

3.—Net Premiums Written and Net Claims Incurred in Canada by Canadian, British and Foreign Companies Operating under Federal Government Registration, by Province, 1952 and 1953—concluded.

Year and Province	Canadian Companies		British Companies		Foreign Companies	
	Premiums	Claims	Premiums	Claims	Premiums	Claims
	\$	\$	\$	\$	\$	\$
1953						
Newfoundland.....	280,089	95,036	1,152,327	424,381	425,810	201,594
Prince Edward Island.....	157,745	23,195	328,094	42,822	161,066	7,699
Nova Scotia.....	1,644,943	605,644	2,504,532	1,266,441	1,337,618	715,436
New Brunswick.....	1,218,919	461,919	2,224,638	987,300	1,332,557	621,338
Quebec.....	11,924,834	5,858,624	16,472,192	8,398,164	16,001,848	8,790,622
Ontario.....	17,041,598	7,306,536	18,994,615	10,214,979	20,685,389	9,655,838
Manitoba.....	3,174,584	1,465,176	2,150,468	1,501,734	2,269,822	1,212,376
Saskatchewan.....	3,309,364	861,317	1,477,536	325,979	1,879,268	567,374
Alberta.....	3,616,385	1,290,143	3,729,848	1,441,983	3,676,899	1,325,182
British Columbia.....	3,544,802	1,038,444	5,175,523	1,818,883	6,045,504	1,941,663
All other Canada ¹	331,549	-9,096	27,426	105,327	312,195	7,916
Canada, 1953.....	46,244,812	18,996,938	54,237,199	26,527,993	54,127,976	25,047,638

¹ Includes the Yukon and Northwest Territories, also certain 'floater' business that cannot be apportioned to any one province.

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 1951 and 1952 is given in Table 4.

4.—Percentage of Claims Incurred to Premiums Written in Canada, by All Companies Operating under Federal Government Registration, by Class of Risk, 1951 and 1952.

(Excluding all reinsurance ceded or assumed)

Class of Risk	1951	1952	Class of Risk	1951	1952
	p.c.	p.c.		p.c.	p.c.
Dwellings, excluding farms—			Lumber yards, pulpwood and		
Protected brick.....	50.08	40.74	standing timber.....	17.73	26.50
Protected frame.....	35.00	36.57	Wood-working plants.....	40.41	43.23
Unprotected.....	39.47	42.40	Metal-working plants, garages and		
Farm buildings.....	48.26	48.73	hangars.....	45.83	45.52
Churches, public buildings, educa-			Mining risks.....	52.69	19.07
tional and social - service institu-			Railway and public utility risks....	33.10	37.63
tions.....	46.00	36.83	Miscellaneous manufacturing risks....	48.63	54.15
Warehouses.....	33.25	39.10	Miscellaneous non - manufacturing		
Retail stores, office buildings, banks			risks.....	43.30	42.69
and hotels.....	52.23	51.46	Sprinklered risks of whatever		
Contents of above item.....	49.14	45.17	nature or occupancy.....	23.03	42.68
Foods, food and beverage plants.....	37.23	71.56	Use and occupancy and profits,		
Flour and cereal mills, grain elevators			excluding rental insurance.....	32.57	34.85
Oil risks of all kinds.....	28.54	145.86			
Saw and shingle mills.....	34.27	30.60	Averages.....	40.24	45.59
	54.06	45.12			

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 1949 to 1953. 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