EIGHTEENTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

FOR THE

PROVINCE OF BRITISH COLUMBIA

1929

(BUSINESS TRANSACTED IN 1928)

PRINTED BY
AUTHORITY OF THE LEGISLATIVE ASSEMBLY.

VICTORIA, B.C.:
Printed by CHARLES F. PANFIELD, Printer to the King's Most Excellent Majesty.
1929.

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 Eighteenth Annual Report of the Superintendent of Insurance for the year ended December 31st, 1928.

R. H. POOLEY,

Attorney-General.

Victoria, B.C., July 2nd, 1929.

TABLE OF CONTENTS.

	Page.
Report of the Superintendent of Insurance	5
Annual Statements of Provincial Licensees—	
British Columbia Plate Glass Insurance Co.	7
Empire Life Insurance Co.	9
Grand Council of Canadian Order of Chosen Friends	8
Home Assurance Company of Canada	11
Mutual Fire Insurance Co. of British Columbia	12
Odd Fellows' Relief Association of Canada	13
Ohio Farmers Insurance Co.	14
Ontario Equitable Life and Accident Insurance Co.	15
Royal Plate Glass Insurance Co. of Canada	17
Sons of Norway	18
Sons of Scotland	19
Toronto Casualty Fire & Marine Insurance Co.	20
Western Empire Life Assurance Co.	21
List, as at 31st December, 1928, of—	
Insurers licensed	23
Underwriters' Agencies licensed	32
Reciprocal Exchanges granted Permits	32
List of Licences and Permits issued since December 31st, 1928	32

TABLES.

Life Insurance—	
I. Business of 1928 and Investments in the Province	33
II. Summary, 1924–28	35
Fire Insurance—	
III. Business of 1928	35
IV. Summary, 1924–28	37
Automobile Insurance—	
V. Business of 1928	38
VI. Summary, 1924–28	40
Other Classes of Insurance—	
VII. Business of 1928	41
VIII. Summary, 1924–28	43
IX. Investments in the Province of Insurers other than Life	43
Amendments to "Insurance Act"	44

REPORT OF THE SUPERINTENDENT OF INSURANCE.

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., July 2nd, 1929.

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

SIR,—I beg to submit, pursuant to the "Insurance Act," the Eighteenth Annual Report of the Department of Insurance, covering the year ended December 31st, 1928.

At the end of the year there were 258 insurers licensed to transact business, fifteen new companies having been licensed, as follows:—

American Automobile Fire Insurance Company, St. Louis, Mo.
British Canadian Insurance Company, Montreal, Que.
British Empire Assurance Company, Toronto, Ont.
Canton Insurance Office, Limited, Victoria, Hong Kong.
City of New York Insurance Company, New York, N.Y.
Fidelity American Insurance Company, Dallas, Texas.
Imperial Guarantee and Accident Insurance Company of Canada, Toronto, Ont.
Mercury Insurance Company, St. Paul, Minn.
Milwaukee Mechanics' Insurance Company, Milwaukee, Wisconsin.
Occidental Life Insurance Company, Los Angeles, Calif.
Planet Assurance Company, Limited, London, England.
Rhode Island Insurance Company, Providence, R.I.
Southern Insurance Company, Limited, London, England.
Trans Canada Insurance Company, Montreal, Quebec.
Universal Insurance Company, Newark, N.J.

The General Casualty Insurance Company of America and the Wawanesa Mutual Insurance Company obtained Dominion licences at the end of 1928.

The Dominion Gresham Guarantee & Casualty Company went into liquidation. The North American Accident Insurance Company, Rossia Reinsurance Company, Limited, and the Security Life Insurance Company ceased business in this Province, the last named having been acquired by the Confederation Life Association of Canada.

A complete list of the various insurers licensed as at December 31st, 1928, will be found on pages 23 to 32. 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	....	2	2
Canada	58	....	58
Other Provinces	11	8	19
Great Britain	63	3	66
Australia	2	....	2
China	1	....	1
France	6	....	6
Hong Kong	3	1	4
Sweden	1	....	1
Switzerland	2	....	2
United States	95	2	97
Totals	242	16	258

The annual statements of the Provincial licensees are shown at length on pages 7 to 22.

Four fraternal societies are licensed in this Province, the names of which have been included in the list of insurers on pages 23 to 32.

A list of underwriters' agencies, fifteen in number, licensed in this Province will be found on page 32. The British Empire Underwriters Agency, representing the British American Assurance Company; Federal Underwriters, Limited, representing Canada National Fire Insur-

ance Company; Imperial Guarantee & Accident Underwriters, representing the British America Assurance Company and Western Assurance Company; and the St. Lawrence Underwriters Agency, representing the Western Assurance Company, ceased business in the Province. Since December 31st the Atlantic Underwriters Agency, representing the Toronto Casualty Fire & Marine Insurance Company, has been licensed.

Fourteen reciprocal exchanges have been granted permits under section 174 and a list of them will be found on page 32. The Lumber Underwriters of Fordyce, Arkansas, has been licensed since the end of 1928.

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 1927 are shown in the first column:—

1927.	Licences issued during 1928.		Suspended.	Cancelled and revoked.
1,421	Life agents	1,407	*Nil*	1
1,718	Other than life agents	1,674		
18	Adjusters	25		

A statement of fire insurance premiums written and earned and losses incurred and paid for 1928, with a summary for the past five years, will be found on pages 35 to 37.

Tables showing life, automobile, and other classes of insurance business transacted during the year will also be found on pages 33, 34, 38, 39, and 41, and summaries for the past five years will be found on pages 35, 40, and 43 respectively.

The annual conference of the Association of Provincial Superintendents of Insurance was held in September last year at Regina and was attended by my predecessor in office and myself. The insurance companies and various insurance organizations were fully represented and the Government of Saskatchewan took great interest in the proceedings. Various matters of importance from the standpoint of legislation and of the insurance business received very complete discussion and recommendations for legislation were approved. It is testimony to the soundness of the conclusions reached that the five Western Provinces have enacted this year the uniform legislation recommended. Any Legislature before which legislation of this kind is placed can rest assured that the interest of the public has been the first consideration, while the great advantage of it is that being uniform in several jurisdictions it facilitates and simplifies the business of insurance.

The amendments to the "Insurance Act" passed this year are printed at length on page 44.

"REAL-ESTATE AGENTS' LICENSING ACT."

The following table gives particulars of licences issued to real-estate agents and salesmen, and for the purposes of comparison the corresponding figures for the period ending 30th June, 1928, are shown in the first column:—

1927–28.		1928–29.
1,153	Licences issued	1,166
15	Licences cancelled or revoked	28

This Act, as passed in 1920, prescribes no qualifications for a licence, and its real value lies in the powers to inquire into wrongful or dishonest dealing on the part of an agent or salesman, and as regards cities of over 10,000 population the necessity for every real-estate agent to furnish a bond. Situations have arisen which indicate that the public demands further protection, and it is probable that the Act should be made more stringent. Similar legislation in the States is much wider in scope, and this year Alberta and Saskatchewan have passed Acts for licensing real-estate agents, while a Bill of the same kind was introduced into the Ontario Legislature.

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, 1928.

BRITISH COLUMBIA PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

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

Alfred Farmer, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1928.

Assets.

Bonds, debentures, etc. (book value)		$60,540.03
Cash in banks		3,148.35
Interest accrued		196.27
Agents' balances and premiums uncollected (net, commission deducted)		10,933.25
Gross assets of the Company		$74,817.90
Deduct assets not admitted: Agents' balances on premiums written prior to October 1st, 1928		5,657.07
Total admitted assets		$69,160.83

Liabilities.

Reserve, $25,363.73 (carried out at 80 per cent. thereof)		$20,290.98
Capital stock—		
Authorized	$25,000.00	
Subscribed and paid up		9,600.00
Rest Account		35,000.00
Surplus		4,269.85
Total liabilities		$69,160.83

Profit and Loss Account.

