

in war service or civilians dying as a result of military operations. The results of the inquiry are given in Table 85, which shows the total war losses to Dominion and Provincial licensees during the six years 1914-1919 as \$21,738,409. As illustrating the comparative effects of war and epidemics 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, and during the first three months of 1919 to \$4,559,175—a total of \$14,362,481, or about two-thirds of the total war losses paid in six years.

Insurance other than Fire or Life.—Insurance business other than fire or life was carried on in Canada in 1919 by 107 companies: 26 Canadian, 27 British and 54 foreign. In 1918 the corresponding figures were: 24 Canadian, 24 British and 48 foreign, a total of 96. Seventy-seven of these companies in 1919 (55 in 1918) likewise transacted fire insurance. In addition there were in 1919 7 fraternal orders or societies which carried on sickness insurance and also life insurance. Of the 26 Canadian companies in 1919 (24 in 1918), 9 (12 in 1918) transacted miscellaneous classes of business only. The combined assets of the 9 companies amounted at the end of 1919 to \$4,497,576, as compared with liabilities of \$1,196,152, the excess of assets thus amounting to \$3,301,424.

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 89 to 93 give particulars of insurance business transacted respectively by Dominion and provincial licensees. According to these tables, the total fire insurance (Table 89) effected in 1919 on property situated in Canada was \$6,233,667,486, including \$5,423,569,961 with Dominion licensees, \$435,624,288 with provincial licensees and \$374,473,237 with unlicensed companies (Table 93). The total net amount of life insurance in force at December 31, 1919 (Table 92), was \$2,545,746,508 of which \$2,321,892,716 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 91), the net premiums received in 1919 were \$19,037,681 and the net losses paid were \$9,796,919.