FOURTEENTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

FOR THE

PROVINCE OF BRITISH COLUMBIA

1925

(BUSINESS TRANSACTED IN 1924)

PRINTED BY
AUTHORITY OF THE LEGISLATIVE ASSEMBLY.

VICTORIA, B.C.:
Printed by CHARLES F. BANFIELD, Printer to the King's Most Excellent Majesty.
1925.

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 Fourteenth Annual Report of the Superintendent of Insurance for the year ended December 31st, 1924.

A. M. MANSON,

Attorney-General.

Victoria, B.C., July 2nd, 1925.

REPORT OF THE SUPERINTENDENT OF INSURANCE

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., July 2nd, 1925.

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

SIR,—The Fourteenth Annual Report of the Department, covering the year ended December 31st, 1924, is hereby submitted in accordance with the "Fire Insurance Act," "Insurance Act," and "Insurance Agents' Licensing Act."

I. "FIRE INSURANCE ACT."

At the end of the year 1924 there were 154 companies licensed to transact fire insurance under this Act, five new companies having been licensed as follows:—

Canadian.—Toronto Casualty Fire & Marine Insurance Company.

British.—London & Provincial Marine & General Insurance Company, Limited; The World Marine & General Insurance Company, Limited.

United States.—Grain Dealers National Mutual Fire Insurance Company; Mill Owners Mutual Fire Insurance Company of Des Moines.

The origin of the various companies, a complete list, licensed as at December 31st, 1924, of which will be found on pages 17–19, is as follows:—

Dominion of Canada	31
Provinces of Canada	8
Great Britain	50
Australia	2
Hong Kong	3
United States	55
France	4
Switzerland	1
Total	154

A list of the Underwriters' Agencies, twenty in number, licensed in this Province will also be found on pages 19 and 20.

II. "INSURANCE ACT."

There were licensed under this Act at the end of 1924 159 companies writing various classes of insurance.

Three Canadian, two British, one Australian, two United States, and one Swiss companies were added to the list, making a total of nine new companies licensed for the year 1924. These companies were as follows:—

Canadian.—Ontario Equitable Life and Accident Insurance Company; Pacific Coast Fire Insurance Company; Toronto Casualty Fire & Marine Insurance Company.

British.—General Accident Fire & Life Assurance Corporation, Limited; Liverpool & London & Globe Insurance Company, Limited.

Australian.—The Mutual Life and Citizens' Assurance Company, Limited.

United States.—Agricultural Insurance Company; United Merchants & Shippers Insurance Company.

Switzerland.—Zurich General Accident and Liability Insurance Company, Limited.

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

The following companies changed their names during the year: General Animals Insurance Company of Canada changed its name to the Canadian General Insurance Company; The Imperial Underwriters Corporation of Canada is now known as the Imperial Insurance Office;

and The Travellers Life Assurance Company of Canada became the Montreal Life Insurance Company.

The United States Lloyds, Inc., licensed to write marine insurance, merged with the Merchants & Shippers Insurance Company and was licensed under the title of the United Merchants & Shippers Insurance Company.

A complete list of the companies licensed as at December 31st, 1924, is printed on page 21, and the origin of the various companies is as follows:—

SUMMARY.

Where incorporated.	Dominion Licensees.	Provincial Licensees.	Total.
British Columbia	....	2	2
Canada	46	....	46
Other Provinces	2	3	5
Great Britain	36	10	46
Australia	2	....	2
Hong Kong	2	2	4
Switzerland	1	....	1
United States	51	2	53
Totals	140	19	159

Tables showing life and miscellaneous insurance business transacted during the year will be found on pages 27 and 29.

III. "INSURANCE AGENTS' LICENSING ACT."

The "Insurance Agents' Licensing Act" is now beginning to show results and the elimination of those who are ineligible to act as agents is now being recognized. According to the records of this Department during the year 1924 there were licensed 1,185 life-insurance agents, 1,390 fire and miscellaneous insurance agents, and 19 adjusters.

In October last year the Superintendents of Insurance for the Provinces of Canada held a conference in Toronto, when the Provinces of Ontario, Quebec, Manitoba, Saskatchewan, and Alberta, in addition to British Columbia, were represented. At the conference the question of central deposits and the licensing of reciprocals was gone into thoroughly, as well as the question of the so-called "Assessment Clubs." Some very fine arguments were brought forward from various angles relative to these questions, and I have no doubt, at the coming conference of the Superintendents, which is to be held in the City of Winnipeg in September next, these matters will again receive attention.

At the 1924 session of our Legislature the "Uniform Fire Insurance Policy Act" was passed, the same to be brought into force upon proclamation.

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, 1924.

BRITISH COLUMBIA PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

Walter E. Graveley.
F. M. Chaldecott.
A. F. Beasley.
W. J. Albutt.
H. W. Chamberlain.

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	5,760

Statement for the Year ended December 31st, 1924.

Assets.

Cash value (excluding interest and dividends) of stock, shares, bonds, debentures, etc.	$51,024 55
Cash on deposit to the Company's credit and not drawn against on December 31st, 1924	2,171 15
Agents' balances and premiums uncollected (net commissions deducted)	8,438 91
Interest due or accrued and unpaid	471 89
Amount of all other assets	8,400 00
Total assets	$70,506 50

Liabilities.

Total reserve of unearned premiums, $30,054.69; carried out at 80 per cent. thereof	$24,043 75
Total amount of liabilities	$24,043 75
Capital stock paid up	5,760 00
Total of liabilities and paid-up capital	$29,803 75
Excess of assets over such total	$40,703 75

Receipts.

Net cash received for premiums	$26,558 13
Cash received for interest	2,565 20
Cash from all other sources	109 12
Total receipts	$29,232 45

Expenditure.

Cash paid to agents for commission, salaries, and bonus	$ 9,537 97
„ for Statutory Assessment and Licence Fees	818 63
„ „ war tax	299 75
„ „ salaries, directors' and auditors' fees	1,060 00
„ „ printing, stationery, and advertising	259 86
„ „ postage, telegrams, and express	30 00
„ „ other expenses	44 18
Total expenses of management	$12,050 39
Amount paid during the year for losses	10,210 62
Cash paid for dividends	1,440 00
Cash paid for accrued interest	76 90
Cash paid for debentures, mortgages, etc. (not extended), $6,505.88.	
Total expenditure	$23,777 91

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of Shares.	Amount subscribed.	Amount paid.
W. J. Albutt	Vancouver	43	$4,300	$2,580
E. A. Albutt	„	15	1,500	900
H. C. Ackroyd	„	1	100	60
Geo. Barnsley	England	1	100	60
A. F. Beasley	Victoria	7	700	420
H. Bell-Irving	Vancouver	5	500	300
Francis I. Blythe	Victoria	2	200	120
F. M. Chaldecott	Vancouver	5	500	300
H. W. Chamberlain	„	5	500	300
Eliza Charleson	„	1	100	60
A. McC. Creery	„	1	100	60
W. E. Graveley	„	5	500	300
C. E. Hope	„	2	200	120
Robt. Martin	„	1	100	60
Jonathan Rogers	„	2	200	120
		96	$9,600	$5,760

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY.

Head Office—Waterloo, Ontario.

Directors.

S. C. Tweed.
H. W. Laird.
J. C. Breithaupt.
A. Bauer.
J. A. Martin.
F. C. Biggs.
M. W. Doherty.
E. C. Mitchell.
A. M. Featherstone.
Ed. Irwin.
W. E. Payne, K.C.
A. W. Briggs, K.C.
A. E. Silverwood.
J. A. Valentine.
W. E. Long.

M. J. Smith, Secretary.

Amount deposited with the Government of British Columbia: District of Burnaby 5-per-cent. bonds, $10,000; Canadian Northern Railway 4½-per-cent. stock, $17,250; Canadian North Western Railway 4½-per-cent. stock, $5,937.33; total, $33,187.33.

Authorized capital	$2,000,000
Amount subscribed	1,703,410
Amount paid up	170,341

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1924.

Assets.

Ledger—	
Book value of real estate	$ 62,133 80
Mortgage loans on real estate	181,878 77
Loans to policyholders	112,044 28
Advances to policyholders under automatic non-forfeiture provisions	36,383 78
Book value of bonds, debentures, etc.	1,214,156 65
Cash at Head Office	58,841 54
All other ledger assets	20,742 95
Total ledger assets	$1,686,184 77
Non-ledger—	
Interest and dividends due, $2,456.10; interest accrued	$ 26,178 96
Net premiums due and uncollected and deferred	111,871 44
Market value of bonds over book value	43,664 07
Total non-ledger assets	$ 181,714 47
Total assets	$1,867,899 24

Liabilities.

Net liability under assurance, annuity, and supplementary contracts in force for payment not due, dependent on life, disability, or any other contingency, or on a term certain	$1,379,915 00
Net liability for payments due under contracts	11,195 00
Premiums received from policyholders in advance	3,395 92
Provincial, municipal, and other taxes due and accrued	8,626 00
Salaries, rents, and office expenses due and accrued	698 77
Medical examiners' fees due and accrued	774 00
Commission to agents due and accrued	1,674 33
Borrowed money	165,000 00
Bank overdrafts	6,875 14
Balance due on bonds purchased	24,250 00
Agents' commissions	2,500 00
Staff Savings Fund	1,513 06
Suspense Account	262 32
Premiums due on reinsurance	10,136 01
Total liabilities, except capital stock	$1,616,815 55
Capital stock paid up	170,341 00
Total of liabilities and paid-up capital	$1,787,156 55
Excess of assets over such total	$ 80,742 69

Receipts.

Total net premium income and consideration for annuities	$ 675,778 54
Interest and dividends	60,627 82
Rents	6,161 05
Premium on stock	201,152 75
Miscellaneous	94 97
Gross profit and sale of bonds	22,094 79
Total receipts	$ 965,909 92

Disbursements.

Total net disbursements in respect of assurance and annuity contracts	$ 125,233 16
Taxes, licences, and fees	10,185 99
Head Office expenses: Salaries, $53,414.69; directors' fees, $1,421; auditors' fees, $1,023.75; travelling expenses, $3,242.38; and rents, $4,027	63,128 82
Branch office and agency expenses: First year, $94,858.71; renewal, $65,976.01; salaries, $10,167.77; travelling expenses, $5,966.86; rents, $14,898.86; Agency Convention, $499.15; miscellaneous, $349.76	192,717 12
All other expenses: Advertising, $9,170.20; books and periodicals, $1,101.60; express telegrams and telephones, $2,236.33; legal fees, $2,694.47; medical fees, $6,491.30; office supplies, $1,052.93; postage, $6,091.61; printing and stationery, $16,146.27; investment expenses, $934.82; fire insurance, $294.91; life extension, $251; investigation of claims, $73.90; revenue-stamps, $1,033.95; miscellaneous, $7,988.65	55,561 94
Commission on sale of stock	57,488 00
Total disbursements	$ 504,215 03

RETURNS FOR BRITISH COLUMBIA.

