

853. The average amount of policies in force in 1889 was \$1,771. This amount was slightly larger than in 1888. Average amount of policies in force, 1889

AVERAGE AMOUNT OF POLICIES IN FORCE IN CANADA, 1889.

COMPANIES.	POLICIES.		
	Number.	Amount.	Average Amount.
		\$	\$
Canadian.....	73,935	124,249,691	1,681
British.....	15,111	30,488,618	2,018
American.....	40,740	75,047,932	1,842
Total.....	129,786	229,786,241	1,771

The average amount of the new policies was : for Canadian companies, \$1,691; for British companies, \$1,859, and for American, \$2,185, the corresponding amounts for 1888 having been \$1,694, \$1,884 and \$1,936.

854. The death rate was higher in 1889 than in the two preceding years, as shown by the following table :— Death rate 1886-1889.

INSURANCE DEATH RATE IN CANADA, 1886-1889.

COMPANIES.	1889.			1888.	1887.	1886.
	Number of Lives Exposed to Risks.	Number of Deaths.	Death Rate per 1,000.	Death Rate.	Death Rate.	Death Rate.
Active companies.....	130,569	1,155	8·846	8·614	8·317	8·132
Assessment “.....	14,788	122	8·250	9·727	9·120	7·997
Retired “.....	5,582	94	16·840	23·489	17·943	15·817
Total.....	150,939	1,371	9·083	9·495	8·955	8·656

In the calculation of the death rate, the mean number of policies in force and the number of policies terminated by death during the year have been admitted as approximations to the mean number of lives exposed to risk, and the number of