

The proportions in which the Canadian premiums of fire and casualty companies were distributed in 1945 between the various groups classified as to corporate structure, together with the underwriting profits and income and excess profits taxes incurred, are given in the following statement:—

Company	(1)	(2)	(3)	Percentages	
	Premiums	Underwriting Profit	Income and Excess Profits Taxes	(3) of (1)	(3) of (2)
	\$	\$	\$	p.c.	p.c.
CANADIAN—					
Mutual.....	5,663,124	346,940	Nil	—	—
Stock mutual.....	2,875,702	96,056	24,100	0·8	25·1
Joint stock.....	27,725,521	808,856	812,580	2·9	100·5
TOTALS, CANADIAN.....	36,265,347	1,251,852	836,680	2·3	66·8
BRITISH—					
Joint stock.....	36,194,361	—1,542,206	41,709	0·1	—
FOREIGN—					
Reciprocal.....	587,412	80,686	Nil	—	—
Deposit-premium mutual..	1,163,951	123,632	"	—	—
Other mutual.....	9,764,964	1,171,397	22	1	1
Joint stock.....	43,973,812	—71,720	697,621	1·6	—
TOTALS, FOREIGN.....	55,490,139	1,303,995	697,643	1·3	53·5
ALL COMPANIES—					
Reciprocal.....	587,412	80,686	Nil	—	—
Deposit-premium mutual..	1,163,951	123,632	"	—	—
Other mutual.....	15,428,088	1,518,337	22	1	1
Stock mutual.....	2,875,702	96,056	24,100	0·8	25·1
Joint stock.....	107,894,694	—805,070	1,551,910	1·4	—
GRAND TOTALS, 1945.....	127,949,847	1,013,641	1,576,032	1·2	155·5
GRAND TOTALS, 1944.....	117,154,375	906,838	2,651,115	2·3	292·3

¹ Too small to be expressed.

Provincial Companies.—The foregoing figures relate in the main to the business of Dominion companies and British and foreign companies registered under the Acts of the Dominion. There is, in addition, a limited volume of business transacted by companies incorporated by the provinces of Canada which have not obtained Dominion registration. The outstanding features of the business transacted in 1940 and 1931 under the two jurisdictions were given in the review of fire and casualty insurance in the Canada Year Book, 1942, and this table is now brought up to Dec. 31, 1945, the ratios for the two earlier years being retained, as follows:—

Class of Business	Dominion Licensees	Provincial Licensees	Ratio of Provincial Licensees to Total		
			1945	1940	1931
	\$	\$	p.c.	p.c.	p.c.
Fire Insurance—					
Insurance in force.....	15,054,848,612	1,491,715,144	9·02	9·48	12·32
Net premiums written....	53,335,728	6,205,250	9·61	9·57	12·49
Casualty Insurance—					
Net premiums written....	69,217,942	3,586,093	4·93	4·43	6·54
Life Insurance—					
Insurance in force.....	9,751,040,835	213,042,594	2·14	0·94	1·55
Net premiums received....	261,176,100	5,551,540	2·08	0·97	1·28
Fraternal Insurance—					
Insurance in force.....	246,121,776	133,031,870	35·09	26·07	34·69
Net premiums received....	4,610,018	2,707,997	37·00	30·20	36·00