Taking the total for the same thirty-eight years, according to the nationalities of the companies, the following are the results:—

	Premiums received 1869-1906.	Losses paid. 1869-1906	Rate of Losses paid per cent of premiums, received. in 38 years.
	$	$	
Canadian companies	51,165.371	34,205,659	66.85
British "	150,070,080	100,129,274	66 72
American "	29,313,801	18 559,713	63 31
Totals	230 549,252	152,894,646	66.32

The loss rate for 1906 (44.83) is much below the average for the thirty-eight years over which our records extend.

Obtaining an approximation to the losses incurred during the year, by excluding the payments for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 46.73 p.c., which is 3.43 p.c. greater than the 43.30 of the previous year, and is 18.38 p.c. less than the average for the last fifteen years (65.11). The following are the rates of incurred losses from 1892:—

RATES OF INCURRED LOSSES.

Companies.	1906.	1905.	1904.	1903.	1902.	1901.	1900.	1899.	1898.	1897.	1896	1895.	1894.	1893.	1892.
Canadian	52 68	48.71	97.50	53.17	42 51	58.22	83.25	53.20	55.72	69.06	69.50	65.87	72.47	72.45	73.33
British.	46.65	43.07	110.34	50.97	40.40	74 15	97.99	58.80	79 12	63.50	59.50	69.32	67.76	76 57	66.36
American	40.45	38 01	110.55	47.93	38.61	66 83	107.17	57.25	71.05	64.32	61.72	73.11	68 84	74.40	73.86
Totals.	46.73	43 30	107.76	50.94	40.55	70.29	97 00	57.75	74.37	64.41	61.31	69 31	68.69	75 55	68 64

BUSINESS WRITTEN AND RATES CHARGED.

The gross amount of policies, new and renewed, taken during the year by fire companies was $1,210,099,865, which is greater by $70,004.493 than the amount taken in 1905. The premiums charged thereon amounted in 1906 to $18,554.730.17, being $292,693.08 greater than the amount charged the previous year. The rate of premiums (1.533) is somewhat lower than that of 1905 (1.602). The loss rate (44.83) is only 2.83 p.c. greater than the loss rate of the previous year (42.00) and 21.49 p.c. less than the average loss rate (66.32) for the past thirty-eight years.

The rate per cent. of premiums charged upon risks taken is shown in the following table:—

	Gross amount of risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1905.	The same for 1904.	The same for 1903.	The same for 1902.
	$	$					
Canadian companies	321.168,552	4,938,534 90	1.52	1.56	1.57	1.53	1.46
British "	672,318,145	10,189,363 27	1.52	1.60	1.59	1.49	1.46
American "	213,613,168	3,426,832 00	1.60	1.69	1.68	1.53	1.53
Totals	1,210,099,865	18.554,730 17	1.53	1.60	1.60	1.50	1.47

The increase in the amounts taken in 1906 as compared with 1905 among Canadian companies is $22,352,280. Among British companies there is an increase of $22,751,606 and among American companies there is an increase of $24,900,607.

In 1905 the increases in amount written among Canadian, British and American companies reporting to the office were $62,582,245, $35,583,776 and $39,624 246 respectively.

The list of companies in the report for 1906 differs from that of the previous year by the addition of three: two Canadian, the Richmond and Drummond and the Sovereign Fire, and the other American, the Lumber Insurance Company of New York. Since the close of the year licenses have been issued to three Canadian companies, the Dominion Fire Insurance Company, the Ontario Fire Insurance Company and La Compagnie d'Assurance contre l'incendi de Rimouski, and to one British Company, the Yorkshire Fire and Life Insurance Company. Three British companies (the British and Foreign Marine, the Marine and the Ocean Marine) are licensed to carry on the business of inland marine insurance and the business of insuring registered mail matter in transit from place to place in Canada, and all three did inland marine business during 1906.

MOVING PICTURE MACHINE FILMS are the subject of an article by the Ohio Fire Marshal. These films, he says, will explode at a comparatively low temperature, and as they are necessarily exposed to electric sparks and the heat from the light which illumines them, the danger is great in theatres or public halls, especially the nickel theatres, where they are the main feature of the programme.

VICTORIA, B.C., has been treated to a thirty per cent. advance in rates on all buildings in its congested district. The Vancouver Board of Underwriters has taken this step owing to insufficient fire protection. The increase is largely a result of the fire of July 23 last when five blocks in the northern section of the city were devastated.

THE INTERNATIONAL INSURANCE ENCYCLOPEDIA, which the Singer Company of New York has now in course of preparation, is evidently to be a work of monumental scope. The names upon the editorial and advisory boards as well as those of the announced contributors are ample guarantee of the value of the proposed series of seven extensive volumes.

WINNIPEG FIRE UNDERWRITERS have protested to the provincial attorney-general against the manner in which a number of unadmitted companies are doing business in Manitoba. They maintain that they are companies with head offices in foreign countries, but which have no local offices, nor any Government authority for doing business.