Premiums earned		$23,194.95
Claims incurred	$10,272.59	
Commissions	9,463.67	
Taxes, salaries, and other expenses	1,877.08	
		21,613.34
Underwriting profit		$1,581.61
Interest earned	$3,072.32	
Profit on bonds sold	190.50	
		3,262.82
Net profit for year		$4,844.43

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

CANADIAN ORDER OF CHOSEN FRIENDS.

Head Office—Hamilton, Ont.

Governing Executive Authority.

J. L. Archer.
Eccles J. Gott.
Wm. Benson.
J. L. Davidson.
Hon. Dr. J. W. Edwards.
Sheriff Alex. Morris.
Frank Howard.
C. H. Fitch.

C. H. Fitch, Secretary.

Prof. M. A. Mackenzie, Actuary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1928.

Assets.

Bonds and debentures (book value)	$1,796,305.11
Real estate (book value)	32,000.00
Cash in bank	124,039.71
Interest and rents due and accrued	44,629.67
Premiums, dues, etc.	42,623.46
Other assets	5,799.56
	$2,045,397.51

Liabilities.

Death claims, Mortuary Fund	$55,775.33
Claims, Sickness Fund	1,259.90
Premiums paid in advance	112.15
Other liabilities	1,312.28
	$58,459.66

Income.

Mortuary Fund		$511,864.45
Sickness Fund and Funeral		33,357.03
Guarantee Fund		401.40
Other Benefit Funds—Child Insurance Fund		2,785.40
General Expense Fund—		
Expense dues from members	$17,499.95	
Other sources	7,259.30	
		24,759.25
		$573,167.53

Disbursements.

Mortuary Fund	$281,159.99
Sickness Fund	23,145.94
Guarantee Fund	100.00
General Expense Fund—	
Head Office expenses: Salaries, $6,866.64; directors' fees, $1,308.80; auditors' fees, $700; travelling expenses, $177.62; rents, $2,100; printing and supplies, $1,044.68; miscellaneous, $11,154.95	23,352.69
Agency and organization expenses: Commissions, $14,068.30; salaries, $2,400; travelling expenses, $1,267; miscellaneous, $232.87	17,968.17
All other expenses: Advertising $863.74; books, periodicals, express, telegrams, and telephones, $473.11; legal fees, $387.05; taxes and licences, $339.75; agency printing and stationery, $1,038.54; light, fuel, and water, $2.70; official publications, $2,285.47; maintenance of building, $4,038.09; interest on building, $1,600; miscellaneous, $2,310.44	13,338.89
	$359,065.68

RETURNS FOR BRITISH COLUMBIA.

Income—	
Per capita tax, certificate fees, supplies, etc.	$822.51
Premiums (with extra dues, etc.) for mortuary benefits	11,729.51
Premiums for sick benefits	845.28
Guarantee Fund	5.95
Child Insurance Fund	239.53
	$13,642.78
Disbursements—	
Claims paid for mortuary benefit	$1,800.00
Claims paid for sick benefit	346.40
Claims paid for other benefits (field-work)	685.85
	$2,832.25

THE EMPIRE LIFE INSURANCE COMPANY.

Head Office—Toronto, Ont.

Directors.

C. M. Bell.
F. H. Kirkpatrick.
M. P. Langstaff.
S. R. Mackellar.
Ernest Pitt.
B. R. McKenzie.
J. M. Vaughan.
A. H. Vanderburgh.
T. H. Wilson.

J. Ross Paterson, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1928.

Assets.

Mortgage loans on real estate		$283,200.00
Loans to policyholders		13,530.29
Bonds, debentures, etc. (book value)		314,518.11
Stocks (book value)		15,633.50
Cash on hand and in banks		11,388.62
Total ledger assets		$638,270.52
Interest accrued	$7,801.32	
Premiums due and uncollected	44,009.24	
Balance due from agents	8,811.77	
Total non-ledger assets		60,622.33
		$698,892.85

Liabilities.

Reserve under assurance and annuity contracts		$302,775.00
Liability for payments due under contracts		13,000.00
Advance payments from policyholders, $955.42; from others, $3,690		4,645.42
Commission to agents due and accrued		7,078.38
Taxes		2,997.34
Salaries, fees, and rents		1,985.22
Other liabilities		3,986.22
Undivided surplus		22,785.27
Reserve		40,000.00
Capital—		
Authorized	$2,000,000.00	
Subscribed	1,997,600.00	
Paid up		299,640.00
		$698,892.85

Income.

Premium income and consideration for annuities	$218,006.49
Interest and dividends	23,510.29
Balance	22,965.26
	$264,482.04

Disbursements.

Disbursements in respect of assurance and annuity contracts	$14,851.86
Taxes, licences, and fees	4,470.22
Head Office expenses: Salaries, $19,801.12; auditors' fees, $700; rents, $1,994.85; directors' fees, $682; travelling expenses, $3,081.09; miscellaneous, $3,509.21	29,768.27
Branch office and agency expenses: Assurance commissions, first year, $52,882.50; renewal, $5,373.29; salaries, $20,677.86; annuity commissions advanced to agents, $8,862.61; miscellaneous, $27,581.80	115,378.06
Expenses *re* sale of stock	81,506.00
All other expenses: Advertising, $2,666.96; books and periodicals, $373.86; express, telegrams, and telephones, $891.74; legal fees, $319.12; medical fees, $3,857; office furniture, $2,205.43; postage, $2,744.28; printing and stationery, $5,004.24; appraisement expenses, $445	18,507.63
	$264,482.04

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 25, 33.)

HOME ASSURANCE COMPANY OF CANADA.

Head Office—Calgary, Alberta.

Directors.

S. C. Brown.
F. A. Ogilvie.
G. W. Hagle.
W. D. Dixon.
G. R. Eltherington.
J. G. Norstrant.
Evan Roberts.
George Fisher.
Archie Corrie.

George W. Hagle, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1928.

Assets.

Mortgage loans on real estate		$2,825.00
Bonds, debentures, etc. (book value)		86,222.78
Cash on hand and in banks		13,326.13
Interest accrued		1,331.77
Agents' balances and premiums uncollected (net commission deducted)		3,241.40
Other assets (less furniture and fixtures, $1,946.37, not admitted)		2,299.37
		$109,246.45

Liabilities.

Provision for unpaid claims		$2,825.21
Reserve, carried out at 80 per cent. thereof		17,591.82
Taxes		1,345.60
Surplus		26,901.82
Capital—		
Authorized and subscribed	$500.000.00	
Paid up		60,582.00
		$109.246.45

Profit and Loss Account.

Premiums earned		$89,695.36
Claims incurred	$27,280.56	
Commissions	31,564.88	
Taxes	3,725.12	
Salaries, fees, and travelling expenses	12,968.45	
Other expenses	7,798.04	
		83,337.05
Underwriting profit		$6,358.31
Interest and dividends	$4,222.43	
Less other expenditure	1,416.26	
		2,806.17
Net profit for the year		$9,164.48

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 26, 41, 43.)

MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA.

Head Office—Vancouver, B.C.

Directors.

J. W. Berry.
D. A. McKee.
Jas. Bailey.
Archibald Blair, Jr.
Henry Bose.
W. J. Frederick.
W. H. Higginson.
R. U. Hurford.
Thos. Lang.
J. W. Miller.
H. F. Page.
W. J. Park.
C. E. Whitney-Griffiths.

W. M. Townsley, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1928.

Assets.

Real estate	$3,340.00
Mortgages	300.00
Bonds	18,102 55
Cash at bank	3,249.51
Office furniture, $1.081.59, including deposits	1,186.59
Premium notes	177,964.34
Premiums, second and third instalments	49,000.48
Premiums due and unpaid	2,143.79
Assessments (1924) unpaid	1,278.63
Deferred commissions	10,917.43
	$267,483.32

Liabilities.

