

1265. The average amount of policies in force in 1895 was \$1,730, being \$26 less than in the preceding year.

AVERAGE AMOUNT OF POLICIES IN FORCE IN CANADA, 1877-95.

| YEAR.    | CANADIAN COMPANIES' POLICIES. |             |                 | UNITED STATES COMPANIES' POLICIES. |            |                 | BRITISH COMPANIES' POLICIES. |            |                 |
|----------|-------------------------------|-------------|-----------------|------------------------------------|------------|-----------------|------------------------------|------------|-----------------|
|          | Number.                       | Amount.     | Average Amount. | Number.                            | Amount.    | Average Amount. | Number.                      | Amount.    | Average Amount. |
|          |                               | \$          | \$              |                                    | \$         | \$              |                              | \$         | \$              |
| 1877.... | 17,297                        | 26,870,224  | 1,553           | 23,999                             | 39,468,475 | 1,645           | 9,534                        | 19,349,204 | 2,029           |
| 1878.... | 18,252                        | 28,656,556  | 1,570           | 22,793                             | 36,016,848 | 1,580           | 9,736                        | 20,078,533 | 2,062           |
| 1879.... | 21,655                        | 33,246,543  | 1,535           | 21,933                             | 33,616,330 | 1,533           | 9,465                        | 19,410,829 | 2,051           |
| 1880.... | 24,888                        | 37,838,518  | 1,552           | 22,391                             | 33,643,745 | 1,503           | 9,188                        | 18,798,030 | 2,046           |
| 1881.... | 29,859                        | 46,041,591  | 1,542           | 22,756                             | 36,266,249 | 1,594           | 10,242                       | 20,983,092 | 2,049           |
| 1882.... | 34,121                        | 53,855,051  | 1,578           | 24,045                             | 38,857,629 | 1,616           | 10,884                       | 22,329,368 | 2,052           |
| 1883.... | 37,471                        | 59,213,609  | 1,580           | 25,638                             | 41,471,554 | 1,618           | 11,625                       | 23,511,712 | 2,023           |
| 1884.... | 42,002                        | 66,519,958  | 1,584           | 27,138                             | 44,616,596 | 1,644           | 12,330                       | 24,311,172 | 1,972           |
| 1885.... | 46,593                        | 74,591,139  | 1,601           | 30,762                             | 49,440,735 | 1,607           | 13,062                       | 25,930,272 | 1,985           |
| 1886.... | 52,601                        | 88,148,577  | 1,676           | 31,927                             | 55,257,463 | 1,731           | 13,454                       | 27,225,607 | 2,024           |
| 1887.... | 59,829                        | 101,566,100 | 1,698           | 34,440                             | 60,878,367 | 1,768           | 13,838                       | 28,163,329 | 2,035           |
| 1888.... | 67,258                        | 113,463,338 | 1,687           | 37,636                             | 66,740,676 | 1,757           | 14,740                       | 30,003,210 | 2,035           |
| 1889.... | 73,935                        | 124,249,691 | 1,681           | 40,740                             | 75,047,932 | 1,842           | 15,111                       | 30,488,618 | 2,018           |
| 1890.... | 79,239                        | 134,069,064 | 1,692           | 42,868                             | 80,267,388 | 1,872           | 15,589                       | 31,613,730 | 2,028           |
| 1891.... | 84,342                        | 142,176,154 | 1,686           | 45,161                             | 84,266,843 | 1,866           | 15,794                       | 32,407,937 | 2,052           |
| 1892.... | 91,503                        | 153,194,673 | 1,674           | 47,999                             | 89,502,368 | 1,865           | 16,469                       | 33,692,706 | 2,046           |
| 1893.... | 99,804                        | 165,738,029 | 1,661           | 49,821                             | 92,954,033 | 1,866           | 16,759                       | 33,543,884 | 2,002           |
| 1894.... | 106,609                       | 175,291,169 | 1,644           | 50,043                             | 92,617,463 | 1,851           | 17,075                       | 33,911,885 | 1,986           |
| 1895.... | 114,051                       | 185,961,376 | 1,631           | 50,229                             | 93,542,993 | 1,862           | 17,297                       | 34,589,584 | 2,000           |

1266. The average amount of new policies was : for Canadian companies, \$1,481; for British companies, \$2,001, and for United States companies, \$1,966, the corresponding amounts for 1894 having been \$1,549, \$1,841 and \$1,932 respectively.

1267. The death rate was lower in 1894 than in 1893, as shown by the following table :—

INSURANCE DEATH RATE IN CANADA, 1890-94.

| COMPANIES.              | 1894.                             |                   | 1893.                 | 1892.       | 1891.       | 1890.       |        |
|-------------------------|-----------------------------------|-------------------|-----------------------|-------------|-------------|-------------|--------|
|                         | Number of Lives exposed to Risks. | Number of Deaths. | Death Rate per 1,000. | Death Rate. | Death Rate. | Death Rate. |        |
| Active companies.....   | 204,023                           | 2,107             | 10·327                | 10·176      | 10·676      | 10·178      | 10·148 |
| Assessment companies... | 35,798                            | 290               | 8·101                 | 9·407       | 8·946       | 9·345       | 8·475  |
| Retired companies ..    | 5,142                             | 136               | 26·449                | 22·574      | 26·512      | 20·109      | 21·417 |
| Total.....              | 244,963                           | 2,533             | 10·340                | 10·364      | 10·860      | 10·335      | 10·340 |