

and foreign companies, whose transactions are confined to insurance other than fire and life. In 1947, there were 11 Canadian, 6 British and 53 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 52 p.c.

Hail insurance in 1946 showed a loss ratio of 25 p.c. but in 1947 this had increased to 67 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 1947, inclusive, were as follows:—

Year	Premiums	Claims Incurred	Under-writing 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
1947.....	7,932,404	4,529,161	1,031,313

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 in Canada, by Companies operating under Dominion Registration, 1947

Class of Business	Number of Companies, 1947			Aggregate Experience During Period Transacted		
	Canadian	British	Foreign	Years Transacted	Net Premiums Written	Claims Incurred
				No.	\$	\$
Accident.....	50	92,299,497	43,476,664
Accident—						
Personal.....	36	37	24	23	78,230,084	31,017,007
Public liability (other until 1941).....	34	38	23	23	52,172,253	17,264,493
Employers' liability (employers' liability and workmen's compensation until 1941).....	31	37	21	23	43,051,107	25,243,366
Combined accident and sickness.....	14	10	16	34	117,099,803	71,707,574
Aircraft (aviation until 1941).....	3	9	20	20	4,987,273	2,863,044
Automobile.....	36	55	87	38	457,686,286	236,018,391
Boiler—						
Boiler (steam boiler until 1941).....	7	7	5	71	18,478,318	1,696,244
Machinery (electrical machinery until 1941).....	4	1	5	26	6,024,511	1,707,901
Credit.....	—	—	2	28	6,288,524	2,098,604
Crop.....	—	—	—	1	12,268	40,091
Earthquake.....	15	23	37	23	246,754	15,088
Explosion ¹	—	—	—	9	1,195,107	12,189
Explosion (riot and civil commotion until 1941).....	15	19	40	15	1,769,524	30,315
Falling aircraft.....	—	3	1	16	21,690	8,550
Forgery.....	15	3	4	29	1,295,405	317,740
Fraud.....	—	—	—	18	315,992	99,688
Guarantee (not separated into fidelity and surety prior to 1921).....	—	—	—	47	13,452,616	3,811,867
Fidelity (since 1921).....	34	25	20	26	31,497,244	8,809,704
Surety (since 1921).....	33	24	17	26	22,702,550	3,863,770
Hail.....	5	3	23	38	93,391,429	60,763,517
Inland transportation.....	28	41	57	51	31,827,730	12,164,198
Live stock.....	2	1	2	40	2,541,532	1,598,119
Personal property.....	34	51	59	18	48,200,486	28,369,820
Plate glass.....	32	38	16	73	21,332,292	9,630,786

¹ Explosion inherent since 1932 included with fire.