

War Claims incurred by Insurance Companies in Canada, 1914-17.—With a view to ascertaining the extent to which the life insurance companies in Canada have been affected by the war, a circular was sent by the Superintendent of Insurance to each company asking for the figures showing the war claims incurred during each of the four years 1914, 1915, 1916 and 1917. The claims were further classified in each year according as they were incurred under policies held by (a) enlisted soldiers killed in action or dying from wounds; (b) enlisted soldiers dying from other causes; (c) other persons engaged in war service or civilians dying as a result of military operations. The results of the inquiry are given in Table 81. Canadian companies also incurred claims under policies held by British and foreign policy holders as follows: 1914, \$55,827; 1915, \$175,260; 1916, \$293,848 and 1917, \$293,774, making in all a total of \$818,709.

Insurance other than Fire or Life.—Insurance business other than fire or life was carried on in Canada in 1917 by 84 companies: 26 Canadian, 17 British and 41 foreign. In 1916 the corresponding figures were: 27 Canadian, 15 British and 38 United States, a total of 80. Forty-nine of these companies in 1917 (41 in 1916) likewise transacted fire insurance, and one company in both years transacted life insurance. In addition there were in 1917 six fraternal orders or societies which carried on sickness insurance and also life insurance. Of the 26 Canadian companies in 1917 (27 in 1916), 18 (19 in 1916) transacted miscellaneous classes of business only. The combined assets of the 18 companies amounted in 1917 to \$6,765,462, as compared with \$6,845,744 in 1916. The total liabilities in 1917 were \$1,900,061, as compared with \$1,883,844. The excess of assets over liabilities in 1917 was thus \$4,865,401, as compared with \$4,961,899, the excess of assets over liabilities in 1916.

Insurance under Dominion and Provincial Licenses combined.—The measures adopted by the Superintendent of Insurance to collect statistics of the business transacted by companies holding licenses from the Provincial Governments of Canada, or permitted by provincial laws to transact business without a license, were described in the Year Book of 1916-17, pages 576 and 577. Tables 85 to 89 give particulars of insurance business transacted respectively by Dominion and provincial licensees. According to these tables, the total fire insurance (Table 85) effected in 1917 on property situated in Canada was \$4,697,797,624, including \$4,049,059,999 with Dominion licensees, \$365,313,945 with provincial licensees and \$283,423,680 with unlicensed companies (Table 89). The total net amount of life insurance in force at December 31, 1917 (Table 88), was \$2,110,604,124, of which \$1,694,733,851 was with Dominion licensees. The bulk of the life business of the provincial licensees is transacted by fraternal companies. Of business other than fire and life (Table 87), the net premiums received in 1917 were \$15,709,886 and the net losses paid were \$7,162,739. Of these amounts the net premiums were \$12,874,921 for Dominion and \$2,834,965 for provincial licensees; the net losses paid were \$5,672,014 for Dominion and \$1,490,725 for provincial licensees.