NINETEENTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

FOR THE

PROVINCE OF BRITISH COLUMBIA

1930

(BUSINESS TRANSACTED IN 1929)

PRINTED BY
AUTHORITY OF THE LEGISLATIVE ASSEMBLY.

VICTORIA, B.C.:
Printed by CHARLES F. BANFIELD, Printer to the King's Most Excellent Majesty.
1930.

To His Honour ROBERT RANDOLPH BRUCE,
Lieutenant-Governor of the Province of British Columbia.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Nineteenth Annual Report of the Superintendent of Insurance for the year ended December 31st, 1929.

R. H. POOLEY,
Attorney-General.

Victoria, B.C., July 2nd, 1930.

TABLE OF CONTENTS.

PAGE.

Report of the Superintendent of Insurance 5

Annual Statements of Provincial Licensees—

- British Columbia Plate Glass Insurance Co. 9
- Empire Life Insurance Co. 10
- Grand Council of Canadian Order of Chosen Friends 11
- Home Assurance Company of Canada 13
- Home Fire & Marine Insurance Co. 14
- Mutual Fire Insurance Co. of British Columbia 15
- Mutual Relief Life Insurance Co. 16
- Northwest Casualty Co. 17
- Occidental Indemnity Co. 19
- Ohio Farmers Insurance Co. 20
- Ontario Equitable Life & Accident Insurance Co. 21
- Philadelphia Fire & Marine Insurance Co. 23
- Royal Plate Glass & General Insurance Co. of Canada 24
- Sons of Scotland 25
- Toronto Casualty Fire & Marine Insurance Co. 27
- United Pacific Casualty Insurance Co. 28
- Western Empire Life Assurance Co. 29

List as at December 31st, 1929, of—

- Insurers licensed 31
- Underwriters' Agencies licensed 41
- Reciprocal Exchanges granted Permits 41

List of Licences and Permits issued since December 31st, 1929 41–42

TABLES.

Life Insurance—

- I. Business of 1929 and Investments in the Province 43
- II. Summary, 1925–29 45

Fire Insurance—

- III. Business of 1929 45
- IV. Summary, 1925–29 48

Automobile Insurance—

- V. Business of 1929 49
- VI. Summary, 1925–29 51

Other Classes of Insurance—

- VII. Business of 1929 52
- VIII. Summary, 1925–29 58

IX. Investments in the Province of Insurers other than Life 58

Amendments to "Insurance Act" 59

REPORT OF THE SUPERINTENDENT OF INSURANCE.

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., July 2nd, 1930.

The Honourable R. H. Pooley,
Attorney-General, Victoria, B.C.

SIR,—I beg to submit, pursuant to the "Insurance Act," the Nineteenth Annual Report of the Department of Insurance, covering the year ended December 31st, 1929.

At the end of the year there were 273 insurers licensed to transact business, twenty-one new companies having been licensed, as follows:—

The Century Indemnity Company, Hartford, Conn.
Columbia Life Assurance Company, Vancouver, B.C.
Hanover Fire Insurance Company, New York, N.Y.
Home Fire and Marine Insurance Company, San Francisco, Calif.
Indemnity Mutual Marine Assurance Company, Limited, London, England.
Legal and General Assurance Society, Limited, London, England.
Lumbermen's Insurance Company, Philadelphia, Pa.
Maryland Insurance Company, Wilmington, Delaware.
The Merchants and Employers Guarantee and Accident Company, Montreal, Que.
Merchants and Manufacturers Fire Insurance Company, Newark, N.J.
Mutual Relief Life Insurance Company, Kingston, Ont.
National Union Indemnity Company, Pittsburgh, Pa.
Northwest Casualty Company, Seattle, Wash.
Occidental Indemnity Company, San Francisco, Calif.
Pacific Fire Insurance Company, New York, N.Y.
Pearl Assurance Company, Limited, London, England.
Philadelphia Fire & Marine Insurance Company, Philadelphia, Pa.
Sussex Fire Insurance Company, Newark, N.J.
Thames and Mersey Marine Insurance Company, Limited, Liverpool, England.
United Pacific Casualty Insurance Company, Seattle, Wash.
Westchester Fire Insurance Company, New York, N.Y.

Dominion licences were issued in 1929 to the Supreme Lodge of the Sons of Norway and to the Wawanesa Mutual Insurance Company, whose business has this year been acquired by a new Dominion Company of the same name now licensed in the Province, and since the beginning of this year Dominion licences have also been issued to the Northwest Casaulty Company and the Philadelphia Fire and Marine Insurance Company.

Four companies have changed their names, as follows: The Anglo Scottish General Commercial Insurance Company, Limited, to Anglo Scottish Insurance Company, Limited; the Autocar Fire & Accident Insurance Company, Limited, to Guildhall Insurance Company, Limited; Dominion of Canada Guarantee & Accident Insurance Company to the Dominion of Canada General Insurance Company; and the Royal Plate Glass Insurance Company, a British Columbia company, to Royal Plate Glass and General Insurance Company of Canada.

The Toronto Casualty Fire & Marine Insurance Company has since the beginning of the year changed its name to Toronto General Insurance Company.

The Odd Fellows Relief Association of Canada ceased business as a fraternal society, and its business was acquired by the Mutual Relief Life Insurance Company, a new company incorporated in Ontario.

The Canton Insurance Office, Limited, writing marine insurance only, withdrew from the Province.

The Citizens Insurance Company of Missouri ceased business and was taken over by the Citizens Insurance Company of New Jersey, which has been licensed this year.

The Federated British Insurance Company, Limited, also withdrew from British Columbia, and its business was reinsured by the Motor Union Insurance Company, Limited.

The Westchester Fire Insurance Company ceased business and was acquired by a company of the same name.

The Western Casualty Company was acquired by the Mountain States Life Insurance Company, and its British Columbia business was reinsured by the Dominion of Canada General Insurance Company.

A complete list of the various insurers licensed as at December 31st, 1929, will be found on page 31. The following summary indicates the origin of the companies and how many hold a licence under the Dominion "Insurance Act" in addition to a Provincial licence:—

Where incorporated.	Dominion Licensees.	Provincial Licensees.	Total.
British Columbia	....	3	3
Canada	59	....	59
Other Provinces	12	8	20
Great Britain	63	5	68
Australia	2	....	2
China	1	....	1
France	6	....	6
Hong Kong	3	....	3
Sweden	1	....	1
Switzerland	2	....	2
United States	102	6	108
Totals	251	22	273

The list on analysis shows that 41 companies are licensed for life insurance, 195 for fire insurance, 142 for automobile insurance, and 62 for marine insurance. These figures only cover the major classes of insurance and it will be understood that the same company may be licensed (for example) for fire, automobile, and marine insurance. With regard to the large number of new companies licensed, Best's Insurance News points out that the increase in net premium writings of all fire insurance companies has not kept pace with the increase in their resources or with the increase in insurable values. Over 150 new companies were licensed in the United States from 1925 to 1929 and the new capital raised largely accounts for the increase in resources referred to. At the same time, "improvement in building construction and fire-fighting facilities has caused a steady reduction in the average rate charged for fire insurance." These observations are applicable to some extent to Canada and show the trend to-day in fire insurance and its financial structure.

The annual statements of the Provincial licensees are set forth at length on pages 9 to 29.

Three fraternal societies are licensed in this Province, the names of which have been included in the list of insurers on page 31.

A list of underwriters' agencies, eleven in number, licensed in this Province will be found on page 41. The Atlantic Underwriters of the Toronto Casualty Fire & Marine Insurance Company was licensed during the year, but ceased business at the end of February, 1930. The following underwriters' agencies ceased business during the year:—

Canadian Pacific Underwriters Agency, representing Merchants Fire Assurance Corporation of New York; Canadian Underwriters Agency, representing the Baloise Fire Insurance Company; Delaware Underwriters, representing the Westchester Fire Insurance Company; and Minnesota Underwriters Agency, representing the St. Paul Fire & Marine Insurance Company.

Canadian Motor Underwriters, representing the Central Manufacturers Mutual Insurance Company and the Lumbermen's Mutual Casualty Company, has been licensed since the beginning of the year.

Fifteen reciprocal exchanges have been granted permits under section 174 and a list of them will be found on page 41.

The Lumber Underwriters of Fordyce, Arkansas, was licensed during the year.

The following table gives particulars of licences issued to insurance agents and adjusters, and for the purposes of comparison the corresponding figures for the year 1928 are shown in the first column :—

1928.	Licenses issued during 1929.		Suspended.	Cancelled or revoked.
1,407	Life agents	1,419	*Nil*	*Nil*
1,674	Other than life agents	1,731		
25	Adjusters	26		
3,106		3,176		

A statement of fire insurance premiums written and earned and losses incurred and paid for 1929, with a summary for the past five years, will be found on pages 45 and 48.

Tables showing the business transacted in life, automobile, and miscellaneous classes of insurance during the year will be found on pages 43, 49, and 52, and summaries for the past five years on pages 45, 51, and 58 respectively.

Life insurance exhibits a steady growth. The increase in fire insurance premiums is comparatively small and is offset by a serious increase in losses. The automobile premiums increased substantially, and as the losses were only moderately larger the loss ratio is improved. The volume of miscellaneous insurance also increased, particularly marine insurance.

The annual conference of the Superintendents of Insurance for all the Provinces from British Columbia to Quebec was held at Toronto last September. It was featured by the presence there of the National Convention of Insurance Commissioners of the United States. The Commissioners attended our proceedings and after their conclusion held their sixtieth annual session, the first occasion on which it has taken place outside the United States. As their convention is the prototype of our Association and uniformity of law and regulation in the business of insurance is the principal object of both organizations, the joint proceedings were very interesting indeed. Insurance to-day is in its broadest aspects of an international nature, and its inherent tendency is to be of a uniform pattern everywhere. Local and special conditions, however, create divergencies, and our common aim is to prevent unnecessary diversity and secure the utmost uniformity, since that is in the best interests of not only the insurance companies, but the public. Close relations with the American institution are of great value to us, as the problems with which they deal are or are likely to be also our problems. We, however, enjoy the advantage of having to secure uniformity in a small number of Provinces instead of forty-eight States. The presence at our conference of representatives of the insurance business and their participation in the discussions was a feature which attracted the attention of the American Commissioners. The view of our Association is and always has been that any one who is concerned with any subject on our programme is welcome, and any success we have achieved is largely due to the admirable way in which the managers and officials of the insurance companies and their legal counsel attend our gatherings and frankly express their opinions.

Mention should be made here of the cases now before the Courts of Quebec and Ontario, the object of which is to secure further decisions as to the respective jurisdictions of the Dominion and the Provinces over the subject-matter of insurance. It is anticipated that both cases will be taken to the Privy Council. The questions referred to the Courts in Quebec and on which declarations are asked from the Court in Ontario practically cover the whole ground of doubt and dispute, and it will certainly be of great advantage to all parties if the issues can be clearly settled.

I may also say a word regarding the Royal Commission on automobile insurance premium rates which was appointed in Ontario in February, 1929, following an increase in premium rates for automobile insurance. The Hon. Mr. Justice Hodgins, the Commissioner, has conducted an exhaustive inquiry which extended to the whole subject of compulsory insurance and what are known as "safety responsibility laws." The Ontario Government has recently published an interim report of his findings and recommendations. Its Legislature adopted the suggestions and has passed an advanced measure of the "safety responsibility" type and other legislation. Manitoba has also just enacted some legislation of this kind. The Commissioner has not yet reached any final conclusions on the reasonableness or otherwise of the rates charged for automobile insurance.

The amendments to the "Insurance Act" passed this year are printed at length on page 59.

"REAL-ESTATE AGENTS' LICENSING ACT."

The new Act of this title passed at the recent session of the Legislature comes into force on July 1st, and is an advance in various respects on the existing legislation. The Act is broader in scope and contains a definition of "wrongful and dishonest dealing," for which licences can be suspended or revoked. New applicants for licences may be refused if shown to be unsuitable persons. The security by way of a bond is increased in the case of cities of over 10,000 population and will now be required also in smaller amounts from agents in other parts of the Province. A new form of appeal from decisions of the Superintendent is provided, and an advisory board on which the aggrieved party has a right to be represented is substituted for the Court.

The following table gives particulars of licences issued to real-estate agents and salesmen, and for the purpose of comparison the corresponding figures for the period ended June 30th, 1929, are shown in the first column:—

1928–29.		1929–30.
1,166	Licences issued	1,142
28	Licences cancelled or revoked	17
1,194		1,159

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

H. G. GARRETT,
Superintendent of Insurance.

APPENDIX.

Annual Statement of Provincial Licensees for the Year ended December 31st, 1929.

BRITISH COLUMBIA PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

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

Alfred Farmer, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Bonds and stocks (book value)		$61,567.27
Cash in banks		2,397.92
Interest accrued		90.85
Agents' balances and premiums uncollected (net)		9,538.29
Agents' commission paid in advance		10,147.56
		$83,741.89
Deduct assets not admitted: Agents' balances on premiums written prior to October 1st, 1929		4,550.20
		$79,191.69

Liabilities.

Reserve (net, carried out at 80 per cent. thereof)		$20,295.12
Capital stock—		
Authorized	$25,000.00	
Subscribed and paid up		9,600.00
Rest Account		40,000.00
Surplus		9,296.57
		$79,191.69

Profit and Loss Account.

Premiums earned (net)		$21,806.57
Claims incurred (net)	$13,345.31	
Commissions	8,720.85	
Taxes	615.91	
Salaries, fees, and travelling expenses	1,100.00	
		24,019.22
Underwriting loss		$2,212.65
Other revenue—		
Interest	$3,043.73	
Profit on bonds sold	829.49	
		3,873.22
Net profit		$1,660.57

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount subscribed.	Amount paid.
Albutt, W. J.	Vancouver	$2,300.00	$2,300.00
Albutt, Mrs. E. A.	"	3,000.00	3,000.00
Akroyd, H. C.	"	100.00	100.00
Barnsley, Rev. Geo.	Yorkshire, England	100.00	100.00
Beasley, A. F.	Victoria	700.00	700.00
Bell-Irving, H.	Vancouver	500.00	500.00
Blythe, Miss F. I.	Metchosin, Vancouver Island	200.00	200.00
Chaldecott, F. M.	Vancouver	500.00	500.00
Chamberlain, H. W.	"	500.00	500.00
Charleson, Edith H.	"	100.00	100.00
Creery, A. McC.	"	100.00	100.00
Graveley, W. E.	"	500.00	500.00
Hope, C. E.	"	200.00	200.00
Martin, Robert	"	100.00	100.00
Rogers, Jonathan	"	200.00	200.00
Syder, F. G.	"	500.00	500.00
		$9,600.00	$9,600.00

THE EMPIRE LIFE INSURANCE COMPANY.

Head Office—Toronto, Ont.

Directors.

G. M. Bell.
John Hallam.
F. H. Kirkpatrick.
M. P. Langstaff.
B. R. McKenzie.
J. M. Vaughan.
A. H. Vanderburgh.
T. H. Wilson.
J. P. Whelan.

J. Ross Paterson, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Ledger—	
Real estate (book value)	$3,600.00
Mortgages on real estate	604,770.00
Loans and advances to policyholders	61,242.77
Bonds (book value)	443,150.72
Stocks (book value)	376,455.13
Cash on hand and in banks	37,710.32
Advances to agents	7,335.30
Non-ledger—	
Interest due and accrued	17,594.76
Premiums due and uncollected	121,801.38
Deficit	46,287.26
	$1,719,947.64

Liabilities.

Reserve for assurance contracts	$1,077,420.00
Provision for unreported death losses and disability claims	1,000.00
Amounts left with Company	2,120.00
Premiums paid in advance	1,253.94
Taxes due and accrued	7,931.10
Commission to agents due and accrued	3,546.54
Borrowed money	110,000.00
Other liabilities	6,132.60
Reserve	39,323.46

Capital—		
Authorized	$5,000,000.00	
Subscribed	3,557,300.00	
Paid-up		$471,220.00
		$1,719,947.64

Income.

Premium income	$514,723.17
Interest and dividends	71,375.75
Rents	497.00
	$586,595.92

Disbursements.

Disbursements under assurance contracts	$86,034.84
Amounts left with Company	2,000.00
Dividends to shareholders	4,000.00
Taxes, licences, and fees	7,553.30
Head Office expenses: Salaries, $46,970.54; directors' fees, $1,370.10; auditors' fees, $1,200; travelling expenses, $663.88; rents, $3,502.69; miscellaneous, $13,291.95	66,999.16
Branch office and agency expenses: Assurance commissions, first year, $89,369.21; renewal, $16,566.80; advanced to agents, $8,544.58; salaries, $50,442.53; travelling expenses, $25,159.78; rents, $2,972.50; miscellaneous, $2,270.38	195,325.78
All other expenses: Advertising, $1,327.69; office furniture, $776.71; books and periodicals, $838.56; postage, $2,316.50; express, telegrams, and telephones, $1,924.77; printing and stationery, $3,574.62; legal fees, $1,424.93; medical fees, $6,358; Commonwealth merger and capital stock sales expenses, $54,397.27	72,939.05
Loss on sale or maturity of bonds	5,412.17
Balance	146,331.62
	$586,595.92

RETURNS FOR BRITISH COLUMBIA.

(*See* page 43.)

GRAND COUNCIL OF CANADIAN ORDER OF CHOSEN FRIENDS.

Head Office—Hamilton, Ont.

Governing Executive Authority.

Jno. L. Archer.
Albert Chevalier.
Wm. Benson.
John L. Davidson.
Eccles J. Gott.
Sheriff Alex. Morris.
Frank Howard.
C. H. Fitch.

C. H. Fitch, Secretary.
Prof. M. A. MacKenzie, Actuary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Ledger—	
Bonds and debentures (book value)	$2,054,309.74
Loans and liens on policies	3,286.00
Real estate (book value)	32,000.00
Cash in bank	66,386.39

Non-ledger—	
Interest and rents due and accrued	$45,709.21
Premiums, dues, etc.	41,862.66
Other assets	5,464.87
Balance	11,811.14
	$2,260,830.01

Liabilities.

Reserves for assurance contracts	$1,774,000.00
Death claims, Mortuary Fund	8,290.00
Claims, Sickness Fund	488,060.00
Premiums paid in advance	50.78
Other liabilities	429.23
	$2,260,830.01

Income.

Mortuary Fund	$503,580.27
Sickness Fund	32,745.66
Guarantee Fund	468.76
Child Insurance Fund	3,150.85
Expense dues from members	16,729.15
Other sources	2,000.46
	$558,675.15

Disbursements.

Mortuary Fund	$279,071.42
Sickness Fund	23,152.97
Child Insurance Fund	7.38
General Expense Fund—	
Head Office expenses: Salaries, $5,796.64; directors' fees, $1,450.95; auditors' fees, $600; travelling expenses, $704.76; rents, $2,100; printing and supplies, $935.69; miscellaneous, $10,290.34	21,878.38
Agency and organization expenses: Commissions, $11,174; salaries, $2,400; travelling expenses, $1,690.46; miscellaneous, $301.11	15,565.57
All other expenses: Advertising, $544.05; books, periodicals, express, telegrams, and telephones, $422.66; legal fees, $121.10; taxes and licences, $130; agency printing and stationery, $1,612.67; official publications, $21,129.53; miscellaneous, $10,402.11	15,362.12
Balance	203,637.31
	$558,675.15

RETURNS FOR BRITISH COLUMBIA.

Income—	
Per capita tax, certificate fees, supplies, etc.	$769.44
Premiums for mortuary benefits	11,680.60
Premiums for sick benefits	771.55
Premiums for Guarantee Fund	10.30
Child Insurance Fund	230.80
	$13,462.69

Disbursements—	
Cash values	$1,297.40
Claims paid for mortuary benefits	3,500.00
Claims paid for sick benefits	321.15
Field-work	535.43
	$5,653.98

HOME ASSURANCE COMPANY OF CANADA.

Head Office—Calgary, Alberta.

Directors.

F. A. Ogilvie.
A. Corrie.
Dr. W. D. Dixson.
G. R. Etherington.
G. Fisher.
H. Wingfield.
J. G. Norstrant.
E. Roberts.
S. S. Nelson.

G. A. Wilson, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Mortgage loans on real estate		$3,803.03
Bonds, debentures, etc. (book value)		101,809.20
Cash on hand and in banks		13,007.44
Interest accrued		1,287.23
Agents' balances and premiums uncollected (net commission deducted)		4,890.63
Other assets (*less* furniture and fixtures, $2,544.19, not admitted)		363.00
Balance		2,544.19
		$127,704.72

Liabilities.

Provision for unpaid claims		$5,266.00
Reserve (carried out at 80 per cent. thereof)		28,926.30
Taxes due and accrued		1,863.01
Surplus		31,017.41
Capital—		
Authorized and subscribed	$500,000.00	
Paid up		60,632.00
		$127,704.72

Profit and Loss Account.

Premiums earned		$98,901.09
Claims incurred	$39,027.54	
Commissions	32,703.97	
Taxes	2,527.05	
Salaries, fees, and travelling expenses	16,256.54	
Other expenses	8,914.16	
		99,429.26
Underwriting loss		$528.17
Interest	$5,032.34	
Less bad debts written off and depreciation	388.58	
		4,643.76
Net profit for the year		$4,115.59

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 49 and 52.)

HOME FIRE AND MARINE INSURANCE COMPANY.

Head Office—San Francisco, Calif.

Directors.

Wallace M. Alexander.
Edward T. Cairns.
George I. Cochran.
Wm. J. Dutton.
Edward L. Eyre.
M. Fleishhacker.
J. B. Levison.
W. H. Orrick.
Charles R. Page.

H. P. Blanchard, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Ledger—	
Mortgages on real estate	$318,800.00
Bonds (book value)	3,833,143.79
Stocks (book value)	1,082,767.40
Cash and deposits with trust companies and banks	550,574.20
Agents' balances	586,883.49
Reinsurance recoverable on paid losses	10,699.98
Non-ledger—	
Interest due and accrued	65,200.34
Market value of bonds and stocks over book value	159,158.81
	$6,607,228.01
Deduct assets not admitted: Agents' balances, representing business written prior to October 1st, 1929	30,238.85
	$6,576,989.16

Liabilities.

Unpaid claims	$327,645.35
Expenses of investigation and adjustment (estimated)	9,829.36
Unearned premiums	2,845,439.14
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000.00
Reserve for taxes	124,323.32
Contingent commissions, etc.	12,000.00
Special Reserve Fund	200,000.00
Guarantee Surplus Fund	200,000.00
Capital—Authorized and paid up	1,000,000.00
Surplus	1,852,751.99
	$6,576,989.16

Income.

Premiums (net)	$2,858,589.43
Interest	300,137.30
Profit on sale or maturity of bonds and stocks	20,555.86
Other income	13,623.41
	$3,192,906.00

Disbursements.

Amount paid for losses (net)	$1,266,971.16
Loss adjustment expenses	42,770.27
Agents' compensation and allowances	638,102.12
Field supervisory expenses	137,362.55

Salaries and fees, directors, officers, and clerks	$228,059.80
Rents	33,723.72
Furniture and fixtures	104.98
Maps, inspections, surveys, underwriters' associations	90,394.73
Taxes, licences, and fees	172,727.96
Postage, telegraph, etc.	11,407.20
Legal expenses	1,794.16
Advertising, subscriptions, printing, and stationery	31,194.57
Miscellaneous	3,717.49
Loss on sale or maturity of bonds	2,041.01
Dividends to stockholders	200,000.00
Balance	332,534.28
	$3,192,906.00

RETURNS FOR BRITISH COLUMBIA.