Deposit with Government: District of Burnaby 5-per-cent. bonds, $10,000; Canadian Northern Railway 4½-per-cent. stock, $17,250; Canadian North Western Railway 4½-per-cent. stock, $5,937.33	$ 33,187 33
Other assets	79,520 00
Liabilities	11,533 00
Policies become claims	169 53
Claims paid	169 53
Amount at risk	535,500 00

ROYAL PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

J. P. Nicolls. C. A. Wickens.
C. H. Macaulay. R. M. Maitland.
A. P. Bogardus. B. C. Grant.

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, 1924.

Assets.

Cash value of mortgages, exclusive of interest	$ 8,550 00
Cash value (excluding interest and dividends) of stock, shares, bonds, etc.	7,056 00
Cash on deposit to the Company's credit and not drawn against on December 31st, 1924	1,677 00
Agents' balances and premiums uncollected (net commissions deducted)	1,037 73
Interest due or accrued and unpaid	110 08
Commissions on premiums paid in advance	1,234 42
Total assets	$19,665 23

Liabilities.

Claims or losses adjusted, remaining unpaid	$ 265 41
Reserve of unearned premiums	3,527 39
Amount of all other liabilities	27 32
Total amount of liabilities	$ 3,820 12
Capital stock paid up	2,750 00
Total of liabilities and paid-up capital	$ 6,570 12
Excess of assets over such total	$13,095 11

Receipts.

Cash received for premiums	$ 3,769 42
Cash received for interest	1,051 81
Cash received for debentures, etc. (not extended), $100.	
Total receipts	$ 4,821 23

Expenditure.

Cash paid to agents for commission, salaries, etc.	$ 1,553 71
" for investigation and adjustment of claims	20 00
" " statutory assessment and licence fees	100 00
" " taxes	31 73
" " salaries, directors' and auditors' fees	335 00
" " postage, telegrams, and express	2 23
Total expenses of management	$ 2,042 67
Amount paid for losses occurring prior to 1924	306 74
Amount paid for losses occurring during the year	1,488 16
Cash paid for debentures, mortgages, etc. (not extended), $2,500.	
Total expenditure	$ 3,837 57

List of Shareholders.

Name.	Residence.	No. of Shares.	Amount subscribed.	Amount paid.
C. A. Wickens	Vancouver	8	$ 800	$ 220 00
J. P. Nicolls	"	5	500	137 50
I. Douglas	Boston, U.S.A.	12	1,200	330 00
Mary Douglas	" "	5	500	137 50
R. D. Douglas	Binghampton, U.S.A.	5	500	137 50
N. S. Douglas	" "	5	500	137 50
A. P. Bogardus	Vancouver	10	1,000	275 00
J. P. Nicolls	"	14	1,400	385 00
C. H. Macaulay	"	14	1,400	385 00
R. M. Maitland	"	12	1,200	330 00
B. C. Grant	"	10	1,000	275 00
		100	$10,000	$2,750 00

TORONTO CASUALTY FIRE AND MARINE INSURANCE COMPANY.

Head Office—Toronto, Ontario.

Directors.

C. H. Ackerman.
J. T. Brannd.
A. E. Dawson.
W. W. Evans.
Forbes Godfrey.
Henry Knight.
J. O. Lintean.
M. A. Mackenzie
R. P. Parker.
T. H. Pratt.
G. L. Smith.
A. E. Wilson.

Geo. E. Weidner, Assistant Secretary.

Amount deposited with the Government of British Columbia: Hydro-electric 4-per-cent. bonds, $6,000; Province of Ontario 5-per-cent. bonds, $21,000; total, $27,000.

Authorized capital	$1,000,000
Amount subscribed	1,000,000
Amount paid up	160,655

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1924.

Assets.

Mortgage loans on real estate	$ 4,000 00
Amount of loans secured by bonds, stocks, etc.	185 29
Book value of bonds, debentures, etc.	304,638 93
Book value of stocks owned by the Company (not extended), $32,685.37.	
Cash in banks	39,475 80
Interest and dividends accrued	3,440 41
Agents' balances and premiums uncollected, written on or after October 1st, 1924, $55,700.81; written prior to October 1st, 1924, $2,889.70 (not extended)	55,700 81
Amount due for reinsurance on losses already paid	541 20
Plans, $3,877.58; furniture and fixtures, $10,130.45 (not extended).	
Market value of real estate, bonds, stocks, etc., over or under book value	$ 8,160 98
Balances due from unlicensed companies	2,890 46
Total assets	$419,033 88

Liabilities.

Total provision for unpaid claims	$ 32,534 81
Total net reserve, $211,199.09; carried out at 80 per cent. thereof	168,960 04
Taxes due and accrued	5,275 30
Reinsurance premiums	19,742 27
Total liabilities	$226,512 42
Capital stock paid up	160,655 00
Total of liabilities and paid-up capital	$387,167 42
Excess of assets over such total	$ 31,866 46

Profit and Loss Account.

Losses incurred (including adjustment expenses)	$189,733 35
Expenses incurred	186,324 58
Reserve of unearned premiums at end of year	168,960 04
Underwriting gain	13,385 35
	$558,403 35

Bad debts written off	$ 990 81
Increase in disallowed assets	37,104 89
Dividends declared	7,219 00
Net gain during the year	32,889 97
	$ 78,204 67
Reserve of unearned premiums at the beginning of year	$142,697 71
Net premiums written	415,705 64
	$558,403 35
Underwriting gain brought down	$ 13,385 38
Interest, dividends, and rents earned	12,475 36
Increase in paid capital stock	22,576 95
Premium received on capital stock	21,450 00
Gain in market value of investments	6,085 75
Profit on sale of investments	2,231 23
	$ 78,204 67

Returns for British Columbia.

Deposit with Government (par)	$ 27,000 00
Assets	30,315 90
Liabilities	11,012 12
Premiums received	20,755 17
Losses incurred, net	5,106 94
Losses paid, net	4,887 21
Amount at risk	758,082 00

THE WAWANESA MUTUAL FIRE INSURANCE COMPANY.

Head Office—Wawanesa, Man.

Directors.

S. H. Henderson. S. Reid.
E. H. Dewart. A. J. Elliott.
R. W. 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, 1924.

Assets.

Cash value of real estate, less encumbrances	$ 15,987 42
Cash value of mortgages	32,737 93
Cash value of bonds, debentures, etc.	347,134 80
Cash on hand at Head Office	7,701 24
Cash on deposit to the Company's credit and not drawn against	33,582 64
Cash in agents' hands acknowledged by them to be due	3,024 84
Amount unpaid of instalments or fixed payments on premium notes for 1924	6,489 25
Amount unpaid of assessments which were levied during 1924	161,812 09
Amount unpaid of assessments levied in prior years	39,365 28
Net premium note assets	1,170,653 09

Amount of interest due or accrued and all other assets	$ 9,008 26
Amount of office furniture and safe (not extended), $6,609.75.	
Unexpired premiums on reinsurance	11,750 55
Total assets	$1,839,747 39

Liabilities.

Amount of losses supposed or reported	$ 33,811 40
Amount required to reinsurance all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at December 31st, 1924	128,451 62
Amount of all other liabilities	12,552 51
Total liabilities	$ 174,815 53

Receipts.

Cash on hand at Head Office (not extended), $1,585.74.	
Cash received by Company as fixed payments due in 1924	$ 10,519 79
Cash received by Company as fixed payments due in prior years	2,127 77
Cash received by Company for assessments levied in 1924	585,932 33
Cash received by Company for assessments levied in years prior to 1924, viz.:—	
(*a.*) Held by agents as their perquisites or commission	16,792 69
(*b.*) Received at Head Office	72,547 72
Cash received for premiums on cash system	88,225 66
Cash received for sale of investments during 1924 (not extended), $125,535.12.	
Cash received for interest during 1924	19,916 44
Cash received for reinsurance on losses	13,987 01
Cash received from all other sources	584 25
Total receipts	$ 810,633 66

Expenditure.

Cash paid for commissions or allowances of any kind to agents	$ 65,683 41
" " law costs	5,229 43
" " fuel and light	656 44
" " investigation and adjustment of claims	26,768 95
" " interest	11,441 54
" " statutory assessment and licence fees	7,372 65
" " travelling expenses	980 08
" " taxes	211 47
" " salaries, directors' and auditors' fees	39,111 63
" " printing, stationery, and advertising	8,113 41
" " postage, telegrams, and express	10,041 22
" " other expenses	1,921 22
Total expenses of management	$ 177,531 45
Cash paid for losses which occurred prior to 1924	113,161 36
" " losses which occurred during 1924	442,723 03
" " reinsurance	13,125 25
" " rebate, abatement, and returned premiums	7,966 58
" " repayment of loans	16,915 82
" " other expenditure	2,577 36
Total expenditure	$ 774,000 85

Returns for British Columbia.

Deposit with Government: Grand Trunk Pacific 4-per-cent. bonds, $22,386.66; Canada National Railway 4-per-cent. stock, $8,176 (par)	$ 30,562 66
Other assets, balance in agents' hands	97 00
Liabilities: Unpaid losses, $4,420.25; unearned premiums, $5,619.79.	
Premium notes at 2 per cent.	71,338 82
Gross premiums received on cash plan	1,193 47
Gross premiums received on assessment plan	17,950 90
Losses incurred, net	24,974 81
Losses paid, net	34,041 90
Net amount at risk	3,566,941 00

THE WESTERN EMPIRE LIFE ASSURANCE COMPANY.

Head Office—Winnipeg, Manitoba.

Directors.

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

F. C. O'Brien, Secretary.

Amount deposited with the Government of British Columbia: Pacific Great Eastern Railway 4½-per-cent. stock, £6,800.

Authorized capital	$1,000,000
Amount subscribed	1,000,000
Amount paid up	222,039

Statement for the Year ended December 31st, 1924.

Assets.

Ledger—	
Book value of real estate	$ 15,319 00
Amount of loans secured by bonds, stocks, etc.	288,131 78
Loans to policyholders	126,871 86
Advances to policyholders under automatic non-forfeiture provisions	40,286 73
Book value of bonds, debentures, etc.	200,125 53
Cash at Head Office	1,236 28
Cash in banks	24,519 31
All other ledger assets	37,785 48
Total ledger assets	$ 794,276 57
Non-ledger assets—	
Interest due and accrued	$ 21,348 36
Net premiums due and uncollected and deferred	98,975 15
All other assets	4,825 44
Total non-ledger assets	$ 125,148 95
Total assets	$ 919,425 52

Liabilities.

Net liability under assurance, annuity, and supplementary contracts in force for payments not due, dependent on life, disability, or any other contingency, or on a term certain	$ 677,944 00
Net liability for payments due under contracts	7,245 38

Received from policyholders in advance	$ 2,448 70
Borrowed money	27,000 00
All other liabilities due and accrued	5,360 47
Total liabilities	$ 719,998 55
Capital stock paid up	222,039 00
Total of liabilities and paid-up capital	$ 942,037 55
Excess of liabilities over assets	$ 22,612 03

Receipts.

Consideration for supplementary contracts	$ 173,842 13
Interest and dividends	42,362 07
Advances made to agents in previous years and recovered during the year	1,893 32
Income from all other sources	103,933 87
Total income	$ 322,031 39

Disbursements.

