

From the foregoing tables it will be seen that the Canadian companies received as income in 1885 the sum of \$2,742,484. In 1884 they received \$2,431,580, the amounts in each case being made up as follow :—

	1884.	1885.
Premiums and annuity sales.....	\$1,932,506	\$2,157,417
Interest and dividends.....	476,876	555,131
Sundry	22,198	29,935
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Total	\$2,431,580	\$2,742,483
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In the same years they expended :—

	1884.	1885.
Paid to policy-holders and annuitants...	\$671,448	\$934,750
General expenses.....	508,573	527,371
Dividends to stockholders.....	48,821	36,769
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Total	\$1,228,842	\$1,498,890
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From the above figures it appears that out of every \$100 of income received, the companies expended :—

	1884.	1885.
Paid to policy-holders.....	\$27·61	\$34·08
General expenses.....	20·92	19·23
Dividends to stockholders.....	2·01	1·34
Carried to reserve.....	49·46	45·35

PART III.—ACCIDENT AND GUARANTEE INSURANCE.

767. Accident insurance business was transacted by 6 companies, 3 Canadian, 2 British and 1 American, and guarantee business by 2 companies, 1 Canadian and 1 British. The business done in the years 1884 and 1885 was :—

Accident.	1884.	1885.
Premiums received.....	\$ 137,660	\$ 145,502
Amount insured.....	22,810,733	24,066,283
Paid for claims.....	53,724	59,358
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Guarantee.	1884.	1885.
Premiums received.....	64,042	62,718
Amount guaranteed.....	12,131,763	9,971,050
Paid for claims.....	13,921	17,568