

Classification of Fire Risks.—The Department of Insurance compiles, from information supplied by the fire insurance companies registered to transact business in Canada, tables of experience as to premiums and claims by 21 classes of risks. The experience of 1950 and 1951 is given in Table 4.

4.—Percentages of Claims Incurred to Premiums Written in Canada, by All Companies Operating under Federal Government Registration, by Class of Risk, 1950 and 1951.

(Excluding all reinsurance ceded or assumed)

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

Subsection 3.—Finances of Fire Insurance Companies under Federal Registration

Tables 5 to 7 show the assets, liabilities, income and expenditure of registered companies transacting fire insurance in Canada from 1948 to 1952. 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. 1182, 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, 1948-52

Assets	1948	1949	1950	1951	1952
	\$	\$	\$	\$	\$
Canadian Companies (In All Countries)					
Real estate.....	1,883,576	2,010,983	2,890,580	4,995,436	5,593,805
Loans on real estate.....	3,791,417	4,342,868	4,503,686	4,638,405	5,246,897
Bonds, debentures and stocks.....	119,677,619	134,327,602	146,468,315	156,851,549	170,943,515
Agents' balances and premiums out-					
standing.....	12,376,656	13,406,599	15,864,962	18,047,447	20,311,328
Cash.....	16,263,610	17,118,676	17,768,620	20,292,975	25,163,593
Interest and rents.....	820,922	924,946	1,011,235	1,166,123	1,307,241
Other assets.....	6,238,104	7,728,925	9,985,911	9,571,384	12,567,762
Totals, Canadian Companies.....	161,051,904	179,860,599	198,493,309	215,563,319	241,134,141