Loans		$9,350.00
Premium notes		177,964.34
Accounts payable		120.00
Reserves—		
Agents' commissions earned	$400.99	
Unearned premiums	20,445.92	
Premiums, second and third instalments	49,000.48	
Assessments (1924) unpaid	1,278.63	
		71,126.02
Surplus		8,622.96
		$267,483.32

Income.

Premiums	$47,147.81
Interest	629.38
Miscellaneous	153.77
	$47,930.66

Disbursements.

Losses paid	$22,897.91
Commissions	6,721.33
Loss adjustment	110.99
Interest	579.00
Rent and taxes	1,500.77
Salaries, directors' and auditors' fees	8,818.00

Legal expenses	$170.50
Printing, stationery, and advertising	1,370.07
Post, telegrams, and express	249.98
Miscellaneous	88.44
Balance	5,423.67
	$47,930.66

ODD FELLOWS' RELIEF ASSOCIATION OF CANADA.

Head Office—Kingston, Ont.

Governing Executive Authority.

Dr. J. C. Connell.
C. C. Folger.
H. G. Robertson.
Jos. Powley.
Wm. Jackson.
L. B. Cooper.
W. McDonald.
D. A. Shaw.
J. Donnelly.

J. N. Alexander, Secretary-Treasurer.

L. K. File, Actuary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1928.

Assets.

Bonds and debentures (book value)	$4,265,207.99
Real estate (book value)	51,848.50
Cash in bank and at Head Office	95,431.97
Other assets	6,135.65
	$4,418,624.11

Liabilities.

Death claims	$30,930.00
Reserve as at December 31st, 1928	4,037,617.00
Surplus	350,077.11
	$4,418,624.11

Income.

Mortuary Fund—		
Premiums	$474,656.57	
Interest and rents	188,929.73	
Profit on sale of securities	12,513.49	
		$676,099.79
General Expense Fund—		
Expense dues from members	$52,764.71	
Other sources (details)	50,021.40	
		102,786.11
		$778,885.90

Disbursements.

Mortuary Fund—		
Death claims	$358,921.19	
Disability claims	1,215.00	
Surrender values	30,851.50	
Other disbursements	601.30	
		$391,588.99

General Expense Fund—	
Head Office expenses: Salaries, $16,569.34; directors' fees, $820; auditors' fees, $1,750; actuaries' fees and expenses, $500; travelling expenses, $659.73; rents, $779.74; printing and supplies, $1,940.90; miscellaneous, $5,006.12	$28,025.83
Agency and organization expenses: Commissions, $6,109.25; salaries, $14,800; travelling expenses, $8,553.08; commission on collection of premiums, $28,545.04	58,007.37
All other expenses: Advertising, $496.50; books, periodicals, express, telegrams, and telephones, $3,038.06; medical fees, $1,450; taxes and licences, $1,660.37; agency stationery, $382.68; light, fuel, and water, $1,273.45; miscellaneous, $3,353.23	11,654.49
Total	$489,276.48

RETURNS FOR BRITISH COLUMBIA.

Income—Premiums (with extra dues, etc.) for mortuary benefits	$29,310.97
Disbursements—Claims paid for mortuary benefits	19,320.62

OHIO FARMERS INSURANCE COMPANY.

Head Office—LeRoy, Ohio.

Directors.

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

D. W. Crane, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1928.

Assets.

Real estate (book value)		$513,246.03
Mortgage loans on real estate		1,516,816.00
Loans secured by pledge of bonds, stocks, or other collateral		41,878.15
Bonds ($1,684,688.45) and stocks ($451,853.19) (book value)		2,136,541.64
Cash in Company's office and on deposit with trust companies and banks		656,101.10
Agents' balances		564,430.71
Bills receivable taken for fire risks		35,167.68
Due from other insurance companies		1,064.49
Other assets		85,732.15
Interest and rents due and accrued		66,652.97
Market value of bonds and stocks over book value		64,628.20
Gross assets		$5,679,065.65
Deduct assets not admitted—		
Furniture and fixtures	$83,398.52	
Agents' balances, representing business written prior to October 1st, 1928	665.74	
Bills receivable, past due, taken for premiums	35,167.68	
Accounts receivable and stock of materials	1,269.14	
		120,501.08
Total admitted assets		$5,558,564.57

Liabilities.

Unpaid claims (net)	$453,627.43
Estimated expenses of investigation and adjustment of losses	1,500.00
Unearned premiums	3,636,778.39
Salaries, rents, fees, etc.	1,112.85
Reserve for taxes	52,551.29
Contingent commission or other charges due or accrued	11,700.00
Emergency reserve	150,000.00
Surplus over all liabilities	1,251,294.61
Total	$5,558,564.57

Income.

Premiums (net)	$3,518,252.21
Interest and rents	195,256.64
Profit on sale or maturity of bonds and stocks	22,227.38
Other income	2,972.02
	$3,738,708.25

Disbursements.

Amount paid for losses (net)	$1,710,744.33
Loss adjustment expenses	100,429.90
Agents' compensation and allowances	907,705.28
Field supervisory expenses	129,099.19
Salaries and fees, directors, officers, and clerks	209,949.09
Rents	8,000.00
Maps, including corrections	4,818.45
Inspections and surveys, including underwriters' boards and tariff associations	66,453.51
Taxes, licences, and fees	185,551.63
Postage, telegraph, etc.	12,460.16
Legal expenses	3,031.18
Advertising, subscriptions, printing, and stationery	44,787.00
Miscellaneous	87,265.94
Balance	268,412.59
	$3,737,708.25

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 29, 37, 39, 41.)

THE ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY.

Head Office—Waterloo, Ont.

Directors.

H. G. Bertram.
F. C. Biggs.
A. W. Briggs, K.C.
M. Doherty.
John Haig, K.C.
Frank McLaughlin.
W. E. Long.
Harold MacPherson.
J. A. Martin.
E. C. Mitchell.
Chas. S. Morton, M.D.
W. E. Payne, K.C.
E. K. Reiner.
J. M. Riddell.
M. Rosseau.
A. E. Silverwood.
Nelson Spencer.

M. S. Smith, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1928.

Assets.

Real estate (book value)		$143,858.71
Mortgage loans on real estate		2,783,365.24
Loans and advances to policyholders		435,937.29
Bonds, debentures, etc. (book value)		1,346,468.74
Stocks (book value)		173,947.50
Cash at Head Office and in banks		87,670.64
Advances to agents		4,971.16
Accounts receivable		371.00
Ledger assets		$4,976,590.28
Interest due and accrued	$65,122.38	
Premiums due and uncollected and deferred	161,883.62	
Market value of bonds, debentures, and stocks over cost	26,776.74	
Non-ledger assets		253,782.74
		$5,230,373.02

Liabilities.

Reserve under assurance and annuity contracts		$3,643,725.00
Liability for payments due under contracts		31,043.00
Provision for unreported death losses and disability claims		3,957.00
Amounts left with the Company		21,015.91
Premiums received in advance		4,334.78
Borrowed money		690,000.00
Other liabilities		6,557.36
Undivided surplus		345,599.97
Capital—		
Authorized	$5,250,000.00	
Subscribed	3,618,000.00	
Paid up		484,140.00
		$5,230,373.02

Income.

Premium income and consideration for annuities	$1,071,268.28
Interest and dividends	237,797.97
Gross rents	9,110.32
Profit on sale of real estate, bonds, etc.	40,829.62
	$1,359,006.19

Disbursements.

Disbursements under assurance and annuity contracts	$307,077.91
Interest or dividends to shareholders	22,149.90
Taxes, licences, and fees	21,085.78
Head Office expenses: Salaries, $53,468.59; auditors' fees, $3,150; rents, $7,225; directors' fees, $2,993; travelling expenses, $5,834.36; miscellaneous, $2,291.86	74,962.81
Branch office and agency expenses: Assurance commissions, first year, $95,889.08; renewal, $95,545.54; salaries, $26,219.98; travelling expenses, $1,743.66; rents, $14,758.90; miscellaneous, $2,146.55	236,303.71
All other expenses: Advertising, $13,304.54; books and periodicals, $856.52; express, telegrams, and telephones, $4,726.01; legal fees, $5,222.64; medical fees,	

$6,819.77; office furniture, $4,002.22; postage, $5,494.60; printing and stationery, $13,366.89; commissions on loans, $2,541.25; miscellaneous, $45,042.30	$101,376.74
Balance	596,049.34
	$1,359,006.19

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 29, 33.)