(*See* page 46.)

MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA.

Head Office—Vancouver, B.C.

J. W. Berry.
D. A. McKee.
Jas. Bailey.
A. Blair, Jr.
Henry Rose.
Hanford Lewis.
W. H. Higginson.
R. W. Hurford.
Thos. Laine.
J. W. Miller.
H. F. Page.
W. J. Park.
C. E. Whitney-Griffiths.

Wm. Townsley, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Real estate	$3,340.00
Mortgages	300.00
Bonds	21,124.32
Cash in bank	1,683.38
Office furniture	995.48
Premiums due and unpaid	1,492.73
Premium notes	176,456.10
Premiums, second and third instalments	52,954.85
Commissions deferred	12,392.77
Miscellaneous	200.00
	$270,939.63

Liabilities.

Agents' commissions	$151.32
Reinsurance reserve	19,704.50
Balance	251,083.81
	$270,939.63

Income.

Premiums	$19,852.39
Premium instalments	30,071.07
Interest	814.28
Proceeds of investments	2,000.00
Miscellaneous	1,153.23
Balance	1,566.13
	$55,457.10

Disbursements.

Losses paid	$16,125.88
Commissions	10,675.41
Legal expenses	182.50
Loss adjustment	121.75
Interest	694.80
Licence fee	22.00
Travelling expenses	415.77
Taxes and rent	1,667.00
Salaries, directors' and auditors' fees	8,783.00
Printing, stationery, and advertising	1,466.33
Postage, telephones, telegrams, and express	280.16
Returned premiums	147.68
Loans repaid	9,650.00
Investments	5,021.77
Miscellaneous	203.05
	$55,457.10

MUTUAL RELIEF LIFE INSURANCE COMPANY.

Head Office—Kingston, Ont.

Directors.

Dr. J. C. Connell.
A. J. Mieklejohn.
A. McDonald.
Hon. T. A. Kidd.
C. C. Folger.
W. Jackson.
Jas. Cowley.
D. A. Shaw.
Capt. J. Donnelly.

J. N. Alexander, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Ledger—	
Real estate (book value)	$51,848.50
Loans to policyholders	47,570.81
Bonds (book value)	4,445,734.97
Stocks (book value)	32,500.00
Cash on hand and in banks	45,259.39
Non-ledger—	
Interest and dividends due and accrued	78,243.47
Rents accrued	175.67
Premiums due and uncollected	18,698.41
Advances to agents	4,150.00
	$4,724,181.22

Liabilities.

Reserve for assurance contracts	$4,331,987.00
Liability for payments due under contracts	34,420.00
Provision for unreported death losses and disability claims	10,000.00
Premiums paid in advance	20,204.96
Salaries, rents, office expenses, and fees	357.00
Reserves	327,212.26
	$4,724,181.22

Income.

Premium income	$546,271.93
Interest and dividends	219,934.10
Profit on sale or maturity of bonds (gross)	9,795.46
Other income	1,159.50
	$777,160.99

Disbursements.

Disbursements under assurance contracts	$437,421.44
Taxes, licences, and fees	2,072.59
Head Office expenses: Salaries, $28,989.48; directors' fees, $416; auditors' fees, $1,450; travelling expenses, $1,010.32; rents, $2,400	34,265.80
Branch office and agency expenses: Assurance commissions, first year, $10,381.92; renewal, $27,614.41; salaries, $19,303.20; travelling expenses, $8,666.15; rents, $1,075.20; miscellaneous, $469.58	67,510.46
All other expenses: Advertising, $429.11; books and periodicals, $263.27; express, telegrams, and telephones, $386.79; legal fees, $370.75; medical fees, $439; office furniture, $2,342.09; postage, $2,980.63; printing and stationery, $5,271.03; miscellaneous, $4,376.28	16,858.95
Loss on sale of bonds (gross)	5,356.54
Balance	213,675.21
	$777,160.99

RETURNS FOR BRITISH COLUMBIA.

(*See* page 43.)

NORTHWEST CASUALTY COMPANY.

Head Office—Seattle, Wash.

Directors.

J. H. Edwards. F. A. Ernst.
Corwin S. Shank. A. Y. Baker.
M. D. L. Rhodes.

L. D. Brill and T. C. Howay, Secretaries.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Ledger—	
Real estate (book value)	$28,800.00
Mortgages on real estate	82,900.00
Bonds (book value)	745,011.10
Stocks (book value)	9,580.01

Cash on hand and in banks		$3,620.75
Agents' balances		44,484.13
Bills receivable		4,277.25
Non-ledger—		
Interest due and accrued		15,276.98
Market value of bonds, stocks, etc., over book value		2,897.52
Brokerage on reinsurance		2,720.26
		$939,568.00
Deduct assets not admitted—		
Agents' balances	$824.68	
Bills receivable	4,277.25	
		5,101.93
		$934,466.07

Liabilities.

Unpaid claims (net)	$140,761.12
Reserve for unpaid losses	27,650.15
Expenses of investigation and adjustment (estimated)	5,466.28
Unearned premiums	409,569.38
Salaries, rents, expenses, etc.	1,897.94
Reserve for taxes	13,665.84
Dividends declared and unpaid to policyholders	241.91
Reinsurance	5,592.04
Other liabilities	115.70
Capital—Authorized and paid up	200,000.00
Surplus	129,505.71
	$934,466.07

Income.

Premiums (net)	$820,502.86
Interest and rents	27,711.39
Profit on sale of bonds	1,582.84
Other sources	218.70
	$850,015.79

Disbursements.

Claims paid (net)	$155,319.94
Investigation and adjustment of claims	31,010.95
Taxes and licence fees	6,358.71
Administration expense, *less* reinsurance brokerage	150,265.50
Dividends to stockholders	24,000.00
Dividends to policyholders	63,459.17
Loss on sale or maturity of bonds	7,245.04
Other disbursements	1,624.14
Balance	410,732.34
	$850,015.79

RETURNS FOR BRITISH COLUMBIA.
(*See* pages 50 and 54.)

OCCIDENTAL INDEMNITY COMPANY.

Head Office—San Francisco, Calif.

Directors.

Frank B. Anderson.
Edward T. Cairns.
Wm. J. Dutton.
M. Fleishhacker.
Edward L. Eyre.
J. B. Levison.
A. P. Giannini.
Charles R. Page.
Henry Rosenfeld.
Franklin A. Zane.
F. W. Van Sicklen.

H. P. Blanchard, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Ledger—		
Bonds (book value)		$1,448,483.33
Deposits in trust companies		261,136.54
Premiums in course of collection (gross)		234,609.70
Non-ledger—Interest due and accrued		22,864.27
		$1,967,093.84
Deduct assets not admitted—		
Premiums in course of collection, effective prior to October 1st, 1929	$7,248.67	
Book value of bonds over market value	13,577.33	
		20,826.00
		$1,946,267.84

Liabilities.

Unpaid claims	$221,771.71
Expenses of investigation and adjustment (estimated)	1,540.00
Unearned premiums	563,939.66
Commissions on policies effective from October 1st, 1929	36,791.02
Salaries, rents, expenses, bills, accounts, fees due or accrued	1,000.00
Reserve for taxes	31,077.24
Capital—Authorized and paid up	500,000.00
Surplus	590,148.21
	$1,946,267.84

Income.

Premiums (net)	$1,195,278.50
Interest	61,199.98
Surplus paid by stockholders	200,000.00
Other income	10.00
	$1,456,488.48

Disbursements.

Amount paid for losses (net)	$410,030.83
Investigation and adjustment of claims	71,879.81
Commissions or brokerage, *less* amount received on return premiums and reinsurance	194,666.39
Head Office salaries, fees, etc.	81,823.36
Branch office salaries, travelling expenses, employees, etc.	48,891.55
Inspections, including accident-prevention	15,636.73
Rents	8,132.24
Taxes, licences, and fees	16,558.12
Legal expenses, advertising, printing, and stationery	19,767.96

Postage, telegraph, telephone, exchange, express, and insurance	$5,047.56
Furniture and fixtures, etc.	8,615.84
Balance	575,438.09
	$1,456,488.48

RETURNS FOR BRITISH COLUMBIA.

(*See* page 50.)

OHIO FARMERS INSURANCE COMPANY.

Head Office—LeRoy, Ohio.

Directors.

F. H. Hawley.
W. E. Haines.
N. R. Chalfant.
E. A. Bowman.
Blake McDowell.
A. I. Vorys.
Price Russell.
W. F. Kyle.
D. W. Crane.

D. W. Crane, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Ledger—		
Real estate (book value)		$535,537.66
Mortgages on real estate		1,382,137.10
Loans secured by collateral		67,518.03
Bonds		983,466.01
Stocks		1,209,168.73
Cash and deposit with trust companies and banks		904,724.67
Agents' balances		638,002.67
Bills receivable		33,831.24
Other assets		77,531.65
Non-ledger—		
Interest and rents due and accrued		71,182.16
Market value of bonds and stocks over book value		21,602.26
		$5,924,702.18
Deduct assets not admitted—		
Furniture, fixtures, and safes	$76,808.70	
Agents' balances, representing business written prior to October 1st, 1929	8,301.86	
Bills receivable, past due, taken for premiums	33,831.24	
Accounts receivable	77.49	
		119,019.29
		$5,805,682.89

Liabilities.

Unpaid claims	$437,172.13
Expenses of investigation and adjustment (estimated)	1,500.00
Unearned premiums	3,676,038.74
Salaries, rents, fees, etc.	4,517.63
Reserve for taxes	52,537.95
Contingent commission, etc.	24,500.00
Emergency reserve	200,000.00
Surplus	1,409,416.44
	$5,805,682.89

Income.

Premiums (net)	$3,578,919.87
Interest and rents	195,483.89
Profit on sale or maturity of bonds and stocks	110,160.40
Increase by adjustment in book value of stocks	100,000.00
Other income	3,097.42
	$3,987,661.58

Disbursements.

Amount paid for losses (net)	$1,798,779.17
Loss adjustment expenses	125,073.37
Agents' compensation and allowances	912,343.05
Field supervisory expenses	149,588.62
Salaries and fees, directors, officers, and clerks	222,216.01
Rents	14,443.96
Maps, inspections, surveys, underwriters' associations	79,231.70
Taxes, licences, and fees	175,699.20
Postage, telegraph, etc.	12,810.53
Legal expenses	5,439.95
Advertising, subscriptions, printing, and stationery	50,600.90
Loss on sale or maturity of bonds, etc.	78,591.73
Miscellaneous	78,709.11
Balance	184,133.28
	$3,987,661.58

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 47 and 50.)

THE ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY.

Head Office—Waterloo, Ont.

Directors.

H. G. Bertram.
Hon. F. C. Biggs.
A. W. Biggs, K.C.
Hon. M. Doherty.
J. T. Haig, K.C., M.L.A.
W. E. Long.
N. A. McLarty.
F. McLaughlin.
Harold MacPherson.
J. A. Martin.
E. C. Mitchel.
Chas. S. Morton, M.D.
W. E. Payne, K.C.
E. K. Reiner.
J. M. Riddell.
A. E. Silverwood.
Col. N. Spencer, M.L.A.
H. L. Sutherland.
J. M. Walton.

M. J. Smith, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Ledger—	
Real estate (book value)	$156,490.65
Mortgages on real estate	3,468,580.09
Loans to policyholders	834,859.96
Bonds (book value)	2,295,451.75
Stocks (book value)	78,570.00

Cash on hand and in banks		$34,878.58
Advances to agents		53,694.44
Other assets		633.40
Non-ledger—		
Interest and dividends due and accrued		110,592.39
Premiums due and uncollected and deferred		315,482.70
		$7,349,233.96

Liabilities.

Reserve for assurance contracts		$5,547,433.00
Liability for payments due under contracts		15,147.00
Provision for unreported death losses and disability claims		10,000.00
Amounts assured left with the Company		24,420.50
Premiums paid in advance		7,888.34
Taxes due and accrued		4,853.00
Borrowed money		611,500.00
Agents' balances		52,983.86
Other liabilities		12,718.85
Undivided surplus		354,482.56
Reserves		65,389.56
Capital—		
Authorized	$8,000,000.00	
Subscribed	6,741,100.00	
Paid up		642,417.29
		$7,349,233.96

Income.

Premium income		$1,256,697.77
Interest and dividends		349,941.51
Rents		9,451.05
Profit on sale of stocks (gross)		30,002.59
		$1,646,092.92

Disbursements.

Disbursements under assurance contracts	$496,763.05
Interest or dividends to shareholders	31,782.57
Taxes, licences, and fees	25,638.35
Head Office expenses: Salaries, $75,336.75; directors' fees, $4,232; auditors' fees, $1,925; travelling expenses, $7,881.45; rents, $7,500; miscellaneous, $2,296.51	99,171.71
Branch office and agency expenses: Assurance commissions, first year, $132,365.87; renewal, $57,496.05; salaries, $77,052.26; travelling expenses, $2,839.74; rents, $21,196.36; miscellaneous, $2,876.45	293,826.73
All other expenses: Advertising, $25,833; office furniture and supplies, $8,515.99; books and periodicals, $997.38; postage, $6,830.65; express, telegrams, and telephones, $5,301.73; printing and stationery, $11,410.76; commissions on loans, $2,349; medical fees, $12,838.91; miscellaneous, $64,408.60	138,486.02
Loss on sale or maturity of bonds, $13.42, and real estate, $8,263.15 (gross)	8,276.57
Balance	552,147.92
	$1,646,092.92

RETURNS FOR BRITISH COLUMBIA.
(*See* page 43.)

PHILADELPHIA FIRE AND MARINE INSURANCE COMPANY.

Head Office—Philadelphia, Pa.

Directors.

Edward Hopkinson.	John O. Platt.
C. Hartman Kuhn.	Arthur Sewall.
Edward S. Buckley, Jr.	Joseph Wayne, Jr.
William P. Gest.	Samuel M. Curwen.
John S. Jenks.	Samuel D. Warriner.
Jay Cooke.	Clarence M. Brown.
Charles S. W. Packard.	Charles F. Frizzell.
Benjamin Rush.	Henry O. Brengle.
William S. Godfrey.	James D. Winsor, Jr.
Effingham B. Morris.	John Gribbell.

John J. Connor, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Ledger—		
Bonds (book value)		$2,353,346.71
Stocks (book value)		1,270,492.90
Cash in trust companies and banks		571,110.67
Agents' balances		718,854.72
Reinsurance recoverable on paid losses		6,284.64
Litigation deposit account		6,302.74
Non-ledger—		
Interest due and accrued	$32,163.36	
Market value of bonds over book value	129,961.39	
		162,124.75
		$5,088,517.13
Deduct assets not admitted: Agents' balances, representing businesss written prior to October 1st, 1929		45,330.30
		$5,043,186.83

Liabilities.

Unpaid claims	$407,347.00
Expenses of investigation and adjustment (estimated)	8,147.00
Unearned premiums	1,660,028.24
Amount reclaimable under certain policies	26,992.93
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,578.00
Reserve for taxes	100,000.00
Contingent commissions, etc., due or accrued	15,119.00
Capital—Authorized and paid up	1,000,000.00
Surplus over all liabilities	1,792,000.56
	$5,043,186.83

Income.

Premiums (net)	$1,850,305.46
Deposit premiums written on perpetual risks (gross)	5,140.90
Interest	188,559.11
Profit on sale or maturity of bonds and stocks	13,166.66
Other income	20.48
	$2,057,192.61

Disbursements.

Amount paid for losses (net)	$796,693.38
Loss adjustment expenses	33,227.77
Agents' compensation and allowances	420,272.47
Field supervisory expenses	75,974.29
Salaries and fees, directors, officers, and clerks	172,417.45
Rents	41,976.09
Furniture and fixtures	5,478.22
Maps, inspections, surveys, underwriters' associations	50,710.60
Taxes, licences, and fees	89,178.51
Postage, telegraph, and telephone	8,602.03
Legal expenses	3,610.05
Advertising, subscriptions, printing, and stationery	38,084.33
Dividends to stockholders	125,000.00
Miscellaneous	7,472.86
Balance	188,494.56
	$2,057,192.61

RETURNS FOR BRITISH COLUMBIA.

(*See* page 47.)

ROYAL PLATE GLASS & GENERAL INSURANCE COMPANY OF CANADA.

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.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Cash in bank		$694.48
Dominion of Canada General Insurance Company		9.80
Investments		17,803.06
Government deposit		5,335.72
Interest accrued		103.10
		$23,946.16

Liabilities.

Creditors		$1,894.90
Capital stock—		
Authorized	$25,000.00	
Subscribed	10,000.00	
Paid up		2,750.00
Surplus		19,301.26
		$23,946.16

Income.

Premium income	$2,887.82
Interest	1,566.80
	$4,454.62

Disbursements.

Reinsurance	$1,445.25
Breakage	379.75
Commission on premiums	1,010.73
Brokerage commission	62.74
Audit and Government reports	45.00
Government fees	10.00
Provincial licence	100.00
Postage and telegrams	3.39
Discount and exchange	.60
Provincial income-tax	2.28
Legal and fees *re* breakage claims	30.50
Balance	1,364.38
	$4,454.62

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

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

Head Office—Toronto, Ont.

Governing Executive Authority.

Dr. John Ferguson.
Col. D. M. Robertson.
Rev. D. Wallace Christie.
Frank S. Mearns.
Col. Alex. Fraser.
John Tytler.
J. P. MacGregor, K.C.
Adam Brand.
J. M. Watt.
Robert Lewis.

F. S. Mearns, Secretary.
W. R. Hitchins, Actuary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Ledger—	
Bonds and debentures (book value)	$1,223,276.71
Cash in banks	32,211.92
Loans on policies	7,188.78
Deposit with Quebec Government	5,000.00
Non-ledger—	
Interest and rents due and accrued	26,075.97
Premiums, dues, etc.	13,752.87
	$1,307,506.25

Liabilities.

Mortuary reserve	$1,164,814.00
Sickness reserve	26,196.00
Bonus reserve	94,813.00
Child insurance reserve	185.00
Death claims	16,341.15
Balance	5,157.10
	$1,307,506.25

Income.

Mortuary Fund		$156,954.88
Sickness Fund		4,621.62
Juvenile Benefit Fund		125.80
General Expense Fund—		
Expense dues from members	$7,223.13	
Other sources	1,019.15	
		8,242.28
		$169,944.58

Disbursements.

Mortuary Fund	$90,578.61
Sickness Fund	2,117.16
General Expense Fund—	
Head Office expenses: Salaries, $9,414.31; directors' fees and expenses, $1,018.95; auditors' fees, $200; actuaries' fees and expenses, $385; travelling expenses, $142.70; rents, $900; printing and supplies, $2,285.88; miscellaneous, $6,676.79	21,023.63
Agency and organization expenses: Commissions, $359.50; salaries, $13,686.80; travelling expenses, $6,182.63; miscellaneous, $133.74	20,362.67
All other expenses: Advertising, $31.50; books, periodicals, express, telegrams, and telephones, $177.62; medical fees, $127; taxes and licences, $424.01; light, fuel, and water, $27.28; miscellaneous, $1,445.54	2,232.95
Balance	33,629.56
	$169,944.58

RETURNS FOR BRITISH COLUMBIA.

Income—

Premiums for mortuary benefits	$5,549.20
Premiums for sick benefits	44.82
Premiums for other benefits	12.00
	$5,606.20

Disbursements—

Claims paid for mortuary benefits	$500.00
Claims paid for sick benefits	120.00
	$620.00

THE TORONTO CASUALTY, FIRE & MARINE INSURANCE COMPANY.

Head Office—Toronto, Ont.

Directors.

Lieut.-Colonel C. H. Ackerman.
J. T. Brand.
Charles W. Buchanan.
C. V. Cummings.
R. T. Evans.
Hon. Forbes Godfrey, M.D.
Roy Lawson.
G. Larratt Smith.
Right Hon. A. Meighen, K.C.
M. A. MacKenzie, M.A.

Thos. G. Breck, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Mortgages on real estate	$61,050.00
Loans secured by bonds, stocks, etc.	28,348.05
Bonds (book value)	744,766.15
Stocks (book value)	127,285.77
Cash on hand and in banks	233,957.79
Interest accrued	11,680.54
Agents' balances and premiums uncollected (net, commission deducted)	203,946.75
Amount due from reinsurance on losses paid	33,757.26
Quebec Workmen's Compensation insurance	68,387.52
Other assets	17,542.20
	$1,530,722.03
Deduct assets not admitted: Agents' balances on premiums written prior to October 1st, 1929	77,290.72
	$1,453,431.31

Liabilities.

Unpaid claims		$219,589.15
Reserve (carried out at 80 per cent. thereof)		312,441.49
Reserve and unpaid losses under unlicensed reinsurance		80,619.70
Expenses due and accrued		10,882.73
Taxes		20,000.00
Reinsurance premiums		24,639.99
Return premiums		14,888.32
Reserve for loss on investments		17,465.63
Reserve for premiums, etc., on Quebec Workmen's Compensation insurance		102,298.88
Other liabilities		9,613.62
Capital—		
Authorized	$2,000,000.00	
Subscribed and paid up		438,685.00
		$1,453,431.31

Profit and Loss Account.

Premiums earned (net)		$1,014,754.32
Claims incurred (net)	$593,390.67	
Adjustment expenses (net)	48,384.63	
Commissions	225,615.96	
Taxes	26,904.52	

Salaries, fees, and travelling expenses	$126,631.19	
All other expenses	72,199.83	
		$1,098,126.80
Underwriting loss		$83,372.48
Other revenue—		
Interest earned	$54,473.30	
Sundry commissions earned	13,667.74	
Profit on sale of investments	14,024.25	
		82,165.29
		$1,207.19
Other expenditure—		
Quebec Workmen's Compensation Reserve for deposit premiums	$8,773.67	
Bad debts written off	627.71	
Decrease in market value of investments	27,761.80	
Interest, discount, and exchange	4,349.39	
Furniture and fixtures	4,605.19	
		46,117.76
Net loss		$47,324.95

RETURNS FOR BRITISH COLUMBIA.
(*See* pages 47, 50, 52, 54, 55, 56, and 57.)

UNITED PACIFIC CASUALTY INSURANCE COMPANY.

Head Office—Seattle, Wash.

Directors.

Chas. T. Hudson.	Ben. B. Ehrlickman.
J. W. Reynolds.	Wm. P. Matthasi.
J. C. Bowles.	Frost Snyder.
John Graham.	W. C. Hewitt.
Frederick A. Wing.	R. I. Ehrlickman.
R. M. Drumheller.	Henry A. Rhodes.
F. W. Hurlbut.	W. H. White.

Chas. T. Hudson, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Ledger—		
Mortgages on real estate		$11,900.00
Bonds (book value)		834,726.38
Stocks (book value)		145,822.63
Cash on hand and in banks		126,018.32
Premiums in course of collection		170,270.04
Non-ledger—Interest due and accrued		13,175.72
		$1,301,913.09
Deduct assets not admitted—		
Premiums in course of collection, effective prior to October 1st, 1929	$2,218.68	
Decrease in market value of securities	11,627.51	
		13,846.19
		$1,288,066.90

Liabilities.

