

**Summary of Fire Insurance in Canada, 1938.**—Of the total amount of fire insurance effected in Canada during each year, a part is sold by companies holding provincial licences and permits. Such companies generally confine their operations to the province of incorporation, but may be allowed to sell insurance in other provinces. The bulk of fire insurance business, however, is transacted by companies registered by the Dominion.

**7.—Dominion and Provincial Fire Insurance in Canada, 1938, with Totals for 1937.**

Item.	Gross Insurance Written.	Net in Force at End of Year.	Net Premiums Received.	Net Losses Paid.
	\$	\$	\$	\$
Dominion Licensees.....	10,422,793,265	9,953,905,417	42,439,688	17,363,670
Provincial Licensees—				
(a) Provincial companies within provinces by which they are incorporated.....	715,768,904	1,124,035,697	4,763,005	2,792,925
(b) Provincial companies within provinces other than those by which they are incorporated.....	87,566,260	90,338,859	547,447	330,801
Totals, Provincial Licensees.....	803,335,164	1,214,374,556	5,310,452	3,123,726
<b>Grand Totals, 1938.....</b>	<b>11,226,128,429</b>	<b>11,168,279,973</b>	<b>47,750,140</b>	<b>20,487,396</b>
<b>Grand Totals, 1937.....</b>	<b>10,971,567,640</b>	<b>10,749,545,174</b>	<b>46,141,317</b>	<b>16,656,227</b>

**Fire Losses.**—Closely allied to the subject of fire insurance is the question of fire losses. The Dominion Fire Prevention Association publishes, under the auspices of the Dominion Department of Insurance and with the co-operation of the Association of Canadian Fire Marshals, a report of the loss of life and property caused by fire, from which the information shown in Tables 8 and 9 has been summarized.

In addition to the data there shown, the report gives such information as: per capita losses by provinces and by type of building, numbers of fires reported, origins of fires, and criminal investigations arising from fires.

In 1939, the per capita loss was greatest in Nova Scotia, being \$2.99 as against the Dominion average of \$2.18. The uninsured losses amounted to \$5,452,892, or 22.1 p.c. of the total. Of the 45,755 fires reported in 1939, 1,402 were the subject of official inquiry, 152 prosecutions were instituted, and 107 convictions were registered.

**8.—Fire Losses in Canada, 1926-39.**

Note.—For fire losses from 1923-25, see *Statistical Report of Fire Losses in Canada, 1926*, published by the Dominion Department of Insurance. An estimate of losses from 1898-1922 was published in *Statistical Bulletin No. 27 (1922)*, issued by the same Department.

Year.	Property Loss.	Loss per Capita.	Deaths by Fire.	Year.	Property Loss.	Loss per Capita.	Deaths by Fire.
	\$	\$	No.		\$	\$	No.
1926.....	38,295,096	4.15	288	1933.....	32,676,314	3.15	254
1927.....	32,254,084	3.29	465	1934.....	25,437,840	2.44	268
1928.....	36,402,018	3.79	314	1935.....	23,221,521	2.12	293
1929.....	47,499,746	4.85	233	1936.....	21,549,484	1.95	347
1930.....	46,109,875	4.70	311	1937.....	22,746,058	2.04	246
1931.....	47,117,334	4.54	251	1938.....	25,899,180	2.31	263
1932.....	42,193,815	4.06	285	1939.....	24,632,509	2.18	263