premiums received during the year amounted to \$11,288 and the amount in force was \$1,586,500; the losses incurred amounted to \$1,439.

In 1894 the premiums amounted to \$17,398, the amount in force to \$2,131,400 and the losses incurred to \$9,514.

1490. The Credit Indemnity insurance was commenced in Canada in January, 1893, when a license was issued to the Canadian and European Export Credit System Company of Newark, New Jersey, for the purpose of carrying on the business of insuring wholesale dealers, jobbers and manufacturers against losses by reason of bad debts. The premiums received during the year amounted to \$25,066, guaranteeing excess losses to the amount of \$748,500.

The amount of premiums received in 1894 was \$18,553, the amount in force was \$593,000, losses incurred \$21,453, and claims paid \$12,453.

1491. The total amount of premiums received for all forms of insurance in 1882-1894 was :---

Y zar.	COMPANIES.			<b>m</b> + 1
	Canadian.	British.	United States.	Total.
	\$	\$	\$	\$
1882	3,080,218	3,601,467	1,633,238	8,314,923
1883	3,256,558	3,911,981	1,828,122	8,996,661
1884	3,484,568	4,251,999	1,956,581	9,693,148
1885	3,707,360	4,253,733	2,210,324	10,171,417
1886	4,066,154	4,327,836	2,575,181	10,969,171
1887	4,605,664	4,633,709	2,937,770	12,177,143
1888	5,050,337	4,841,614	3,168,206	13,060,157
1889	6,473,344	5,026,353	3,512,144	15,011,841
1890	5,996,336	5,175,863	3,910,636	15,082,835
1891	6,278,200	5,322,535	4,185,313	15,786,048
1892	6,361,365	5,678,311	4,720,024	16,759,700
1893	6,900,013	5,824,984	5,042,589	17,767,586
1894*	7,295,401	5,809,436	5,122,737	18,227,575

\*Premiums received from Ocean Insurance not included.

The total amount of premiums has increased from \$8,314,923 in 1882 to \$18,227,575 in 1894, or over 119 per cent. Of this increase of \$9,912,652 in thirteen years, the Canadian Companies have secured as their share the sum of \$4,215,183, the United States Companies \$3,489,499, and the British Companies \$2,207,969. The proportional shares in the increase are Canadian  $42 \cdot 5$  per cent, United States Companies  $35 \cdot 2$  per cent, and British  $22 \cdot 3$  per cent.