

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 on the basis of direct business written including reinsurance assumed. This experience for the five years 1940-44 is given in Table 4. For 1945, the returns were received on a "direct written" basis, excluding all reinsurance ceded or assumed, and the classification was changed and reduced to 21 classes. The 1945 experience is given in Table 5.

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	60-99	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
Totals.....	37-20	36-33	43-59	47-22	52-52	43-75

5.—Percentages of Net Losses Incurred to Net Premiums Written in Canada by All Companies Operating Under Dominion Registration, by Classes of Risks, 1945

(Excluding all reinsurance ceded or assumed)

Class	1945	Class	1945
Dwellings, excluding farms—		Oil risks of all kinds.....	104-40
Protected brick.....	57-49	Saw and shingle mills.....	51-14
Protected frame.....	42-20	Lumber yards, pulpwood, standing timber.....	62-40
Unprotected.....	33-29	Wood-working plants.....	82-18
Farm buildings.....	45-39	Metal-working plants, garages, hangars.....	65-64
Churches, public buildings, educational and social service institutions.....	72-67	Mining risks.....	53-95
Warehouses.....	52-26	Railway and public utility risks.....	37-27
Retail stores, office buildings, banks, hotels.....	51-25	Miscellaneous manufacturing risks.....	87-63
Contents of above item.....	48-85	Miscellaneous non-manufacturing risks.....	60-83
Foods, food and beverage plants.....	42-57	Sprinklered risks of whatever nature or occupancy.....	39-55
Flour and cereal mills, grain elevators.....	88-83	Use and occupancy and profits, excluding rental insurance.....	78-12