

#### 4.—Percentages of Claims Incurred to Premiums Written in Canada by All Companies Operating Under Dominion Registration, by Classes of Risks, 1945 and 1946.

(Excluding all reinsurance ceded or assumed)

Class	1945	1946	Class	1945	1946
	p.c.	p.c.		p.c.	p.c.
Dwellings, excluding farms—			Saw and shingle mills.....	51.14	66.00
Protected brick.....	57.49	44.82	Lumber yards, pulpwood, stand- ing timber.....	62.40	46.99
Protected frame.....	42.20	39.43	Wood-working plants.....	82.18	71.06
Unprotected.....	33.29	36.41	Metal-working plants, garages, hangars.....	65.64	59.40
Farm buildings.....	45.39	44.03	Mining risks.....	53.95	40.16
Churches, public buildings, educa- tional and social service insti- tutions.....	72.67	102.94	Railway and public utility risks..	37.27	54.17
Warehouses.....	52.26	66.55	Miscellaneous manufacturing risks	87.63	88.69
Retail stores, office buildings, banks, hotels.....	51.25	55.04	Miscellaneous non-manufacturing risks.....	60.83	55.85
Contents of above item.....	48.85	49.52	Sprinklered risks of whatever nature or occupancy.....	39.55	32.42
Foods, food and beverage plants... Flour and cereal mills, grain ele- vators.....	42.57	75.60	Use and occupancy and profits, excluding rental insurance....	78.12	41.06
Oil risks of all kinds.....	88.83	104.81			
	104.40	89.73	<b>Averages.....</b>	<b>52.91</b>	<b>51.78</b>

#### Subsection 3.—Finances of Fire Insurance Companies

Tables 5 to 7 show for recent years the assets, liabilities, income and expenditure of registered companies transacting fire insurance in Canada. The majority of fire insurance companies also transact casualty insurance dealt with in Section 3 of this Chapter. Owing to the fact that it is impossible for such companies to allocate their assets and liabilities and their general income and expenditure among the various types of business transacted, totals only are given here. Table 28, p. 1087 gives similar information for registered companies whose transactions are confined to casualty insurance.

#### 5.—Assets of Canadian, British and Foreign Companies Transacting Fire Insurance, or Fire and Casualty Insurance Under Dominion Registration, 1942-46

Item	1942	1943	1944	1945	1946
	\$	\$	\$	\$	\$
<b>Canadian Companies</b> (In All Countries)					
Real estate.....	1,833,662	1,958,504	1,710,883	1,874,593	2,129,902
Loans on real estate.....	2,748,791	2,270,836	2,284,582	2,105,872	1,998,430
Bonds, debentures and stocks.....	80,550,247	86,510,962	89,698,509	97,076,704	101,023,456
Agents' balances and premiums out- standing.....	6,021,113	5,185,794	5,781,397	6,505,708	8,701,179
Cash.....	9,248,361	10,418,705	10,829,062	11,849,935	14,851,373
Interest and rents.....	658,408	624,908	624,739	679,550	683,413
Other assets.....	3,378,139	3,664,294	5,077,414	4,307,338	4,999,266
<b>Totals, Canadian Companies.....</b>	<b>104,438,721</b>	<b>110,634,003</b>	<b>116,006,586</b>	<b>124,399,700</b>	<b>134,387,019</b>
<b>British Companies</b> (In Canada)					
Real estate.....	1,540,080	1,465,834	950,427	929,527	940,577
Loans on real estate.....	1,130,940	1,022,141	3,669	28,758	22,750
Bonds, debentures and stocks.....	46,976,611	47,914,859	47,133,415	49,866,285	53,105,494
Agents' balances and premiums out- standing.....	3,881,883	4,043,191	4,574,072	4,819,942	6,206,998
Cash.....	5,961,404	5,996,493	6,919,414	7,034,461	7,606,813
Interest and rents.....	214,211	199,024	165,873	172,661	191,114
Other assets in Canada.....	1,360,110	1,282,180	1,628,590	2,039,276	1,776,013
<b>Totals, British Companies.....</b>	<b>61,065,239</b>	<b>61,923,722</b>	<b>61,375,460</b>	<b>64,890,910</b>	<b>69,849,759</b>