

19.37 Fire and casualty insurance, underwriting results in Canada, 1972 (million dollars) (concluded)

Registered companies	Underwriting income earned	Claims ¹ incurred	Expenses incurred	Dividends to policyholders	Underwriting gain
Total, 1972	2,166.1	1,509.5	695.0	23.4	-61.8
1971	1,953.6	1,326.7	645.6	15.2	-33.9
1970	1,777.4	1,151.0	625.6	16.8	-16.0
1969	1,673.7	1,139.3	582.5	12.9	-61.0
1968	1,534.2	966.4	520.0	10.9	36.9

¹ Includes adjustment expenses.² Excludes transactions out of Canada.³ Accident and sickness branches of life insurance companies.**19.38 Fire losses¹, by province, 1969-71**

Province or territory	Property loss		1971		Loss per capita \$
	1969 \$'000	1970 \$'000	Fires reported	Property loss \$'000	
Newfoundland	2,110	1,731	664	3,613	6.89
Prince Edward Island	1,208	909	468	1,249	11.25
Nova Scotia	5,791	5,103	1,986	6,291	8.17
New Brunswick	4,153	4,434	1,164	6,263	9.90
Quebec	54,088	59,561	24,334	68,833	11.41
Ontario	66,120	67,912	23,435	82,037	10.50
Manitoba	7,103	7,990	3,457	9,928	10.05
Saskatchewan	6,823	4,679	2,066	5,852	5.08
Alberta	18,233	15,648	7,422	15,699	9.61
British Columbia	27,514	34,561	7,473	34,717	15.81
Yukon Territory and Northwest Territories	3,958	1,668	260	1,596	30.11
Canada	197,102	204,194	72,729	236,077	10.89

¹ Excludes forest fires.**19.39 Fire losses¹, by type of property and cause of fire, 1970 and 1971**

Type of property and reported cause of fire	1970		1971	
	Fires reported	Property loss \$'000	Fires reported	Property loss \$'000
Type of property				
Residential	45,634	61,014	51,133	76,358
Mercantile	3,199	37,219	3,614	41,377
Farm	7,023	22,353	4,970	21,277
Manufacturing	1,466	25,288	1,710	31,101
Institutional and assembly	1,828	17,433	2,128	23,987
Miscellaneous	8,569	40,888	9,174	41,977
Total	67,719	204,194	72,729	236,077
Reported cause				
Smokers' carelessness	19,407	13,193	21,592	13,458
Stoves, furnaces, boilers and smoke pipes	4,274	13,335	8,304	20,881
Electrical wiring and appliances	9,800	29,103	10,955	41,697
Matches	1,183	2,174	1,298	2,369
Defective and overheated chimneys and flues	867	1,693	788	1,972
Hot ashes, coals and open fires	3,156	13,341	3,620	15,355
Petroleum and its products	1,532	6,893	2,699	6,924
Lights, other than electric	793	1,221	548	1,319
Lightning	2,575	2,649	2,472	2,866
Sparks on roofs	89	267	134	256
Exposure fires	801	4,691	1,658	7,154
Spontaneous ignition	267	2,636	676	3,209
Incendiarism	2,211	14,852	2,915	19,408
Miscellaneous known causes (explosions, fireworks, friction, hot grease or metal, steam or hot water pipes, etc.)	8,141	18,202	8,450	34,644
Unknown	12,623	79,944	6,620	64,564

¹ Excludes forest fires.**Sources**

- 19.1 - 19.5 Banking and Financial Analysis Department, Bank of Canada.
 19.6 - 19.7 Royal Canadian Mint.
 19.8 - 19.12 Banking and Financial Analysis Department, Bank of Canada.
 19.13 - 19.15 The Canadian Bankers' Association.
 19.16 - 19.22 Business Statistics Division, General Statistics Branch, Statistics Canada.
 19.23 Special Services Division, Department of Insurance.
 19.24 - 19.25 Banking and Financial Analysis Department, Bank of Canada.
 19.26 *Bank of Canada Review*, Aug. 1972 and Jan. 1973.
 19.27 *Bank of Canada Review*, Jan. 1973.
 19.28 - 19.37 Special Services Division, Department of Insurance.
 19.38 - 19.39 Dominion Fire Commissioner, Department of Public Works.