

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 represents the actual mortality among insured lives in Canada as accurately as can be gathered from the returns of the companies.

1268. There was a decrease of \$432,787 in the amount of insurance terminated naturally, *i.e.*, by death, maturity or expiration, in 1894, as compared with 1893, the amount for 1894 having been \$4,552,944; and an increase of \$7,059,319 in the amount terminated by surrender and lapse, the total amount so terminated having been \$30,452,742, as compared with \$23,393,423 in 1893.

1269. The next table gives the amount of income from premiums received by all companies in each year from 1869 to 1895 inclusive, from which it will be seen that Canadian companies received 55 per cent of the total amount, United States companies 34 per cent, and British companies 11 per cent.

INCOME FROM LIFE INSURANCE PREMIUMS IN CANADA  
1869 TO 1895.

YEAR ENDED 31ST DECEMBER.	COMPANIES.			Total.
	Canadian.	British.	United States.	
	\$	\$	\$	\$
1869.....	164,910	515,741	557,708	1,238,359
1870.....	208,922	531,250	729,175	1,469,347
1871.....	291,897	570,449	990,628	1,852,974
1872.....	417,628	596,982	1,250,912	2,265,522
1873.....	511,235	594,108	1,492,315	2,597,658
1874.....	638,854	629,808	1,575,748	2,844,410
1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,940	1,088,816	3,251,598	9,070,354
1893.....	5,156,008	1,073,541	3,403,230	9,632,779
1894.....	5,435,031	1,079,330	3,994,914	9,909,275
1895.....	5,721,287	1,148,303	3,442,909	10,312,499
Total.....	57,786,252	20,580,958	51,269,643	129,036,853

\* Including 20 months' business of the Canada Life.