

1.—Fire Insurance in Canada, 1949-51

Item		Gross Insurance Written	Net in Force at End of Year	Net Premiums Written	Net Claims Incurred
		\$	\$	\$	\$
Federal Government Registrations.	1949	24,309,905,696	25,969,411,755	103,915,903	46,552,575
	1950	27,512,042,537	28,957,395,702	115,648,449	58,524,685
	1951 ^P	33,314,945,698	33,493,682,527	134,489,297	52,062,710
Provincial Licensees—					
(a) Provincial companies within provinces by which they are incorporated.....					
	1949	1,480,617,785	2,162,843,725	8,873,336	5,011,556
	1950	1,630,890,154	2,278,457,679	9,134,097	5,384,254
	1951 ^P	1,555,864,126	2,274,695,036	9,193,319	4,963,057
(b) Provincial companies within provinces other than those by which they are incorporated..					
	1949	180,551,710	215,207,194	1,308,368	738,261
	1950	215,453,686	240,699,605	1,385,458	844,378
	1951 ^P	118,607,835	161,443,644	944,069	472,779
Totals, Provincial Licensees..					
	1949	1,661,169,495	2,378,050,919	10,181,704	5,749,817
	1950	1,846,343,840	2,519,157,284	10,519,555	6,228,632
	1951 ^P	1,674,471,961	2,436,138,680	10,137,388	5,435,836
Lloyds, London.....					
	1949	541,504,946	626,809,337	4,595,309	2,499,365
	1950	649,939,702	755,858,745	4,982,644	3,549,823
	1951 ^P	831,670,172	904,488,934	5,939,298	2,791,796
Grand Totals.....					
	1949	26,512,580,137	28,974,272,011	118,692,916	54,801,757
	1950	30,005,326,079	32,232,411,731	131,150,648	68,800,140
	1951 ^P	35,821,087,831	36,834,310,141	150,565,983	60,290,342

Subsection 2.—Operational Statistics of Registered Fire Insurance Companies

The trend in the average rate payable for fire insurance has been generally downward, although the increases in fire losses in recent years have had the effect of checking that tendency. The increase in value of insurable buildings and their contents tends to increase fire insurance premiums despite the trend of the average rate.

2.—Fire Insurance, by Companies Operating under Federal Government Registration, Decennially 1880-1940 and 1941-51

NOTE.—Figures for the years 1869-99 are given at p. 973 of the 1939 Year Book, and figures for 1901-39 at p. 847 of the 1942 edition.

Year	Amount in Force at End of Year	Net Premiums Written During Year	Net Claims Incurred During Year	Percentage of Claims to Premiums	Gross Amount of Risks Taken During Year	Premiums Charged Thereon	Average Cost per \$100 of Insurance
	\$	\$	\$	p. c.	\$	\$	\$
1880.....	411,563,271	3,479,577 ¹	1,666,578 ²	47-90	384,051,861	3,958,437	1-03
1890.....	720,679,621	5,836,071 ¹	3,266,567 ²	55-97	620,723,945	7,019,319	1-13
1900.....	992,332,360	8,331,948 ¹	7,774,293 ²	93-31	803,428,654	10,031,735	1-25
1910.....	2,034,276,740	18,725,531 ¹	10,292,393 ²	54-96	1,817,055,685	24,684,296	1-36
1920.....	5,969,872,278	50,527,937 ¹	21,935,387 ²	43-41	6,790,670,610	71,143,917	1-05
1930.....	9,672,996,973	52,646,520	30,427,968	57-71	10,311,193,608	82,700,147	0-80
1940.....	10,737,568,226	41,922,312	15,444,927	36-84	12,072,174,014	72,682,679	0-60
1941.....	11,386,819,286	49,305,539	17,814,322	36-13	13,345,610,185	85,877,389	0-64
1942.....	12,565,212,694	47,272,440	20,360,534	43-07	12,759,419,939	84,168,663	0-66
1943.....	13,386,782,873	47,153,094	22,181,244	47-04	12,838,807,204	84,047,821	0-65
1944.....	14,174,130,630	55,027,051	28,921,930	52-56	14,572,876,024	96,065,279	0-66
1945.....	15,054,848,612	58,335,728	30,585,357	52-43	10,096,447,893 ³	72,872,125	0-72
1946.....	17,376,429,865	68,825,470	35,379,627	51-40	11,744,234,245 ³	82,696,662	0-70
1947.....	19,926,683,282	86,774,952	39,513,014	45-54	15,452,832,219 ³	106,427,978	0-69
1948.....	23,021,215,478	98,191,514	45,143,565	45-98	16,986,228,866 ³	119,222,396	0-70
1949.....	25,970,407,358	103,809,769	46,548,822	44-84	17,618,541,153	129,711,596	0-73
1950.....	28,957,395,702	115,648,449	58,524,685	50-61	19,870,295,002	143,661,997	0-72
1951 ^P	33,493,682,527	134,489,297	52,062,710	38-71	22,908,658,097	162,547,759	0-71

¹ Net premiums received.² Net claims paid.³ Not comparable with 1944 and previous

years since this figure indicates "Gross direct written", disregarding all reinsurance, assumed or ceded.