Total net disbursements in respect of assurance and annuity contracts	$ 6,673 15
Net payments on supplementary contracts	18,866 90
Amount left with the Company and interest accumulations withdrawn	2,491 29
Interest or dividends to shareholders	15,000 00
Taxes, licences, and fees	6,823 88
Head Office expenses: Salaries, $23,631; directors' fees, $145; auditors' fees, $400; travelling expenses, $926.50; and rents, $3,379	47,691 01
All other expenses: Advertising, $4,799.61; express, telegrams, and telephones, $432.30; legal fees, $1,386.43; medical fees, $3,890.50; postage, $1,203.69; and appraisement expenses, $763	$ 48,520 09
Total disbursements	$ 146,066 32

RETURNS FOR BRITISH COLUMBIA.

Deposit with Government, Pacific Great Eastern Railway stock (market value)	$ 30,321 54
Assets	81,129 17
Liabilities	69,661 00
Premiums received	27,434 72
Losses incurred, net	4,184 50
Losses paid, net	4,184 50
Amount at risk	1,139,958 00

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

Name of Company and Head Office.	Attorney to receive Process in British Columbia. (Corrected to July 1st, 1925.)
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. C. Jahour, 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	Victor W. Odlum, 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.
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.	George W. Brown, Vancouver.
Dominion Gresham Guarantee & Casualty Company, Montreal, Que.	Frank 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.	E. C. Jahour, Vancouver.
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.	W. F. Sangster, 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.
Grain Dealers National Mutual Fire Insurance Company, Indianapolis, Indiana	John H. Constantine, Vancouver.
Great American Insurance Company, New York, N.Y.	S. Burke, Vancouver.
Guardian Assurance Company, Limited, London, England	W. S. Day, Vancouver.
The Guardian Insurance Company of Canada, Montreal, Que.	R. G. Heddle, Vancouver.

LIST OF COMPANIES LICENSED UNDER THE "FIRE INSURANCE ACT"—*Continued.*

Name of Company and Head Office.	Attorney to receive Process in British Columbia. (Corrected to July 1st, 1925.)
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 Insurance Office, 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 & Provincial Marine & General Insurance Company, Limited, London, England	J. H. Watson, 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.	Frank Parsons, 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.
Mill Owners Mutual Fire Insurance Company of Des Moines, Iowa	John H. Constantine, 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	George 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.	Henry C. Macaulay, 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.	Charles S. Mann, Victoria.
The Ocean Accident & Guarantee Corporation, Limited, London, Eng.	W. B. Hickman, 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	S. C. Hopkins, 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.

LIST OF COMPANIES LICENSED UNDER THE "FIRE INSURANCE ACT"—*Continued.*

Name of Company and Head Office.	Attorney to receive Process in British Columbia. (Corrected to July 1st, 1925.)
Scottish Union & National Insurance Company, Edinburgh, Scotland	Pemberton & Son, Victoria.
Security Insurance Company of New Haven, Conn.	Frank B. Lewis, Vancouver.
Springfield Fire & Marine Insurance Company, Springfield, Mass.	Chas. H. Macaulay, Vancouver.
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.
xToronto Casualty Fire & Marine Insurance Company, Toronto, Ont.	Douglas Armour, Vancouver.
Union Assurance Society, Limited, London, England	W. W. Johnston, 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, Kempton, Lumby.
Western Assurance Company, Toronto, Ont.	V. W. Odlum, Vancouver.
Westchester Fire Insurance Company, New York, N.Y.	Alfred W. McLeod, New Westminster.
The World Marine & General Insurance Company, Limited, London, England	B. G. D. Phillips, Vancouver.
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 employers' 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.

x Deposit: Government bonds, $25,000.

NOTE.—Licensed since December 31st, 1924.

British Law Insurance Company, Limited, London, England; C. W. Stoess, Vancouver.
The Casualty Company of Canada, Toronto, Ont.; T. W. Greer, Vancouver.
Hardware Dealers Mutual Fire Insurance Company, Stevens Point, Wis.; E. H. Hawkins, Vancouver.
London & Scottish Assurance Corporation, Limited, London, England; N. R. Bailey, Vancouver.
Minnesota Implement Mutual Fire Insurance Company, Owatonna, Minn.; E. H. Hawkins, Vancouver.
Retail Hardware Mutual Fire Insurance Company, Minneapolis, Minn.; E. H. Hawkins, Vancouver.
The "Rossia" Reinsurance Company, Limited, Copenhagen, Denmark; A. S. Matthew, Vancouver.
The Sea Insurance Company, Limited, Liverpool, England; E. C. Jahour, Vancouver.
The World Fire and Marine Insurance Company, Hartford, Conn.; A. E. Salsbury, Vancouver.

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 July 1st, 1925.)	Description of Insurance Business for which Licensed. (Corrected to July 1st, 1925.)
Ætna Insurance Co., Hartford, Conn.	J. E. Kinsman, Victoria	*Automobile, marine, tornado, inland transportation, hail, sprinkler leakage, explosion (including riot and civil commotion).
Ætna Life Insurance Co., Hartford, Conn.	John F. Brandt, Vancouver	Life.
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).
Alliance Assurance Co., Ltd., London, Eng.	W. Anderson and H. Miskin, Vancouver	*Marine, accident, sickness, guarantee, automobile, burglary, plate glass, limited explosion.
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.	D. B. Campbell, Vancouver	Credit.
Atlas Assurance Company, Limited, London, England	F. B. Lowe, Victoria	*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 and automobile.
British America Assurance Co., Toronto, Ont.	F. W. Rounsefell, Vancouver	*Hail, ocean, marine, inland marine, inland transportation, automobile, explosion, tornado, burglary, guarantee, plate glass, sprinkler leakage, accident, sickness, and lightning.
The British and Foreign Marine Insurance Co., Ltd., Liverpool, Eng.	B. G. D. Phillips, Vancouver	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, marine, sprinkler leakage, and tornado.
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, sprinkler leakage, tornado, and limited explosion.
Canadian Fire Insurance Company, Winnipeg, Man.	F. C. Paterson, Victoria	*Automobile, burglary, explosion, hail, guarantee, live stock, sprinkler leakage, tornado, and plate glass.
Canadian General Insurance Company, Toronto, Ont.	Douglas Armour, Vancouver	Live stock, plate glass, and automobile.
The Canadian Surety Co., Toronto, Ont.	F. B. Lewis, Vancouver	Guarantee, burglary, plate glass, and automobile, accident, sickness, and forgery. (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	*Limited explosion and automobile.
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	*Limited explosion, tornado, sprinkler leakage, and automobile.
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, automobile, plate glass, inland transportation, sprinkler leakage, and limited explosion.
The Dominion Life Assurance Co., Waterloo, Ont.	John T. McCay, 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, plate glass, explosion, sprinkler leakage, tornado, and forgery.
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, guarantee, and plate-glass.
Fidelity Insurance Company of Canada, Toronto, Ont.	Leslie H. Wright, Vancouver	Guarantee, accident, automobile, burglary, plate glass, and sickness.
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.	R. 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.
General Accident Fire & Life Assurance Corporation, Limited, Perth, Scotland	Alfred W. McLeod, Vancouver	*Automobile, burglary, plate glass, employers' liability, tornado, hail, sprinkler leakage, limited explosion, and sickness.
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. McC. 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, 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, and automobile (excluding insurance against loss by reason of bodily injury to the person).
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, insurance against loss or damage by rain or flood, and marine.
Hudson Bay Insurance Company, Montreal, Quebec	Frederick W. Walker, Vancouver	*Limited explosion.
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.)
Imperial Insurance Office, Toronto, Ont.	A. Waring Giles, Vernon	*Accident, automobile, guarantee, sickness, sprinkler leakage, tornado, plate glass, and limited explosion.
The Imperial Life Assurance Co. of Canada, Toronto, Ont.	Stanley Henderson, Vancouver	Life.
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 and marine.
Law, Union & Rock Insurance Co., Ltd., London, Eng.	A. W. Blake, Vancouver	*Accident, sickness, burglary, plate glass, automobile, guarantee, sprinkler leakage, tornado, and limited explosion.
Liverpool & London & Globe Insurance Company, Limited, Liverpool, England	R. C. Hall, Victoria	*Accident, sickness, automobile, guarantee, burglary, plate glass, and inland transportation.
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), tornado, and sprinkler leakage.
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, accident, automobile, burglary, hail, plate glass, sprinkler leakage, and limited explosion.
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.	Frank Parsons, Vancouver	*Automobile.
The London Life Insurance Co., London, Ont.	W. H. Colclough, Vancouver	Life.
Loyal Protective Insurance Co., Boston, Mass.	G. H. Grant, Vancouver	Accident and sickness.
Lumbermen's Mutual Casualty Company, Chicago, Ill.	J. H. Constantine, Vancouver	*Automobile (excluding insurance against loss or damage by fire or theft), plate glass, and accident.
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, automobile (excluding insurance against loss or damage by fire), and insurance against damage to property and liability for damage to the property or person of others caused by the break-down of any electrical machinery.
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.	N. J. Hauge, Victoria	Life, accident, and sickness.
The Monarch Life Assurance Co., Winnipeg, Man.	R. W. Harris, Vancouver	Life.
Montreal Life Insurance Company, Montreal, Que.	R. L. Reid, Vancouver	Life.
The Motor Union Insurance Company, Limited, London, Eng.	W. B. Johnston, Vancouver	*Accident, automobile, and marine.
Mount Royal Assurance Company, Montreal, Quebec	Fred A. Burgess, Vancouver	*Plate glass, and automobile.
The Mutual Life and Citizens' Assurance Company, Limited, Sydney, Australia	F. H. Gibson, Vancouver	Life.
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.	H. N. Galer, 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 limited explosion.
New Hampshire Fire Insurance Company, Manchester, N.H.	Henry C. Macaulay, Vancouver	*Inland transportation, and limited explosion.
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.	M. H. Garwood, 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.	I. 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.	Stephen Raymer, 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, limited explosion, sprinkler leakage, and tornado.
Norwich Union Life Insurance Society, Norwich, Eng.	B. S. Heisterman, Victoria	Life.
Occidental Fire Insurance Company, Winnipeg, Man.	Chas. C. Mann, Victoria	*Automobile, sprinkler leakage, hail, limited explosion, and tornado.
The Ocean Accident & Guarantee Corporation, Ltd., London, Eng.	F. B. Hickman, Vancouver	*Accident, sickness, guarantee, plate glass, automobile, and burglary.
Ocean Marine Insurance Company, Limited, London, Eng.	R. V. Winch & Co., Ltd., Victoria	Marine.
(2.) Ontario Equitable Life and Accident Insurance Company, Waterloo, Ontario.	E. W. Leeson, Vancouver	*Life.
Pacific Coast Fire Insurance Company, Vancouver	T. W. Greer, Vancouver	*Automobile, sprinkler leakage, and limited explosion.
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 automobile (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.	S. W. Shepard, Vancouver	Life.
Queen Insurance Co. of America, New York, N.Y.	Bithet Consolidated, Limited, Victoria	*Automobile, inland transportation, and marine.
Queensland Insurance Co., Ltd., Sydney, Australia	B. D. G. Phillips, Vancouver	Marine.
Railway Passengers Assurance Co., London, Eng.	S. C. Hopkins, Vancouver	Accident, sickness, guarantee, plate glass, and automobile.
Reliance Marine Insurance Co., Liverpool, Eng.	Bithet Consolidated, Limited, Victoria	Marine.
Royal Exchange Assurance, London, Eng.	J. H. Lawson, Vancouver	*Accident, sickness, and automobile.
Royal Insurance Co., Ltd., Liverpool, Eng.	W. W. Walker, Vancouver	*Life, marine, and automobile.
(3.) 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, inland marine, and plate glass.
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.	J. B. Love, Vancouver	Life.
The Sovereign Life Assurance Co., Winnipeg, Man.	R. L. Hunt, Vancouver	Life.
The Standard Life Assurance Co., Edinburgh, Scotland	James P. Collins, Vancouver	Life.
Standard Marine Insurance Co., Ltd., Liverpool, Eng.	C. Gardiner Johnson, Vancouver	Marine and inland transportation.
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, plate glass, tornado, sprinkler leakage, and limited explosion.
Sun Life Assurance Co. of Canada, Montreal, Que.	H. O. Leach, Vancouver	Life.
(4.) Toronto Casualty, Fire & 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.
The Travelers Indemnity Company, Hartford, Conn.	Robert S. Lennie, Vancouver	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.	Robert S. Lennie, Vancouver	Life, accident, and sickness.
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 trapsportation, limited explosion, sprinkler leakage, and tornado.
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	Vigzo F. Laursen, Vancouver	Life.
United States Fidelity & Guaranty Co., Baltimore, Md.	Leslie H. Wright, Vancouver	Guarantee, accident, sickness, burglary, plate glass, steam-boiler, automobile, forgery, and sprinkler leakage.
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 Merchants & Shippers Insurance Company, New York, N.Y.	B. G. D. Phillips, Vancouver	Marine.
Western Assurance Company, Toronto, Ont.	V. W. Odlum, Vancouver	*Marine, inland transportation, explosion (including riot and civil commotion), tornado, automobile, burglary, guarantee, plate glass, sprinkler leakage, accident, sickness, and lightning.
The Western Casualty Company, Denver, Col.	W. H. Biegel, Vancouver	Accident and sickness.
(5.) The Western Empire Life Assurance Co., Winnipeg, Man.	A. Wheeller and R. Symes, 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, accident, automobile, burglary, explosion, guarantee, inland transportation, plate glass, sickness, sprinkler leakage.
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.
Zurich General Accident and Liability Insurance Company, Limited, Zurich, Switzerland	A. K. Henderson, Vancouver	Accident, automobile, burglary, plate glass, steam-boiler.

