

**16.—Fire Insurance in Canada by Canadian, British and Foreign Companies Operating under Federal Registration, by Province 1955 and 1956—concluded**

Year and Province	Canadian Companies		British Companies		Foreign Companies	
	Premiums	Claims	Premiums	Claims	Premiums	Claims
1956	\$	\$	\$	\$	\$	\$
Newfoundland.....	511,140	288,232	1,217,388	614,355	480,866	174,118
Prince Edward Island.....	206,810	55,832	349,155	87,170	144,915	49,836
Nova Scotia.....	1,886,253	905,040	2,775,651	1,507,661	1,546,863	964,063
New Brunswick.....	1,348,426	588,231	2,280,291	1,062,893	1,377,928	779,265
Quebec.....	16,333,900	9,057,634	18,103,429	10,388,995	13,485,791	13,147,775
Ontario.....	20,580,426	10,573,116	20,217,277	10,620,338	21,376,691	11,069,390
Manitoba.....	3,452,239	1,840,281	2,225,417	1,589,389	2,238,852	1,517,346
Saskatchewan.....	3,320,666	1,203,473	1,351,711	636,252	1,792,369	915,554
Alberta.....	3,736,746	1,487,267	3,465,180	1,160,760	3,209,473	1,431,596
British Columbia.....	3,917,334	2,371,233	4,659,032	2,976,641	5,636,722	3,452,219
All other Canada <sup>1</sup> .....	98,227	-257,926	438,532	451,395	200,137	63,433
<b>Canada, 1956.....</b>	<b>55,392,167</b>	<b>28,112,413</b>	<b>57,083,063</b>	<b>31,075,849</b>	<b>56,490,607</b>	<b>33,564,600</b>

<sup>1</sup> 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 risk. The experience of 1954 and 1955 is given in Table 17.

**17.—Percentage of Claims Incurred to Premiums Written in Canada by All Companies Operating under Federal Registration, by Class of Risk 1954 and 1955**

(Excluding all reinsurance ceded or assumed)

Class of Risk	1954	1955	Class of Risk	1954	1955
	p. c.	p. c.		p. c.	p. c.
Dwellings, excluding farms—			Lumber yards, pulpwood and standing timber.....	18.82	43.29
Protected brick.....	57.23	42.63	Wood-working plants.....	40.24	45.76
Protected frame.....	43.03	44.53	Metal-working plants, garages and hangars.....	52.46	65.71
Unprotected.....	52.64	56.22	Mining risks.....	46.34	37.17
Farm buildings.....	60.65	67.37	Railway and public utility risks.....	49.77	60.74
Churches, public buildings, educational and social service institutions.....	51.59	57.02	Miscellaneous manufacturing risks.....	54.35	49.86
Warehouses.....	51.94	49.05	Miscellaneous non-manufacturing risks.....	48.71	50.38
Retail stores, office buildings, banks and hotels.....	51.57	53.94	Sprinklered risks of whatever nature or occupancy.....	40.96	79.22
Contents of above item.....	50.77	55.26	Use and occupancy and profits, excluding rental insurance.....	39.33	44.15
Foods, food and beverage plants.....	53.77	43.82	<b>Averages.....</b>	<b>47.74</b>	<b>53.25</b>
Flour and cereal mills, grain elevators..	20.14	25.27			
Oil risks of all kinds.....	52.89	50.83			
Saw and shingle mills.....	49.23	38.45			

**Subsection 2.—Fire Losses**

The information in Tables 18 to 21, which deals with the loss of property and life caused by fire, has been summarized from the annual *Statistical Report of Fire Losses in Canada* prepared by the Dominion Fire Commissioner, Department of Public Works. Federal and other property losses not included in these figures amounted to \$8,621,910 in 1956 from 2,412 fires.