

4.—Percentages of Claims Incurred to Premiums Written in Canada, by All Companies Operating under Federal Government Registration, by Classes of Risks, 1949-51

(Excluding all reinsurance ceded or assumed)

Class of Risk	1949	1950	1951 ^P	Class of Risk	1949	1950	1951 ^P
	p. c.	p. c.	p. c.		p. c.	p. c.	p. c.
Dwellings, excluding farms—				Lumber yards, pulpwood and standing timber.....	23-55	56-09	17-73
Protected brick.....	41-54	53-10	50-08	Wood-working plants.....	49-46	39-22	40-41
Protected frame.....	32-63	47-11	35-00	Metal-working plants, garages and hangars.....	37-90	65-48	45-83
Unprotected.....	38-17	57-86	39-47	Mining risks.....	57-90	110-11	52-69
Farm buildings.....	58-83	62-74	48-26	Railway and public utility risks	55-27	43-03	33-10
Churches, public buildings, educational and social-service institutions.....	64-92	54-47	46-00	Miscellaneous manufacturing risks.....	66-13	67-23	48-63
Warehouses.....	52-97	45-50	33-25	Miscellaneous non-manufacturing risks.....	57-12	48-71	43-30
Retail stores, office buildings, banks and hotels.....	49-83	52-46	52-23	Sprinklered risks of whatever nature or occupancy.....	30-16	35-76	23-03
Contents of above item.....	49-20	51-74	49-14	Use and occupancy and profits, excluding rental insurance....	64-47	74-58	32-57
Foods, food and beverage plants.....	42-27	56-88	37-28	Averages.....	45-03	51-54	40-24
Flour and cereal mills, grain elevators.....	35-88	38-58	28-54				
Oil risks of all kinds.....	105-97	40-59	34-27				
Saw and shingle mills.....	56-78	40-75	54-06				

Subsection 3.—Finances of Fire Insurance Companies

Tables 5 to 7 show the assets, liabilities, income and expenditure of registered companies transacting fire insurance in Canada from 1947-51. The majority of fire insurance companies also transact casualty insurance dealt with in Section 3 of this Chapter. Totals only are given here because 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. Table 28, p. 1157, 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 Federal Government Registration, 1947-51

Assets	1947	1948	1949	1950	1951 ^P
	\$	\$	\$	\$	\$
Canadian Companies (In All Countries)					
Real estate.....	2,142,439	1,883,576	2,010,983	2,890,580	4,984,936
Loans on real estate.....	2,742,931	3,791,417	4,342,868	4,503,686	4,638,405
Bonds, debentures and stocks.....	108,937,001	119,677,619	134,327,602	146,468,315	157,469,969
Agents' balances and premiums outstanding.....	10,803,637	12,376,656	13,406,599	15,864,962	18,090,391
Cash.....	16,296,234	16,263,610	17,118,676	17,768,620	20,297,453
Interest and rents.....	741,898	820,922	924,946	1,011,235	1,166,124
Other assets.....	5,489,658	6,238,104	7,728,925	9,985,911	9,577,554
Totals, Canadian Companies.....	147,153,798	161,051,904	179,860,599	198,193,309	216,224,832
British Companies (In Canada)					
Real estate.....	940,296	805,431	856,789	961,944	1,181,210
Loans on real estate.....	29,750	31,826	85,699	164,226	302,606
Bonds, debentures and stocks.....	60,908,309	73,417,851	87,688,448	97,514,151	104,082,479
Agents' balances and premiums outstanding.....	7,915,624	9,626,437	10,776,448	12,954,003	14,205,697
Cash.....	10,884,344	13,130,958	12,513,078	13,221,377	15,713,706
Interest and rents.....	223,552	259,163	347,294	392,966	455,242
Other assets in Canada.....	2,016,777	2,358,793	2,234,250	2,372,038	2,274,929
Totals, British Companies.....	82,918,652	99,630,459	114,502,006	127,580,705	138,215,869