N.B.—"Limited explosion" means insurance against damage to property of any kind caused by the explosion of natural or other gas.

* 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.) Securities, $26,000.
(3.) Dominion War Loan Bonds, $5,000; Deposit Receipt Canadian Bank of Commerce, $125.
(4.) Provincial Government Bonds, $25,000.
(5.) P.G.E. Stock, $6,800.

NOTE.—Licensed since December 31st, 1924:—

The British General Insurance Company, Limited, London, England; J. H. Gillespie, Victoria; tornado, sprinkler leakage, automobile, and limited explosion.
The Franklin Fire Insurance Company of Philadelphia, Pa.; J. P. Maclaren, Vancouver; marine, hail, tornado, sprinkler leakage, and automobile (excluding insurance against loss by reason of bodily injury to the person).
Home Insurance Company of Canada, Calgary, Alberta; A. F. Fisher, Vernon; accident and sickness (deposit of $20,000 under the Act).
Patriotic Assurance Company Limited, Dublin, Ireland; R. V. Kentish Rankin, Vancouver; sprinkler leakage and limited explosion.
Provincial Insurance Company, Limited, Bolton, England; W. B. Blane, Vancouver; tornado, sprinkler leakage, automobile, and limited explosion.
World Fire and Marine Insurance Company, Hartford, Conn.; A. E. Salsbury, Vancouver; automobile, sprinkler leakage, inland transportation, earthquake, and limited explosion.

TABLE I.—NET FIRE INSURANCE PREMIUMS AND NET LOSSES, 1924.

Name of Company.	Net Premiums.	Net Amount of Losses incurred.	Net Amount of Losses paid.
Acadia Fire Insurance Co	$ 35,158 82	$ 12,674 91	$ 33,317 61
Aetna Insurance Co	68,842 79	6,188 22	20,416 94
Agricultural Insurance Co	14,602 38	4,119 62	5,283 02
Alliance Assurance Co., Ltd	27,403 10	9,798 87	8,481 86
Alliance Insurance Co. of Philadelphia	11,118 73	355 50	6,446 33
American Alliance Insurance Co	5,143 66	1,607 88	1,507 88
American Central Insurance Co	48,025 09	20,175 72	20,088 72
American Equitable Assurance Co. of N.Y	11,597 64	663 01	2,002 01
American Insurance Co	13,345 36	7,501 47	8,896 24
Anglo Scottish General Commercial Insurance Co., Ltd	19,501 31	6,196 39	9,525 86
Atlas Assurance Co., Ltd	64,232 71	49,574 89	50,114 59
Autocar Fire & Accident Insurance Co., Ltd	2,960 20	4,169 24	9,036 36
Baloise Fire Insurance Co	19,923 66	44,000 86	32,241 79
Bankers & Traders' Insurance Co., Ltd	28,831 29	514 80	514 80
Beaver Fire Insurance Co	4,171 47	637 87	637 87
Boston Insurance Co	26,778 73	35,833 62	52,238 47
British America Assurance Co	42,933 79	11,200 32	19,463 82
British & European Insurance Co., Ltd	7,466 97	2,231 88	2,231 88
British Colonial Fire Insurance Co	11,748 49	8,937 07	8,846 08
British Crown Assurance Corporation, Ltd	49,863 48	54,717 04	51,579 93
British General Insurance Co., Ltd	14,021 90	6,522 33	6,535 33
British North Western Fire Insurance Co	15,339 28	10,447 35	10,686 93
British Oak Insurance Co., Ltd	24,827 52	5,462 90	6,882 47
British Traders' Insurance Co., Ltd	26,716 17	13,483 63	14,973 63
Caledonian American Insurance Co	14,409 98	4,651 45	4,519 29
Caledonian Insurance Co	52,278 36	14,907 09	14,658 55
California Insurance Co	58,764 27	27,431 32	29,318 08
Canada Accident & Fire Assurance Co	26,017 67	17,699 38	12,682 24
Canada National Fire Insurance Co	37,459 05	13,593 26	11,208 26
Canada Security Assurance Co	7,463 04	6,494 03	5,434 03
Canadian Indemnity Co	9,677 33	6,540 65	6,080 77
Canadian Fire Insurance Co	27,680 84	17,725 07	16,610 57
Canadian Surety Co	1,482 37	676 53	303 89
Car & General Insurance Corporation, Ltd	9,251 39	4,987 88	5,024 88
Central Insurance Co., Ltd	10,270 71	1,830 97	1,830 97
Century Insurance Co., Ltd	37,346 98	16,602 34	17,304 63
Citizens Insurance Co. of Missouri	46,039 37	11,012 73	9,786 23
Columbia Insurance Co., New Jersey	22,358 68	8,441 06	17,149 46
Commercial Union Assurance Co., Ltd	86,015 90	37,380 68	33,132 88
Commercial Union Fire Insurance Co	15,336 65	8,043 00	8,443 63
Connecticut Fire Insurance Co	34,971 35	12,513 38	14,053 21
Continental Insurance Co	29,461 83	17,225 71	17,224 86
Cornhill Insurance Co., Ltd	11,722 22	2,950 10	2,950 10
Dominion Fire Insurance Co	12,454 04	2,337 98	2,250 80
Dominion Gresham Guarantee & Casualty Co	10,047 37	1,441 57	1,237 92
Dominion of Canada Guarantee & Accident Insurance Co	9,055 28	7,392 14	7,392 14
Eagle Star & British Dominions Insurance Co., Ltd	34,715 57	17,076 19	16,498 21
Employers Liability Assurance Corporation, Ltd	47,625 05	19,372 30	17,371 30
Ensign Insurance Co	6,251 02	22 86	345 92
Equitable Fire & Marine Insurance Co	8,526 15	1,529 94	2,479 94
Essex & Suffolk Equitable Insurance Society, Ltd	9,029 20	6,037 98	5,932 81
Fidelity Phenix Fire Insurance Co	44,816 68	8,917 56	19,760 12
Fire Association of Philadelphia	22,054 86	19,236 22	21,606 76
Fire Insurance Co. of Canada	42,785 30	20,720 81	15,922 81
Fireman's Fund Insurance Co	40,058 12	59,506 70	64,177 00
Firemen's Insurance Co. of Newark	987 44	81 84	2,923 56
Franklin Fire Insurance Co	5,625 64	3,658 65	4,597 65
General Accident Assurance Co. of Canada	10,690 04	4,468 38	4,468 38
General Accident Fire & Life Assurance Corporation, Ltd	29,713 04	39,035 90	35,502 10
General Fire Assurance Co	13,677 62	5,173 21	4,856 21
Girard Fire & Marine Insurance Co	683 36	25 00	*Nil.*
Glens Falls Insurance Co	11,122 53	4,619 99	13,956 99
Globe & Rutgers Fire Insurance Co	38,574 91	32,709 99	36,669 84
Globe Indemnity Co. of Canada	37,922 87	16,479 68	17,527 55
Grain Dealers National Mutual Fire Insurance Co	4,724 27	384 12	279 92
Great American Insurance Co	35,491 32	25,263 64	25,080 64
Guardian Assurance Co., Ltd	144,925 37	112,114 96	113,752 05
Guardian Insurance Co. of Canada	15,941 64	626 22	626 22
Hartford Fire Insurance Co	157,260 03	166,518 91	176,644 06
Home Insurance Co. of New York	120,212 29	69,156 69	91,526 69
Hudson Bay Insurance Co	35,293 99	17,882 26	19,277 26
Imperial Assurance Co	18,308 20	7,103 22	4,510 32
Imperial Insurance Office	36,164 35	17,362 38	11,144 82
Insurance Co. of North America	101,749 02	3,129 83	58,263 11
Insurance Co. of the State of Pennsylvania	13,682 54	7,943 70	7,799 94
Law, Union & Rock Insurance Co., Ltd	35,891 70	21,665 63	21,665 63
Liverpool & London & Globe Insurance Co., Ltd	139,633 18	76,837 52	141,333 67
Liverpool-Manitoba Assurance Co	40,780 33	19,954 10	19,444 50
London & Lancashire Guarantee & Accident Co. of Canada	7,756 45	1,730 88	1,890 88
London & Lancashire Insurance Co., Ltd	124,453 83	48,135 73	44,295 73
London & Provincial Marine and General Insurance Co., Ltd	1,282 21	27 00	*Nil.*
London Assurance Corporation	72,713 17	18,626 50	15,999 50
London Guarantee & Accident Co., Ltd	47,573 08	14,090 50	15,545 50
London Mutual Fire Insurance Co of Canada	4,978 31	5,204 70	5,204 70
Carried forward	$2,239,049 20	$1,237,169 19	$1,406,312 05

