

are operating on the mutual or reciprocal plan. These companies, in which all profits or losses are directly received or paid by the policyholders, are making themselves felt as competitive factors in the fire insurance business.

Statistics of Fire Insurance.—Statistical tables of fire insurance in Canada are added, illustrative of the progress of total business since 1869, and of the operations of individual companies for the year 1926. The net amount of fire insurance in force on Dec. 31, 1926, with companies holding Dominion licenses, was \$8,051,444,136, while the net amount in force with provincial companies on the same date was \$1,286,255,476. In addition, policies amounting to \$551,703,691 were in force during the year 1925, the latest year for which information is available, by companies, associations or underwriters not licensed to transact business in Canada. Thus the grand total fire insurance in force on Dec. 31, 1926, would approximate \$9,889,403,303.

Table 1 shows figures of the growth since 1869 of companies holding Dominion licenses and Table 2 illustrates the business done in Canada by individual companies during the year 1926, while in Tables 3, 4 and 5 are given figures of the assets, liabilities and income and expenditure of companies of various nationalities during the years 1922 to 1926. A close study of the various items included in these tables will afford an excellent idea of the type of business transacted by these various groups. A further summary of business by provinces is given in Table 6 for the years 1925 and 1926, with premiums and losses shown by nationality of companies. Further, a general summary of the business transacted by both Dominion and provincial licensees is given in Table 7, with business by unlicensed companies added in Table 8.

1.—Fire Insurance in force, Premiums received, Losses paid and Percentage of Losses to Premiums, 1869-1927.*

Years	Amount in force at end of year.	Premiums received.	Losses paid.	Percentage of losses to premiums.	Years.	Amount in force at end of year.	Premiums received.	Losses paid.	Percentage of losses to premiums.
	\$	\$	\$	p.c.		\$	\$	\$	p.c.
1869..	188,350,809	1,785,539	1,027,720	57.56	1899...	936,869,668	7,910,492	5,182,039	65.51
1870..	191,549,586	1,916,779	1,624,537	84.77	1900...	992,332,360	8,331,948	7,774,293	93.31
1871..	228,453,784	2,321,716	1,549,199	66.73	1901...	1,038,687,619	9,650,348	6,774,956	70.20
1872..	251,722,940	2,628,710	1,909,975	72.66	1902...	1,075,263,188	10,577,084	4,152,289	39.26
1873..	278,754,835	2,968,416	1,682,184	55.67	1903...	1,140,453,716	11,384,762	5,870,716	51.57
1874..	306,844,219	3,522,303	1,926,159	54.68	1904...	1,215,013,931	13,169,882	14,099,534	107.06
1875..	364,421,029	3,594,764	2,565,531	71.31	1905...	1,318,146,495	14,285,671	6,000,519	42.00
1876..	404,608,150	3,708,006	2,867,295	77.33	1906...	1,443,902,244	14,687,963	6,584,291	44.83
1877..	420,342,681	3,764,006	8,490,919	225.58	1907...	1,614,703,536	16,114,475	8,445,041	52.41
1878..	469,899,701	3,368,430	1,822,674	54.11	1908...	1,700,708,253	17,027,275	10,279,455	60.37
1879..	407,357,985	3,227,488	2,145,198	66.47	1909...	1,863,376,504	17,049,464	8,646,826	50.72
1880..	411,563,271	3,479,577	1,666,578	47.90	1910...	2,034,276,740	18,725,531	10,292,393	54.96
1881..	462,210,968	3,827,116	3,169,824	82.83	1911...	2,279,868,346	20,575,255	10,936,948	53.16
1882..	526,856,478	4,229,706	2,664,986	63.01	1912...	2,684,355,895	23,194,518	12,119,581	52.25
1883..	572,364,041	4,624,741	2,920,298	63.14	1913...	3,151,930,389	25,745,947	14,003,759	54.39
1884..	605,507,789	4,980,128	3,245,323	65.16	1914...	3,456,019,009	27,499,158	15,347,284	55.81
1885..	611,794,479	4,852,460	2,679,287	55.22	1915...	3,531,620,802	26,474,833	14,161,949	53.49
1886..	586,773,022	4,932,335	3,301,388	66.93	1916...	3,720,058,236	27,783,852	15,114,063	54.40
1887..	634,767,337	5,244,502	3,403,514	64.90	1917...	3,996,197,514	31,246,530	16,379,101	52.42
1888..	650,735,059	5,437,263	8,073,822	66.53	1918...	4,523,514,811	35,954,405	19,250,352	53.84
1889..	684,538,378	5,588,016	2,876,211	51.47	1919...	4,923,024,381	40,031,474	16,879,355	41.67
1890..	730,679,621	5,836,071	3,266,567	55.97	1920...	5,969,872,278	50,527,937	21,935,387	43.41
1891..	759,603,191	6,168,716	3,906,697	63.31	1921...	6,020,513,832	47,812,564	27,572,560	58.28
1892..	821,410,072	6,512,327	4,377,270	67.22	1922...	6,348,637,436	48,168,310	32,343,020	68.19
1893..	814,687,057	6,793,595	5,052,690	74.37	1923...	6,806,937,041	51,169,250	32,142,494	62.82
1894..	836,067,202	6,711,369	4,589,363	68.38	1924...	7,224,475,267	49,833,718	29,186,904	58.57
1895..	837,872,864	6,943,322	3,263,750	71.02	1925...	7,583,297,899	51,040,075	36,943,089	52.79
1896..	845,574,352	7,075,850	4,173,501	58.98	1926...	8,051,444,136	52,595,923	25,708,975	48.87
1897..	868,522,217	7,157,661	4,701,833	65.68	1927*	8,143,969,603	51,039,393	30,889,091	40.03
1898..	895,394,107	7,350,131	4,784,437	65.09	Total...		959,659,139	541,833,174	56.46

*Dominion companies only.

*Figures for 1927 are subject to revision.