

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, 1940-44, with Five-Year Averages, 1940-44.**

(Registered reinsurance deducted)

| Class  | 1940         | 1941         | 1942         | 1943         | 1944         | Five-Year Average 1940-44 |
|--|--------------|--------------|--------------|--------------|--------------|---------------------------|
|  | p.c.         | p.c.         | p.c.         | p.c.         | p.c.         | p.c.                      |
| Dwellings—protected.....   | 35-29        | 35-77        | 40-02        | 39-01        | 45-89        | 40-44                     |
| Dwellings—unprotected.....   | 40-96        | 40-24        | 36-26        | 35-18        | 37-88        | 45-30                     |
| All other dwellings and farm property...                             | 45-81        | 43-40        | 38-01        | 36-64        | 41-87        | 41-01                     |
| All other two- or three-year risks.....                              | 35-38        | 44-36        | 37-86        | 54-78        | 57-70        | 46-07                     |
| Mercantile risks, wholesale stores, and warehouses and contents..... | 50-13        | 45-93        | 45-65        | 48-90        | 60-87        | 51-17                     |
| Mercantile risks, retail stores and contents.....                    | 38-65        | 39-00        | 58-79        | 51-22        | 53-83        | 48-15                     |
| All other mercantile risks.....                                      | 22-41        | 24-84        | 41-46        | 42-53        | 39-19        | 33-79                     |
| Breweries and malt-houses.....                                       | 3-80         | 1-04         | 5-05         | 2-89         | 27-76        | 7-82                      |
| Boot and shoe factories.....   | 35-84        | 75-43        | 41-57        | 174-76       | 120-13       | 94-47                     |
| Canning factories.....   | 19-03        | 63-95        | 139-38       | 85-42        | 26-01        | 65-13                     |
| Confectionery and biscuit factories.....                             | 21-84        | 60-59        | 49-38        | 209-34       | 35-01        | 68-89                     |
| Flour and oatmeal mills.....   | 46-01        | 58-58        | 32-21        | 167-80       | 76-06        | 76-47                     |
| Grain elevators.....   | 16-53        | 34-75        | 26-33        | 18-70        | 28-83        | 25-84                     |
| Laundries.....   | 47-51        | 41-27        | 54-29        | 75-32        | 114-05       | 69-00                     |
| Sawmills.....  | 39-93        | 34-29        | 35-01        | 83-17        | 34-64        | 47-47                     |
| Lumber yards.....  | 24-14        | 35-31        | 44-25        | 19-27        | 48-97        | 35-74                     |
| Machine shops and metal works.....                                   | 56-69        | 32-07        | 47-66        | 69-14        | 52-41        | 52-09                     |
| Mining risks.....  | 29-92        | 17-03        | 25-44        | 49-41        | 108-90       | 44-44                     |
| Pork-packing and -curing houses.....                                 | 331-92       | 34-82        | 44-52        | 177-23       | 32-56        | 107-75                    |
| Pulp- and paper-mills.....   | 22-84        | 23-47        | 36-55        | 32-09        | 42-27        | 31-81                     |
| Street-car barns.....  | 15-04        | 10-32        | 19-45        | 32-51        | 49-50        | 26-17                     |
| Tanneries.....   | -            | 31-95        | 532-18       | 92-15        | 117-55       | 178-26                    |
| Wood-working factories.....  | 70-18        | 53-35        | 66-42        | 32-55        | 100-45       | 65-96                     |
| Woolen and knitting mills.....                                       | 81-70        | 44-15        | 170-57       | 93-36        | 130-26       | 108-61                    |
| All other manufacturing risks.....                                   | 41-77        | 36-91        | 57-92        | 76-53        | 147-30       | 76-45                     |
| All other one-year and short-term risks...                           | 39-56        | 35-56        | 42-26        | 51-68        | 49-18        | 44-01                     |
| Sprinklered risks of whatever nature or occupancy.....               | 26-25        | 27-77        | 27-10        | 39-53        | 36-67        | 31-54                     |
| <b>Totals.....</b>   | <b>37-20</b> | <b>36-33</b> | <b>43-59</b> | <b>47-22</b> | <b>52-52</b> | <b>43-75</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 1945, the per capita loss was greatest in British Columbia, being \$5.55 as against the Dominion average of \$3.46. The uninsured losses amounted to \$10,426,226, or 24.9 p.c. of the total as compared with 25.5 in 1944. The 52,173 fires reported in 1945, with total property loss amounting to \$41,903,020, resulted in 391 fatalities—159 men, 86 women and 146 children.