

## FINANCE.

## INSURANCE.

**Insurance Statistics.**—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 55-77, which are restricted to companies doing business under license from the Dominion Government and do not, therefore, include the business of companies operating under license 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, employer's liability, sickness, burglary, hail, steam boilers, tornado, weather, inland transportation, automobiles, sprinkler leakage, live stock and title. They refer in all cases to the calendar year.

The year 1914 is the latest for which complete and final statistics of the Insurance Department are available; but, wherever possible, figures for 1915 have been given from the "Abstract of Statements of Insurance Companies in Canada," issued, subject to correction, on March 3, 1916. For fire insurance business transacted in Canada it has been this year possible to give, subject to revision, the figures for 1915 (Table 56), as well as the finally corrected figures for 1914 (Table 55). Similarly, for insurance other than fire and life, the unrevised figures for 1915 have been given in Tables 73, 75 and 77, in addition to the finally corrected figures for 1914 in Tables 72, 74 and 76. In all cases the figures for 1915 are liable to final revision after publication of the complete report for that year.

**Fire Insurance.**—Fire insurance in Canada was carried on in 1914 by 82 companies, including 24 Canadian, 24 British, 31 United States and three French. As compared with 1913, this is a decrease of two companies. The gross amount of fire policies, new and renewed, taken during the year 1915, was \$3,111,552,503, as compared with \$3,104,101,568 in 1914 and \$2,925,200,553 in 1913. Premiums charged in 1915 amounted to \$36,048,345, as compared with \$36,185,927 in 1914 and \$36,032,460 in 1913. The net amount at risk in 1915 was \$3,531,620,802.

**Life Insurance.**—The business of life insurance in Canada was transacted in 1914 by 45 active companies, including 27 Canadian, seven British, one colonial and 10 United States. The total life policies taken out during the year 1914 amounted to \$217,006,516, as compared with \$231,608,546 in 1913, a decrease of \$14,602,030. The policies effected by the Canadian companies amounted to \$125,505,324, a decrease of \$5,988,258; those of the British and colonial companies amounted to \$9,294,590, an increase of \$2,343,895, and those of the United States companies to \$82,206,602, a decrease of \$10,957,667. The total amount of life insurance in force in Canada for the year 1914 at the date of the statements rendered was \$1,242,160,478, an increase over 1913 of \$73,570,451, these figures being distributed among the three different classes of companies as follows: Canadian, \$794,520,423 (increase, \$43,882,521); British and colonial, \$60,770,658 (increase, \$2,593,683); United States, \$386,869,397 (increase, \$27,094,067).