

In the above table the total business done by the several companies is the basis of the calculations and not the portion done in Canada only. The Canadian business done by the English companies represents about 6 per cent of their whole premium income, that done by the United States companies about  $2\frac{1}{2}$  per cent of their total premium income.

Ten companies did business on the assessment plan in 1896, seven Canadian and three United States, having at the end of the year \$132,890,399 in force. The amount of policies taken during the year was \$18,471,800. The amount of insurance terminated by surrender and lapse was \$8,281,143, in 1896, being \$62.31 for every \$1,000 of current risk. The amount terminated by death was \$749,572, or \$5.64 for every \$1,000 risk.

Accident insurance business was transacted by 10 companies, viz.: 5 Canadian, 4 British and 1 United States, and guarantee business by 4 companies, 1 Canadian, 2 British and 1 United States. The business done in the years 1890 to 1896 was:—

—	1890.	1891.	1892.	1893.	1894.	1895.	1896.
<i>Accident.</i>	\$	\$	\$	\$	\$	\$	\$
Premiums received . . . .	295,553	313,177	317,643	313,286	323,272	357,809	419,629
Amount insured . . . .	40,215,565	50,279,155	59,036,779	61,123,499	58,047,696	66,631,381	81,668,838
Paid for claims . . . .	97,339	127,274	152,485	172,874	147,945	191,129	231,903
<i>Guarantee.</i>							
Premiums received . . . .	66,540	68,698	66,384	71,704	76,607	76,379	69,054
Amount guaranteed . . . .	10,996,950	11,242,875	11,212,941	12,947,150	13,053,248	12,965,270	13,542,175
Paid for claims . . . .	24,802	12,255	13,046	49,504	19,806	11,553	12,809

Plate glass insurance was transacted by 4 companies—2 Canadian, 1 British and 1 United States, and by 1 firm of individual underwriters in Montreal. The premiums received during the year 1896 were \$51,499, and losses incurred, \$24,614. The above companies and 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.

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 1896 amounted to \$15,304, and the amount in force was \$1,770,759; the losses incurred amounted to \$3,227.