

Subsection 3.—Casualty Insurance Transacted in Canada by Companies under Federal Registration

The various classes of casualty insurance are shown in Table 21. These figures relate only to companies registered by the Federal Government.

21.—Net Casualty Premiums Written, Premiums Earned and Claims Incurred in Canada, 1957

NOTE.—Excluding marine insurance (see below). Less all reinsurance for Canadian companies and registered or licensed reinsurance only for British and foreign companies.

Class of Business	Premiums Written				Premiums Earned	Claims Incurred
	Canadian Companies	British Companies	Foreign Companies	Total	All Companies	All Companies
	\$	\$	\$	\$	\$	\$
Accident—						
Personal.....	1,822,602	2,182,549	7,027,907	11,033,058	10,648,724	5,092,165
Public liability.....	7,508,198	7,815,772	6,299,143	21,623,113	19,985,705	12,107,295
Employers liability.....	1,714,881	2,440,282	1,051,079	5,206,242	4,830,774	2,339,336
Combined accident and sickness.....	57,713,202	1,896,591	78,584,709	138,194,502	137,163,964	108,107,148
Aircraft.....	88,755	1,736,778	693,589	2,519,122	2,234,396	2,418,934
Automobile.....	92,969,026	55,403,934	71,303,469	219,676,429	208,499,731	148,894,989
Boiler—						
Boiler.....	2,051,744	564,745	939,125	3,555,614	3,316,051	593,697
Machinery.....	898,085	648,306	954,825	2,501,216	2,167,209	1,200,107
Credit.....	374,644	—	608,573	983,217	705,942	248,082
Earthquake.....	8,639	27,350	28,332	64,821	43,808	882
Explosion.....	135	697	3,605	4,437	6,446	1,438
Falling aircraft.....	—	—	40	40	40	—
Forgery.....	38,353	17,610	14,554	70,517	63,539	20,558
Guarantee—						
Fidelity.....	1,522,871	810,681	1,288,744	3,622,296	3,173,028	1,399,285
Surety.....	2,562,424	1,086,409	1,935,789	5,584,622	5,403,793	1,167,501
Hail.....	290,416	324,223	3,154,712	3,769,351	3,768,199	4,588,802
Inland transportation.....	989,634	1,614,774	3,264,742	5,869,150	5,822,923	3,247,586
Livestock.....	7,227	34,469	43,235	84,931	79,937	24,784
Personal property.....	6,253,030	12,230,812	13,679,542	32,163,384	31,109,712	24,561,223
Plate glass.....	819,906	775,296	519,323	2,114,525	1,917,746	1,224,635
Real property.....	126,284	1,063,577	332,897	1,522,758	1,688,847	2,716,175
Sickness.....	475,111	756,503	7,565,031	8,796,645	8,744,884	3,919,495
Sprinkler leakage.....	95	485	945	1,525	1,241	1,852
Theft.....	1,792,971	1,752,846	1,935,355	5,481,172	5,233,648	3,866,131
Title.....	—	—	1,063	1,063	957	—
Water damage.....	—	—	10,697	10,697	14,378	10,908
Weather.....	76	—	19,191	19,267	19,277	6,182
Windstorm.....	137,077	1,764	23,666	162,507	196,348	105,215
Totals.....	180,165,356	93,186,453	201,284,382	474,636,221	456,931,247	327,864,405

A certificate of registration is not required for marine insurance and therefore operating results in Canada are not included in the above figures. They are as follows for the ten-year period 1948-57:—

Year	Premiums Written	Claims Incurred	Underwriting Gain
	\$	\$	\$
1948.....	7,986,658	3,468,045	2,466,397
1949.....	7,715,671	4,327,555	1,342,088
1950.....	7,592,558	3,098,086	2,394,336
1951.....	8,908,639	4,670,972	1,716,201
1952.....	9,201,477	5,627,211	1,130,828
1953.....	9,429,278	5,413,073	1,192,584
1954.....	9,287,806	4,952,694	1,525,376
1955.....	10,061,418	6,068,437	782,632
1956.....	10,828,472	7,640,860	—362,076
1957.....	11,619,605	8,790,136	—1,073,409