					56 45	449 00	
53		59 30	48 10									
54	10 Pay Life.			79 35	93 56							
55	15 "			64 50	78 82					65 25	406 00	
56	20 Pay Life.											
57	15 Year Endowment.	63 20	44 80									
58		84 40	49 30							76 25	395 00	
59	20 Year Endowment.	59 00	38 65									

This company has no Annual Dividend policies in force for years of issue prior to 1906.

*This dividend is the amount which has been paid when the policy has been continued in force and is in excess of a reserve of \$425. The difference between this reserve and the H=3% reserve, the Company's basis as at Dec. 31, 1911, has been temporarily made up from unallotted surplus.

†This dividend is the amount which has been paid when the policy has been continued in force and is in excess of a reserve of \$525. The difference between this reserve and the H=3% reserve, the Company's basis as at Dec. 31, 1911, has been temporarily made up from unallotted surplus.

‡Dividend in excess of H=3% reserve.

§Dividends paid when policies have been continued in force and in excess of actuaries' 4% reserves. The difference between this reserve and the H=3% reserve, the Company's basis as at Dec. 31, 1911, has been temporarily made up from unallotted surplus.

¶Dividends in excess of Actuaries' 4% reserves.

SESSIONAL PAPER No. 9

20 Year Endowment	32	49 80	27 99							46 20	118 45
	34										
	38					47 45	55 62				
Ordinary Life.....	45	38 85	28 10							37 40	105 87
	46										
	48					38 95	52 95				
10 Pay Life.....	46			43 50	49 48					68 90	135 39
	47										
15 Pay Life.....	42					70 80	50 69				
	46					46 65	55 76			52 25	135 39
20 Pay Life.....	41										
10 Year Endowment.	41					38 35	47 21		107 65	132 30	
15	41	70 00	37 25								
20 Year Endowment.	45	55 05	33 20							68 00	174 73
	46										
	47					51 90	61 22				
Ordinary Life.....	52	51 00	36 97							52 70	132 36
	54					50 10	69 25				
20 Pay Life.....	51	55 75	37 83							54 75	133 75
10 Year Endowment.	54								113 90	158 69	
15	52	77 20	44 79								
20	51			60 60	54 13						
	55	66 40	43 99								

*Dividends in excess of $\text{Hin. } 3\frac{1}{2}\%$ reserves. †None of the Company's policies have completed these periods.
The Company does not issue Annual Dividend Policies.

10 Year Endowment, 54	113 90	61 30	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15 "	52	77 20	40 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

The Company does not issue Annual Dividend policies. No Deferred Dividend Policies have as yet participated.

MANUFACTURERS LIFE.

<i>General Section.</i>																			
Ordinary Life.....	25	21 85	10 40	21 30	14 30	19 50	14 35	17 95	17 75	*	20 60	57 00	17 97	74 32	†				
10 Pay Life.....	26									23 00	45 00	60 00							
15 Pay Life.....	27									45 85	72 00	64 00							
20 Pay Life.....	28	29 45	14 35	25 50	18 75							30 00	64 00	42 40	93 55				
15 Year Endowment.	29			32 55	21 60														
20 Year Endowment.	30			66 60	41 10		27 80	18 35											
Ordinary Life.....	31	43 65	17 90																
10 Pay Life.....	32	27 95	13 15	27 95	19 85	26 15	21 35	19 65	23 70										
15 Pay Life.....	33	42 00	20 50	64 65	41 60														
20 Pay Life.....	34			48 50	31 25														
Ordinary Life.....	35	36 95	18 55			32 50	23 70												
10 Year Endowment.	36																		
15 "	37					35 00	23 40												
20 Year Endowment.	38	68 85	22 90	69 35	44 50	65 45	40 35			105 40	129 00								
Ordinary Life.....	39	50 30	19 65	49 80	33 10														
10 Pay Life.....	40																		
15 Pay Life.....	41																		
20 Pay Life.....	42																		
Ordinary Life.....	43																		
10 Year Endowment.	44																		
15 "	45																		
20 Year Endowment.	46																		
Ordinary Life.....	47																		
10 Pay Life.....	48																		
15 Pay Life.....	49																		
20 Pay Life.....	50																		
Ordinary Life.....	51																		
10 Year Endowment.	52																		
15 "	53																		
20 Year Endowment.	54																		
Ordinary Life.....	55																		
10 Pay Life.....	56																		
15 Pay Life.....	57																		
20 Pay Life.....	58																		
Ordinary Life.....	59																		
10 Year Endowment.	60																		
15 "	61																		
20 Year Endowment.	62																		
Ordinary Life.....	63																		
10 Pay Life.....	64																		
15 Pay Life.....	65																		
20 Pay Life.....	66																		
Ordinary Life.....	67																		
10 Year Endowment.	68																		
15 "	69																		
20 Year Endowment.	70																		
Ordinary Life.....	71																		
10 Pay Life.....	72																		
15 Pay Life.....	73																		
20 Pay Life.....	74																		
Ordinary Life.....	75																		
10 Year Endowment.	76																		
15 "	77																		
20 Year Endowment.	78																		
Ordinary Life.....	79																		
10 Pay Life.....	80																		
15 Pay Life.....	81																		
20 Pay Life.....	82																		
Ordinary Life.....	83																		
10 Year Endowment.	84																		
15 "	85																		
20 Year Endowment.	86																		
Ordinary Life.....	87																		
10 Pay Life.....	88																		
15 Pay Life.....	89																		
20 Pay Life.....	90																		
Ordinary Life.....	91																		
10 Year Endowment.	92																		
15 "	93																		
20 Year Endowment.	94																		
Ordinary Life.....	95																		
10 Pay Life.....	96																		
15 Pay Life.....	97																		
20 Pay Life.....	98																		
Ordinary Life.....	99																		
10 Year Endowment.	100																		
15 "	101																		
20 Year Endowment.	102																		
Ordinary Life.....	103																		
10 Pay Life.....	104																		
15 Pay Life.....	105																		
20 Pay Life.....	106																		
Ordinary Life.....	107																		
10 Year Endowment.	108																		
15 "	109																		
20 Year Endowment.	110																		
Ordinary Life.....	111																		
10 Pay Life.....	112																		
15 Pay Life.....	113																		
20 Pay Life.....	114																		
Ordinary Life.....	115																		
10 Year Endowment.	116																		
15 "	117																		
20 Year Endowment.	118																		
Ordinary Life.....	119																		
10 Pay Life.....	120																		
15 Pay Life.....	121																		
20 Pay Life.....	122																		

MUTUAL LIFE OF CANADA.

