

LATEST OFFICIAL RETURNS	Net Cash received for Premiums	Re-insurance and return Premiums	Gross cash received for Premiums	Gross amount of policies new and renewed	Net amount at risk at date	Net amount of losses incurred during the year	Net amount paid for losses	UNSETTLED LOSSES	
								Not resisted	Resisted
United States and Other Countries	\$	\$	\$	\$	\$	\$	\$	\$	\$
Ætna Insurance Co.....	336,180	51,758	387,938	35,158,368	44,524,711	160,885	154,964	12,973	25,446
American Central.....	71,074	126,504	197,578	22,726,001	10,966,690	72,367	76,686	7,161	none
American Insurance Co.....	46,993	5,858	52,851	3,372,197	4,360,602	4,976	9,745	351	none
American Lloyds.....	22,540	3,684	26,224	8,437,918	7,079,572	82,132	5,162	77,065	none
California Insurance Co.....	40,090	13,761	53,851	3,385,852	3,142,703	22,708	22,724	148	none
Connecticut Fire.....	140,826	61,773	202,599	17,632,269	16,550,112	75,608	74,995	6,216	149
Continental Insurance Co.....	317,380	111,251	428,631	43,819,412	40,493,303	168,306	140,852	50,170	1,000
Equitable Fire and Marine.....	43,490	130,830	174,320	16,073,373	6,120,912	22,654	21,224	3,519	none
Fidelity-Phoenix.....	345,243	109,603	454,846	41,800,540	40,253,203	206,873	172,081	53,132	500
Fireman's Fund.....	128,027	30,153	158,180	16,478,630	15,889,768	58,013	49,529	16,298	none
Firemen's Insurance Co.....	74,766	15,845	90,611	7,055,482	12,317,518	46,992	29,729	23,675	none
General Fire of Paris.....	69,575	9,108	78,683	5,771,939	7,132,215	58,371	70,785	16,790	2,200
German-American.....	347,801	151,352	499,153	57,656,659	48,097,668	219,655	218,112	39,699	4,890
Glens Falls.....	149,497	36,323	185,820	15,386,334	17,281,311	94,536	93,811	15,150	7,600
Globe & Rutgers.....	404,607	97,716	502,323	53,090,487	48,873,407	264,507	229,047	64,865	none
Hartford Fire.....	1,030,539	157,862	1,188,401	112,177,889	126,516,473	516,650	444,513	119,023	none
Home Insurance Co.....	898,665	169,800	1,068,465	99,494,937	106,827,532	444,364	432,880	86,301	none
Insurance Co. of N. America.....	431,406	67,292	498,698	52,502,707	63,624,461	209,008	198,791	20,776	none
Insurance Co. of the State of Pa.....	95,256	41,862	137,118	14,484,561	12,816,244	59,573	55,504	19,077	none
Millers National.....	31,499	2,255	33,754	6,369,299	5,092,145	19,635	13,842	6,703	none
National-Ben Franklin.....	86,977	21,825	108,802	9,534,439	14,782,172	39,498	38,586	6,672	none
National Fire of Hartford.....	500,103	130,650	630,753	54,229,351	57,963,131	247,678	251,861	62,846	none
National Union Fire of Pittsburgh.....	206,870	62,847	269,717	23,027,348	23,171,916	142,190	130,583	38,516	450
La Nationale Compagnie d'Assurance.....	152,093	46,022	198,115	17,431,064	18,409,672	96,142	86,606	16,247	none
Niagara Fire.....	137,897	63,604	201,501	17,558,707	15,013,028	96,099	100,776	12,249	none
Northwestern National.....	129,435	21,059	150,494	14,541,757	18,667,259	82,042	59,404	26,019	none
Phoenix Compagnie Francaise.....	66,597	34,223	100,820	7,029,090	6,569,301	33,786	31,061	3,004	none
Phoenix, of Hartford.....	365,270	170,110	535,380	50,663,224	54,101,927	194,237	193,557	21,263	none
Providence Washington.....	179,955	40,482	220,437	19,457,829	18,379,109	119,738	119,694	16,900	none
Queen of America.....	614,935	128,847	743,782	62,709,008	80,126,966	358,992	334,706	52,005	10,000
St. Paul Fire and Marine.....	330,644	79,336	409,980	38,391,355	35,111,492	202,820	200,360	35,706	none
Springfield Fire and Marine.....	461,066	121,061	582,127	70,569,473	60,987,818	296,469	306,783	37,781	none
Stuyvesant.....	40,497	42,148	82,645	9,215,645	7,268,799	56,365	39,388	37,736	none
L'Union, Paris, France.....	193,428	38,737	232,165	20,241,119	25,178,257	125,347	121,039	17,411	none
Westchester Fire.....	181,830	53,855	235,685	18,830,202	17,671,801	79,620	81,900	16,056	none
Totals for 1916.....	8,673,051	2,449,396	11,122,447	1,066,304,465	1,091,363,198	4,978,836	4,611,280	1,039,503	52,235
Totals for 1915.....	8,306,397	2,542,508	10,848,905	1,060,271,051	1,020,510,788	4,487,505	4,646,720	652,731	47,047

