

The effect of these factors is reflected in the ratio of gain in business in force expressed as a percentage of the amount in force at the beginning of the same year.

| Year      | Net in Force<br>at Beginning<br>of Year | Gain in Force<br>for the Year | Per-<br>centage<br>Gain |
|-----------|---|-------------------------------|-------------------------|
|           | \$                                      | \$                            |                         |
| 1930..... | 6,157,000,000                           | 335,000,000                   | 5.4                     |
| 1935..... | 6,221,000,000                           | 38,000,000                    | 0.6                     |
| 1939..... | 6,630,000,000                           | 146,000,000                   | 2.2                     |
| 1940..... | 6,776,000,000                           | 199,000,000                   | 2.9                     |
| 1941..... | 6,975,000,000                           | 374,000,000                   | 5.4                     |
| 1942..... | 7,349,000,000                           | 527,000,000                   | 7.2                     |
| 1943..... | 7,876,000,000 <sup>1</sup>              | 658,000,000                   | 8.4                     |
| 1944..... | 8,534,000,000                           | 605,000,000                   | 7.1                     |
| 1945..... | 9,139,000,000                           | 612,000,000                   | 6.7                     |
| 1946..... | 9,751,000,000                           | 1,061,000,000                 | 10.9                    |
| 1947..... | 10,812,000,000                          | 1,088,000,000                 | 10.1                    |

<sup>1</sup> Excluding \$44,000,000 adjustment arising out of method of reporting juvenile insurance.

### Subsection 1.—Grand Total of Life Insurance in Canada

In addition to the business transacted by life insurance companies registered by the Dominion, a considerable volume of business is also transacted by companies licensed by the provinces. Statistics of these provincial companies have been collected since 1915 by the Department of Insurance. Table 12 summarizes the volume of business transacted by Canadian, British and foreign life companies and fraternal societies, whether registered by the Dominion or licensed by the provinces.

### 12.—Dominion and Provincial Life Insurance in Canada, by Class of Licensee and by Type of Company, 1946

| Item  | New Policies<br>Effectuated<br>(net) | Net Insurance<br>in Force,<br>Dec. 31 | Net<br>Premiums<br>Received | Net<br>Claims<br>Paid |
|---|--------------------------------------|---------------------------------------|-----------------------------|-----------------------|
|   | \$                                   | \$                                    | \$                          | \$                    |
| <b>CLASS OF LICENSEE</b>  |                                      |                                       |                             |                       |
| <b>Dominion Licensees—</b>  |                                      |                                       |                             |                       |
| Life companies.....   | 1,393,522,667                        | 10,812,392,864                        | 283,938,079                 | 98,846,258            |
| Fraternals.....   | 37,318,588                           | 268,307,234                           | 4,800,344                   | 3,919,269             |
| <b>Totals, Dominion Licensees.....</b>  | <b>1,430,841,255</b>                 | <b>11,080,700,098</b>                 | <b>288,738,423</b>          | <b>102,765,527</b>    |
| <b>Provincial Licensees—</b>  |                                      |                                       |                             |                       |
| Provincial Companies within Province by<br>Which They are Incorporated—               |                                      |                                       |                             |                       |
| Life companies.....   | 68,971,342                           | 249,378,242                           | 6,025,948                   | 1,427,820             |
| Fraternals.....   | 16,497,188                           | 96,656,634                            | 2,508,370                   | 1,339,878             |
| Provincial Companies in Provinces other<br>than Those by Which They are Incorporated— |                                      |                                       |                             |                       |
| Life companies.....   | 6,940,715                            | 31,742,642                            | 793,157                     | 220,783               |
| Fraternals.....   | 8,348,040                            | 51,558,836                            | 1,020,183                   | 824,764               |
| <b>Totals, Provincial Licensees.....</b>  | <b>100,757,285</b>                   | <b>429,336,354</b>                    | <b>10,347,658</b>           | <b>3,813,245</b>      |
| <b>Grand Totals.....</b>  | <b>1,531,598,540</b>                 | <b>11,510,036,452</b>                 | <b>299,086,081</b>          | <b>106,578,772</b>    |
| <b>TYPE OF COMPANY</b>  |                                      |                                       |                             |                       |
| <b>Canadian Life—</b>   |                                      |                                       |                             |                       |
| Dominion.....   | 981,041,044                          | 7,201,285,815                         | 184,065,299                 | 62,253,925            |
| Provincial.....   | 75,912,057                           | 281,120,884                           | 6,819,105                   | 1,648,603             |
| <b>Canadian Fraternal—</b>  |                                      |                                       |                             |                       |
| Dominion.....   | 22,850,967                           | 165,792,519                           | 2,466,794                   | 2,672,898             |
| Provincial.....   | 24,845,228                           | 148,215,470                           | 3,528,553                   | 2,164,642             |
| British Life.....   | 30,197,611                           | 205,626,216                           | 5,510,427                   | 2,487,777             |
| Foreign Life.....   | 382,284,012                          | 3,405,480,833                         | 94,362,353                  | 34,104,556            |
| Foreign Fraternal.....  | 14,467,621                           | 102,514,715                           | 2,333,550                   | 1,246,371             |