ROYAL PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

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

Edgar S. Smith, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1928.

Assets.

Mortgage loans on real estate	$17,600.00
Cash in banks	2,397.65
Interest accrued	504.68
Agents' balances and premiums uncollected (net, commission deducted)	575.34
Government deposit	5,335.72
Commission prepaid	959.96
	$27,373.35

Liabilities.

Reserve, $2,742.77 (carried out at 80 per cent. thereof)		$2,194.22
Other liabilities		374.30
Capital stock—		
Authorized	$25,000.00	
Subscribed	10,000.00	
Paid up		2,750.00
Surplus		22,054.83
		$27,373.35

Profit and Loss Account.

Premiums earned		$3,554.09
Claims incurred	$2,275.18	
Commissions	1,347.81	
Taxes	159.31	
Salaries and other expenses	205.16	
		3,987.46
Underwriting loss		$433.37
Other revenue		1,559.95
Net profit for the year		$1,126.58

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 NORWAY.

Head Office—Minneapolis, Minn.

Governing Executive Authority.

T. O. Gilbert. P. J. Langen.
K. R. Andresen. O. Erichson.

K. R. Andresen, Secretary.

E. L. Marshall, Actuary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1928.

Assets.

Mortgages	$892,215.00
Bonds and debentures (book value)	267,600.00
Loans and liens on policies	33,708.51
Real estate (book value)	66.732.78
Cash in bank and at Head Office	44,737.54
Interest and rents due and accrued	30,078.74
Premiums, due, etc.	21,355.42
Other assets	28,067.85
	$1,384,495.84

Liabilities.

Mortuary Fund—Death claims	$10,000.00
Sickness Fund—Claims incurred	832.24
Reserve (Mortuary Department)	1,062,148.17
Surplus	311,515.43
	$1,384,495.84

Income.

Mortuary Fund		$250,774.57
Sickness Fund		18,059.92
General Expense Fund—		
Expense dues from members	$57,685.07	
Other sources	19,599.71	
		77,284.80
		$346,119.29

Disbursements.

Mortuary Fund	$60,291.50
Sickness Fund	21,477.44

General Expense Fund—		
Head Office expenses: Salaries, $11,579.65; auditors' fees, $550; actuaries' fees and expenses, $736.54; travelling expenses, $1,532.13; rents, $2,280.45; printing and supplies, $3,213.03		$19,891.80
Agency and organization expenses		41,458.31
All other expenses: Books, periodicals, express, telegrams, and telephones, $844.71; legal fees, $605.65; medical fees, $713.50; taxes and licences, $511.32; official publications, $8,026.34; miscellaneous, $7,836.72		18,538.24
		$161,657.29

RETURNS FOR BRITISH COLUMBIA.

(*See* page 30.)

Income	*Nil*
Disbursements	*Nil*

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

Head Office—Toronto, Ont.

Governing Executive Authority.

Dr. John Ferguson.
Col. D. M. Robertson.
Rev. D. Wallace Christie.
F. S. Mearns.
Col. Alex. Fraser.
John Tytler.
Adam Brand.
Col. Alex. Cowan.
J. P. MacGregor.
A. C. Gordon.
W. M. McClement.

F. S. Mearns, Secretary.

W. R. Hitchins, Actuary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1928.

Assets.

Amortization value of bonds and debentures not in default	$1,193,588.47
Cash in banks	27,794.66
Interest and rents due and accrued	25,032.47
Premiums, dues, etc.	10,883.89
Premium loans on policies	7,208.92
Other assets	5,000.00
	$1,269,508.41

Liabilities.

Death claims	$13,180.00
Reserve	963,931.00
Surplus	292,397.41
	$1,269,508.41

Income.

Mortuary Fund		$132,733.60
Sickness Fund		3,816.31
Juvenile Benefit Fund		38.80
General Expense Fund—		
Expense dues from members	$8,091.64	
Transfers from Mortuary and Sick Benefit Funds	23,832.95	
Other sources	1,877.41	
		33,802.00
		$170,390.71

Disbursements.

Mortuary Fund	$87,410.12
Sickness Fund	2,424.88
General Expense Fund—	
Head Office expenses: Salaries, $7,713.70; directors' fees, $406; auditors' fees, $200; actuaries' fees and expenses, $510; travelling expenses, $153.70; rents, $900; printing and supplies, $1,349.31	11,232.71
Agency and organization expenses: Commissions, $418; salaries, $13,556.81; travelling expenses, $5,130.74; miscellaneous, $194.50	19,390.05
All other expenses: Advertising, $15.41; books, periodicals, express, telegrams, and telephones, $158.52; medical fees, $28; taxes and licences, $409.19; light, fuel, and water, $23.23; miscellaneous, $1,193.32	1,827.67
	$122,195.43

RETURNS FOR BRITISH COLUMBIA.

Income—	
Premiums (with extra dues, etc.) for mortuary benefits	$4,962.49
Premiums for sick benefits	40,78
Premiums for other benefits (juvenile)	3.00
	$5,006.27
Disbursements—	
Claims paid for mortuary benefits	$3,600.00
Claims paid for sick benefits	20.00
	$3,620.00

THE TORONTO CASUALTY, FIRE & MARINE INSURANCE COMPANY.

Head Office—Toronto, Ont.

Directors.

G. L. Smith.
Rt. Hon. A. Meighen, K.C.
A. E. Dawson.
C. H. Ackerman.
J. T. Brawnd.
C. Buchanan.
C. V. Cummings.
R. T. Evans.
Hon. Forbes Godfrey.
R. Lawson.
M. A. Mackenzie, M.A.F.I.A.
A. E. Wilson.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1928.

Assets.

Mortgage loans on real estate	$66,100.00
Bonds, debentures, etc. (book value)	847,076.05
Cash at Head Office and in banks	176,230.02
Interest and rents accrued	9,023.01
Agents' balances and premiums uncollected (net, commission deducted)	164,516.73
Bills receivable	123.58
Amount due from reinsurance on losses already paid	9,686.02
Other assets	18,164.54
Gross assets	$1,290,919.95

Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1928	$11,450.50	
Bills receivable	32.08	
Advances to agents	4,645.07	
		$16,127.65
		$1,274,792.30

Liabilities.

Reserve, $339,770.83 (carried out at 80 per cent. thereof)		$271,816.65
Provision for unpaid claims		123,548.43
Taxes due and accrued		13,963.86
Reinsurance premiums		108,654.10
Other contingency reserves		2,500.00
Other liabilities		26,057.49
Capital—		
Authorized	$2,000,000.00	
Subscribed	445,118.50	
Paid up		445,118.50
Surplus in Profit and Loss Account		283,133.27
		$1,274,792.30

Profit and Loss Account.

Premiums earned			$660,305.64
Claims incurred		$370,140.34	
Adjustment expenses		37,313.50	
Commissions		146,338.10	
Taxes		17,940.38	
Salaries, fees, and travelling expenses		83,183.86	
Other expenses		52,961.71	
			707,877.89
Underwriting loss			$47,572.25
Other revenue—			
Interest	$8,909.03		
Profit on sale of investments	22,048.91		
		$30,957.94	
Other expenditure—			
Bad debts written off	$716.02		
Decrease in market value of investments	13,628.16		
		14,344.18	
			16,613.76
Net loss for the year			$30,958.49

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 30, 37, 39, 41, 43.)

THE WESTERN EMPIRE LIFE ASSURANCE COMPANY.

Head Office—Winnipeg, Man.

Directors.

