

Year	Automobile Premiums	Other Casualty Premiums	Fire Premiums
	\$	\$	\$
1920.....	5,264,897	17,662,723	50,527,937
1925.....	6,952,201	19,397,749	51,040,075
1930.....	18,260,176	23,193,885	52,646,520
1935.....	11,973,477	14,754,124	40,884,876
1936.....	13,510,431	15,549,601	40,218,296
1937.....	16,810,675	17,775,052	42,498,127
1938.....	18,015,202	19,545,094	42,439,688
1939.....	18,859,873	20,990,114	40,984,276
1940.....	20,905,888	21,837,261	41,922,312

Section 1.—Fire Insurance

In Canada, fire insurance began with the establishment of agencies by British fire insurance companies. These were usually situated at the seaports and operated by local merchants. The oldest existing agency of such a company commenced business at Montreal in 1804. The first Canadian company dates from 1809 and the first United States company to operate in Canada commenced business in 1821. A short account of the inception of fire insurance in Canada is given at pp. 846-847 of the 1941 Year Book.

In its early days the Dominion did not prove a very lucrative field for fire insurance companies. However, the great advance in building construction and the wide use of improved fire appliances and safety devices have materially reduced the danger of serious conflagrations and have placed the risks assumed by companies in Canada on an equality with those of other countries.

A feature of the fire insurance business, besides the large percentage of British and foreign companies, is the continued increase in the number of companies that 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.

Subsection 1.—Grand Total of Fire Insurance in Canada

Of the total amount of 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.

In the more detailed analyses of fire insurance in Canada dealt with in Table 2, the statistics cover only the operations of companies with Dominion registration, but, as shown in Table 1, such companies account for approximately 90 p.c. of the insurance in force.

1.—Dominion and Provincial Fire Insurance in Canada, 1940, with Totals for 1939

Item	Gross Insurance Written	Net in Force at End of Year	Net Premiums Received	Net Losses Paid
	\$	\$	\$	\$
Dominion Licensees.....	12,072,174,014	10,737,568,226	41,922,312	15,444,927
Provincial Licensees—				
(a) Provincial companies within provinces by which they are incorporated.....	637,677,727	1,036,444,323	3,797,581	1,779,802
(b) Provincial companies within provinces other than those by which they are incorporated.....	137,829,986	87,490,170	641,514	244,807
Totals, Provincial Licensees.....	775,507,713	1,123,934,493	4,439,095	2,024,609
Lloyds, London ¹	304,523,616	255,352,342	1,580,752	1,055,786
Grand Totals, 1940	13,052,205,343	12,116,855,061	47,942,159	18,525,322
Grand Totals, 1939	11,921,080,101	11,485,345,005	46,734,578	18,908,499

¹ Included with figures of provincially incorporated companies in 1938 and 1939.