THIRTEENTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

FOR THE

PROVINCE OF BRITISH COLUMBIA

1924

(BUSINESS TRANSACTED IN 1923)

PRINTED BY
AUTHORITY OF THE LEGISLATIVE ASSEMBLY.

VICTORIA, B.C.:
Printed by CHARLES F. BANFIELD, Printer to the King's Most Excellent Majesty
1924.

To His Honour WALTER CAMERON NICHOL,

Lieutenant-Governor of the Province of British Columbia.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Thirteenth Annual Report of the Superintendent of Insurance for the year ended December 31st, 1923.

A. M. MANSON,

Attorney-General.

Victoria, B.C., August 1st, 1924.

REPORT OF THE SUPERINTENDENT OF INSURANCE

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., August 1st, 1924.

The Honourable A. M. Manson,
Attorney-General, Victoria, B.C.

SIR,—The Thirteenth Annual Report of the Department, covering the year ended December 31st, 1923, is hereby submitted in accordance with the "British Columbia Fire Insurance Act," "Insurance Act," and "Insurance Agents' Licensing Act."

I. "BRITISH COLUMBIA FIRE INSURANCE ACT."

At the end of the year 1923 there were one hundred and forty-nine (149) companies licensed to transact fire insurance under this Act.

Four British, two United States and one Australian Companies were added to the list, making a total of seven new companies licensed for the year 1923. These companies were as follows:—

British.—Anglo Scottish General Commercial Insurance Company, Limited; British & European Insurance Company, Limited; Central Insurance Company, Limited; Prudential Assurance Company, Limited.

United States.—Imperial Assurance Company, New York; Lumbermen's Indemnity Exchange.

Australian.—Bankers & Traders Insurance Company, Limited.

The China Fire Insurance Company, Limited, withdrew from the Province.

A complete list of the companies licensed as at December 31st, 1923, is printed on pages 14–16, and the origin of the various companies is as follows:—

Dominion of Canada	31
Provinces of Canada	7
Great Britain	48
Australia	2
Hong Kong	3
United States	53
France	4
Switzerland	1
Total	149

There are twenty (20) Underwriters' Agencies licensed in this Province, a list of which will be found printed on page 16.

In comparison with the year 1922 the fire premiums have increased by $392,300, while the losses have exceeded that of 1922 by $984,000. The year past was a disastrous one for mills and wood-working plants, there having been thirty-three such plants either damaged or totally destroyed by fire.

II. "INSURANCE ACT."

Under this Act, at the end of 1923, there were one hundred and fifty (150) companies licensed to transact various classes of insurance.

Six new companies obtained licences, as follows:—

British.—Central Insurance Company, Limited; North British & Mercantile Insurance Company, Limited.

Canadian.—Hudson Bay Insurance Company; Security Life Insurance Company of Canada.

United States.—American Credit Indemnity Company of New York; New Hampshire Fire Insurance Company.

Twelve supplementary licences were granted during the year to companies already licensed under the Act.

Four companies withdrew from the Province, namely:—

New Zealand Insurance Company, Limited—Marine; Policy Holders Mutual Life Insurance Company—Life (business taken over by the Ontario Equitable Life and Accident Insurance Company, which is duly licensed to transact life insurance under the Act); Ridgely Protective Association—Accident and Sickness; Tokio Marine & Fire Insurance Company, Limited—Marine.

SUMMARY.

Where incorporated.	Dominion Licensees.	Provincial Licensees.	Total.
British Columbia	...	2	2
Canada	45	..	45
Other Provinces	2	1	3
Great Britain	34	10	44
Australia	1	..	1
Hong Kong	2	2	4
United States	49	2	41
Totals	133	17	150

Statistics as to life and miscellaneous insurance business will be found on pages 23 and 25.

The report of the Fire Marshal for the year 1923 is also embodied in this Report.

III. "INSURANCE AGENTS' LICENSING ACT."

The "Insurance Agents' Licensing Act," which was brought into force on January 1st, 1923, has served to eliminate a great many who were ineligible to act as agents, and although the situation has not been what was hoped for there is every prospect that during the present year conditions will work out more satisfactorily. In accordance with the Act there was published in the British Columbia Gazette a list of all agents and adjusters who were licensed during 1923. According to the records 1,009 life insurance agents, 1,195 fire and miscellaneous insurance agents, and 13 adjusters were licensed for 1923 under the Act.

In October of last year the Superintendents of Insurance for the Provinces of Canada held a conference in Winnipeg; Ontario, Manitoba, Saskatchewan, and Alberta, in addition to our own Province being represented. At that conference the Superintendents adopted the uniform "Fire Insurance Policy Act," which I hope will be presented to our Legislature at its next session.

The uniform "Accident and Sickness Insurance Policy Act" and the uniform "Life Insurance Act," which were adopted at the 1922 session of our Legislature will come into force by proclamation on September 2nd, 1924.

I have the honour to be,
Sir,
Your obedient servant,

J. P. DOUGHERTY,
Superintendent of Insurance.

APPENDIX.

Annual Statements of Provincial Licensees for the Year ended December 31st, 1923.

BRITISH COLUMBIA PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

Walter E. Graveley. W. J. Albutt.
F. M. Chaldecott. A. F. Beasley.
A. G. Thynne.

Alfred Farmer, Secretary.

Amount deposited with the Government of British Columbia: Inscribed Stock, £200; Township of Richmond bonds, $5,000; Dominion of Canada War Loan bonds, $1,000; total (par), $6,220.17.

Authorized capital	$25,000
Amount subscribed	9,600
Amount paid up	3,840

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1923.

Assets.

Cash value (excluding interest and dividends) of stocks, shares, bonds, debentures, etc.	$44,518 67
Cash on deposit to the Company's credit and not drawn against on December 31st, 1923	3,222 49
Premiums uncollected (net commissions deducted)	8,838 68
Interest due or accrued and unpaid	385 02
Amount of all other assets	4,759 28
Total assets	$61,724 14

Liabilities.

Total reserve of unearned premiums $38,200.32; carried out at 80 per cent. thereof	$30,600 00
Total amount of liabilities	$30,600 00
Capital stock paid up	3,840 00
Total of liabilities and paid-up capital	$34,440 00
Excess of assets over such total	$27,284 14

Receipts.

Net cash received for premiums	$43,688 27
Cash received for interest	2,216 87
Cash from all other sources	237 70
Total receipts	$46,142 84

Expenditure.

Cash paid to agents for commission, salaries, and bonus	$15,679 89
„ for statutory assessment and licence fees	935 47
„ „ war tax	450 86
„ „ salaries, directors' and auditors' fees	1,060 00
„ „ printing, stationery, and advertising	117 93
„ „ postage, telegrams, and express	30 00
„ „ other expenditure	39 85
Total expenses of management	$18,314 00
Amount paid during the year for losses	11,566 46
Cash paid for dividends	960 00
Cash paid for debentures, mortgages, etc. (not extended), $13,948.24.	
Cash paid for other expenditure	197 52
Total expenditure	$31,037 98

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of Shares.	Amount subscribed.	Amount paid.
W. J. Albutt	Vancouver	38	$3,800	$1,520
E. A. Albutt	„	15	1,500	600
H. C. Ackroyd	„	1	100	40
Geo. Barnsley	England	1	100	40
A. F. Beasley	Victoria	7	700	280
H. Bell-Irving	Vancouver	5	500	200
F. I. Blythe	Victoria	2	200	80
F. M. Chaldecott	Vancouver	5	500	200
H. W. Chamberlain	„	5	500	200
Eliza Charleson	„	1	100	40
A. McC. Creery	„	1	100	40
W. E. Graveley	„	5	500	200
C. E. Hope	„	2	200	80
Robt. Martin	„	1	100	40
Jonathan Rogers	„	2	200	80
A. G. Thynne	„	5	500	200
		96	$9,600	$3,840

ROYAL PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

Dr. D. H. Wilson.
W. H. Malkin.
J. P. Nicolls.
R. W. Harris.
A. P. Bogardus.
C. A Wickens.

Edgar S. Smith, Secretary.

Amount deposited with the Government of British Columbia: Deposit receipt of Canadian Bank of Commerce, $125; Dominion War Loan Bonds (par), $5,000; total, $5,125.

Authorized capital	$25,000
Amount subscribed	10,000
Amount paid up	2,750

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1923:

Assets.

Cash value of mortgages, exclusive of interest	$ 6,150 00
Cash value (excluding interest and dividends) of stock, shares, bonds, debentures, etc.	7,056 00

Cash on deposit to the Company's credit and not drawn against on December 31st, 1923	$ 3,093 40
Agents' balances and premiums uncollected	458 74
Interest due or accrued and unpaid	69 88
Commission on premiums paid in advance	1,303 23
Total assets	$18,131 25

Liabilities.

Claims or losses adjusted, remaining unpaid	$ 298 44
Reserve of unearned premiums	3,888 77
Amount of all other liabilities	8 36
Total amount of liabilities	$ 4,195 57
Capital stock paid up	2,750 00
Total of liabilities and paid up capital	$ 6,945 57
Excess of assets over such total	$11,185 68

Receipts.

Cash received for premiums	$ 4,939 54
Cash received for interest	888 70
Cash received for mortgages, etc. (not extended), $2,100.	
Total receipts	$ 5,828 24

Expenditure.

Cash paid to agents for commission, salaries, and bonus	$ 1,500 11
" for interest, discount, and exchange	4 28
" " statutory assessment and licence fees	40 11
" " salaries, directors' and auditors' fees	325 00
" " rent and taxes	113 94
" " printing, stationery, and advertising	25 45
Total expenses of management	$ 2,008 89
Amount paid for losses occurring prior to 1923	21 19
Amount paid for losses occurring during the year	1,140 97
Cash paid for debentures, etc. (not extended), $2,056.	
Total expenditure	$ 3,171 05

List of Shareholders.

Name.	Residence.	No. of Shares.	Amount Subscribed.	Amount Paid.
A. P. Bogardus	Vancouver	10	$ 1,000	$ 275 00
Dr. D. H. Wilson	"	14	1,400	385 00
R. W. Harris	"	14	1,400	385 00
W. H. Malkin	"	14	1,400	385 00
C. A. Wickens	"	8	800	220 00
P. G. Mason	"	8	800	220 00
J. P. Nicholls	"	5	500	137 50
I. Douglas	Boston, U.S.A.	12	1,200	330 00
M. Douglas	" "	5	500	137 50
R. D. Douglas	Binghampton, U.S.A.	5	500	137 50
N. S. Douglas	" "	5	500	137 50
		100	$10,000	$2,750 00

THE WAWANESA MUTUAL FIRE INSURANCE COMPANY.

Head Office—Wawanesa, Man.

Directors.

S. H. Henderson.
E. H. Dewart.
A. J. Elliott.
Samuel Reid.
Robert Wallace.
G. H. Stephens.

Amount deposited with the Government of British Columbia: Grand Trunk Pacific 4-per-cent. bonds, $22,386.66; Canada National Railway 4-per-cent. stock, $8,176 (par); total, $30,562.66.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1923.

Assets.

Cash value of real estate, less encumbrances	$ 16,763 91
Bonds, debentures, securities, other than the foregoing	339,746 00
Actual cash on hand at Head Office	1,585 74
Cash in agents' hands, acknowledged by them to be due	2,466 24
Amount unpaid of instalments or fixed payments on premium notes	5,545 39
Amount unpaid of assessments which were levied during 1923	125,426 22
Amount unpaid of assessments levied in prior years	19,744 04
Net premium note asset	1,257,404 43
Interest due and accrued	5,416 10
Office furniture, etc. (not extended), $5,655.80.	
Unearned premiums on reinsurance	10,453 20
Total assets	$1,784,551 27

Liabilities.

Amount of losses supposed or reported	$ 112,566 02
Amount required to reinsurance all outstanding risks on cash system	127,133 02
Amount of bank overdraft	6,042 75
Amount of all other liabilities	9,620 37
Total liabilities	$ 255,362 16

Receipts.

Cash on hand at Head Office (not extended), $57,617.86 (1922).	
Cash received by Company as fixed payments due in 1923	$ 11,197 60
Cash received by Company as fixed payments due in prior years	2,161 62
Cash received by Company for assessments levied in 1923	366,876 83
Cash received by Company for assessments levied in years prior to 1923	36,289 61
Cash received for premiums on cash system	84,269 80
Cash received for interest during 1923	16,387 34
Cash received from bank	6,042 75
Cash received for reinsurance of losses	6,774 25
Cash received from all other sources	5,916 92
Total cash receipts	$ 535,916 72

Expenditure.

Expenses of management—	
Cash paid for commissions or allowances of any kind to agents	$ 62,009 48
" " law costs	1,471 69
" " fuel and light	627 98
" " investigation and adjustment of claims	14,331 23
" " statutory assessment and licence fees	5,767 56
" " travelling expenses	2,672 93

Expenses of Management—*Continued.*	
Cash paid for salaries, directors' and auditors' fees	$ 37,519 23
„ „ printing, stationery, and advertising	7,625 02
„ „ postage, telegrams, and express	9,979 60
„ „ interest and exchange	7,777 87
„ „ other expenses	2,300 47
Total expenses of management	$ 152,083 06
Miscellaneous payments—	
Cash paid for losses which occurred prior to 1923	45,393 19
„ „ losses during 1923	367,609 90
„ „ reinsurance	15,941 14
„ „ rebate, abatement, and returned premiums	5,651 88
„ „ expenditure other than the foregoing	944 93
Total expenditure	$ 587,624 10

RETURNS FOR BRITISH COLUMBIA.

Deposit with Government: Grand Trunk Pacific 4-per-cent. bonds, $22,386.66, and Canadian National Railways 4-per-cent. stock, $8,176 (par)	$ 30,562 66
Other assets	.....
Liabilities	255 93
Premium notes	74,196 50
Gross premiums received	14,071 89
Losses incurred, net	23,530 01
Losses paid, net	23,530 01
Net amount at risk	4,352,459 00

WESTERN EMPIRE LIFE ASSURANCE COMPANY.

Head Office—Winnipeg, Manitoba.

Directors.

Wm. Smith.	Brig.-General Dyer.
R. W. Craig.	G. N. Broatch.
Dr. A. M. Campbell.	F. D. Byers.
Wm. Hudson.	S. D. Hannah.

F. C. O'Brien, Secretary.

Amount deposited with the Government of British Columbia: Pacific Great Eastern Stock, £6,800.

Authorized capital	$1,000,000 00
Amount subscribed	1,000,000 00
Called capital	250,000 00
Amount paid up in cash	223,173 55

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1923.

Assets.

Cash value of real estate, less encumbrances	$ 15,319 60
Cash value of mortgages, exclusive of interest	191,825 37
Loans, other than those secured by mortgages	115,751 98
Cash value (excluding interest and dividends) of stock, shares, bonds, debentures, etc.	329,181 41
Cash on hand at Head Office	7,519 71
Cash on deposit to the Company's credit and not drawn against on December 31st, 1923	14,400 18
Premiums uncollected	115,223 37

Interest due or accrued and unpaid	$ 20,016 69
Calls on capital stock outstanding in course of collection	26,826 45
Premium on capital	47,502 08
Amount of all other assets	62,795 02
Office furniture (not extended), $4,238.10.	
Total assets	$ 946,361 86

Liabilities.

Claims or losses adjusted	$ 2,918 33
Claims or losses in suspense	2,000 00
Amount of unpaid loans	60,000 00
Reinsurance reserve for life insurance contracts in force	602,931 00
Amount due or accrued for salaries, printing, etc.	1,868 33
Amount of all other liabilities	5,611 95
Total of liabilities	$ 675,329 61
Capital stock paid up in cash	215,420 05
Total of liabilities and paid-up capital	$ 890,749 66
Excess of assets over such total	$ 55,612 20

Receipts.

Net premiums received in cash	$ 160,610 05
Cash received for interest	39,402 19
Cash received for calls on capital stock	8,279 00
Cash from all other sources	13,751 89
Cash received for debentures, mortgages, etc. (not extended), $101,885.09.	
Total receipts	$ 222,043 13

Expenditure.

Cash paid to agents for commission, salaries, and bonus	$ 34,185 40
" for law costs	713 32
" " medical examiners' fees	3,484 50
" " interest, discount, and exchange	297 84
" " statutory assessment and licence fees	4,835 22
" " travelling expenses	1,547 85
" " rent and taxes	2,760 00
" " salaries, directors' and auditors' fees	20,593 00
" " printing, stationery, and advertising	4,525 69
" " postage, telegrams, and express	1,391 00
" " other expenses	10,622 04
Total expenses of management	$ 84,955 86
Amount paid for losses occurring prior to 1923	2,275 00
Amount paid for losses occurring during 1923	13,904 10
Cash paid for dividends	2,296 59
Cash paid for other expenditure	17,980 00
Cash paid for debentures, mortgages, etc. (not extended), $188,293.57.	
Total expenditure	$ 121,411 55

Returns for British Columbia.

Deposit with Government, P.G.E. stock	$ 28,350 64
Assets (real estate, $15,319.60; mortgage, $9,400; loans, $5,812.10; cash, $217.25; agents' balances, $18,383.30; interest, $1,812.50; calls on capital stock, $962.50; premium on stock, $844.43; other assets, $1,984.90)	54,736 58
Liabilities	59,773 90
Premiums received	28,062 17
Losses incurred, net	2,000 00
Losses paid, net	3,904 10
Amount at risk	1,075,578 00

LIST OF COMPANIES LICENSED UNDER THE "BRITISH COLUMBIA FIRE INSURANCE ACT."

