

13 British and 3 United States. The proportionate increase in the number of British and foreign companies from 59 p.c. to 75 p.c. of the total number is a very marked point of difference between the fire and life insurance businesses in Canada, the latter being carried on very largely by Canadian companies.

### Subsection 1.—Total Registered Fire Insurance in Force in Canada

Of the total amount of fire insurance written in Canada during each year, a part is sold by the companies holding provincial licences and permits. Such companies generally confine their operations to the province of incorporation but may be allowed to sell insurance in other provinces. As shown in Table 1, fire insurance companies under Federal registration account for approximately 90 p.c. of the fire insurance in force.

#### 1.—Fire Insurance Transacted in Canada, 1951-53

Item		Gross Insurance Written	Net in Force at End of Year	Net Premiums Written	Net Claims Incurred
		\$	\$	\$	\$
Federal Government Registrations.	1951	32,903,960,900	33,490,653,184	134,496,218	52,086,541
	1952	35,371,554,787	37,317,499,723	139,777,732	61,124,918
	1953	41,091,691,709	41,703,092,570	145,971,915	66,755,144
Provincial Licensees—					
(a) Provincial companies within provinces by which they are incorporated.....	1951	1,911,928,015	2,638,121,340	10,374,025	5,501,009
	1952	1,908,809,507	2,574,996,679	10,782,628	5,322,188
	1953	2,318,389,997	2,977,148,786	12,670,659	6,670,976
(b) Provincial companies within provinces other than those by which they are incorporated.	1951	206,607,835	249,443,644	1,240,222	673,905
	1952	268,664,292	294,072,031	912,623	444,821
	1953	391,621,441	417,257,445	881,781	370,798
Totals, Provincial Licensees....	1951	2,118,535,850	2,887,564,984	11,614,247	6,174,914
	1952	2,177,473,799	2,869,068,710	11,695,251	5,767,009
	1953	2,710,011,438	3,394,406,231	13,552,440	7,041,774
Lloyds, London.....	1951	831,670,172	904,488,934	5,939,298	2,791,796
	1952	708,046,922	908,257,933	6,065,759	2,986,392
	1953	1,086,373,258	1,111,987,781	7,153,177	3,819,776
<b>Grand Totals.....</b>	<b>1951</b>	<b>35,854,166,922</b>	<b>37,282,707,102</b>	<b>152,049,763</b>	<b>61,053,251</b>
	<b>1952</b>	<b>38,257,075,508</b>	<b>41,094,826,366</b>	<b>157,538,742</b>	<b>69,878,319</b>
	<b>1953</b>	<b>44,888,076,405</b>	<b>46,209,486,582</b>	<b>166,677,532</b>	<b>77,616,694</b>

### Subsection 2.—Operational Statistics of Fire Insurance Companies under Federal Registration

The trend in the average rate payable for fire insurance has been generally downward, although the increased fire losses in certain recent years have had the effect of checking that tendency. Moreover, the increase in value of insurable buildings and their contents tends to increase fire insurance premiums despite the downward trend of the average rate.