Kind of Policy.	Age at Issue	QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT.										DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON DEFERRED DIVIDEND POLICIES COMPLETING THEIR DIVIDEND PERIODS DURING THE YEAR.																													
		First period.					Second period.					Third period.					Fourth period.					Fifth period.					*10 years.					*15 years.					*20 years.				
		Prem.	Div.	\$ cts.	\$ cts.	\$ cts.	Prem.	Div.	\$ cts.	\$ cts.	\$ cts.	Prem.	Div.	\$ cts.	\$ cts.	\$ cts.	Prem.	Div.	\$ cts.	\$ cts.	\$ cts.	Prem.	Div.	\$ cts.	\$ cts.	\$ cts.	Prem.	Div.	\$ cts.	\$ cts.	Prem.	Div.	\$ cts.	\$ cts.							
Ordinary Life.	25	21 00	20 63	25 69	19 40	27 96	18 40	32 27	32 27	32 27	19 40	27 96	18 40	32 27	32 27	19 40	27 96	18 40	32 27	32 27	19 40	27 96	18 40	32 27	32 27	19 40	27 96	18 40	32 27	32 27	19 40	27 96	18 40	32 27	32 27						
10 Pay Life.	15	47 05	29 41	45 91	40 30	38 33	37 64	42 57	42 57	42 57	45 91	40 30	38 33	37 64	42 57	45 91	40 30	38 33	37 64	42 57	45 91	40 30	38 33	37 64	42 57	45 91	40 30	38 33	37 64	42 57	42 57	42 57	45 91	40 30	38 33	37 64	42 57				
20 "	15	35 45	23 41	34 40	36 47	30 60	41 19	28 88	42 57	42 57	35 45	23 41	34 40	36 47	30 60	41 19	28 88	42 57	42 57	42 57	35 45	23 41	34 40	36 47	30 60	41 19	28 88	42 57	42 57	42 57	35 45	23 41	34 40	36 47	30 60	41 19	28 88	42 57			
10 Year Endowment.	15	29 80	23 49	28 85	31 74	25 60	34 92	24 68	43 99	43 99	29 80	23 49	28 85	31 74	25 60	34 92	24 68	43 99	43 99	43 99	29 80	23 49	28 85	31 74	25 60	34 92	24 68	43 99	43 99	43 99	29 80	23 49	28 85	31 74	25 60	34 92	24 68	43 99			
15 "	15	102 90	61 03	100 90	90 55	61 90	82 09	61 29	64 95	64 95	102 90	61 03	100 90	90 55	61 90	82 09	61 29	64 95	64 95	64 95	102 90	61 03	100 90	90 55	61 90	82 09	61 29	64 95	64 95	64 95	102 90	61 03	100 90	90 55	61 90	82 09	61 29	64 95	64 95		
20 "	15	48 15	33 19	47 40	46 87	44 90	60 35	41 08	74 72	74 72	48 15	33 19	47 40	46 87	44 90	60 35	41 08	74 72	74 72	74 72	48 15	33 19	47 40	46 87	44 90	60 35	41 08	74 72	74 72	44 90	60 35	41 08	74 72	74 72	44 90	60 35	41 08	74 72			
Ordinary Life.	35	27 80	20 24	27 80	33 64	26 00	38 23	24 84	45 13	45 13	27 80	20 24	27 80	33 64	26 00	38 23	24 84	45 13	45 13	45 13	27 80	20 24	27 80	33 64	26 00	38 23	24 84	45 13	45 13	45 13	27 80	20 24	27 80	33 64	26 00	38 23	24 84	45 13	45 13		
10 Pay Life.	15	57 55	36 85	56 50	56 82	50 30	47 52	47 04	53 19	53 19	57 55	36 85	56 50	56 82	50 30	47 52	47 04	53 19	53 19	53 19	57 55	36 85	56 50	56 82	50 30	47 52	47 04	53 19	53 19	53 19	57 55	36 85	56 50	56 82	50 30	47 52	47 04	53 19	53 19		
20 "	15	43 35	31 46	42 70	45 49	38 40	52 10	36 36	53 19	53 19	43 35	31 46	42 70	45 49	38 40	52 10	36 36	53 19	53 19	53 19	43 35	31 46	42 70	45 49	38 40	52 10	36 36	53 19	53 19	53 19	43 35	31 46	42 70	45 49	38 40	52 10	36 36	53 19	53 19		
10 Year Endowment.	15	104 80	63 32	102 35	92 12	63 30	82 93	63 30	63 84	63 84	104 80	63 32	102 35	92 12	63 30	82 93	63 30	63 84	63 84	63 84	104 80	63 32	102 35	92 12	63 30	82 93	63 30	63 84	63 84	63 84	104 80	63 32	102 35	92 12	63 30	82 93	63 30	63 84	63 84		
15 "	15	67 70	44 72	66 70	63 84	46 80	62 50	43 76	77 72	77 72	67 70	44 72	66 70	63 84	46 80	62 50	43 76	77 72	77 72	77 72	67 70	44 72	66 70	63 84	46 80	62 50	43 76	77 72	77 72	46 80	62 50	43 76	77 72	77 72	46 80	62 50	43 76	77 72	77 72		
20 "	15	50 20	36 01	49 60	50 27	46 80	62 50	43 76	77 72	77 72	50 20	36 01	49 60	50 27	46 80	62 50	43 76	77 72	77 72	77 72	50 20	36 01	49 60	50 27	46 80	62 50	43 76	77 72	77 72	46 80	62 50	43 76	77 72	77 72	46 80	62 50	43 76	77 72	77 72		
Ordinary Life.	45	38 80	36 18	38 80	47 01	36 90	55 43	36 04	66 83	66 83	38 80	36 18	38 80	47 01	36 90	55 43	36 04	66 83	66 83	66 83	38 80	36 18	38 80	47 01	36 90	55 43	36 04	66 83	66 83	38 80	36 18	38 80	47 01	36 90	55 43	36 04	66 83	66 83			
10 Pay Life.	15	71 45	48 00	71 05	71 68	64 60	59 52	61 08	66 50	66 50	71 45	48 00	71 05	71 68	64 60	59 52	61 08	66 50	66 50	66 50	71 45	48 00	71 05	71 68	64 60	59 52	61 08	66 50	66 50	66 50	71 45	48 00	71 05	71 68	64 60	59 52	61 08	66 50	66 50		
20 "	15	54 40	41 32	54 45	59 03	50 00	68 03	43 00	66 50	66 50	54 40	41 32	54 45	59 03	50 00	68 03	43 00	66 50	66 50	66 50	54 40	41 32	54 45	59 03	50 00	68 03	43 00	66 50	66 50	66 50	54 40	41 32	54 45	59 03	50 00	68 03	43 00	66 50	66 50		
10 Year Endowment.	15	107 00	67 57	106 65	94 32	66 00	85 41	66 48	84 27	84 27	107 00	67 57	106 65	94 32	66 00	85 41	66 48	84 27	84 27	84 27	107 00	67 57	106 65	94 32	66 00	85 41	66 48	84 27	84 27	84 27	107 00	67 57	106 65	94 32	66 00	85 41	66 48	84 27	84 27		
15 "	15	71 20	49 84	70 30	85 86	66 00	85 41	66 48	84 27	84 27	71 20	49 84	70 30	85 86	66 00	85 41	66 48	84 27	84 27	84 27	71 20	49 84	70 30	85 86	66 00	85 41	66 48	84 27	84 27	71 20	49 84	70 30	85 86	66 00	85 41	66 48	84 27	84 27			
20 "	15	54 60	41 81	54 25	57 15	51 20	69 29	49 88	84 27	84 27	54 60	41 81	54 25	57 15	51 20	69 29	49 88	84 27	84 27	84 27	54 60	41 81	54 25	57 15	51 20	69 29	49 88	84 27	84 27	54 60	41 81	54 25	57 15	51 20	69 29	49 88	84 27	84 27			
Ordinary Life.	55	57 80	55 61	57 80	71 43	56 50	86 27	56 28	103 40	103 40	57 80	55 61	57 80	71 43	56 50	86 27	56 28	103 40	103 40	103 40	57 80	55 61	57 80	71 43	56 50	86 27	56 28	103 40	103 40	57 80	55 61	57 80	71 43	56 50	86 27	56 28	103 40	103 40			
10 Pay Life.	15	90 90	67 08	91 80	93 52	86 40	73 88	82 40	81 36	81 36	90 90	67 08	91 80	93 52	86 40	73 88	82 40	81 36	81 36	81 36	90 90	67 08	91 80	93 52	86 40	73 88	82 40	81 36	81 36	90 90	67 08	91 80	93 52	86 40	73 88	82 40	81 36	81 36			

SESSIONAL PAPER No. 9

15	71 25	59 55	72 40	81 40	68 80	92 56	66 90	81 36	.....	.....	.....	68 80	293 16	66 90	477 14
20	63 55	56 44	63 70	75 48	60 70	87 37	60 52	100 65	.....	.....	.....	60 70	279 24	60 52	501 47
10 Year Endowment.	113 75	78 92	111 90	100 27	.....	.....	.....	.....	.....	.....	.....	76 10	288 06	.....	.....
15	80 10	62 85	79 30	81 95	70 10	93 68	.....	.....	.....	.....	.....	63 40	272 05	64 12	452 45
20	65 85	56 60	66 10	74 83	63 40	87 41	64 12	100 13	.....	.....	.....	.....	.....	.....	.....

* The Company does not issue policies on this plan.
 † Dividends in excess of O_m ($\frac{1}{2}$) $\frac{2}{3}$ per cent reserves.
 The Company did not issue Annual Dividend policies prior to 1910.

NATIONAL LIFE OF CANADA.

10 Pay Life.....	22	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10 Year Endowment.....	22	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10 Pay Life.....	40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

None of the Quinquennial Dividend Policies have as yet participated. No Annual Dividend Policies have been issued.
 • Dividends in excess of H_m $\frac{3}{4}$ per cent reserves.

