

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. Complete statistics of these three classes of insurance up to the year 1918 have been published by the Insurance Department, and are included in this section of the Year Book for 1919.

Fire Insurance.—Fire insurance was carried on in 1918 by 116 companies, as compared with 96 companies in 1917. Of the 116 companies in 1918, 28 were Canadian, 36 British and 52 foreign. The gross amount of fire policies, new and renewed, taken during the year 1918, was \$4,606,035,056, which is greater by \$556,975,057 than the amount taken in 1917. Premiums charged in 1918 amounted to \$48,770,112, as compared with \$43,515,822 in 1917. The net amount at risk in 1918 was \$4,523,514,841.

Life Insurance.—The business of life insurance in Canada was transacted in 1918 by 45 active companies, including 26 Canadian, 8 British and 11 American. Notwithstanding the difficulties arising out of the war, the total amount of policies in Canada taken during the year 1918 was \$312,896,556, as compared with \$282,120,430 in 1917. For the Canadian companies the amounts effected were \$179,429,315 in 1918, as compared with \$172,703,621 in 1917, for British companies \$5,969,013 in 1918, as compared with \$5,109,183 in 1917 and for American companies \$127,498,228 in 1918, as compared with \$104,307,626 in 1917. The total amount of life insurance in force through life companies for the year 1918, at the date of the statements rendered, was \$1,785,061,273, as against \$1,585,042,563 in 1917, these figures being distributed among the three different classes of company as follows: Canadian \$1,105,503,447 (\$996,699,282 in 1917); British \$60,296,113 (\$58,617,506 in 1917); American \$619,261,713 (\$529,725,775 in 1917).

Life Insurance on the Assessment Plan.—Table 78 gives the statistics of life insurance on the assessment plan, that is, insurance effected through fraternal or friendly societies by assessments on the members thereof and with annual dues to meet expenses. The statistics in these tables relate, however, only to the six societies reporting to the Insurance Department of the Dominion Government, viz., the Alliance Nationale, the Artisans Canadiens, the Catholic Mutual Benefit Association, the Commercial Travellers' Mutual Benefit Society, the Independent Order of Foresters (whose statistics include sick and funeral departments) and the Woodmen of the World.

War Claims incurred by Insurance Companies in Canada 1914-18.—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