

These figures aggregate as follows, compared with those for the year 1868:—

STOCK COMPANIES.	1868.	1869.
Premiums .....	\$1,755,188	\$1,812,122
Amount at risk .....	\$144,224,949	\$164,475,621
Number of losses .....	1515	1448
Amount of losses paid .....	\$953,101	\$991,003
Amount of losses in suspense .....	\$60,178	\$115,519
Amount of losses resisted .....	\$46,484	\$71,848

A large amount of business is also done by Mutual Companies, which do not require license, but no more recent data respecting it are available than is to be found in our last YEAR-BOOK.

The above figures shew that the per centage of Stock Companies' losses to their receipts was 60 per cent. almost exactly, for to the losses of the year we have to add the increased amount in suspense. The year is, moreover, to be considered an unusually good one, and in 1870 the losses will probably be 70 per cent. at least. When it is considered that from 20 to 30 per cent. must go for agency and miscellaneous expenses, it will be seen that only a small margin is left for profit. The public, and Companies generally, may draw their own conclusions from the fact thus shewn.

The following are similar statistics relating to Life business for the same year:—

STOCK COMPANIES.	Premiums of the Year.	No of New Policies.	Amount of New Pol. cies.	Amount at risk 31st Dec., 1869.	No. of Policies become claims.	Amount of Policies become claims.	Claims paid in 1869.	Claims in suspense.	Claims resisted
	\$		\$	\$		\$	\$	\$	\$
<b>CANADIAN COMPANY:</b> Canada Life Insurance Co...	164,910	831	1,156,855	5,476,358	35	61,300	.....	.....	.....
<b>BRITISH COMPANIES:</b>									
Life Association of Scotland.	127,048	301	592,702	3,886,382	13	25,525	31,608	5,596	.....
Standard .....	124,512	216	436,186	4,274,449	23	48,426	50,456	8,431	.....
Scottish Provincial .....	72,411	205	335,000	1,903,000	5	13,988	13,988	.....	.....
Royal .....	34,263	21	58,613	1,382,173	3	9,132	9,132	.....	.....
North British & Mercantile..	32,976	40	91,972	1,046,812	12	51,216	46,349	4,867	.....
Commercial Union .....	28,303	135	262,800	883,714	4	6,584	7,113	.....	.....
Edinburg .....	26,428	82	154,882	855,290	3	2,433	2,433	.....	.....
London & Lancashire.....	16,858	171	253,400	591,665	.....	.....	1,500	.....	.....
Queen .....	12,050	57	62,086	395,853	4	5,800	5,800	.....	.....
Star .....	11,922	76	115,096	not stated	4	4,448	6,813	1,041	.....
Scottish Amicable .....	11,034	4	18,000	310,095	.....	.....	.....	.....	.....
Liverpool & London & Globe.	8,230	58	91,150	324,997	1	1,000	1,000	250	.....
Scottish Provident .....	6,863	20	43,313	272,046	3	6,326	4,380	1,946	.....
Reliance Mutual .....	3,132	95	112,188	134,000	1	2,433	2,433	.....	.....
British Medical & General	No returns	.....	.....	.....	.....	.....	.....	.....	.....
	515,742	1,481	2,627,394	16,318,476	76	177,311	183,005	22,131	.....
<b>AMERICAN COMPANIES:</b>									
Etna .....	212,611	1,244	2,562,210	4,818,419	12	37,100	37,100	.....	.....
Connecticut Mutual .....	95,332	495	1,400,575	2,770,880	6	13,500	8,000	5,500	.....
Phoenix Mutual .....	68,046	578	1,106,100	1,522,000	6	12,100	6,100	6,000	.....
Union Mutual of Montreal ..	67,316	293	673,950	1,473,950	1	1,000	1,000	.....	.....
New York Mutual .....	35,954	221	463,900	641,000	.....	.....	.....	.....	.....
Atlantic Mutual .....	29,985	471	834,490	1,400,000	4	5,000	5,000	.....	.....
Equitable .....	27,278	326	1,020,000	1,113,000	.....	.....	.....	.....	.....
Travelers .....	20,095	451	794,550	not kno'n	9	10,140	7,140	.....	.....
National of U.S.A. ....	1,014	112	214,200	146,000	18	.....	.....	.....	.....
	557,711	4,191	9,069,885	13,885,24	56	78,840	64,340	11,500	.....

These totals compare as follows, with those for the previous year—(See Year Book for 1870, page 96.)

	1868.	1869.
Premiums paid .....	\$960,331	\$1,238,363
Number of New Policies .....	3,990	6,503
Amount of New Policies .....	\$8,971,967	\$12,852,134
Total amount of Policies .....	\$29,577,188	\$35,680,083
Number of Policies become Claims .....	106	167
Amount of Policies become Claims .....	\$238,482	\$317,451
Claims paid during the year .....	210,423	247,435
Claims in suspense .....	24,128	83,631

Respecting Inland Marine Insurance, we have returns from only three Companies—the