FOUR BILLIONS OF FIRE INSURANCE

**British Companies Have \$1,602,000,000 of the Business;
Canadian Companies, \$663,000,000; and United
States Companies, \$1,000,000,000**

Fire insurance companies doing business in Canada had a net amount at risk at the end of 1916 totalling \$3,714,888,865, an increase of \$183,268,063 over the preceding returns. This total is divided among the companies as follows:—

	1915.	1916.
British companies	\$1,828,316,532	\$1,959,767,538
United States and other companies	1,020,510,788	1,091,363,198
Canadian companies	682,793,482	663,758,129
	\$3,531,620,802	\$3,714,888,865

Gross cash premiums collected during 1916 totalled \$36,679,854, an increase of \$1,300,000. Of that sum \$17,176,461 went to British companies, while \$11,122,447 went to United States and other companies, and Canadian companies are credited with \$8,380,946.

Reinsurance and return premiums total \$8,966,546, as compared with \$8,848,078 for 1915. From the accompanying figures it will be seen that the net amount of losses incurred during 1915 by twenty-five Canadian companies, twenty-seven British, and thirty-five United States and foreign companies total \$15,122,895.

From 1869 to 1916 losses paid by fire insurance companies have been as follows:—

Canadian companies	\$ 59,788,815
British companies	163,377,075
United States and other companies	48,963,236
	\$272,129,126

The gross amount of policies, new and renewed, last year was \$3,407,531,384, compared with \$3,111,552,903 in 1915. Of the 1916 total, British companies have issued \$1,602,456,338, United States and other companies \$1,066,304,465 and Canadian companies \$738,770,581.

The following figures show the total premium and losses in Canada in 1915 and 1916:—

Companies.	Net cash premiums received.		Losses paid.	
	1915.	1916.	1915.	1916.
Canadian	\$ 4,559,076	\$ 4,736,038	\$ 2,625,860	\$ 2,580,594
British	13,609,360	14,301,219	6,889,360	7,931,021
U.S. and other	8,306,397	8,673,051	4,646,720	4,611,280
	\$26,474,833	\$27,713,308	\$14,161,949	\$15,122,895

WILL RETURNED SOLDIERS GO ON TO LAND?

A recent canvass made of returned soldiers in Alberta showed that less than 2 per cent. of those already stationed in that province expressed a desire to take up work on the land. This statement was made in an address at Ottawa last week by Mr. J. S. Dennis, assistant to the president of the Canadian Pacific Railroad. Mr. Dennis, who has direct charge of his company's colonization policy, considers the returning soldier a more difficult problem than the ordinary immigrant. He said:—

"In Canada we need all the agriculturists we can get. As the northern European usually has an agricultural vocation, and, therefore, makes a good settler, we should welcome him and send him where he is most needed—to our North-West. The returned British or Canadian soldier is a more difficult proposition. It is a fallacious dream to imagine that any large proportion of these men will settle down on the land. They will not. Our greatest problem will be to provide work for them. In the radical readjustments of our wage scales we shall find further complications."