

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

Class of Business	Provincial Licensees			Lloyds	Grand Total
	Dominion Registered Companies	Within Provinces by Which They Are Incorp.	In Provinces Other Than Those by Which They Are Incorp.		
NET PREMIUMS WRITTEN					
	\$	\$	\$	\$	\$
Accident—					
Personal.....	5,035,928	15	25	40	263,131
Public liability.....	4,594,548	97,718	3,462	101,180	220,313
Employers' liability.....	1,653,382	235,737	Nil	235,737	145,656
Accident and sickness combined.....	14,132,417	151,235	72,778	224,013	1,332
Aircraft.....	394,894	Nil	Nil	—	450,981
Automobile.....	33,747,874	2,240,730	769,642	3,010,372	2,949,557
Boiler—(a) Boiler.....	1,012,030	11,020	9,685	20,705	250,562
(b) Machinery.....	552,936	Nil	Nil	—	119,847
Credit.....	265,996	“	“	—	Nil
Earthquake.....	34,973	“	“	—	10,178
Explosion.....	49,433	40	17	57	66,502
Falling aircraft.....	—60	Nil	Nil	—	Nil
Forgery.....	54,010	“	“	—	2,992
Guarantee (fidelity).....	1,687,267	70,026	2,917	72,943	153,047
Guarantee (surety).....	1,030,987				32,844
Hail.....	4,004,784	177,634	Nil	177,634	33,656
Inland transportation.....	2,439,586	4,361	19	4,380	44,324
Live stock.....	77,202	Nil	Nil	Nil	44,234