Name of Company and Head Office.	Attorney to receive Process in British Columbia. (Corrected to August 1st, 1924.)
The Acadia Fire Insurance Company, Halifax, N.S.	F. W. Rounsefell, Vancouver.
Aetna Insurance Company, Hartford, Conn.	J. E. Kinsman, Victoria.
Agricultural Insurance Company, Watertown, N.Y.	J. J. Banfield, Vancouver.
Alliance Assurance Company, Limited, London, England	W. A. Anderson and H. Miskin, Vancouver.
Alliance Insurance Company of Philadelphia	J. H. Harrison, Vancouver.
American Alliance Insurance Company, New York, N.Y.	C. V. Wakely, Vancouver.
American Central Insurance Company, St. Louis, Missouri	D. W. Campbell, Victoria.
American Equitable Assurance Company of New York, N.Y.	G. H. L. Hobson, Vancouver.
The American Insurance Company, Newark, N.J.	T. W. B. London, Vancouver.
The Anglo Scottish General Commercial Insurance Company, Limited, London, England	T. W. Greer, Vancouver.
Atlas Assurance Company, Limited, London, England	John S. Gall, Vancouver.
The Autocar Fire and Accident Insurance Company, Limited, London, England	R. Bone, Vancouver.
Baloise Fire Insurance Company, Basle, Switzerland	A. S. Matthew, Vancouver.
Bankers & Traders' Insurance Company, Limited, Sydney, Australia	G. H. L. Hobson, Vancouver.
Beaver Fire Insurance Company, Winnipeg, Man.	Waghorn, Gwynn & Co., Ltd., Vancouver.
Boston Insurance Company, Boston, Mass.	E. C. Jahour, Vancouver.
British America Assurance Company, Toronto, Ontario	F. W. Rounsefell, Vancouver.
British & European Insurance Company, Limited, London, England	Gordon Gray, Vancouver.
British Colonial Fire Insurance Company, Montreal, Que.	E. B. McDermid, Vancouver.
British Crown Assurance Corporation, Ltd., Glasgow, Scotland	A. S. Matthew, Vancouver.
The British General Insurance Co., Ltd., London, England	J. H. Gillespie, Victoria.
British North Western Fire Insurance Company, Toronto, Ont.	K. G. McCandless, Vancouver.
The British Oak Insurance Company, Limited, London, England	H. A. Robertson, Vancouver.
British Traders' Insurance Company, Ltd., Victoria, Hong Kong	C. R. Elderton, Vancouver.
Caledonian American Insurance Co., New York, N.Y.	Fred Burgess, Vancouver.
Caledonian Insurance Company, Edinburgh, Scotland	Fred Burgess, Vancouver.
California Insurance Company, San Francisco. Cal.	John Anderson, Vancouver.
The Canada Accident and Fire Assurance Co., Montreal Que.	John Anderson, Vancouver.
Canada National Fire Insurance Company, Winnipeg. Man.	Wm. McLeish, Victoria.
Canada Security Assurance Co., Toronto, Ont.	J. J. Banfield, Vancouver.
The Canadian Indemnity Co., Winnipeg, Man.	A. McC. Creery, Vancouver.
Canadian Fire Insurance Company, Winnipeg, Man.	F. C. Paterson, Victoria.
‡The Canadian Surety Company, Toronto, Ont.	F. B. Lewis, Vancouver.
Car & General Insurance Corporation, Limited, London, England	J. H. Lawson, Vancouver.
The Central Insurance Company, Limited, London, England	C. H. Macaulay, Vancouver.
The Century Insurance Company, Limited, Edinburgh, Scotland	Thos. W. Greer, Vancouver.
The China Fire Insurance Company, Ltd., Victoria, Hong Kong	C. R. Elderton, Vancouver.
Citizens Insurance Company of Missouri, St. Louis, Mo.	Chas. H. Macaulay, Vancouver.
Columbia Insurance Co., Jersey City, N.J.	F. W. Rounsefell, Vancouver.
Commercial Union Assurance Company, Limited, London, England	John Anderson, Vancouver.
Commercial Union Fire Insurance Company of New York	John Anderson, Vancouver.
Connecticut Fire Insurance Company, Hartford, Conn.	Robt. H. Swinerton, Victoria.
Continental Insurance Company, New York, N.Y.	W. A. Lawson, Vancouver.
The Cornhill Insurance Company, Limited, London, England	W. B. Blane, Vancouver.
Dominion Fire Insurance Company, Toronto, Ont.	G. W. Brown, Vancouver.
Dominion Gresham Guarantee & Casualty Company, Montreal, Que.	F. Parsons, Vancouver.
The Dominion of Canada Guarantee & Accident Insurance Company, Toronto, Ont.	J. C. Stuart, Vancouver.
The Eagle, Star & British Dominions Insurance Co., Ltd., London, England.	R. J. Loewen and R. G. Harvey, Vancouver.
Employers Liability Assurance Corporation, Limited, London, Eng.	Jas. A. Young.
Ensign Insurance Company, Toronto, Ontario	G. W. Brown, Vancouver.
Equitable Fire & Marine Insurance Company, Providence, R.I.	C. V. Wakely, Vancouver.
The Essex and Suffolk Equitable Insurance Society, Ltd., London, England	H. B. Leuty, Vancouver.
Fidelity Phenix Fire Insurance Company, New York, N.Y.	Arthur Coles, Victoria.
Fire Association of Philadelphia, Philadelphia, Pa.	Leeming Bros., Ltd., Victoria.
The Fire Insurance Company of Canada, Montreal, Que.	C. D. J. Christie, Vancouver.
Fireman's Fund Insurance Company, San Francisco, Cal.	E. D. Todd, Victoria.
Firemen's Insurance Company of Newark, New Jersey	C. B. Stahlschmidt, Vancouver.
The Franklin Fire Insurance Company of Philadelphia	J. P. McLaren, Vancouver.
The General Accident Assurance Company of Canada, Toronto, Ont.	George Rorie, Vancouver.
General Accident Fire & Life Assurance Corporation, Limited, Perth, Scotland	Alfred W. McLeod, Vancouver.
General Fire Assurance Company, Paris, France	Robert Cram, Vancouver.
The Girard Fire & Marine Insurance Company, Philadelphia, Pa.	W. E. Martin, Vancouver.
Glens Falls Insurance Company, Glens Falls, N.Y.	A. S. Matthew, Vancouver.
Globe & Rutgers Fire Insurance Company, New York, N.Y.	A. McC. Creery, Vancouver.
The Globe Indemnity Co. of Canada, Montreal, Que.	F. W. Rounsefell, Vancouver.
Great American Insurance Company, New York, N.Y.	S. Burke, Vancouver.
Guardian Assurance Company, Limited, London, England	W. S. Day, Victoria.

COMPANIES LICENSED UNDER "B.C. FIRE INSURANCE ACT."—*Continued.*

Name of Company and Head Office.	Attorney to receive Process in British Columbia. (Corrected to August 1st, 1924.)
The Guardian Insurance Company of Canada, Montreal, Que.	R. G. Heddle, Vancouver.
Hartford Fire Insurance Company, Hartford, Conn.	George Allan Kirk, Victoria.
Home Insurance Company, New York, N.Y.	H. W. Dyson, Vancouver.
Hudson Bay Insurance Company, Montreal, Que.	F. W. Walker, Vancouver.
Imperial Assurance Company, New York, N.Y.	F. W. Rounsefell, Vancouver.
†The Imperial Guarantee & Accident Insurance Company of Canada, Toronto, Ont.	Donald Cramer, Vancouver.
The Imperial Underwriters Corporation of Canada, Toronto, Ont.	A. Waring Giles, Vernon.
Insurance Company of North America, Philadelphia, Pa.	J. H. Harrison, Vancouver.
The Insurance Company of the State of Pennsylvania, Philadelphia, Pa.	H. A. Robertson, Vancouver.
Law, Union & Rock Insurance Company, Limited, London, England	A. W. Blake, Vancouver.
Liverpool & London & Globe Insurance Company, Limited, Liverpool, England	R. C. Hall, Victoria.
The Liverpool-Manitoba Assurance Company, Montreal, Que.	L. U. Conyers, Victoria.
†*The London & Lancashire Guarantee & Accident Company of* Canada, Toronto, Ont.	A. W. Blake, Vancouver.
The London & Lancashire Insurance Company, Ltd., Liverpool, Eng.	A. W. Blake, Vancouver.
London Assurance Corporation, London England	Harold B. Girdwood, Victoria.
London Guarantee & Accident Co., Ltd., London, England	R. C. Janion, Vancouver.
London Mutual Fire Insurance Company of Canada, Toronto, Ont.	Christopher G. Hobson, Vancouver.
Lumbermen's Indemnity Exchange, Seattle, Washington	J. A. Hendry, Vancouver.
The Marine Insurance Company, Limited, London, England	A. A. Meharey, Victoria.
Mechanics & Traders Insurance Company, New Orleans, La.	W. J. Mills, Vancouver.
Mercantile Fire Insurance Company, Waterloo, Ont.	A. W. Blake, Vancouver.
*Merchants Casualty Company, Winnipeg, Man.	J. B. Love, Vancouver.
Merchants Fire Assurance Corporation of New York, N.Y.	G. H. L. Hobson, Vancouver.
The Merchants Marine Insurance Company, Limited, London, England	J. A. Young, Vancouver.
Millers National Insurance Company, Chicago, Ill.	Charles D. J. Christie, Vancouver.
The Motor Union Insurance Co., Ltd., London England	W. W. Johnston, Vancouver.
The Mount Royal Assurance Company, Montreal, Que.	Fred A. Burgess, Vancouver.
National Ben Franklin Fire Insurance Company, Pittsburgh, Pa.	J. H. Johnston, Victoria.
National Fire Insurance Company of Hartford, Hartford, Conn.	H. T. Barnes, Victoria.
The Nationale Fire Insurance Company, Paris, France	G. H. L. Hobson, Vancouver.
National Provincial Insurance Company, Limited, London, England	A. M. English, Vancouver.
National Union Fire Insurance Company, Pittsburgh, Pa.	E. E. Rand, Vancouver.
The Newark Fire Insurance Company, Newark, N.J.	F. W. Walker, Vancouver.
New Hampshire Fire Insurance Co., Manchester, N.H.	Donald Cramer, Vancouver.
New Jersey Insurance Company, Newark, N.J.	H. A. Robertson, Vancouver.
Niagara Fire Insurance Company, New York, N.Y.	D. Leeming, Victoria.
§The North American Accident Insurance Co., Montreal, Que.	J. Edward Sears, Vancouver.
North British & Mercantile Insurance Company, Limited, London, England	H. R. Budd, Vancouver.
North Empire Fire Insurance Company, Toronto, Ont.	John W. Wilson, Vancouver.
Northern Assurance Company, Limited, London, England	Bernard C. Mess, Victoria.
North West Fire Insurance Company, Winnipeg, Man.	W. W. Johnston, Vancouver.
Northwestern Mutual Fire Association, Seattle, Wash.	J. H. Constantine, Vancouver.
Northwestern National Insurance Company, Milwaukee, Wis.	W. B. Blane, Vancouver.
Norwich Union Fire Insurance Society, Limited, Norwich, Eng.	B. S. Heisterman, Victoria.
Occidental Fire Insurance Company, Winnipeg, Man.	B. C. Mess, Victoria.
The Ocean Accident & Guarantee Corporation, Limited, London, Eng.	John R. Hannah, Vancouver.
Pacific Coast Fire Insurance Company, Vancouver, B.C.	Thos. W. Greer, Vancouver.
Palatine Insurance Company, Limited, London, England	John Anderson, Vancouver.
The Patriotic Assurance Company, Limited, Dublin, Ireland	E. V. K. Rankin, Vancouver.
The Phenix Fire Insurance Company of Paris, France	J. A. Griffith, Victoria.
Phoenix Assurance Company, Limited, London, England	F. W. Rounsefell, Vancouver.
The Phoenix Insurance Company, Hartford, Conn.	Arthur E. Haynes, Victoria.
Providence Washington Insurance Company, Providence, R.I.	H. T. Devine, Vancouver.
Provincial Insurance Co., Ltd., Bolton, England	W. B. Blane, Vancouver.
The Prudential Assurance Company, Limited, London, England	W. S. Day, Vancouver.
Quebec Fire Assurance Company, Quebec, Que.	A. W. Blake, Vancouver.
Queen Insurance Company of America, New York	Rithet Consolidated, Limited, Victoria.
Queensland Insurance Company, Limited, Sydney, Australia	Robert Bone, Vancouver.
Railway Passengers Assurance Co., London, England	P. H. Grant, Vancouver.
Reliance Insurance Company of Canada, Montreal, Quebec	Chas. V. Wakely, Vancouver.
Royal Exchange Assurance, London, England	James H. Lawson, Vancouver.
Royal Insurance Company, Limited Liverpool, England	F. W. Walker, Vancouver.
The Royal Scottish Insurance Co., Ltd., Glasgow, Scotland	J. H. Watson, Vancouver.
St. Paul Fire & Marine Insurance Company, St. Paul, Minn.	B. S. Heisterman, Victoria.
Scottish Canadian Assurance Corporation, Toronto, Ont.	A. W. McLeod, Vancouver.
Scottish Metropolitan Assurance Co., Ltd., Edinburgh, Scotland	Lawrence W. Peel, Vancouver.
Scottish Union & National Insurance Company, Edinburgh, Scotland	Pemberton & Son, Victoria.
Security Insurance Company of New Haven, Conn.	T. W. Greer, Vancouver.
Springfield Fire & Marine Insurance Company, Springfield, Mass.	Chas. H. Macaulay, Vancouver.

COMPANIES LICENSED UNDER "B.C. FIRE INSURANCE ACT."—*Continued.*

Name of Company and Head Office.	Attorney to receive Process in British Columbia. (Corrected to August 1st, 1924.)
The Sterling Fire Insurance Company of Indiana, U.S.A.	H. R. Budd, Vancouver.
Stuyvesant Insurance Company, New York, N.Y.	H. A. Robertson, Vancouver.
Sun Insurance Office, London, England	F. B. Pemberton, Victoria.
Union Assurance Society, Limited, London, England	D. C. McGregor, Vancouver.
The Union Fire Insurance Company, Paris, France	Franco-Canadian Company, Limited, Vancouver.
Union Insurance Society of Canton, Ltd., Victoria, Hong Kong	C. R. Elderton, Vancouver.
The Union Marine Insurance Company, Limited, Liverpool, England	C. H. Macaulay, Vancouver.
United British Insurance Company, Limited, London, England	B. S. Brown, Vancouver.
United States Fire Insurance Company, New York, N.Y.	H. A. Robertson, Vancouver.
¶The Wawanesa Mutual Insurance Co., Wawanesa, Man.	W. W. Kempton, Lumby.
Western Assurance Company, Toronto, Ont.	K. G. McCandless, Vancouver.
Westchester Fire Insurance Company, New York, N.Y.	Alfred W. McLeod New Westminster.
The Yang-tsze Insurance Association, Limited, Shanghai, China	B. G. D. Phillips, Vancouver.
The Yorkshire Insurance Company, Limited, York, England	H. W. Dyson, Vancouver.

‡ Licence under "B.C. Fire Insurance Act" limited to insurance of automobiles against fire; also licensed under the "Insurance Act" to transact guarantee, burglary, plate glass, and automobile insurance,

† Licence under "B.C. Fire Insurance Act" limited to insurance of automobiles against fire; also licensed under the "Insurance Act" to transact guarantee, accident, sickness, automobile, and plate-glass insurance.

* Licence under "British Columbia Fire Insurance Act" limited to insurance of automobiles against fire. Also licensed under "Insurance Act" to transact accident (excluding employer's liability), sickness, and automobile insurance.

§ Licence under "B.C. Fire Insurance Act" limited to insuring automobiles against loss or damage by fire; also licensed under the "Insurance Act" to transact automobile, burglary, accident, sickness, and plate-glass insurance.

¶ Deposit: Dominion War Loan bonds, $25,000.

NOTE:—Licensed since December 31st, 1923:—

Grain Dealers' National Mutual Fire Insurance Company, Indianapolis, Indiana; J. H. Constantine, Vancouver.

London & Provincial Marine & General Insurance Company, Limited, London, England; J. H. Watson, Vancouver.

Mill Owners Mutual Fire Insurance Company of Des Moines, Iowa; J. H. Constantine, Vancouver.

Toronto Casualty Fire & Marine Insurance Company, Toronto, Ontario; Douglas Armour, Vancouver. (Deposit: Government bonds, $25,000.00).

LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE "BRITISH COLUMBIA FIRE INSURANCE ACT."

Britannic Underwriters, representing Employers Liability Assurance Corporation, Limited.

British & Canadian Underwriters, representing Norwich Union Fire Insurance Society, Limited.

British Empire Underwriters Agency, representing British America Assurance Company.

Canadian Pacific Underwriters Agency, representing Merchants Fire Assurance Corporation of New York.

Canadian Underwriters Agency, representing Baloise Fire Insurance Company.

Colonial Fire Underwriters Agency, representing National Fire Insurance Company of Hartford.

Delaware Underwriters, representing Westchester Fire Insurance Company.

Edinburgh Underwriters Agency, representing Scottish Union & National Insurance Company.

Federal Underwriters, Limited, representing Canada National Fire Insurance Company.

Fidelity Fire Underwriters of New York, representing Continental Insurance Company, and Fidelity Phenix Fire Insurance Company.

Firemen's Underwriters, representing Firemen's Insurance Company of Newark.

Globe Underwriters Agency, representing Globe & Rutgers Fire Insurance Company.

London Underwriters Agency, representing London Assurance Corporation.

Minnesota Underwriters Agency, representing St. Paul Fire & Marine Insurance Company.

New York Underwriters Agency, representing Hartford Fire Insurance Company.

Nova Scotia Fire Underwriters Agency, representing Home Insurance Company.

Retail Merchants Underwriters Agency, representing Northwestern Mutual Fire Association.

Rochester Underwriters Agency, representing Great American Insurance Company.

St. Lawrence Underwriters Agency, representing Western Assurance Company.

Winnipeg Fire Underwriters Agency, representing Home Insurance Company.

