

**4.—Percentages of Net Losses Incurred to Net Premiums Written in Canada by All Companies Operating Under Dominion Registration, by Classes of Risks, 1936-40, with Five-Year Averages, 1936-40.**

(Registered reinsurance deducted)

Class	1936	1937	1938	1939	1940	Five-Year Average 1936-40
	p. c.	p. c.	p. c.	p. c.	p. c.	p. c.
Dwellings—protected.....	36.25	30.74	32.09	35.40	35.29	33.86
Dwellings—unprotected.....	46.54	45.07	40.51	45.59	40.96	44.56
All other dwellings and farm property.....	49.45	50.40	45.54	45.32	45.81	47.36
All other two- or three-year risks.....	39.83	30.23	51.04	52.60	35.38	41.70
Mercantile risks, wholesale stores, and warehouses and contents.....	28.41	30.54	50.00	33.02	50.13	38.55
Mercantile risks, retail stores and contents.....	32.21	32.06	37.68	37.60	38.65	35.59
All other mercantile risks...	14.24	26.91	22.30	20.48	22.41	21.24
Breweries and malt-houses..	2.11	1.85	2.32	77.49	3.80	17.81
Boot and shoe factories.....	52.86	67.00	29.79	40.07	35.84	45.70
Canning factories.....	17.72	52.80	136.31	13.58	19.03	50.18
Confectionery and biscuit factories.....	33.30	21.24	51.67	31.92	21.84	31.71
Flour and oatmeal mills....	29.55	33.65	103.57	35.97	46.01	49.60
Grain elevators.....	43.35	20.91	50.21	10.42	16.53	27.65
Laundries.....	20.04	19.14	22.22	44.93	47.51	30.36
Sawmills.....	27.15	40.27	37.01	129.28	39.93	55.53
Lumber yards.....	34.11	20.88	22.15	25.00	24.14	24.74
Machine shops and metal workers.....	28.07	43.91	28.85	44.24	56.69	40.14
Mining risks.....	37.96	79.52	20.13	26.62	29.92	39.54
Pork-packing and -curing houses.....	17.54	32.46	14.11	64.44	331.92	82.40
Pulp- and paper-mills.....	38.84	26.52	129.10	64.15	22.84	57.36
Street-car barns.....	9.14	50.93	23.23	20.75	15.04	24.83
Tanneries.....	66.92	108.12	30.40	7.81	—	46.60
Wood-working factories.....	51.36	30.93	65.14	42.75	70.18	51.81
Woolen and knitting mills..	61.82	27.67	21.92	107.20	81.70	57.21
All other manufacturing risks.....	40.43	31.17	45.55	43.98	41.77	40.56
All other one-year and short-term risks.....	29.55	32.79	49.60	41.68	39.56	38.65
Sprinklered risks of what- ever nature or occupancy..	29.15	34.50	39.67	26.39	26.25	30.97
<b>Totals.....</b>	<b>35.05</b>	<b>34.90</b>	<b>40.94</b>	<b>38.46</b>	<b>37.20</b>	<b>37.32</b>

**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 fire, from which the information shown in Tables 5 and 6 has been summarized. In addition to the data here shown, the report gives such information as: per capita losses by provinces and by type of building, numbers of fires reported, origins of fires, and criminal investigations arising from fires.

In 1941, the per capita loss was greatest in New Brunswick, being \$5.18 as against the Dominion average of \$2.46. The uninsured losses amounted to \$6,418,104, or 22.8 p.c. of the total. Of the 48,609 fires reported in 1941, 1,238 were the subject of official inquiry, 107 prosecutions were instituted and 8.3 convictions were registered.