Subsection 3, of this Chapter. Table 28 gives similar figures for the total casualty business of Canadian companies, and for the casualty business in Canada of British and foreign companies, whose transactions are confined to insurance other than fire and life. In 1946, there were 11 Canadian, 5 British and 50 foreign companies whose operations were limited to the same field.

During the war years, automobile insurance showed a favourable experience with a loss ratio of around 45 p.c.. This ratio was slightly lower than for the prewar years, the result of lessened traffic, but since the end of hostilities the experience tends to be less favourable and now stands around 51 p.c.

Hail insurance in 1943 and 1944 had an unfavourable experience, but in 1945 and 1946 the loss ratio fell to approximately 25 p.c.

Marine insurance showed a very large increase in Canada during the war years and substantial profits resulted. The results for the years 1941 to 1946, inclusive, were as follows:—

Year	Premiums	Claims Incurred	Under- writing Profits
	\$	\$	\$
1941 1942 1943 1944 1945 1946	6,011,922 14,295,543 10,061,059 6,754,361 5,978,274 5,655,392	2,781,190 7,983,963 4,931,286 2,172,418 2,995,704 2,232,701	1,694,470 3,855,415 3,449,873 3,243,889 1,704,367 2,084,412

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

26.—Casualty Insurance Premiums and Claims in Canada, by Class of Business, 1946

Note.—Less all reinsurance for Canadian companies and registered or licensed reinsurance only for British and foreign companies.

Halling aircraft DU IVII IVII AVII									
Class of Business Registered Companies Provinces by Which Those by Which They Are Incorp. Total Those by Which They Are Incorp. Provincial Licensees Provincial Licensees			Pro	vincial Licen	sees				
Accident— Personal	Class of Business	Registered	Provinces by Which They Are	Other Than Those by Which They	Total Provincial Licensees	Lloyds			
Accident— Personal 5,035,928 15 25 40 263,131 5,299,099 Public liability 4,594,548 97,718 3,462 101,180 220,313 4,916,041 Employers' liability 1,653,382 235,737 Nil 235,737 145,656 2,034,775 Accident and sickness combined 14,132,417 151,235 72,778 224,013 1,332 14,357,762 Aircraft 394,894 Nil Nil - 450,981 845,875 Automobile 33,747,874 2,240,730 769,642 3,010,372 2,949,557 39,707,803 Boiler—(a) Boiler 1,012,030 11,020 9,685 20,705 250,562 1,283,297 Credit 265,996 " " - Nil 265,996 Earthquake 34,943 40 17 57 66,502 115,992 Explosion 49,433 40 Nil Nil - Nil -		NET PREMIUMS WRITTEN							
Personal 5,035,928 15 25 40 263,131 5,299,094 Public liability 4,594,548 97,718 3,462 101,180 220,313 4,916,041 Employers' liability 1,653,382 235,737 Nil 235,737 145,656 2,034,775 Accident and sickness combined 14,132,417 151,235 72,778 224,013 1,332 14,357,762 Aircraft 394,894 Nil Nil - 450,981 2,949,557 845,875 Automobile 33,747,874 2,240,730 769,642 3,010,372 2,949,557 39,707,803 Boiler—(a) Boiler 1,012,030 11,020 9,685 20,705 250,562 1,283,297 Credit 265,996 " " - Nil 10,178 45,151 Explosion 49,433 40 17 57 66,502 Nil Falling aircraft - Nil Nil - Nil -		\$	\$	1 \$	\$	\$	\$		
Public liability 4,594,548 97,718 3,462 101,180 220,313 4,916,041 Employers' liability 1,653,382 235,737 Nil 235,737 145,656 2,034,775 Accident and sickness combined 14,132,417 151,235 72,778 224,013 1,332 14,357,762 Aircraft 394,894 Nil Nil - 450,981 845,875 Automobile 33,747,874 2,240,730 769,642 3,010,372 2,949,557 39,707,803 Boiler—(a) Boiler 1,012,030 11,020 9,685 20,705 250,562 1,283,297 (b) Machinery 552,936 Nil Nil Nil - Nil 19,847 Earthquake 34,973 " " - 10,178 45,151 Explosion 49,433 49,433 40 17 57 66,502 115,992 Falling aircraft - Nil Nil Nil - Nil -	Accident—				2000				
Employers' liability 1,653,382 235,737 Nil 235,737 145,656 2,034,775 Accident and sickness combined 14,132,417 151,235 72,778 224,013 1,332 14,357,762 Aircraft 394,894 Nil Nil - 450,981 845,875 Automobile 33,747,874 2,240,730 769,642 3,010,372 2,949,557 39,707,803 Boiler—(a) Boiler 1,012,030 11,020 9,685 20,705 250,562 1,283,297 (b) Machinery 552,936 Nil Nil Nil - Nil 45,986 Credit 265,996 " " - 10,178 45,151 Earthquake 34,973 49,433 40 17 57 66,502 115,992 Falling aircraft -60 Nil Nil Nil - Nil -60			15						
Accident and sickness combined	Public liability	4, 594, 548	97,718						
bined	Employers' liability	1,653,382	235, 737	Nil	235, 737	145, 656	2,034,773		
Aircraft 394,894 Nil Nil - 450,981 845,875 Automobile 33,747,874 2,240,730 769,642 3,010,372 2,949,557 39,707,803 Boiler—(a) Boiler 1,012,030 11,020 9,685 20,705 250,562 1,283,297 (b) Machinery 552,936 Nil " - Nil - Credit 265,996 " " - Nil 10,178 455,896 Explosion 49,433 40 17 57 66,502 115,992 Falling aircraft -60 Nil Nil - Nil -					004 010	1 000	14 957 769		
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$					224,013				
Boiler—(a) Boiler		394,894			9 010 270				
(b) Machinery 552, 936	Automobile	33,747,874					1 223 207		
Credit	Boiler—(a) Boiler	1,012,030			20, 705		672 783		
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	(b) Machinery	552, 936			_				
Explosion	Credit		1000		-				
Falling aircraft – 60 Nil Nil – Nil – Nil – 60	Earthquake	34,973	40	17	57	66,502			
railing aircrait — ou Nii Nii Talling aircrait	Explosion	49,433			_ 01		-60		
Terrer #4 010 " - 2,992 07,002	ralling aircraft	F4 010	V11	1/11	_	2,992	57,002		
153 047 1.913.257	Concepted (6 deliter)		500)			153,047	1,913,257		
Guarantee (numetry)			70,026	2,917	72, 943	32, 844	1,063,831		
Guarantee (surety)	Guarantee (surety)		177 634	Nil	177.634	33,656	4, 216, 074		
Talend transportation 2 430 586 4, 361 19 4,380 44,324 2,488,290	Inland transportation	2 439 586	4.361		4,380		2,488,290		
Live stock			Nil		Nil				