Wm. Smith.
R. W. Craig.
General H. M. Dyer.
Wm. Hudson.
S. D. Hannah.
R. A. M. Campbell.

F. C. O'Brien, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1928.

Assets.

Real estate (book value)		$22,260.32
Mortgage loans on real estate		787,222.15
Loans and advances to policyholders		263,267.91
Bonds, debentures, etc. (book value)		241,279.18
Cash at Head Office and in banks		29,387.33
Total ledger assets		$1,343,416.89
Interest and dividends due	$25,227.43	
Premiums due and uncollected and deferred (net)	78,748.24	
Total non-ledger assets		103,975.67
		$1,447,392.56

Liabilities.

Reserve under assurance annuity contracts		$1,091,648.00
Liability for payments due under contracts		13,494.18
Received from policyholders in advance		6,570.60
Medical examiners' fees due and accrued		323.50
Taxes		5,000.00
Borrowed money		47,000.00
Death claims reported		3,000.00
Other liabilities		1,385.47
Surplus		58,058.57
Capital—		
Authorized	$1,000,000	
Subscribed	895,500	
Paid up		220,912.24
		$1,447,392.56

Income.

Premium income and consideration for annuities	$283,512.48
Interest and dividends	85,703.45
Other income	189.48
	$369,405.41

Disbursements.

Disbursements under assurance and annuity contracts	$32,517.19
Taxes, licences, and fees	5,452.51
Head Office expenses: Salaries, $29,256.75; directors' fees, $500; auditors' fees, $460; travelling expenses, $1,609.55; rents, $4,020; miscellaneous, $4,869.97	40,716.27
Branch office and agency expenses	66,972.91
All other expenses: Postage, $1,215; express, telegrams, and telephones, $525.15; printing and stationery, $6,931.72; legal fees, $1,593.23; commissions on loans, $386.75; medical fees, $4,028.90; miscellaneous, $2,856.32	17,537.07
	$163,195.95

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 31, 33.)

LIST OF INSURERS LICENSED UNDER THE "INSURANCE ACT."

(CORRECTED TO JULY 2ND, 1929.)

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
The Acadia Fire Insurance Company, Halifax, N.S.	F. W. Rounsefell, Vancouver	Burglary and fire.
Ætna Insurance Co., Hartford, Conn.	J. E. Kinsman, Victoria	Automobile, 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., Hartford, Conn.	Gordon Bell, Vancouver	Life.
Agricultural Insurance Company, 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, 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), fire, inland transportation, and marine.
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 Insurance Co., St. Louis, Mo.	C. A. Mitchell, Vancouver	Automobile.
American Automobile Fire Insurance Company, 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 Central Insurance Company, St. Louis, Mo.	D. W. Campbell, Victoria	Automobile, explosion (including riot and civil commotion), fire, and tornado.
American Credit Indemnity Company of New York-St. Louis, Mo.	D. B. Campbell, Vancouver	Credit.
American Equitable Assurance Company of New York, N.Y.	G. H. L. Hobson, Vancouver	Fire.
The American Insurance Company, Newark, N.J.	T. W. B. London, Vancouver	Fire.
The Anglo Scottish General Commercial Ins. Co., Ltd., London, Eng.	T. W. Greer, Vancouver	Automobile and fire.
Atlas Assurance Company, Limited, London, England	John S. Gall, Vancouver	Fire and marine.
The Autocar Fire & Accident Insurance Company, Limited, London, Eng.	Alfred W. McLeod, Vancouver	Accident, automobile, fire, plate glass, and sickness.
Automobile Insurance Co. of Hartford, Conn., Hartford, Conn.	B. G. D. Phillips, Vancouver	Inland marine, inland transportation, and ocean marine.
Baloise Fire Insurance Company, Basle, Switzerland	A. H. Johnstone, Vancouver	Fire.
Bankers & Traders' Insurance Company, Limited, Sydney, Australia	G. H. L. Hobson, Vancouver	Fire and marine.
Beaver Fire Insurance Company, Winnipeg, Man.	Waghorn, Gwynn & Co., Ltd., Vancouver	Fire.
The Boiler Inspection & Insurance Co. of Canada, Toronto, Ont.	R. V. Winch & Co., Ltd., 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 Company, Limited, London, England	Victor W. Odlum, Vancouver	Fire.
The British and Foreign Marine Insurance Co., Ltd., Liverpool, Eng.	B. G. D. Phillips, Vancouver	Inland transportation, marine, and sprinkler leakage.
British Canadian Insurance Company, 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 Company, 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.
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 Company, Toronto, Ont.	W. S. Day, Vancouver	Accident, automobile, burglary, fire, guarantee, inland transportation, plate glass, sickness, tornado, and marine.

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 General Insurance Company, Limited, London, England	J. H. Gillespie, Victoria	Automobile, fire, and tornado.
British Law Insurance Company, Limited, London, England	C. W. Stoess, Vancouver	Automobile and fire.
British North Western Fire Insurance Company, Toronto, Ont	Mark Nevill, Vancouver	Fire.
The British Oak Insurance Company, Limited, London, England	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 Company, New York, N.Y	Fred A. Burgess, Vancouver	Fire.
Caledonian Insurance Company, Edinburgh, Scotland	Fred A. Burgess, Vancouver	Fire.
California Insurance Company, San Francisco, Cal	John Anderson, Vancouver	Fire.
The Canada Accident and Fire Assurance Co., Montreal, Que	John Anderson, Vancouver	Accident, automobile, burglary, fire, guarantee, plate glass, and sickness.
Canada Life Assurance Co., Toronto, Ont	R. G. McCuish, Vancouver	Life.
Canada National Fire Insurance Company, Winnipeg, Man	T. S. McPherson, Victoria	Fire.
Canada Security Assurance Company, Toronto, Ont	R. E. Brett, Victoria	Automobile, fire, inland transportation, plate glass, and tornado.
Canadian Fire Insurance Company, Winnipeg, Man	F. C. Paterson, Victoria	Automobile, burglary, explosion, fire, guarantee, hail, live stock, plate glass, and tornado.
Canadian General Insurance Company, Toronto, Ont	G. H. L. Hobson, Vancouver	Accident, automobile, burglary, fire, forgery, guarantee, inland transportation, live stock, and plate glass.
The Canadian Indemnity Company, 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, and sickness.
Canton Insurance Office, Ltd., Victoria, Hong Kong	C. A. Manlove, Vancouver	Marine.
The Capital Life Assurance Co. of Canada, Ottawa, Ont	W. D. Kennedy, Vancouver	Life.
Car and General Insurance Corporation, Ltd., London, Eng	J. H. Lawson, Vancouver	Accident, automobile, fire, hail, and sickness.
The Casualty Company of Canada, Toronto, Ontario	J. C. Stuart, Vancouver	Accident, automobile, burglary, fire, guarantee, plate glass, and sickness.
The Central Insurance Company, Limited, London, England	C. H. Macaulay, Vancouver	Automobile and fire.
The Century Insurance Company, Limited, Edinburgh, Scotland	Thos. W. Greer, Vancouver	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 Company of Missouri, St. Louis, Mo	Chas. H. Macaulay, Vancouver	Fire.
City of New York Insurance Company, New York, N.Y	Alfred W. McLeod, Vancouver	Fire and tornado.
Columbia Insurance Company, 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.
Commercial Life Assurance Company of Canada, Edmonton, Alta	Leon J. Ladner, Vancouver	Life.
Commercial Union Assurance Company, Limited, London, Eng	John Anderson, Vancouver	Accident, automobile, burglary, fire, inland transportation, life, marine, plate glass, sickness, and tornado.
Commercial Union Fire Insurance Company of New York	John Anderson, Vancouver	Fire.
Confederation Life Association, Toronto, Ont	H. R. Glass, Vancouver	Life.
Connecticut Fire Insurance Company, Hartford, Conn	Robt. H. Swinerton, Victoria	Fire and insurance against loss of or damage to property resulting from an earthquake.
Continental Casualty Co., Hammond, Ind	A. S. Matthew, Vancouver	Accident, automobile, burglary, plate glass, and sickness.

