

19.30 Property and casualty insurance, underwriting results in Canada, 1975 with totals for 1971-75 (million dollars)

Registered companies	Underwriting income earned	Claims ¹ incurred	Expenses incurred	Dividends to policyholders	Underwriting gain
Canadian ²					
Property and casualty A and S branches ³	1,349.1	905.9	482.0	2.0	-41.0
British	455.2	376.3	75.1	24.1	-20.3
Foreign	323.8	234.0	111.4	*	-21.6
Property and casualty A and S branches ³	934.1	691.5	305.1	2.6	-65.1
Foreign	239.8	177.8	55.8	18.5	-12.3
Total, 1975	3,302.0	2,385.5	1,029.4	47.4	-160.3
1974	2,743.2	2,118.5	874.2	40.2	-289.7
1973	2,460.1	1,804.2	772.8	31.8	-148.7
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

¹Includes adjustment expenses.

²Excludes transactions out of Canada.

³Accident and sickness branches of life insurance companies.

*Less than \$500,000.

19.31 Fire losses¹, by type of property and cause of fire, 1974 and 1975

Type of property and reported cause of fire	1974		1975	
	Fires reported	Property loss \$'000	Fires reported	Property loss \$'000
Type of property				
Residential	43,904	139,118	39,750	166,795
Mercantile	4,473	72,736	4,625	83,068
Farm	5,420	28,692	5,127	31,406
Manufacturing	1,694	66,816	2,016	75,303
Institutional and assembly	2,791	43,184	2,458	42,549
Miscellaneous	15,482	78,233	15,905	64,694
Total	73,764	428,779	69,881	463,815
Reported cause				
Smokers' carelessness	13,312	26,104	11,013	29,574
Stoves, furnaces, boilers and smoke pipes	5,625	27,087	5,435	36,521
Electrical wiring and appliances	15,590	78,614	11,079	76,055
Matches	2,788	9,512	2,388	9,173
Defective and overheated chimneys and flues	671	2,445	581	2,238
Hot ashes, coals and open fires	4,702	41,558	1,887	10,566
Petroleum and its products	2,805	18,243	2,865	12,463
Lights, other than electric	307	577	320	1,042
Lightning	3,326	4,548	3,007	4,454
Sparks on roofs	73	193	62	513
Exposure fires	1,635	13,415	1,713	14,751
Spontaneous ignition	579	4,975	587	9,316
Incendiarism	5,648	46,813	4,964	58,507
Miscellaneous known causes (explosions, fireworks, friction, hot grease or metal, steam or hot water pipes, etc.)	9,617	50,856	14,096	52,943
Unknown	7,086	103,838	9,884	145,699

¹Excludes forest fires.

19.32 Fire losses¹, by province, 1972-75

Province or territory	Property loss		1974 Fires reported	Property loss \$'000	Loss per capita \$	1975		
	1972 \$'000	1973 \$'000				Fires reported	Property loss \$'000	Loss per capita \$
Newfoundland	4,507	7,312	796	12,774	23.57	685	15,835	28.42
Prince Edward Island	1,273	1,555	368	1,440	12.31	448	2,356	19.64
Nova Scotia	7,118	12,888	1,978	14,331	17.63	2,203	14,196	17.06
New Brunswick	4,875	9,592	1,129	15,388	23.24	1,032	19,620	28.51
Quebec	78,859	95,668	20,441	128,105	20.88	17,257	130,175	20.85
Ontario	79,237	114,772	24,367	128,899	15.93	23,913	131,552	15.79
Manitoba	14,649	15,147	5,726	21,903	21.66	5,649	22,177	21.57
Saskatchewan	6,569	6,711	2,485	7,934	8.75	2,452	21,729	23.23
Alberta	18,087	25,629	8,464	30,324	17.69	7,895	32,864	18.00
British Columbia	37,389	45,693	7,526	62,842	26.24	7,996	69,392	27.85
Yukon Territory and Northwest Territories	1,703	3,252	484	4,839	84.89	351	3,917	66.40
Canada	254,267	338,219	73,764	428,779	19.10	69,881	463,814	20.07

¹Excludes forest fires.