

of the five years 1914 to 1918. 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 79, which shows the total war losses to Dominion and Provincial licensees during the five years 1914-18 as \$20,510,804. As illustrating the comparative effects of war and epidemic upon insurance companies, it may be noted that the death claims due to influenza, pneumonia or grippe during the last three months of 1918 amounted to \$9,803,306, or nearly half of the total war losses. 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; 1917, \$293,774, and 1918 \$438,385, making in all a total of \$1,257,094.

**Insurance other than Fire or Life.**—Insurance business other than fire or life was carried on in Canada in 1918 by 96 companies: 24 Canadian, 24 British and 48 foreign. In 1917 the corresponding figures were: 26 Canadian, 17 British and 41 foreign, a total of 84. Fifty-five of these companies in 1918 (49 in 1917) likewise transacted fire insurance, and 3 companies in 1918 (1 in 1917) transacted life insurance. In addition there were in 1918 6 fraternal orders or societies which carried on sickness insurance and also life insurance. Of the 24 Canadian companies in 1918 (26 in 1917), 12 (18 in 1917) transacted miscellaneous classes of business only. The combined assets of the 12 companies amounted at the end of 1918 to \$5,724,861, as compared with liabilities of \$1,620,793, the excess of assets thus amounting to \$4,104,068.

**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 83 to 87 give particulars of insurance business transacted respectively by Dominion and provincial licensees. According to these tables, the total fire insurance (Table 83) effected in 1918 on property situated in Canada was \$5,328,836,262, including \$4,606,035,056 with Dominion licensees, \$404,037,486 with provincial licensees and \$318,763,720 with unlicensed companies (Table 87). The total net amount of life insurance in force at December 31, 1918 (Table 88), was \$2,153,243,236, of which \$1,914,117,046 was with Dominion licensees. The bulk of the life business of the provincial licensees is transacted by fraternal companies. On business other than fire and life (Table 85), the net premiums received in 1918 were \$16,558,299 and the net losses paid were \$8,040,249. Of these amounts the net premiums were \$13,918,136 for Dominion and \$2,640,163 for provincial licensees; the net losses paid were \$6,471,312 for Dominion and \$1,568,937 for provincial licensees.