

companies. In 1875, the first year for which authentic records were collected by the Department of Insurance, 27 companies operated in Canada—11 Canadian, 13 British and 3 United States. The proportionate increase in the number of British and foreign companies from 59 p.c. to 75 p.c. of the total number is a very marked point of difference between the fire and life insurance businesses in Canada, the latter being carried on very largely by Canadian companies.

Subsection 1.—Total Registered Fire Insurance in Force in Canada

Of the total amount of insurance effected in Canada during each year, a part is sold by the companies holding provincial licences and permits. Such companies generally confine their operations to the province of incorporation but may be allowed to sell insurance in other provinces. As shown in Table 1, companies under Federal registration account for approximately 92 p.c. of the insurance in force.

1.—Fire Insurance Transacted in Canada, 1950-52

Item	Gross Insurance Written	Net in Force at End of Year	Net Premiums Written	Net Claims Incurred
	\$	\$	\$	\$
Federal Government Registrations.	1950 27,512,042,537	28,957,395,702	115,648,449	58,524,685
	1951 32,903,960,900	33,490,653,184	134,496,218	52,086,541
	1952 35,371,554,787	37,317,499,723	139,777,732	61,124,918
Provincial Licensees—				
(a) Provincial companies within provinces by which they are incorporated.....	1950 1,630,890,154	2,278,457,679	9,134,097	5,384,254
	1951 1,911,928,015	2,638,121,340	10,374,025	5,501,009
	1952 1,908,809,507	2,574,996,679	10,782,628	5,322,188
(b) Provincial companies within provinces other than those by which they are incorporated..	1950 215,453,686	240,699,605	1,385,458	844,378
	1951 206,607,835	249,443,644	1,240,222	673,905
	1952 268,664,292	294,072,031	912,623	444,821
Totals, Provincial Licensees...	1950 1,846,343,840	2,519,157,284	10,519,555	6,228,632
	1951 2,118,535,850	2,887,564,984	11,614,247	6,174,914
	1952 2,177,473,799	2,869,068,710	11,695,251	5,767,009
Lloyds, London.....	1950 649,939,702	755,858,745	4,982,644	3,546,823
	1951 831,670,172	904,488,934	5,939,298	2,791,796
	1952 708,046,922	908,257,933	6,065,759	2,986,392
Grand Totals.....	1950 30,008,326,079	32,232,411,731	131,150,648	68,300,140
	1951 35,854,166,922	37,282,767,162	152,049,763	61,053,251
	1952 38,257,075,508	41,094,826,366	157,538,742	69,878,319

Subsection 2.—Operational Statistics of Fire Insurance Companies under Federal Registration

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