TABLE I.—NET FIRE INSURANCE PREMIUMS AND NET LOSSES, 1924—*Continued.*

Name of Company.	Net Premiums.	Net Amount of Losses incurred.	Net Amount of Losses paid.
Brought forward	$2,239,049 20	$1,237,169 19	$1,406,312 05
Lumbermen's Indemnity Exchange	191,003 85	463,063 38	550,097 32
Marine Insurance Co., Ltd.	419 89	228 75	228 75
Mechanics & Traders Insurance Co.	19,002 09	24,579 71	25,989 71
Mercantile Fire Insurance Co.	16,569 98	8,798 77	8,755 77
Merchants Casualty Co.	11,605 36	3,101 64	3,589 14
Merchants Fire Assurance Corporation	69,753 68	17,415 38	19,040 65
Merchants Marine Insurance Co., Ltd.	19,407 43	4,821 74	4,777 74
Millers National Insurance Co.	27,439 70	5,910 05	6,954 05
Mill Owners Mutual Fire Insurance Co.	2,229 25	416 36	301 17
Motor Union Insurance Co., Ltd.	13,147 59	12,812 63	12,389 40
Mount Royal Assurance Co.	30,624 29	20,345 11	17,335 11
National Ben Franklin Fire Insurance Co.	32,105 31	3,840 10	2,929 56
National Fire Insurance Co. of Hartford	49,366 95	51,082 83	49,002 79
Nationale Fire Insurance Co., Paris	55,237 61	16,110 61	17,041 61
National Provincial Insurance Co., Ltd.	24,062 89	3,393 83	2,323 83
National Union Fire Insurance Co.	14,600 71	6,988 14	7,927 36
Newark Fire Insurance Co.	17,477 66	5,124 54	5,596 54
New Hampshire Fire Insurance Co.	4,867 41	4,268 29	4,910 07
New Jersey Insurance Co.	16,275 07	10,179 96	17,025 30
Niagara Fire Insurance Co.	31,390 65	12,603 97	14,353 97
North American Accident Insurance Co.	131 75	*Nil.*	*Nil.*
North British & Mercantile Insurance Co., Ltd.	65,169 74	23,293 56	24,981 27
North Empire Fire Insurance Co.	27,381 02	25,509 35	33,860 35
Northern Assurance Co., Ltd.	65,647 74	28,663 11	34,303 11
North West Fire Insurance Co.	12,019 93	1,744 02	1,586 02
Northwestern Mutual Fire Association	86,828 35	13,019 95	13,195 79
Northwestern National Insurance Co	57,622 90	7,042 75	5,114 13
Norwich Union Fire Insurance Society, Ltd.	83,474 09	54,034 04	60,002 94
Occidental Fire Insurance Co.	11,793 08	9,827 38	9,790 74
Ocean Accident & Guarantee Corporation, Ltd.	25,022 45	17,014 53	9,889 53
Pacific Coast Fire Insurance Co.	47,581 57	21,998 16	21,058 31
Palatine Insurance Co., Ltd.	39,683 33	21,198 88	18,073 69
Patriotic Assurance Co., Ltd.	14,752 73	2,876 92	2,875 62
Phenix Fire Insurance Co. of Paris	15,741 55	9,325 45	7,010 45
Phoenix Assurance Co. Ltd.	228,096 36	64,177 08	111,135 90
Phoenix Insurance Co. of Hartford	44,825 05	12,902 37	14,834 86
Providence Washington Insurance Co.	22,131 74	8,347 02	15,537 41
Provincial Insurance Co., Ltd.	15,872 62	9,937 92	9,837 92
Prudential Assurance Co., Ltd	62,936 17	23,632 11	23,528 84
Quebec Fire Assurance Co.	21,861 92	8,516 55	7,412 55
Queen Insurance Co. of America	70,837 29	37,163 50	38,780 50
Queensland Insurance Co., Ltd.	10,947 94	5,074 39	7,090 47
Railway Passengers Assurance Co.	.....	.....	.....
Reliance Insurance Co. of Canada	5,688 22	6,114 51	3,131 51
Royal Exchange Assurance	38,875 30	14,669 32	16,419 23
Royal Insurance Co., Ltd.	122,657 19	33,097 73	53,552 93
Royal Scottish Insurance Co., Ltd.	12,305 84	11,469 22	11,049 22
St. Paul Fire & Marine Insurance Co.	29,250 93	9,975 94	12,063 07
Scottish Canadian Assurance Corporation	35,290 51	30,358 03	23,348 08
Scottish Metropolitan Assurance Co., Ltd.	28,540 00	25,696 81	25,736 88
Scottish Union & National Insurance Co.	51,062 26	14,945 61	14,206 61
Security Insurance Co. of New Haven	16,864 57	26,510 23	27,745 23
Springfield Fire & Marine Insurance Co.	48,434 03	28,808 46	30,106 85
Sterling Fire Insurance Co. of Indiana	8,661 62	7,364 04	6,614 04
Stuyvesant Insurance Co.	13,080 40	21,923 48	18,670 28
Sun Insurance Office	62,865 28	36,626 47	26,120 17
Toronto Casualty Fire and Marine Insurance Co.	4,719 16	32 02	23 02
Union Assurance Society, Ltd.	43,365 26	11,253 74	11,908 74
Union Fire Insurance Co. of Paris	26,368 04	24,205 28	27,039 56
Union Insurance Society of Canton, Ltd.	47,117 28	15,125 81	18,174 81
Union Marine Insurance Co., Ltd.	*Nil.*	*Nil.*	*Nil.*
United British Insurance Co., Ltd.	8,228 07	2,973 46	2,809 91
United States Fire Insurance Co.	57,438 12	34,703 41	54,070 41
Wawanesa Mutual Insurance Co.	.....	.....	.....
Western Assurance Co.	42,857 08	13,851 17	23,218 67
Westchester Fire Insurance Co.	34,610 30	24,731 09	30,487 15
World Marine & General Insurance Co., Ltd.	*Nil.*	*Nil.*	*Nil.*
Yang-tsze Insurance Association, Ltd.	16,817 59	10,987 20	10,987 20
Yorkshire Insurance Co., Ltd.	28,735 89	11,145 91	10,486 57
Total	$5,188,573 63	$2,948,339 22	$3,497,932 48

TABLE II.—FIRE INSURANCE SUMMARY.

Year.	Net Premiums.	Net Amount of Losses incurred.	Net Amount of Losses paid.
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
1924	5,188,573 63	2,948,339 22	3,497,932 48
Totals	$25,159,621 89	$11,859,288 72	$11,933,596 78

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.	.....	$ 79,480 00*
Beaver Fire Insurance Co.	$ 10,211 96	.....
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.	897 00	7,500 00
Caledonian Insurance Co.	509,186 00	262,735 00
California Insurance Co.	.....	25,000 00†
Canada Accident & Fire Assurance Co.	.....	19,000 00
Canada National Fire Insurance Co.	11,938 00	.....
Canadian Indemnity Co.	5,000 00	.....
Canadian Surety Co.	.....	40,733 33†
Casualty Company of Canada	.....	2,100 00†
Century Insurance Co., Ltd.	.....	50,334 00†
Continental Casualty Co.	.....	16,500 00
General Accident Assurance Co. of Canada	.....	30,988 06
General Accident Fire & Life Assurance Corporation, Ltd.	.....	34,608 91
Glens Falls Insurance Co.	.....	79,050 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.	87,146 38	.....
Imperial Guarantee & Accident Insurance Co. of Canada	.....	35,000 00†
Imperial Insurance Office	69,551 00	30,434 75‡
Insurance Co. of State of Pennsylvania	.....	19,700 00
London Assurance Corporation	.....	101,000 00
London Guarantee & Accident Co., Ltd.	.....	224,869 17
London Mutual Fire Insurance Co. of Canada	.....	22,920 00
Loyal Protective Insurance Co.	.....	10,000 00†
Maryland Casualty Co.	.....	44,733 33
Mount Royal Assurance Co.	.....	60,000 00†
National Ben Franklin Fire Insurance Co.	.....	45,000 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.	410,000 00	122,000 00†
North Empire Fire Insurance Co.	.....	36,000 00
Northern Assurance Co., Ltd.	.....	25,000 00
Northwestern Mutual Fire Association	.....	6,330 00
Northwestern National Insurance Co.	.....	48,410 94*
Norwich Union Fire Insurance Society, Ltd.	.....	46,000 00†
Pacific Coast Fire Insurance Co.	115,672 97	301,101 16‡
Phoenix Insurance Co. of Hartford	.....	21,900 00‡
Royal Plate Glass Insurance Co. of Canada	6,150 00	.....
Springfield Fire & Marine Insurance Co.	.....	45,000 00†
Union Insurance Society of Canton, Ltd.	.....	50,000 00
Western Assurance Co.	.....	100,000 00†
Yorkshire Insurance Co., Ltd.	220,434 61	350,000 00*
Totals	$1,446,187 92	$2,763,145 76

* Market value. † Par value. ‡ Book value.

TABLE IV.—ABSTRACT OF THE RETURNS OF LIFE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF BRITISH COLUMBIA, 1924.

