

Hail insurance in 1943 had an unfavourable experience which has been continued as far as the records show in 1944: a substantial underwriting loss has resulted.

Marine insurance has shown a very large increase in Canada during the war years and substantial profits have resulted. The results for the years 1941 to 1943, inclusive, are as follows:—

Year	Premiums	Losses	Underwriting Profits
	\$	\$	\$
1941.....	6,011,922	2,781,190	1,694,470
1942.....	14,295,543	7,983,963	3,855,415
1943.....	10,061,059	4,931,286	3,445,501

This class of insurance will, no doubt, figure more largely in the business of companies in post-war years, than it did before 1939.

23.—Dominion and Provincial Insurance in Canada, Other Than Fire and Life, 1943

Class of Business	Dominion Licensees	Provincial Licensees			Lloyds	Grand Total
		Within Provinces by Which They Are Incorp.	In Provinces Other Than Those by Which They Are Incorp.	Total Provincial Licensees		
NET PREMIUMS WRITTEN						
	\$	\$	\$	\$	\$	\$
Accident—						
Personal.....	3,607,689	2,756	202	2,958	304,629	3,915,276
Public liability.....	3,509,695	61,475	1,346	62,821	215,378	3,787,894
Employers' liability.....	1,660,757	203,605	Nil	203,605	145,343	2,009,705
Accident and sickness combined.....	7,708,486	109,675	95,268	204,943	1,326	7,914,755
Aircraft.....	318,949	Nil	Nil		10,791	329,740
Automobile.....	18,907,940	1,436,262	281,302	1,717,564	2,122,498	22,748,002
Boiler.....	681,020	4,202 ¹	3,265	7,467	71,223	759,710
Machinery.....	392,074	Nil	Nil		71,786	463,860
Credit.....	257,381	"	"		1,025	258,406
Earthquake.....	3,209	"	"		3,979	7,188
Explosion.....	216,007	—88	"	—88	83,434	299,353
Falling aircraft.....	788	Nil	"		Nil	788
Forgery.....	45,484	"	"		10,822	56,306
Guarantee (fidelity).....	1,278,661	58,469	683	59,152	125,813	1,463,626
Guarantee (surety).....	725,930				7,348	733,278
Hail.....	1,774,093	94,077	Nil	94,077	18,673	1,886,843
Inland transportation.....	1,589,714	3,377	527	3,904	25,079	1,618,697
Live stock.....	32,316	Nil	Nil		19,563	51,879
Personal property.....	4,482,964	6,327	5,906	12,233	22,476	4,517,673
Plate glass.....	622,063	77,150	712	77,862	721	700,646
Real property.....	333,511	1,652	Nil	1,652	12,854	348,017
Sickness.....	2,538,233	41,777	11,268	53,045	36	2,591,314
Sprinkler ²	14,353	Nil	Nil		Nil	14,353
Theft.....	1,447,868	19,059	132	19,191	45,715	1,512,774
Weather.....	8,822	94,457	Nil	94,457	605	103,884
Windstorm.....	167,891	Nil	"		8,225	176,116
Totals.....	52,325,898	2,214,232	400,611	2,614,843¹	3,329,342	58,270,083²

For footnotes, see end of table, p. 1056.