

521. From these tables it appears that the Canadian companies received an income in 1884 of \$2,431,580, drawn from the following sources:—

Premiums and annuity sales.....	\$1,932,506
Interest and dividends	476,876
Sundry	22,198
Total.....	\$2,431,580

522. And they expended \$1,228,842, as follows:—

Paid to policy-holders and annuitants	\$ 671,448
General expenses.....	508,573
Dividends to stockholders.....	48,821
Total	\$1,228,842

523. It will be seen, therefore, that out of every \$100 of income, they expended in payment to policy-holders \$27.61, in general expenses \$20.92, and in dividends to stockholders \$2.01, leaving \$49.46 to be carried to reserve.

Accident and Guarantee Insurance in Canada.

524. The total accident premiums received in 1884 were \$137,660, insuring an amount of \$22,810,733, and the sum of \$53,724 was paid for claims, while the amount of unsettled claims was \$5,588. The premiums received for guarantee business were \$64,042, guaranteeing an amount of \$12,131,763, and the net amount paid for claims was \$13,921.

525. There were 68 companies under the supervision of the Superintendent of Insurance, in 1884, and the business transacted by them was as follows:—

Number of Companies doing Life insurance					38
do	do	Fire	do	.....	31
do	do	Inland Marine	do	.....	6
do	do	Ocean	do	.....	4
do	do	Accident	do	.....	6
do	do	Guarantee	do	.....	2
do	do	Steam Boiler	do	.....	1
do	do	Plate Glass	do	.....	1

526. The total amount of premiums received for all forms of insurance was \$9,693,148, of which \$3,484,568 were received by Canadian companies, and \$6,208,580 by British and American companies. The following summary shows the distribution of these premiums among the various classes:—