Unpaid claims (net)	$42,971.00
Reserve for unpaid losses	111,500.00
Unearned premiums	490,601.92
Commissions, etc., due to agents or brokers	5,029.38
Reserve for taxes	14,383.80
Reinsurance	19,116.63
Other liabilities	4,464.17
Capital—Authorized and paid up	300,000.00
Surplus	300,000.00
	$1,288,066.90

Income.

Premiums (net)	$1,018,799.68
Interest	89,567.77
Profit on sale or maturity of bonds and stocks	72,831.81
Contribution from stockholders to surplus and contingent reserve	150,000.00
Other sources	30,839.11
	$1,362,038.37

Disbursements.

Claims paid (net)	$303,502.07
Investigation and adjustment of claims	62,711.93
Commissions or brokerage	394,905.26
Salaries, travelling and all other expenses of branch office employees and agents not paid by commissions	6,453.94
General office maintenance and expenses	52,330.85
Loss on sale or maturity of bonds and stocks	60,717.62
Miscellaneous	5,367.48
Balance	476,049.22
	$1,362,038.37

RETURNS FOR BRITISH COLUMBIA.

(*See* page 50.)

THE WESTERN EMPIRE LIFE ASSURANCE COMPANY.

Head Office—Winnipeg, Man.

Directors.

Wm. Smith. Wm. Hudson.
Hon. R. W. Craig. S. D. Hanah.
General H. M. Dyer. Dr. A. M. Campbell.

Frederick C. O'Brien, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1929.

Assets.

Ledger—	
Real estate (book value)	$25,859.72
Mortgages on real estate	953,379.83
Loans and advances to policyholders	316,393.85
Bonds (book value)	240,781.51
Cash on hand and in banks	16,089.76
Non-ledger—	
Interest and dividends due	40,086.96
Premiums due and uncollected	112,373.43
	$1,704,965.06

Liabilities.

Reserve under assurance contracts		$1,280,945.00
Liability for payments due under contracts		11,822.25
Claims reported		4,000.00
Premiums paid in advance		5,483.46
Provision for profits to policyholders		6,000.00
Taxes		6,000.00
Commission to agents due and accrued		846.77
Borrowed money		86,000.00
Contingency reserves		15,000.00
Other liabilities		1,619.12
Capital—		
Authorized	$1,000,000.00	
Subscribed	895,500.00	
Paid up		221,005.00
Balance		66,243.46
		$1,704,965.06

Income.

Premium income	$300,438.12
Interest	86,506.93
Other income	804.30
	$387,749.35

Disbursements.

Disbursements under assurance contracts	$47,198.57
Dividends to shareholders	8,955.00
Taxes, licences, and fees	6,113.53
Head Office expenses: Salaries, $31,171.50; directors' fees, $430; auditors' fees, $560; travelling expenses, $955.45; rents, $4,110; miscellaneous, $4,903.22	42,130.17
Branch office and agency expenses: Assurance commissions, first year, $43,585.98; advanced to agents, $8,144.79; salaries, $12,438.33; travelling expenses, $1,959.97; rents, salaries, and sundries, $9,154.26	75,283.33
All other expenses: Express, telegrams, and telephones, $486.17; legal fees, $316.37; medical fees, $3,347.70; postage, $1,702.40; printing and stationery, $8,519.50; appraisement expenses, $2,553.61; actuarial fees, $1,191.50; miscellaneous, $3,994.59	22,111.84
Balance	185,956.91
	$387,749.35

RETURNS FOR BRITISH COLUMBIA.
(*See* page 43.)

LIST OF INSURERS LICENSED UNDER THE "INSURANCE ACT."

(CORRECTED TO JULY 2ND, 1930.)

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
The Acadia Fire Insurance Co., Halifax, N.S.	F. W. Rounsefell, Vancouver	Burglary and fire.
Ætna Insurance Co., Hartford, Conn.	J. E. Kinsman, Victoria	Automobile, aviation (restricted to damage to property), insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, and tornado.
Ætna Life Insurance Co., Hardford, Conn.	Gordon Bell, Vancouver	Life, sickness, insurance against bodily injury and death by accident, and insurance against liability for loss or damage from accident to employees or other persons.
Agricultural Insurance Co., Watertown, New York	J. J. Banfield, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), explosion, fire, and inland transportation.
Alliance Assurance Co., Ltd., London, Eng.	W. Anderson and H. Miskin, Vancouver	Accident, automobile, burglary, explosion, fire, guarantee, inland transportation, marine, plate glass, sickness, and tornado.
Alliance Insurance Co. of Philadelphia, Pa.	J. H. Harrison, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, tornado, and weather.
American Alliance Insurance Co., New York, N.Y.	C. V. Wakely, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person) and fire.
American Automobile Fire Insurance Co., St. Louis, Mo.	C. A. Mitchell, Vancouver	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile) and theft.
American Automobile Insurance Co., St. Louis, Mo.	C. A. Mitchell, Vancouver	Automobile.
American Central Insurance Co., St. Louis, Mo.	D. W. Campbell, Victoria	Automobile, explosion (including riot and civil commotion), fire, and tornado.
American Credit Indemnity Co. of New York-St. Louis, Mo.	D. B. Campbell, Vancouver	Credit.
American Equitable Assurance Co. of New York, N.Y.	G. H. L. Hobson, Vancouver	Fire.
The American Insurance Co., Newark, N.J.	T. W. B. London, Vancouver	Fire.
The Anglo Scottish Insurance Co., Ltd., London, Eng.	T. W. Greer, Vancouver	Automobile and fire.
Atlas Assurance Co., Ltd., London, Eng.	John S. Gall, Vancouver	Fire and marine.
Automobile Insurance Co. of Hartford, Conn., Hartford, Conn.	B. G. D. Phillips, Vancouver	Inland marine, inland transportation, and ocean marine.
Baloise Fire Insurance Co., Basle, Switzerland	A. H. Johnstone, Vancouver	Fire.
Bankers & Traders' Insurance Co., Ltd., Sydney, Australia	G. H. L. Hobson, Vancouver	Fire and marine.
Beaver Fire Insurance Co., Winnipeg, Man.	Waghorn, Gwynn & Co., Ltd., Vancouver	Fire.
The Boiler Inspection & Insurance Co. of Canada, Toronto, Ont.	W. F. Kemp, Vancouver	Boiler and machinery.
Boston Insurance Co., Boston, Mass.	A. S. Matthews, Vancouver	Marine and fire.
British America Assurance Co., Toronto, Ont.	F. W. Rounsefell, Vancouver	Accident, automobile, burglary, explosion, fire, guarantee, hail, inland marine, inland transportation, lightning, ocean marine, plate glass, sickness, and tornado.
The British & European Insurance Co., Ltd., London, Eng.	Richard I. Sheriff, Vancouver	Fire.
The British and Foreign Marine Insurance Co., Ltd., Liverpool, Eng.	B. G. D. Phillips, Vancouver	Inland transportation, marine, and sprinkler leakage.
The British Canadian Insurance Co., Montreal, Que.	Alfred W. McLeod, Vancouver	Accident, automobile, boiler and machinery, bond, burglary, credit, explosion, fire, guarantee, inland transportation, marine, plate glass, sickness, and tornado.
The British Colonial Fire Insurance Co., Montreal, Que.	Harold Darling, Vancouver	Fire, tornado, and automobile.
(1.) The British Columbia Plate Glass Insurance Co., Vancouver, B.C.	Head Office, Vancouver	Plate glass.

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
The British Crown Assurance Corporation, Ltd., Glasgow, Scotland	Mark Nevill, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person) and fire.
British Empire Assurance Co., Toronto, Ont	W. S. Day, Vancouver	Accident, automobile, burglary, fire, guarantee, inland transportation, plate glass, sickness, tornado, and marine.
The British General Insurance Co., Ltd., London, Eng	J. H. Gillespie, Victoria	Automobile, fire, and tornado.
British Law Insurance Co., Ltd., London, Eng	C. W. Stoess, Vancouver	Automobile and fire.
British North Western Fire Insurance Co., Toronto, Ont	Mark Nevill, Vancouver	Fire.
The British Oak Insurance Co., Ltd., London, Eng	Victor W. Odlum, Vancouver	Automobile, fire, and inland transportation.
British Traders Insurance Co., Ltd., Victoria, Hong Kong	C. R. Elderton, Vancouver	Automobile, fire, marine, and tornado.
Caledonian American Insurance Co., New York, N.Y	Fred A. Burgess, Vancouver	Fire.
Caledonian Insurance Co., Edinburgh, Scotland	Fred A. Burgess, Vancouver	Fire.
California Insurance Co., San Francisco, Cal	John Anderson, Vancouver	Fire and tornado.
The Canada Accident and Fire Assurance Co., Montreal, Que	John Anderson, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, plate glass, and sickness.
Canada Life Assurance Co., Toronto, Ont	R. G. McCuish, Vancouver	Life.
Canada National Fire Insurance Co., Winnipeg, Man	T. S. McPherson, Victoria	Fire.
Canada Security Assurance Co., Toronto, Ont	R. E. Brett, Victoria	Automobile, fire, inland transportation, plate glass, and tornado.
Canadian Fire Insurance Co., Winnipeg, Man	F. C. Paterson, Victoria	Automobile, burglary, explosion, fire, guarantee, hail, live stock, plate glass, and tornado.
Canadian General Insurance Co., Toronto, Ont	Heber Brown, Vancouver	Accident, automobile, burglary, explosion, fire, forgery, guarantee, inland transportation, live stock, plate glass, and tornado.
The Canadian Indemnity Co., Winnipeg, Man	Donald Stewart, Vancouver	Automobile, burglary, fire, forgery, guarantee, plate glass, and inland transportation.
The Canadian Surety Co., Toronto, Ont	F. B. Lewis, Vancouver	Accident, automobile, burglary, fire, forgery, guarantee, plate glass, sickness and tornado.
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, automobile, employers' liability, fire, hail, and sickness.
The Casualty Co. of Canada, Toronto, Ont	J. C. Stuart, Vancouver	Accident, automobile, burglary, fire, guarantee, plate glass, and sickness.
The Central Insurance Co., Ltd., London, Eng	C. H. Macaulay, Vancouver	Automobile and fire.
The Century Indemnity Co., Hartford, Conn	Reginald Long, Vancouver	Accident, automobile (excluding insurance against loss or damage by fire), burglary, employers' liability, forgery, guarantee, plate glass, and sickness.
The Century Insurance Co., Ltd., Edinburgh, Scotland	Thos. W. Greer, Vancouver	Accident, automobile, fire, guarantee (limited to the guaranteeing of the fidelity of persons in positions of trust, public or private, and executing bonds in legal actions and proceedings), marine, and plate glass.
The China Fire Insurance Co., Ltd., Victoria, Hong Kong	C. R. Elderton, Vancouver	Automobile, fire, and marine.
Citizens Insurance Co. of Jersey City, N.J	Chas. H. Macaulay, Vancouver	Fire and tornado.
City of New York Insurance Co., New York, N.Y	Alfred W. McLeod, Vancouver	Fire and tornado.
Columbia Insurance Co., Jersey City, N.J	F. W. Rounsefell, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, and inland transportation.
Columbia Life Assurance Co., Vancouver, B.C	Head Office, Vancouver	Life.
The Commercial Life Assurance Co. of Canada, Edmonton, Alta	Leon J. Ladner, Vancouver	Life.
Commercial Union Assurance Co., Ltd., London, Eng	John Anderson, Vancouver	Accident, automobile, burglary, fire, inland transportation, life, marine, plate glass, sickness, and tornado.

Commercial Union Fire Insurance Co. of New York	John Anderson, Vancouver	Fire.
Confederation Life Association, Toronto, Ont.	H. R. Glass, Vancouver	Life, accident, and sickness.
Connecticut Fire Insurance Co., Hartford, Conn.	Robt. H. Swinerton, Victoria	Fire, burglary, inland transportation, insurance against loss of or damage to property resulting from an earthquake, and tornado.
Continental Casualty Co., Hammond, Ind.	A. S. Matthew, Vancouver	Accident, automobile, burglary, plate glass, and sickness.
Continental Insurance Co., New York, N.Y.	W. A. Lawson, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), insurance against loss of or damage to property resulting from an earthquake, explosion, fire, inland transportation, marine, and tornado.
The Continental Life Insurance Co., Toronto, Ont.	James Moss, Victoria	Life.
The Cornhill Insurance Co., Ltd., London, Eng.	Wm. Blane, Vancouver	Automobile, fire, and tornado.
The Crown Life Insurance Co., Toronto, Ont.	F. R. McD. Russell, Vancouver	Life.
Dominion Fire Insurance Co., Toronto, Ont.	H. F. Shobrook, Vancouver	Automobile, fire, and plate glass.
The Dominion Life Assurance Co., Waterloo, Ont.	John T. McCay, Vancouver	Life.
The Dominion of Canada General Insurance Co., Toronto, Ont.	J. C. Stuart, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, inland transportation, liability, life, plate glass, and sickness.
The Eagle Star & British Dominions Insurance Co., Ltd., London, Eng.	Mark Nevill, Vancouver	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), fire, marine, and plate glass.
(2.) Empire Life Insurance Co., Toronto, Ont.	J. A. Snider, Vancouver	Life, accident, and sickness.
Employers Liability Assurance Corporation, Ltd., London, Eng.	Jas. A. Young, Vancouver	Accident, automobile, boiler and machinery, burglary, explosion, fire, forgery, guarantee, liability, plate glass, sickness, and tornado.
Ensign Insurance Co., Toronto, Ont.	H. F. Shobrook, Vancouver	Fire.
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) and fire.
The Essex and Suffolk Equitable Insurance Society, Ltd., London, Eng.	H. B. Leuty, Vancouver	Fire.
The Excelsior Life Insurance Co., Toronto, Ont.	F. J. Gillespie, Vancouver	Life.
Federated British Insurance Co., Ltd., London, Eng.	B. G. D. Phillips, Vancouver	Fire.
Fidelity American Insurance Co., Dallas, Texas	Peter Reid, Vancouver	Fire.
The Fidelity & Casualty Co. of New York, N.Y.	Seeley & Co., Vancouver	Accident, boiler and machinery, burglary, guarantee, plate glass, and sickness.
Fidelity Insurance Co. of Canada, Toronto, Ont.	Leslie H. Wright, Vancouver	Accident, automobile, burglary, guarantee, plate glass, and sickness.
Fidelity Phenix Fire Insurance Co., New York, N.Y.	Arthur Coles, Victoria	Automobile (excluding insurance against loss by reason of bodily injury to the person), insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, inland transportation, marine, and tornado.
Fire Association of Philadelphia, Philadelphia, Pa.	Harold Darling, Vancouver	Automobile, fire, inland transportation, marine, and tornado.
The Fire Insurance Co. of Canada, Montreal, Que.	C. D. J. Christie, Vancouver	Fire.
Fireman's Fund Insurance Co., San Francisco, Cal.	V. McKenna, Victoria	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, inland transportation, marine, and tornado.
Firemen's Insurance Co. of Newark, N.J.	H. F. Shobrook, Vancouver	Automobile, fire, and marine.
First American Fire Insurance Co., New York, N.Y.	R. B. Leigh, Vancouver	Fire, inland transportation, and tornado.
Fonciere Fire Insurance Co., Paris, France	W. B. Blane, Vancouver	Fire.
The Franklin Fire Insurance Co. of Philadelphia, Pa.	Sam Clegg, Victoria	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, hail, marine, and tornado.
The General Accident Assurance Co. of Canada, Toronto, Ont.	F. C. Broadfoot, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, plate glass, and sickness.

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
General Accident Fire & Life Assurance Corp., Ltd., Perth, Scotland	F. C. Broadfoot, Vancouver	Accident, automobile, burglary, fire, hail, liability, plate glass, sickness, and tornado.
General Casualty Co. of America, Seattle, Wash.	Colin A. Manlove, Vancouver	Automobile and plate glass.
The General Casualty Insurance Co., Paris, France	R. I. Sheriff, Vancouver	Accident, automobile (excluding insurance against loss or damage by fire), burglary, guarantee, plate glass, sickness, and sprinkler leakage.
General Exchange Insurance Corporation, New York, N.Y.	R. M. Campbell, Vancouver	Automobile (excluding insurance against liability for loss by reason of bodily injury to the person).
General Fire Assurance Co. of Paris, France	J. L. Ballantyne, Vancouver	Fire.
General Insurance Co. of America, Seattle, Wash.	Colin A. Manlove, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, and tornado.
The Girard Fire & Marine Insurance Co., Philadelphia, Pa.	H. F. Shobrook, Vancouver	Fire.
Glens Falls Insurance Co., Glens Falls, N.Y.	B. G. D. Phillips, Vancouver	Automobile, insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, and tornado.
Globe & Rutgers Fire Insurance Co., New York, N.Y.	W. F. Kemp, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), insurance against loss of or damage to property resulting from an earthquake, explosion (except steam-boilers, pipes, fly-wheels, engines, and machinery connected therewith or operated thereby), fire, inland transportation, and marine.
The Globe Indemnity Co. of Canada, Montreal, Que.	F. W. Rounsefell, Vancouver	Accident, automobile, burglary, fire, forgery, guarantee, plate glass, and sickness.
The Grand Council of the Canadian Order of Chosen Friends, Hamilton, Ont.	E. R. Flewwelling, Vancouver	Life insurance and sick and funeral benefits.
Great American Insurance Co., New York, N.Y.	S. Burke, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, and tornado.
The Great West Life Assurance Co., Winnipeg, Man.	F. N. Ballard, Vancouver	Life.
The Guarantee Co. of North America, Montreal, Que.	A. R. Wolfenden, Victoria	Guarantee.
Guardian Assurance Co., Ltd., London, Eng.	W. S. Day, Vancouver	Fire.
The Guardian Insurance Co. of Canada, Montreal, Que.	W. S. Day, Vancouver	Accident, automobile, boiler and machinery, burglary, explosion, fire, guarantee, inland transportation, plate glass, sickness, and tornado.
The Guildhall Insurance Co., Ltd., London, Eng.	Alfred W. McLeod, Vancouver	Accident, automobile, fire, plate glass, and sickness.
Halifax Fire Insurance Co., Halifax, N.S.	Herbert R. Fullerton, Vancouver	Automobile, fire, and plate glass.
The Hanover Fire Insurance Co., New York, N.Y.	H. B. Holland, Vancouver	Fire and tornado.
Hardware Dealers Mutual Fire Insurance Co., Stevens Point, Wis.	Thomas E. Shiel, Vancouver	Automobile (limited to insuring against loss of or damage to an automobile by fire or theft), fire (to the extent authorized by the Company's articles of incorporation), and tornado.
Hartford Accident and Indemnity Co., Hartford, Conn.	A. M. J. English, Vancouver	Accident, automobile, burglary, guarantee, live stock, plate glass, and sickness.
Hartford Fire Insurance Co., Hartford, Conn.	A. M. J. English, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, property damage, tornado, and weather.

Home Assurance Co. of Canada, Calgary, Alta.	H. S. Ogilvie, Vancouver	Accident, sickness, automobile, and inland transportation.
Home Insurance Co., New York, N.Y.	H. W. Dyson, Vancouver	Automobile, burglary, earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, property damage, tornado, and weather.
(3.) Home Fire and Marine Insurance Co. of California, San Francisco, Cal.	W. F. Kemp, Vancouver	Automobile, fire, inland transportation, and marine.
Hudson Bay Insurance Co., Montreal, Que.	Arthur Huddell, Vancouver	Accident, automobile, boiler and machinery, burglary, guarantee, fire, plate glass, sickness, and tornado.
Imperial Assurance Co., New York, N.Y.	F. W. Rounsefell, Vancouver	Fire.
Imperial Guarantee and Accident Insurance Co. of Canada, Toronto, Ont.	Harold Darling, Vancouver	Accident, automobile, fire, burglary, guarantee, inland transportation, marine, plate glass, sickness, and tornado.
The Imperial Insurance Office, Toronto, Ont.	R. V. K. Rankin, Vancouver	Accident (including insurance against loss to poperty and public liability), automobile, burglary, fire, guarantee, plate glass, sickness, and tornado.
The Imperial Life Assurance Co. of Canada, Toronto, Ont.	Stanley Henderson, Vancouver	Life.
Indemnity Insurance Co. of North America, Philadelphia, Pa.	J. Hunter Harrison, Vancouver	Accident, burglary, live stock, plate glass, and sickness.
Indemnity Mutual Marine Assurance Co., Ltd., London, Eng.	B. G. D. Phillips, Vancouver	Marine.
Insurance Company of North America, Philadelphia, Pa.	J. H. Harrison, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, tornado, and weather.
The Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	H. A. Robertson, Vancouver	Fire, inland marine, and marine.
Laurentian Insurance Co., Montreal, Que.	C. D. J. Christie, Vancouver	Fire.
Law, Union & Rock Insurance Co., Ltd., London, Eng.	A. W. Blake, Vancouver	Accident, automobile, burglary, explosion, fire, guarantee, plate glass, sickness, and tornado.
Legal and General Assurance Society, Ltd., London, Eng.	H. A. Robertson, Vancouver	Automobile, fire, tornado.
Liverpool & London & Globe Insurance Co., Ltd., Liverpool, Eng.	R. C. Hall, Victoria	Accident, automobile, burglary, fire, guarantee, inland transportation, plate glass, sickness, and tornado.
The Liverpool-Manitoba Assurance Co., Montreal, Que.	H. W. Wilders, Victoria	Automobile, explosion (including riot and civil commotion), and fire.
Local Government Guarantee Society, Ltd., London, England	J. H. Lawson, Vancouver	Fire.
The London & Lancashire Guarantee & Accident Co. of Canada, Toronto, Ont.	A. W. Blake, Vancouver	Accident, automobile, burglary, fire, guarantee, plate glass, sickness, 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, Eng.	A. W. Blake, Vancouver	Automobile, explosion (including riot and civil commotion), fire, marine, and tornado.
London & Provincial Marine & General Insurance Co., Ltd., London, Eng.	† R. V. Winch & Co., Ltd., Victoria * J. H. Watson, Vancouver	Accident, automobile, burglary, fire, guarantee, marine, plate glass, and sickness.
The London & Scottish Assurance Corporation, Ltd., London, Eng.	N. R. Bailey, Vancouver	Accident, automobile, burglary, fire, hail, life, plate glass, and sickness.
London Assurance Corporation, London, Eng.	† R. V. Winch & Co., Ltd., Victoria * James Wise, Victoria	Automobile, earthquake, fire, inland marine, inland transportation, marine, and tornado.
London-Canada Insurance Co., Toronto, Ont.	Frank Parsons, Vancouver	Automobile and fire.
London Guarantee & Accident Co., Ltd., London, Eng.	R. C. Janion, Vancouver	Accident, automobile, burglary, fire, inland transportation, guarantee, plate glass, sickness, and tornado.
The London Life Insurance Co., London, Ont.	W. E. Wolfe, Vancouver	Accident, life, and sickness.
Loyal Protective Insurance Co., Boston, Mass.	G. H. Grant, Vancouver	Accident and sickness.
Lumbermen's Insurance Co., Philadelphia, Pa.	G. H. L. Hobson, Vancouver	Fire.
Lumbermen's Mutual Casualty Co., Chicago, Ill.	A. E. Craddock, Vancouver	Accident (excluding insurance against loss by reason of bodily injury to the person), automobile (excluding insurance against loss or damage by fire and theft), and plate glass.

