

**Premiums Written and Claims Incurred.**—The relationship of claims incurred to premiums written is shown in Table 3 for Federal Government registered companies, by provinces.

**3.—Net Premiums Written and Net Claims Incurred in Canada by Canadian, British and Foreign Companies Operating under Federal Government Registration, by Provinces, 1949-51.**

(Registered reinsurance deducted)

Year and Province	Canadian Companies		British Companies		Foreign Companies	
	Premiums	Claims	Premiums	Claims	Premiums	Claims
	\$	\$	\$	\$	\$	\$
<b>1949</b>						
Newfoundland.....	123,534	21,427	938,410	211,683	353,549	57,660
Prince Edward Island.....	115,744	59,180	293,197	137,149	142,688	44,438
Nova Scotia.....	1,170,279	404,498	2,116,695	810,582	1,125,597	369,578
New Brunswick.....	899,093	374,729	2,103,734	824,926	1,138,396	440,876
Quebec.....	7,038,028	3,180,102	11,663,885	5,526,243	11,942,343	5,139,114
Ontario.....	10,279,021	4,351,397	13,425,131	5,959,262	14,734,475	6,175,064
Manitoba.....	2,251,717	1,040,657	1,685,388	553,690	1,706,170	541,277
Saskatchewan.....	1,894,595	621,368	1,116,877	565,077	1,521,252	694,631
Alberta.....	2,286,509	1,192,860	2,437,210	1,628,421	2,550,595	2,002,540
British Columbia.....	2,292,560	1,103,994	4,583,286	2,135,653	4,682,330	2,324,405
All other Canada <sup>1</sup> .....	191,873	15,024	504,462	131,458	-399,406	108,031
<b>Canada, 1949.....</b>	<b>28,542,953</b>	<b>12,365,236</b>	<b>40,868,275</b>	<b>18,484,144</b>	<b>39,497,959</b>	<b>17,897,614</b>
<b>1950</b>						
Newfoundland.....	173,102	57,569	950,742	304,796	365,634	114,538
Prince Edward Island.....	129,989	39,835	303,974	126,890	144,634	48,518
Nova Scotia.....	1,280,883	635,880	2,248,082	1,233,216	1,219,328	693,210
New Brunswick.....	875,386	498,494	2,023,246	885,672	1,183,989	565,695
Quebec.....	8,109,504	5,541,051	13,433,547	8,813,608	13,246,467	7,812,270
Ontario.....	11,297,486	5,117,230	15,534,653	7,013,929	16,546,016	6,692,907
Manitoba.....	2,406,526	1,410,527	1,859,416	1,235,788	1,957,594	1,266,048
Saskatchewan.....	1,955,535	638,302	1,168,464	423,548	1,627,082	522,837
Alberta.....	2,364,078	1,208,627	2,857,197	1,703,268	2,839,457	1,448,845
British Columbia.....	2,568,376	1,090,505	4,981,352	2,280,281	5,411,102	2,603,497
All other Canada <sup>1</sup> .....	74,420	26,655	231,217	73,201	60,649	9,069
<b>Canada, 1950.....</b>	<b>31,235,285</b>	<b>16,264,675</b>	<b>45,591,890</b>	<b>24,094,197</b>	<b>44,601,932</b>	<b>21,777,434</b>
<b>1951<sup>2</sup></b>						
Newfoundland.....	185,988	80,795	960,520	348,640	334,902	135,734
Prince Edward Island.....	141,048	71,628	343,570	233,333	186,593	93,600
Nova Scotia.....	1,434,634	419,638	2,572,556	1,108,057	1,496,841	376,539
New Brunswick.....	1,053,075	361,406	2,344,848	860,273	1,486,941	534,338
Quebec.....	9,171,860	4,164,293	14,660,394	6,641,356	16,177,434	5,643,442
Ontario.....	13,012,539	5,363,391	17,478,097	7,339,859	20,416,779	7,658,639
Manitoba.....	2,896,603	1,027,026	2,397,945	878,589	2,389,456	661,856
Saskatchewan.....	2,683,576	758,001	1,418,564	402,738	1,755,516	822,527
Alberta.....	2,840,539	1,256,671	3,337,828	1,608,604	3,351,822	1,329,560
British Columbia.....	3,057,452	956,002	5,625,153	1,706,213	6,358,719	1,487,938
All other Canada <sup>1</sup> .....	60,182	58,082	260,858	292,482	122,767	282,748
<b>Canada, 1951.....</b>	<b>36,537,496</b>	<b>14,516,933</b>	<b>51,400,333</b>	<b>21,419,544</b>	<b>54,077,770</b>	<b>19,026,921</b>

<sup>1</sup> Includes the 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 1949-51 experience is given in Table 4.