

In the more detailed analyses of fire insurance dealt with in Table 2, the statistics cover only the operations of companies with Dominion registration; as shown in Table 1, such companies account for approximately 90 p.c. of the insurance in force.

### 1.—Fire Insurance in Canada, 1946

Item	Gross Insurance Written	Net in Force at End of Year	Net Premiums Written	Net Claims Incurred
	\$	\$	\$	\$
Dominion Licensees.....	16,783,391,679	17,376,429,865	68,825,470	35,379,627
Provincial Licensees—				
(a) Provincial companies within provinces by which they are incorporated.....	859,583,318	1,548,452,588	6,315,660	3,338,565
(b) Provincial companies within provinces other than those by which they are incorporated...	154,257,648	151,097,642	1,038,831	550,620
Totals, Provincial Licensees.....	1,013,840,966	1,699,550,230	7,354,491	3,889,185
Lloyds, London.....	222,031,733	248,241,211	1,575,942	906,394
<b>Grand Totals.....</b>	<b>18,019,264,378</b>	<b>19,324,221,306</b>	<b>77,755,903</b>	<b>40,175,206</b>

### Subsection 2.—Operational Statistics of Dominion Registered Fire Insurance Companies

The trend in the average rate payable for fire insurance has been generally downward, although the increases in fire losses experienced in the years from 1941 to 1946 have had the effect of checking that tendency. The increase in value of insurable buildings and their contents tends to increase fire insurance premiums in spite of the trend of the average rate.

### 2.—Fire Insurance, by Companies Operating under Dominion Registration, 1880-1947

NOTE.—Figures for the years 1869-1899 are given at p. 973 of the 1939 Year Book, and figures for 1901-39 at p. 847 of the 1942 edition.

Year	Amount in Force at End of Year	Net Premiums Received During Year	Claims Paid During Year	Percentage of Claims to Premiums	Gross Amount of Risks Taken During Year	Premiums Charged Thereon	Average Cost per \$100 of Insurance
	\$	\$	\$	p.c.	\$	\$	\$
1880.....	411,563,271	3,479,577	1,666,578	47.90	384,051,861	3,958,437	1.03
1890.....	720,679,621	5,836,071	3,266,567	55.97	620,723,945	7,019,319	1.13
1900.....	992,332,360	8,331,948	7,774,293	93.31	803,428,654	10,031,735	1.25
1910.....	2,034,276,740	18,725,531	10,292,393	54.96	1,817,055,685	24,684,296	1.36
1920.....	5,969,872,278	50,527,937	21,935,387	43.41	6,790,670,610	71,143,917	1.05
1930.....	9,672,996,973	52,646,520 <sup>1</sup>	30,427,968 <sup>2</sup>	57.71	10,311,193,608	82,700,147	0.80
1940.....	10,737,568,226	41,922,312 <sup>1</sup>	15,444,927 <sup>2</sup>	36.84	12,072,174,014	72,682,679	0.60
1941.....	11,386,819,286	49,305,539 <sup>1</sup>	17,814,322 <sup>2</sup>	36.13	13,345,610,185	85,877,389	0.64
1942.....	12,565,212,694	47,272,440 <sup>1</sup>	20,360,534 <sup>2</sup>	43.07	12,759,419,939	84,168,663	0.66
1943.....	13,386,782,873	47,153,094 <sup>1</sup>	22,181,244 <sup>2</sup>	47.04	12,838,807,204	84,047,821	0.65
1944.....	14,174,130,630	55,027,051 <sup>1</sup>	28,921,930 <sup>2</sup>	52.56	14,572,876,024	96,065,279	0.66
1945.....	15,054,848,612	58,335,728 <sup>1</sup>	30,585,357 <sup>2</sup>	52.43	10,096,447,893 <sup>3</sup>	72,872,125	0.72
1946.....	17,376,429,865	68,825,470 <sup>1</sup>	35,379,627 <sup>2</sup>	51.40	11,744,234,245 <sup>3</sup>	82,696,662	0.70
1947.....	20,286,046,204	86,770,603 <sup>1</sup>	39,475,711 <sup>2</sup>	45.49	15,452,832,219 <sup>3</sup>	106,427,978	0.69

<sup>1</sup> Net premiums written.      <sup>2</sup> Net claims incurred.      <sup>3</sup> Not comparable with 1944 and previous years since this figure indicates "Gross direct written", disregarding all reinsurance, assumed or ceded.