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
The Manufacturers Life Insurance Co., Toronto, Ont.	B. A. Twiss, Vancouver	Life.
The Marine Insurance Co., Ltd., London, Eng.	Vincent McKenna, Victoria	Automobile, fire, inland marine, inland transportation, and marine.
Maritime Insurance Co., Ltd., Liverpool, Eng.	W. A. Lawson, Vancouver	Marine.
Maryland Casualty Co., Baltimore, Maryland	H. T. Barnes, Victoria	Accident, automobile (excluding insurance against loss or damage by fire), aviation, boiler and machinery, burglary, forgery, fly-wheel, guarantee, plate glass, sickness, and sprinkler leakage.
Maryland Insurance Co., Wilmington, Del.	Robt. B. Leigh, Vancouver	Fire, hail, and tornado.
Mechanics & Traders Insurance Co., New Orleans, La.	W. J. Mills, Vancouver	Fire.
Mercantile Fire Insurance Co., Toronto, Ont.	A. W. Blake, Vancouver	Fire.
The Merchants and Employers Guarantee and Accident Co., Montreal, Que.	F. R. Broderick, Vancouver	Accident, automobile, fire, guarantee, plate glass, and sickness.
Merchants and Manufacturers Fire Insurance Co., Newark, N.J.	Peter Reid, Vancouver	Fire and tornado.
Merchants Casualty Insurance Co., Waterloo, Ont.	J. B. Love, Vancouver	Accident, automobile, and sickness.
Merchants Fire Assurance Corporation of New York, N.Y.	G. H. L. Hobson, Vancouver	Fire.
The Merchants Marine Insurance Co., Ltd., London, Eng.	James A. Young, Vancouver	Automobile and fire.
Mercury Insurance Co., St. Paul, Minn.	Frank Parsons, Vancouver	Automobile, fire, and tornado.
Metropolitan Life Insurance Co., New York, N.Y.	N. O. Haugh, Victoria	Accident, life, and sickness.
Millers National Insurance Co., Chicago, Ill.	Charles D. J. Christie, Vancouver	Fire.
Mill Owners Mutual Fire Insurance Co. of Iowa, Des Moines, Iowa	F. H. Holland, Vancouver	Fire.
Milwaukee Mechanics' Insurance Co., Milwaukee, Wisconsin	W. Wormald, Vancouver	Fire and tornado.
Minnesota Implement Mutual Fire Insurance Co., Owatonna, Minn.	Thomas E. Shiel, Vancouver	Automobile (limited to the insuring against loss of or damage to an automobile by fire or theft) and fire (to the extent authorized by the Company's articles of association), and tornado.
The Monarch Life Assurance Co., Winnipeg, Man.	R. W. Harris, Vancouver	Life.
Montreal Life Insurance Co., Montreal, Que.	J. Smethurst, Vancouver	Life.
The Motor Union Insurance Co., Ltd., London, Eng.	W. W. Johnston, Vancouver	Accident, automobile, fire, marine, and plate glass.
The Mount Royal Assurance Co., Montreal, Que.	Fred A. Burgess, Vancouver	Automobile, fire, and plate glass.
Mutual Fire Insurance Co. of British Columbia	Vancouver	Fire.
The 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.
(4.) Mutual Relief Life Insurance Co., Kingston, Ont.	Charles E. Atchison, Vancouver	Life.
National Ben Franklin Fire Insurance Co., Pittsburgh, Pa.	H. F. Shobrook, Vancouver	Automobile and fire.
The Nationale Fire Insurance Co. of Paris, France	George H. L. Hobson, Vancouver	Fire.
National Fire Insurance Co. of Hartford, Hartford, Conn.	H. T. Barnes, Victoria	Automobile (excluding insurance against loss by reason of bodily injury to the person), aviation, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, and tornado.
National Life Assurance Co. of Canada, Toronto, Ont.	H. B. Robertson, Vancouver	Life.
National Provincial Insurance Co., Ltd., London, Eng.	† F. W. Rounsefell, Vancouver * A. M. English, Vancouver	Fire and plate glass.
National Surety Co., New York, N.Y.	H. N. Galer, Vancouver	Burglary, credit, forgery, fraud, guarantee, and plate glass.
National Union Indemnity Co., Pittsburgh, Pa.	B. L. Johnson, Vancouver	Accident, automobile (excluding insurance against loss or damage by fire), burglary, plate glass, and public liability.
National Union Fire Insurance Co., Pittsburgh, Pa.	B. L. Johnson, Vancouver	Automobile, fire, and tornado.
The Newark Fire Insurance Co., Newark, N.J.	Arthur Huddell, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, marine, and tornado.
New Hampshire Fire Insurance Co., Manchester, N.H.	Henry C. Macaulay, Vancouver	Fire and inland transportation.

New Jersey Insurance Co., Newark, N.J.	J. P. McBeath, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, and marine.
New York Life Insurance Co., New York, N.Y.	M. H. Garwood, Vancouver	Life.
New York Underwriters Insurance Co., New York, N.Y.	John Hart, Vancouver	Automobile (excluding insurance against liability for loss by reason of bodily injury to the person), explosion, fire, hail, marine, and tornado.
Niagara Fire Insurance Co., New York, N.Y.	D. Leeming, Victoria	Automobile (including damage to automobiles in transit by rail), explosion (including riot and civil commotion), fire, insurance against loss of or damage to property resulting from an earthquake, marine, and tornado.
North American Life Assurance Co., Toronto, Ont.	Ellis W. Keenleyside, Vancouver	Life.
North British & Mercantile Insurance Co., Ltd., London, Eng.	H. Pellowe, Vancouver	Accident, automobile, burglary, fire, guarantee, inland transportation, marine, plate glass, sickness, and tornado.
North Empire Fire Insurance Co., Toronto, Ont.	John W. Wilson, Vancouver	Fire.
Northern Assurance Co., Ltd., London, Eng.	W. G. Gerrard, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, inland transportation, marine, plate glass, public liability, and sickness.
The Northern Life Assurance Co. of Canada, London, Ont.	Jas. G. Wilson, Vancouver	Life.
The North River Insurance Co., New York, N.Y.	John J. Banfield, Vancouver	Explosion, fire, and tornado.
Northwest Casualty Co., Seattle, Wash.	J. H. Constantine, Vancouver	Automobile (excluding insurance against fire), burglary, and plate glass.
Northwestern Mutual Fire Association, Seattle, Wash.	J. H. Constantine, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person) and fire.
Northwestern National Insurance Co., Milwaukee, Wis.	H. F. Shobrook, Vancouver	Automobile and fire.
North West Fire Insurance Co., Winnipeg, Man.	W. W. Johnston, Vancouver	Fire.
Norwich Union Fire Insurance Society, Ltd., Norwich, Eng.	B. S. Heisterman, Victoria	Accident, automobile, burglary, fire, guarantee, plate glass, sickness, tornado, and inland transportation.
Norwich Union Life Insurance Society, Norwich, Eng.	B. S. Heisterman, Victoria	Life.
Occidental Fire Insurance Co., Toronto, Ont.	H. Pellowe, Vancouver	Accident, automobile, burglary, fire, guarantee, hail, plate glass, and tornado.
(5.) Occidental Indemnity Co., San Francisco, Calif.	W. F. Kemp, Vancouver	Automobile (except insurance against fire and theft), burglary, plate glass, and public liability.
Occidental Life Insurance Co., Los Angeles, Cal.	J. E. Beck, Vancouver	Accident, life, and sickness.
The Ocean Accident & Guarantee Corporation, Ltd., London, Eng.	W. B. Hickman, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, plate glass, and sickness.
Ocean Marine Insurance Company, Limited, London, Eng.	R. V. Winch & Co., Ltd., Victoria	Marine.
(6.) Ohio Farmers Insurance Co., LeRoy, Ohio	John McWilliams, Vancouver	Automobile (excluding personal injury), fire, and inland transportation.
(7.) The Ontario Equitable Life and Accident Insurance Co., Waterloo, Ont.	C. E. Mooney, Vancouver	Life.
Pacific Coast Fire Insurance Co., Vancouver	T. W. Greer, Vancouver	Automobile and fire.
Pacific Fire Insurance Co., New York, N.Y.	G. H. L. Hobson, Vancouver	Fire and tornado.
Palatine Insurance Co., Ltd., London, Eng.	John Anderson, Vancouver	Automobile, fire, and tornado.
The Patriotic Assurance Co., Ltd., Dublin, Ireland	R. V. Kentish Rankin, Vancouver	Fire.
Pearl Assurance Co., Ltd., London, Eng.	Harold Darling Vancouver	Fire and tornado.
The Phenix Fire Insurance Co. of Paris, France	Richard I. Sherriff, Vancouver	Fire.
Philadelphia Fire & Marine Insurance Co., Philadelphia, Pa.	Frank J. Merrick, Vancouver	Fire and marine.
Phoenix Assurance Co., Ltd., London, Eng.	F. W. Rounsefell, Vancouver	Automobile, burglary, earthquake, fire, life, and marine.
The Phoenix Insurance Co., Hartford, Conn.	A. E. Haynes, Victoria	Automobile (excluding insurance against loss by reason of bodily injury to the person), earthquake, fire, hail, inland transportation, marine, and tornado.
The Pioneer Insurance Co., Winnipeg, Man.	Gordon Bell, Vancouver	Fire.

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
Planet Assurance Co., Ltd., London, Eng.	R. V. K. Rankin, Vancouver	Fire.
The Preferred Accident Insurance Co. of New York, N.Y.	H. A. Robertson, Vancouver	Accident, automobile, and sickness.
The Protective Association of Canada, Granby, Que.	F. G. Bell, Vancouver	Accident and sickness restricted to members of the Masonic Order.
Providence Washington Insurance Co., Providence, R.I.	H. T. Devine, Vancouver	Fire.
Provincial Insurance Co., Ltd., Bolton, Eng.	W. B. Blane, Vancouver	Automobile, fire, and tornado.
The Prudential Assurance Co., Ltd., London, Eng.	W. S. Day, Vancouver	Accident, automobile, burglary, guarantee, fire, inland transportation, plate glass, and sickness.
The Prudential Insurance Co. of America, Newark, N.J.	S. W. Shepard, Vancouver	Accident, life, and sickness.
Quebec Fire Assurance Co., Quebec, Que.	A. W. Blake, Vancouver	Fire.
Queen Insurance Co. of America, New York, N.Y.	Rithet Consolidated, Ltd., Victoria	Automobile, explosion, fire, inland transportation, marine, and tornado.
Queensland Insurance Co., Ltd., Sydney, Australia	Robert Bone, Vancouver	Fire and marine.
Railway Passengers Assurance Co., London, Eng.	H. Pellowe, Vancouver	Accident, automobile, burglary, fire, guarantee, inland transportation, plate glass, sickness, and tornado.
Reliance Insurance Co. of Canada, Montreal, Que.	Chas. V. Wakely, Vancouver	Fire.
Reliance Marine Insurance Co., Ltd., Liverpool, Eng.	Simpson, Roberts & Co., Ltd., Vancouver	Marine.
The Retail Hardware Mutual Fire Insurance Co., Minneapolis, Minn.	Thomas E. Shiel, Vancouver	Automobile (limited to insuring against loss of or damage to an automobile by fire or theft), fire (to the extent authorized by the Company's articles of association), and tornado.
Rhode Island Insurance Co., Providence, R.I.	D. McL. Anderson, Vancouver	Fire and tornado.
Royal Exchange Assurance, London, Eng.	J. H. Lawson, Vancouver	Accident, automobile, burglary, fire, guarantee, and sickness.
Royal Insurance Co., Ltd., Liverpool, Eng.	Arthur Huddell, Vancouver	Accident, automobile, boiler and machinery, burglary, earthquake, explosion, fire, fly-wheel, forgery, guarantee, life, marine, plate glass, sickness, and tornado.
(8.) Royal Plate Glass and General Insurance Co. of Canada, Vancouver, B.C.	Head Office, Vancouver	Plate glass.
The Royal Scottish Insurance Co., Ltd., Glasgow, Scotland	W. G. Gerrard, Vancouver	Fire.
St. Paul Fire & Marine Insurance Co., St. Paul, Minn.	B. S. Heisterman, Victoria	Automobile, fire, inland transportation, and marine.
Saint Paul Mercury Indemnity Co. of Saint Paul, Wilmington, Delaware	B. S. Heisterman, Victoria	Automobile (excluding insurance against loss or damage by fire).
Scottish Canadian Assurance Corporation, Toronto, Ont.	A. W. McLeod, Vancouver	Fire and hail.
Scottish Metropolitan Assurance Co., Ltd., Edinburgh, Scotland	W. G. Gerrard, Vancouver	Accident, automobile, fire, guarantee, inland marine, marine, plate glass, and sickness.
Scottish Union & National Insurance Co., Edinburgh, Scotland	F. B. Pemberton, Victoria	Automobile, fire, and tornado.
The Sea Insurance Co., Ltd., Liverpool, Eng.	Harold Darling, Vancouver	Fire, inland transportation, and marine.
Security Insurance Co. of New Haven, Conn.	Frank B. Lewis, Vancouver	Fire and marine.
(9.) Sons of Norway, Minneapolis, Minn.	N. N. Westby, Vancouver	Life insurance and disability benefits.
Sons of Scotland Benevolent Association, Toronto, Ont.	Henry O. MacDonald, Vancouver	Life insurance and sick and funeral benefits.
The Southern Insurance Co., Ltd., London, Eng.	T. W. Greer, Vancouver	Automobile, fire, and tornado.
The Sovereign Life Assurance Co., Winnipeg, Man.	C. P. Anderson, Vancouver	Life.
Springfield Fire & Marine Insurance Co., Springfield, Mass.	Chas. H. Macaulay, Vancouver	Fire and tornado.
The Standard Life Assurance Co., Edinburgh, Scotland	James P. Collins, Vancouver	Life.
Standard Marine Insurance Co., Ltd., Liverpool, Eng.	H. T. Barnes, Victoria	Inland transportation and marine.
State Assurance Co., Ltd., Liverpool, Eng.	James H. Lawson, Vancouver	Fire.
Stuyvesant Insurance Co., New York, N.Y.	H. A. Robertson, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, inland transportation, and marine.
Sun Insurance Office, Ltd., London, Eng.	R. V. K. Rankin, Vancouver	Accident (including insurance against loss to property and public liability), automobile, burglary, fire, guarantee, plate glass, sickness, and tornado.

Sun Life Assurance Co. of Canada, Montreal, Que.	W. W. Hutton, Vancouver.	Life.
Sussex Fire Insurance Co., Newark, N.J.	Robert Blane, Vancouver.	Fire and tornado.
Svea Fire & Life Insurance Co., Ltd., Gothenburg, Sweden.	J. T. O'Bryan, Vancouver.	Fire.
Thames and Mersey Marine Insurance Co., Ltd., Liverpool, Eng.	B. G. D. Phillips, Vancouver.	Marine.
(10.) Toronto General Insurance Co., Toronto, Ont.	Heber Brown, Vancouver.	Accident, automobile, burglary, fire, guarantee, inland marine, inland transportation, ocean marine, plate glass, sickness, theft, and insurance against loss or damage or liability or loss or damage to persons or property arising from any accidental cause.
Trans Canada Insurance Co., Montreal, Que.	Herbert R. Fullerton, Vancouver.	Fire, automobile, plate glass, and tornado.
The Travelers Indemnity Co., Hartford, Conn.	L. S. M. DuMoulin, Vancouver.	Accident, automobile, boiler and machinery, burglary, fly-wheel, and plate glass.
The Travelers Insurance Co., Hartford, Conn.	L. S. M. DuMoulin, Vancouver.	Accident, life, and sickness.
Union Assurance Society, Ltd., London, Eng.	W. W. Johnston, Vancouver.	Accident, automobile, burglary, fire, inland transportation, liability, plate glass, sickness, and tornado.
The Union Fire Insurance Co., Paris, France.	James L. Ballantyne, Vancouver.	Fire.
Union Insurance Society of Canton, Ltd., Victoria, Hong Kong.	C. R. Elderton, Vancouver.	Accident, automobile, fire, inland transportation, marine, sickness, and tornado.
The Union Marine Insurance Co., Ltd., Liverpool, Eng.	C. H. Macaulay, Vancouver.	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, inland marine, inland transportation, and marine.
Union Mutual Life Insurance Co., Portland, Maine.	Viggo F. Laursen, Vancouver.	Life.
United British Insurance Co., Ltd., London, Eng.	Henry C. Macaulay, Vancouver.	Automobile and fire.
United Mutual Fire Insurance Co., Boston, Mass.	J. H. Constantine, Vancouver.	Fire and tornado.
(11.) United Pacific Casualty Insurance Co., Seattle, Wash.	R. L. Maitland, Vancouver.	Automobile, accident, burglary, boiler and machinery, guarantee, plate glass, public liability, and sickness.
United States Fidelity & Guaranty Co., Baltimore, Md.	Leslie H. Wright, Vancouver.	Accident, automobile, burglary, forgery, guarantee, plate glass, and sickness.
United States Fire Insurance Co., New York, N.Y.	H. A. Robertson, Vancouver.	Automobile (excluding insurance against loss by reason of bodily injury to the person), explosion (including riot and civil commotion), fire, inland transportation, and marine.
United States Merchants & Shippers Insurance Co., New York, N.Y.	B. G. D. Phillips, Vancouver.	Marine.
Universal Insurance Co., Newark, N.J.	Mark Nevill, Vancouver.	Fire, inland transportation, and tornado.
The Wawanesa Mutual Insurance Co., Wawanesa, Man.	J. E. Coxworth, Victoria.	Fire.
Westchester Fire Insurance Co., New York, N.Y.	Alfred W. McLeod, New Westminster.	Explosion (including riot and civil commotion), fire, insurance against loss of or damage to property resulting from an earthquake, marine, and tornado.
Western Assurance Co., Toronto, Ont.	V. W. Odlum, Vancouver.	Accident, automobile, burglary, explosion (including riot and civil commotion), fire, guarantee, inland transportation, lightning, marine, plate glass, sickness, and tornado.
The Western Empire Life Assurance Co., Winnipeg, Man.	A. Whealler and R. Symes, Vancouver.	Life.
The Western Life Assurance Co., Winnipeg, Man.	G. W. Morfitt, Vancouver.	Life.
The World Fire and Marine Insurance Co., Hartford, Conn.	R. Long, Vancouver.	Automobile, aviation (restricted to damage to property), fire, inland transportation, insurance against loss of or damage to property resulting from an earthquake, and tornado.
The World Marine & General Insurance Co., Ltd., London, Eng.	W. H. Walton, Vancouver. B. G. D. Phillips, Vancouver.	Accident, automobile, burglary, explosion, fire, guarantee, inland transportation, marine, plate glass, and sickness.
The Yang-tsze Insurance Association, Ltd., Shanghai, China.	B. G. D. Phillips, Vancouver.	Fire and marine.
The Yorkshire Insurance Co., Ltd., York, Eng.	H. W. Dyson, Vancouver.	Accident, automobile, burglary, fire, guarantee, live stock, plate glass, and sickness.
Zurich General Accident and Liability Insurance Co., Ltd., Zurich, Switzerland	A. K. Henderson, Vancouver.	Accident, automobile, boiler and machinery, burglary, plate glass, and sickness.

SECURITIES (PAR VALUE) DEPOSITED UNDER THE ACT.

(1.) Dominion of Canada 5-per-cent. Bonds, $1,000; Township of Richmond 4½-per-cent. Bonds, $5,000; B.C. Inscribed Stock, $973.32.
(2.) Hydro Electric Power Commission Ontario 6-per-cent Bonds, $10,000; Canadian Northern Pacific Railway Co. 4-per-cent. Stock, £600; British Columbia 4½-per-cent. Bonds, $13,000.
(3.) Canadian National Railway Co. 5-per-cent. Bonds, $25,000.
(4.) City of Victoria 6-per-cent. Bonds, $25,000.
(5.) Canadian National Railway Co. 5-per-cent. Bonds, $25,000.
(6.) United States 4th Liberty Loan 4½-per-cent. Bonds, $26,500.
(7.) Canadian Northern Pacific Railway 4½-per-cent. Stock, £3,600; Canadian North Western Railway 4½-per-cent. Stock, £1,220; District of Burnaby 5-per-cent. Bonds, $10,000.
(8.) Deposit Receipt, Canadian Bank of Commerce, $325; C.N.O. Railway Co. 3½-per-cent. Stock, £1,320.
(9.) Province of British Columbia 4½-per-cent. Bonds, $10,000.
(10.) Province of British Columbia 4½-per-cent. Bonds, $2,000; Hydro Electric Power Commission of Ontario 4-per-cent. Bonds, $10,000; Province of Saskatchewan 5-per-cent. Bonds, $10,000; Pacific Great Eastern Railway Co. 4½-per-cent. Bonds, $5,000; Dominion of Canada 5½-per-cent. Bonds, $500.
(11.) Grand Trunk Pacific Railway Co. 3-per-cent. Bonds, £7,500; Deposit Receipt, Canadian Bank of Commerce, $396.25.

* Appointed under former "Fire Insurance Act." † Appointed under former "Insurance Act."

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

Britannic Underwriters, representing Employers Liability Assurance Corporation, Limited.
British & Canadian Underwriters, representing Norwich Union Fire Insurance Society, Limited.
Canadian Hardware & Implement Underwriters, representing Retail Hardware Mutual Fire Insurance Company, Minnesota Implement Mutual Fire Insurance Company, and Hardware Dealers Mutual Fire Insurance Company.
Colonial Fire Underwriters Agency, representing National Fire Insurance Company of Hartford.
Edinburgh Underwriters Agency, representing Scottish Union & National Insurance Company.
Globe Underwriters Agency, representing Globe & Rutgers Fire Insurance Company.
London Underwriters Agency, representing London Assurance Corporation.
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.
Winnipeg Fire Underwriters Agency, representing Home Insurance Company.

LIST OF RECIPROCAL EXCHANGES TO WHICH PERMITS UNDER SECTION 174 OF THE "INSURANCE ACT" HAVE BEEN GRANTED.

Affiliated Underwriters, New York, N.Y.
Canners Exchange Subscribers at Warner Inter Insurance Bureau, Chicago, Ill.
Epperson Underwriters, Kansas City, Mo.
Equitable Fire Underwriters, Kansas City, Mo.
Individual Underwriters, New York, N.Y.
Inter-Insurers Exchange, Kansas City, Mo.
Lumbermen's Underwriting Alliance, Kansas City, Mo.
Lumber Underwriters, Fordyce, Arkansas.
Manufacturing Lumbermen's Underwriters, Kansas City, Mo.
National Lumber Manufacturers Inter Insurance Exchange, Chicago, Ill.
New York Reciprocal Underwriters, New York, N.Y.
Sprinklered Risk Underwriters, Chicago, Ill.
Underwriters Exchange, Kansas City, Mo.
United States Inter Insurance Association, Seattle, Wash.
Warner Reciprocal Insurers, Chicago, Ill.

INSURERS LICENSED SINCE DECEMBER 31ST, 1929.

