

Premiums Written and Claims Incurred.—The relationship of claims incurred to premiums written is shown for Dominion registered companies by provinces in Table 3.

3.—Net Premiums Written and Net Claims Incurred in Canada by Canadian, British and Foreign Companies Operating Under Dominion Registration, by Provinces, 1945 and 1946.

(Registered reinsurance deducted)

Year and Province	Canadian		British		Foreign	
	Premiums	Claims	Premiums	Claims	Premiums	Claims
	\$	\$	\$	\$	\$	\$
1945						
Prince Edward Island	69,349	26,585	171,871	62,565	76,322	29,291
Nova Scotia	644,029	283,702	1,264,018	466,888	1,097,875	432,891
New Brunswick	437,777	188,859	1,078,888	504,324	930,550	507,210
Quebec	3,678,942	2,143,508	6,086,026	3,945,828	7,248,959	4,824,645
Ontario	5,446,535	2,675,350	6,967,359	3,794,067	8,234,644	4,660,537
Manitoba	1,300,358	468,667	968,126	464,662	1,230,505	491,371
Saskatchewan	1,288,320	254,797	633,204	162,437	1,207,244	306,721
Alberta	1,124,023	432,492	1,060,268	620,451	1,579,700	749,122
British Columbia	1,123,542	491,005	2,139,532	968,571	2,514,642	1,214,663
All other Canada ¹	13,199	5,136	126,500	115,749	31,922	24,409
Canada, 1945	15,126,074	6,970,101	20,495,792	11,105,542	24,152,363	13,240,860
1946						
Prince Edward Island	87,435	126,890	205,584	459,706	104,973	234,862
Nova Scotia	750,702	306,006	1,258,336	478,976	1,045,801	408,832
New Brunswick	498,296	203,347	1,279,424	583,151	1,129,822	562,497
Quebec	4,085,328	2,343,066	7,174,339	4,729,491	9,658,412	5,050,814
Ontario	6,300,202	3,087,644	7,772,317	4,664,590	10,560,095	5,431,892
Manitoba	1,478,377	718,910	996,014	530,227	1,221,025	600,266
Saskatchewan	1,254,060	561,798	648,908	284,947	1,255,339	608,581
Alberta	1,214,456	526,004	1,105,716	497,049	1,758,195	993,453
British Columbia	1,359,878	373,623	2,714,065	878,510	3,176,976	883,353
All other Canada ¹	17,298	3,427	128,910	38,614	-4,677	9,717
Canada, 1946	17,046,032	8,250,715	23,283,613	13,145,261	29,905,961	14,784,267

¹ Yukon, Northwest Territories and also certain 'floater business' that cannot be apportioned to any one province.

Classification of Fire Risks.—For some years the Department of Insurance has compiled, from information supplied by the fire insurance companies registered to transact business in Canada, tables of experience as to premiums and losses by 27 classes of risks agreed upon on the basis of net premiums written, less registered or licensed reinsurance. This experience for the five years 1940-44 is given at p. 1077 of the 1947 Year Book. For 1945 and 1946 the returns were received on a "direct written" basis, excluding all reinsurance ceded or assumed, and the classification was changed and reduced to 21 classes. The 1945 and 1946 experience is given in Table 4.