Continental Insurance Company, 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 Company, Limited, London, England	Wm. Blane, Vancouver	Automobile, fire, and tornado.
The Crown Life Insurance Co., Toronto, Ont.	F. R. McD. Russell, Vancouver	Life.
Dominion Fire Insurance Company, 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 Guarantee & Accident Ins. Co., Toronto, Ont.	J. C. Stuart, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, inland transportation, 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 persons caused by an automobile for which the owner is liable), fire, marine, and plate glass.
(2.) Empire Life Insurance Company, Toronto, Ont.	A. H. Douglas, 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, plate glass, sickness, and tornado.
Ensign Insurance Company, 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 Company, Limited, London, England	B. G. D. Phillips, Vancouver	Fire.
Fidelity American Insurance Company, Dallas, Texas	C. A. Manlove, 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 Company 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, and tornado.
Fire Association of Philadelphia, Philadelphia, Pa.	Harold Darling, Vancouver	Automobile, fire, inland transportation, and tornado.
The Fire Insurance Company of Canada, Montreal, Que.	C. D. J. Christie, Vancouver	Fire.
Fireman's Fund Insurance Co., San Francisco, Cal.	E. D. Todd, 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 Company, Paris, France	W. B. Blane, Vancouver	Fire.
The Franklin Fire Insurance Company 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.
General Accident Fire & Life Assur. Corporation, Ltd., Perth, Scotland	Alfred W. McLeod, Vancouver	Accident, automobile, burglary, fire, hail, plate glass, sickness, and tornado.
General Casualty Company of America, Seattle, Washington	Colin A. Manlove, Vancouver	Automobile and plate glass.
General Casualty Insurance Company, Paris, France	R. I. Sherriff, Vancouver	Accident, automobile (excluding insurance against loss or damage by fire), burglary, plate glass, and sickness.
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).

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 Fire Assurance Company of Paris, France	J. L. Ballantyne, Vancouver	Fire.
General Insurance Company 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 Company, 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, and sickness.
The Grand Council of the Canadian Order of Chosen Friends, Hamilton, Ont.	F. E. 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 Company of North America, Montreal, Que	A. R. Wolfenden, Victoria	Guarantee.
Guardian Assurance Company, Limited, London, England	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 Company, Ltd., London, England	Alfred W. McLeod, Vancouver	Accident, automobile, fire, plate glass, and sickness.
Halifax Fire Insurance Co., Halifax, N.S	Wm. B. Blane, Vancouver	Automobile, fire, and plate glass.
Hardware Dealers Mutual Fire Insurance Co., Stevens Point, Wis	Thomas A. 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).
Hartford Accident and Indemnity Company, Hartford, Conn	H. R. Budd, Vancouver	Accident, automobile, burglary, guarantee, live stock, plate glass, and sickness.
Hartford Fire Insurance Co., Hartford, Conn	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, tornado, and weather.
Home Assurance Company of Canada, Calgary, Alberta	H. S. Ogilvie, Vancouver	Accident, sickness, automobile, and inland transportation.
Home Insurance Co., New York, N.Y	H. W. Dyson, Vancouver	Automobile, burglary, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, property damage, tornado, and weather.
Hudson Bay Insurance Company, Montreal, Quebec	Arthur Huddell, Vancouver	Accident, automobile, boiler and machinery, burglary, guarantee, fire, plate glass, sickness, and tornado.
Imperial Assurance Company, New York, N.Y	F. W. Rounsefell, Vancouver	Fire.
Imperial Guarantee and Accident Insurance Company 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, 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, automobile, burglary, live stock, plate glass, and sickness.
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, and tornado.
The Insurance Company 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, fire, guarantee, plate glass, sickness, and tornado.
Liverpool & London & Globe Insurance Co., Ltd., Liverpool, Eng.	R. C. Hall, Victoria	Accident, automobile, burglary, fire, guarantee, inland transportation, plate glass, and sickness.
The Liverpool-Manitoba Assurance Company, Montreal, Que.	H. W. Wilders, Victoria	Automobile, explosion (including riot and civil commotion), and fire.
Local Government Guarantee Society, Limited, 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, England	A. W. Blake, Vancouver	Automobile. explosion (including riot and civil commotion), fire, marine, and tornado.
London & Provincial Marine & General Ins. 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, Limited, 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, fire, inland marine, inland transportation, and marine.
London-Canada Insurance Company, 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, and sickness.
The London Life Insurance Co., London, Ont.	W. H. Colclough, Vancouver	Accident, life, and sickness.
Loyal Protective Insurance Co., Boston, Mass.	G. H. Grant, Vancouver	Accident and sickness.
Lumbermen's Mutual Casualty Company, Chicago, Ill.	J. H. Constantine, 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.
The Manufacturers Life Insurance Co., Toronto, Ont.	B. A. Twiss, Vancouver	Life.
The Marine Insurance Co., Ltd., London, Eng.	J. H. Gillespie, Victoria	Automobile, fire, inland marine, inland transportation, and marine.
Maritime Insurance Co., Ltd., Liverpool, Eng.	Vancouver Insurance & Vessel Agency, Ltd., 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, and sickness.
Mechanics & Traders Insurance Company, New Orleans, La.	W. J. Mills, Vancouver	Fire.
Mercantile Fire Insurance Company, Toronto, Ont.	A. W. Blake, Vancouver	Fire.
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, England	James A. Young, Vancouver	Automobile and fire.
Mercury Insurance Company, St. Paul, Minn.	Frank Parsons, Vancouver	Automobile, fire, and tornado.

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.
Metropolitan Life Insurance Co., New York, N.Y.	N. O. Haugh, Victoria	Accident, life, and sickness.
Millers National Insurance Company, Chicago, Ill.	Charles D. J. Christie, Vancouver	Fire.
Mill Owners Mutual Fire Insurance Company of Iowa, Des Moines, Iowa	F. H. Holland, Vancouver	Fire.
Milwaukee Mechanics' Insurance Company, Milwaukee, Wisconsin	W. Wormald, Vancouver	Fire and tornado.
Minnesota Implement Mutual Fire Insurance Co., Owatonna, Minn.	Thomas A. 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).
The Monarch Life Assurance Co., Winnipeg, Man.	R. W. Harris, Vancouver	Life.
Montreal Life Insurance Company, Montreal, Que.	H. Higginbotham, Vancouver	Life.
The Motor Union Insurance Company, Limited, London, Eng.	W. W. Johnston, Vancouver	Accident, automobile, fire, marine, and plate glass.
The Mount Royal Assurance Company, Montreal, Quebec	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.
National Ben Franklin Fire Insurance Company, Pittsburgh, Pa.	H. F. Shobrook, Vancouver	Automobile and fire.
The Nationale Fire Insurance Company 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, and guarantee.
National Union Fire Insurance Company, Pittsburgh, Pa.	E. E. Rand, 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 Company, Manchester, N.H.	Henry C. Macaulay, Vancouver	Fire and inland transportation.
New Jersey Insurance Company, Newark, N.J.	H. A. Robertson, 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, England	H. Pellowe, Vancouver	Accident, automobile, burglary, fire, guarantee, inland transportation, marine, plate glass, sickness, and tornado.
North Empire Fire Insurance Company, Toronto, Ont.	John W. Wilson, Vancouver	Fire.
Northern Assurance Company, Ltd., London, Eng.	W. G. Gerrard, Vancouver	Accident, automobile, burglary, fire, guarantee, marine, plate glass, 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.
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 Company, 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 Company, Toronto, Ont.	H. Pellowe, Vancouver	Accident, automobile, burglary, fire, guarantee, hail, plate glass, and tornado.
Occidental Life Insurance Company, 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.
Odd Fellows Relief Association of Canada, Kingston, Ont.	P. W. Dempster, Victoria	Life.
(3.) Ohio Farmers Insurance Company, LeRoy, Ohio	John McWilliams, Vancouver	Automobile (excluding personal injury), fire, and inland transportation.
(4.) The Ontario Equitable Life and Accident Insurance Co., Waterloo, Ont.	C. E. Mooney, Vancouver	Life.
Pacific Coast Fire Insurance Company, Vancouver	T. W. Greer, Vancouver	Automobile and fire.
Palatine Insurance Company, Limited, London, Eng.	John Anderson, Vancouver	Automobile and fire.
The Patriotic Assurance Company, Limited, Dublin, Ireland	R. V. Kentish Rankin, Vancouver	Fire.
The Phenix Fire Insurance Company of Paris, France	Richard I. Sherriff, Vancouver	Fire.
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.
Pioneer Insurance Company, Winnipeg, Man.	Gordon Bell, Vancouver	Fire.
Planet Assurance Company, Ltd., London, Eng.	R. V. K. Rankin, Vancouver	Fire.
The Preferred Accident Insurance Company 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 Company, Providence, R.I.	H. T. Devine, Vancouver	Fire.
Provincial Insurance Company, Limited, Bolton, England	W. B. Blane, Vancouver	Automobile, fire, and tornado.
The Prudential Assurance Company, Limited, London, England	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 Company, Quebec, Que.	A. W. Blake, Vancouver	Fire.
Queen Insurance Co. of America, New York, N.Y.	Rithet Consolidated, Limited, Victoria	Automobile, fire, inland transportation, and marine.
Queensland Insurance Co., Ltd., Sydney, Australia	*Robert Bone, Vancouver †B. D. G. Phillips, 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 Company of Canada, Montreal, Que.	Chas. V. Wakely, Vancouver	Fire.
Reliance Marine Insurance Co., Limited, Liverpool, Eng.	Simpson, Roberts & Co., Ltd., Vancouver	Marine.
The Retail Hardware Mutual Fire Insurance Company, Minneapolis, Minn.	Thomas A. 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).
Rhode Island Insurance Company, Providence, R.I.	H. T. Devine, 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, fire, flywheel, forgery, guarantee, life, marine, plate glass, sickness, and tornado.