American Home Fire Assurance Company, New York, N.Y.; H. A. Robertson, Vancouver, automobile (excluding insurance against loss or injury to the person), fire, inland transportation, and marine.

Central Manufacturers Mutual Insurance Company, Van Wert, Ohio; A. E. Craddock, Vancouver; automobile (excluding insurance against loss by reason of bodily injury to the person) and fire.

Central Union Insurance Company, Jersey City, N.J.; F. B. Pemberton, Victoria; fire and tornado.

Citizens Insurance Company of Jersey City, N.J.; Chas. H. Macaulay, Vancouver; fire and tornado.

First National Insurance Company of America, Seattle, Wash.; Colin A. Manlove, Vancouver; fire, inland transportation, tornado, and automobile (excluding insurance against liability for loss or damage to persons caused by an automobile).

The Metropolitan Casualty Insurance Company of New York, Newark, N.J.; H. F. Shobrook, Vancouver; automobile (excluding insurance against loss or damage by fire), burglary, guarantee, plate glass, sickness, forgery, and insurance against bodily injury and death by accident, and insurance against liability for loss or damage from accident to employees or other persons or to property.

New York Indemnity Company, New York, N.Y.; Thomas Paradis, Vancouver; accident, aviation (excluding loss of or damage to an aircraft by fire or transportation), automobile (excluding loss of or damage to an automobile by fire or transportation), burglary, guarantee, and plate glass.

The Provident Life and Accident Insurance Company of Chattanooga, Tennessee; Colin A. Manlove, Vancouver; life, accident, and sickness. Deposit, $25,000 in securities.

Travelers Fire Insurance Company, Hartford, Conn.; L. S. M. du Moulin, Vancouver; automobile, aviation, burglary, explosion, fire, inland transportation, earthquake, tornado, and sprinkler leakage.

The Westminster Fire Office, London, England; G. Y. L. Crossley, Vancouver; automobile, fire, and tornado.

UNDERWRITERS' AGENCY LICENSED SINCE DECEMBER 31ST, 1929.

Canadian Motor Underwriters, representing the Central Manaufacturers Insurance Company and the Lumbermen's Mutual Casualty Company.

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.
Aetna Life Insurance Co. { Ordinary	$62,530.77	216	$761,460.00	668	$2,954,528.00	10	$36,000.00	$36,450.00	Nil.	$10,000.00	Nil.	‡ $225,393.00
{ Group	9,914.92	2	593,500.00	12	1,045,000.00	....	16,500.00	17,500.00				
Canada Life Assurance Co. { Ordinary	656,690.91	743	2,781,511.00	6,271	17,593,293.00	56	123,072.00	224,333.33	Nil.	27,371.49	$3,633,599.92	2,666,100.22
{ Group	42,796.33	5	1,520,028.00	12	3,074,680.00	....	30,776.00	57,776.00				
Capital Life Assurance Co	9,910.38	5	17,000.00	146	264,900.00	1	1,000.00	1,000.00	Nil.	Nil.	§ 8,000.00	§ 52,500.00
Columbia Life Assurance Co	8,605.72	168	285,500.00	158	270,500.00	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	§ 19,466.66
Commercial Life Assurance Co. of Canada	8,396.25	7	26,207.00	120	223,870.00	1	1,500.00	1,500.00	Nil.	Nil.	Nil.	Nil.
Commercial Union Assurance Co., Ltd.	987.73	2	4,000.00	9	22,031.00	....	Nil.	Nil.	Nil.	Nil.	6,500.00	Nil.
Confederation Life Association { Ordinary	608,132.03	1,204	2,701,478.00	9,058	18,104,738.00	85	163,891.00	147,245.00	Nil.	14,596.00	2,327,954.95	Nil.
{ Group	1,093.62	1	97,000.00	3	126,500.00	....	1,000.00	1,000.00				
Continental Life Insurance Co	103,019.49	146	292,529.00	1,576	2,810,378.00	10	22,000.00	21,957.56	Nil.	Nil.	39,000.00	395,482.22
The Crown Life Insurance Co. { Ordinary	287,188.54	857	2,834,702.00	3,215	9,920,389.00	26	78,000.00	64,500.00	Nil.	18,558.00	7,597.25	159,997.75
{ Group	1,684.71	4	398,500.00	4	372,000.00	Nil.	Nil.	Nil.				
The Dominion Life Assurance Co. { Ordinary	297,608.49	935	2,530,133.00	4,057	9,687,396.00	21	49,533.00	76,113.00	Nil.	2,000.00	427,568.47	‡ 490,883.56
{ Group	100.98	2	102,000.00	1	24,000.00	....	Nil.	Nil.				
Dominion of Canada Guarantee & Accident Ins. Co. { Ordinary	6,705.05	30	53,500.00	110	259,250.00	....	Nil.	Nil.	Nil.	Nil.	40,425.00	5,000.00
{ Group	282.32	Nil.	Nil.	1	14,000.00	....	Nil.	Nil.				
Empire Life Insurance Co	5,511.58	9	41,000.00	36	106,000.00	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
The Excelsior Life Insurance Co.	161,645.14	....	1,212,519.00	2,241	4,549,453.59	28	37,070.00	46,725.00	Nil.	Nil.	Nil.	302,255.89
The Great West Life Assurance Co. { Ordinary	1,444,664.16	3,225	7,910,734.00	19,267	44,166,313.00	114	289,373.00	285,922.95	Nil.	78,542.40	3,220,821.88	1,253,144.93
{ Group	2,828.91	1	40,140.00	2	169,501.00	....	2,499.00	2,499.00				
The Imperial Life Assurance Co. { Ordinary	520,622.55	817	1,763,896.00	7,332	15,409,941.00	40	80,000.00	96,944.40	Nil.	19,000.00	* 13,946.00	* 1,021,222.83
{ Group	2,746.67	1	241,500.00	1	232,500.00	....	Nil.	Nil.				
The London & Scottish Assurance Corporation	28,708.21	44	98,115.83	466	1,033,747.24	9	21,175.58	21,175.48	Nil.	200.00	Nil.	§ 139,000.00
The London Life Insurance Co. { Ordinary	329,168.97	561	2,148,474.00	3,888	11,234,423.00	32	57,690.00	53,619.78	Nil.	9,695.75	1,579,077.76	1,665,949.00
{ Industrial	6,885.19	767	236,808.00	664	206,975.00	61	5,927.00	5,994.59				
{ Group	25,486.71	23	1,131,400.00	40	2,437,050.00	....	13,500.00	13,000.00				
The Manufacturers Life Insurance Co. { Ordinary	563,411.54	1,896	4,430,445.00	7,375	16,048,634.00	43	80,500.00	63,234.27	Nil.	34,706.00	2,609,611.56	1,333,412.70
{ Group	1,233.95	1	143,000.00	1	142,000.00	....	Nil.	Nil.				
Metropolitan Life Insurance Co. { Ordinary	800,944.48	3,715	5,323,024.00	18,681	25,227,739.00	136	127,203.00	130,257.00	Nil.	3,000.00	2,374,200.00	‡ 10,779,249.05
{ Industrial	1,006,984.24	18,481	4,311,176.00	118,187	19,885,383.00	789	89,210.00	96,245.25	1,260.00	356.00		
{ Group	14,574.49	2	373,118.00	9	1,395,373.00	....	4,263.00	4,263.00	Nil.	Nil.		
The Monarch Life Assurance Co	316,546.50	....	1,823,705.00	....	12,347,992.00	....	73,096.65	60,828.85	Nil.	17,079.15	802,660.09	366,878.60
The Montreal Life Insurance Co	32,860.93	204	507,000.00	409	949,328.00	Nil.	Nil.	Nil.	Nil.	Nil.	* 1,850.00	§ 60,000.00
Mutual Life Assurance Co. of Canada { Ordinary	1,269,978.52	2,085	5,413,719.00	16,170	36,781,883.00	133	332,695.00	326,766.20	Nil.	29,500.00	4,199,196.87	* 1,031,337.43
{ Group	2,588.76	2	310,000.00	3	417,000.00	....	2,000.00	2,000.00				
The Mutual Life Insurance Co. of New York	141,131.81	37	301,872.00	1,805	4,236,306.00	24	56,723.00	56,723.00	Nil.	4,288.00	Nil.	* 846,400.00
Mutual Relief Life Insurance Co	32,603.57	37	45,730.00	957	1,124,464.69	16	18,335.00	24,812.14	Nil.	Nil.	Nil,	203,501.26
National Life Assurance Co. of Canada	81,180.34	217	686,175.00	1,060	2,449,654.00	17	29,147.00	27,549.00	Nil.	2,000.00	Nil.	Nil.
New York Life Insurance Co	550,721.65	747	1,892,052.00	7,505	16,432,833.00	68	127,580.00	121,991.80	Nil.	14,414.00	1,644,250.00	* 103,326.70
North American Life Assurance Co. { Ordinary	622,010.43	1,118	2,323,432.00	8,689	17,866,792.00	83	165,729.00	158,714.20	10,000	15,845.50	982,828.69	Nil.
{ Group	2,514.99	1	55,000.00	3	221,500.00	....	1,000.00	1,000.00				
The Northern Life Assurance Co. { Ordinary	96,490.91	442	796,325.00	1,887	2,951,401.00	12	19,875.00	25,943.56	Nil.	2,000.00	13,050.00	156,036.80
{ Group	4,252.27	2	634,500.00	3	551,500.00	....	3,000.00	4,000.00				
Norwich Union Life Insurance Society	133.98	....	.....	....	.....	....	.....	.....	....	.....	238,340.27	32,469.74
Occidental Life Insurance Co	37,270.31	71	154,500.00	694	1,412,307.00	9	14,000.00	18,000.00	Nil.	1,000.00	Nil.	40,772.50
Ontario Equitable Life & Accident Insurance Co	49,828.79	174	494,973.00	606	1,599,789.00	3	8,000.00	15,056.55	Nil.	Nil.	415,236.28	173,755.67
Phoenix Assurance Co	7,023.85	....	Nil.	90	251,725.05	3	9,690.50	11,893.00	Nil.	Nil.	* 36,750.00	† 108,700.00
The Prudential Insurance Co. of America { Ordinary	299,171.41	837	1,570,312.00	7,467	9,385,267.00	74	68,729.00	67,728.09	Nil.	2,006.09	55,000.00	6,825,490.00
{ Industrial	592,111.57	11,557	3,512,658.00	60,932	13,890,199.00	297	55,269.00	69,090.91	Nil.	2,232.19		
{ Group	2,747.00	....	158,400.00	....	347,600.00	....	Nil.	7,200.00	Nil.	Nil.		
Royal Insurance Co., Ltd.	121,823.80	102	351,308.00	1,280	4,411,950.50	10	20,105.73	20,105.73	Nil.	Nil.	Nil.	‡ 167,532.31
Sovereign Life Assurance Co	111,236.07	205	725,687.00	1,357	3,336,103.00	10	15,800.00	20,800.00	Nil.	2,000.00	* 18,550.00	* 205,084.00
Standard Life Assurance Co. ‖	41,278.93	194	436,744.00	694	1,607,797.30	10	15,093.00	20,079.00	Nil.	Nil.	75,000.00	73,458.02
Sun Life Assurance Co. of Canada { Ordinary	1,617,906.26	3,963	9,667,809.00	18,368	39,370,836.00	181	344,167.00	290,038.88	Nil.	48,445.03	2,242,148.78	2,228,618.70
{ Group	152,596.18	9	5,737,660.00	45	15,534,070.00	....	93,150.00	96,650.00				
The Travelers Insurance Co. { Ordinary	231,027.85	457	2,448,797.00	2,002	9,490,746.00	13	59,500.00	71,272.88	....	Nil.	Nil.	§ 1,630,999.99
{ Group	8,140.59	6	734,150.00	15	1,654,000.00	....	5,200.00	3,900.00				
Union Mutual Life Insurance Co	10,468.51	7	18,539.58	224	449,904.66	4	6,494.47	5,065.75	Nil.	4,494.47	Nil.	46,300.00
Western Empire Life Insurance Co	35,234.36	100	237,861.00	471	1,127,890.00	3	4,000.00	4,000.00	Nil.	Nil.	44,509.46	Nil.
Western Life Assurance Co	53,141.91	153	261,200.00	917	1,842,667.00	4	5,000.00	3,752.00	Nil.	3,000.00	8,700.00	‡ 76,607.31
	$13,545,087.08	....	$85,704,506.41	....	$411,055,991.03	....	$2,885,061.93	$3,004,217.15	11260.00	$36e,330.07	$27,066,373.23	$34,886,326.84

* Book value. † Market value. ‡ Includes loans on life policies. § Par value. ‖ Statement to November 15th, 1929

TABLE II.—LIFE INSURANCE COMPANIES.

	1925.	1926.	1927.	1928.	1929.
Premiums for year	$9,220,000	$10,524,000	$11,645,000	$12,232,000	$13,545,000
Net amount in force	276,281,000	308,808,000	341,932,000	372,689,000	411,056,000
Claims paid	1,913,000	1,753,000	2,158,000	2,465,000	3,004,000

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES IN 1929.

Name of Company.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Acadia Fire Insurance Co.	$21,965.87	$7,796.63	$19,619.09	$3,926.49
Aetna Insurance Co.	54,217.80	28,890.65	62,792.21	37,710.82
Agricultural Insurance Co.	14,629.51	21,030.59	13,240.91	19,355.84
Alliance Assurance Co., Ltd.	48,156.03	15,680.82	41,889.83	15,599.06
Alliance Insurance Co. of Philadelphia	31,956.01	13,325.26	37,624.20	13,420.26
American Alliance Insurance Co.	14,152.18	5,134.89	9,701.75	4,594.89
American Central Insurance Co.	16,075.24	7,892.56	18,556.17	6,653.56
American Equitable Assurance Co. of N.Y.	11,926.45	7,611.26	12,569.31	6,215.26
American Insurance Co.	10,479.92	6,085.47	10,334.25	5,491.47
Anglo Scottish General Commercial Insur. Co., Ltd.	36,326.13	12,955.05	37,953.06	11,732.83
Atlas Assurance Co., Ltd.	96,716.23	52,472.45	90,020.56	56,035.45
Baloise Fire Insurance Co.	9,458.20	8,307.70	7,178.17	8,266.11
Bankers' & Traders' Insurance Co., Ltd.	41,774.70	21,380.09	45,255.05	21,317.63
Beaver Fire Insurance Co.	4,026.77	316.71	5,422.60	341.71
Boston Insurance Co.	29,619.10	12,564.21	22,390.21	15,045.93
British America Assurance Co.	43,992.28	25,095.95	36,665.19	26,315.95
British & European Insurance Co., Ltd.	8,402.50	1,493.37	6,184.35	*Nil*
British Canadian Insurance Co.	16,993.62	9,967.60	16,196.48	9,274.60
British Colonial Fire Insurance Co.	15,495.24	12,900.07	14,334.49	9,015.06
British Crown Assurance Corporation, Ltd.	43,769.25	14,609.10	39,386.61	21,176.45
British Empire Assurance Co.	24,860.96	16,881.34	25,372.28	17,873.34
British General Insurance Co., Ltd.	12,728.37	7,650.40	13,434.15	5,358.40
British Law Insurance Co., Ltd.	22,664.51	5,696.47	21,499.56	5,808.47
British North Western Fire Insurance Co.	28,384.66	12,029.06	26,839.08	12,392.71
British Oak Insurance Co., Ltd.	19,368.72	13,102.45	19,222.80	11,047.45
British Traders Insurance Co., Ltd.	35,534.47	10,798.85	34,220.53	11,173.85
Caledonian American Insurance Co.	16,838.70	7,762.80	17,674.72	7,703.87
Caledonian Insurance Co.	56,885.08	23,229.74	55,331.45	24,744.88
California Insurance Co.	32,791.06	31,769.79	31,511.13	34,047.89
Canada Accident & Fire Assurance Co.	25,921.96	7,283.94	26,701.01	5,817.82
Canada National Fire Insurance Co.	38,590.64	19,598.67	30,245.14	19,618.97
Canada Security Assurance Co.	15,147.18	7,364.26	14,381.99	7,182.26
Canadian Fire Insurance Co.	39,631.25	11,292.20	36,527.72	10,705.55
Canadian General Insurance Co.	13,265.54	2,263.32	5,976.13	2,771.36
Canadian Indemnity Co.	13,765.39	6,297.02	14,205.07	6,722.02
Canadian Surety Co.	*Nil*	*Nil*	*Nil*	*Nil*
Car and General Insurance Corporation, Ltd.	19,623.23	6,955.02	13,903.77	6,360.02
Casualty Co. of Canada	3,352.29	1,392.73	5,105.01	550.45
Central Insurance Co., Ltd.	25,297.90	10,699.35	22,998.32	11,416.03
Century Insurance Co., Ltd.	44,648.05	11,788.29	42,882.30	12,030.28
China Fire Insurance Co., Ltd.	1,493.01	1,133.34	986.39	133.34
Citizens Insurance Co. of Missouri	45,755.01	32,816.86	38,472.58	34,593.07
City of New York Insurance Co. ‡	----------	----------	----------	----------
Columbia Insurance Co.	15,872.37	4,715.26	12,430.21	3,822.76
Commercial Union Assurance Co., Ltd.	74,446.82	41,016.49	78,089.32	40,312.29
Commercial Union Fire Insurance Co. of N.Y.	11,321.68	3,887.07	12,856.14	3,927.57
Connecticut Fire Insurance Co.	32,387.50	19,387.93	34,226.76	16,953.16
Continental Insurance Co.	52,831.80	20,723.21	51,728.17	31,906.51
Cornhill Insurance Co., Ltd.	36,112.83	16,048.52	34,627.06	16,089.52
Dominion Fire Insurance Co.	38,875.82	9,348.49	38,496.90	9,169.85
Dominion of Canada General Insurance Co.	13,751.87	4,403.81	12,568.11	4,395.48
Eagle Star & British Dominions Insur. Co., Ltd.	50,676.49	17,127.23	47,721.20	21,503.71
Employers Liability Assurance Corporation, Ltd.	52,934.93	26,654.82	47,100.76	30,184.82
Ensign Insurance Co.	16,049.24	2,365.52	11,086.60	2,458.52
Equitable Fire & Marine Insurance Co.	13,748.86	10,549.18	13,419.53	6,451.18
Essex & Suffolk Equitable Insurance Society, Ltd.	12,012.70	2,625.06	11,074.44	2,863.06
Federated British Insurance Co., Ltd.	6,526.11	4,140.85	5,633.99	4,140.85
Fidelity American Insurance Co.	2,765.63	7,009.18	2,696.60	7,009.18
Fidelity Phenix Fire Insurance Co.	76,315.81	33,441.94	73,557.26	43,992.78
Fire Association of Philadelphia	26,629.38	16,947.75	26,373.63	14,009.10
Fire Insurance Co. of Canada	38,701.35	16,513.13	42,212.10	18,860.13
Carried forward	$1,678,642.20	$790,221.77	$1,600,704.40	$817,591.87

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES IN 1929—*Continued.*

Name of Company.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Brought forward	$1,678,642.20	$790,221.77	$1,600,704.40	$817,591.87
Fireman's Fund Insurance Co.	48,205.08	19,228.09	52,280.36	15,859.04
Firemen's Insurance Co. of Newark	26,596.12	5,498.89	25,308.11	5,518.33
First American Fire Insurance Co.	13,703.98	6,303.09	12,714.16	8,520.07
Fonciere Fire Insurance Co.	13,940.68	1,335.06	14,828.00	1,443.06
Franklin Fire Insurance Co. of Philadelphia ‡	.....	.....	.....	.....
General Accident Assurance Co. of Canada	14,981.07	4,914.42	12,637.73	5,494.42
General Accident Fire & Life Assur. Corp., Ltd.	17,998.68	20,973.63	22,035.16	15,603.75
General Fire Assurance Co. of Paris	18,571.08	12,577.34	19,160.03	10,322.34
General Insurance Co. of America	104,838.61	52,092.46	91,848.25	50,150.77
Girard Fire & Marine Insurance Co.	1,398.75	396.92	1,351.19	396.92
Glens Falls Insurance Co.	7,953.72	507.90	7,396.11	135.90
Globe & Rutgers Fire Insurance Co.	49,868.96	79,857.57	47,132.23	106,742.47
Globe Indemnity Co. of Canada	33,949.84	16,530.26	31,836.38	17,455.89
Great American Insurance Co.	37,518.83	22,171.05	47,524.23	20,888.05
Guardian Assurance Co., Ltd.	150,996.54	85,838.80	147,152.77	86,490.03
Guardian Insurance Co. of Canada	21,574.98	13,304.74	19,816.01	6,792.18
Guildhall Insurance Co., Ltd.	24,432.09	17,159.27	20,051.76	17,451.71
Halifax Fire Insurance Co.	23,535.08	3,893.69	23,390.59	3,893.69
Hanover Fire Insurance Co.	2,014.24	.80	1,086.59	.80
Hardware Dealers Mutual Fire Insurance Co.	26,947.72	7,010.87	23,797.79	5,897.53
Hartford Fire Insurance Co.	86,189.25	49,244.62	91,480.92	43,935.30
Home Insurance Co.	131,157.80	62,491.40	129,897.68	53,791.40
Home Fire and Marine Ins. Co.	*Nil*	*Nil*	*Nil*	*Nil*
Hudson Bay Insurance Co.	14,942.13	7,410.20	39,861.77	8,785.20
Imperial Assurance Co.	19,073.30	7,220.18	17,851.89	7,738.68
Imperial Guarantee & Accid. Insur. Co. of Canada	8,351.96	3,540.96	6,819.17	3,040.96
Imperial Insurance Office	29,985.65	4,964.98	31,616.99	4,025.98
Insurance Company of North America	69,349.49	24,716.80	71,504.12	33,788.98
Insurance Co. of the State of Pennsylvania	15,834.13	4,522.22	16,329.50	6,175.91
Laurentian Insurance Co.	5,540.56	1,326.74	5,014.62	1,326.74
Law, Union & Rock Insurance Co., Ltd.	44,823.56	13,800.26	43,093.07	16,476.26
Legal and General Assurance Society	6,594.42	*Nil*	2,137.25	2,960.70
Liverpool & London & Globe Insurance Co., Ltd.	157,567.77	79,364.66	149,477.71	84,549.46
Liverpool-Manitoba Assurance Co.	38,354.58	19,946.26	33,920.09	23,520.82
Local Government Guarantee Society, Ltd.	8,452.13	1,936.01	9,074.00	1,491.01
London & Lancashire Guar. & Accid. Co. of Canada	3,878.20	3,438.98	4,455.14	3,594.98
London & Lancashire Insurance Co., Ltd.	145,293.83	90,018.49	148,652.87	83,394.49
London & Provincial Marine & Gen. Insur. Co., Ltd.	4,201.00	1,338.77	5,196.05	1,315.77
London & Scottish Assurance Corporation, Ltd.	16,145.45	7,538.44	15,151.70	7,554.44
London Assurance Corporation	73,245.69	28,676.53	70,212.58	27,599.08
London-Canada Insurance Co.	10,455.15	7,687.72	12,196.77	7,654.58
London Guarantee & Accident Co., Ltd.	39,473.52	18,689.09	36,133.34	19,709.09
Lumbermens Insurance Co.	5,856.01	1,694.92	3,042.78	1,694.92
Marine Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Maryland Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Mechanics & Traders Insurance Co.	15,495.35	14,863.33	17,683.88	15,031.10
Mercantile Fire Insurance Co.	22,362.54	11,126.06	22,842.85	11,100.06
Merchants and Employers Guar. & Accid. Co.	308.52	*Nil*	185.12	*Nil*
Merchants and Manufacturers Fire Ins. Co.	3,640.86	8,485.56	2,137.19	8,485.56
Merchants Fire Assurance Corporation of N.Y.	59,912.80	23,248.76	64.036.62	25,701.76
Merchants Marine Insurance Co., Ltd.	21,317.54	6,848.88	21,079.74	6,973.88
Mercury Insurance Co.	8,754.55	2,558.40	6,766.64	2,558.40
Millers National Insurance Co.	28,218.20	10,439.03	29,399.48	10,578.03
Mill Owners Mutual Fire Insurance Co. of Iowa	9,412.09	16,007.96	10,777.20	15,425.82
Milwaukee Mechanics' Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Minnesota Implement Mutual Fire Insurance Co.	26,947.72	7,010.87	23,797.79	5,897.53
Motor Union Insurance Co., Ltd.	8,673.75	9,332.76	8,333.18	10,261.01
Mount Royal Assurance Co.	46,767.31	23,802.63	39,636.57	23,372.63
Mutual Fire Insurance Co. of British Columbia	19,530.37	16,125.88	19,852.69	16,125.88
National Ben Franklin Fire Insurance Co.	30,300.85	11,584.73	29,893.91	11,171.33
Nationale Fire Insurance Co. of Paris	40,010.93	23,103.69	45,242.89	23,473.69
National Fire Insurance Co. of Hartford	49,066.46	48,586.88	54,664.76	49,905.03
National Provincial Insurance Co., Ltd.	24,123.10	5,728.53	26,343.98	5,802.53
National Union Fire Insurance Co.	32,796.94	6,246.98	22,084.45	6,138.46
Newark Fire Insurance Co.	11,256.36	4,929.87	16,580.24	6,054.87
New Hampshire Fire Insurance Co.	10,627.20	5,316.52	9,970.97	3,650.10
New Jersey Insurance Co.	15,181.30	7,931.05	25,175.19	7,734.67
New York Underwriters Insurance Co.	4,990.95	1,158.42	3,657.43	1,231.55
Niagara Fire Insurance Co.	31,580.80	17,715.89	21,950.33	14,135.89
Carried forward	$3,876,155.68	$1,913,902.66	$3,792,395.99	$1,952,923.85

