

10 companies transacted business of this kind, such insurance was sold in 1927 by 196 companies, of which 42 were Canadian, 53 British and 101 foreign.

**Accident Insurance.**—The first license of this kind was issued to the Travelers Co., of Hartford, Conn., in 1868. The first license to a Canadian company was issued to the Accident Insurance Co. of Canada, which was organized in 1872 and commenced business in 1874. Much accident insurance has also been sold by companies doing primarily a life insurance business. Fifty-five companies transacted accident insurance in 1927.

**Automobile Insurance.**—This is now one of the most important branches of the miscellaneous class of insurance. Premiums increased from \$80,446 in 1910 to \$573,604 in 1915 and to \$9,771,308 in 1927, with an increase in the number of companies from 7 to 126 during the 17-year period.

**Plate Glass Insurance.**—Policies were first sold in Canada by the Metropolitan Plate Glass Insurance Co., an American concern, which withdrew from Canada during 1882 to avoid business restrictions. The 58 companies operating in Canada in 1927 received premiums of \$585,037 and paid claims of \$208,616.

**Burglary Insurance.**—This type of insurance received but slight attention in Canada until 1918. In 1893, however, one company issued burglary policies. A second followed in 1905, and in 1910, 5 companies were operating, while at the end of 1927, 50 companies were reported as having sold this type of insurance during the year. The premium income of these companies amounted in 1927 to \$985,485 and the losses paid amounted to \$278,481.

**Hail Insurance.**—Insurance against hailstorms is a class of business of comparatively recent development in Canada. During the year 1927, 43 insurance companies undertook this class of risk, the premiums written amounting to \$6,202,322 and the losses incurred to \$6,347,205. The total premiums for the 18 years during which this business has been carried on in Canada amounted to \$51,101,933 and the total losses paid to \$34,085,777.

### 19.—Insurance other than Fire and Life, 1927.<sup>1</sup>

| Types of Insurance.                                  | Premiums received. | Losses incurred. | Unsettled Claims. |           |
|--|--------------------|------------------|-------------------|-----------|
|  |                    |                  | Not resisted.     | Resisted. |
|  | \$                 | \$               | \$                | \$        |
| Guarantee (Fidelity).....                            | 1,090,756          | 334,433          | 178,202           | 82,163    |
| Guarantee (Surety).....                              | 995,381            | 140,820          | 143,111           | 100,502   |
| Personal Accident.....                               | 3,040,566          | 1,253,700        | 410,826           | 30,579    |
| Personal Accident and Sickness.....                  | 1,765,914          | 987,115          | 187,304           | 8,874     |
| Employers' Liability and Workmen's Compensation..... | 3,663,335          | 3,044,384        | 1,334,030         | 142,477   |
| Other Accident Insurance.....                        | 1,139,502          | 420,372          | 207,606           | 13,905    |
| Sickness.....  | 1,687,908          | 946,862          | 255,578           | 21,369    |
| Burglary.....  | 985,485            | 278,481          | 70,724            | 18,876    |
| Steam Boiler.....                                    | 452,945            | 26,606           | 12,560            | 3,923     |
| Hail.....  | 6,202,322          | 6,347,205        | 1,007             | -         |
| Inland Transportation.....                           | 596,318            | 465,886          | 280,013           | 1,508     |
| Plate Glass.....                                     | 585,037            | 208,616          | 32,401            | -         |
| Automobile.....                                      | 9,771,308          | 6,254,854        | 1,986,716         | 181,551   |
| Live Stock.....                                      | 82,179             | 72,870           | 11,273            | 23,500    |
| Tornado.....   | 178,024            | 107,205          | 33,244            | -         |
| Earthquake.....                                      | 854                | -                | -                 | -         |
| Forgery.....   | 47,845             | 4,052            | 6,352             | -         |
| Rain.....  | 37,174             | 29,331           | 432               | -         |
| Credit.....  | 298,678            | 154,090          | 69,915            | 3,000     |
| Electrical Machinery.....                            | 120,411            | 38,010           | 2,336             | -         |
| Fraud.....   | 14,505             | 4,419            | 123               | -         |

<sup>1</sup>Dominion licensees only.