

1306. In 1871 the amount at risk in the several life insurance companies reporting to the Government averaged \$13.12 a head of the population, and \$73.60 per family. In 1881 it was \$23.88 per head, and \$127.18 per family, and in 1891 it was \$54.10 per head and \$283.70 per family. In 1892 it was \$57.09 per head of the population.

1307. The following table gives the amount of life insurance allowed to lapse by non-payment of premiums in each year, and the proportions of such amount lapsed in each \$1,000 of risk, and in each \$1,000 effected in each year :—

AMOUNT LAPSED OUT OF EACH \$1,000 CURRENT RISK.

| YEAR.     | Total<br>in Force. | Annual<br>Amount<br>Effected. | LAPSED.          |                                |  |
|-----------|--------------------|-------------------------------|------------------|--------------------------------|--|
|           |                    |                               | Total<br>Lapsed. | In each<br>\$1,000<br>at Risk. | In each<br>\$1,000<br>Effected<br>in<br>the Year |
|           | \$                 | \$                            | \$               | \$ cts.                        | \$ cts.  |
| 1875..... | 84,009,264         | 15,074,258                    |                  |                                |  |
| 1876..... | 84,250,918         | 13,890,127                    |                  |                                |  |
| 1877..... | 85,687,903         | 13,534,667                    | 8,700,624        | 101 53                         | 642 84   |
| 1878..... | 84,751,937         | 12,169,755                    | 9,075,186        | 107 08                         | 745 71   |
| 1879..... | 86,273,702         | 11,354,224                    | 8,190,773        | 94 94                          | 721 39   |
| 1880..... | 91,272,126         | 13,906,887                    | 7,198,837        | 79 74                          | 517 65   |
| 1881..... | 103,290,932        | 17,618,011                    | 4,702,589        | 45 53                          | 266 92   |
| 1882..... | 115,042,048        | 20,112,755                    | 5,052,869        | 43 95                          | 251 23   |
| 1883..... | 124,196,875        | 21,572,960                    | 7,627,328        | 61 41                          | 353 56   |
| 1884..... | 135,453,726        | 23,417,912                    | 9,576,113        | 70 70                          | 408 92   |
| 1885..... | 149,962,146        | 27,164,988                    | 9,518,676        | 67 52                          | 350 40   |
| 1886..... | 171,315,696        | 35,171,348                    | 9,205,765        | 53 74                          | 261 74   |
| 1887..... | 191,694,270        | 38,008,310                    | 11,320,384       | 59 05                          | 297 84   |
| 1888..... | 211,761,583        | 41,226,529                    | 15,325,305       | 72 37                          | 371 73   |
| 1889..... | 231,963,702        | ‡44,556,937                   | 16,556,619       | 71 38                          | 371 58   |
| 1890..... | 248,424,567        | 40,523,456                    | 17,462,864       | 70 29                          | 430 93   |
| 1891..... | 261,475,229        | 37,866,287                    | 15,805,342       | 60 45                          | 461 17   |
| 1892..... | 279,110,265        | 44,620,013                    | 18,143,998       | 65 01                          | 406 63   |

‡Including 20 months of the Canada Life.