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES IN 1929—*Continued.*

Name of Company.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Brought forward	$3,876,155.68	$1,913,902.66	$3,792,395.99	$1,952,923.85
North British & Mercantile Insurance Co., Ltd.	81,496.19	56,683.00	83,758.09	74,568.25
North Empire Fire Insurance Co.	20,094.10	10,122.81	28,131.12	10,559.81
Northern Assurance Co., Ltd.	52,863.51	44,149.49	54,962.86	48,558.49
North River Insurance Co.	15,554.69	12,402.16	12,914.70	13,174.16
Northwestern Mutual Fire Association	159,160.41	102,753.18	153,013.70	102,753.18
Northwestern National Insurance Co.	23,094.61	12,531.74	20,677.40	12,798.74
North West Fire Insurance Co.	13,823.89	12,692.74	13,607.15	12,053.74
Norwich Union Fire Insurance Society, Ltd.	115,993.18	66,742.57	110,232.84	68,025.57
Occidental Fire Insurance Co.	22,033.71	4,845.11	21,246.69	9,668.11
Ocean Accident & Guarantee Corporation, Ltd.	33,405.04	37,590.45	27,417.83	36,440.45
Ohio Farmers Insurance Co.	41,044.18	2,605.91	25,404.42	3,734.46
Pacific Coast Fire Insurance Co.	32,317.63	8,869.08	34,697.15	9,956.02
Pacific Fire Insurance Co.	6,767.91	3,910.72	3,180.91	4,810.72
Palatine Insurance Co., Ltd.	24,927.50	9,977.25	23,313.91	11,828.27
Patriotic Assurance Co., Ltd.	18,963.57	5,707.21	19,879.95	3,213.21
Pearl Assurance Co., Ltd.	7,798.96	13.59	3,947.05	13.59
Phenix Fire Insurance Co. of Paris	9,802.86	3,213.79	9,241.60	1,963.79
Philadelphia Fire & Marine Ins. Co.	*Nil*	*Nil*	*Nil*	*Nil*
Phoenix Assurance Co., Ltd.	342,945.67	244,190.33	355,432.80	239,453.36
Phoenix Insurance Co. of Hartford	41,873.47	19,666.34	43,680.16	17,882.88
Pioneer Insurance Co.	25,334.74	5,810.06	22,136.44	3,693.08
Planet Assurance Co., Ltd.	15,897.52	15,046.64	12,613.53	15,505.42
Providence Washington Insurance Co.	14,647.39	11,291.91	15,492.06	13,648.20
Provincial Insurance Co., Ltd.	39,603.28	9,066.64	37,520.70	9,042.64
Prudential Assurance Co., Ltd.	58,298.17	38,780.00	52,840.90	36,651.00
Quebec Fire Assurance Co.	29,781.64	18,419.46	29,831.19	18,410.46
Queen Insurance Co. of America	53,233.92	30,039.14	66,656.44	35,613.14
Queensland Insurance Co., Ltd.	19,851.68	11,791.30	18,760.44	11,503.61
Railway Passengers Assurance Co.	13,220.38	6,588.12	9,492.18	.....
Reliance Insurance Co. of Canada	9,696.96	1,445.87	9,312.20	704.04
Retail Hardware Mutual Fire Insurance Co.	26,947.72	7,010.87	23,797.79	5,897.53
Rhode Island Insurance Co.	1,578.88	1,279.01	1,873.88	1,284.01
Royal Exchange Assurance	55,306.03	19,728.84	60,250.11	11,707.84
Royal Insuraance Co., Ltd.	189,891.39	67,101.84	154,837.63	87,592.84
Royal Scottish Insurance Co., Ltd.	14,432.89	2,713.23	14,968.10	1,858.23
St. Paul Fire & Marine Insurance Co.	23,960.66	10,214.99	23,226.28	9,668.18
Scottish Canadian Assurance Corporation	14,805.95	15,130.08	16,433.55	10,083.14
Scottish Metropolitan Assurance Co., Ltd.	28,859.65	11,825.49	28,928.79	15,222.49
Scottish Union & National Insurance Co.	52,503.99	16,512.96	52,798.19	16,877.81
Sea Insurance Co., Ltd.	29,948.79	10,763.92	27,199.02	11,023.92
Security Insurance Co. of New Haven	12,429.17	6,156.09	13,011.35	3,878.09
Southern Insurance Co., Ltd.	3,406.59	23.10	1,498.59	23.10
Springfield Fire & Marine Insurance Co.	49,127.32	20,771.35	46,655.86	23,399.46
State Assurance Co., Ltd.	26,512.05	3,843.58	24,739.88	4,068.58
Stuyvesant Insurance Co.	19,830.35	6,384.90	16,021.84	11,009.90
Sun Insurance Office	88,160.20	40,956.81	87,392.50	48,818.93
Sussex Fire Insurance Co.	5,552.10	748.15	2,938.73	773.15
Svea Fire & Life Insurance Co., Ltd.	16,409.33	12,356.56	16,306.59	12,320.59
Toronto Casualty, Fire & Marine Insurance Co.	22,507.98	3,029.85	19,641.15	7,243.68
Trans Canada Insurance Co.	10,209.85	1,453.51	6,662.72	1,719.51
Union Assurance Society, Ltd.	40,680.35	27,845.98	40,476.89	27,911.98
Union Fire Insurance Co. of Paris	16,229.05	18,295.39	17,213.94	18,571.39
Union Insurance Society of Canton, Ltd.	43,620.43	30,748.99	45,821.83	39,501.99
Union Marine Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
United British Insurance Co., Ltd.	8,309.06	3,108.12	10,847.06	3,787.63
United Mutual Fire Insurance Co.	4,480.67	6,162.60	5,318.30	5,801.21
United States Fire Insurance Co.	50,262.28	21,807.23	51,202.64	19,831.23
Universal Insurance Co.	8,378.14	1,166.06	6,708.80	1,652.41
Wawanesa Mutual Insurance Co.	18,257.18	10,963.67	3,044.50	10,963.67
Westchester Fire Insurance Co.	20,229.47	17,516.84	20,104.01	14,653.81
Western Assurance Co.	29,476.65	14,097.86	33,346.38	13,084.86
World Fire and Marine Insurance Co.	14,384.24	5,051.13	13,616.75	4,500.03
World Marine & General Insurance Co., Ltd.	15,445.40	9,822.38	14,395.03	10,285.38
Yang-tsze Insurance Association, Ltd.	18,365.52	18,308.10	16,582.49	18,308.10
Yorkshire Insurance Co., Ltd.	34,241.18	12,247.96	32,986.86	10,678.96
Totals	$6,131,977.59	$3,143,631.58	$5,957,509.40	$3,231,816.37
‡ City of New York Insurance Co.	$9,182.93	$3,007.91	$5,942.58	$2,763.91
‡ Franklin Fire Insurance Co. of Philadelphia (Reinsured by Home Insurance Co.)	12,012.30	5,563.77	9,553.79	5,984.77

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES IN 1929—*Continued.*

Reciprocal Exchanges.	Net Premium Deposits written.	Net Losses paid.	Net Premium Deposits earned.	Net Losses incurred.
Affiliated Underwriters	$6,222.26	$74.71	$4,535.17	$74.71
Canners Exchange Subscribers at Warner Inter Insurance Bureau	4,327.34	*Nil*	4,667.68	*Nil*
Epperson Underwriters	751.80	*Nil*	758.54	*Nil*
Equitable Fire Underwriters	802.75	6.04	401.19	6.04
Individual Underwriters	3,806.34	15,260.17	3,575.77	15,260.17
Inter Insurers Exchange	469.34	269.20	1,270.54	269.20
Lumber Underwriters	1,611.46	5.80	1,681.38	5.80
Lumbermen's Underwriting Alliance	28,355.98	54,125.19	26,833.34	54,125.19
Manufacturing Lumbermen's Underwriters	18,674.85	36,944.95	19,581.87	36,944.95
National Lumber Manufacturers Inter Insurance Exchange	3,428.55	15,206.81	2,907.41	15,206.81
New York Reciprocal Exchange	8,377.09	14,766.40	7,374.59	14,766.40
Sprinklered Risk Underwriters	2,676.24	3,052.03	3,015.10	3,052.03
Underwriters Exchange	3,594.95	6,104.08	3,519.63	6,104.08
United States Inter-Insurance Association	4,160.28	15,380.40	15,748.51	15,085.64
Warner Reciprocal Insurers	197.23	*Nil*	118.46	*Nil*
Totals	$87,456.46	$161,195.78	$95,989.18	$160,901.02

TABLE IV.—FIRE INSURANCE SUMMARY.

Year.	Net Premiums written.	Net Amount of Losses paid.	Net Premiums earned.	Net Amount of Losses incurred.	Ratio Losses incurred to Premiums earned.
1925	$5,550,732.19	$2,719,058.72	.....	$3,030,900.09	.....
1926	5,670,340.79	2,598,098.40	.....	2,662,799.05	.....
1927	5,653,679.51	2,432,973.37	.....	2,053,790.62	.....
1928	6,032,585.21	2,090,357.38	$5,802,250.12	2,162,247.93	37.26
1929	6,131,977.59	3,143,631.58	5,957,509.40	3,231,816.37	54.02
Totals	$29,039,315.29	$12,984,119.45	$11,759,759.52	$13,141,554.06	.....

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES, 1929.

Name of Company.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Aetna Insurance Co.	$477.08	*Nil*	$455.29	*Nil*
Agricultural Insurance Co.	*Nil*	*Nil*	59.49	*Nil*
Alliance Assurance Co., Ltd.	10,746.01	$11,307.76	10,749.21	$10,662.76
Alliance Insurance Co. of Philadelphia	1,472.82	3,016.98	985.68	3,016.98
American Alliance Insurance Co.	*Nil*	*Nil*	1.23	*Nil*
American Automobile Fire Insurance Co.	15,150.31	3,836.06	9,414.41	5,764.06
American Automobile Insurance Co.	11,432.52	2,232.36	6,958.97	3,876.61
American Central Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
American Insurance Co.	135.00	*Nil*	85.08	*Nil*
Anglo Scottish Insurance Co., Ltd.	7,036.32	1,825.46	4,949.39	2,686.41
British America Assurance Co.	34,137.18	16,172.94	31,722.59	16,130.44
British Canadian Insurance Co.	6,059.52	2,557.67	5,739.11	*Nil*
British Colonial Fire Insurance Co.	52,540.96	25,413.62	40,407.12	34,396.92
British Crown Assurance Corporation	1,651.30	3,367.15	3,376.69	3,377.06
British Empire Assurance Co.	5,931.27	2,918.17	6,921.07	*Nil*
British General Insurance Co., Ltd.	6,830.50	1,752.05	5,704.88	1,615.05
British Law Insurance Co.	26,805.24	11,580.50	22,991.87	13,004.50
British Oak Insurance Co., Ltd.	3,459.00	1,399.72	2,801.80	1,614.72
British Traders Insurance Co., Ltd.	43,215.29	17,116.71	40,989.79	20,337.71
Canada Accident & Fire Assurance Co.	23,818.66	15,301.61	21,134.57	12,408.61
Canada Security Assurance Co.	7,576.57	2,514.16	3,907.28	3,159.16
Canadian Fire Insurance Co.	12,277.41	2,744.29	10,033.13	2,771.28
Canadian General Insurance Co.	11,605.26	10,553.06	12,981.73	8,872.36
Canadian Indemnity Co.	44,142.50	15,096.61	32,426.05	16,228.48
Canadian Surety Co.	20,864.90	7,401.19	17,014.76	9,533.25
Car & General Insurance Corporation	6,308.92	4,063.28	5,070.20	4,763.28
Casualty Co. of Canada	2,761.52	1,791.73	2,770.15	2,646.73
Central Insurance Co., Ltd.	3,975.62	1,019.00	3,561.26	1,459.00
Century Indemnity Co.	*Nil*	*Nil*	*Nil*	*Nil*
Century Insurance Co., Ltd.	5,306.18	4,106.47	5,015.76	2,974.59
China Fire Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Columbia Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Commercial Union Assurance Co., Ltd.	14,321.52	5,975.30	12,955.15	6,023.32
Continental Casualty Co.	3,195.46	1,125.60	2,746.06	1,430.60
Continental Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Cornhill Insurance Co.	10,099.87	2,997.78	8,224.12	3,633.43
Dominion Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Dominion of Canada General Insurance Co.	43,008.58	14,239.16	39,626.81	14,126.99
Eagle Star & British Dominions Insurance Co.	695.42	2,092.77	1,595.16	*Nil*
Employers Liability Assurance Corporation	49,971.10	19,300.84	44,347.93	30,205.84
Equitable Fire & Marine Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Fidelity Insurance Co. of Canada	4,826.04	2,958.99	4,976.95	3,051.08
Fidelity Phenix Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Fire Association of Philadelphia	6,431.71	12,522.98	9,583.94	12,506.50
Fireman's Fund Insurance Co.	551.39	*Nil*	643.23	*Nil*
Firemens Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Franklin Fire Insurance Co. ‡	.....	.....	.....	.....
General Accident Assurance Co.	33,939.06	16,703.87	29,077.34	12,377.47
General Accident Fire & Life Assur. Corp., Ltd.	3,427.08	1,653.30	2,885.16	1,640.18
General Casualty Co. of America	15,395.51	13,898.79	12,017.03	13,412.68
General Casualty Insurance Co. of Paris, France	41,844.75	30,904.03	38,632.13	34,364.03
General Exchange Insurance Corporation	19,748.22	5,913.27	17,751.14	9,002.54
General Insurance Co. of America	33,372.08	15,790.18	26,103.24	15,871.68
Glens Falls Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Globe & Rutgers Fire Insurance Co.	10,106.84	3,506.60	8,523.51	3,996.85
Globe Indemnity Co.	653.25	2,165.00	436.49	.....
Great American Insurance Co.	*Nil*	*Nil*	14.36	*Nil*
Guardian Insurance Co. of Canada	61,720.69	35,916.79	58,574.97	34,419.79
Guildhall Insurance Co., Ltd.	6,487.21	4,828.66	5,549.72	7,970.66
Halifax Fire Insurance Co.	1,230.09	191.65	788.17	191.65
Hardware Dealers Mutual Fire Insurance Co.	11.32	*Nil*	8.40	*Nil*
Hartford Accident & Indemnity Co.	7,997.12	1,870.53	7,102.59	1,118.20
Hartford Fire Insurance Co.	3,574.21	3,539.65	3,601.42	4,574.21
Home Assurance Co. of Canada	1,460.99	1,198.70	816.16	1,598.70
Home Fire and Marine Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Home Insurance Co.	3,098.57	1,011.97	2,908.14	1,058.97
Hudson Bay Insurance Co. *	.....	.....	.....	.....
Imperial Guar. and Accident Insur. Co. of Canada	9,918.14	5,636.76	11,651.93	8,206.76
Imperial Insurance Office	10,232.77	2,700.63	9,179.84	2,835.63
Indemnity Insurance Co. of North America	7,188.45	10,030.97	6,920.50	10,040.97
Insurance Co. of North America	5,890.11	4,530.89	6,439.07	4,530.89
Carried forward	$776,115.41	$382,294.31	$681,909.22	$419,489.58
‡ Franklin Fire Insurance Co. (Reinsured by Home Insurance Co.)	$474.03	$139.94	$310.63	$139.94

* Hudson Bay (gross premiums and losses, respectively), $115,368.66, $51,240.55. Business reinsured by Royal Insurance Co.

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES, 1929—*Continued.*

Name of Company.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Brought forward	$776,115.41	$382,294.31	$681,909.22	$419,489.58
Law, Union & Rock Insurance Co.	8,220.83	2,335.49	8,712.30	1,310.49
Legal and General Insurance Society, Ltd.	147.55	*Nil*	49.20	*Nil*
Liverpool & London & Globe Insurance Co.	28,210.25	12,560.41	27,373.51	15,405.41
Liverpool-Manitoba Assurance Co.	4,011.22	2,571.77	3,742.16	1,829.77
London & Lancashire Guar. & Accident Co.	57,164.60	23,147.02	51,110.30	23,766.02
London & Lancashire Insurance Co.	4,827.93	1,059.07	4,566.57	----------
London & Provincial Marine & General Ins. Co.	5,988.05	2,860.26	6,345.16	1,760.26
London & Scottish Assurance Corporation	822.16	1,379.24	637.32	879.24
London Assurance Corporation	4,557.31	1,475.30	3,566.94	1,487.30
London-Canada Insurance Co.	3,847.87	1,244.60	3,834.58	953.65
London Guarantee & Accident Co.	68,104.25	36,447.24	58,703.05	30,802.24
Lumbermen's Mutual Casualty Co.	70.49	732.25	2,809.68	----------
Marine Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Maryland Casualty Co.	686.89	68.25	736.91	68.25
Merchants and Employers Guar. & Accident Co.	709.96	*Nil*	552.01	*Nil*
Merchants Casualty Insurance Co.	6,332.05	18,066.71	27,818.47	12,645.56
Merchants Marine Insurance Co.	1,944.35	1,968.09	2,184.97	1,960.07
Mercury Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Minnesota Implement Mutual Fire Insurance Co.	11.32	*Nil*	8.40	*Nil*
Motor Union Insurance Co.	28,792.06	7,192.88	27,544.36	4,906.89
Mount Royal Assurance Co.	26,018.64	28,976.52	28,628.15	18,396.52
National Ben Franklin Fire Insurance Co.	2,239.22	479.15	1,828.10	494.15
National Fire Insurance Co. of Hartford	*Nil*	*Nil*	*Nil*	*Nil*
National Union Fire Insurance Co.	856.29	308.00	522.34	643.00
National Union Indemnity Co.	2,770.83	127.00	943.66	367.00
Newark Fire Insurance Co.	937.86	49.75	876.47	99.75
New Jersey Insurance Co.	10,401.23	9,819.50	11,744.03	9,038.46
New York Underwriters Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Niagara Fire Insurance Co.	*Nil*	*Nil*	83.01	5.00
North British and Mercantile Insurance Co., Ltd.	5,903.34	1,187.79	6,037.80	2,181.44
Northern Assurance Co., Ltd.	18,874.56	6,174.41	17,403.15	6,399.41
Northwest Casualty Co.	57,004.51	18,716.29	39,505.47	50,625.27
Northwestern Mutual Fire Association	19,497.78	12,924.34	26,103.13	10,629.73
Northwestern National Insurance Co.	14,947.71	4,427.11	13,513.27	4,741.65
Norwich Union Fire Insurance Society, Ltd.	24,975.13	14,150.57	22,106.74	15,410.57
Occidental Fire Insurance Co.	14,541.80	6,312.08	14,031.78	10,822.08
Occidental Indemnity Co.	*Nil*	*Nil*	*Nil*	*Nil*
Ocean Accident & Guarantee Corporation	49,726.37	29,022.67	44,933.28	30,122.67
Ohio Farmers Insurance Co.	5,356.15	70.13	3,672.48	376.13
Pacific Coast Fire Insurance Co.	8,265.53	8,806.04	9,300.45	2,506.14
Palantine Insurance Co.	9,271.40	7,723.80	4,214.24	2,241.03
Phoenix Assurance Co., Ltd.	93,687.79	5,637.00	76,627.39	30,142.18
Phoenix Insurance Co. of Hartford	*Nil*	*Nil*	*Nil*	*Nil*
Preferred Accident Insurance Co.	6,265.00	6,780.44	6,556.42	8,600.09
Provincial Insurance Co.	35,171.83	15,506.08	25,623.79	18,410.31
Prudential Assurance Co., Ltd.	3,121.59	145.87	1,919.78	12,205.87
Queen Insurance Co.	63,400.44	38,520.70	58,302.84	32,635.70
Railway Passengers Assurance Co.	30,854.52	7,486.27	28,435.16	6,386.82
Retail Hardware Mutual Fire Insurance Co.	11.32	*Nil*	8.40	*Nil*
Royal Exchange Assurance	47,994.68	30,629.26	46,094.35	32,687.26
Royal Insurance Co., Ltd.	139,432.57	31,259.73	118,422.74	48,634.73
St. Paul Fire & Marine Insurance Co.	13,677.12	5,052.92	11,918.24	3,991.47
St. Paul Mercury Indemnity Co. of St. Paul	1,876.29	201.25	1,540.89	401.25
Scottish Metropolitan Assurance Co.	9,596.97	4,281.03	8,397.86	4,223.03
Scottish Union & National Insurance Co.	23,508.47	11,722.68	19,115.69	12,392.18
Stuyvesant Insurance Co.	112.89	*Nil*	67.73	*Nil*
Sun Insurance Office	57,488.71	37,149.36	51,716.83	34,489.86
Toronto Casualty, Fire & Marine Insurance Co.	62,511.65	24,897.05	52,437.92	29,792.03
Trans Canada Insurance Co.	32,673.86	10,134.97	25,019.38	10,243.97
Travelers Indemnity Co.	12,835.97	6,638.53	11,005.20	9,677.55
Union Assurance Society, Ltd.	11,708.63	4,540.23	9,902.71	3,515.23
Union Insurance Society of Canton, Ltd.	38,949.47	23,573.52	38,990.88	27,681.52
Union Marine Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
United British Insurance Co., Ltd.	6,041.26	3,878.42	5,940.67	3,713.52
United Pacific Casualty Insurance Co.	33,723.44	7,829.03	20,234.06	16,403.42
United States Fidelity & Guaranty Co.	1,439.91	1,921.27	1,431.66	1,896.27
United States Fire Insurance Co.	1,193.29	3,028.79	2,348.63	3,128.79
Western Assurance Co.	5,369.06	4,572.36	5,278.21	6,045.86
World Fire and Marine Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
World Marine & General Insurance Co.	8,082.77	3,508.57	7,631.94	3,643.57
Yorkshire Insurance Co.	18,093.60	7,549.64	16,045.54	9,899.64
Zurich General Accident and Liability Ins. Co.	106,445.85	37,455.27	92,008.05	45,870.27
Totals	$2,137,421.85	$1,018,578.18	$1,900,675.62	$1,099,077.12

TABLE VI.—SUMMARY OF AUTOMOBILE INSURANCE.

