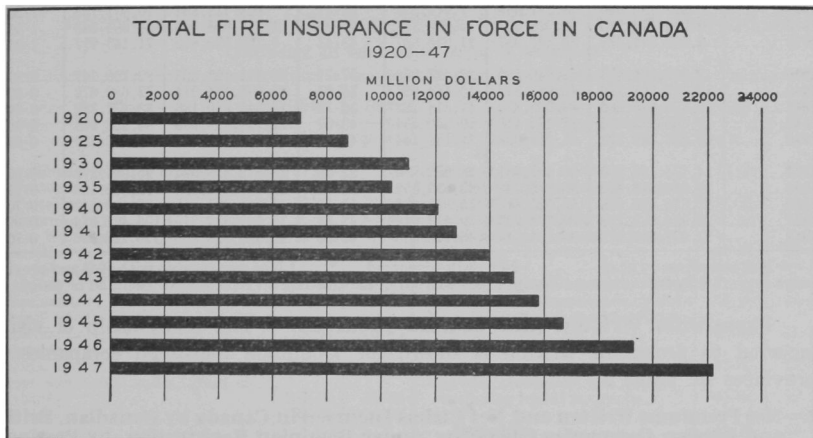


Subsection 1.—Grand Total of Fire Insurance in Canada

Of the total amount of insurance effected in Canada during each year, a part is sold by the companies holding provincial licences and permits. Such companies generally confine their operations to the province of incorporation, but may be allowed to sell insurance in other provinces.

In the more detailed analyses of fire insurance given 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, 1947

Item	Gross Insurance Written	Net in Force at End of Year	Net Premiums Written	Net Claims Incurred
	\$	\$	\$	\$
Dominion Licensees.....	22,148,561,127	19,926,683,282	86,774,952	39,513,014
Provincial Licensees—				
(a) Provincial companies within provinces by which they are incorporated.....	1,199,630,347	1,784,810,851	7,368,416	3,588,855
(b) Provincial companies within provinces other than those by which they are incorporated.....	179,572,110	184,941,077	1,119,350	592,493
Totals, Provincial Licensees.....	1,379,202,457	1,990,751,928	8,487,766	4,181,348
Lloyds, London.....	370,728,113	365,249,291	2,739,942	1,388,434
Grand Totals.....	23,898,491,697	22,261,684,501	98,002,660	45,082,796

Subsection 2.—Operational Statistics of Fire Insurance Companies Registered by the Federal Government

The trend in the average rate payable for fire insurance has been generally downward, although the increases in fire losses 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.