SESSIONAL PAPER No. 9

Ordinary Life.....	41	33 70	20 36							35 20	123 60	39 35	207 14
10 Pay Life.....	47												
15 "	45								45 20	75 00			
15 "	48								77 60	130 00			
15 Year Endowment.....	46										55 40	142 25	153 81
20 "	43	53 75	29 52	50 35						70 05	206 00	42 00	
Ordinary Life.....	46										52 50	125 29	298 00
10 Pay Life.....	51												
15 Pay Life.....	52	51 00	28 55						48 95	81 00			295 49
15 Year Endowment.....	58										62 35	292 96	
10 Year Endowment.....	57								99 90	166 00			
15 "	56										74 00	246 02	
Ordinary Life.....	51												
15 Year Endowment.....	51	87 70	81 33								73 95	226 00	

This Company does not issue Annual Dividend Policies.

*Dividends in excess of H^m 3½ per cent reserves.

NORTHERN LIFE.

Ordinary Life.....	30												
15 Pay Life.....	35												
15 Year Endowment.....	34												
10 Year Endowment.....	36												
15 Pay Life.....	42												
15 "	46												
15 Year Endowment.....	49												
10 Year Endowment.....	51												
Ordinary Life.....	30												
15 Pay Life.....	34												
15 Year Endowment.....	36												
10 Year Endowment.....	36												
15 Pay Life.....	42												
15 "	46												
15 Year Endowment.....	49												
10 Year Endowment.....	51												
Ordinary Life.....	30												
15 Pay Life.....	34												
15 Year Endowment.....	36												
10 Year Endowment.....	36												
15 Pay Life.....	42												
15 "	46												
15 Year Endowment.....	49												
10 Year Endowment.....	51												
Ordinary Life.....	30												
15 Pay Life.....	34												
15 Year Endowment.....	36												
10 Year Endowment.....	36												
15 Pay Life.....	42												
15 "	46												
15 Year Endowment.....	49												
10 Year Endowment.....	51												

This Company does not issue Annual or Quinquennial Dividend policies.

*Dividends in excess of O^m (½) 3½ per cent reserves. †Dividends in excess of H^m 4 per cent reserves.

Kind of Policy.		ANNUAL DIVIDENDS PER \$1,000 OF INSURANCE DECLARED DURING YEAR.							
		Year of Issue of Policies.							
		1909.		1906.		1903.		1900.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ordinary Life.....	21	21 85	4 70						
	25								
	26								
10 Pay Life.....	28			23 00	5 30				
	29								
15 Pay Life.....	21								
	25								
20 Pay Life.....	24								
	25	30 00	5 05	30 00	5 75				
	30					36 15	7 95		
15 Year Endowment.....	24	66 50	8 10						
	23								
20 "	24								
	25								
	26			48 65	8 20				
Ordinary Life.....	27	48 85	6 85						
	35	27 95	5 70						
10 Pay Life.....	36			29 70	6 40				
	37								
	31								
15 Pay Life.....	35								
	36	59 50	7 55						
	33								
20 Pay Life.....	36								
	39								
	35			36 95	6 85				
15 Year Endowment.....	36	37 75	6 05						
	32								
	35								
20 Year Endowment.....	40								
	34	50 30	7 05						
	35								
Ordinary Life.....	36								
	41						33 70	8 60	
	44	37 45	6 85						
10 Pay Life.....	45			40 30	8 00				
	42								
	46								
15 Pay Life.....	42								
	43								
	45	46 95	7 10						
15 Year Endowment.....	47			49 65	8 50				
	47								
	42								
20 "	45								
	47								
	47								
Ordinary Life.....	54			55 54	10 25				
	55	58 10	9 35						
15 Year Endowment.....	52			77 20	11 10				
	54								
	55								
20 Year Endowment.....	57								
	57	70 25	8 95						

SUN LIFE.

Kind of Policy.	Age at Issue.	*DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON DEFERRED DIVIDEND POLICIES COMPLETING THEIR DIVIDEND PERIODS DURING THE YEAR.					
		Dividend Period.					
		10 Years.		15 Years.		20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.
		\$	cts.	\$	cts.	\$	cts.
Ordinary Life.....	25					17 85	125 40
10 Pay Life.....	23	45 85	42 05			37 10	55 80
15 ".....	25			29 35	73 20		
20 ".....	23					27 65	83 50
	24					24 25	108 40
	25						
	26			26 65	92 40		
10 Year Endowment.....	23	103 80	154 80				
15 ".....	27			64 20	220 95		
20 Year Endowment.....	25					44 05	241 25
	27			46 50	154 85		
Ordinary Life.....	35					24 80	190 55
	40			30 85	156 80		
10 Pay Life.....	35					47 70	104 35
15 ".....	32			36 25	99 40		
	35					36 65	149 10
20 Pay Life.....	35					31 55	176 60
15 Year Endowment.....	34			65 45	231 05		
20 ".....	35					46 30	260 10
Ordinary Life.....	46					38 10	358 50
	48			41 80	214 00		
10 Pay Life.....	47	75 85	97 05			66 25	229 75
15 ".....	46			52 35	182 80		
20 ".....	45					42 60	316 60
10 Year Endowment.....	45	108 10	161 00				
15 ".....	45			69 45	265 85		
20 ".....	42			51 25	189 95		
	45					51 20	330 60
Ordinary Life.....	56	60 75	102 80	59 30	336 45		
10 Pay Life.....	59	102 75	170 65				
20 ".....	52					54 45	520 60
10 Year Endowment.....	59	120 30	173 00				
15 ".....	56			80 45	381 30		

*The Deferred Dividends paid in 1912 are, in the case of Policies issued prior to 31st Dec., 1899, the excess of the total cash settlement over the $Om (5) 3\frac{1}{2}$ per cent reserves, and, in the case of Policies issued since that date, over the higher special reserve voluntarily guaranteed and held by the company against such Deferred Dividend Policies.

COMMERCIAL UNION.

The last distribution of profits was made on Dec. 31 1912, but the results have not yet been furnished to the Department. These will appear in the full report.
 NORTH BRITISH AND MERCANTILE—(CANADIAN BUSINESS.)

Kind of Policy.	Age at Issue.	QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT (1910.)									
		Dividend Period.									
		First Period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Ordinary Life.....	29½										
20 Year Endowment.....	21			49 20	65 87	42 92	73 08				
Ordinary Life.....	40										
20 Pay Life.....	32			33 05	35 98					30 56	58 50
Endowment at 55.....	38	45 90	40 03							37 54	58 84
Ordinary Life.....	45	36 40	34 16								
20 Pay Life.....	42	41 26	32 06								
Endowment at 60.....	44	66 26	47 59								
15 Year Endowment.....	53	77 29	51 44								

LONDON & LANCASHIRE LIFE (CANADIAN BUSINESS.)

Kind of Policy.	Age at Issue.	*QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT (1902).											DIVIDENDS PER \$1,000 OF INSURANCE DECLARED ON DEFERRED DIVIDEND POLICIES COMPLETING THEIR DIVIDEND PERIODS DURING THE YEAR.																				
		First period.					Second period.					Third period.					Fourth period.					Fifth period.					Dividend Period.						
		Prem.		Div.		Prem.		Div.		Prem.		Div.		Prem.		Div.		Prem.		Div.		Prem.		Div.		Prem.		Div.		Prem.		Div.	
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
Ordinary Life.....	25	19 27	13 47	15 56	17 88	15 56	13 62	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	
10 Pay Life.....		42 96	13 47	15 56	17 88	15 56	13 62	17 88	15 56	17 88	15 56	13 62	17 88	15 56	17 88	15 56	13 62	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	
15 "		31 88	13 47	15 56	17 88	15 56	13 62	17 88	15 56	17 88	15 56	13 62	17 88	15 56	17 88	15 56	13 62	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	
20 "		26 53	13 47	15 56	17 88	15 56	13 62	17 88	15 56	17 88	15 56	13 62	17 88	15 56	17 88	15 56	13 62	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	15 56	17 88	
10 Year Endowment.....		104 55	30 80	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	
15 "		65 16	23 20	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	27 21	
20 "		46 14	20 72	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20	22 20
Ordinary Life.....	35	26 58	17 50	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	
10 Pay Life.....		54 30	17 50	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88
15 "		40 33	17 50	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88
20 "		33 96	17 50	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88	17 88
10 Year Endowment.....		109 14	30 84	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	
15 "		67 00	25 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	27 24	
20 "		48 57	21 08	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41	22 41
Ordinary Life.....	45	38 67	23 08	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	
10 Pay Life.....		69 76	23 08	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49
15 "		52 79	23 08	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49
20 "		44 98	23 08	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49	23 49
10 Year Endowment.....		109 02	30 93	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	
15 "		70 82	25 02	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36	27 36
20 "		53 22	21 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91	22 91
Ordinary Life.....	55	60 18	30 06	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	
10 Pay Life.....		91 81	30 06	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	
15 "		71 78	30 06	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	
20 "		63 36	30 06	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	
10 Year Endowment.....		116 37	31 14	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	37 50	
15 "		80 50	26 50	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	27 65	
20 "		65 42	23 73	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	24 02	