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.
(5.) Royal Plate Glass Insurance Company of Canada, Vancouver, B.C.	Head Office, Vancouver	Plate glass.
The Royal Scottish Insurance Company, Limited, 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 Company 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.
Scottish Metropolitan Assurance Company, 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 Company, Limited, Liverpool, England	Harold Darling, Vancouver	Fire.
Security Insurance Company of New Haven, Conn	Frank B. Lewis, Vancouver	Fire.
(6.) 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 Company, Ltd., London, Eng.	T. W. Greer, Vancouver	Fire.
The Sovereign Life Assurance Co., Winnipeg, Man	R. L. Hunt, Vancouver	Life.
Springfield Fire & Marine Insurance Company, Springfield, Mass	Chas. H. Macaulay, Vancouver	Fire.
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 Company, New York, N.Y	H. A. Robertson, Vancouver	Fire.
Sun Insurance Office, Limited, London, England	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.
Svea Fire & Life Insurance Company, Limited, Gothenburg, Sweden	J. T. O'Bryan, Vancouver	Fire.
(7.) Toronto Casualty, Fire & Marine Insurance Co., Toronto, Ont	G. H. L. Hobson, 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 Company, Montreal, Que.	J. B. Love, Vancouver	Fire, automobile, plate glass, and tornado.
The Travelers Indemnity Company, Hartford, Conn	Robert S. Lennie, Vancouver	Accident, automobile, boiler and machinery, burglary, fly-wheel, and plate glass.
The Travelers Insurance Co., Hartford, Conn	Robert S. Lennie, Vancouver	Accident, life, and sickness.
Union Assurance Society, Limited, London, England	W. W. Johnston, Vancouver	Accident, automobile, burglary, fire, inland transportation, plate glass, sickness, and tornado.
The Union Fire Insurance Company, Paris, France	Franco-Canadian Company, Limited, 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 Company, 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 Company, Limited, London, England	C. F. Millar, Vancouver	Automobile and fire.

United Mutual Fire Insurance Co., Boston, Mass.	J. H. Constantine, Vancouver	Fire and tornado.
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, and marine.
United States Merchants & Shippers Insurance Co., New York, N.Y.	B. G. D. Phillips, Vancouver	Marine.
Universal Insurance Company, Newark, N.J.	Mark Nevill, Vancouver	Fire, inland transportation, and tornado.
Wawanesa Mutual Insurance Company, Wawanesa, Man.	J. E. Coxsworth, Victoria	Fire.
Westchester Fire Insurance Company, 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, and marine.
Western Assurance Company, 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 Casualty Company, Denver, Col.	W. H. Biegel, Vancouver	Accident and sickness.
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 Company, Hartford,, Conn.	R. Long, Vancouver	Automobile, 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 Ins. 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; Municipal Securities, $5,000; B.C. Inscribed Stock, $973.32.

(2.) Hydro Electric Power Commission Ontario Bonds, $10,000; Canadian Northern Pacific Railway Co. Stock, £600; British Columbia Bonds, $13,000.

(3.) United States 4th Liberty Loan 4¼-per-cent. Bonds, $25,000.

(4.) Canadian Northern Pacific Railway 4½-per-cent. Stock, £3,600; Canadian North Western Railway 4½-per-cent. Stock, £1,200; District of Burnaby 5-per-cent. Bonds, $10,000.

(5.) Deposit Receipt, Canadian Bank of Commerce, $325; C.N.O. Railway Co. 3½-per-cent. Stock, £1,320.

(6.) Province of British Columbia 4½-per-cent. Bonds, $10,000.

(7.) Hydro Electric (Ontario) 4-per-cent. Bonds, $6,000; Dominion of Canada 4½-per-cent. Bonds, $21,000.

* 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.
Canadian Pacific Underwriters Agency, representing Merchants Fire Assurance Corporation of New York.
Canadian Underwriters Agency, representing Baloise Fire Insurance Company.
Colonial Fire Underwriters Agency, representing National Fire Insurance Company of Hartford.
Delaware Underwriters, representing Westchester Fire Insurance Company.
Edinburgh Underwriters Agency, representing Scottish Union & National Insurance Company.
Globe Underwriters Agency, representing Globe & Rutgers Fire Insurance Company.
London Underwriters Agency, representing London Assurance Corporation.
Minnesota Underwriters Agency, representing St. Paul Fire & Marine Insurance Company.
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.
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, 1928.

Columbia Life Assurance Company, Vancouver, B.C.; Head Office, Vancouver; life.
Indemnity Mutual Marine Assurance Company, Limited, London, England; B. G. D. Phillips, Vancouver; marine.
National Union Indemnity Company, Pittsburg, Pa.; S. P. Moody, Victoria; accident, automobile (excluding insurance against loss or damage by fire), burglary, and plate glass.
Northwest Casualty Company, Seattle, Wash.; J. H. Constantine, Vancouver; automobile, burglary, and plate glass. Deposit of $30,000 in securities.
Pearl Assurance Company, Limited, London, England; Harold Darling, Vancouver; fire and tornado.
Sussex Fire Insurance Company, Newark, N.J.; Robert Blane, Vancouver; fire and tornado.
Thames and Mersey Marine Insurance Company, Limited; B. G. D. Phillips, Vancouver; marine.
United Pacific Casualty Insurance Company, Seattle, Wash.; R. L. Maitland, Vancouver; automobile, accident, burglary, boiler and machinery, guarantee, plate glass, and sickness. Deposit, $25,000 in securities.

RECIPROCAL EXCHANGE GRANTED PERMIT SINCE DECEMBER 31ST, 1928.

The Lumber Underwriters, Little Rock, Arkansas.

UNDERWRITERS' AGENCY LICENSED SINCE DECEMBER 31ST, 1928.

Atlantic Underwriters Agency, representing the Toronto Casualty Fire & Marine Insurance Company.