Name of Company and Head Office.	Attorney to receive Process in British Columbia. (Corrected to August 1st, 1924.)	Description of Insurance Business for which Licensed (Corrected to August 1st, 1924.)
Ætna Insurance Co., Hartford, Conn.	J. E. Kinsman, Victoria	*Automobile, marine, tornado, and inland transportation.
Ætna Life Insurance Co., Hartford, Conn.	John F. Brandt, Vancouver	Life.
Alliance Assurance Co., Ltd., London, Eng.	W. Anderson and H. Miskin, Vancouver	*Marine, accident, sickness, guarantee, automobile, burglary, plate glass. Insurance against damage to property of any kind caused by the explosion of natural gas or other gas, and insurance against loss or damage by robbery.
Alliance Insurance Co. of Philadelphia, Pa.	J. H. Harrison, Vancouver	*Marine, automobile (excluding insurance against loss by reason of injury to the person), and inland transportation.
American Alliance Insurance Co., New York, N.Y.	C. V. Wakely, Vancouver	*Automobile (excluding insurance against loss by reason of injury to the person).
American Central Insurance Company, St. Louis, Mo.	D. W. Campbell, Victoria	*Automobile, explosion (including riot and civil commotion) and tornado.
American Credit Indemnity Company of New York-St. Louis, Mo.	B. R. Colkett, Vancouver	Credit.
Atlas Assurance Company, Limited, London, England	F. B. Lewis, Vancouver	*Marine.
Autocar Fire & Accident Insurance Company, Limited, London, England	Robert Bone, Vancouver	Accident, sickness, automobile, and plate glass.
The Boiler Inspection & Insurance Co. of Canada, Toronto, Ont.	R. V. Winch & Co., Ltd., Vancouver	Steam-boiler.
Boston Insurance Co., Boston, Mass.	E. C. Jahour, Vancouver	*Marine.
British America Assurance Co., Toronto, Ont.	F. W. Rounsefell, Vancouver	*Hail, ocean, marine, inland marine, inland transportation, automobile, explosion, and tornado.
The British and Foreign Marine Insurance Co., Ltd., Liverpool, Eng.	B. C. Mess, Victoria	Marine, inland transportation, and sprinkler leakage.
(1.) The British Columbia Plate Glass Insurance Co., Vancouver, B.C.	Head Office, Vancouver	Plate glass.
The British Crown Assurance Corporation, Ltd., Glasgow, Scotland	A. S. Matthew, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person).
British Traders Insurance Co., Ltd., Victoria, Hong Kong	C. R. Elderton, Vancouver	*Automobile and marine.
The Canada Accident and Fire Assurance Co., Montreal, Que.	John Anderson, Vancouver	*Accident, sickness, plate glass, guarantee, burglary, and automobile.
Canada Life Assurance Co., Toronto, Ont.	R. G. McCuish, Vancouver	Life.
Canada Security Assurance Company, Toronto, Ont.	J. J. Banfield, Vancouver	*Automobile.
Canadian Fire Insurance Company, Winnipeg, Man.	F. C. Paterson, Victoria	*Automobile.
The Canadian Surety Co., Toronto, Ont.	F. B. Lewis, Vancouver	Guarantee, burglary, plate glass, and automobile. (Also licensed under "B.C. Fire Insurance Act" to insure automobiles against loss or damage by fire.)
The Canton Insurance Office, Limited, Victoria, Hong Kong	Wise & Co., Ltd., Victoria	Marine.
The Capital Life Assurance Co. of Canada, Ottawa, Ont.	W. D. Kennedy, Vancouver	Life.
Car and General Insurance Corporation, Ltd., London, Eng.	J. H. Lawson, Vancouver	*Accident, hail, tornado, and sickness.
The Casualty Company of Canada, Toronto, Ontario	Gordon Bell, Vancouver	Automobile, burglary, and plate glass.
The Central Insurance Company, Limited, London, England	C. H. Macaulay, Vancouver	Insurance against damage to property of any kind caused by the explosion of natural or other gas.
Columbia Insurance Company, Jersey City, N.J.	F. W. Rounsefell, Vancouver	*Automobile (excluding insurance against loss by reason of bodily injury to the person, and inland transportation.
Commercial Union Assurance Company, Limited, London, Eng.	John Anderson, Vancouver	Life, accident, automobile, burglary, inland transportation, plate glass, sprinkler leakage, sickness, tornado, and limited explosion.
Confederation Life Association, Toronto, Ont.	H. R. Glass, Vancouver	Life.
Continental Casualty Co., Hammond, Ind.	A. S. Matthew, Vancouver	Accident, sickness, automobile, plate glass.
Continental Insurance Company, New York, N.Y.	W. A. Lawson, Vancouver	*Tornado, explosion (including riot and civil commotion), and automobile (excluding insurance against loss by reason of bodily injury to the person), marine.
The Continental Life Insurance Co., Toronto, Ont.	James Moss, Victoria	Life.
The Cornhill Insurance Company, Limited, London, England	W. B. Blane, Vancouver	*Insurance against loss or damage to property of any kind caused by the explosion of natural or other gas.
The Crown Life Insurance Co., Toronto, Ont.	F. R. McD. Russell, Vancouver	Life.
Dominion Gresham Guarantee & Casualty Co., Montreal, Que.	Frank Parsons, Vancouver	Accident, sickness, guarantee, burglary, and automobile.
The Dominion Life Assurance Co., Waterloo, Ont.	John T. McCoy, Vancouver	Life.
The Dominion of Canada Guarantee & Accident Ins. Co., Toronto, Ont.	J. C. Stuart, Vancouver	*Accident, guarantee, sickness, burglary, plate glass, automobile, steam boiler, inland transportation and life.
The Eagle Star & British Dominions Insurance Co., Ltd., London, Eng.	R. J. Loewen and R. G. Harvey, Vancouver	*Marine and automobile (limited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile for which the owner is liable).
Employers Liability Assurance Corporation, Ltd., London, Eng.	Jas. A. Young, Vancouver	*Accident, sickness, guarantee, automobile, burglary, steam-boiler, robbery, and plate glass.
Equitable Fire & Marine Insurance Co., Providence, R.I.	C. V. Wakely, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person).
The Excelsior Life Insurance Co., Toronto, Ont.	F. J. Gillespie, Vancouver	Life.
The Fidelity & Casualty Co., New York, N.Y.	Seeley & Co., Vancouver	Accident, sickness, burglary, steam-boiler, and plate-glass.
Fidelity Insurance Company of Canada, Toronto, Ont.	Leslie H. Wright, Vancouver	Guarantee.
Fidelity Phenix Fire Insurance Co., New York, N.Y.	Arthur Coles, Victoria	*Tornado, explosion (including riot and civil commotion), and automobile (excluding insurance against loss by reason of bodily injury to the person).
Fireman's Fund Insurance Co., San Francisco, Cal.	E. D. Todd, Victoria	*Marine, inland transportation, and automobile (excluding insurance against loss by reason of bodily injury to the person).
Firemen's Insurance Co. of Newark, N.J.	C. B. Stahlschmidt, Vancouver	*Marine.
General Accident Assurance Co. of Canada, Toronto, Ont.	W. F. Sangster, Vancouver	*Accident, sickness, steam-boiler, guarantee, burglary, and insurance against loss or damage by robbery, automobile, plate glass, sprinkler leakage, electrical machinery and limited explosion.
The General Animals Insurance Co. of Canada, Toronto, Ont.	Douglas Armour, Vancouver	Live stock, plate glass, and automobile.
Glens Falls Insurance Co., Glens Falls, N.Y.	A. S. Matthew, Vancouver	*Hail, tornado, automobile, explosion (including riot and civil commotion) and inland transportation.
Globe & Rutgers Insurance Co., New York, N.Y.	A. Mc C. Creery, Vancouver	*Inland transportation. Automobile (excluding insurance against loss by reason of bodily injury to the person), explosion (except upon steam-boilers, pipes, fly-wheels, engines, and machinery connected therewith or operated thereby), and marine.
The Globe Indemnity Co. of Canada, Montreal, Que.	F. W. Rounsefell, Vancouver	*Accident, sickness, burglary, automobile, guarantee, and forgery.
Great American Insurance Co., New York, N.Y.	S. Burke, Vancouver	*Hail, tornado, sprinkler leakage, marine, automobile (excluding insurance against loss by reason of bodily injury), explosion (including riot and civil commotion), and inland transportation.
The Great West Life Assurance Co., Winnipeg, Man.	J. A. Johnson, Vancouver	Life.
The Guarantee Company of North America, Montreal, Que.	C. A. Holland, Victoria	Guarantee.
The Guardian Insurance Co. of Canada, Montreal, Que.	W. E. Graveley, Vancouver	*Accident, sickness, guarantee, plate glass, burglary, automobile, inland transportation, steam-boiler, sprinkler leakage, tornado and explosion.
Hartford Accident and Indemnity Company, Hartford, Conn.	H. R. Budd, Vancouver	Accident, automobile, burglary, guarantee, live stock, plate-glass, and sickness.
Hartford Fire Insurance Co., Hartford, Conn.	G. A. Kirk, Victoria	*Hail, explosion (including riot and civil commotion), inland transportation, cyclone or tornado, sprinkler-leakage, and insurance against loss caused by rain, tempest, flood, or other climatic conditions, except loss of or damage to property caused by hail, windstorm, cyclone, or tornado.
Home Insurance Co., New York, N.Y.	H. W. Dyson, Vancouver	*Automobile, sprinkler leakage, hail, tornado, explosion (including riot and civil commotion), burglary, property damage, inland transportation, and insurance against loss or damage by rain or flood.
Hudson Bay Insurance Company, Montreal, Quebec	Frederick W. Walker, Vancouver	Insurance against damage to property of any kind caused by the explosion of natural or other gas.
The Imperial Guarantee & Accident Insurance Co. of Canada, Toronto, Ont.	D Cramer, Vancouver	Guarantee, accident, sickness, automobile, and plate glass. (Also licensed under "B.C. Fire Insurance Act" to transact the business of insurance of automobiles against fire.)
The Imperial Life Assurance Co. of Canada, Toronto, Ont.	Stanley Henderson, Vancouver	Life.
Imperial Underwriters Corporation of Canada, Toronto, Ont.	A. Waring Giles, Vernon	*Accident, automobile, guarantee, and sickness.
Insurance Company of North America, Philadelphia, Pa.	J. H. Harrison, Vancouver	*Inland transportation, automobile (excluding injury to the person), marine, and explosion (including riot and civil commotion).
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.	H. A. Robertson, Vancouver	*Inland marine.
Law, Union & Rock Insurance Co., Ltd., London, Eng.	A. W. Blake, Vancouver	*Accident, sickness, burglary, plate glass, and automobile.
The Liverpool-Manitoba Assurance Company, Montreal, Que.	L. U. Conyers, Victoria	*Explosion (including riot and civil commotion) and automobile.
The London & Lancashire Guarantee & Accident Co. of Canada, Toronto, Ont.	A. W. Blake, Vancouver	Accident, sickness, guarantee, plate glass, automobile, burglary, and insurance against loss or damage occasioned by larceny, theft, or stealing from the person by violence, threat, hold-up or otherwise.
The London & Lancashire Insurance Co., Ltd., Liverpool, England	A. W. Blake, Vancouver	*Marine, automobile, and explosion (including riot and civil commotion).
London & Provincial Marine & General Insurance Co., Ltd., London, Eng.	R. V. Winch & Co., Ltd., Victoria	Marine, accident, automobile, burglary, guarantee, plate glass, sickness, sprinkler leakage, and limited explosion.
The London & Scottish Assurance Corporation, Limited, London, Eng.	Lawrence W. Peel, Vancouver	Life.
London Assurance Corporation, London, Eng.	R. V. Winch & Co., Ltd., Victoria	*Marine, automobile, inland marine, and inland transportation.
London Guarantee & Accident Co., Ltd., London, Eng.	R. C. Janion, Vancouver	*Accident, sickness, guarantee, and burglary.
London Mutual Fire Insurance Company of Canada, Toronto, Ont.	C. G. Hobson, Vancouver	*Automobile.
The London Life Insurance Co., London, Ont.	William B. Ryan, Victoria	Life.
Loyal Protective Insurance Co., Boston, Mass.	G. H. Grant, Vancouver	Accident and sickness amongst members of I.O.O.F.
Lumbermen's Mutual Casualty Company, Chicago, Ill.	J. H. Constantine, Vancouver	*Automobile.
The Manufacturers Life Insurance Co., Toronto, Ont.	B. A. Twiss, Vancouver	Life.
The Marine Insurance Co., Ltd., London, Eng.	A. A. Meharey, Victoria	*Inland transportation, automobile, marine, and inland marine.
Maritime Insurance Co., Ltd., London, Eng.	Vancouver Insurance, Vessel Agency, Ltd., Vancouver	Marine.
Maryland Casualty Co., Baltimore, Maryland	H. T. Barnes, Victoria	Accident, burglary, guarantee, plate glass, steam-boiler, sickness, forgery, fly-wheel, sprinkler leakage, and insurance against loss or damage by robbery.
Merchants Casualty Co., Winnipeg, Man.	J. B. Love, Vancouver	Accident (excluding employers' liability), sickness, and automobile.
The Merchants Marine Insurance Co., Ltd., London, England	James A. Young, Vancouver	*Automobile.
Metropolitan Life Insurance Co., New York, N.Y.	P. Winterborne, Victoria	Life, accident, and sickness.
The Monarch Life Assurance Co., Winnipeg, Man.	R. W. Harris, Vancouver	Life.
The Motor Union Insurance Company, Limited, London, Eng.	W. W. Johnston, Vancouver	*Accident, automobile, and marine.
Mount Royal Assurance Company, Montreal, Quebec	Fred A. Burgess, Vancouver	*Plate glass, and automobile.
Mutual Life Assurance Co. of Canada, Waterloo, Ont.	W. J. Twiss, Vancouver	Life.
The Mutual Life Insurance Co. of New York, N.Y.	W. E. Burns, Vancouver	Life.
National Fire Insurance Co. of Hartford, Hartford, Conn.	H. T. Barnes, Victoria	Tornado, explosion (including riot and civil commotion), inland transportation, marine, and automobile (excluding insurance against loss by reason of bodily injury to the person).
National life Assurance Co. of Canada, Toronto, Ont.	Lindley Crease, Victoria	Life.
National Provincial Insurance Co., Ltd., London, Eng.	F. W. Rounsefell, Vancouver	Plate glass.
National Surety Co., New York, N.Y.	M. L. Brown, Vancouver	Guarantee, burglary, forgery, fraud, and credit.
The Newark Fire Insurance Co., Newark, N.J.	F. W. Walker, Vancouver	*Marine, automobile (excluding insurance against loss by reason of injury to the person), and insurance against damage to property of any kind caused by the explosion of natural or other gas.
New Hampshire Fire Insurance Company, Manchester, N.H.	Donald Cramer, Vancouver	Inland transportation, and insurance against damage to property of any kind caused by the explosion of natural or other gas.
New Jersey Insurance Company, Newark, N.J.	H. A. Robertson, Vancouver	*Automobile (excluding insurance against loss by reason of injury to the person) and marine.
New York Life Insurance Co., New York, N.Y.	R. A. Durham, Vancouver	Life.
The New York Plate Glass Insurance Co., New York, N.Y.	A. S. Matthew, Vancouver	Plate glass.
Niagara Fire Insurance Co., New York, N.Y.	D. Leeming, Victoria	*Tornado, automobile (including damage to automobiles in transit by rail), marine, and explosion (including riot and civil commotion).
The North American Accident Insurance Co., Montreal, Que.	J. E. Sears, Vancouver	*Accident, sickness, plate glass, automobile, and burglary.
North American Life Assurance Co., Toronto, Ont.	Ellis W. Keenleyside, Vancouver	Life.
North British & Mercantile Insurance Company, Limited, London, England	H. R. Budd, Vancouver	Marine.
Northern Assurance Company, Ltd., London, Eng.	R. V. Winch & Co., Ltd., Vancouver	*Marine, accident, sickness, automobile, guarantee, plate glass, and burglary.
The Northern Life Assurance Co. of Canada, London, Ont.	W. H. Clarke, Vancouver	Life.
Northwestern Mutual Fire Association, Seattle, Wash.	J. H. Constantine, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person).
Northwestern National Insurance Co., Milwaukee, Wis.	W. B. Blane, Vancouver	*Automobile.
Norwich Union Fire Insurance Society, Ltd., Norwich, Eng.	B. S. Heisterman, Victoria	*Accident, sickness, plate glass, automobile, burglary, guarantee, and insurance against damage to property of any kind caused by explosion of natural or other gas.
Norwich Union Life Insurance Society, Norwich, Eng.	B. S. Heisterman, Victoria	Life.
Occidental Fire Insurance Company, Winnipeg, Man.	B. C. Mess, Victoria	*Automobile.
The Ocean Accident & Guarantee Corporation, Ltd., London, Eng.	J. R. Hannah, Vancouver	*Accident, sickness, guarantee, plate glass, automobile, and burglary.
Ocean Marine Insurance Company, Limited, London, Eng.	R. V. Winch & Co., Ltd., Victoria	Marine.
The Palatine Insurance Company, Limited., London, Eng.	John Anderson, Vancouver	*Automobile.
Phoenix Assurance Co., Ltd., London, Eng.	F. W. Rounsefell, Vancouver	*Life.
The Phoenix Insurance Co., Hartford, Conn.	A. E. Haynes, Victoria	*Marine and automatic (excluding insurance against loss by reason of injury to the person).
The Preferred Accident Insurance Company of New York, N.Y.	H. A. Robertson, Vancouver	Accident, sickness, and automobile.
The Protective Association of Canada, Granby, Que.	F. G. Bell, Vancouver	Accident and sickness restricted to members of the Masonic Order.
The Prudential Insurance Co. of America, Newark, N.J.	W. C. Bowden, Vancouver	Life.
Queen Insurance Co. of America, New York, N.Y.	Rithet Consolidated, Limited, Victoria	*Automobile, inland transportation, and marine.
Queensland Insurance Co., Ltd., Sydney, Australia	C. Gardiner Johnson, Vancouver	Marine.
Railway Passengers Assurance Co., London, Eng.	P. H. Grant, Vancouver	Accident, sickness, guarantee, plate glass, and automobile.
Reliance Marine Insurance Co., Limited, Liverpool, Eng.	Rithet Consolidated, Limited, Victoria	Marine.
Royal Exchange Assurance, London, Eng.	J. H. Lawson, Vancouver	*Accident, sickness, and automobile.
Royal Insurance Co., Ltd., Liverpool, Eng.	F. W. Walker, Vancouver	*Life, marine, and automobile.
(2.) Royal Plate Glass Insurance Company of Canada, Vancouver, B.C.	Head Office, Vancouver	Plate glass.
St. Paul Fire & Marine Insurance Co., St. Paul, Minn.	B. S. Heisterman, Victoria	*Automobile, inland transportation, and marine.
Scottish Metropolitan Assurance Corporation, Limited, Edinburgh, Scotland	Lawrence W. Peel, Vancouver	*Accident, sickness, guarantee, automobile, marine, and inland marine.
Scottish Union & National Insurance Co., Edinburgh, Scotland	F. B. Pemberton, Victoria	Tornado, sprinkler leakage, and automobile.
The Security Life Insurance Company of Canada, Toronto, Ont.	Hector Read, Vancouver	Life.
The Sovereign Life Assurance Co., Winnipeg, Man.	M. D. McPherson, Vancouver	Life.
The Standard Life Assurance Co., Edinburgh, Scotland	J. W. Kerr, Vancouver	Life.
Standard Marine Insurance Co., Ltd., Liverpool, Eng.	C. Gardiner Johnson, Vancouver	Marine.
The Sterling Fire Insurance Company of Indiana, Indianapolis, Ind.	H. R. Budd, Vancouver	*Tornado and automobile.
Sun Insurance Office, London, England	F. B. Pemberton, Victoria	*Automobile, guarantee, sickness, accident, and plate glass.
Sun Life Assurance Co. of Canada, Montreal, Que.	H. O. Leach, Vancouver	Life.
The Travelers Indemnity Company, Hartford, Conn.	R. C. Hall, Victoria	Accident, sickness, steam-boiler, plate glass, burglary, automobile, fly-wheel, and insurance against damage or loss by robbery and insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery.
The Travelers Insurance Co., Hartford, Conn.	R. C. Hall, Victoria	Life and accident.
Travellers life Insurance Co. of Canada, Montreal, Que.	J. D. Mather, Vancouver	Life.
Union Assurance Society, Limited, London, England	Chas. R. Bishop, Victoria	*Automobile, inland transportation, accident, burglary, plate glass, sickness, sprinkler leakage, tornado, and limited explosion.
Union Insurance Society of Canton, Ltd., Victoria, Hong Kong	C. R. Elderton, Vancouver	*Marine, automobile, accident, sickness, inland transportation, and insurance against damage to property of any kind caused by the explosion of natural or other gas.
The Union Marine Insurance Company, Ltd., Liverpool, Eng.	C. H. Macaulay, Vancouver	Marine, inland marine, inland transportation, and automobile (excluding insurance against loss by reason of bodily injury to the person).
Union Mutual Life Insurance Co., Portland, Maine	Viggo F. Laursen, Vancouver	Life.
United States Fidelity & Guaranty Co., Baltimore, Md.	Leslie H. Wright, Vancouver	Guarantee, accident, sickness, burglary, plate glass, steam-boiler, and robbery.
United States Fire Insurance Co., New York, N.Y.	H A. Robertson, Vancouver	*Automobile (excluding insurance against loss by reason of injury to the person and explosion, including riot and civil commotion).
United States Lloyds, Inc., New York, N.Y.	B. G. D. Phillips, Vancouver	Marine.
Western Assurance Company, Toronto, Ont.	K. S. McCandless, Vancouver	*Marine, inland transportation, explosion (including riot and civil commotion), tornado, and automobile.
The Western Casualty Company, Denver, Col.	W. H. Biegel, Vancouver	Accident and sickness.
(3.) The Western Empire Life Assurance Co., Winnipeg, Man.	C. Wilson, Vancouver	Life.
The Western Life Assurance Co., Winnipeg, Man.	C. E. Mahon, Vancouver	Life.
Westchester Fire Insurance Company, New York, N.Y.	Alfred W. McLeod, New Westminster	*Explosion (including riot and civil commotion) and marine.
The World Marine & General Insurance Co., Ltd., London, Eng.	B. C. Mess, Victoria	Marine.
The Yang-tsze Insurance Association, Ltd., Shanghai, China	B. G. D. Phillips, Vancouver	Marine.
The Yorkshire Insurance Co., Ltd., York, Eng.	H. W. Dyson, Vancouver	*Accident, sickness, plate glass, live stock, guarantee, burglary, sprinkler leakage, automobile, and limited explosion.