*No distribution of profits took place as at December 31st, 1907, the whole of the available surplus of the quinquennium being applied in strengthening the reserves and writing down the Associations securities. A distribution has been made as at Dec. 31, 1912, but the figures showing the result thereof are not yet available. This will appear in the full report.

ABSTRACT OF STATEMENTS

163

SESSIONAL PAPER No. 9

PHOENIX ASSURANCE CO. LTD.—(CANADIAN BUSINESS.)

QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT.

Kind of Policy.	Age at Issue.	*Company's Fund.						*Dividend Period. British Empire Fund.								
		First period.			Second period.			Third period.			Fourth period.			Fifth period.		
		Prem.	Div.	\$ cts.	Prem.	Div.	\$ cts.	Prem.	Div.	\$ cts.	Prem.	Div.	\$ cts.	Prem.	Div.	\$ cts.
Ordinary Life.....	25	21 90	27 88	19 40	27 42	19 40	31 16	19 40	35 45	18 94	35 45	18 94	35 45	18 94	35 45	40 27
10 Pay Life.....	15	52 73	21 07	42 80	27 42	42 80	31 16	42 80	35 45	38 55	42 80	35 45	38 55	42 80	35 45	40 27
15 ".....	20	38 85	21 07	32 10	27 42	32 10	31 16	32 10	35 45	28 87	32 10	35 45	28 87	32 10	35 45	40 27
10 Year Endowment.....	15	32 15	21 07	26 90	27 42	26 90	31 16	26 90	35 45	24 23	35 45	24 23	35 45	24 23	35 45	40 27
15 ".....	20	103 80	68 35	105 00	95 00	105 00	95 00	95 00	95 00	95 00	95 00	95 00	95 00	95 00	95 00	95 00
20 ".....	20	67 25	35 43	60 00	76 41	66 00	76 45	66 00	76 45	66 00	76 45	66 00	76 45	66 00	76 45	66 00
20 ".....	20	49 75	45 53	47 30	62 06	47 30	76 45	47 30	76 45	47 30	76 45	47 30	76 45	47 30	76 45	47 30
Ordinary Life.....	35	27 90	27 88	25 30	35 45	25 30	40 27	25 30	45 63	25 16	45 63	25 16	45 63	25 16	45 63	51 11
10 Pay Life.....	15	61 30	27 88	51 50	35 45	51 50	40 27	51 50	45 63	49 55	51 50	45 63	49 55	51 11	51 11	51 11
15 ".....	20	45 40	27 88	38 90	35 45	38 90	40 27	38 90	45 63	37 32	40 27	45 63	37 32	51 11	51 11	51 11
10 Year Endowment.....	15	37 75	27 88	32 90	35 45	32 90	40 27	32 90	45 63	31 54	40 27	45 63	31 54	51 11	51 11	51 11
15 ".....	20	104 20	65 40	105 50	95 00	105 50	95 00	105 50	95 00	105 50	95 00	105 50	95 00	105 50	95 00	105 50
20 ".....	20	68 00	55 69	66 60	76 51	66 60	76 58	66 60	76 58	66 60	76 58	66 60	76 58	66 60	76 58	66 60
20 ".....	20	50 90	46 19	48 20	62 52	48 20	76 58	48 20	76 58	48 20	76 58	48 20	76 58	48 20	76 58	48 20
Ordinary Life.....	45	38 05	36 03	36 00	45 63	36 00	51 11	36 00	56 82	35 44	56 82	35 44	56 82	35 44	56 82	62 44
10 Pay Life.....	15	73 25	36 03	65 40	45 63	65 40	51 11	65 40	56 82	64 97	65 40	56 82	64 97	62 44	62 44	62 44
15 ".....	20	55 00	36 03	49 90	45 63	49 90	51 11	49 90	56 82	49 62	49 90	56 82	49 62	62 44	62 44	62 44
10 Year Endowment.....	15	46 55	36 03	42 90	45 63	42 90	51 11	42 90	56 82	42 60	42 90	56 82	42 60	62 44	62 44	62 44
15 ".....	20	106 15	68 52	107 90	95 00	107 90	95 00	107 90	95 00	107 90	95 00	107 90	95 00	107 90	95 00	107 90
20 ".....	20	70 85	56 32	70 00	76 71	70 00	76 71	70 00	76 71	70 00	76 71	70 00	76 71	70 00	76 71	70 00
20 ".....	20	54 75	47 75	52 70	63 59	52 70	76 91	52 70	76 91	52 70	76 91	52 70	76 91	52 70	76 91	52 70
Ordinary Life.....	55	55 15	45 73	54 80	56 82	54 80	62 44	54 80	67 79	53 78	67 79	53 78	67 79	53 78	67 79	53 78
10 Pay Life.....	15	89 05	45 73	85 00	56 82	85 00	62 44	85 00	67 79	87 42	85 00	67 79	87 42	72 08	72 08	72 08
15 ".....	20	69 10	45 73	67 10	56 82	67 10	62 44	67 10	67 79	68 91	67 10	67 79	68 91	72 08	72 08	72 08
10 Year Endowment.....	15	60 70	45 73	59 50	56 82	59 50	62 44	59 50	67 79	61 50	59 50	67 79	61 50	72 08	72 08	72 08
15 ".....	20	111 30	68 81	114 20	95 00	114 20	95 00	114 20	95 00	114 20	95 00	114 20	95 00	114 20	95 00	114 20
20 ".....	20	78 25	57 68	78 70	77 11	78 70	77 11	78 70	77 11	78 70	77 11	78 70	77 11	78 70	77 11	78 70
20 ".....	20	64 45	50 26	61 00	65 79	61 00	64 00	61 00	65 79	64 00	64 00	65 79	64 00	64 00	65 79	64 00

*All Canadian policies issued prior to July 1903 are British Empire; and consequently only one quinquennium has been completed since the issue of policies in the Company's Fund.

ROYAL INSURANCE CO. (CANADIAN BUSINESS.)

Kind of Policy.	Age at Issu.	Dividend Period									
		First period.		Second period.		Third period.		Fourth period.		Fifth period.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
Ordinary Life.....	25	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
	26½	22 35	22 50	22 08	24 00						
	26										
	27										
20 Pay Life.....	25	33 50	22 50	33 30	22 88	24 30	31 50	22 62	31 50	24 30	38 25
20 Year Endowment.....	26	49 98	47 25								
Ordinary Life.....	33	26 70	26 63								
	35										
	40										
20 Pay Life.....	35	39 34	28 13					32 04	42 75		
20 Year Endowment.....	33½	50 88	43 87								
	36					51 67	61 00				
Ordinary Life.....	41	36 08	34 88								
	50										
15 Pay Life.....	43½			53 00	36 38					44 12	55 13
20 Pay Life.....	43½	45 84	33 75								
20 Year Endowment.....	44½	55 33	46 87								
Ordinary Life.....	55½	56 63	45 38								

No Deferred Dividend policies have as yet participated.

SESSIONAL PAPER No. 9

STANDARD LIFE (CANADIAN BUSINESS).

