

1311. The average amount of policies in force in 1892 was \$1,772, being \$10 less than in the preceding year.

AVERAGE AMOUNT OF POLICIES IN FORCE IN CANADA, 1892.

COMPANIES.	POLICIES.		
	Number.	Amount.	Average Amount.
		\$	\$
Canadian . . . . .	91,503	153,194,673	1,674
British . . . . .	16,469	33,692,706	2,046
United States . . . . .	47,999	89,502,368	1,865
Total . . . . .	155,971	276,389,747	1,772

1312. The average amount of the new policies was : for Canadian companies, \$1,660 ; for British companies, \$2,085 ; and for United States companies, \$1,911, the corresponding amounts for 1891, having been \$1,624, \$1,857 and \$1,970 respectively.

1313. The death rate was higher in 1892 than in the three preceding years as shown by the following table :—

INSURANCE DEATH RATE IN CANADA, 1889-1892.

COMPANIES.	1892.			1891.	1890.	1889.
	Number of Lives Exposed to Risks.	Number of Deaths.	Death Rate per 1,000.	Death Rate.	Death Rate.	Death Rate.
Active companies . . . . .	159,048	1,698	10·676	10·178	10·148	8·846
Assessment companies . . . . .	22,021	197	8·946	9·345	8·475	8·250
Retired companies . . . . .	4,564	121	26·512	20·109	21·417	16·840
Total . . . . .	185,633	2,016	10·860	10·335	10·340	9·083

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 deaths during the year respectively, in the case of those companies which did not report that item, and it is believed that the result arrived at re-