* Also licensed under "B.C. Fire Insurance Act" to transact fire insurance.

Securities (par value) deposited under the Act:—

(1.) War Loan Bonds, $1,000; Municipal Securities, $5,000; B.C. Inscribed Stock, $973.32.

(2.) Dominion War Loan Bonds, $5,000, and deposit receipt, Canadian Bank of Commerce, $125.

(3.) P.G. & E. Stock, £6,800.

NOTE.—Licensed since December 31st, 1923.

Agricultural Insurance Company, Watertown, New York; J. J. Banfield, Vancouver; inland transportation, sprinkler leakage, automobile (excluding insurance against loss by reason of bodily injury to the person).

Ontario Equitable Life and Accident Insurance Company, Waterloo, Ontario; E. W. Leeson, Vancouver; life; deposit, bonds, $26,000.

Pacific Coast Fire Insurance Company, Vancouver; T. W. Greer, Vancouver; automobile, sprinkler leakage, and insurance against damage to property of any kind caused by the explosion of natural or other gas.

Toronto Casualty & Marine Insurance Company, Toronto, Ontario; Douglas Armour, Vancouver; accident, automobile, sickness, inland marine, ocean marine, inland transportation, guarantee, theft, burglary or robbery, plate glass, and insurance against loss or damage or liability or loss or damage to persons or property arising from any accidental cause; deposit, Provincial Government Bonds, $25,000.

Zurich General Accident and Liability Insurance Company, Limited, Zurich, Switzerland; A. K. Henderson, Vancouver; accident, automobile, burglary, plate glass, steam-boiler.

TABLE I.—NET FIRE INSURANCE PREMIUMS AND NET LOSSES, 1923.

Name of Company.	Net Premiums.	Net Amount of Losses incurred.	Net Amount of Losses paid.
Acadia Fire Insurance Co	$ 28,866 99	$ 41,809 50	$ 19,661 19
Aetna Fire Insurance Co	61,029 07	31,797 14	19,047 26
Agricultural Insurance Co	11,154 86	1,577 04	2,322 09
Alliance Assurance Co., Ltd	30,142 80	6,437 16	6,101 57
Alliance Insurance Co. of Philadelphia	13,352 91	13,622 91	7,351 85
American Alliance Insurance Co	6,347 11	1,649 88	2,059 88
American Central Insurance Co	36,054 89	39,202 96	38,569 50
American Equitable Assurance Co. of N.Y	15,600 16	7,841 68	6,336 68
American Insurance Co	12,667 83	12,546 34	11,163 09
Anglo Scottish General Commercial Insurance Co., Ltd	5,431 56	4,753 14	953 14
Atlas Assurance Co., Ltd	56,937 26	17,429 58	16,906 70
Autocar Fire & Accident Insurance Co., Ltd	11,481 74	12,350 45	7,454 25
Baloise Fire Insurance Co.	16,008 95	17,685 04	9,934 85
Bankers & Traders' Insurance Co., Ltd	*Nil.*	*Nil.*	*Nil.*
Beaver Fire Insurance Co	6,647 23	1,386 39	2,221 84
Boston Insurance Co	45,576 52	46,000 29	31,218 30
British America Assurance Co	40,837 17	30,589 95	27,767 12
British & European Insurance Co., Ltd	1,995 81	*Nil.*	*Nil.*
British Colonial Fire Insurance Co	12,119 73	11,530 59	10,727 39
British Crown Assurance Corporation, Ltd	59,265 79	10,469 06	15,927 05
British General Insurance Co., Ltd	13,533 07	13,391 69	14,514 69
British North Western Fire Insurance Co	14,056 59	5,944 54	5,944 54
British Oak Insurance Co., Ltd	32,732 72	16,062 53	9,936 21
British Traders' Insurance Co., Ltd	36,736 35	18,355 23	18,075 23
Caledonian American Insurance Co	15,544 86	6,625 73	6,625 73
Caledonian Insurance Co	51,983 70	14,821 09	16,279 09
California Insurance Co	41,251 49	28,020 13	29,073 77
Canada Accident & Fire Assurance Co	27,416 67	13,889 08	14,041 10
Canada National Fire Insurance Co	42,893 64	8,742 52	8,742 52
Canada Security Assurance Co	8,257 58	6,383 62	6,108 62
Canadian Indemnity Co	9,743 91	9,973 43	8,373 45
Canadian Fire Insurance Co	36,383 72	13,309 01	13,301 46
Canadian Surety Co	1,547 36	174 41	352 91
Car & General Insurance Corporation, Ltd	15,585 24	11,666 41	11,623 41
Central Insurance Co., Ltd	2,519 18	*Nil.*	*Nil.*
Century Insurance Co	32,511 89	19,619 47	17,385 81
China Fire Insurance Co., Ltd	.....	68 53	68 53
Citizens Insurance Co. of Missouri	31,663 46	15,233 22	15,233 22
Columbia Insurance Co	18,438 27	22,933 13	11,650 23
Commercial Union Assurance Co., Ltd	81,941 32	34,485 06	37,390 46
Commercial Union Fire Insurance Co	5,852 44	3,743 42	2,780 29
Connecticut Fire Insurance Co	30,021 37	7,654 12	6,889 45
Continental Insurance Co	38,157 96	34,680 60	34,471 07
Cornhill Insurance Co., Ltd	10,642 67	10,621 48	10,621 48
Dominion Fire Insurance Co	17,240 15	7,845 60	10,874 75
Dominion Gresham Guarantee & Casualty Co	8,245 44	1,417 49	1,084 69
Dominion of Canada Guarantee & Accident Insurance Co	8,024 65	6,310 51	6,311 03
Eagle Star & British Dominions Insurance Co., Ltd	36,587 81	18,300 06	18,318 29
Employers Liability Assurance Corporation, Ltd	46,308 37	22,371 94	24,025 48
Ensign Insurance Co	2,342 00	325 86	*Nil.*
Equitable Fire & Marine Insurance Co	6,641 44	3,244 85	2,249 68
Essex & Suffolk Equitable Insurance Society, Ltd	8,597 36	4,133 83	4,225 87
Fidelity Phenix Fire Insurance Co.	67,922 66	71,747 44	59,760 27
Fire Association of Philadelphia	23,255 60	13,197 21	10,479 23
Fire Insurance Co. of Canada	37,009 17	15,815 93	17,970 93
Fireman's Fund Insurance Co	30,179 56	22,644 84	16,939 84
Firemen's Insurance Co. of Newark	4,814 11	3,286 25	86 25
Franklin Fire Insurance Co. of Philadelphia	9,392 01	3,235 59	923 59
General Accident Assurance Co. of Canada	11,373 90	16,851 95	16,821 95
General Accident Fire & Life Assurance Corporation, Ltd	18,694 12	18,113 16	13,389 86
General Fire Assurance Co. of Paris, France	10,696 93	5,021 74	5,008 74
Girard Fire & Marine Insurance Co	1,826 76	1,030 60	1,055 60
Glens Falls Insurance Co	15,067 40	15,417 23	6,131 23
Globe & Rutgers Fire Insurance Co	47,297 27	58,262 92	66,052 43
Globe Indemnity Co. of Canada	43,636 26	55,029 33	49,630 55
Great American Insurance Co	46,426 10	21,609 35	24,435 43
Guardian Assurance Co., Ltd	123,410 35	45,114 00	40,642 39
Guardian Insurance Co. of Canada	14,398 89	9,346 48	10,116 48
Hartford Fire Insurance Co	149,653 18	106,486 40	46,946 30
Home Insurance Co. of New York	121,608 24	64,810 95	79,708 28
Hudson Bay Insurance Co	39,508 06	26,830 48	22,623 48
Imperial Assurance Co	8,113 12	1,434 14	1,153 14
Imperial Guarantee & Accident Insurance Co. of Canada	2,689 57	2,932 40	4,404 03
Imperial Underwriters Corporation of Canada	39,532 86	21,133 21	21,219 91
Insurance Co. of North America	120,097 52	136,229 13	73,518 49
Insurance Co. of the State of Pennsylvania	10,917 04	4,338 28	5,634 51
Law, Union & Rock Insurance Co., Ltd	32,352 41	9,936 77	9,936 77
Liverpool & London & Globe Insurance Co., Ltd	149,422 29	140,315 88	71,130 32
Liverpool-Manitoba Assurance Co	42,023 52	27,398 28	26,941 62
London & Lancashire Guarantee & Accident Co. of Canada	5,127 04	1,625 02	1,425 02
London & Lancashire Insurance Co., Ltd	122,569 45	57,304 41	57,339 41
London Assurance Corporation	76,867 02	30,142 72	28,553 73
London Guarantee & Accident Co., Ltd	25,171 13	9,081 69	8,773 69
London Mutual Fire Insurance Co of Canada	7,295 71	17,212 59	20,199 25
Carried forward	$2,663,270 40	$1,721,964 06	$1,421,249 53

TABLE I.—NET FIRE INSURANCE PREMIUMS AND NET LOSSES, 1923—*Continued.*

Name of Company.	Net Premiums.	Net Amount of Losses incurred.	Net Amount of Losses paid.
Brought forward	$2,663,270 40	$1,721,964 06	$1,421,249 53
Lumbermen's Indemnity Exchange	215,469 45	133,238 77	98,631 86
Marine Insurance Co., Ltd.	364 16	28 00	28 00
Mechanics & Traders Insurance Co.	16,083 50	9,496 44	8,086 44
Mercantile Fire Insurance Co.	15,420 11	3,129 50	3,099 50
Merchants Casualty Co.	10,732 31	2,122 89	1,072 89
Merchants Fire Assurance Corporation of N.Y.	54,451 60	8,450 99	8,304 99
Merchants Marine Insurance Co., Ltd.	21,896 31	3,199 50	3,199 50
Millers National Insurance Co.	24,673 93	7,509 86	5,803 86
Motor Union Insurance Co., Ltd.	14,639 23	6,349 07	6,283 66
Mount Royal Assurance Co., Ltd.	50,407 71	27,570 68	27,360 68
National Ben Franklin Fire Insurance Co.	21,877 84	6,642 70	7,229 89
National Fire Insurance Co. of Hartford	48,499 83	36,385 23	27,720 99
Nationale Fire Insurance Co., Paris, France	45,177 49	13,160 65	11,653 65
National Provincial Insurance Co., Ltd.	21,258 06	2,430 11	2,430 11
National Union Fire Insurance Co.	25,752 01	19,563 96	18,451 93
Newark Fire Insurance Co.	13,721 86	9,208 48	8,631 48
New Hampshire Fire Insurance Co.	9,341 09	5,406 39	4,651 72
New Jersey Insurance Co.	15,109 80	7,810 49	658 04
Niagara Fire Insurance Co.	34,011 62	13,789 15	12,414 15
North American Accident Insurance Co.†	355 13	516 50	516 50
North British & Mercantile Insurance Co., Ltd.	59,759 85	27,803 76	28,993 63
North Empire Fire Insurance Co.	25,872 90	43,268 68	33,222 93
Northern Assurance Co., Ltd.	82,710 83	40,232 54	38,439 54
North West Fire Insurance Co.	11,981 40	4,879 45	4,869 45
Northwestern Mutual Fire Association	67,882 14	23,058 98	24,688 98
Northwestern National Insurance Co	54,574 73	10,977 22	10,878 58
Norwich Union Fire Insurance Society, Ltd.	89,120 27	50,457 03	44,042 13
Occidental Fire Insurance Co.	15,539 10	14,024 74	8,370 67
Ocean Accident & Guarantee Corporation, Ltd.	12,489 81	1,579 85	2,479 86
Pacific Coast Fire Insurance Co.	47,517 08	15,808 59	13,066 25
Palatine Insurance Co., Ltd.	37,758 13	23,855 53	21,815 19
Patriotic Assurance Co., Ltd.	12,640 50	4,793 38	4,414 76
Phenix Fire Insurance Co. of Paris, France	11,934 55	5,647 24	7,765 24
Phoenix Assurance Co. Ltd.	224,804 90	167,005 51	115,192 62
Phoenix Insurance Co. of Hartford	42,814 97	25,555 23	23,179 23
Providence Washington Insurance Co.	19,934 36	19,207 66	11,954 22
Provincial Insurance Co., Ltd.	17,802 65	15,278 38	13,678 38
Prudential Assurance Co., Ltd.	10,428 61	*Nil.*	*Nil.*
Quebec Fire Assurance Co.	18,977 99	11,630 40	11,410 40
Queen Insurance Co. of America	70,756 28	38,366 92	43,681 92
Queensland Insurance Co., Ltd.	16,148 01	23,164 26	22,518 50
Railway Passengers Assurance Co.†	.....	.....	.....
Reliance Insurance Co. of Canada	4,489 19	7,174 06	6,164 06
Royal Exchange Assurance Co.	41,896 03	21,521 58	20,841 58
Royal Insurance Co., Ltd.	121,985 36	67,896 77	49,286 77
Royal Scottish Insurance Co., Ltd.	13,211 97	21,943 26	21,871 26
St. Paul Fire & Marine Insurance Co.	25,944 03	6,412 60	4,297 46
Scottish Canadian Assurance Corporation	37,839 50	19,325 38	18,361 02
Scottish Metropolitan Assurance Co., Ltd.	34,898 62	12,659 89	12,544 96
Scottish Union & National Insurance Co.	43,196 40	26,055 86	26,312 86
Security Insurance Co. of New Haven	724 04	*Nil.*	*Nil.*
Springfield Fire & Marine Insurance Co.	45,926 99	32,155 24	29,836 05
Sterling Fire Insurance Co. of Indiana	7,791 16	9,675 50	9,675 50
Stuyvesant Insurance Co.	14,401 03	11,009 84	9,659 84
Sun Insurance Office	66,433 47	20,961 02	24,152 32
Union Assurance Society, Ltd.	43,418 84	13,535 01	14,995 39
Union Fire Insurance Co. of Paris, France	34,327 57	23,838 99	20,993 88
Union Insurance Society of Canton, Ltd.	47,342 96	12,305 95	8,972 95
Union Marine Insurance Co., Ltd.	830 89	*Nil.*	459 00
United British Insurance Co., Ltd.	11,460 14	12,638 25	10,338 25
United States Fire Insurance Co.†	57,165 15	49,213 99	25,345 44
Wawanesa Mutual Insurance Co.	20,953 00	23,530 00	23,530 00
Western Assurance Co.	40,968 00	30,936 18	26,521 39
Westchester Fire Insurance Co.	29,751 09	21,784 19	15,982 99
Yang-tsze Insurance Association, Ltd.	18,051 75	5,199 43	5,199 43
Yorkshire Insurance Co., Ltd.	25,620 89	8,006 54	8,558 54
Total	$5,062,590 48	$3,062,348 30	$2,556,043 79

TABLE II.—FIRE INSURANCE SUMMARY.

Year.	Net Premiums.	Net Amount of Losses incurred.	Net Amount of Losses paid.
1919	$ 4,370,432 98	$ 1,259,983 28	$1,181,196 47
1920	5,427,798 35	1,636,148 83	1,648,167 47
1921	4,810,405 78	2,134,251 22	2,168,851 70
1922	4,670,253 65	2,078,201 15	2,062,601 34
1923	5,062,590 48	3,062,348 30	2,556,043 79
Totals	$24,341,481 24	$10,170,932 78	$9,616,860 77

TABLE III.—INVESTMENTS IN BRITISH COLUMBIA OF COMPANIES OTHER THAN LIFE INSURANCE COMPANIES.