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.		Amount invested in British Columbia.	
									Resisted.	Not resisted.	On Mortgages.	On other Securities.
1. Aetna Life Insurance Co.	$ 30,475 52	267	$ 856,640 00	446	$ 1,536,447 00	4	$ 3,823 00	$ 3,823 00	*Nil.*	$ 89 00	*Nil.*	‖ $ 445,000 00
2. Canada Life Assurance Co.	467,840 44	499	1,260,990 00	4,837	12,193,972 00	56	336,027 80	342,668 00	*Nil.*	11,191 25	$ 427,382 50	* 1,876,548 87
3. Capital Life Assurance Co.	10,749 96	50	92,500 00	167	326,500 00	1	5,000 00	5,000 00	*Nil.*	*Nil.*	2,500 00	† 34,817 27
4. Commercial Union Assurance Co., Ltd.	11,000 00	*Nil.*	*Nil.*	4	11,000 00	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*	130,095 91	*Nil.*
5. Confederation Life Association	378,772 91	929	1,851,242 00	6,041	12,269,131 00	....	85,937 00	79,865 55	*Nil.*	17,085 00	882,776 08	* 671,430 98
6. The Continental Life Insurance Co.	62,963 19	253	444,750 00	1,231	2,084,259 00	5	13,216 44	10,716 44	*Nil.*	5,653 86	3,250 00	† 220,565 18
7. The Crown Life Insurance Co.	169,306 79	387	946,578 00	2,267	6,124,394 00	7	37,068 00	31,568 00	*Nil.*	5,500 00	5,946 03	* 40,500 00
8. The Dominion Life Assurance Co.	127,688 34	...	1,074,247 00	....	3,503,253 00	9	11,500 00	15,000 00	*Nil.*	2,500 00	51,426 54	443,535 96
9. Dominion of Canada Guarantee & Accident Insurance Co.	409 38	7	19,000 00	7	19,000 00	....	.....	.....	*Nil.*	.....	.....	‖ 84,000 00
10. The Excelsior Life Insurance Co.	110,399 24	...	508,000 00	....	3,045,857 00	16	24,071 00	26,571 00	*Nil.*	5,000 00	*Nil.*	¶ 63,655 17
11. The Great West Life Assurance Co.	965,864 97	....	4,854,240 00	....	30,623,807 00	....	225,181 35	235,731 35	*Nil.*	13,150 00	1,284,311 87	* 147,815 87
12. The Imperial Life Assurance Co.	416,009 14	611	1,390,535 00	....	11,881,887 00	....	85,151 50	78,623 50	*Nil.*	10,028 00	84,363 09	* 118,208 68
13. The London & Scottish Assurance Corporation	26,525 37	17	41,750 00	....	855,795 00	26	43,281 75	38,066 25	*Nil.*	5,215 50	*Nil.*	* 169,000 00
14. The London Life Insurance Co.	167,872 67	459	1,567,665 00	2,588	5,322,401 63	7	9,484 69	23,464 79	*Nil.*	*Nil.*	*Nil.*	* 1,036,552 41
15. The Manufacturers Life Insurance Co.	308,442 77	882	1,702,426 00	3,749	7,151,370 00	29	46,500 00	51,630 00	*Nil.*	5,607 00	6,469 45	† 374,353 53
16. Metropolitan Life Insurance Co. — Ordinary	533,456 67	1,829	3,258,617 00	14,419	17,371,458 00	124	93,166 00	91,727 00	...	4,000 00	1,375 00	† 1,839,508 36
Metropolitan Life Insurance Co. — Industrial	539,072 70	18,881	3,444,799 00	85,810	12,528,588 00	842	91,287 57	91,605 16	$100 00	1,577 41		
17. The Monarch Life Assurance Co.	262,807 07	....	1,933,164 00	....	9,548,040 00	....	53,545 05	49,722 40	*Nil.*	12,400 00	138,094 71	† 142,457 52
18. The Montreal Life Insurance Co.	5,422 84	6	20,750 00	47	102,108 00	....	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*	† 12,445 26
19. Mutual Life & Citizens Assurance Co., Ld	.....	....	.....	....	.....	....	.....	.....	....	.....	.....	.....
20. Mutual Life Assurance Co. of Canada	680,226 90	....	3,410,194 00	....	24,602,994 00	111	245,883 00	243,383 00	*Nil.*	14,500 00	346,739 88	† 882,486 65
21. The Mutual Life Insurance Co. of New York	113,717 41	124	329,896 00	1,869	4,133,975 00	42	67,898 00	67,165 00	*Nil.*	12,572 00	*Nil.*	* 565,421 10
22. National Life Assurance Co. of Canada	58,715 59	86	205,472 00	974	2,064,973 00	7	8,210 00	9,660 00	*Nil.*	*Nil.*	*Nil.*	*Nil.*
23. New York Life Insurance Co.	424,889 29	733	1,552,258 00	5,996	12,664,588 00	84	258,901 44	254,988 44	*Nil.*	19,260 00	1,962,000 00	¶ 100,000 00
24. North American Life Assurance Co.	501,297 41	1,659	3,497,340 00	6,819	14,078,501 00	....	147,629 55	135,381 55	*Nil.*	27,372 00	750,528 70	† 1,014,991 39
25. The Northern Life Assurance Co.	48,522 52	....	187,115 00	....	1,528,296 00	....	2,964 00	6,964 00	*Nil.*	150 00	6,500 00	* 171,058 15
26. Norwich Union Life Insurance Society	127 98	....	.....	....	3,406 66	....	.....	.....	....	.....	48,755 98	* 31,230 47
27. Ontario Equitable Life & Accident Insurance Co.	14,628 93	124	272,000 00	190	535,500 00	....	169 53	169 53	*Nil.*	*Nil.*	*Nil.*	79,520 00
28. Phoenix Assurance Co.	7,697 59	....	*Nil.*	122	303,657 40	1	1,600 00	5,560 00	*Nil.*	*Nil.*	43,500 00	* 77,240 00
29. The Prudential Insurance Co. of America — Ordinary	221,885 73	1,011	1,630,226 00	5,964	7,153,039 00	44	40,949 82	39,545 67	*Nil.*	2,189 00	*Nil.*	¶§ 469,532 82
The Prudential Insurance Co. of America — Industrial	336,238 93	8,253	2,112,953 00	40,993	7,342,224 00	188	31,208 20	31,135 48	*Nil.*	379 72		
30. Royal Insurance Co., Ltd.	125,728 79	135	576,738 00	1,338	4,427,810 20	5	37,050 00	27,775 00	*Nil.*	10,515 00	270,000 00	‖§ 307,664 47
31. The Security Life Insurance Co. of Canada	2,225 00	36	27,250 00	67	76,750 00	...	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*
32. Sovereign Life Assurance Co.	75,013 50	204	427,000 00	939	2,095,044 00	4	13,000 00	18,350 00	*Nil.*	5,000 00	*Nil.*	* 78,588 64
33. Standard Life Assurance Co.**	26,197 91	8	31,000 00	407	1,014,110 03	8	17,821 94	15,030 28	*Nil.*	9,576 50	129,000 00	‖ 82,365 11
34. Sun Life Assurance Co. of Canada	869,256 48	1,738	3,616,146 00	11,720	25,012,591 00	103	131,430 18	131,161 33	*Nil.*	25,823 57	1,001,560 35	* 4,153,213 24
35. The Travelers Insurance Co.	94,998 33	169	1,336,678 00	781	4,876,923 00	8	27,355 00	26,400 00	*Nil.*	955 00	*Nil.*	* 590,999 99
36. Union Mutual Life Insurance Co.	14,650 19	6	23,000 00	220	466,000 00	4	11,028 15	11,028 15	*Nil.*	*Nil.*	*Nil.*	†§* 129,681 16
37. Western Empire Life Assurance Co.	27,434 72	83	204,690 00	465	1,107,768 00	2	4,000 00	6,184 50	*Nil.*	*Nil.*	24,719 60	‡ 30,321 54
38. Western Life Assurance Co.	54,478 58	....	736,330 00	....	1,957,670 00	3	5,000 00	1,000 00	*Nil.*	4,000 00	6,000 00	* 6,254 81
	$8,293,019 95	.....	$45,444,189 00	.....	$251,945,087 92	.....	$2,216,339 96	$2,206,664 37	$100 00	$230,779 81	$7,607,295 69	$16,491,074 61

* Basis of valuation not stated. † Book value. § Including loans on policies. ‖ Par value. ¶ Cost value. ** Year ended November 15th, 1924. ‡ Market value.

TABLE V.—LIFE INSURANCE SUMMARY.

	1920.	1921.	1922.	1923.	1924.
Premiums for year	$ 5,848,000	$ 6,264,000	$ 6,789,000	$ 7,501,000	$ 8,293,000
Net amount in force	171,650,000	188,930,000	202,809,000	225,660,000	251,945,000
Claims paid	1,460,000	1,332,000	1,635,000	1,691,000	2,206,000

TABLE VII.—MISCELLANEOUS INSURANCE SUMMARY.

	1920.	1921.	1922.	1923.	1924.
Accident, P.	$349,000	$334,000	$318,000	$364,000	$383,000
,, L.	154,000	160,000	132,000	161,000	178,000
Sickness, P.	115,000	141,000	135,000	148,000	156,000
,, L.	52,000	71,000	87,000	77,000	80,000
Liability, P.	27,000	30,000	26,000	44,000	61,000
,, L.	7,000	10,000	10,000	16,000	8,000
Automobile, P.	566,000	648,000	655,000	624,000	736,000
,, L.	273,000	346,000	300,000	223,000	261,000
Marine, P.	438,000	486,000	416,000	443,000	449,000
,, L.	253,000	306,000	217,000	375,000	289,000
Other forms, P.	164,000	166,000	205,000	253,000	251,000
,, L.	86,000	65,000	67,000	65,000	130,000

TABLE VI.—MISCELLANEOUS BUSINESS: NET PREMIUMS AND LOSSES, 1924.

