

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 losses by 27 classes of risks agreed upon. This experience for the five latest years available is given in Table 4.

**4.—Percentages of Net Losses Incurred to Net Premiums Written in Canada by All Companies Operating Under Dominion Registration, by Classes of Risks, 1939-43, with Five-Year Averages, 1939-43.**

(Registered reinsurance deducted)

NOTE.—Figures in this table have been revised since the publication of the 1943-44 Year Book.

Class	1939	1940	1941	1942	1943	Five-Year Average 1939-43
	p. c.	p. c.	p. c.	p. c.	p. c.	p. c.
Dwellings—protected.....	35.40	35.29	35.77	40.02	39.01	37.09
Dwellings—unprotected.....	45.60	40.96	40.24	36.26	35.18	39.53
All other dwellings and farm property..	45.32	45.81	43.40	38.01	36.64	41.67
All other two- or three-year risks.....	52.60	35.38	44.36	37.86	54.78	44.96
Mercantile risks, wholesale stores, and warehouses and contents.....	33.02	50.13	45.93	45.65	48.90	45.24
Mercantile risks, retail stores and con- tents.....	37.60	38.65	39.00	58.79	51.22	44.75
All other mercantile risks.....	20.48	22.41	24.84	41.46	42.53	29.93
Breweries and malt-houses.....	77.49	3.80	1.04	5.05	2.89	18.78
Boot and shoe factories.....	40.07	35.84	75.43	41.57	174.76	77.75
Canning factories.....	13.58	19.03	63.95	139.38	85.42	68.09
Confectionery and biscuit factories.....	31.92	21.84	60.59	49.38	209.34	71.28
Flour and oatmeal mills.....	35.97	46.01	58.58	32.21	167.80	68.36
Grain elevators.....	10.42	16.53	34.75	26.33	18.70	23.18
Laundries.....	44.93	47.51	41.27	54.29	75.32	52.84
Sawmills.....	129.28	39.93	34.29	35.01	83.17	63.56
Lumber yards.....	25.00	24.14	35.31	44.25	19.27	30.11
Machine shops and metal workers.....	44.24	56.69	32.07	47.66	69.14	51.01
Mining risks.....	26.62	29.92	17.03	25.44	49.41	29.77
Pork-packing and -curing houses.....	64.44	331.92	34.82	44.52	177.23	123.83
Pulp- and paper-mills.....	64.15	22.84	23.47	36.55	32.09	34.80
Street-car barns.....	20.75	15.04	10.32	19.45	32.51	18.56
Tanneries.....	7.81	—	31.95	532.18	92.15	165.63
Wood-working factories.....	42.75	70.18	53.35	66.42	32.55	51.47
Woolen and knitting mills.....	107.20	81.70	44.15	170.57	93.36	101.12
All other manufacturing risks.....	43.98	41.77	36.91	57.92	76.53	52.54
All other one-year and short-term risks..	41.68	39.56	35.56	42.26	51.68	42.28
Sprinklered risks of whatever nature or occupancy.....	26.39	26.25	27.77	27.10	39.53	29.45
<b>Totals.....</b>	<b>38.46</b>	<b>37.20</b>	<b>36.33</b>	<b>43.59</b>	<b>47.22</b>	<b>40.66</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 1944, the per capita loss was greatest in Nova Scotia, being \$4.64 as against the Dominion average of \$3.39. The uninsured losses amounted to \$10,356,509, or 25.5 p.c. of the total as compared with 22.3 in 1943. The 50,719 fires reported in 1944, with total property loss amounting to \$40,562,478, resulted in 307 fatalities—119 men, 70 women and 118 children.