(For British Columbia investments of Life Insurance Companies *see* abstract of Returns of Life Insurance Companies, *post.*)

Name of Company.	Mortgages.	In other Securities.
American Central Insurance Co.	.....	$ 77,561 00
Beaver Fire Insurance Co.	$ 15,426 86	.....
Boiler Inspection & Insurance Co.	.....	19,000 00
British America Assurance Co.	.....	125,000 00*
British Columbia Plate Glass Insurance Co.	.....	5,251 62
British Crown Assurance Corporation, Ltd.	.....	88,194 66
British Northwestern Fire Insurance Co.	1,500 00	.....
Caledonian Insurance Co.	449,873 68	371,538 20
California Insurance Co.	.....	25,000 00*
Canada Accident & Fire Assurance Co.	.....	19,000 00
Canada National Fire Insurance Co.	53,901 47	.....
Canadian Indemnity Co.	5,000 00	.....
Canadian Surety Co.	.....	40,733 33*
Casualty Company of Canada	.....	2,110 00*
Century Insurance Co., Ltd.	.....	50,334 00*
Continental Casualty Co.	.....	16,200 00
Dominion of Canada Guarantee & Accident Co.	.....	94,000 00*
General Accident Assurance Co. of Canada	.....	31,257 36
General Accident, Fire & Life Assurance Corporation, Limited	.....	1,949 03
Glens Falls Insurance Co.	.....	126,000 00
Globe Indemnity Co. of Canada	.....	5,000 00
Guardian Insurance Co. of Canada	.....	39,333 33*
Hartford Fire Insurance Co.	.....	48,000 00
Hudson Bay Insurance Co.	8,568 93	108,032 13
Imperial Guarantee & Accident Insurance Co. of Canada	.....	34,541 50†
Imperial Underwriters Corporation of Canada	67,251 00	30,434 75†
Insurance Co. of State of Pennsylvania	.....	19,700 00
London Assurance Corporation	.....	605,000 00
London Guarantee & Accident Co., Ltd.	.....	212,502 99
London Mutual Fire Insurance Co. of Canada	.....	22,620 00
Loyal Protective Insurance Co.	.....	10,000 00
Maritime Insurance Co., Ltd.	.....	37,500 00
Maryland Casualty Co.	.....	44,733 33
Mount Royal Assurance Co.	.....	60,000 00*
National Ben Franklin Fire Insurance Co.	.....	27,000 00
National Union Fire Insurance Co.	.....	25,000 00
New Jersey Insurance Co.	.....	10,000 00
North American Accident Insurance Co.	.....	4,937 50†
North British & Mercantile Insurance Co., Ltd.	452,000 00	122,000 00*
North Empire Fire Insurance Co.	.....	36,000 00
Northern Assurance Co., Ltd.	.....	37,500 00
Northwestern Mutual Fire Association	.....	6,000 00*
Northwestern National Insurance Co.	.....	47,420 80
Norwich Union Fire Insurance Society, Ltd.	.....	46,000 00*
Pacific Coast Fire Insurance Co.	84,301 61	200,079 06
Phoenix Insurance Co. of Hartford	.....	21,900 00†
Provincial Insurance Co., Ltd.	.....	9,733 33*
Queen Insurance Co. of America	.....	32,000 00*
Royal Plate Glass Insurance Co. of Canada	6,150 00	.....
Springfield Fire & Marine Insurance Co.	.....	45,000 00*
Union Marine Insurance Co., Ltd.	.....	21,170 00
Western Assurance Co.	.....	150,000 00*
Yorkshire Insurance Co., Ltd.	80,000 00	550,000 00
Totals	$1,223,973 55	$3,762,267 92

* Par value. † Book value.

TABLE IV.—ABSTRACT OF THE RETURNS OF LIFE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF BRITISH COLUMBIA, 1923.

Name of Company.	Premiums for the Year.	Number of Policies, new and taken up.	Amount of Policies, new and taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims paid including Matured Endowments.	Unsettled Claims. Resisted.	Unsettled Claims. Not resisted.	Amount invested in British Columbia. On Mortgages.	Amount invested in British Columbia. On other Securities.
1. Aetna Life Insurance Co.	$ 25,929 01	59	$ 249,640 00	207	$ 799,635 00	1	$ 390 00	$ 390 00	Nil.	$ 89 00	.....	* $ 443,826 05
2. Canada Life Assurance Co.	445,651 10	454	1,498,448 00	4,550	11,631,865 00	64	214,067 62	216,427 62	Nil.	17,831 45	§ 483,282 00	* 1,824,763 91
3. Capital Life Assurance Co.	8,628 18	35	61,500 00	127	277,500 00	1	1,000 00	1,000 00	Nil.	Nil.	Nil.	† 34,788 33
4. Commercial Union Assurance Co., Ltd.	457 84	1	5,000 00	4	8,000 00	....	Nil.	Nil.	Nil.	Nil.	177,633 66	Nil.
5. Confederation Life Association	350,081 23	792	1,617,760 00	5,504	11,234,630 00	....	87,081 00	79,067 45	$10,000	1,013 55	942,356 60	* 631,303 25
6. The Continental Life Insurance Co.	53,083 21	112	275,131 00	1,066	1,852,109 00	4	4,000 00	5,000 00	Nil.	3,153 86	3,750 00	† 220,522 45
7. The Crown Life Insurance Co.	161,478 88	480	1,283,020 00	2,193	5,751,641 00	9	24,416 62	21,916 62	Nil.	5,000 00	9,132 91	* 49,498 33
8. The Dominion Life Assurance Co.	95,812 92	...	1,137,895 00	....	2,974,756 00	5	12,000 00	7,325 00	5,000	Nil.	81,643 75	* 265,243 90
9. The Excelsior Life Insurance Co.	98,741 53	...	457,680 00	....	2,838,708 00	13	30,377 00	25,877 00	Nil.	7,500 00	Nil.	¶ 48,487 21
10. The Great West Life Assurance Co.	911,121 48	....	5,088,812 00	....	28,541,351 00	....	162,680 70	154,523 70	Nil.	23,700 00	953,036 01	* 141,361 00
11. The Imperial Life Assurance Co.	377,859 09	619	1,468,304 00	....	11,083,539 00	....	88,860 20	92,360 20	Nil.	3,500 00	83,107 91	* 122,499 86
12. The London & Scottish Assurance Corporation	27,066 06	40	79,483 00	....	917,580 00	16	18,723 75	18,723 75	Nil.	Nil.	Nil.	* 169,000 00
13. The London Life Insurance Co.	135,504 04	534	1,414,630 00	2,450	4,306,829 50	....	30,829 00	21,329 00	Nil.	13,500 00	Nil.	* 979,303 06
14. The Manufacturers Life Insurance Co.	269,869 42	920	1,611,843 00	3,164	5,951,730 00	22	36,987 00	28,500 00	Nil.	10,737 00	5,650 00	† 391,090 99
15. Metropolitan Life Insurance Co. — Ordinary	486,883 68	1,808	3,300,000 00	13,858	15,250,000 00	116	108,354 00	107,216 00	Nil.	2,561 00	.....	.....
15. Metropolitan Life Insurance Co. — Industrial	457,094 35	19,651	3,200,000 00	76,945	10,650,000 00	786	80,737 75	80,165 75	610	1,385 00	1,500 00	† 1,186,122 90
16. The Monarch Life Assurance Co.	236,530 59	....	1,750,375 00	....	9,378,931 00	....	22,665 90	20,838 55	Nil.	8,577 35	65,446 92	† 121,294 55
17. Mutual Life Assurance Co. of Canada	622,100 38	1,445	3,338,533 00	10,163	20,623,298 00	66	118,460 00	114,460 00	Nil.	12,000 00	346,976 73	† 907,801 26
18. The Mutual Life Insurance Co. of New York	108,430 06	143	403,943 40	1,844	3,576,027 00	....	71,360 75	78,477 43	Nil.	11,839 00	Nil.	Nil.
19. National Life Assurance Co. of Canada	52,921 25	119	362,228 00	1,021	2,263,225 00	....	4,950 00	4,500 00	Nil.	1,450 00	Nil.	Nil.
20. New York Life Insurance Co.	418,562 52	528	1,153,427 00	5,701	12,179,612 00	109	185,041 76	185,829 41	Nil.	15,347 00	1,523,500 00	‖ 100,000 00
21. North American Life Assurance Co.	436,703 85	883	2,141,935 00	4,954	10,542,388 00	....	106,472 45	113,774 45	Nil.	15,124 00	633,881 04	† 677,113 68
22. The Northern Life Assurance Co.	49,316 27	.....	274,900 00	.....	1,566,966 00	....	13,000 00	10,000 00	....	4,150 00	6,500 00	204,091 79
23. Norwich Union Life Insurance Society	127 98	....	Nil.	....	3,406 66	....	Nil.	Nil.	Nil.	Nil.	54,371 04	* 29,576 60
24. Phoenix Assurance Co.	8,689 94	....	1,500 00	131	332,082 40	1	3,960 00	Nil.	Nil.	3,960 00	45,000 00	* 80,900 00
25. The Prudential Insurance Co. of America — Ordinary	183,426 91	832	1,044,357 00	5,472	6,253,488 00	39	38,784 35	44,582 96	Nil.	784 85	74,702 77	¶ 115,092 80
25. The Prudential Insurance Co. of America — Industrial	286,653 22	8,041	1,741,544 00	36,128	6,052,866 00	172	25,920 21	25,969 46	Nil.	307 00		
26. Royal Insurance Co., Ltd.	121,835 47	121	542,562 00	1,316	4,267,554 20	6	27,587 30	29,273 70	Nil.	1,240 00	280,000 00	§ 296,345 97
27. The Security Life Insurance Co. of Canada	1,347 00	59	40,250 00	....	40,250 00	....	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
28. Sovereign Life Assurance Co.	69,273 23	183	418,000 00	876	1,946,119 00	5	11,850 00	1,500 00	Nil.	10,350 00	Nil.	* 78,199 41
29. Standard Life Assurance Co.**	30,239 97	9	13,000 00	422	1,073,214 78	15	23,564 57	24,030 02	Nil.	6,784 84	196,000 00	‖ 111,082 63
30. Sun Life Assurance Co. of Canada	789,177 64	1,484	4,054,713 00	11,191	23,880,426 00	113	184,681 80	165,202 46	Nil.	25,554 72	941,988 81	* 4,411,514 51
31. The Travelers Insurance Co.	83,356 68	225	1,978,142 00	748	4,326,410 00	2	3,000 00	3,000 00	Nil.	Nil.	Nil.	* 590,999 99
32. Travellers Life Assurance Co. of Canada	4,461 43	5	24,500 00	54	134,870 00	....	Nil.	Nil.	Nil.	Nil.	Nil.	† 9,532 34
33. Union Mutual Life Insurance Co.	16,584 22	7	18,000 00	234	487,500 00	1	2,000 00	3,151 83	Nil.	Nil.	Nil.	‖ 104,966 67
34. Western Empire Life Assurance Co.	28,062 17	...	419,500 00	437	1,026,578 00	....	2,000 00	3,904 10	Nil.	Nil.	9,400 00	§ 49,482 34
35. Western Life Assurance Co.	43,107 17	....	639,500 00	....	1,635,010 00	2	3,000 00	3,000 00	Nil.	Nil.	6,000 00	* 6,254 81
	$7,501,169 97	.....	$42,110,055 40	.....	$225,660,095 54	.....	$1,748,803 73	$1,691,316 46	$15,610	$223,049 62	$6,924,860 15	$14,402,060 59

* Basis of valuation not stated. † Book value. § Including loans on policies. ‖ Par value. ¶ Cost value. ** Year ended November 15th, 1923.

TABLE V.—LIFE INSURANCE SUMMARY.

	1919.	1920.	1921.	1922.	1923.
Premiums for year	$ 4,767,000	$ 5,848,000	$ 6,264,000	$ 6,789,000	$ 7,501,000
Net amount in force	141,549,000	171,650,000	188,930,000	202,809,000	225,660,000
Claims paid	1,851,000	1,460,000	1,332,000	1,635,000	1,691,000

TABLE VII.—MISCELLANEOUS INSURANCE SUMMARY.

	1919.	1920.	1921.	1922.	1923.
Accident, P.	$249,000	$349,000	$334,000	$318,000	$364,000
,, L.	113,000	154,000	160,000	132,000	161,000
Sickness, P.	106,000	115,000	141,000	135,000	148,000
,, L.	65,000	52,000	71,000	87,000	77,000
Liability, P.	42,000	27,000	30,000	26,000	44,000
,, L.	34,000	7,000	10,000	10,000	16,000
Automobile, P.	423,000	566,000	648,000	655,000	624,000
,, L.	142,000	273,000	346,000	300,000	223,000
Marine, P.	472,000	438,000	486,000	416,000	443,000
,, L.	210,000	253,000	306,000	217,000	375,000
Other forms, P.	134,000	164,000	166,000	205,000	253,000
,, L.	35,000	86,000	65,000	67,000	65,000

