

## I N S U R A N C E.

## 44.—Commercial Failures in Canada by Provinces, 1911 and 1912.

(Taken from Bradstreet's.)

Provinces.	No. of Failures.		Assets.		Liabilities.	
	1911.	1912.	1911.	1912.	1911.	1912.
			\$	\$	\$	\$
Prince Edward Island....	6	7	12,970	10,400	25,589	30,409
Nova Scotia.....	63	44	257,440	569,208	404,199	1,670,881
New Brunswick.....	60	50	427,105	200,444	831,094	337,845
Quebec.....	559	495	2,472,088	2,103,259	5,732,816	5,210,091
Ontario.....	382	363	1,388,195	1,191,297	2,833,760	2,411,675
Manitoba.....	89	96	727,650	483,243	1,274,359	781,410
Saskatchewan.....	48	37	133,727	221,779	253,970	337,699
Alberta.....	68	73	278,056	271,510	528,670	450,447
British Columbia.....	122	145	655,500	541,884	1,079,489	1,031,225
Canada.....	1,397	1,310	6,352,731	5,593,024	12,963,946	12,261,682

**Insurance**—Insurance companies doing business throughout the Dominion of Canada are licensed by the Dominion Government under acts administered by an Insurance Department under the Minister of Finance. The insurance statistics in Tables 45-63, which are restricted to companies doing business under license from the Dominion Government and do not therefore include the business of companies operating under licenses from the provincial governments, are compiled from the Reports of the Superintendent of Insurance, and are divided into three classes relating (1) to insurance against fire; (2) to life insurance and (3) to insurances of a miscellaneous character covering risks of accident, guarantee, employers' liability, sickness, burglary, hail, steam boilers, tornado, weather, inland transportation, automobiles, sprinkler leakage,<sup>1</sup> live stock and title. They refer in all cases to the calendar year.

<sup>1</sup>Under the Insurance Act 1910 (9-10 Edw. VII, c. 32, s. 2 cc.) "sprinkler leakage insurance" means the insuring of any goods or premises against loss or damage by water caused by the breakage or leakage of sprinklers, pumps, water-pipes, or plumbing and its fixtures.