WAR CLAIMS OF CANADIAN LIFE COMPANIES AND FRATERNALS.

Up to the end of 1916, Canadian life companies and fraternals, Dominion and provincially licensed, had incurred $7,139,541 claims arising out of the war. Additionally, Canadian companies had incurred war claims under policies held by British and foreign policyholders to an amount of $524,935. The Insurance Department at Ottawa, in announcing these figures, states that returns have been secured from all companies and societies with the exception of a few small provincial fraternals, the returns from which would not materially affect the figures shown. Information was asked for as to claims incurred under the following headings:—

(*a*) Enlisted soldiers killed in action or dying from wounds.

(*b*) Enlisted soldiers dying from other cause.

(*c*) Other persons engaged in war service, or civilians dying as a result of military operations.

The returns made show the following results:—

	Dominion licensees	Provincial licensees
1914		
A.	$15,793	$1,000
B.	1,622	1,000
C.	....	....
	$17,415	$2,000
1915		
A.	$1,607,342	$114,746
B.	190,684	18,500
C.	141,709	7,585
	$1,939,735	$140,831
1916		
A.	4,318,839	$426,711
B.	226,987	50,411
C.	15,112	1,500
	$4,560,938	$478,622
Total	$6,518,088	$621,453

In addition to the foregoing, Canadian companies incurred claims under policies held by British and foreign policyholders as follows:—

1914	$ 55,827
1915	175,260
1916	293,848
	$524,935

BRITISH INSURANCE POLICY.

Although the trend of insurance policy for several years past has been steadily in the direction of consolidation, there have never before been arranged so many fusions within so short a space of time. The amalgamations may be attributed mainly to the advantages which large offices transacting all forms of business are considered to have over those which confine themselves to one or two forms of insurance. There is further a belief that in the keen competition that is expected after the war the largest offices will be in the best position. It is they who, as a rule, can afford to employ the best brains and are able to work the business most economically.—*London Times.*