Kind of Policy.	Age at Issuance.	CASH VALUES OF REVERSIONARY BONUSES PER \$1,000 OF INSURANCE DECLARED IN 1912 UPON RESERVED BONUS POLICIES COMPLETING THEIR DEFERRED PERIODS DURING THE YEAR.																											
		CASH VALUES OF QUINQUENNIAL REVERSIONARY BONUSES PER \$1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT.												CASH VALUES OF REVERSIONARY BONUSES, PER \$1,000 INSURANCE DECLARED IN 1912 UPON RESERVED BONUS POLICIES COMPLETING THEIR DEFERRED PERIODS DURING THE YEAR.															
		First Period.						Second Period.						Third Period.						Fourth Period.						Fifth Period.			
		Pre-m.	Div'd.	Pre-m.	Div'd.	Pre-m.	Div'd.	Pre-m.	Div'd.	Pre-m.	Div'd.	Pre-m.	Div'd.	Pre-m.	Div'd.	Pre-m.	Div'd.	Pre-m.	Div'd.	Pre-m.	Div'd.	Pre-m.	Div'd.	Pre-m.	Div'd.				
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.				
Ordinary Life.....	25	21 50	22 87	21 50	25 20	19 84	27 82	19 84	30 82	19 84	34 27	19 84	34 27	19 84	34 27	19 84	34 27	19 84	34 27	19 84	34 27	19 84	34 27	19 84	34 27				
10 Pay Life.....	25	52 30	22 87	52 30	25 20	42 04	27 82	42 04	30 82	42 04	34 27	42 04	34 27	42 04	34 27	42 04	34 27	42 04	34 27	42 04	34 27	42 04	34 27	42 04	34 27				
15 Pay Life.....	25	38 70	22 87	38 70	25 20	32 04	27 82	32 04	30 82	32 04	34 27	32 04	34 27	32 04	34 27	32 04	34 27	32 04	34 27	32 04	34 27	32 04	34 27	32 04	34 27				
20 Pay Life.....	25	32 10	22 87	32 10	25 20	27 36	27 82	27 36	30 82	27 36	34 27	27 36	34 27	27 36	34 27	27 36	34 27	27 36	34 27	27 36	34 27	27 36	34 27	27 36	34 27				
15 Year Endowment.....	20	67 10	46 91	67 10	57 18	62 81	68 81	62 81	68 81	62 81	68 81	62 81	68 81	62 81	68 81	62 81	68 81	62 81	68 81	62 81	68 81	62 81	68 81	62 81	68 81				
20 Year Endowment.....	20	49 80	39 86	49 80	47 88	47 19	57 37	47 19	68 81	47 19	57 37	47 19	68 81	47 19	57 37	47 19	68 81	47 19	57 37	47 19	68 81	47 19	57 37	47 19	68 81				
Ordinary Life.....	35	21 90	27 82	21 90	30 82	26 24	34 27	26 24	38 32	26 24	42 75	26 24	42 75	26 24	42 75	26 24	42 75	26 24	42 75	26 24	42 75	26 24	42 75	26 24	42 75				
10 Pay Life.....	35	61 90	27 82	61 90	30 82	51 34	34 27	51 34	38 32	51 34	42 75	51 34	42 75	51 34	42 75	51 34	42 75	51 34	42 75	51 34	42 75	51 34	42 75	51 34	42 75				
15 Pay Life.....	35	46 00	27 82	46 00	30 82	39 37	34 27	39 37	38 32	39 37	34 27	39 37	38 32	39 37	34 27	39 37	38 32	39 37	38 32	39 37	34 27	39 37	38 32	39 37	38 32				
20 Pay Life.....	35	38 50	27 82	38 50	30 82	33 83	31 27	33 83	38 32	33 83	34 27	33 83	38 32	33 83	34 27	33 83	38 32	33 83	38 32	33 83	34 27	33 83	38 32	33 83	38 32				
15 Year Endowment.....	20	69 00	47 81	69 00	57 11	64 60	68 81	64 60	68 81	64 60	68 81	64 60	68 81	64 60	68 81	64 60	68 81	64 60	68 81	64 60	68 81	64 60	68 81	64 60	68 81				
20 Year Endowment.....	20	51 80	41 82	51 80	46 56	49 26	58 12	49 26	68 81	49 26	58 12	49 26	68 81	49 26	58 12	49 26	68 81	49 26	58 12	49 26	68 81	49 26	58 12	49 26	68 81				
Ordinary Life.....	45	37 30	34 27	37 30	38 32	36 40	43 75	36 40	47 06	36 40	51 30	36 40	47 06	36 40	51 30	36 40	47 06	36 40	51 30	36 40	47 06	36 40	47 06	36 40	47 06				
10 Pay Life.....	45	73 80	34 27	73 80	38 32	63 58	42 75	63 58	47 06	63 58	51 30	63 58	47 06	63 58	51 30	63 58	47 06	63 58	51 30	63 58	47 06	63 58	47 06	63 58	47 06				
15 Pay Life.....	45	55 40	34 27	55 40	38 32	49 14	42 75	49 14	47 06	49 14	51 30	49 14	47 06	49 14	51 30	49 14	47 06	49 14	51 30	49 14	47 06	49 14	47 06	49 14	47 06				
20 Pay Life.....	45	47 00	34 27	47 00	38 32	42 83	42 75	42 83	47 06	42 83	51 30	42 83	47 06	42 83	51 30	42 83	47 06	42 83	51 30	42 83	47 06	42 83	47 06	42 83	47 06				
15 Year Endowment.....	20	71 50	49 31	71 50	58 35	67 08	68 81	67 08	68 81	67 08	68 81	67 08	68 81	67 08	68 81	67 08	68 81	67 08	68 81	67 08	68 81	67 08	68 81	67 08	68 81				
20 Year Endowment.....	20	55 20	42 78	55 20	49 87	52 73	58 68	52 73	68 81	52 73	58 68	52 73	68 81	52 73	58 68	52 73	68 81	52 73	58 68	52 73	68 81	52 73	58 68	52 73	68 81				
Ordinary Life.....	55	56 00	42 75	55 97	47 06	55 97	51 30	55 97	55 27	55 97	58 87	55 97	55 27	55 97	58 87	55 97	55 27	55 97	58 87	55 97	55 27	55 97	58 87	55 97	55 27				
10 Pay Life.....	55	91 30	42 75	91 30	47 06	82 50	51 30	82 50	55 27	82 50	58 87	82 50	55 27	82 50	58 87	82 50	55 27	82 50	58 87	82 50	55 27	82 50	58 87	82 50	55 27				
15 Pay Life.....	55	71 10	42 75	71 10	47 06	66 15	51 30	66 15	55 27	66 15	58 87	66 15	55 27	66 15	58 87	66 15	55 27	66 15	58 87	66 15	55 27	66 15	58 87	66 15	55 27				
20 Pay Life.....	55	62 70	42 75	62 70	47 06	59 87	51 30	59 87	55 27	59 87	58 87	59 87	55 27	59 87	58 87	59 87	55 27	59 87	58 87	59 87	55 27	59 87	58 87	59 87	55 27				
15 Year Endowment.....	20	80 00	50 88	80 00	59 06	75 47	68 81	75 47	68 81	75 47	68 81	75 47	68 81	75 47	68 81	75 47	68 81	75 47	68 81	75 47	68 81	75 47	68 81	75 47	68 81				

The Company does not issue Annual Dividend or 10 Year Deferred Dividend Policies.

ETNA LIFE (CANADIAN BUSINESS).