Year.	Net Premiums written.	Net Losses paid	Net Premiums earned.	Net Losses incurred.	Ratio Losses Incurred to Premiums earned.
1925	$884,000	.....	.....	$325,000	.....
1926	1,106,000	.....	.....	518,000	.....
1927	1,320,000	.....	$1,244,000	770,000	58.03
1928	1,561,000	.....	1,470,000	915,000	62.30
1929	2,137,000	$1,018,000	1,900,000	1,099,000	57.82

TABLE VII.—CASUALTY INSURANCE PREMIUMS AND LOSSES, 1929.

ACCIDENT AND SICKNESS INSURANCE.

Name of Company.	Accident Insurance.		Sickness Insurance.	
	Gross Premiums, less Return Premiums.	Gross Losses paid.	Gross Premiums, less Return Premiums.	Gross Losses paid.
Aetna Life Insurance Co.	* $393.11	*Nil*	.....	.....
Alliance Assurance Co., Ltd.	1,848.14	$2,121.39	$1,016.31	$841.83
British America Assurance Co.	2,294.49	776.20	846.36	587.48
British Canadian Insurance Co.	1,431.46	662.18	795.18	543.30
British Empire Assurance Co.	1,512.52	1,230.53	672.20	53.44
Canada Accident & Fire Assurance Co.	10,528.70	6,905.19	4,737.17	2,519.96
The Canadian Surety Co.	125.00	*Nil*	*Nil*	*Nil*
Car & General Insurance Corporation, Ltd.	240.47	*Nil*	28.08	*Nil*
The Casualty Co. of Canada	3,490.96	2,916.29	1,159.61	380.53
Commercial Union Assurance Co., Ltd.	1,009.12	358.00	261.57	46.23
Continental Casualty Co.	41,889.51	28,309.67	42,939.18	21,992.40
The Dominion of Canada General Insur. Co.	35,237.53	27,370.91	20,846.78	9,465.13
Employers' Liability Assurance Corporation, Ltd.	7,914.08	1,551.00	2,602.04	913.76
Fidelity Insurance Co. of Canada	217.54	186.24	69.14	222.14
General Accident Assurance Co. of Canada	*411.85 13,125.85	56.33 4,957.39	7,577.03	6,452.72
General Accident Fire & Life Assur. Corpn., Ltd.	846.94	133.92	76.80	*Nil*
General Casualty Insurance Co. of Paris	204.80	175.00	56.20	27.85
Globe Indemnity Co. of Canada	6,202.38	4,058.30	4,308.85	1,991.55
Guardian Insurance Co. of Canada	581.92	797.64	232.00	232.50
Guildhall Insurance Co., Ltd.	504.65	142.86	150.62	93.75
Hartford Accident & Indemnity Co.	301.00	14.28	105.00	63.57
Home Assurance Co. of Canada	*20,799.60	7,811.25	.....	.....
Hudson Bay Insurance Co.	42,890.26	20,029.56	23,034.35	16,289.35
Imperial Guar. & Accident Insur. Co. of Canada	9,868.00	3,860.16	3,886.88	2,143.10
Imperial Insurance Office	411.53	106.16	191.63	*Nil*
Indemnity Insurance Co. of North America	67.50	*Nil*	*Nil*	*Nil*
Law Union & Rock Insurance Co., Ltd.	1,608.12	818.47	633.45	539.99
Liverpool & London & Globe Insurance Co., Ltd.	7,182.91	5,379.97	5,445.47	2,827.90
London & Lancashire Guar. & Accid. Co. of Canada	7,830.84	1,850.03	4,151.13	2,119.51
London & Provincial Mar. & Gen. Insur. Co., Ltd.	*11,073.00 105.00	8,409.00 44.00	*Nil*	*Nil*
London & Scottish Assurance Corporation, Ltd.	187.42	*Nil*	*Nil*	*Nil*
London Guarantee & Accident Co., Ltd.	*5,317.03 5,956.33	3,625.22 1,642.06	2,735.66	1,675.24
London Life Insurance Co.	*666.41	178.57	.....	.....
Loyal Protective Insurance Co.	*26,060.19	14,302.85	.....	.....
Maryland Casualty Co.	1,577.75	521.99	401.16	673.23
Merchants Casualty Insurance Co.	*38,862.57	19,610.44	.....	.....
Metropolitan Life Insurance Co.	*3,285.39 5,169.71	3,472.00 817.00	1,802.68	1,292.00
Motor Union Insurance Co., Ltd.	830.00	1,712.52	*Nil*	*Nil*
North British & Mercantile Insurance Co., Ltd.	754.21	725.58	616.85	256.65
Northern Assurance Co., Ltd.	1,934.45	802.80	788.41	294.14
Norwich Union Fire Insurance Society, Ltd.	6,036.98	521.70	2,677.61	689.03
Occidental Fire Insurance Co.	61.10	*Nil*	16.50	*Nil*
Ocean Accident & Guarantee Corporation, Ltd.	10,839.08	3,766.48	2,322.52	1,021.05
Preferred Accident Insurance Co.	375.75	*Nil*	*Nil*	*Nil*
Protective Association of Canada	*37,138.73	21,530.49	.....	.....
Prudential Assurance Co., Ltd.	745.30	366.10	509.70	*Nil*
Railway Passengers Assurance Co.	5,264.03	600.52	2,504.01	924.09
Royal Exchange Assurance	814.90	71.66	271.49	23.33
Royal Insurance Co., Ltd.	42,738.96	20,029.56	22,928.63	16,314.35
Scottish Metropolitan Assurance Co., Ltd.	1,011.74	115.66	720.26	345.10
Sun Insurance Office, Ltd.	544.93	40.62	319.27	62.50
Toronto Casualty Fire & Marine Insur. Co.	*567.93	67.11	.....	.....
Travelers Insurance Co.	43,931.95	17,416.12	49,730.54	49,278.33
Union Assurance Society, Ltd.	1,798.83	135.66	311.02	608.91
Union Insurance Society of Canton, Ltd.	8,100.11	5,454.60	9,949.60	6,935.56
United States Fidelty & Guarantee Co.	610.26	14.20	556.69	925.64
Western Assurance Co.	6,788.25	2,276.91	773.31	35.00
Western Casualty Co.	*24,931.09	9,386.08	.....	.....
World Marine & General Insurance Co., Ltd.	1,717.28	181.83	442.55	6.50
Yorkshire Insurance Co., Ltd.	*10,464.81 2,254.40	1,846.45 981.87	*Nil*	*Nil*
Zurich General Accid. & Liability Insur. Co., Ltd.	1,443.78	200.00	492.00	4.86
Totals	$530,930.43	$263,446.57	$226,693.49	$151,713.50

* Accident and Sickness.

TORNADO AND WEATHER INSURANCE.

Name of Company.	Tornado Insurance.		Weather Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
General Insurance Co. of America	$84.38	*Nil*	*Nil*	*Nil*
Hartford Fire Insurance Co.	*Nil*	*Nil*	$195.50	*Nil*
Insurance Co. of North America	*Nil*	*Nil*	7.54	*Nil*
Totals	$84.38	.....	$203.04	.....

BOILER AND MACHINERY AND EXPLOSION INSURANCE.

Name of Company.	Boiler and Machinery Insurance.		Explosion Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
The Boiler Inspection & Insurance Co.	$30,081.86	$720.85	*Nil*	*Nil*
Canada Accident & Fire Assurance Co.	3,377.32	*Nil*	*Nil*	*Nil*
Dominion of Canada General Insurance Co.	52.00	*Nil*	*Nil*	*Nil*
Employers Liability Assurance Corporation, Ltd.	1,358.71	*Nil*	*Nil*	*Nil*
Fidelity Phenix Fire Insurance Co.	*Nil*	*Nil*	$25.00	*Nil*
General Accident Assurance Co. of Canada	8,914.20	722.77	*Nil*	*Nil*
Maryland Casualty Co.	207.04	*Nil*	*Nil*	*Nil*
Northern Assurance Co., Ltd.	256.40	*Nil*	*Nil*	*Nil*
Ocean Accident & Guarantee Corporation, Ltd.	9,394.84	70.75	*Nil*	*Nil*
Travelers Indemnity Co.	225.54	38.58	*Nil*	*Nil*
Totals	$53,867.91	$1,552.95	$25.00	.....

BURGLARY AND FORGERY INSURANCE.

Name of Company.	Burglary Insurance.		Forgery Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Alliance Assurance Co., Ltd.	$1,827.97	$123.00	*Nil*	*Nil*
British America Assurance Co.	767.20	26.75	*Nil*	*Nil*
British Canadian Insurance Co.	100.17	163.00	*Nil*	*Nil*
British Empire Assurance Co.	138.64	42.00	*Nil*	*Nil*
Canada Accident & Fire Assurance Co.	1,460.31	*Nil*	*Nil*	*Nil*
Canadian General Insurance Co.	3,804.31	479.18	*Nil*	*Nil*
Canadian Indemnity Co.	7,019.79	595.27	$22.50	*Nil*
Canadian Surety Co.	5,469.28	960.88	264.50	$50.00
The Casualty Co. of Canada	1,044.43	*Nil*	*Nil*	*Nil*
Commercial Union Assurance Co., Ltd.	91.89	*Nil*	*Nil*	*Nil*
Continental Casualty Co.	26.75	*Nil*	*Nil*	*Nil*
Dominion of Canada General Insurance Co.	3,811.93	268.25	*Nil*	*Nil*
Employers Liability Assurance Corporation, Ltd.	5,831.55	736.84	*Nil*	*Nil*
Fidelity Insurance Co. of Canada	2,474.01	1,657.51	*Nil*	*Nil*
General Accident Assurance Co. of Canada	7,222.28	2,466.03	*Nil*	*Nil*
General Accident Fire & Life Assurance Co., Ltd.	681.55	*Nil*	*Nil*	*Nil*
General Casualty Insurance Co. of Paris	451.20	*Nil*	*Nil*	*Nil*
The Globe Indemnity Co. of Canada	436.22	*Nil*	*Nil*	*Nil*
The Guardian Insurance Co. of Canada	1,805.83	6.46	*Nil*	*Nil*
Hartford Accident & Indemnity Co.	1,114.95	*Nil*	*Nil*	*Nil*
Hudson Bay Insurance Co.	5,709.62	3,228.48	*Nil*	*Nil*
Imperial Guarantee & Accid. Insur. Co. of Canada	455.37	77.85	*Nil*	*Nil*
Law Union & Rock Insurance Co., Ltd.	1,124.02	260.87	*Nil*	*Nil*
Liverpool & London & Globe Insurance Co.	1,364.54	*Nil*	*Nil*	*Nil*
London & Lancashire Guar. & Acc. Co. of Canada	3,547.36	38.25	*Nil*	*Nil*
London & Provincial Mar. & Gen. Insur. Co., Ltd.	118.70	*Nil*	*Nil*	*Nil*
London & Scottish Assurance Corporation, Ltd.	161.50	*Nil*	*Nil*	*Nil*
London Guarantee & Accident Co., Ltd.	1,150.75	1,019.74	*Nil*	*Nil*
Maryland Casualty Co.	2,886.20	61.86	*Nil*	*Nil*
National Surety Co.	699.18	40.00	236.38	172.15
National Union Indemnity Co.	116.53	*Nil*	*Nil*	*Nil*
North British & Mercantile Insurance Co., Ltd.	2,218.00	31.10	*Nil*	*Nil*
Carried forward	$65,032.03	$12,283.32	$523.38	$222.15

BURGLARY AND FORGERY INSURANCE—*Continued.*

Name of Company.	Burglary Insurance.		Forgery Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$65,032.03	$12,283.32	$523.38	$222.15
Northern Assurance Co., Ltd.	2,518.81	1,106.51	*Nil*	*Nil*
Northwest Casualty Co.	58.00	.50	*Nil*	*Nil*
Norwich Union Fire Insurance Society, Ltd.	1,103.08	508.67	*Nil*	*Nil*
Occidental Fire Insurance Co.	26.00	*Nil*	*Nil*	*Nil*
Ocean Accident & Guarantee Corporation, Ltd.	2,471.09	444.20	*Nil*	*Nil*
Prudential Assurance Co., Ltd.	605.25	*Nil*	*Nil*	*Nil*
Railway Passengers Assurance Co.	1,983.62	349.52	*Nil*	*Nil*
Royal Exchange Assurance	564.55	*Nil*	*Nil*	*Nil*
Royal Insurance Co., Ltd.	5,616.99	3,228.48	*Nil*	*Nil*
Sun Insurance Office, Ltd.	100.18	77.50	*Nil*	*Nil*
Toronto Casualty Fire & Marine Insur. Co.	1,083.40	873.00	*Nil*	*Nil*
Travelers Indemnity Co.	4,075.89	1,244.06	*Nil*	*Nil*
Union Assurance Society, Ltd.	392.25	25.00	*Nil*	*Nil*
United States Fidelity & Guarantee Co.	2,272.76	1,987.57	*Nil*	*Nil*
Western Assurance Co.	3,501.17	148.08	*Nil*	*Nil*
World Marine & General Insurance Co., Ltd.	1,931.74	564.85	*Nil*	*Nil*
Yorkshire Insurance Co., Ltd.	2,576.83	2,364.21	*Nil*	*Nil*
Zurich General Accid. & Liability Insur. Co., Ltd.	1,128.06	349.56	*Nil*	*Nil*
Totals	$97,041.70	$25,555.03	$523.38	$222.15

GUARANTEE, CREDIT, AND BOND INSURANCE.

Name of Company.	Guarantee Insurance.		Bond Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Alliance Assurance Co., Ltd.	$589.45	*Nil*	$556.08	*Nil*
American Credit Indemnity Co. (*Credit*)	6,489.43	*Nil*	*Nil*	*Nil*
British America Assurance Co.	534.60	$25.00	*Nil*	*Nil*
British Canadian Insurance Co.	315.11	*Nil*	*Nil*	*Nil*
Canada Accident & Fire Assurance Co.	745.44	133.80	*Nil*	*Nil*
Canadian General Insurance Co.	12,963.63	*Nil*	*Nil*	*Nil*
The Canadian Indemnity Co.	14,046.77	369.44	*Nil*	*Nil*
The Canadian Surety Co.	34,224.01	1,613.31	*Nil*	*Nil*
The Casualty Co. of Canada	164.42	*Nil*	*Nil*	*Nil*
Dominion of Canada General Insurance Co.	4,808.30	*Nil*	*Nil*	*Nil*
Employers Liability Assurance Corporation, Ltd.	5,231.70	722.85	*Nil*	*Nil*
Fidelity Insurance Co. of Canada	7,587.22	*Nil*	*Nil*	*Nil*
The General Accident Assurance Co. of Canada	2,511.48	283.17	*Nil*	*Nil*
General Casualty Insurance Co. of Paris, France	10.00	*Nil*	*Nil*	*Nil*
The Globe Indemnity Co. of Canada	1,112.55	2,088.74	*Nil*	*Nil*
The Guarantee Co. of North America	5,735.25	*Nil*	*Nil*	*Nil*
Guardian Insurance Co. of Canada	565.51	*Nil*	*Nil*	*Nil*
Hartford Accident & Indemnity Co.	291.67	28.00	*Nil*	*Nil*
Hudson Bay Insurance Co.	23,486.20	1,126.37	*Nil*	*Nil*
Imperial Guarantee & Accident Insurance Co.	1,385.79	*Nil*	*Nil*	*Nil*
Imperial Insurance Office	276.60	*Nil*	222.00	*Nil*
Law Union & Rock Insurance Co., Ltd.	630.07	*Nil*	*Nil*	*Nil*
Liverpool & London & Globe Insurance Co., Ltd.	1,965.24	30.36	*Nil*	*Nil*
London & Lancashire Guar. & Accid. Co. of Canada	3,982.38	3,433.35	*Nil*	*Nil*
London Guarantee & Accident Co., Ltd.	2,248.24	75.12	*Nil*	*Nil*
Maryland Casualty Co.	993.90	207.29	456.12	*Nil*
National Surety Co.	11,150.25	*Nil*	*Nil*	*Nil*
North British & Mercantile Insurance Co., Ltd.	1,175.72	16.00	*Nil*	*Nil*
Northern Assurance Co., Ltd.	1,535.60	773.78	*Nil*	*Nil*
Norwich Union Fire Insurance Society, Ltd.	627.97	332.62	*Nil*	*Nil*
Ocean Accident & Guarantee Corporation, Ltd.	806.73	*Nil*	*Nil*	*Nil*
Railway Passengers Assurance Co.	487.17	50.00	*Nil*	*Nil*
Royal Exchange Assurance	252.25	531.96	118.34	*Nil*
Royal Insurance Co., Ltd.	9,844.63	1,126.37	*Nil*	*Nil*
Scottish Metropolitan Assurance Co., Ltd.	12.50	*Nil*	*Nil*	*Nil*
Sun Insurance Office, Ltd.	50.00	*Nil*	*Nil*	*Nil*
Toronto Casualty Fire & Marine Insur. Co.	699.00	*Nil*	*Nil*	*Nil*
United States Fidelity & Guarantee Co.	12,267.24	*Nil*	*Nil*	*Nil*
Western Assurance Co.	1,317.42	148.25	*Nil*	*Nil*
World Marine & General Insurance Co.	927.48	1,547.57	*Nil*	*Nil*
Yorkshire Insurance Co., Ltd.	1,595.52	*Nil*	*Nil*	*Nil*
Totals	$175,644.40	$14,663.35	$1,352.54	.....

INLAND TRANSPORTATION AND MARINE INSURANCE.

Name of Company.	Inland Transportation Insurance.		Marine Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Aetna Insurance Co.	$1,553.20	$244.31	.....	.....
Alliance Assurance Co., Ltd.	*Nil*	*Nil*	$3,411.41	$5.05
Alliance Insurance Co. of Philadelphia	759.22	94.69	21,447.58	2,271.94
Atlas Assurance Co., Ltd.	*Nil*	*Nil*	864.98	*Nil*
Automobile Insurance Co., Ltd.	2,900.29	668.09	1,043.44	728.68
British America Assurance Co.	7,007.42	1,056.88	36,997.86	16,737.06
British & Foreign Marine Insurance Co., Ltd.	*Nil*	*Nil*	6,037.50	739.69
The British Oak Insurance Co., Ltd.	189.85	*Nil*	.....	.....
British Traders Insurance Co., Ltd.	*Nil*	*Nil*	31,208.14	22,152.50
Canadian Indemnity Co.	40.00	*Nil*	.....	.....
The Century Insurance Co., Ltd.	3,340.71	743.97	.....	.....
Commercial Union Assurance Co., Ltd.	184.65	*Nil*	1,053.60	*Nil*
Continental Insurance Co.	1,665.60	813.36	.....	.....
Dominion of Canada General Insurance Co.	158.75	75.00	.....	.....
Eagle Star & British Dominions Insur. Co., Ltd.	*Nil*	*Nil*	10,808.13	2,608.76
Fidelity Phenix Fire Insurance Co.	3,169.44	1,210.83	.....	.....
Fire Association of Philadelphia	21,676.16	925.51	18,048.55	12,796.27
Firemen's Fund Insurance Co.	17,130.93	234.98	133,289.76	69,334.39
First American Fire Insurance Co.	238.37	99.69	.....	.....
General Accident Fire & Life Assur. Corpn., Ltd.	245.76	*Nil*	.....	.....
General Insurance Co. of America	30.21	*Nil*	*Nil*	*Nil*
Glens Falls Insurance Co.	100.81	*Nil*	*Nil*	*Nil*
Globe & Rutgers Fire Insurance Co.	943.56	95.49	73,844.18	57,759.99
Great American Insurance Co.	923.53	2,366.72	5,572.65	553.48
Guardian Insurance Co. of Canada	10.00	50.00	.....	.....
Hartford Fire Insurance Co.	1,646.62	167.70	.....	.....
Home Insurance Co. of New York	75,545.71	9.19	159,874.89	62,720.09
Indemnity Mutual Marine Insur. Co., Ltd.	*Nil*	*Nil*	3,453.28	1,971.85
Insurance Co. of North America	18,281.69	1,725.93	84,782.67	27,874.34
London & Lancashire Insurance Co., Ltd.	1,461.48	*Nil*	.....	.....
London & Provincial Mar. & Gen. Ins. Co., Ltd.	*Nil*	*Nil*	3,322.35	29.99
London Assurance Corporation	*Nil*	*Nil*	30,171.72	25,818.18
London Guarantee & Accident Co., Ltd.	3.65	*Nil*	.....	.....
Marine Insurance Co., Ltd.	1,750.42	*Nil*	161.77	*Nil*
Maritime Insurance Co., Ltd.	*Nil*	*Nil*	9,190.70	55,805.26
Motor Union Insurance Co., Ltd.	*Nil*	*Nil*	.....	.....
National Union Fire Insurance Co.	25.00	*Nil*	.....	.....
North British & Mercantile Insurance Co., Ltd.	538.80	124.75	41,152.79	40,862.90
Northern Assurance Co., Ltd.	*Nil*	*Nil*	4,097.08	789.25
Norwich Union Fire Insurance Society, Ltd.	275.59	*Nil*	.....	.....
Ocean Marine Insurance Co., Ltd.	*Nil*	*Nil*	1,919.38	21.45
Phoenix Assurance Co., Ltd.	*Nil*	*Nil*	17,373.08	8,782.83
Phoenix Insurance Co. of Hartford	288.53	2.50	.....	.....
Prudential Assurance Co., Ltd.	43.00	*Nil*	*Nil*	*Nil*
Queen Insurance Co. of America	72.91	*Nil*	72,647.86	47,671.93
Queensland Insurance Co., Ltd.	*Nil*	*Nil*	6,020.27	410.31
Railway Passengers Assurance Co.	128.26	50.14	.....	.....
Reliance Marine Insurance Co., Ltd.	*Nil*	*Nil*	4,127.47	1,527.48
Royal Insurance Co., Ltd.	*Nil*	*Nil*	758.99	*Nil*
St. Paul Fire & Marine Insurance Co.	10,097.20	1,422.70	12,209.79	10,402.78
Scottish Metropolitan Assurance Co., Ltd.	*Nil*	*Nil*	*Nil*	242.39
Sea Insurance Co.	*Nil*	*Nil*	3,816.36	*Nil*
Standard Marine Insurance Co., Ltd.	708.28	*Nil*	80,549.31	51,233.03
Thames & Mersey Insurance Co., Ltd.	*Nil*	*Nil*	12,266.03	845.73
Toronto Casualty Fire & Marine Insur. Co.	29.50	*Nil*	*Nil*	*Nil*
Union Insurance Society of Canton, Ltd.	*Nil*	*Nil*	50,217.17	30,854.70
Union Marine Insurance Co., Ltd.	*Nil*	*Nil*	30,258.98	17,495.28
United States Fire Insurance Co.	26,124.62	4,826.78	30,244.19	31,434.61
United States Merchants & Shippers Insur. Co.	2,211.00	34.88	29,092.43	6,482.01
Westchester Fire Insurance Co.	.....	.....	961.49	1,924.55
Western Assurance Co.	11,514.08	1,302.08	54,185.96	32,424.54
World Marine & General Insurance Co., Ltd.	*Nil*	*Nil*	34,992.80	52,821.89
Yang-tsze Insurance Association, Ltd.	*Nil*	*Nil*	36,602.15	26,806.96
Totals	$213,014.80	$18,346.17	$1,158,078.74	$722,942.14

LIVE STOCK AND PLATE GLASS INSURANCE.