NAME OF COMPANY.	Accident.		Sickness.		Liability.		Automobile.		Burglary.		Guarantee.		Plate Glass.		Marine.		Earthquake, Hail, Electrical Machinery, Fraud and Credit, Live Stock, Steam-boiler, Sprinkler Leakage, Inland Transportation, Explosion, Tornado, Forgery, and Rainfall. (Indicated by Initial letters.)		Total Premiums.	Total Losses.	Unsettled Claims.	
	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.				
1. Aetna Insurance Co.							$ 856 31	$ 846 93							$ 941 09	$ 6,975 34	I.T. $ 64 00	$ 36 73	$ 1,861 40	$ 7,859 00	$ 898 00	1
2. Alliance Assurance Co., Ltd.	$ 1,324 02	$ 489 22	$ 987 37	$ 1,245 09	$ 596 90	$ 316 75	9,808 66	2,885 25	$ 1,126 22	$ 1,207 97	$ 939 76	$ 94 43			5,162 01	Nil.			19,944 94	6,238 71	Nil.	2
3. Alliance Insurance Co. of Philadelphia							2,262 65	389 43							4,474 31	2,587 59	I.T. 92 75	Nil.	6,829 71	2,977 02	1,281 95	3
4. American Alliance Insurance Co							52 23	Nil.											52 23	Nil.	Nil.	4
5. American Central Insurance Co.							213 74	Nil.											213 74	Nil.	Nil.	5
6. American Credit Indemnity Co. of New York																	C. 1,676 44	Nil.	1,676 44	Nil.	Nil.	6
7. Atlas Assurance Co., Ltd															551 33	Nil.			551 33	Nil.	Nil.	7
8. Autocar Fire & Accident Insurance Co. Ltd.							444 40	Nil.					$ 23 27	Nil.					467 67	Nil.	Nil.	8
9. Boiler Inspection & Insurance Co. of Canada																	S.B. 3,735 70	Nil.	3,735 70	Nil.	Nil.	9
10. Boston Insurance Co															1,604 62	Nil.			1,604 62	Nil.	Nil.	10
11. British America Assurance Co.							13,194 68	4,485 68									E. 113 32	Nil.	13,308 00	4,485 68	98 00	11
12. British & Foreign Marine Insurance Co., Ltd															5,924 89	39,430 87			5,924 89	39,430 87	Nil.	12
13. British Columbia Plate Glass Insurance Co													43,688 27	$ 11,566 46					43,688 27	11,566 46	Nil.	13
14. British Crown Assurance Corporation, Ltd.							217 97	16,193 25											217 97	16,193 25	203 00	14
15. British Traders Insurance Co., Ltd.							4,717 98	3,176 52							13,036 12	2,078 72			17,754 10	5,255 24	25 00	15
16. Canada Accident & Fire Assurance Co.	8,064 28	6,232 50	4,112 57	1,982 28	1,681 45	3,306 89	17,453 60	4,317 62	4,991 52	433 87	1,443 64	1,691 59	3,175 50	715 16					40,922 56	18,679 91	4,564 00	16
17. Canada Security Assurance Co.							220 62	75 30											220 62	75 30	Nil.	17
18. Canadian Fire Insurance Co.							6,424 92	2,453 12											6,424 92	2,453 12	Nil.	18
19. Canadian Surety Co.							5,534 10	2,422 31	1,109 00	98 16	10,960 42	2,884 44	236 31	96 58					17,839 83	5,501 49	442 00	19
20. Canton Insurance Office, Ltd.															6,641 36	9,721 82			6,641 36	9,721 82	1,672 30	20
21. Car & General Insurance Corporation, Ltd	128 51	Nil.	19 00	23 75			35 41	316 30											182 92	340 05	Nil.	21
22. Casualty Co. of Canada									181 78	Nil.			881 36	274 24					1,063 14	274 24	158 45	22
23. Central Insurance Co., Ltd.†																						23
24. Columbia Insurance Co.†																						24
25. Continental Casualty Co.	44,558 52	19,359 26	39,416 09	20,272 84	210 56	Nil.	1,807 78	167 05											85,992 95	39,799 15	10,828 23	25
26. Continental Insurance Co.							177 67	Nil.									E. 378 44	Nil.	556 11	Nil.	Nil.	26
27. Cornhill Insurance Co., Ltd.†																						27
28. Dominion Gresham Guarantee & Casualty Co.	6,466 66	2,801 33	11,668 59	6,633 11	1,138 70	689 35	26,161 45	7,523 09	4,724 52	1,282 60	33,139 21	110 18	194 04					34 38	83,493 17	19,074 04	2,474 00	28
29. Dominion of Canada Guarantee & Accident Insurance Co.	31,972 62	7,496 01	18,378 44	8,256 33	1,151 67	Nil.	22,114 93	3,469 10	341 07	641 33	2,139 86	Nil.	1,907 33	664 99					78,005 92	20,527 76	Nil.	29
30. Eagle Star & British Dominions Insurance Co., Ltd.							4,222 41	2,366 75							30,660 52	17,089 53			34,882 93	19,456 28	125 00	30
31. Employers Liability Assurance Corporation, Ltd.	5,864 58	17,551 81	3,394 34	775 12	4,312 72	512 50	27,112 06	9,926 22	4,161 09	1,149 36	3,367 92	797 57	172 85	Nil.			S.B. 112 20	Nil.	48,497 76	30,712 58		31
32. Equitable Fire & Marine Insurance Co.							10 72	16 33									E. 35 55	Nil.	46 27	16 33	Nil.	32
33. Fidelity & Casualty Co.	976 14	85 35	495 39	849 64	325 33	Nil.	10 30	Nil.	2,556 28	Nil.			572 99	Nil.			S.B. 26 08		4,962 51	934 99	Nil.	33
34. Fidelity Insurance Co. of Canada											3,388 83	Nil.							3,388 83	Nil.	500 00	34
35. Fidelity Phenix Fire Insurance Co.							417 69	103 31									E. 322 81	Nil.	740 50	103 31	Nil.	35
36. Fireman's Fund Insurance Co.							5,405 33	2,834 66							58,731 76	32,208 35			64,137 09	35,043 01	12,110 50	36
37. Firemen's Insurance Co. of Newark															17 90	Nil.			17 90	Nil.		37
38. General Accident Assurance Co. of Canada	1,825 32	856 65	*2,521 80 1,176 22	*1,019 84 727 39	10,777 88	575 61	17,207 87	7,180 62	1,083 22	30 00	926 30	Nil.	857 62	143 07			S.B. 68 50	Nil.	36,444 73	10,533 18	2,435 00	38
39. General Animals Insurance Co. of Canada													732 18	19 77			L.S. 7 55	Nil.	739 73	19 77	200 00	39
40. Glens Falls Insurance Co.																	I.T. 13 14 S.L. 69 58	Nil. Nil.	82 72	Nil.	Nil.	40
41. Globe & Rutger's Fire Insurance Co.															9,235 44	3,464 27	I.T. 19 25 E. 2,025 00	Nil. Nil.	11,279 69	3,464 27	Nil.	41
42. Globe Indemnity Co. of Canada	15,112 17	3,141 63	10,722 51	4,241 19	2,678 19	463 93	14,012 05	3,164 16	820 06	645 53	2,688 33	1,242 12	1,052 58						47,085 89	12,898 56	Nil.	42
43. Great American Insurance Co.							591 25	1,409 42							13,754 27	5,900 85	E. 199 05 I.T. 73 81	Nil. Nil.	14,618 38	7,310 27	1,329 87	43
44. Guarantee Co. of North America											1,687 35	200 00							1,687 35	200 00	Nil.	44
45. Guardian Insurance Co. of Canada	639 60	374 30	359 81	25 47	660 66	Nil.	15,596 70	4,464 30	1,218 00	40 00	61 53	Nil.	359 33	150 00			I.T. 8 75 S.L. 75 00	Nil. Nil.	18,979 38	5,054 07	860 00	45
46. Hartford Accident & Indemnity Co.	89 20	Nil.	67 25	Nil.	615 00	49 15	2,940 73	Nil.	603 04		182 26		1,112 09	157 54					5,609 57	260 69	Nil.	46
47. Hartford Fire Insurance Co.							2,671 11	135 10									Ea. 7,500 00 I.T. 67 93 T. 23 40 R. 100 00 S.L 626 98 H. 147 77 Ex. 353 20	Nil.	11,490 39	135 10	Nil.	47
48. Home Insurance Co.							13,341 69	9,636 89									I.T. 146 50 S.L. 507 85 E. 12 46	44 08 Nil. Nil.	14,008 50	9,680 97	Nil.	48
49. Hudson Bay Insurance Co.†																						49
50. Imperial Guarantee & Accident Insurance Co. of Canada	5,054 14	1,370 10	2,945 83	2,204 80	172 80	Nil.	14,783 24	6,466 89			848 60	Nil.	711 09	76 35					24,515 70	10,118 14	Nil.	50
51. Imperial Underwriters Corporation of Canada	16 67	Nil.					2,503 12	385 05			40 00								2,559 79	385 05	5 00	51
52. Insurance Co. of North America							20,363 89	3,504 90							57,927 83	23,498 95	I.T. 667 02 S.L. 78 75	308 79 Nil.	79,037 49	27,312 64	15,126 70	52
53. Insurance Co. of the State of Pennsylvania†																						53
54. Law Union & Rock Insurance Co., Ltd.	580 31	10,337 50	611 15	732 14	217 43	580 00	4,267 16	1,110 03	571 98	138 50			555 12	63 70					6,803 15	12,961 87	110 00	54
55. Liverpool-Manitoba Assurance Co.							7,771 37	1,253 63									E. 300 00	Nil.	8,071 37	1,253 63	846 00	55
56. London & Lancashire Guarantee & Accident Co. of Canada	4,062 20	1,777 46	2,956 52	926 26	867 76	10 60	15,322 40	3,659 94	1,008 62	Nil.	2,599 74	6,099 25	2,614 61	328 23					29,431 85	12,801 74	6,820 00	56
57. London & Lancashire Insurance Co., Ltd.							1,909 64	1,898 55											1,909 64	1,898 55	Nil.	57
58. London & Provincial Marine & General Insurance Co., Ltd.															2,477 98	766 73			2,477 98	766 73		58
59. London Assurance Corporation Ltd.															9,914 99	3,182 96			9,914 99	3,182 96	Nil.	59
60. London Guarantee & Accident Co., Ltd.	8,360 51	2,524 01	*1,299 31 4,949 73	*452 11 1,992 16	7,386 38	1,075 05	26,622 50	12,698 90	276 40	Nil.	10,033 29	5,951 51	62 05	Nil.					58,990 17	24,693 74	25,680 00	60
61. London Mutual Fire Insurance Co. of Canada							7,334 21	4,284 78											7,334 21	4,284 78	405 00	61
62. Loyal Protective Insurance Co.	*17,955 08	10,552 45																	17,955 08	10,552 45	2,193 84	62
63. Lumbermen's Mutual Casualty Co.							13,853 34	4,217 35											13,853 34	4,217 35	50 00	63
64. Marine Insurance Co., Ltd.							214 79	Nil.									I.T. 704 85	Nil.	919 69	Nil.	Nil.	64
65. Maritime Insurance Co., Ltd.†																						65
66. Maryland Casualty Co.	301 57		402 61	596 64	394 25	Nil.	1,975 51	745 60	808 57		854 00	113 58	477 75	374 80			S.L. 137 97	548 30	5,352 74	2,378 92	156 00	66
67. Merchants Casualty Co.	*105,055 73	36,639 12					25,527 70	8,522 87											130,583 43	45,161 99	9,968 66	67
68. Merchants Marine Insurance Co.							99 87	Nil.											99 87	Nil.	Nil.	68
69. Metropolitan Life Insurance Co.			148 65	Nil.															148 65	Nil.	Nil.	69
70. Motor Union Insurance Co., Ltd.							30,303 57	6,938 50											30,303 57	6,938 50	1,484 22	70
71. Mount Royal Assurance Co.													1,006 47	542 10					1,006 47	542 10	150 00	71
72. National Fire Insurance Co. of Hartford							Nil.	35 95											Nil.	35 95	Nil.	72
73. National Provincial Insurance Co., Ltd													1,532 19	106 27					1,532 19	106 27		73
74. National Surety Co.									2,049 41	Nil.	5,010 64						For. 803 33 Fr. 910 00 Cr. 1,567 22	68 08 205 16	10,340 60	273 24	5,223 60	74
75. Newark Fire Insurance Co.							535 90	21 15							Nil.	93 15			535 90	114 30	Nil.	75
76. New Hampshire Fire Insurance Co.																	I.T. 3,023 95	Nil.	3,023 95	Nil.	Nil.	76
77. New Jersey Insurance Co.							12,274 23	3,262 21											12,274 23	3,262 21	1,879 54	77
78. New York Plate Glass Insurance Co.													882 69	294 28					882 69	294 28	78 58	78
79. Niagara Fire Insurance Co.							2,004 07	205 34							30,521 53	8,619 82			32,525 60	8,825 16	1,104 00	79
80. North American Accident Insurance Co.	1,827 38	274 28	315 62	20 00	412 85	176 60	1,562 39	458 10	60 00	Nil.			3,137 02	685 72					7,315 26	1,614 70	25 00	80
81. North British & Mercantile Insurance Co., Ltd.															23,191 96	195 51			23,191 96	195 51	2,255 85	81
82. Northern Assurance Co., Ltd.	2,424 43	496 16	1,509 04	542 19	1,396 98	201 00	10,249 44	1,976 96	394 31	Nil.	1,005 96	Nil.	1,708 05	332 63	3,885 87	1,251 90			22,574 08	4,800 84	1,983 00	82
83. Northwestern Mutual Fire Association							31,981 80	6,274 91											31,981 50	6,274 91	948 60	83
84. Northwestern National Insurance Co.†																						84
85. Norwich Union Fire Insurance Society, Ltd	7,080 16	2,049 17	5,618 82	4,287 79	422 83	Nil.	14,337 31	7,883 44	36 00	Nil.	10 00		2,205 10	527 27					29,710 22	14,747 67	2,158 00	85
86. Occidental Fire Insurance Co.							16,204 20	13,337 64											16,204 20	13,337 64	1,927 50	86
87. Ocean Accident & Guarantee Corporation, Ltd.	7,177 71	3,339 66	2,747 75	1,110 30	1,906 73	451 69	5,959 25	2,845 58	371 14		901 70	Nil.	5,161 65	1,212 08					24,225 93	8,959 31	5,256 00	87
88. Ocean Marine Insurance Co., Ltd.															1,759 92	23 43			1,759 92	23 43	Nil.	88
89. Palatine Insurance Co., Ltd.							3,671 28	779 54											3,671 28	779 54	Nil.	89
90. The Phœnix Insurance Co.							1,687 87	1,426 58							12,419 54	9,546 86	E. 94 35	Nil.	14,201 76	10,973 44	7,165 00	90
91. Preferred Accident Insurance Co., of New York							364 85	Nil.											364 85	Nil.	Nil.	91
92. Protective Association of Canada	19,816 19	11,861 65																	19,816 19	11,861 65	Nil.	92
93. Queen Insurance Co. of America							3,216 57	160 05							17,618 00	2,989 32			20,834 57	3,149 37	5,170 00	93
94. Queensland Insurance Co., Ltd.															12,706 54	7,305 80			12,706 54	7,305 80	Nil.	94
95. Railway Passengers Assurance Co.	5,777 70	2,046 58	3,079 37	1,393 22	2,382 82	129 30	34,199 47	8,204 94			843 43	Nil.	1,571 28	563 44					47,854 07	12,337 48	1,265 00	95
96. Reliance Marine Insurance Co., Ltd.															1,665 00	30,000 00			1,665 00	30,000 00	Nil.	96
97. Ridgely Protective Association																						97
98. Royal Exchange Assurance	234 37	105 00	82 50	23 75			3,488 22	1,142 98											3,805 09	1,271 73	1,175 00	98
99. Royal Insurance Co., Ltd.							2,277 30	68 00							1,795 69	Nil.			4,072 99	68 00	Nil.	99
100. Royal Plate Glass Insurance Co. of Canada													4,211 43	1,147 62					4,211 43	1,147 62		100
101. St. Paul Fire & Marine Insurance Co.							2,451 23	477 50							6,341 81	1,101 11	I.T. 1,560 09	298 85	10,353 13	1,877 46	1,243 75	101
102. Scottish Metropolitan Assurance Corporation, Ltd.	5,775 35	4,250 40	6,255 83	8,604 99	295 50	116 50	10,226 24	10,073 51			117 09	Nil.							22,670 01	23,045 40	Nil.	102
103. Scottish Union & National Insurance Co.							3,735 18	945 93											3,735 18	945 93	200 00	103
104. Standard Marine Insurance Co., Ltd															21,799 69	5,884 83			21,799 69	5,884 83	Nil.	104
105. Sterling Fire Insurance Co. of Indiana							2,767 13	758 10											2,767 13	758 10	115 00	105
106. Sun Insurance Office	392 37	106 75	244 79	38 75	48 13	Nil.	35,296 14	10,405 06			363 33	Nil.							36,344 76	10,550 56	1,580 50	106
107. Travelers Indemnity Co.	2,000 88	854 86	14,115 80	3,293 40			2,617 48	204 20	2,595 17	Nil.			319 64	Nil.			E.M. 6,042 13 S.B. 1,125 14	206 40 Nil.	28,816 24	4,558 86	2,518 71	107
108. Travelers Insurance Co.	21,605 13	4,451 33																	21,605 13	4,451 33	454 64	108
109. Union Assurance Society, Ltd.							4,600 43	304 52											4,600 43	304 52	Nil.	109
110. Union Insurance Society of Canton, Ltd.	6,856 40	1,774 19					8,560 20	1,894 32							13,893 44	7,704 14			29 310 04	11,372 65	810 00	110
111. Union Marine Insurance Co., Ltd.							2,755 93	408 75											2,755 93	408 75	Nil.	111
112. United States Fidelity & Guaranty Co.	1,063 81	146 42	1,002 00	Nil.	3,385 42	1,224 69	1,575 30	393 55	4,186 36	768 20	12,409 31	17,049 03	2,018 54	548 48					25,640 74	20,130 37	86,000 00	112
113. United States Fire Insurance Co.							2,998 71	430 14									T. 179 13 E. 166 65	T. Nil E. Nil	3,344 49	430 14	2,250 00	113
114. United States Lloyds, Inc.															9,478 30	5,652 03			9,478 30	5,652 03	Nil.	114
115. Western Assurance Co.							13,389 56	2,901 47							16,849 64	9,008 03	E. 103 95 I.T. 538 77	4 60	30,881 92	11,914 10	5,280 00	115
116. Western Casualty Co.	*15,456 94	4,783 68																	15,456 94	4,783 68	1,197 82	116
117. Westchester Fire Insurance Co.†															2,281 53	91 93	I.T. 17 13	Nil.	2,298 66	91 93	Nil.	117
118. World Marine & General Insurance Co. Ltd.															14,939 12	5,146 99			14,939 12	5,146 99	3,500 00	118
119. Yang-tsze Insurance Association, Ltd.															30,678 32	17,227 90			30,678 32	17,227 90	Nil.	119
120. Yorkshire Insurance Co., Ltd.	8,541 08	2,601 01	6,665 38	4,664 77	601 08	6,380 68	1,292 74	215 83					772 14	224 32			L.S. 854 10	183 33	18,726 52	14,269 94	1,286 25	120
Totals	$ 364,437 73	$ 160,729 84	$ 148,270 08	$ 76,935 32	$ 44,040 02	$ 16,260 29	$ 624,371 74	$ 223,141 95	$ 35,273 76	$ 6,435 52	$ 95,962 50	$ 36,233 70	$ 83,912 54	$ 20,815 10	$ 442,882 32	$ 258,748 73	$ 37,477 54	$ 1,938 70	$1,867,628 23	$ 801,239 10	$ 247,252 10	

* Accident and sickness. † No business transacted.

TABLE VIII.—RETURNS TO DECEMBER 31st, 1923, OF PROVINCIAL LICENSEES.

Assets.

Name of Company.	Real Estate.	Mortgages.	Bonds, Stocks, and Loans.	Interest accrued.	Outstanding Premiums and Agents' Balances.	Cash in Office or on Deposit.	All other Assets.	Total.
1. British Columbia Plate Glass Insurance Co.	.....	.....	$ 44,518 67	$ 385 02	$ 8,838 68	$ 3,222 49	$ 4,759 28	$ 61,724 14
2. Royal Plate Glass Insurance Co.	.....	$ 6,150 00	7,056 00	69 88	1,761 97	3,093 40	.....	18,131 25
3. Wawanesa Mutual Insurance Co.	$16,763 91	.....	339,746 00	5,416 10	12,919 44	1,585 74	1,408,120 08	1,784,551 27
4. Western Empire Life Assurance Co.	15,319 60	191,825 37	444,933 39	20,016 69	115,223 37	21,919 89	137,123 55	946,361 86
Totals	$32,083 51	$197,975 37	$836,254 06	$25,887 69	$138,743 46	$29,821 52	$1,550,002 91	$2,810,768 52

Liabilities.

Name of Company.	Unpaid Losses.	Unearned Premiums.	Other Reserves.	Other Liabilities.	Total except Paid-up Capital.	Capital Stock Paid-up.	Total including Paid-up Capital.
1. British Columbia Plate Glass Insurance Co.	.....	$ 30,600 00	.....	.....	$ 30,600 00	$ 3,840 00	$ 34,440 00
2. Royal Plate Glass Insurance Co.	$ 298 44	.....	$ 3,888 77	$ 8 36	4,195 57	2,750 00	6,945 57
3. Wawanesa Mutual Insurance Co.	112,566 02	.....	127,133 02	15,663 12	255,362 16	.....	255,362 16
4. Western Empire Life Assurance Co.	4,918 33	602,931 00	.....	67,480 28	675,329 61	215,420 05	890,749 66
Totals	$117,782 79	$633,531 00	$131,021 79	$83,151 76	$965,487 34	$222,010 05	$1,187,497 39

Receipts.

Name of Company.	Premiums.	Interest.	Calls on Capital Stock.	All other Receipts.	Total.
1. British Columbia Plate Glass Insurance Co.	$ 43,688 27	$ 2,216 87	.....	$ 237 70	$ 46,142 84
2. Royal Plate Glass Insurance Co.	4,939 54	888 70	.....	.....	5,828 24
3. Wawanesa Mutual Insurance Co.	500,795 46	16,387 34	.....	18,733 92	535,916 72
4. Western Empire Life Assurance Co.	160,610 05	39,402 19	8,279 00	13,751 89	222,043 13
Totals	$710,033 32	$58,895 10	$8,279 00	$32,723 51	$809,930 93

EXPENDITURE.

Name of Company.	Expenses of Management.	Losses paid.	Dividends.	All other Expenditure.	Total.
1. British Columbia Plate Glass Insurance Co.	$ 18,314 00	$ 11,566 46	$ 960 00	$ 197 52	$ 31,037 98
2. Royal Plate Glass Insurance Co.	2,008 89	1,162 16	.....	.....	3,171 05
3. Wawanesa Mutual Insurance Co.	152,083 06	413,003 09	.....	22,537 95	587,624 10
4. Western Empire Life Assurance Co.	84,955 86	16,179 10	2,296 59	17,980 00	121,411 55
Totals	$257,361 81	$441,910 81	$3,256 59	$40,715 47	$743,244 68

REPORT OF FIRE MARSHAL.

Office of Fire Marshal,
Vancouver, B.C., May 1st, 1924.

J. P. Dougherty, Esq.,
Superintendent of Insurance,
Parliament Buildings, Victoria, B.C.

Sir,—I have the honour to submit my second annual report as Fire Marshal covering the year ended December 31st, 1923.

Fire-prevention Work.

During the year 40,573 inspections have been made, 5,468 fire hazards were located and orders issued to remove the same, 151 persons were convicted and fined for failing to carry out the order of the Assistant Fire Marshal, 145 fire-alarms were installed in public buildings, 127 fire-escapes were ordered erected, and 1,435 fire-drills in schools and public buildings were held by the Assistant Fire Marshals. During the year salaries to the amount of $629,234 have been paid to firemen. Equipment in use is valued at $478,548, new equipment to the value of $34,925 having been purchased during the past year; $122,326 has been expended on water systems for better fire-protection. In addition to this, in a number of cities and municipalities fire-prevention laws have been revised and brought up to date.

Fire Investigations.

All of the 1,549 fires which occurred during the year have been investigated and reports filed in this office. Thirteen inquiries were held by the Fire Marshal during the year; five convictions for arson were obtained and three cases were dismissed; sixteen fires were reported as being of incendiary origin, but in eight cases no evidence could be produced.

Conflagration Hazards in Cities.

During the past year a serious attempt has been made to reduce this hazard in a number of our cities and municipalities. Many old buildings have been removed or repaired under the orders of the Assistant Fire Marshals. Two appeals were taken from the decision of the Fire Marshal to the County Court in connection with these buildings. The learned Judge held that it was necessary to show in what manner the buildings would catch on fire. As it was impossible to do this, the cases were decided against us. In view of this decision it was decided to amend section 17, subsection (1), clause (*a*), of the Act to make its meaning clearer; and in view of the difference of opinion as to the ruling of His Honour on a point of law, it was decided to amend section 21, subsection (3), and provide for an appeal to the Court of Appeal.

Loss of Life.

Fourteen lives were lost through fire during the year—five adults and nine children. Six of these children were Indians who were burned to death in the fire at the Bella Bella canneries.

Industrial Plants.

Of the 1,549 fires reported, ninety were in industrial plants and accounted for $2,022,602, or nearly 48 per cent. of our losses. It is obvious that if we are to reduce our enormous fire waste the problem of the industrial fires must be given serious consideration. Our investigations show that in almost every case the rapid destruction of these industrial plants was due to insufficient fire-protection and an almost total disregard of the most elementary principles of fire-prevention engineering.