NAME OF COMPANY.	Accident.		Sickness.		Liability.		Automobile.		Burglary.		Guarantee.		Plate Glass.		Marine.		Credit, Earthquake, Electrical Machinery, Explosion, Forgery, Fraud, Hail, Inland Transportation, Live Stock, Rainfall, Sprinkler Leakage, Steam-boiler, and Tornado. (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.							$ 1,398 88	$ 291 96							$ 1 92	$ 612 75	I.T. $ 165 72 E. 475 00	Nil. Nil.	$ 2,041 52	$ 904 71	$ 44 00	1
2. Agricultural Insurance Co.							292 39	Nil.											292 39	Nil.	Nil.	2
3. Alliance Assurance Co., Ltd.	$ 1,376 77	$ 455 44	$ 1,012 86	$ 437 03	$ 241 17	$ 204 00	10,555 01	3,096 67	$ 1,045 53	$ 188 18	$ 987 54	$ 45 82			7,385 36	Nil.			22,604 24	4,427 14	Nil.	3
4. Alliance Insurance Co. of Philadelphia							1,979 17	798 31							5,373 13	2,526 69	I.T. 15 68	$ 45 00	7,367 98	3,370 00	1,886 10	4
5. American Alliance Insurance Co.							8 92	Nil.											8 92	Nil.	Nil.	5
6. American Central Insurance Co.																						6
7. American Credit Indemnity Co. of New York																	Cr. 6,240 00	Nil.	6,240 00	Nil.	Nil.	7
8. Atlas Assurance Co., Ltd.															1,333 52	43 82			1,333 52	43 82	Nil.	8
9. Autocar Fire & Accident Insurance Co. Ltd.	1,018 28	Nil.	1,280 67	62 50			5,836 79	169 24					$ 25 98	Nil.					8,161 72	231 74	347 25	9
10. Boiler Inspection & Insurance Co. of Canada																	S.B. 1,144 95	Nil.	1,144 95	Nil.	Nil.	10
11. Boston Insurance Co.							2,115 07	657 00							1,006 80	Nil.			3,121 87	657 00	75 00	11
12. British America Assurance Co.							10,487 68	4,270 05							2,670 04	403 57	I.T. 105 95 E. 12 63	Nil. Nil.	13,276 30	4,673 62	514 00	12
13. British & Foreign Marine Insurance Co., Ltd.															10,556 21				10,556 21			13
14. British Columbia Plate Glass Insurance Co													26,558 13	$ 10,210 62					26,558 13	10,210 62	Nil.	14
15. British Crown Assurance Corporation, Ltd.							944 09	930 60											944 09	930 60	186 80	15
16. British Traders Insurance Co., Ltd.							3,195 30	737 29							12,203 54	13,343 76			15,398 84	14,081 05	125 00	16
17. Canada Accident & Fire Assurance Co.	8,823 00	2,848 00	5,779 00	1,773 00	1,879 00	80 00	18,113 00	8,322 00	5,534 00	1,385 00	4,239 00	2,274 00	2,402 00	344 00					46,769 00	17,026 00	7,072 00	17
18. Canada Security Assurance Co.							955 89	932 83											955 89	932 83	Nil.	18
19. Canadian Fire Insurance Co.							6,300 65	1,074 20											6,300 65	1,074 20	Nil.	19
20. Canadian General Insurance Co.							2,143 14	89 46							570 79	598 64	L.S. 46 20	250 00	2,760 13	938 10	936 13	20
21. Canadian Surety Co.							4,403 94	1,123 07	942 22	45 00	17,823 54	946 27	195 64	48 20			For. 38 25	Nil.	23,403 59	2,162 54	250 00	21
22. Canton Insurance Office, Ltd.															Nil.	2,977 15			Nil.	2,977 15	Nil.	22
23. Car & General Insurance Corporation, Ltd	60 00	Nil.					113 00	67 98											173 00	67 98	Nil.	23
24. Casualty Co. of Canada							25 78	Nil.					1,169 81	563 69					1,195 59	563 69	328 00	24
25. Central Insurance Co., Ltd.†																						25
26. Columbia Insurance Co.†																						26
27. Commercial Union Assurance Co., Ltd.	*86 70	Nil.			12 12	Nil.	2,082 58	230 15	16 70	Nil.									2,198 10	230 15	Nil.	27
28. Continental Casualty Co.	48,302 41	18,865 61	44,749 69	26,147 86	578 73	Nil.	426 89	536 60											94,057 72	45,550 07	5,311 04	28
29. Continental Insurance Co.							280 21	40 85									E. 84 37 T. 34 60	Nil. Nil.	399 18	40 85	Nil.	29
30. Cornhill Insurance Co., Ltd.†																						30
31. Dominion Gresham Guarantee & Casualty Co.	7,470 94	2,069 82	14,123 70	7,299 39	3,410 39	20 00	27,930 37	13,679 54	5,283 23	611 19	24,800 42	2,797 73	213 34	Nil.					83,232 39	26,477 67	3,751 00	31
32. Dominion of Canada Guarantee & Accident Insurance Co.	35,900 50 †2,208 33	13,752 38 512 61	19,828 65	5,062 24	1,378 64	7 50	23,610 68	5,516 05	1,540 49	167 80	3,401 47	2,331 16	1,266 61	551 27					89,135 37	27,901 01	Nil.	32
33. Eagle Star & British Dominions Insurance Co., Ltd.							5,004 49	940 03											5,004 49	940 03	345 00	33
34. Employers Liability Assurance Corporation, Ltd.	5,697 61	916 83	2,841 28	1,189 99	5,344 07	205 00	31,698 16	8,036 28	5,717 69	44 25	2,795 56	795 00	188 95	Nil.			S.L. 56 25	Nil.	54,339 57	11,187 35	Nil.	34
35. Equitable Fire & Marine Insurance Co.							10 41	Nil.									S.L. 2 96	Nil.	13 37	Nil.	Nil.	35
36. Fidelity & Casualty Co.	511 60	50 00	182 00	130 00	201 73	Nil.			2,424 23	57 25			509 56	66 84			F.W. 1,062 30 Sur. 25 00 S.B. 3,677 78	610 94 Nil. Nil.	8,594 20	915 01	Nil.	36
37. Fidelity Insurance Co. of Canada.	91 50	Nil.			20 00	Nil.	2,159 84	Nil.	362 76	Nil.	2,202 57	Nil.							4,836 67	Nil.	295 10	37
38. Fidelity Phenix Fire Insurance Co							237 47	Nil.									T. 251 87	Nil.	489 34	Nil.	Nil.	38
39. Fireman's Fund Insurance Co.							4,302 65	1,196 72							72,071 86	41,935 60			76,374 51	43,132 32	10,196 21	39
40. Firemen's Insurance Co. of Newark†																						40
41. General Accident Assurance Co. of Canada	1,763 28 †6,601 04	73 15 2,669 56	1,284 45	1,218 01	9,957 87	3,078 88	15,073 83	5,094 61	2,377 35	1,079 95	2,674 22	Nil.	387 77	154 88			S.B. 254 42	Nil.	40,374 23	13,368 99	Nil.	41
42. General Accident Fire & Life Assurance Corporation, Ltd.							199 00	Nil.					43 24	Nil.					242 24	Nil.	Nil.	42
43. Glens Falls Insurance Co.															5 73	Nil.	I.T. 1,453 18 T. 75	Nil. Nil.	1,459 66	Nil.	Nil.	43
44. Globe & Rutgers Fire Insurance Co.																	I.T. 19 37 E. 218 63	Nil. 212 02	238 00	212 02	Nil.	44
45. Globe Indemnity Co. of Canada	13,390 09	7,540 40	9,869 20	4,932 24	2,532 65	602 00	14,957 32	5,069 72	854 22	677 50	2,082 66	12,605 89	1,600 77	325 49					45,286 91	31,753 24	6,674 00	45
46. Great American Insurance Co.							331 19	830 19							7,197 16	5,354 51	I.T. 62 41	Nil.	7,590 76	6,184 70	910 28	46
47. Guarantee Co. of North America											9,453 32	Nil.							9,453 32	Nil.	Nil.	47
48. Guardian Insurance Co. of Canada	634 98	109 16	303 35	15 63	487 25	Nil.	28,685 43	7,230 78	645 09	Nil.	380 50	Nil.	289 01	Nil.			I.T. 2 51	Nil.	31,428 12	7,355 57	4,091 00	48
49. Hartford Accident & Indemnity Co.	287 70	Nil.	25 50	Nil.	1,926 96	8 50	5,265 01	568 93	478 04	Nil.	123 05	Nil.	1,402 77	240 71					9,509 03	818 14	2,502 85	49
50. Hartford Fire Insurance Co.							3,384 58	197 82									Ea. 9 70 I.T. 33 40 R. 96 98 S.L. 879 60 H. 207 80	Nil. Nil. Nil. 218 64 Nil.	4,612 06	416 46	35 25	50
51. Home Insurance Co.							11,194 73	9,846 48									I.T. 139 07 T. 31 20 S.L. 562 50 E. 36 60	Nil. Nil. Nil. Nil.	11,964 10	9,846 48	2,829 00	51
52. Hudson Bay Insurance Co.†																						52
53. Imperial Guarantee & Accident Insurance Co. of Canada	8,174 17	940 83	3,304 16	918 10	383 19	Nil.	20,367 01	13,878 97			930 98	575 00	576 08	27 03					33,735 59	16,339 93	3,217 00	53
54. Imperial Insurance Office	21 67	Nil.					2,920 25	138 33			40 00	Nil.							2,981 92	138 33	75 00	54
55. Insurance Co. of North America							17,812 53	7,184 78							83,453 32	40,042 75	I.T. 742 23 S.L. 68 25	409 81 Nil.	102,081 33	47,637 34	12,946 15	55
56. Insurance Co. of the State of Pennsylvania†																						56
57. Law Union & Rock Insurance Co., Ltd.	685 70	50 00	374 51	278 56	1,412 65	Nil.	4,443 14	1,717 08	1,662 24	65 00	196 58	Nil.	428 25	39 10					9,203 07	2,149 74	50 00	57
58. Liverpool & London & Globe Insurance Co., Ltd.	2,621 88	508 67	1,972 93	381 05	91 88	Nil.	3,185 34	214 75	135 01	Nil.	288 26	Nil.							8,295 30	1,104 47	684 00	58
59. Liverpool-Manitoba Assurance Co.							5,975 06	1,995 52											5,975 06	1,995 52	1,800 00	59
60. London & Lancashire Guarantee & Accident Co.	5,031 79	1,052 41	3,394 84	990 79	1,836 19	802 88	21,060 19	9,874 20	1,339 57	179 40	2,993 94	680 07	1,880 43	469 51					37,536 95	14,049 26	9,550 00	60
61. London & Lancashire Insurance Co., Ltd.							1,578 47	27 85											1,578 47	27 85	Nil.	61
62. London & Provincial Marine & General Insurance Co., Ltd.							2,502 32	24 05	32 00	Nil.	12 50	Nil.			2,185 44	15 80			4,732 26	39 85	35 00	62
63. London Assurance Corporation Ltd.							9,427 97	9,959 49							12,489 77	2,898 48			21,917 74	12,857 97	Nil.	63
64. London Guarantee & Accident Co., Ltd.	7,310 69 *1,409 46	2,663 30 1,202 24	4,574 98	1,819 87	8,911 89	1,350 65	27,899 74	9,466 32	484 50	Nil.	8,270 76	819 00	37 67	Nil.					58,899 69	17,321 38	28,105 00	64
65. London Mutual Fire Insurance Co. of Canada							6,735 55	2,300 91											6,735 55	2,300 91	1,995 00	65
66. Loyal Protective Insurance Co.	22,809 30	9,778 20																	22,809 30	9,778 20	3,243 78	66
67. Lumbermen's Mutual Casualty Co.							13,163 90	4,127 83											13,163 90	4,127 83	622 00	67
68. Marine Insurance Co., Ltd.							112 29	29 60									I.T. 1,136 36	Nil.	1,248 65	29 60	Nil.	68
69. Maritime Insurance Co., Ltd.																						69
70. Maryland Casualty Co.	575 65	220 00	258 30	187 86	436 02	Nil.	1,903 75	228 32	976 98	20,707 07	1,053 47	Nil.	518 01	156 50			S.L. 486 66 S.B. 27 20	Nil. Nil.	6,235 38	21,499 75	42,223 95	70
71. Merchants Casualty Co.	*81,026 38	40,959 68					57,260 49	20,066 48											138,286 87	61,026 16	15,055 39	71
72. Merchants Marine Insurance Co.							1,124 24	Nil.											1,124 24	Nil.	Nil.	72
73. Metropolitan Life Insurance Co.	*3,352 00	3,592 64																	3,352 00	3,592 64	Nil.	73
74. Motor Union Insurance Co., Ltd.	911 25	Nil.					23,362 42	7,932 03					5 80	Nil.					24,279 47	7,932 03	2,170 00	74
75. Mount Royal Assurance Co.							3,940 20	30 50					2,697 33	414 07			E. 3 96	Nil.	6,641 49	444 57	348 00	75
76. National Fire Insurance Co. of Hartford.†																						76
77. National Provincial Insurance Co., Ltd													1,134 13	296 97					1,134 13	296 97	Nil.	77
78. National Surety Co.									1,035 03	461 75	5,537 43	202 97					For. 843 97 Fr. 604 45 Cr. 1,223 33	Nil. 171 69 Nil.	9,244 21	836 41	9,274 05	78
79. Newark Fire Insurance Co.							1,019 09	1,130 35											1,019 09	1,130 35	Nil.	79
80. New Hampshire Fire Insurance Co.																	I.T. 486 42	Nil.	486 42	Nil.	Nil.	80
81. New Jersey Insurance Co.							9,479 29	3,904 95									S.L. 458 54	Nil.	9,937 83	3,904 95	1,443 06	81
82. New York Plate Glass Insurance Co.													670 62	342 00					670 62	342 00	72 45	82
83. Niagara Fire Insurance Co.							1,475 53	234 14							31,692 93	20,219 65			33,168 46	20,453 79	3,918 00	83
84. North American Accident Insurance Co.	1,805 51	75 35	311 19	103 05	694 76	10 00	1,196 33	1,057 45	102 00	Nil.			3,107 26	358 86					7,217 05	1,604 71	315 00	84
85. North British & Mercantile Insurance Co., Ltd.															38,077 78	10,064 20			38,077 78	10,064 20	725 00	85
86. Northern Assurance Co., Ltd.	1,688 46	915 25	1,266 47	1,932 78	1,313 95	41 00	8,677 23	2,962 60	442 66	267 00	1,479 66	Nil.	1,256 15	361 97	3,656 49	1,851 63			19,781 07	8,332 23	Nil.	86
87. Northwestern Mutual Fire Association							22,664 97	8,263 30											22,664 97	8,263 30	Nil.	87
88. Northwestern National Insurance Co.†																						88
89. Norwich Union Fire Insurance Society, Ltd	6,450 82	2,625 05	4,754 78	3,128 54	561 16	1 00	16,698 16	4,798 96	704 34	Nil.	247 50	Nil	1,878 79	493 52					31,295 55	11,047 07	927 00	89
90. Occidental Fire Insurance Co.							10,400 12	4,495 00											10,400 12	4,495 00	355 10	90
91. Ocean Accident & Guarantee Corporation, Ltd.	7,200 23	2,423 59	2,688 36	1,247 20	1,096 82	717 26	6,447 30	1,046 74	387 46	1,137 55	408 30	Nil.	3,182 77	422 65					21,411 24	6,994 99	5,677 00	91
92. Ocean Marine Insurance Co., Ltd.															1,492 53	774 18			1,492 53	774 18	Nil.	92
93. Pacific Coast Fire Insurance Co.							1,943 27	55 90											1,943 27	55 90	Nil.	93
94. Palatine Insurance Co., Ltd.							3,830 05	548 33											3,830 05	548 33	225 00	94
95. Phœnix Insurance Co. of Hartford							670 01	2,050 49							7,001 23	8,792 82	S.L. 13 33	Nil.	7,684 57	10,843 31	760 28	95
96. Preferred Accident Insurance Co., of New York							2,945 40	Nil.											2,945 40	Nil.	Nil.	96
97. Protective Association of Canada	*22,067 65	14,608 86																	22,067 65	14,608 86	Nil.	97
98. Queen Insurance Co. of America							5,733 71	1,288 98							13,593 61	7,593 17			19,327 32	8,882 15	8,359 00	98
99. Queensland Insurance Co., Ltd.															14,296 08	31,346 24			14,296 08	31,346 24	Nil.	99
100. Railway Passengers Assurance Co.	5,747 25	5 468 11	3,454 88	1,335 61	8,168 46	135 94	36,304 57	10,014 42			916 41	Nil.	1,294 89	326 29					55,886 46	17,280 37	3,310 00	100
101. Reliance Marine Insurance Co., Ltd.															6,915 00	31,990 00			6,915 00	31,990 00		101
102. Royal Exchange Assurance	299 08	7 50	170 50	Nil.			3,061 38	2,032 90			111 98	Nil.							3,642 94	2,040 40	1,000 00	102
103. Royal Insurance Co., Ltd.							3,400 16	431 07							1,435 05	79 23			4,835 21	510 80	120 00	103
104. Royal Plate Glass Insurance Co. of Canada													4,348 41	1,753 57					4,348 41	1,753 57	Nil.	104
105. St. Paul Fire & Marine Insurance Co.							4,976 16	1,861 18							7,057 03	43 96	I.T. 2,163 58	985 90	14,196 77	2,891 04	11,357 00	105
106. Scottish Metropolitan Assurance Corporation, Ltd.	*5,320 14	12,214 77			661 21	Nil.	6,727 12	7,354 00			52 00	Nil.			5,340 07	807 14	I.T. 211 91	Nil.	18,312 45	20,375 91	1,006 00	106
107. Scottish Union & National Insurance Co.							3,482 76	892 50											3,482 76	892 50	60 00	107
108. Standard Marine Insurance Co., Ltd															11,602 61	1,911 22			11,602 61	1,911 22	4,000 00	108
109. Sterling Fire Insurance Co. of Indiana, Ind.							2,343 73	1,236 75											2,343 73	1,236 75	180 15	109
110. Sun Insurance Office	442 47	201 74	259 46	135 52	48 13	Nil.	38,174 21	12,813 35					175 77	Nil.					39 100 04	13,150 61	4,992 55	110
111. Toronto Casualty Fire & Marine Insurance Co.							15,281 62	4,864 19	12 00	Nil.			742 39	Nil.					16,036 01	4,864 19	210 73	111
112. Travelers Indemnity Co.	1,680 79	669 91	14,731 05	16,217 11			5,841 36	1,067 78	4,630 19	1,980 77			243 20	69 85			E.M. 6,446 99 S.B. 131 50	623 74 Nil.	33,705 08	20,629 16	92 85	112
113. Travelers Insurance Co.	23,557 77	8,108 56	7,298 20	Nil.															30,855 97	8,108 56	2,520 76	113
114. Union Assurance Society, Ltd.	107 90	Nil.			76 95	Nil.	5,052 01	1,375 00	124 59	Nil.									5,361 45	1,375 00	Nil.	114
115. Union Insurance Society of Canton, Ltd.	*9,436 34	6,285 01					6,604 33	2,522 35							15,031 99	8,608 00			31,072 66	17,415 36	75 00	115
116. Union Marine Insurance Co., Ltd.							4,114 88	465 34											4,114 88	465 34	Nil.	116
117. United States Fidelity & Guaranty Co.	*1,828 11	952 10			3,719 18	1,460 90	1,366 25	840 75	2,843 77	1,439 81	18,941 32	52,958 62	1,535 25	551 49					30,233 90	58,203 67	14,245 00	117
118. United States Fire Insurance Co.							3,960 63	983 25									T. 359 25	Nil.	4,319 88	983 25	976 00	118
119. United States Merchants & Shippers Insurance Co., Ltd.															16,418 82	14,522 39			16,418 82	14,522 39	Nil.	119
120. Western Assurance Co.							10,486 68	4,119 06							10,563 50	4,998 20	I.T. 496 24 12 63	Nil. Nil.	21,559 05	9,117 26	5,730 00	120
121. Western Casualty Co.	*18,200 50	7,107 94																	18,200 50	7,107 94	800 19	121
122. Westchester Fire Insurance Co.															2,361 50	1,421 69	I.T. 20 00	Nil.	2,381 50	1,421 69	253 44	122
123. World Marine & General Insurance Co. Ltd.															13,358 19	9,810 01			13,358 19	9,810 01	Nil.	123
124. Yang-tsze Insurance Association, Ltd.															31,026 73	23,956 61			31,026 73	23,956 61	Nil.	124
125. Yorkshire Insurance Co., Ltd.	9,177 55	5,655 33	6,190 35	3,567 52	3,396 98	80 85	3,127 58	63 10	295 25	Nil.	282 00	Nil.	693 69	284 01			L.S. 273 40	148 00	23,436 80	9,798 81	14,822 54	125
126. Zurich General Accident and Liability Insurance Co., Ltd.					716 75	Nil.	17,866 88	6,146 53					31 63	Nil.					18,615 26	6,146 53	5,210 00	126
Totals	$ 383,165 24	$ 178,150 00	$ 156,285 31	$ 80,511 45	$ 61,496 75	$ 8,806 31	$ 735,831 17	$ 261,693 13	$ 42,429 14	$ 30,494 47	$ 112,726 94	$ 77,031 53	$ 62,692 10	$ 18,873 09	$ 449,430 73	$ 289,543 86	$ 33,657 80	$ 3,675 74	$2,037,715 17	$ 948,779 58	$ 273,838 43	