Kind of Policy.	Age at Issue.	ANNUAL DIVIDENDS PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR.				QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT.											
		Year of Issue of Policies.															
		1909.		1906.		1903.		1900.		1897.		First period.		Second period.		Third period.	
Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ordinary Life.....	22							18 02	3 27	19 51	3 48						
10 Pay Life.....	24							38 58	2 83	38 58	2 98						
15 ".....	25							29 72	4 14	23 59	3 80						
20 ".....	25							25 55	3 80								
10 Year Endowment.....	21									102 08	39 02						
10 ".....	24	103 43	8 59														
15 ".....	22									65 84	28 39						
20 ".....	25	66 73	6 11					62 03	8 58	62 03	10 33			66 02	47 21		
Endowment at 85.....	25	49 25	5 02	48 39	6 48			45 50	6 59	45 50	7 07	48 39	24 14	48 39	36 00		
Endow't at 85, 20 Pay.....	21	20 10	3 20														
Ordinary Life.....	27																
10 Pay Life.....	31	31 53	3 95											22 65	18 23		
10 ".....	35									23 36	4 24			30 48	18 79	30 48	24 20
15 ".....	35							26 21	4 02								
20 ".....	36							47 80	3 41	48 90	3 71						
15 ".....	35							36 98	5 32	39 75	6 57						
20 ".....	38							31 97	4 91	35 39	6 11						
10 Year Endowment.....	39																
10 ".....	32	104 01	8 77														
15 ".....	35																
20 ".....	38																
15 ".....	34													103 60	41 13	103 13	70 90
20 ".....	34													67 01	29 89	67 18	48 48
15 ".....	35	67 80	6 42					63 28	8 82	63 28	10 48						

ABSTRACT OF STATEMENTS

SESSIONAL PAPER No. 9

20	34	50 49	5 34	47 14	6 94	47 14	7 98	49 67	25 65	49 89	37 68
20	35	27 17	4 00								
Endowment at 85	34	27 17	4 00								
Endowm't at 85, 15 Pay	35	42 16	4 75								
Endowm't at 85, 20 "	34	36 65	4 51								
Endowm't at 85, 20 "	35										
Ordinary Life	43										
10 Pay Life	44										
20 "	45										
10 Year Endowment	46										
15 "	48										
15 "	44										
20 "	45	70 60	6 81								
20 "	44	53 89	5 82								
20 "	45										
Endowment at 85	43										
Endowment at 85	44	37 47	5 06								
Endowment at 85	45										
Endowm't at 85, 10 Pay	45										
Endowm't at 85, 15 "	43										
Endowm't at 85, 20 "	44	45 67	5 45								
Endowm't at 85, 20 "	45										
Endowm't at 85, 20 "	46										
Ordinary Life	54										
10 Pay Life	51										
15 "	58										
20 "	58										
10 Year Endowment	54	112 77	10 27								
10 "	56										
15 "	52	75 68	7 54								
15 "	55										
20 "	52										
20 "	54	64 82	7 37								
20 "	55										
Endowment at 85	54										
Endowment at 85	51										
Endowm't at 85, 20 Pay	51										
Endowm't at 85, 20 Pay	51										

The Company does not issue Deferred Dividend Policies.

EQUITABLE LIFE(CANADIAN BUSINESS).

ANNUAL DIVIDENDS PER 1,000 OF INSURANCE DECLARED DURING THE YEAR.

Year of Issue of Policies.

Kind of Policy.

Age at Issue.

	Age at Issue.	Kind of Policy.	Year of Issue of Policies.											
			1909.		1906.		1903.		1900.		1897.			
			Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.		
			\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Ordinary Life.....	25		21.49	3.60	21.49	4.29	21.49	5.01	21.49	5.74	21.49	6.46		
10 Pay Life.....			51.07	7.20	51.07	9.32	51.07	11.61	51.07	13.90	51.07	16.19		
15 ".....			38.35	5.61	38.35	7.09	38.35	8.69	38.35	10.38	38.35	12.14		
20 ".....			31.83	4.84	31.83	6.01	31.83	7.27	31.83	8.59	31.83	9.95		
10 Year Endowment.....			102.73	10.27	106.22	18.39	106.22	23.52	106.22	28.66	106.22	33.80		
15 ".....			66.87	7.32	68.82	12.16	68.82	15.36	68.82	18.77	68.82	22.40		
20 ".....			49.83	5.89	50.83	9.12	50.83	11.35	50.83	13.74	50.83	16.24		
Ordinary Life.....	35		28.11	4.76	28.11	5.72	28.11	6.73	28.11	7.75	28.11	8.74		
10 Pay Life.....			61.53	8.73	61.53	11.28	61.53	14.03	61.53	16.98	61.53	19.93		
15 ".....			45.91	6.88	45.91	8.68	45.91	10.62	45.91	12.68	45.91	14.80		
20 ".....			38.34	5.98	38.34	7.43	38.34	8.97	38.34	10.58	38.34	12.22		
10 Year Endowment.....			105.87	12.44	107.50	18.98	107.50	24.17	107.50	29.36	107.50	34.55		
15 ".....			69.82	8.84	70.60	12.73	70.60	15.70	70.60	18.77	70.60	21.77		
20 ".....			51.91	7.10	52.47	9.77	52.47	12.06	52.47	14.49	52.47	17.03		
Ordinary Life.....	45		39.55	6.73	39.55	8.13	39.55	9.57	39.55	10.98	39.55	12.82		
10 Pay Life.....			75.37	11.02	75.37	14.15	75.37	17.53	75.37	21.16	75.37	24.82		
15 ".....			57.16	8.82	57.16	11.07	57.16	13.46	57.16	15.95	57.16	18.52		
20 ".....			48.82	7.80	48.82	9.63	48.82	11.55	48.82	13.51	48.82	15.48		
10 Year Endowment.....			111.03	15.32	110.94	20.06	110.94	25.35	110.94	30.64	110.94	35.93		
15 ".....			74.48	10.92	74.44	13.96	74.44	17.28	74.44	20.82	74.44	24.61		
20 ".....			57.84	8.86	57.82	11.09	57.82	13.49	57.82	15.99	57.82	18.57		
Ordinary Life.....	55		60.72	10.30	60.72	12.33	60.72	14.37	60.72	16.31	60.72	18.05		
10 Pay Life.....			96.06	14.59	96.06	18.42	96.06	22.57	96.06	26.72	96.06	30.97		

SESSIONAL PAPER No. 9

15	.....	75 66	12 07	75 66	14 86	75 66	17 77	75 66	20 78	75 66	23 92
20	.....	66 69	11 01	66 69	13 34	66 69	15 72	66 69	18 09	66 69	20 40
10 Year Endowment.....	.....	121 48	19 13	119 64	22 30	119 64	27 80	66 69	23 64	66 69	20 40
13	.....	85 98	13 96	85 21	16 47	85 21	19 94	85 21	23 64	85 21	27 68
20	.....	70 81	11 76	70 51	13 99	70 51	16 60	70 51	19 24	70 51	21 90

SESSIONAL PAPER No. 9

10 Pay Life.....					75 66	263 53	93 00	584 20
15 ".....							66 60	769 86
20 ".....								
10 Year Endowment.....				119 64	190 76			
15 ".....								
20 ".....				70 51	49 21	302 39	71 10	792 99

*Dividends in excess of American Experience 3 per cent. reserves. †Dividends in excess of Actuaries' 4 per cent. reserves.

GERMANIA LIFE—(CANADIAN BUSINESS).

Ordinary Life.....	24							
10 Pay Life.....	25				20 66	23 21		†
20 Pay Life.....	25				50 25	64 48		
							28 10	94 84

*Dividends in excess of American Experience 3 per cent reserves. †Dividends in excess of Actuaries' 4 per cent reserves.

Kind of Policy.	Agent Issue	ANNUAL DIVIDENDS PER 1,000 OF INSURANCE DECLARED DURING THE YEAR.									
		Year of Issue of Policies.									
		1909.		1906.		1903.		1900.		1897.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Ordinary Life.....	24			26 08	7 04						
	25										
	26										
	27					28 00	8 40			25 74 9 26	
10 Pay Life.....	23					52 96	10 60				
20 ".....	21									30 28 9 08	
	25							32 76	8 84		
	26			35 60	8 90						
	27					36 20	10 14				
10 Year Endowmnt.....	25			101 14	13 14	101 14	16 18				
15 ".....	25			64 46	12 24	64 46	14 18	62 30	13 70		
20 ".....	25			47 96	11 52	47 96	12 94	46 08	12 44		
	26									46 32 13 90	
20 Year Endm't 10 Pay't.....	27			78 90	14 20						
Ordinary Life.....	34							31 58	10 42		
	35									32 50 11 70	
	37			36 48	9 84						
	38					37 60	11 28				
20 Pay Life.....	35					41 76	11 70	39 52	10 68	39 52 11 86	
	36			42 60	10 66						
10 Year Endowment.....	35					103 00	16 48				
	36			103 26	13 42						
15 ".....	35			66 74	12 68	66 74	14 68				
	36							64 96	14 30		
20 ".....	35			50 78	12 18	50 78	13 72	48 92	13 20	48 92 14 68	
Ordinary Life.....	45			47 42	12 80			45 10	14 88		
	48					52 98	15 90			50 50 18 18	
15 Pay Life.....	47			63 64	14 00						
20 ".....	42			48 66	12 16						
	44									49 06 14 72	
	45					52 50	14 68	50 44	13 62		
10 Year Endowment.....	45			107 02	13 92						
	46					107 64	17 22				
15 ".....	45			71 82	13 64						
	46					72 62	15 98	70 58	15 52		
20 ".....	45			57 14	13 72	57 14	15 42	55 38	14 96	55 38 16 62	
Ordinary Life.....	53							61 92	20 44		
	54			67 50	18 22						
	55					70 48	21 14				
	58									77 36 27 84	
20 Pay Life.....	51					62 48	17 50				
	52							62 66	16 92		
	57			77 82	19 46						
10 Year Endowment.....	50					110 80	17 72				
15 ".....	54			82 28	15 64						
	55					84 04	18 48				
20 ".....	50							61 38	16 58		
	51					64 64	17 46				
	55			72 26	17 34						

All policies issued since Dec. 31, 1906 are non-participating.
No Quinquennial or Deferred Dividend policies are in force.