In an endeavour to remedy this situation, as much time as possible has been devoted during the past year to making a survey of the conditions and consulting with managers and others. In this connection, and with especial reference to the hazard of refuse-burners, a meeting of representative millmen, combustion engineers, and representatives of cities and municipalities interested was called in my office. As an indication of the interest taken, thirty-seven represen-

tative men attended and the problem was discussed from every angle. It was the consensus of opinion that the type of burner now in general use is dangerous and inadequate for the purpose intended. A resolution was passed by this meeting asking the Fire Marshal to consult with engineers and endeavour to devise a type of burner that would meet the situation.

As a result of this a number of plans were submitted by engineers and others, and after careful consideration what is known as the "down-draught" type of burner was selected. Three of the larger mill companies in the City of Vancouver—i.e., British Columbia Fir & Cedar Company, the Alberta Lumber Company, and the Rat Portage Lumber Company—agreed to erect burners of this type. The result has been very gratifying, as these burners have proven to be 100 per cent. efficient. In addition to this, some of the smaller shingle-mills have installed smaller burners of this type which are giving perfect satisfaction, and we feel that the problem of the proper and safe destruction of sawmill refuse has been solved.

FIRE-INSURANCE RATES.

During the year a very considerable reduction has been made in the fire-insurance rates throughout the Province. We have been endeavouring to bring together the insurance companies and the business-men, believing that a clear understanding of the conditions existing will bring about in many cases a decided reduction in rates at a very small cost to the insured for necessary changes.

With regard to sawmills and wood-working plants of similar nature: Saw, shingle, and planing mills throughout the Province, with very few exceptions, are constructed entirely of frame, but of recent date mills of heavy wood construction with corrugated-iron sides have been built.

Protection consists of outside hydrants and inside stand-pipes, with adequate supply of casks and pails distributed throughout the main and subsidiary buildings and yard.

There is also watchman patrol service with clock-reporting system, or central station check-up hourly, at nights, Sundays, and holidays.

The interior of mill buildings are limewashed, and the other buildings in connection therewith are located at distance where the minimum exposure hazard is reflected.

There is also a genuine attempt on the part of up-to-date mill-owners to eliminate the spark hazard from refuse-burners, and in this respect the performance of the new type of down-draught burners is being watched with considerable interest.

In conclusion, I wish to express my appreciation of the splendid co-operation and assistance I have received from Colonel McMullin, Superintendent of Provincial Police, and the members of his force, many of whom are acting as Assistant Fire Marshals in unorganized districts; to the city and municipal police, who have assisted in investigating suspicious fires and convicting guilty parties; to the faithful and efficient Assistant Fire Marshals, whose excellent work is shown by the record of inspections and orders issued; and to the members of my staff, who have given faithful and loyal service in investigating fires and compiling the records contained in this report.

Yours faithfully,

J. A. THOMAS,

Fire Marshal.

TABLE I.—INSPECTIONS MADE AND ORDERS ISSUED BY ASSISTANT FIRE MARSHALS.

Name.	Inspections.	Orders.
City Municipalities (34).		
Alberni	.....	.....
Armstrong	11	3
Chilliwack	24	8
Courtenay	.....	.....
Cranbrook	70	155
Cumberland	74	31
Duncan	1,455	7
Enderby	8	2
Fernie	14	37
Grand Forks	41	27
Greenwood	12	.....
Kamloops	602	8
Kaslo	.....	.....
Kelowna	20	10
Ladysmith	.....	.....
Merritt	.....	.....
Nanaimo	838	17
Nelson	255	67
New Westminster	350	40
North Vancouver	1,359	385
Phoenix	.....	.....
Port Alberni	.....	.....
Port Coquitlam	7	1
Port Moody	49	7
Prince George	230	81
Prince Rupert	269	143
Revelstoke	284	56
Rossland	171	73
Salmon Arm	.....	.....
Slocan	.....	.....
Trail	11	1
Vancouver	28,031	3,780
Vernon	14	.....
Victoria	5,219	229
Totals	39,418	5,168
District Municipalities (28).		
Burnaby	67	39
Chilliwack	50	.....
Coldstream	.....	.....
Coquitlam	3	.....
Delta	.....	.....
Esquimalt	34	56
Fraser Mills	.....	.....
Kent	.....	.....
Langley	13	.....
Maple Ridge	8	6
Matsqui	4	.....
Mission	10	.....
North Cowichan	80	38
North Vancouver	15	4
Oak Bay	139	18
Peachland	.....	.....
Penticton	22	6
Pitt Meadows	9	2
Point Grey	141	30
Richmond	14	8
Saanich	.....	1
Salmon Arm	3	8
South Vancouver	158	13
Spallumcheen	.....	.....
Sumas	.....	.....

TABLE I.—INSPECTIONS MADE AND ORDERS ISSUED BY ASSISTANT FIRE MARSHALS—*Continued.*

Name.	Inspections.	Orders.
District Municipalities—Continued.		
Summerland	.....	.....
Surrey	.....	.....
West Vancouver	12	4
Totals	782	233
Fire Districts (16).		
Burns Lake	1	2
Hazelton	4	2
Hedley	.....	.....
Ioco	1	.....
Lucerne	.....	.....
Mission	66	29
Oliver	24	11
Pacific Mills, Ltd.	.....	.....
Powell River	223	.....
Princeton	1	6
Quesnel	3	2
Sandon	.....	.....
Smithers	.....	5
Telkwa	7	4
Terrace	43	6
Union Bay	.....	.....
Totals	373	67
Grand totals	40,573	5,468

TABLE II.—FIRES REPORTED.

Districts reporting.	Number.	Amount of Loss.
City Municipalities (34).		
Alberni	.....	.....
Armstrong	5	$ 6,905
Chilliwack	5	4,814
Courtenay	3	1,354
Cranbrook	13	6,055
Cumberland	3	2,335
Duncan	7	5,985
Enderby	2	7,891
Fernie	6	14,883
Grand Forks	5	2,178
Greenwood	.....	.....
Kamloops	6	2,034
Kaslo	4	1,575
Kelowna	10	9,177
Ladysmith	6	5,207
Merritt	9	8,667
Nanaimo	34	15,521
Nelson	13	8,897
New Westminster	35	170,475
North Vancouver	41	105,773
Phoenix	.....	.....
Port Alberni	2	1,246
Port Coquitlam	11	86,284
Port Moody	7	22,068
Prince George	6	2,258
Prince Rupert	10	22,919
Revelstoke	27	30,205
Rossland	9	2,804
Salmon Arm	1	197
Slocan	.....	.....
Trail	5	6,824
Vancouver	429	724,344
Vernon	9	10,227
Victoria	136	328,403
Totals	859	$1,617,505
District Municipalities (28).		
Burnaby	41	$ 44,806
Chilliwack	9	28,327
Coldstream	1	18
Coquitlam	7	19,301
Delta	2	8,105
Esquimalt	8	13,920
Fraser Mills	1	350
Kent	1	11,210
Langley	20	36,214
Maple Ridge	11	29,891
Matsqui	11	36,076
Mission	7	6,624
North Cowichan	9	272,277
North Vancouver	17	35,841
Oak Bay	12	15,378
Peachland	2	3,700
Penticton	9	7,394
Pitt Meadows	2	5,300
Point Grey	29	31,285
Richmond	12	66,867
Saanich	21	63,751
Salmon Arm	.....	.....
South Vancouver	79	189,500
Spallumcheen	.....	.....
Sumas	7	14,677
Summerland	6	15,320

TABLE II.—FIRES REPORTED—*Continued.*

Districts reporting.	Number.	Amount of Loss.
District Municipalities—Continued.		
Surrey	33	$ 156,094
West Vancouver	15	7,821
Totals	372	$1,120,047
Unorganized Districts (15).		
Boundary	8	$ 32,693
Fort George	8	26,733
Fort St. John	4	6,400
Hazelton	9	20,600
Kamloops	13	30,225
Kootenay, North-east	11	23,646
Kootenay, South-east	19	39,292
Kootenay, West	33	109,011
Lillooet	14	68,993
Nanaimo, West Coast	68	299,345
Prince Rupert	22	407,924
Vancouver-New Westminster	39	170,909
Vernon	19	58,610
Victoria	27	152,088
Yale	6	7,842
Totals	300	$1,454,311
Fire Districts (16).		
Burns Lake	.....	.....
Hazelton	.....	.....
Hedley	.....	.....
Ioco	.....	.....
Lucerne	3	$ 55
Mission	.....	.....
Oliver	.....	.....
Pacific Mills, Ltd.	.....	.....
Powell River	5	8,203
Princeton	2	4,490
Quesnel	1	12,500
Sandon	3	11,241
Smithers	1	50
Telkwa	1	95
Terrace	1	1,070
Union Bay	1	350
Totals	18	$ 38,054
Grand totals	1,549	$4,229,917

NOTE.—Construction of buildings—

Fire-resisting	4,	loss	$ 2,728
Brick or concrete	129,	,,	589,851
Frame	1,416,	,,	3,637,338
	1,549,	,,	$4,229,917

TABLE III.—CAUSES OF FIRES.

Causes of Fires.	Number.	Amount of Loss.
Ashes against wood	15	$ 816
Boiler insufficiently protected	1	20
Brushes on top of oven caught fire	1	12
Burning paint off ceiling with torch	1	59
Candle carelessness	12	8,922
Carburettor back-firing	13	8,848
Car slipped down embankment and caught fire	1	1,400
Clothes too near stove	21	24,937
Coal-gas explosion	6	5,872
Coal-oil carelessness	7	2,428
Curtains from candle	2	57
Curtains from lamp	1	6
Curtains from stove	3	43
Defective battery connection	1	185
Defective boiler	1	13,100
Defective chimney	92	146,099
Defective fireplace	23	21,471
Defective furnace or furnace-pipe	15	39,856
Defective gas connection	1	5,107
Defective oil-supply pipe	1	713
Defective oven	1	34
Defective stove or stove-pipe	57	141,445
Defective wiring	22	203,572
Electrical appliances	44	99,196
Engine back-firing	2	100,005
Exposure	105	346,667
Fat melting in oven caught fire	1	7
Fire-crackers	4	142
Friction in drying-oven	1	977
Fumigation	2	83
Furnace or furnace-pipe insufficiently protected	7	3,227
Gas-burner insufficiently protected	1	25
Gas left turned on vulcanizing-machine	1	525
Gasolene carelessness	12	1,387
Gasolene explosion	1	10
Gas-plate insufficiently protected	3	157
Grease on stove	8	10,453
Hot box	1	13,000
Hot iron in bed	1	21
Hot metal from cupola igniting frames	1	245
Hot saw ignited tempering-oil	1	11,101
Incendiary	16	36,661
Knives in pan on stove ignited	1	11
Lamp explosion	8	26,192
Lamp upset	12	15,600
Lantern upset	4	3,090
Lighted torch left in garage	1	500
Lightning	7	2,069
Live coals	9	3,505
Match carelessness	36	37,627
Matches, children with	27	53,024
Matches, mice with	4	3,675
Mattress too near stove	2	123
Oil-stove explosion	6	4,713
Oil-switch explosion	1	1,283
Overflowing of coal-dust near furnace	1	82
Overheating of bearing	1	250,000
Overheating of dry-kiln	4	70,002
Overheating of electric radiator	1	100
Overheating of machinery bearings	1	1,236
Paper from stove	1	15
Rubbish around furnace or stove	2	5,739
Saturating-tank overflowed	1	25
Short circuit	45	79,454
Smokers' carelessness	133	334,902

TABLE III.—CAUSES OF FIRES—*Continued.*

Causes of Fires.	Number.	Amount of Loss.
Sparks from acetylene blow-torch	1	$ 26
Sparks from boiler	7	23,677
Sparks from burner	5	96,113
Sparks from burning rubbish	8	13,290
Sparks from bush fire	19	106,432
Sparks from chimney	218	125,025
Sparks from conveyor	1	14,295
Sparks from Dutch oven	1	2,157
Sparks from engine	10	31,091
Sparks from fireplace	37	2,620
Sparks from forge	2	500
Sparks from furnace	5	65,422
Sparks from generator	1	37
Sparks from grass fire	1	75
Sparks from locomotive	1	1,400
Sparks from mill burner	6	134,266
Sparks from motor	1	562
Sparks from oven	1	71
Sparks from smoke-stack	2	36,048
Sparks from stove or stove-pipe	46	28,974
Spontaneous combustion	33	34,255
Stove explosion	5	5,687
Stove or stove-pipe insufficiently protected	75	69,331
Superheated steam	1	342
Tar boiling over	9	18,546
Thawing pipes	10	4,111
Unknown	217	1,265,960
Wax melting in oven caught fire	1	16
Wood too near furnace	3	222
Wood too near stove	4	7,508
Totals	1,549	$4,229,917

TABLE IV.—CLASSIFICATION OF PROPERTY BURNED AND CAUSES.

Property.		Causes.		Amount of Loss.	
Apartments	17	Ashes against wood	1	$ 73	
		Candle carelessness	1	81	
		Clothes too near stove	1	12	
		Defective chimney	2	6,012	
		Defective gas connection	1	5,107	
		Smokers' carelessness	5	745	
		Sparks from chimney	3	124	
		Sparks from fireplace	1	27	
		Unknown	2	975	
					$ 13,156
Automobiles	85	Car slipped down embankment and caught fire	1	$ 1,400	
		Carburettor back-firing	11	4,323	
		Coal-oil carelessness	1	2,200	
		Defective battery connection	1	185	
		Defective wiring	2	1,085	
		Exposure	20	27,705	
		Gasolene carelessness	4	550	
		Gasolene explosion	1	10	
		Match carelessness	4	575	
		Short circuit	25	6,048	
		Smokers' carelessness	6	1,235	
		Sparks from bush fire	1	15	
		Sparks from generator	1	37	
		Unknown	7	3,916	
					49,284
Awnings	1	Smokers' carelessness	1	.....	30
Bakeries	1	Stove insufficiently protected	1	.....	70
Barber-shops	1	Candle carelessness	1	.....	34
Barns	36	Exposure	4	$ 16,256	
		Lantern upset	1	900	
		Lightning	1	50	
		Match carelessness	1	2,073	
		Matches, children with	3	8,983	
		Smokers' carelessness	1	2,500	
		Sparks from boiler	1	500	
		Sparks from bush fire	1	1,800	
		Sparks from chimney	1	1,712	
		Spontaneous combustion	3	6,322	
		Unknown	19	53,574	
					94,670
Barns and stables	4	Lantern upset	1	$ 1,900	
		Match carelessness	1	685	
		Sparks from locomotive	1	1,400	
		Unknown	1	1,750	
					5,735
Blacksmith-shops	3	Defective chimney	1	$ 10	
		Exposure	1	1,800	
		Sparks from forge	1	400	
					2,210
Boarding-houses	8	Defective stove or stove-pipe	2	$ 2,363	
		Grease on stove	1	5,700	
		Smokers' carelessness	1	895	
		Sparks from chimney	2	380	
		Stove insufficiently protected	1	225	
		Unknown	1	71	
					9,634
Boiler-houses	2	Sparks from boiler	1	$ 650	
		Sparks from burner	1	1,250	
					1,900
Breweries	1	Smokers' carelessness	1	.....	2,711
Bunk-houses	2	Exposure	1	$ 1,041	
		Sparks from chimney	1	350	
					1,391
Bunkers	1	Spontaneous combustion	1	.....	150

TABLE IV.—CLASSIFICATION OF PROPERTY BURNED AND CAUSES—*Continued.*

Property.		Causes.		Amount of Loss.	
Canneries	3	Coal-gas explosion	1	$ 3,731	
		Engine back-firing	1	100,003	
		Exposure	1	184,941	
					$ 288,675
Chicken-houses	11	Exposure	1	$ 300	
		Lamp explosion	1	250	
		Lamp upset	1	25	
		Lantern upset	1	275	
		Match carelessness	1	10	
		Sparks from burning rubbish	1	75	
		Spontaneous combustion	1	50	
		Unknown	4	7,950	
					8,935
Churches	7	Clothes too near stove	1	$ 16	
		Matches, children with	2	20,128	
		Sparks from bush fire	1	3,000	
		Sparks from chimney	1	20	
		Sparks from furnace	1	850	
		Spontaneous combustion	1	66	
					24,080
Churches and dwellings	1	Matches, children with	1	.....	12,500
Clay-products plant	1	Unknown	1	.....	6,002
Cleaning establishments	2	Electrical appliances	1	$ 2	
		Smokers' carelessness	1	965	
					967
Clubs	3	Smokers' carelessness	3	.....	127
Coal-grinding plants	1	Overflowing of coal-dust near furnace	1	.....	82
Concentrators	1	Unknown	1	.....	220
Cooperages	1	Sparks from burner	1	.....	4,622
Dairies	1	Sparks from chimney	1	.....	155
Dredges	1	Sparks from boiler	1	.....	8,033
Dry-houses	1	Unknown	1	.....	200
Dry-kilns	4	Overheating of dry-kiln	1	$ 2,059	
		Sparks from burner	1	50	
		Sparks from mill burner	1	2,367	
		Unknown	1	512	
					4,988
Dwellings	893	Ashes against wood	7	$ 356	
		Brushes on top of oven caught fire	1	12	
		Burning paint off ceiling with torch	1	59	
		Candle carelessness	9	8,602	
		Clothes too near stove	18	21,956	
		Coal-gas explosion	3	1,568	
		Coal-oil carelessness	4	167	
		Curtains from candle	2	57	
		Curtains from lamp	1	6	
		Curtains from stove	2	19	
		Defective chimney	77	119,110	
		Defective fireplace	22	4,471	
		Defective furnace or furnace-pipe	12	27,729	
		Defective stove or stove-pipe	52	83,040	
		Defective wiring	12	42,213	
		Electrical appliances	30	11,305	
		Exposure	37	25,721	
		Fat melting in oven caught fire	1	7	
		Fire-crackers	3	140	
		Fumigation	2	83	
		Furnace or furnace-pipe insufficiently protected	6	1,405	
		Gas-burner insufficiently protected	1	25	
		Gasolene carelessness	3	253	
		Gas-plate insufficiently protected	2	75	
		Grease on stove	6	4,743	
		Hot iron in bed	1	21	
		Incendiary	5	3,730	

