

1277. Seven companies did business on the assessment plan in 1895, six Canadian and three United States, having at the end of the year \$71,385,765 in force, being an increase of \$3,672,295. The amount of policies taken during the year was \$12,862,025. The amount of insurance terminated by surrender and lapse was \$8,288,750, in 1894 being \$122.41 for every \$1,000 of current risk, which is \$29.18 less than in 1893. The amount terminated by death was \$543,450, or \$8.03 for every \$1,000 risk, being \$1.48 less than in 1893. The total terminations amounted to 72.75 per cent of the amount of the new business, against 66.32 per cent in 1893.

1278. Accident insurance business was transacted by 10 companies, viz.: 7 Canadian, 2 British and 1 United States, and guarantee business by 4 companies, 2 Canadian, 1 British and 1 United States. The business done in the years 1889 to 1895 was:—

—	1889.	1890.	1891.	1892.	1893.	1894.	1895.
<i>Accident.</i>	\$	\$	\$	\$	\$	\$	\$
Premiums received.....	278,755	295,553	313,177	317,643	313,286	323,272	357,745
Amount insured.....	43,735,729	40,215,565	50,279,155	59,086,779	61,123,499	58,047,696	61,762,881
Paid for claims.....	127,156	97,339	127,274	152,485	172,874	147,945	190,850
<i>Guarantee.</i>							
Premiums received.....	68,549	66,540	68,698	66,384	71,704	76,607	74,814
Amount guaranteed....	10,721,160	10,996,950	11,242,875	11,212,941	12,947,150	13,053,248	12,965,270
Paid for claims....	17,835	24,802	12,255	13,046	49,504	19,806	11,553

1279. Plate glass insurance was transacted by 4 companies—2 Canadian, 1 British and 1 United States. The premiums received during the year 1895 were \$50,710, and the losses incurred \$25,530. One company and one firm transact this class of business on the system of replacement, instead of paying the value of the glass broken, and their returns do not show either the insurance effected during the year or the amount in force at the end.

1280. Burglary insurance was introduced into Canada during 1893, a license being issued to the Dominion Burglary Guarantee Company (limited) to transact the business of guaranteeing against loss or damage by reason of burglary or housebreaking, and of guaranteeing against loss of jewellery, bullion and other movable property deposited with it for safe keeping. The premiums received during the year 1895 amounted to \$14,903, and the amount in force was \$1,669,477; the losses incurred amounted to \$2,601.