

4.—Percentages of Net Losses Incurred to Net Premiums Written in Canada by Canadian, British and Foreign Companies Operating Under Dominion Registration, by Classes of Risks, 1935-39, with Five-Year Averages, 1935-39—concluded.

Class	1937—concluded				1938—concluded			
	Canadian	British	Foreign	Total	Canadian	British	Foreign	Total
Lumber yards.....	19.91	27.33	18.05	20.88	29.68	16.24	23.54	22.15
Machine shops and metal workers.....	14.05	61.26	44.23	43.91	41.29	30.17	24.13	28.85
Mining risks.....	44.70	40.41	127.11	79.52	15.03	15.06	26.15	20.13
Pork-packing and -curing houses.....	37.11	25.45	34.97	32.46	17.21	8.54	15.64	14.11
Pulp- and paper-mills.....	30.12	33.79	18.41	26.52	171.35	174.90	87.15	129.10
Street-car barns.....	54.03	50.27	52.30	50.93	22.93	29.10	13.49	23.23
Tanneries.....	103.55	100.73	114.39	108.12	56.81	59.47	4.47	30.40
Wood-working factories.....	28.85	25.48	35.02	30.93	66.51	51.03	73.35	65.14
Woollen and knitting mills.....	86.21	22.53	19.49	27.67	16.73	39.50	10.18	21.92
All other manufacturing risks.....	29.62	27.13	35.20	31.17	48.39	32.79	54.97	45.55
All other one-year and short-term risks.....	31.93	28.92	36.99	32.79	37.18	64.94	42.17	49.60
Sprinklered risks of whatever nature or occupancy.....	25.22	35.59	35.16	34.50	37.38	42.47	38.04	39.67
Totals.....	32.25	33.19	38.24	34.90	36.22	41.68	43.15	40.94
	1939				Five-Year Averages, 1935-39			
	Canadian	British	Foreign	Total	Canadian	British	Foreign	Total
Dwellings—protected.....	30.87	34.54	40.33	35.40	29.45	33.46	38.15	34.05
Dwellings—unprotected....	40.57	45.05	51.90	45.59	42.64	48.10	50.28	47.16
All other dwellings and farm property.....	43.34	47.38	49.44	45.32	42.99	54.60	52.12	47.95
All other two- or three-year risks.....	43.87	48.07	63.51	52.60	38.41	39.54	43.02	40.52
Mercantile risks, wholesale stores, and warehouses and contents.....	32.80	31.40	34.40	33.02	30.29	31.61	42.13	36.25
Mercantile risks, retail stores and contents.....	39.23	36.35	37.63	37.60	34.05	33.00	37.50	35.24
All other mercantile risks..	28.12	15.40	22.01	20.48	24.39	18.90	23.29	21.53
Breweries and malt-houses..	26.41	128.47	52.09	77.49	7.15	24.93	14.09	17.40
Boot and shoe factories....	8.12	48.44	49.67	40.07	50.09	43.81	33.42	40.60
Canning factories.....	37.48	67.71	Nil	13.58	37.21	51.27	60.89	54.64
Confectionery and biscuit factories.....	4.72	10.66	70.25	31.92	25.82	44.81	41.90	38.08
Flour and oatmeal mills....	91.13	18.52	20.88	35.97	55.44	56.84	31.30	46.38
Grain elevators.....	12.93	6.14	7.61	10.42	20.78	45.61	35.15	29.64
Laundries.....	50.67	29.09	58.47	44.93	36.37	25.04	25.36	27.37
Sawmills.....	126.41	154.42	110.36	129.28	60.84	61.53	45.37	52.66
Lumber yards.....	18.77	26.69	25.37	25.00	26.10	25.56	26.42	26.15
Machine shops and metal workers.....	39.15	34.07	53.00	44.24	30.97	33.47	41.40	37.02
Mining risks.....	36.30	25.07	26.21	26.62	31.22	38.69	54.37	44.82
Pork-packing and -curing houses.....	67.24	94.28	49.26	64.44	33.26	37.68	34.26	35.16
Pulp- and paper-mills.....	35.62	40.41	88.99	64.15	49.92	59.45	50.83	54.30
Street-car barns.....	6.19	22.82	23.05	20.75	25.47	28.46	24.34	27.11
Tanneries.....	Nil	0.04	13.53	7.81	99.52	70.20	82.56	80.65
Wood-working factories....	37.89	58.63	35.28	42.75	45.78	46.04	47.48	46.73
Woollen and knitting mills.....	70.97	95.12	130.03	107.20	67.58	44.65	45.73	48.74
All other manufacturing risks.....	49.01	39.21	45.19	43.98	42.08	36.01	41.78	39.69
All other one-year and short-term risks.....	35.08	41.91	45.19	41.68	32.42	37.75	38.82	37.06
Sprinklered risks of whatever nature or occupancy.....	23.83	23.41	29.00	26.39	27.26	29.66	33.05	30.62
Totals.....	36.66	37.66	40.43	38.46	34.47	36.70	39.19	37.15

Fire Losses.—Closely allied to the subject of fire insurance is the subject of fire losses. The Dominion Fire Prevention Association publishes, under the auspices of the Dominion Department of Insurance and with the co-operation of the Association of Canadian Fire Marshals, a report of the loss of life and property caused by