

### 3.—Net Premiums Written and Net Claims Incurred in Canada by Canadian, British and Foreign Companies Operating under Dominion Registration, by Provinces, 1947 and 1948.

(Registered reinsurance deducted)

Year and Province	Canadian		British		Foreign	
	Premiums	Claims	Premiums	Claims	Premiums	Claims
	\$	\$	\$	\$	\$	\$
<b>1947</b>						
Prince Edward Island.....	97,537	32,419	237,954	126,009	124,227	93,091
Nova Scotia.....	936,082	431,413	1,676,664	990,979	1,214,814	753,994
New Brunswick.....	616,412	203,068	1,518,531	662,508	1,195,922	886,985
Quebec.....	4,998,440	2,147,793	9,508,357	4,525,062	11,658,743	5,807,925
Ontario.....	7,816,133	3,228,241	11,065,145	5,246,076	13,406,341	6,458,344
Manitoba.....	1,719,149	674,141	1,294,795	485,050	1,611,716	805,893
Saskatchewan.....	1,469,401	507,934	734,486	208,772	1,450,494	458,174
Alberta.....	1,548,371	655,341	1,358,789	599,266	2,101,676	1,094,406
British Columbia.....	1,833,639	602,036	3,563,342	1,238,076	4,107,965	1,398,959
All other Canada <sup>1</sup> .....	12,857	6,268	199,768	54,150	-5,540	27,313
<b>Canada, 1947.....</b>	<b>21,048,021</b>	<b>8,488,654</b>	<b>31,157,831</b>	<b>14,135,948</b>	<b>36,866,358</b>	<b>17,785,084</b>
<b>1948</b>						
Prince Edward Island.....	96,573	28,301	261,407	67,283	116,508	46,003
Nova Scotia.....	1,132,118	440,867	2,262,718	782,440	1,293,300	651,059
New Brunswick.....	747,355	367,379	2,069,610	922,603	1,142,779	514,121
Quebec.....	6,545,066	3,603,247	11,078,297	5,393,188	12,038,561	6,316,413
Ontario.....	9,229,926	3,932,478	12,528,370	5,541,726	14,630,686	5,722,518
Manitoba.....	2,099,123	986,918	1,785,627	628,216	1,851,610	727,038
Saskatchewan.....	1,719,413	692,933	1,022,505	240,327	1,439,021	479,681
Alberta.....	1,974,157	1,267,222	2,096,772	973,744	2,216,489	1,177,415
British Columbia.....	2,176,001	874,615	4,258,549	2,296,297	4,668,387	2,463,863
All other Canada <sup>1</sup> .....	101,841	-12,943	149,768	80,807	71,109	13,973
<b>Canada, 1948.....</b>	<b>25,821,573</b>	<b>12,181,017</b>	<b>37,513,623</b>	<b>16,926,631</b>	<b>39,468,450</b>	<b>18,112,084</b>

<sup>1</sup> Yukon and Northwest Territories, also certain 'floater business' that cannot be apportioned to any one province.

**Classification of Fire Risks.**—For some years the Department of Insurance has compiled, from information supplied by the fire insurance companies registered to transact business in Canada, tables of experience as to premiums and claims by 27 classes of risks agreed upon on the basis of net premiums written, less registered or licensed reinsurance. This experience for the years 1940-44 is given at p. 1077 of the 1947 Year Book. The returns from 1945 were received on a 'direct written' basis, excluding all reinsurance ceded or assumed, and the classification was changed and reduced to 21 classes. The 1947 and 1948 experience is given in Table 4.

### 4.—Percentages of Claims Incurred to Premiums Written in Canada by All Companies Operating under Dominion Registration, by Classes of Risks, 1947 and 1948

(Excluding all reinsurance ceded or assumed)

Class	1947	1948	Class	1947	1948
	p.c.	p.c.		p.c.	p.c.
Dwellings, excluding farms—			Saw and shingle mills.....	57.69	103.83
Protected brick.....	56.66	43.90	Lumber yards, pulpwood, stand-		
Protected frame.....	36.91	38.12	ing timber.....	38.45	31.79
Unprotected.....	34.99	39.76	Wood-working plants.....	72.01	59.90
Farm buildings.....	42.49	52.04	Metal-working plants, garages,		
Churches, public buildings, educa-			hangars.....	66.07	58.73
tional and social service insti-			Mining risks.....	49.77	22.85
tutions.....	53.85	41.99	Railway and public utility risks..	37.06	37.86
Warehouses.....	63.40	46.23	Miscellaneous manufacturing risks	92.76	52.93
Retail stores, office buildings,			Miscellaneous non-manufacturing		
banks, hotels.....	49.30	55.98	risks.....	41.62	53.21
Contents of above item.....	50.37	51.68	Sprinklered risks of whatever		
Foods, food and beverage plants...	62.36	43.81	nature or occupancy.....	25.75	30.72
Flour and cereal mills, grain ele-			Use and occupancy and profits,		
vators.....	51.66	77.62	excluding rental insurance.....	32.31	68.22
Oil risks of all kinds.....	26.83	77.97	<b>Averages.....</b>	<b>46.02</b>	<b>46.78</b>