TABLE IV.—CLASSIFICATION OF PROPERTY BURNED AND CAUSES—*Continued.*

Property.		Causes.		Amount of Loss.	
		Knives in pan on stove ignited	1	$ 11	
		Lamp explosion	6	24,442	
		Lamp upset	9	15,135	
		Lantern upset	1	15	
		Lightning	4	145	
		Live coals	8	3,495	
		Match carelessness	16	6,310	
		Matches, children with	16	7,623	
		Matches, mice with	1	30	
		Mattress too near stove	2	123	
		Oil-stove explosion	3	4,256	
		Paper from stove	1	15	
		Short circuit	3	7,810	
		Smokers' carelessness	40	8,074	
		Sparks from acetylene blow-torch	1	26	
		Sparks from burning rubbish	3	3,075	
		Sparks from bush fire	10	23,934	
		Sparks from chimney	190	105,812	
		Sparks from fireplace	35	2,547	
		Sparks from grass fire	1	75	
		Sparks from mill burner	1	59	
		Sparks from stove or stove-pipe	41	28,343	
		Spontaneous combustion	7	1,947	
		Stove explosion	5	5,687	
		Stove or stove-pipe insufficiently protected	64	61,056	
		Tar boiling over	5	1,620	
		Thawing pipes	5	1,827	
		Unknown	86	179,066	
		Wax melting in oven caught fire	1	16	
		Wood too near furnace	3	222	
		Wood too near stove	4	7,508	
					$ 857,167
Dye-works	1	Friction in drying-oven	1		977
Electrical sub-stations	1	Short circuit	1		9,900
Electrical workshops	2	Electrical appliances	1	$ 260	
		Unknown	1	541	
					801
Engines	1	Sparks from engine	1		35
Factory (fruit-packing)	1	Furnace insufficiently protected	1		1,822
Factory (roofing material)	1	Tar boiling over	1		1,386
Factory (sash and door)	1	Unknown	1		245
Factory (saw-works)	1	Hot saw ignited tempering-oil	1		11,101
Factory (starch-mfg.)	1	Unknown	1		1,444
Factory (suit and cloak)	1	Defective wiring	1		33,750
Factory (toy)	1	Defective stove	1		772
Factory (wood-working)	1	Spontaneous combustion	1		2,013
Fences	1	Ashes against wood	1		10
Fishing-boats	1	Unknown	1		950
Foundries	4	Defective chimney	1	$ 10	
		Hot metal from cupola ignited frames	1	245	
		Sparks from boiler	1	669	
		Sparks from oven	1	71	
					995
Freight-cars	1	Unknown	1		377
Garages	34	Ashes against wood	2	$ 40	
		Carburettor back-firing	1	4,500	
		Defective wiring	1	150	
		Electrical appliances	2	185	
		Exposure	5	1,966	
		Fire-crackers	1	2	
		Gas left turned on vulcanizing-machine	1	525	
		Gasolene carelessness	1	15	
		Incendiary	1	3,000	
		Lighted torch left in garage	1	500	
		Short circuit	4	3,734	

TABLE IV.—CLASSIFICATION OF PROPERTY BURNED AND CAUSES—*Continued.*

Property.		Causes.		Amount of Loss.	
		Smokers' carelessness	2	$ 350	
		Sparks from burning rubbish	1	100	
		Sparks from chimney	1	1,216	
		Spontaneous combustion	3	6,555	
		Thawing pipes	1	2,100	
		Unknown	6	4,754	
					$ 29,692
Granaries	1	Unknown	1	.....	450
Grandstands	1	Unknown	1	.....	43,000
Greenhouses	2	Sparks from boiler	1	$ 75	
		Spontaneous combustion	1	616	
					691
Haystacks	1	Unknown	1	.....	4,441
Hospitals	3	Sparks from chimney	2	$ 8,943	
		Unknown	1	9	
					8,952
Hotels	35	Defective chimney	2	$ 9,500	
		Defective fireplace	1	17,000	
		Defective stove	1	140	
		Defective wiring	1	359	
		Electrical appliances	1	12	
		Incendiary	1	135	
		Lamp upset	1	50	
		Short circuit	1	1,759	
		Smokers' carelessness	19	1,859	
		Sparks from chimney	2	5,025	
		Sparks from stove	1	49	
		Unknown	4	21,503	
					57,391
House-boats	1	Unknown	1	.....	45
Ice-houses	2	Matches, children with	1	$ 750	
		Unknown	1	1,000	
					1,750
Launches	7	Engine back-firing	1	$ 2	
		Gasolene carelessness	2	400	
		Short circuit	1	100	
		Sparks from engine	1	3,500	
		Unknown	2	4,220	
					8,222
Laundries	3	Electrical appliances	1	$ 15	
		Sparks from chimney	1	25	
		Sparks from smoke-stack	1	10	
					50
Logging camps	24	Smokers' carelessness	4	$ 14,531	
		Sparks from bush fire	4	35,358	
		Sparks from engine	5	16,656	
		Unknown	11	120,072	
					186,617
Lumber-mills	8	Exposure	1	$ 15,395	
		Short circuit	2	19,885	
		Sparks from boiler	1	2,750	
		Sparks from burner	1	89,620	
		Sparks from engine	1	400	
		Sparks from motor	1	562	
		Unknown	1	253,041	
					381,653
Lumber-piles	1	Sparks from burning rubbish	1	.....	40
Lumber-yards	2	Electrical appliances	1	$ 102	
		Unknown	1	180	
					282
Machine-shops	4	Defective boiler	1	$ 13,100	
		Match carelessness	1	4,500	
		Sparks from forge	1	100	
		Unknown	1	86,278	
					103,978

TABLE IV.—CLASSIFICATION OF PROPERTY BURNED AND CAUSES—*Continued.*

Property.		Causes.		Amount of Loss.	
Metal-products plant	1	Stove insufficiently protected	1	.....	$ 10
Mining property	5	Incendiary	1	$ 4,300	
		Match carelessness	1	3,166	
		Sparks from bush fire	1	41,325	
		Unknown	2	11,426	
					60,217
Motor-cycles	2	Carburettor back-firing	1	$ 25	
		Exposure	1	266	
					291
Offices	5	Exposure	2	$ 1,015	
		Short circuit	1	50	
		Smokers' carelessness	1	6	
		Sparks from chimney	1	12	
					1,083
Oil warehouses	2	Overheating of electric radiator	1	$ 100	
		Short circuit	1	100	
					200
Orphanages	1	Unknown	1	.....	269
Planing-mills	1	Sparks from furnace	1	.....	380
Pool-rooms	1	Smokers' carelessness	1	.....	1
Power-houses	1	Oil-switch explosion	1	.....	1,283
Printing-offices	1	Spontaneous combustion	1	.....	576
Pulp-mills	2	Superheated steam	1	$ 342	
		Unknown	1	254	
					596
Pumping-stations	1	Lightning	1	.....	353
Restaurants	6	Defective oil-supply pipe	1	$ 713	
		Electrical appliances	1	335	
		Smokers' carelessness	1	16	
		Stove or stove-pipe insufficiently protected	1	31	
		Thawing pipes	1	75	
		Unknown	1	5,647	
					6,817
Restaurants and pool-rooms	1	Matches, mice with	1	.....	2,700
Roofing plants	1	Saturating-tank overflowed	1	.....	25
Rooming-houses	15	Defective chimney	1	$ 250	
		Electrical appliances	1	160	
		Exposure	1	1,400	
		Smokers' carelessness	7	333	
		Sparks from chimney	3	23	
		Unknown	2	475	
					2,641
Sail-boats	1	Unknown	1	.....	200
Sawmills	23	Overheating of bearing	1	$250,000	
		Overheating of dry-kiln	1	9,872	
		Short circuit	1	17,951	
		Sparks from burning rubbish	2	10,000	
		Sparks from bush fire	1	1,000	
		Sparks from Dutch oven	1	2,157	
		Sparks from engine	2	10,500	
		Sparks from furnace	1	60,911	
		Sparks from mill burner	1	131,000	
		Sparks from smoke-stack	1	36,038	
		Unknown	11	198,263	
					727,692
Schools	10	Boiler insufficiently protected	1	$ 20	
		Defective chimney	1	600	
		Incendiary	4	11,950	
		Lightning	1	1,521	
		Match carelessness	1	1,650	
		Matches, mice with	1	850	
		Sparks from chimney	1	3	
					16,594
Scows	1	Tar boiling over	1	.....	15

TABLE IV.—CLASSIFICATION OF PROPERTY BURNED AND CAUSES—*Continued.*

Property.		Causes.		Amount of Loss.	
Sheds	16	Ashes against wood	2	$ 85	
		Exposure	4	2,367	
		Match carelessness	3	530	
		Matches, children with	1	100	
		Smokers' carelessness	2	1,440	
		Spontaneous combustion	1	40	
		Unknown	3	2,825	
					$ 7,387
Shingle-mills	22	Defective furnace	1	$ 4,750	
		Defective wiring	1	8,400	
		Exposure	1	12,000	
		Hot box	1	13,000	
		Incendiary	1	8,400	
		Overheating of dry-kiln	2	58,071	
		Overheating of machinery bearings	1	1,236	
		Short circuit	1	12,000	
		Sparks from boiler	1	11,000	
		Sparks from burner	1	571	
		Sparks from conveyor	1	14,295	
		Sparks from furnace	1	1,574	
		Sparks from mill burner	2	790	
		Unknown	7	188,656	
					334,743
Shook-mills	1	Unknown	1	.....	2,825
Slaughter-houses	1	Defective wiring	1	.....	116,449
Snow-ploughs	1	Unknown	1	.....	400
Stables	10	Exposure	2	$ 3,200	
		Lamp explosion	1	1,500	
		Matches, children with	1	200	
		Smokers' carelessness	2	365	
		Spontaneous combustion	2	4,875	
		Unknown	2	506	
					10,646
Storehouses	4	Ashes against wood	1	$ 2	
		Matches, children with	1	2,700	
		Sparks from chimney	1	300	
		Spontaneous combustion	1	600	
					3,602
Store-rooms	2	Exposure	1	$ 350	
		Sparks from chimney	1	10	
					360
Stores	53	Defective chimney	1	$ 56	
		Defective stove	1	4,700	
		Defective wiring	1	750	
		Electrical appliances	1	84,079	
		Exposure	13	33,660	
		Gasolene carelessness	2	169	
		Grease on stove	1	10	
		Incendiary	3	5,146	
		Match carelessness	4	3,320	
		Oil-stove explosion	2	207	
		Rubbish around stove	1	5,500	
		Smokers' carelessness	10	2,262	
		Sparks from chimney	1	75	
		Spontaneous combustion	1	50	
		Stove or stove-pipe insufficiently protected	3	395	
		Tar boiling over	2	15,525	
		Unknown	6	17,823	
					173,727
Stores and apartments	16	Curtains from stove	1	$ 24	
		Defective chimney	1	400	
		Defective oven	1	34	
		Electrical appliances	1	14	
		Exposure	1	3	
		Live coals	1	10	

TABLE IV.—CLASSIFICATION OF PROPERTY BURNED AND CAUSES—*Continued.*

Property.		Causes.		Amount of Loss.	
		Matches, mice with	1	$ 95	
		Smokers' carelessness	1	26	
		Sparks from stove or stove-pipe	2	81	
		Spontaneous combustion	2	317	
		Thawing pipes	1	75	
		Unknown	3	333	
					$ 1,412
Stores and dwellings	21	Defective chimney	2	$ 1,393	
		Defective stove-pipe	1	4,000	
		Exposure	2	5,075	
		Lamp upset	1	400	
		Match carelessness	1	12,604	
		Matches, children with	1	40	
		Smokers' carelessness	1	55	
		Sparks from chimney	3	820	
		Sparks from fireplace	1	46	
		Sparks from stove or stove-pipe	1	306	
		Spontaneous combustion	3	7,264	
		Stove or stove-pipe insufficiently protected	2	6,941	
		Unknown	2	2,850	
					41,794
Stores and halls	1	Unknown	1	.....	11,000
Stores and hotels	3	Smokers' carelessness	2	$ 87	
		Unknown	1	452	
					539
Stores and laundries	1	Defective chimney	1	.....	4,400
Stores and offices	8	Electrical appliances	1	$ 2,654	
		Match carelessness	1	54	
		Short circuit	1	75	
		Smokers' carelessness	1	20	
		Sparks from stove	1	195	
		Spontaneous combustion	1	2,699	
		Unknown	2	2,332	
					8,029
Stores, offices, and rooms	5	Defective chimney	1	$ 2,145	
		Smokers' carelessness	2	79	
		Unknown	2	19	
					2,243
Stores and pool-rooms	2	Exposure	1	$ 168	
		Unknown	1	163	
					331
Stores and restaurants	2	Coal-gas explosion	1	$ 18	
		Coal-oil carelessness	1	60	
					78
Stores and rooms	32	Ashes against wood	1	$ 250	
		Clothes too near stove	1	2,953	
		Defective furnace	1	100	
		Defective stove	1	48,658	
		Defective wiring	1	100	
		Electrical appliances	1	70	
		Exposure	3	11,235	
		Gas-plate insufficiently protected	1	82	
		Rubbish around furnace	1	239	
		Smokers' carelessness	13	611	
		Sparks from chimney	2	20	
		Spontaneous combustion	1	55	
		Stove or stove-pipe insufficiently protected	1	588	
		Thawing pipes	1	25	
		Unknown	3	8,990	
					73,976
Street-cars	4	Electrical appliances	1	$ 3	
		Short circuit	3	42	
					45
Tanneries	1	Sparks from mill burner	1	.....	50

TABLE IV.—CLASSIFICATION OF PROPERTY BURNED AND CAUSES—*Continued.*

Property.		Causes.		Amount of Loss.	
Theatres	3	Coal-gas explosion	1	$ 555	
		Smokers' carelessness	1	5,449	
		Unknown	1	8,105	
					$ 14,109
Theatres and clubs	1	Smokers' carelessness	1	.....	8,855
Undertaking parlours and rooms	1	Exposure	1	.....	3
Warehouses	14	Candle carelessness	1	$ 205	
		Coal-oil carelessness	1	1	
		Defective furnace	1	7,277	
		Defective wiring	1	316	
		Match carelessness	1	2,150	
		Oil-stove explosion	1	250	
		Smokers' carelessness	3	281,275	
		Sparks from furnace	1	1,707	
		Spontaneous combustion	2	60	
		Thawing pipes	1	9	
		Unknown	1	5,361	
					298,611
Wharves	1	Exposure	1	.....	800
Totals	1,549		1,549	.....	$4,229,917

TABLE V.—SUMMARY.

	Fires reported.					Amount of Loss.				
	Cities (34).	Other Municipalities (28.)	Unorganized Districts (15).	Fire Districts (16).	Total.	Cities.	Other Municipalities.	Unorganized Districts.	Fire Districts.	Total.
1923.										
January	64	33	20	4	121	$ 136,755	$ 43,606	$ 44,011	$ 4,481	$ 228,853
February	95	35	18	3	151	71,396	37,308	51,718	3,450	163,872
March	81	36	26	....	143	23,579	207,441	61,296	.....	292,316
April	93	29	39	....	161	108,468	119,342	89,683	.....	317,493
May	62	32	23	2	119	57,875	63,836	173,804	5,241	300,756
June	65	27	23	1	116	61,325	50,028	125,433	1,070	237,856
July	79	28	26	4	137	50,983	23,318	176,276	18,685	269,262
August	59	31	29	....	119	675,597	69,389	152,977	.....	897,963
September	63	30	36	....	129	43,044	67,304	217,450	.....	327,798
October	85	27	22	2	136	236,563	24,397	53,616	4,750	319,326
November	56	38	19	2	115	69,664	344,120	50,314	377	464,475
December	57	26	19	....	102	82,256	69,958	257,733	.....	409,947
Totals, 1923	859	372	300	18	1,549	$1,617,505	$1,120,047	$1,454,311	$38,054	$ 4,229,917
Totals, 1922	934	388	348	19	1,689	1,297,245	750,346	1,177,564	27,213	3,252,368
Totals, 1921	844	304	210	....	1,358	861,251	595,367	886,350	.....	2,342,968
Totals, 1920	787	219	176	....	1,182	1,083,532	644,551	907,449	.....	2,635,532
Totals, 1919	853	204	164	....	1,221	1,013,890	413,266	500,736	.....	1,927,892
	4,277	1,487	1,198	37	6,999	$5,873,423	$3,523,577	$4,926,410	$65,267	$14,388,677

TABLE VI.—LOSS OF LIFE, 1919–23.

Occupancy.	Cause of Fire.	Loss of Life.	
		Adults.	Children.
Dwelling	Coal-oil carelessness	1	....
Dwelling	Exposure	....	6
Dwelling	Lamp explosion	2	....
Dwelling	Unknown	1	2
Dwelling	Unknown	....	1
Dwelling	Wood too near stove	1	....
Totals		5	9
Totals, 1922		8	2
Totals, 1921		10	1
Totals, 1920		12	1
Totals, 1919		2	5

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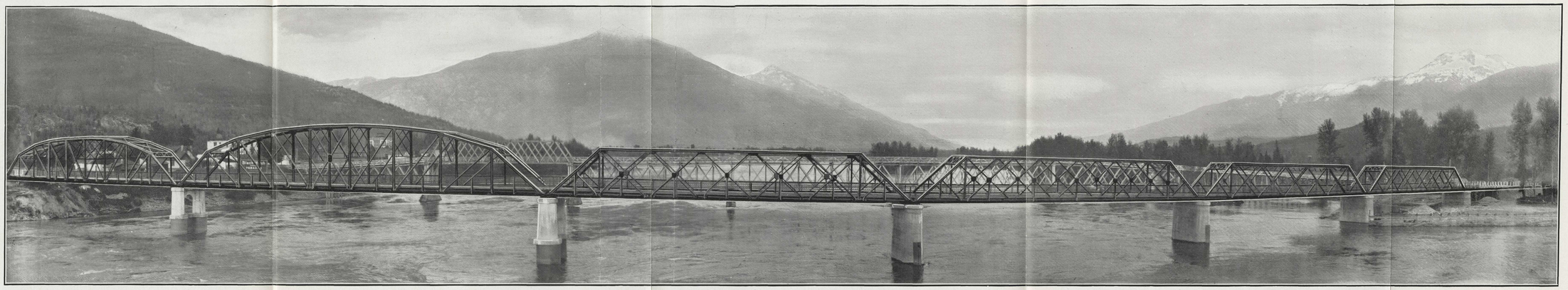

Columbia River Bridge, Revelstoke, built in 1923–24. Two 212-foot steel-truss spans, four 154-foot steel-truss spans, and trestle approaches; total length, 1,140 feet.
Width of roadway, 14 feet 8 inches clear; width of sidewalk, 5 feet clear. Asphaltic concrete wearing surface on 2- by 16-inch timber floor. Substructure all concrete and steel. Total yardage of concrete in substructure, 3,010 cubic yards; total steel in cylinders and reinforcement, 180 tons; total weight of steel in superstructure, 665 tons. Main cylinder piers are 108 feet high over all and are 70 feet below low water and 60 feet below bed of river. Old timber bridge in background erected in 1910.