Name of Company.	Live Stock Insurance.		Plate Glass Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Alliance Assurance Co., Ltd.	*Nil*	*Nil*	$12.30	*Nil*
British America Assurance Co.	*Nil*	*Nil*	663.15	$114.49
British Canadian Insurance Co.	*Nil*	*Nil*	74.49	319.02
British Columbia Plate Glass Insurance Co.	*Nil*	*Nil*	21,802.43	13,345.31
British Empire Assurance Co.	*Nil*	*Nil*	73.26	*Nil*
Canada Accident & Fire Assurance Co.	*Nil*	*Nil*	1,318.72	699.07
Canadian Fire Insurance Co.	*Nil*	*Nil*	163.80	14.00
Canadian General Insurance Co.	*Nil*	*Nil*	254.81	91.00
Canadian Indemnity Co.	*Nil*	*Nil*	965.61	456.23
Canadian Surety Co.	*Nil*	*Nil*	596.81	76.60
Casualty Co. of Canada	*Nil*	*Nil*	.....	1,110.33
Century Insurance Co., Ltd.	*Nil*	*Nil*	19.60	146.36
Commercial Union Assurance Co., Ltd.	*Nil*	*Nil*	28.92	*Nil*
Continental Casualty Co.	*Nil*	*Nil*	876.90	275.54
Dominion Fire Insurance Co.	*Nil*	*Nil*	72.75	*Nil*
Dominion of Canada General Insurance Co.	*Nil*	*Nil*	6,017.99	2,056.60
Eagle Star & British Dominions Insur. Co., Ltd.	*Nil*	*Nil*	534.86	170.75
Employers Liability Assurance Corporation, Ltd.	*Nil*	*Nil*	445.96	252.70
Fidelity Insurance Co. of Canada	*Nil*	*Nil*	949.04	82.23
General Accident Assurance Co. of Canada	*Nil*	*Nil*	1,548.45	553.39
General Accident Fire & Life Assur. Corpn., Ltd.	*Nil*	*Nil*	203.66	127.95
General Casualty Insurance Co. of Paris	*Nil*	*Nil*	263.79	*Nil*
Globe Indemnity Co.	*Nil*	*Nil*	19.14	*Nil*
Guardian Insurance Co. of Canada	*Nil*	*Nil*	86.61	*Nil*
Guildhall Insurance Co., Ltd.	*Nil*	*Nil*	72.82	101.00
Hartford Accident & Indemnity Co.	*Nil*	*Nil*	1,203.24	1,068.26
Hudson Bay Insurance Co.	*Nil*	*Nil*	484.28	344.68
Imperial Guarantee & Accid. Insur. Co. of Canada.	*Nil*	*Nil*	138.31	11.00
Imperial Insurance Office	*Nil*	*Nil*	*Nil*	11.25
Indemnity Co. of North America	$670.54	*Nil*	*Nil*	*Nil*
Law Union & Rock Insurance Co., Ltd.	*Nil*	*Nil*	137.29	11.32
Liverpool & London & Globe Insurance Co., Ltd.	*Nil*	*Nil*	412.86	574.37
London & Lancashire Guar. & Accid. Co. of Canada.	*Nil*	*Nil*	1,365.24	1,139.61
London & Provincial Mar. & Gen. Ins. Co., Ltd.	*Nil*	*Nil*	35.69	*Nil*
London & Scottish Assurance Corporation, Ltd.	*Nil*	*Nil*	9.62	*Nil*
London Guarantee & Accident Co., Ltd.	*Nil*	*Nil*	85.86	102.31
Lumbermen's Mutual Casualty Co.	*Nil*	*Nil*	82.01	*Nil*
Maryland Casualty Co.	*Nil*	*Nil*	471.33	41.16
Motor Union Assurance Co.	*Nil*	*Nil*	176.15	221.05
Mount Royal Assurance Co.	*Nil*	*Nil*	1,940.43	1,514.68
National Provincial Insurance Co., Ltd.	*Nil*	*Nil*	729.71	489.73
National Surety Co.	*Nil*	*Nil*	11.70	*Nil*
National Union Indemnity Co.	*Nil*	*Nil*	59.16	*Nil*
North British & Mercantile Insur. Co., Ltd.	*Nil*	*Nil*	278.06	129.48
Northern Assurance Co., Ltd.	*Nil*	*Nil*	557.15	258.65
Norwich Union Fire Insurance Society, Ltd.	*Nil*	*Nil*	1,052.03	645.94
Occidental Fire Insurance Co.	*Nil*	*Nil*	110.67	*Nil*
Ocean Accident & Guarantee Corporation, Ltd.	*Nil*	*Nil*	1,654.55	1,247.54
Prudential Assurance Co., Ltd.	*Nil*	*Nil*	693.00	154.30
Railway Passengers Assurance Co.	*Nil*	*Nil*	1,248.23	1,010.89
Royal Insurance Co., Ltd.	*Nil*	*Nil*	484.28	344.68
Scottish Metropolitan Assurance Co., Ltd.	*Nil*	*Nil*	71.50	34.00
Sun Insurance Office, Ltd.	*Nil*	*Nil*	189.66	65.66
Toronto Casualty Fire & Marine Insur. Co.	*Nil*	*Nil*	859.75	1,147.32
Trans-Canada Insurance Co.	*Nil*	*Nil*	6.35	*Nil*
Travelers Indemnity Co.	*Nil*	*Nil*	161.14	152.46
Union Assurance Society, Ltd.	*Nil*	*Nil*	292.68	57.00
United States Fidelity & Guarantee Co.	*Nil*	*Nil*	909.83	759.11
Western Assurance Co.	*Nil*	*Nil*	952.58	315.32
World Marine & General Insurance Co., Ltd.	*Nil*	*Nil*	195.86	*Nil*
Yorkshire Insurance Co., Ltd.	249.50	*Nil*	378.04	145.40
Zurich General Accid. & Liability Assur. Co., Ltd.	*Nil*	*Nil*	32.95	60.00
Totals	$920.04	.....	$54,537.06	$32,049.74

PUBLIC LIABILITY AND MISCELLANEOUS INSURANCE.

Name of Company.	Public Liability Insurance.		Miscellaneous Insurance.*	
	Premiums.	Losses.	Premiums.	Losses.
Aetna Insurance Co.	*Nil*	*Nil*	P.D. $2,077.56	*Nil*
Alliance Assurance Co., Ltd.	$395.10	$5.50	*Nil*	*Nil*
Alliance Insurance Co. of Philadelphia	*Nil*	*Nil*	U.O. 988.41	*Nil*
British America Assurance Co.	717.18	*Nil*	*Nil*	*Nil*
British Canadian Insurance Co.	191.00	*Nil*	*Nil*	*Nil*
Canada Accident & Fire Assurance Co.	3,419.81	408.90	*Nil*	*Nil*
Canadian General Insurance Co.	5,702.26	22.25	*Nil*	*Nil*
Canadian Indemnity Co.	10,606.49	1,531.29	*Nil*	*Nil*
Canadian Surety Co.	4,615.61	318.80	*Nil*	*Nil*
Car & General Insurance Corporation, Ltd.	3.00	*Nil*	*Nil*	*Nil*
Casualty Co. of Canada	1,275.54	106.85	*Nil*	*Nil*
Continental Casualty Co.	862.61	142.43	*Nil*	*Nil*
Continental Insurance Co.	*Nil*	*Nil*	E. 625.17	*Nil*
Dominion of Canada General Insurance Co.	5,445.62	217.72	*Nil*	*Nil*
Employers Liability Assurance Corporation, Ltd.	12,079.88	1,013.85	*Nil*	*Nil*
Fidelity Insurance Co. of Canada	399.69	*Nil*	*Nil*	*Nil*
Fidelity Phenix Fire Insurance Co.	*Nil*	*Nil*	P.D. 12.00 E. 149.09	*Nil* *Nil*
First American Fire Insurance Co.	*Nil*	*Nil*	E. 24.09	*Nil*
General Accident Assurance Co. of Canada	16,505.50	5,207.44	*Nil*	*Nil*
General Accident Fire & Life Assur. Corpn., Ltd.	1,135.55	*Nil*	*Nil*	*Nil*
General Casualty Insurance Co. of Paris, France	169.50	*Nil*	*Nil*	*Nil*
General Insurance Co. of America	*Nil*	*Nil*	E. 75.90	*Nil*
Glens Falls Insurance Co.	*Nil*	*Nil*	E. 750.00	*Nil*
Globe & Rutgers Fire Insurance Co.	*Nil*	*Nil*	E. 196.00	*Nil*
Globe Indemnity Co. of Canada	1,839.85	1,143.40	*Nil*	*Nil*
Guardian Insurance Co. of Canada	801.52	67.50	*Nil*	*Nil*
Guildhall Insurance Co., Ltd.	650.85	66.25	*Nil*	*Nil*
Hartford Accident & Indemnity Co.	6,161.91	4,434.17	*Nil*	*Nil*
Home Insurance Co. of New York	*Nil*	*Nil*	E. 180.00	*Nil*
Hudson Bay Insurance Co.	7,202.92	2,744.67	*Nil*	*Nil*
Imperial Guarantee & Accid. Insur. Co. of Canada	165.83	*Nil*	*Nil*	*Nil*
Insurance Co. of North America	*Nil*	*Nil*	S.L. 12.70 U.O. 3,261.85	*Nil* *Nil*
Law, Union & Rock Insurance Co., Ltd.	1,082.65	132.60	*Nil*	*Nil*
Liverpool & London & Globe Insurance Co., Ltd.	1,709.28	356.20	*Nil*	*Nil*
London & Lancashire Guar. & Accid. Insur. Co.	3,516.62	521.67	*Nil*	*Nil*
London & Provincial Mar. & Gen. Insur. Co., Ltd.	55.00	19.35	*Nil*	*Nil*
London & Scottish Assurance Corporation, Ltd.	45.56	*Nil*	*Nil*	*Nil*
London Guarantee & Accident Co., Ltd.	4,775.14	1,299.05	*Nil*	*Nil*
Lumbermens Mutual Casualty Co.	662.87	*Nil*	*Nil*	*Nil*
Maryland Casualty Co.	1,564.32	99.40	S.L. 786.27	$176.36
National Surety Co.	*Nil*	*Nil*	M.P. 160.90 F. 517.00	16.40 244.68
National Union Fire Insurance Co.	*Nil*	*Nil*	E. 1,875.00	*Nil*
North British & Mercantile Insurance Co., Ltd.	869.92	*Nil*	Nil	*Nil*
Northern Assurance Co., Ltd.	2,840.92	37.50	*Nil*	*Nil*
Norwich Union Fire Insurance Society, Ltd.	5,335.52	759.55	*Nil*	*Nil*
Occidental Fire Insurance Co.	94.50	*Nil*	*Nil*	*Nil*
Ocean Accident & Guarantee Corporation, Ltd.	1,531.57	105.26	*Nil*	*Nil*
Phoenix Insurance Co. of Hartford	*Nil*	*Nil*	S.L. 32.56	*Nil*
Prudential Assurance Co., Ltd.	196.00	*Nil*	*Nil*	*Nil*
Queen Insurance Co. of America	*Nil*	*Nil*	P.D. 1.36	*Nil*
Railway Passengers Assurance Co.	3,154.99	571.80	*Nil*	*Nil*
Royal Exchange Assurance	724.18	*Nil*	*Nil*	*Nil*
Royal Insurance Co., Ltd.	7,612.02	2,744.67	P.D. 1.12	*Nil*
Scottish Metropolitan Assurance Co., Ltd.	92.35	190.00	*Nil*	*Nil*
Sun Insurance Office, Ltd.	194.22	34.75	*Nil*	*Nil*
Toronto Casualty Fire & Marine Insur. Co.	2,853.78	2,154.68	B.R. 296.74	48.00
Travelers Indemnity Co.	1,271.72	*Nil*	*Nil*	*Nil*
Travelers Insurance Co.	2,146.21	120.19	*Nil*	*Nil*
Union Assurance Society, Ltd.	545.92	12,619.88	*Nil*	*Nil*
Union Insurance Society of Canton, Ltd.	3,291.14	1,316.50	*Nil*	*Nil*
United States Fidelity & Guaranty Co.	3,382.91	448.12	*Nil*	*Nil*
Westchester Fire Insurance Co.	*Nil*	*Nil*	E. 187.50	*Nil*
Western Assurance Co.	1,904.10	1,936.15	*Nil*	*Nil*
World Fire & Marine Insurance Co.	*Nil*	*Nil*	P.D. 330.50	*Nil*
World Marine & General Insurance Co., Ltd.	1,076.38	3.00	*Nil*	*Nil*
Yorkshire Insurance Co., Ltd.	1,391.68	148.00	*Nil*	*Nil*
Zurich General Accid. & Liability Insur. Co., Ltd.	1,876.51	179.30	*Nil*	*Nil*
Totals	$136,145.20	$43,228.64	$12,541.72	$485.44

* B.R., Blanket Residence; E., Earthquake; F., Fraud; M.P., Merchants Protective; P.D., Property Damage; S.L., Sprinkler Leakage; U.O., Use and Occupancy.

TABLE VIII.—SUMMARY FOR CLASSES OF INSURANCE OTHER THAN LIFE, FIRE, AND AUTOMOBILE.

	1925.	1926.	1927.	1928	1929.
Accident, P.	$424,000	$439,000	$429,000	$456,000	$531,000
„ L.	196,000	199,000	218,000	227,000	263,000
Sickness, P.	159,000	175,000	183,000	188,000	227,000
„ L.	95,000	101,000	117,000	100,000	152,000
Liability, P.	67,000	80,000	106,000	100,000	136,000
„ L.	27,000	11,000	26,000	34,000	43,000
Marine, P.	750,000	607,000	762,000	898,000	1,158,000
„ L.	420,000	387,000	515,000	549,000	723,000
Other forms, P.	252,000	240,000	285,000	377,000	610,000
„ „ L.	133,000	54,000	181,000	83,000	93,000

TABLE IX.—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, page 43.)

Name of Company.	Mortgages.	In other Securities.
American Automobile Fire Insurance Co.	*Nil*	$50,000.00
American Central Insurance Co.	*Nil*	80,127.00*
The Anglo-Scottish Insurance Co., Ltd.	*Nil*	51,280.00†
Beaver Fire Insurance Co.	$5,995.85	*Nil*
Boiler Inspection & Insurance Co.	*Nil*	19,000.00
British America Assurance Co.	*Nil*	32,000.00†
British Colonial Fire Insurance Co.	*Nil*	52,779.67
British Columbia Plate Glass Insurance Co.	*Nil*	5,960.00†
British Crown Assurance Corporation, Ltd.	*Nil*	106,194.66†
British Empire Assurance Co.	*Nil*	20,200.00*
British Northwestern Fire Insurance Co.	*Nil*	7,500.00†
Caledonian Insurance Co.	338,697.23	39,347.10
Canada Accident & Fire Assurance Co.	*Nil*	8,370.00
Canada National Fire Insurance Co.	176,059.92	25,220.03
Canadian Fire Insurance Co.	*Nil*	52,748.58
Canadian General Insurance Co.	*Nil*	1,980.00‡
Canadian Indemnity Co.	*Nil*	53,461.23
Canadian Surety Co.	*Nil*	42,733.33†
Casualty Co. of Canada	*Nil*	11,000.00
Century Insurance Co., Ltd.	*Nil*	50,333.33†
Continental Casualty Co.	*Nil*	15,000.00†
Dominion Fire Insurance Co.	7,819.97	40,000.00†
Dominion of Canada General Insurance Co.	98,599.75	125,000.00
Ensign Insurance Co.	*Nil*	10,000.00†
Fire Association of Philadelphia	*Nil*	4,623.24*
Fire Insurance Co. of Canada	*Nil*	26,000.00
Fonciere Fire Insurance Co.	*Nil*	20,000.00
General Accident Assurance Co. of Canada	*Nil*	27,382.37‡
General Accident Fire & Life Assurance Corporation, Ltd.	*Nil*	22,651.71‡
Glens Falls Insurance Co.	*Nil*	177,280.00*
Globe Indemnity Co. of Canada	*Nil*	5,000.00
Guarantee Co. of North America	*Nil*	99,250.00*
Guardian Insurance Co. of Canada	*Nil*	39,333.33†
Hartford Accident & Indemnity Co.	*Nil*	100,000.00
Hartford Fire Insurance Co.	*Nil*	50,000.00
Home Assurance Co. of Canada	329.62	*Nil*
Home Fire & Marine Insurance Co.	*Nil*	25,250.00
Hudson Bay Insurance Co.	7,500.00	64,032.13
Imperial Guarantee & Accident Insurance Co.	*Nil*	7,440.00*
Imperial Insurance Office	19,802.77	30,434.75
Insurance Co. of State of Pennsylvania	*Nil*	8,900.00*
Law, Union & Rock Insurance Co., Ltd.	*Nil*	30,000.00†
London & Lancashire Insurance Co., Ltd.	*Nil*	93,133.35†
London-Canada Insurance Co.	*Nil*	14,500.00
London Guarantee & Accident Co., Ltd.	*Nil*	235,629.36*
Carried forward	$654,805.11	$1,981,275.17

* Market value. † Par. ‡ Book value.

TABLE IX.—INVESTMENTS IN BRITISH COLUMBIA OF COMPANIES OTHER THAN LIFE INSURANCE COMPANIES—*Continued.*

Name of Company.	Mortgages.	In other Securities.
Brought forward	$654,805.11	$1,981,275.17
Loyal Protective Insurance Co.	*Nil*	10,000.00†
Maryland Casualty Co.	*Nil*	44,733.00
Mercantile Fire Insurance Co.	*Nil*	34,733.34†
Merchants & Employers Guarantee & Accident Co.	*Nil*	453,661.13
Merchants Casualty Insurance Co.	*Nil*	10,000.00
Mercury Insurance Co.	*Nil*	100,000.00
Minnesota Implement Mutual Fire Insurance Co.	*Nil*	40,000.00†
National Ben Franklin Fire Insurance Co.	*Nil*	45,220.00†
National Union Fire Insurance Co.	*Nil*	25,000.00
New Jersey Insurance Co.	*Nil*	15,000.00†
North British & Mercantile Insurance Co., Ltd.	145,000.00	122,000.00
North Empire Fire Insurance Co.	*Nil*	36,238.50
Northern Assurance Co., Ltd.	*Nil*	25,000.00
North River Insurance Co.	*Nil*	80,000.00†
Northwestern Mutual Fire Association	*Nil*	37,000.00
Northwestern National Insurance Co.	*Nil*	54,506.67†
Norwich Union Fire Insurance Society, Ltd.	*Nil*	119,000.00†
Occidental Fire Insurance Co.	410.00	40,000.00
Occidental Indemnity Co.	*Nil*	25,250.00
Pacific Coast Fire Insurance Co.	235,006.53	336,465.66
Phoenix Assurance Co., Ltd.	*Nil*	118,746.66
Protective Association of Canada	*Nil*	10,000.00
Quebec Fire Assurance Co.	*Nil*	16,936.00*
Retail Hardware Mutual Fire Insurance Co.	*Nil*	60,000.00†
Royal Insurance Co., Ltd.	28,508.00‡	114,850.67‡
Royal Plate Glass Insurance Co. of Canada	17,450.00	*Nil*
Toronto Casualty Fire & Marine Insurance Co., Ltd.	*Nil*	10,000.00
Universal Insurance Co.	*Nil*	3,000.00†
Western Assurance Co.	*Nil*	33,000.00†
Yorkshire Insurance Co., Ltd.	215,286.55	420,000.00
Totals	$1,296,466.19	$4,421,616.80

* Market value. † Par. ‡ Book value.

AMENDMENTS TO "INSURANCE ACT."

Sections 149 and 160 of the "Insurance Act" have been repealed, and the following substituted therefor:—

"149. (1.) In this section the expression 'agent' means an insurance agent licensed under this Act and authorized by a licensed insurer on its behalf to solicit and receive applications for insurance, to collect premiums, and to sign or countersign policies, and whose compensation or profit therefor consists wholly of a commission on premiums derived from such business.

"(2.) Except in the case of a policy signed, countersigned, or issued at its head office in the Province, no licensed insurer shall issue any policy unless the policy is signed or countersigned by an agent, but no agent shall sign a policy in blank or in otherwise incomplete condition.

"(3.) The commission on any policy signed, countersigned, or issued at the head office of an insurer in the Province shall be paid to an agent, and there shall be written on the policy the words 'Issued on behalf of , resident authorized agent at ,' with the name of the agent and of the place where he carries on business.

"(4.) The person in charge of the head office of an insurer in the Province shall forthwith, upon the signing, countersigning, or issue of a policy at such head office, notify the agent of the date of the policy, the name of the insured, and the property insured.

"(5.) This section shall not apply to a mutual company, or to a contract of reinsurance, or to a contract insuring property in transit which is in the possession or custody of a railway company or common carrier, or insuring movable property owned by a railway company or other common carrier and used in the course of its business as such.

"160. (1.) In this section the expression 'agent' means an insurance agent licensed under this Act and authorized by a licensed insurer on its behalf to solicit and receive applications for insurance, to collect premiums, and to sign or countersign policies, and whose compensation or profit therefor consists wholly of a commission on premiums derived from such business.

"(2.) Except in the case of a policy signed, countersigned, or issued at its head office in the Province, no licensed insurer shall issue any policy unless the policy is signed or countersigned by an agent, but no agent shall sign a policy in blank or in otherwise incomplete condition.

"(3.) The commission on any policy signed, countersigned, or issued at the head office of an insurer in the Province shall be paid to an agent, and there shall be written on the policy the words 'Issued on behalf of , resident authorized agent at ,' with the name of the agent and of the place where he carries on business.

"(4.) The person in charge of the head office of an insurer in the Province shall forthwith, upon the signing, countersigning, or issue of a policy at such head office, notify the agent of the date of the policy, the name of the insured, and the property insured.

"(5.) This section shall not apply to a mutual company or to a contract of reinsurance."

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