3 GEORGE V., A. 1913

MUTUAL LIFE OF

Kind of Policy.	Age at Issue.	ANNUAL DIVIDENDS PER \$1,000 OF INSURANCE PAID DURING THE YEAR.									
		Year of Issue of Policies.									
		†1909.		1906.		1903.		1900.		1897.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Ordinary Life.....	24									20 00	5 92
	25	21 49	4 51	21 34	5 18	21 34	5 44	21 34	5 81		
	26										
10 Pay Life.....	25	51 67	8 87	47 77	9 81	47 77	10 87	47 77	3 40		
15 ".....	25	38 35	6 94	35 99	7 75	35 99	8 45	35 99	9 37		
	26										
20 Pay Life.....	24									27 60	7 67
	25	31 83	5 99	30 25	6 74	30 25	7 27	30 25	7 97		
10 Year Endowment.....	21					106 60	22 86				
	25	106 22	17 72	106 96	20 19						
		102 32	13 82								
15 Year Endowment.....	25	68 82	11 88	68 77	13 40			68 77	17 32		
		66 64	9 70								
	27					69 02	15 30				
20 Year Endowment.....	25	50 53	9 03	50 18	10 23	50 18	11 36	50 18	12 81		
	26	49 19	7 69								
Ordinary Life.....	35	28 11	5 93	27 88	6 72	27 88	7 10	27 88	7 64	27 10	8 10
10 Pay Life.....	35	61 53	10 76	57 72	11 95	57 72	13 25	57 72	4 19		
15 ".....	34										
	35	45 91	8 51	43 65	9 49	43 65	10 36				
	36							44 59	11 75		
20 Pay Life.....	35	38 34	7 41	36 87	8 30	36 87	8 96	36 87	9 84		
10 Year Endowment.....	35	107 70	18 27	108 41	20 84	108 41	23 70				
		104 40	14 97								
15 Year Endowment.....	32										
	35	70 50	12 50	70 43	14 18	70 43	15 87	70 43	18 02		
		68 74	10 74								
	39										
20 Year Endowment.....	35	52 47	9 70	52 13	10 97	52 13	12 10	52 13	13 56	50 90	13 58
	36	51 47	8 70								
Ordinary Life.....	45	39 55	8 38	39 36	9 38	39 36	9 95	39 36	10 70		
	46									40 70	12 21
10 Pay Life.....	45	75 57	13 60	72 32	15 17	72 32	16 78	72 32	5 20		
	47										
15 ".....	44					53 91	14 28				
	45	57 16	10 93	55 33	12 19						
	46										
	48							60 10	15 90		
20 Pay Life.....	45	48 52	9 68	47 42	10 80	47 42	11 62	47 42	12 69	46 20	13 38
	46										
10 Year Endowment.....	45	110 94	19 35	111 63	22 08	111 63	24 94				
		108 41	16 82								
15 ".....	44							73 80	19 19		
	45	74 44	13 74	74 40	15 54	74 40	17 22				
		73 21	12 51								
20 Year Endowment.....	44									55 60	15 50
	45	57 32	11 11	57 03	12 48	57 03	13 61	57 03	15 07		
		56 69	10 48								
Ordinary Life.....	55	60 72	12 83	60 82	14 18	60 82	14 94	60 82	15 95	61 60	18 24
10 Pay Life.....	52										
	53			89 31	18 97						
	54										
	55	96 66	18 05			94 57	22 10	94 57	6 30		

Kind of Policy.	Age at Issur.	ANNUAL DIVIDENDS PER \$1,000 OF INSURANCE PAID DURING THE YEAR.									
		Year of Issue of Policies.									
		†1909.		1906.		1903.		1900.		1897.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
15 Pay Life.....	52							67 75	17 84		
	53										
	54					72 26	17 32				
	55	75 66	15 00	74 71	16 63						
20 Pay Life.....	57										
	53										
	54										
	55	66 69	13 70	66 30	15 14	66 30	16 10	66 30	17 37		
10 Year Endowment.....	59									79 40	23 21
	55	119 64	21 79	120 45	24 74						
		118 00	20 15								
15 "	55	85 21	16 55	85 37	18 52	85 37	20 15				
		84 53	15 87								
	56							87 19	22 78		
20 Year Endowment.....	54							68 50	17 99		
	55	70 51	14 32	70 51	15 89	70 51	16 99				
		70 23	14 04								
	57										

*No Deferred Dividend Policies have been issued since the year 1906.

†During 1909 the Company's premium rates for Endowment Policies were decreased and it has therefore been necessary in some cases to show the figures for policies at the two rates for the same age at issue.

SESSIONAL PAPER No. 9

YORK (CANADIAN BUSINESS)—*Continued.*

QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE PAID DURING THE YEAR.

Dividend Period.

First period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.	
Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
				69 20	105 20			69 20	20 58
		80 11	101 01						
				63 90	100 12	63 90	121 68	61 40	20 58
		66 30	84 03						
		120 45	143 66						
		85 37	105 07						
				68 90	106 48				
						71 10	136 69		
		75 13	95 43						

MUTUAL LIFE OF NEW YORK. (CANADIAN BUSINESS).

Kind of Policy.	Age at Issue.	DIVIDENDS PER 1,000 OF INSURANCE DECLARED UPON DEFERRED DIVIDEND POLICIES COMPLETING THEIR DIVIDEND PERIODS DURING THE YEAR.							
		Dividend Period.							
		10 Years.		15 Years.		20 Years.			
		Prnu.	Div.	Prnu.	Div.	Prnu.	Div.		
		\$	cts.	\$	cts.	\$	cts.	\$	cts.
Ordinary Life.....	25	21 34	47 00	20 50	81 96	20 50	162 91		
10 Pay Life.....	25	47 77	91 15	43 50	36 42	43 50	165 33		
15 ".....	25			33 10	117 25	33 10	181 90		
20 Pay Life.....	25	30 25	61 87	28 10	103 36	28 10	206 57		
10 Year Endowment.....	25	106 96	190 14						
15 ".....	25			67 40	215 16				
20 ".....	25	50 18	95 16			48 70	325 77		
	26			48 90	163 41				
Ordinary Life.....	35	27 88	61 51	27 10	110 29	27 10	219 96		
10 Pay Life.....	35	57 72	111 77	53 60	123 25	53 60	212 75		
15 ".....	35			41 00	150 79	41 00	234 87		
	36								
20 Pay Life.....	35	36 87	76 66	35 00	133 78	35 00	268 55		
10 Year Endowment.....	35	103 41	197 18						
15 ".....	32	69 79	130 60						
	35			69 30	232 46				
20 Year Endowment.....	35			50 90	179 12	50 90	361 70		
	36	52 42	103 35						
Ordinary Life.....	45	39 36	87 68	39 10	165 21	39 10	341 40		
10 Pay Life.....	45	72 32	144 55	69 00	171 73	69 00	303 18		
15 ".....	45			53 40	210 98				
	46					55 10	353 54		
20 Pay Life.....	45	47 42	101 59	46 20	189 94	46 20	385 68		
10 Year Endowment.....	45	111 63	212 35						
15 ".....	44			73 80	273 30				
	46	75 06	150 49						