* Accident and sickness. † No business transacted.

TABLE VIII.—RETURNS TO DECEMBER 31ST, 1924, 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.	.....	.....	$ 51,024 55	$ 471 89	$ 8,438 91	$ 2,171 15	$ 8,400 00	$ 70,506 50
2. Ontario Equitable Life & Accident Insurance Co.	$ 62,136 80	$181,878 77	1,369,865 00	26,178 96	111,871 44	58,841 54	57,126 73	1,867,899 24
3. Royal Plate Glass Insurance Co.	.....	8,550 00	7,056 00	110 08	1,037 73	1,677 00	1,234 42	19,665 23
4. Toronto Casualty Fire & Marine Insurance Co.	.....	4,000 00	312,985 20	3,440 41	55,700 81	39,475 80	3,431 66	419,033 88
5. Wawanesa Mutual Insurance Co.	15,987 42	32,737 93	347,134 80	9,608 26	222,442 01	41,283 88	1,170,653 09	1,839,747 39
6. Western Empire Life Assurance Co.	15,319 60	.....	675,129 17	21,348 36	98,975 15	25,755 59	82,972 25	919,525 52
Totals	$103,443 82	$227,166 60	$2,763,194 72	$61,157 98	$598,466 05	$169,204 96	$1,323,818 15	$5.136,378 76

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.	.....	$ 24,043 75	.....	.....	$ 24,043 75	$ 5,760 00	$ 29,803 75
2. Ontario Equitable Life & Accident Insurance Co.	$11,195 00	3,395 92	$1,379,915 00	$222,309 83	1,616,815 75	170,341 00	1,787,156 55
3. Royal Plate Glass Insurance Co.	265 41	3,527 39	.....	27 32	3,820 12	2,750 00	6,570 12
4. Toronto Casualty Fire & Marine Insurance Co.	32,534 81	168,960 04	19,742 27	5,275 30	226,512 42	160,655 00	387,167 42
5. Wawanesa Mutual Insurance Co.	33,811 40	128,451 62	.....	12,552 51	174,815 53	.....	174,815 53
6. Western Empire Life Assurance Co.	7,245 38	677,944 00	.....	34,809 17	719,998 55	222,039 00	942,037 55
Totals	$85,052 00	$1,006,322 72	$1,399,657 27	$274,974 13	$2,766,015 92	$561,545 00	$3,327,550 92

RECEIPTS.

Name of Company.	Premiums.	Interest.	Calls on Capital Stock.	All other Receipts.	Total.
1. British Columbia Plate Glass Insurance Co.	$ 26,558 13	$ 2,565 20	.....	$ 109 12	$ 29,232 45
2. Ontario Equitable Life & Accident Insurance Co.	675,778 54	60,627 82	.....	229,503 56	965,909 92
3. Royal Plate Glass Insurance Co.	3,769 42	1,051 81	.....	.....	4,821 23
4. Toronto Casualty Fire & Marine Insurance Co.	.....	.....	.....	.....	.....
5. Wawanesa Mutual Insurance Co.	776,145 96	19,916 44	.....	14,571 26	810,633 66
6. Western Empire Life Assurance Co.	173,842 13	42,362 07	.....	105,827 19	322,031 39
Totals	$1,656,094 18	$126,523 24	.....	$350,011 13	$2,132,628 65

TABLE VIII.—RETURNS TO DECEMBER 31ST, 1924, OF PROVINCIAL LICENSEES—*Continued.*

EXPENDITURE.

Name of Company.	Expenses of Management.	Losses paid.	Dividends.	All other Expenditure.	Total.
1. British Columbia Plate Glass Insurance Co.	$ 12,050 39	$ 10,210 62	$ 1,440 00	$ 76 90	$ 23,777 91
2. Ontario Equitable Life & Accident Insurance Co.	321,593 87	125,233 16	.....	57,488 00	504,315 03
3. Royal Plate Glass Insurance Co.	2,042 67	1,794 90	.....	.....	3,837 57
4. Toronto Casualty Fire & Marine Insurance Co.	.....	.....	.....	.....	.....
5. Wawanesa Mutual Insurance Co.	177,531 45	555,884 39	.....	40,586 01	774,000 85
6. Western Empire Life Assurance Co.	103,034 98	25,540 05	15,000 00	2,491 29	146,066 32
Totals	$ 616,253 36	$718,663 12	$16,440 00	$100,642 20	$1,451,997 68

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