SESSIONAL PAPER No. 9

MUTUAL LIFE OF NEW YORK (CANADIAN BUSINESS)—*Concluded.*

		DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON DEFERRED DIVIDEND POLICIES COMPLETING THEIR DIVIDEND PERIODS DURING THE YEAR.					
		Dividend Period.					
		†10 Years.		‡15 Years.		§20 Years.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
20 Year Endowment.....	45	57 03	118 14	56 40	220 29	56 40	451 77
Ordinary Life.....	55	60 82	140 20	61 60	297 32	61 60	627 86
10 Pay Life.....	52					84 60	429 32
	55	94 57	202 80	93 00	273 94		
15 Pay Life.....	55	74 71	165 96	74 40	342 59	74 40	579 85
	57						
20 Pay Life.....	54			63 90	302 86		
	55					66 60	667 87
	56	68 97	157 69				
10 Year Endowment.....	55	120 45	250 85				
15 ".....	52	80 88	170 48				
	55			85 90	382 74		
	56						
20 Year Endowment.....	53			67 00	299 43		
	54	68 50	152 20				
	55					71 10	703 59

†Dividends in excess of American Experience 3½ per cent reserves.

‡Dividends in excess of American Experience 4 per cent reserves.

STATE LIFE (CANADIAN BUSINESS).

Kind of Policy.	Age at Issuance.	ANNUAL DIVIDENDS PER 1,000 LB INSURANCE DECLARED DURING THE YEAR.									
		Year of Issue of Policies.									
		1909.		1906.		1903.		1900.		1897.	
		Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Ordinary Life.....	25	21 39	3 61	21 39	3 74	21 39	4 10				
10 Pay Life.....		51 53	5 02	51 53	6 84	51 53	9 44				
15 ".....		37 87	4 32	37 87	5 41						
20 ".....		31 59	3 98	31 59	4 74	31 59	5 84	28 10	4 58		
20 Year Endowment.....		50 27	5 49	50 27	6 53	50 27	8 90				
Ordinary Life.....	35	27 93	4 17	27 93	4 60	27 93	5 30	27 30	5 00	25 95 5 90	
10 Pay Life.....				61 53	7 98	61 53	11 11				
15 ".....				45 70	6 34						
20 ".....		38 09	4 53	38 09	5 58	38 09	6 99	35 40	5 81		
15 Year Endowment.....				69 25	8 67						
20 ".....		51 77	5 22	51 77	6 90	51 77	9 25				
Ordinary Life.....	45	39 30	5 48	39 30	6 45	39 30	7 74	39 70	7 89	37 69 9 27	
15 Pay Life.....				57 07	8 07	57 07	10 50				
20 ".....		48 09	5 78	48 09	7 26	48 09	9 13	47 10	8 35		
15 Year Endowment.....							72 90	13 11			
20 ".....		56 43	6 19	56 43	8 03	56 43	10 43				
Ordinary Life.....	55	60 45	9 30	60 45	10 91	60 45	12 84	61 90	13 39	60 00 15 50	
20 Pay Life.....		65 77	9 46	65 77	11 33	65 77	13 52				
20 Year Endowment.....		70 77	9 60	70 77	11 58	70 77	13 93				

SESSIONAL PAPER No. 9

UNION MUTUAL LIFE (CANADIAN BUSINESS).

KIND OF POLICY.	Age at Issue.	ANNUAL DIVIDENDS PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR.												DIVIDENDS PER \$1,000 OF INSURANCE DECLARED ON DEFERRED POLICIES COMPLETING THEIR DIVIDEND PERIODS DURING THE YEAR.											
		Year of Issue of Policies.												Dividend Period.											
		1908.		1905.		1902.		1899.		1896.		*10 Years.		†15 Years.		‡20 Years.									
Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.										
Ordinary Life.	35	21 11	2 17	21 11	2 44	21 49	2 79	20 50	2 40	20 50	2 40	20 50	2 79	20 50	2 79										
15 Pay Life.	20	30 95	2 50	30 95	3 42	31 83	3 73	28 10	2 62	28 10	2 62	28 10	2 62	28 10	2 62										
10 Year Endowment.	15	103 70	5 11	66 75	5 25	68 82	7 10	48 70	3 12	48 70	3 12	48 70	3 12	48 70	3 12										
15 "	20	66 75	3 76	66 75	4 16	50 53	5 43	48 70	3 12	48 70	3 12	48 70	3 12	48 70	3 12										
Ordinary Life.	35	27 62	2 60	27 62	3 04	28 11	3 60	27 10	2 91	27 10	2 91	27 10	2 91	27 10	2 91										
10 Pay Life.	15	59 41	4 94	61 53	4 05	61 53	6 53	41 00	3 22	41 00	3 22	41 00	3 22	41 00	3 22										
15 Pay Life.	20	44 55	4 05	44 55	3 62	38 34	4 49	35 00	3 37	35 00	3 37	35 00	3 37	35 00	3 37										
10 Year Endowment.	15	37 35	2 94	37 35	3 74	107 70	10 62	107 70	149 92	107 70	149 92	107 70	149 92	107 70	149 92										
15 Year Endowment.	20	68 49	4 02	68 49	5 50	70 50	7 32	50 90	3 67	50 90	3 67	50 90	3 67	50 90	3 67										
10 Year Endowment.	25	51 11	3 40	51 11	4 45	52 47	5 73	50 90	3 67	50 90	3 67	50 90	3 67	50 90	3 67										
Ordinary Life.	35	38 86	3 49	38 86	4 26	39 55	5 16	39 10	4 58	39 10	4 58	39 10	4 58	39 10	4 58										
15 Pay Life.	20	55 61	4 03	55 61	5 18	55 61	7 18	47 39	4 53	47 39	4 53	47 39	4 53	47 39	4 53										
10 Year Endowment.	15	47 39	3 76	47 39	4 72	48 52	5 89	46 20	4 53	46 20	4 53	46 20	4 53	46 20	4 53										
15 "	20	72 51	4 60	72 51	6 16	72 51	8 22	110 94	10 90	110 94	10 90	110 94	10 90	110 94	10 90										
Ordinary Life.	55	59 66	5 70	59 66	6 99	60 72	8 48	61 60	7 93	61 60	7 93	61 60	7 93	61 60	7 93										
10 Pay Life.	20	93 85	6 64	93 85	7 24	93 85	9 78	73 80	190 88	73 80	190 88	73 80	190 88	73 80	190 88										
10 Year Endowment.	15	65 34	7 24	65 34	8 52	65 34	11 60	61 60	7 93	61 60	7 93	61 60	7 93	61 60	7 93										
15 "	20	85 21	9 78	85 21	11 60	85 21	14 58	61 60	7 93	61 60	7 93	61 60	7 93	61 60	7 93										

There are no Quinquennial Dividend Policies in force.

*Dividends in excess of American Experience 3% reserves.

†Dividends in excess of Actuaries' 4% reserves.

‡Dividends in excess of Actuaries' 4% reserves.

UNITED STATES LIFE. (CANADIAN BUSINESS)

QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT.

DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON DEFERRED DIVIDEND POLICIES COMPLETING THEIR DIVIDEND PERIODS DURING THE YEAR.

TYPE OF POLICY.	Dividend Period.																
	First Period.		Second Period.		Third Period.		Fourth Period.		Fifth Period.		10 Years.		15 Years.		20 Years.		
	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	Prem.	Div.	
Age at Issue																	
Ordinary Life.....	25	19 89	7 46	19 89	9 95	19 89	7 46										
10 Pay Life.....	26																
20 ".....	27	44 22	2 28	44 22	1 20	44 22	3 30										
Ordinary Life.....	35	26 38	9 90														
15 Pay Life.....	33	38 20	2 79	38 20	1 55	38 20	11 94	38 20	19 10								
20 ".....	35	34 08	2 67														
30 Year Endowment	36	59 86	38 15	50 86	38 15												
Ordinary Life.....	45	37 97	14 24	37 97	18 99	37 97	14 24	37 97	14 24								
20 Pay Life.....	47																
10 ".....	54																

The Company does not issue Annual Dividend Policies.
 * Dividends in excess of Actuarial 4 per cent reserves