TABLE I.—ABSTRACT OF THE RETURNS FOR 1928 OF INSURERS TRANSACTING LIFE INSURANCE.

Name of Company.	Premiums for the Year.	Number of Policies, new and taken up.	Amount of Policies, new and taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims paid including Matured Endowments.	Unsettled Claims. Resisted.	Unsettled Claims. Not resisted.	Amount invested in British Columbia. On Mortgages.	Amount invested in British Columbia. On other Securities.
Aetna Life Insurance Co. Ordinary	$61,537.56	91	$345,650.00	596	$2,708,271.00	7	$96,500.00	$96,500.00	Nil.	Nil.	Nil.	$300,000.00
Aetna Life Insurance Co. Group	10,158.50	....	148,500.00	11	823,000.00	....	8,000.00	15,700.00	Nil.	Nil.		
Canada Life Assurance Co. Ordinary	436,224.88	641	2,459,853.00	5,965	16,189,157.00	75	285,688.00	217,204.01	Nil.	$96,295.22	$2,939,896.75	2,740,027.02
Canada Life Assurance Co. Group	28,921.42	4	861,579.00	8	1,883,210.00	....	22,500.00	22,213.00	Nil.	1,000.00		
Capital Life Assurance Co	13,506.41	Nil.	Nil.	208	367,900.00	1	5,000.00	Nil.	Nil.	5,000.00	26,800.00	50,604.79
Commercial Life Assurance Co. of Canada	7,936.65	44	83,918.00	128	224,133.00	1	5,000.00	6,000.00	Nil.	Nil.	Nil.	Nil.
Commercial Union Assurance Co., Ltd.	771.14	1	1,000.00	7	18,031.00	Nil.	Nil.	Nil.	Nil.	Nil.	39,886.40	Nil.
Confederation Life Association Ordinary	578,247.92	1,267	2,623,977.00	8,587	16,780,116.00	68	115,145.00	117,058.00	Nil.	2,000.00	2,224,582.42	Nil.
Confederation Life Association Group	373.42	1	18,500.00	2	33,500.00	....	Nil.	Nil.	Nil.	Nil.		
Continental Life Insurance Co	101,720.94	224	426,885.00	1,592	2,845,434.00	14	18,000.00	14,996.43	Nil.	1,000.00	1,000.00	§ 358,050.70
The Crown Life Insurance Co	246,911.82	673	1,899,615.00	2,911	8,591,758.00	15	27,500.00	29,726.60	Nil.	4,000.00	8,897.25	§ 164,849.74
The Dominion Life Assurance Co. Ordinary	284,676.17	1,042	2,380,753.00	3,608	8,216,371.00	16	33,500.00	23,808.00	Nil.	19,300.00	364,587.89	437,879.27
The Dominion Life Assurance Co. Group	252.36	2	65,000.00	2	65,000.00	Nil.	Nil.	Nil.	Nil.	Nil.		
Dominion of Canada Guarantee & Accident Ins. Co. Ordinary	6,321.07	32	58,500.00	102	253,750.00	Nil.	Nil.	Nil.	Nil.	Nil.	30,417.50	Nil.
Dominion of Canada Guarantee & Accident Ins. Co. Group	Nil.	1	17,000.00	1	17,000.00	Nil.	Nil.	Nil.	Nil.	Nil.		
Empire Life Insurance Co	7,000.70	49	100,000.00	84	190,762.00	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
The Excelsior Life Insurance Co.	146,609.96	352	946,339.00	1,987	3,924,494.79	21	38,473.00	35,120.00	Nil.	7,875.00	Nil.	267,933.75
The Great West Life Assurance Co. Ordinary	1,349,246.29	3,187	7,151,212.00	18,207	41,178,458.00	115	206,370.00	198,633.87	Nil.	40,274.20	2,711,124.89	1,218,710.00
The Great West Life Assurance Co. Group	2,791.26	1	2,161.00	1	177,372.00	1	2,068.00	2,068.00	Nil.	..		
The Imperial Life Assurance Co	508,313.57	714	1,607,995.00	7,122	15,009,456.00	30	77,140.00	80,640.00	Nil.	4,500.00	14,196.00	§ 996,068.16
The London & Scottish Assurance Corporation	28,909.26	53	128,876.52	490	1,081,390.99	20	27,546.90	27,546.90	Nil.	200.00	Nil.	‖ 139,000.00
The London Life Insurance Co. Ordinary	317,730.11	613	2,376,487.00	3,683	10,245,356.00	23	46,000.00	50,050.63	Nil.	2,000.00	788,925.46	1,974,355.60
The London Life Insurance Co. Industrial	7,769.80	....	.....	....	232,221.00	...	.....	.....	....	....		
The London Life Insurance Co. Group	18,657.59	14	1,201,150.00	20	1,918,050.00	2	2,000.00	2,000.00	Nil.	....		
The Manufacturers Life Insurance Co.	504,441.94	1,952	3,931,900.00	6,431	13,472,770.00	40	128,502.00	114,760.73	Nil.	7,018.27	2,034,830.86	§ 1,318,256.82
Metropolitan Life Insurance Co. Ordinary	724,854.03	2,856	4,186,519.00	16,979	22,415,528.00	137	115,200.00	119,977.00	Nil.	6,400.00	2,019,000.00	§ 8,320,327.18
Metropolitan Life Insurance Co. Industrial	927,731.59	15,782	3,479,610.00	110,532	17,889,989.00	741	82,787.00	82,786.86	Nil.	742.06		
Metropolitan Life Insurance Co. Group	16,254.08	....	298,341.00	8	1,406,338.00	....	6,054.00	6,054.00	Nil.	Nil.		
The Monarch Life Assurance Co.	354,033.86	859	1,650,902.00	6,396	12,248,310.00	18	82,228.20	82,425.50	4,811.35	Nil.	708,381.40	302,586.20
The Montreal Life Insurance Co	28,378.09	209	461,250.00	296	673,328.00	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	§ 59,696.38
Mutual Life Assurance Co. of Canada Ordinary	1,175,099.94	1,924	4,946,830.00	15,434	34,593,284.00	124	214,547.00	152,431.89	Nil.	38,477.44	3,810,729.90	§ 878,968.66
Mutual Life Assurance Co. of Canada Group	2,251.38	1	170,000.00	1	154,000.00	Nil.	Nil.	Nil.	Nil.	Nil.		
The Mutual Life Insurance Co. of New York	126,262.49	36	90,978.00	1,850	4,358,706.00	31	62,423.00	61,095.00	Nil.	1,328.00	Nil.	Nil.
National Life Assurance Co. of Canada	71,936.71	214	661,244.00	1,038	2,233,267.00	13	18,500.00	15,983.15	Nil.	4,000.00	Nil.	316,442.99
New York Life Insurance Co	540,535.01	665	1,549,439.00	7,169	15,471,819.00	69	137,263.00	163,810.07	Nil.	5,826.00	1,671,750.00	§ 103,375.59
North American Life Assurance Co. Ordinary	603,596.71	1,154	2,446,483.00	8,279	16,981,474.00	60	114,124.00	110,125.10	Nil.	18,830.90	966,131.49	Nil.
North American Life Assurance Co. Group	2,915.68	2	193,500.00	2	190,000.00	Nil.	Nil.	Nil.	Nil.	Nil.		
The Northern Life Assurance Co. Ordinary	90,510.60	680	1,101,569.00	1,817	2,824,707.00	6	6,012.00	11,568.50	Nil.	Nil.	4,750.00	‡ 219,563.47
The Northern Life Assurance Co. Group	341.73	1	3,000.00	1	8,000.00	Nil.	Nil.	Nil.	Nil.	Nil.		
Norwich Union Life Insurance Society	.....	....	.....	...	.....	....	.....	.....	....	....	204,540.27	32,469.74
Occidental Life Insurance Co	36,562.04	707	1,436,390.26	763	1,589,828.26	8	16,562.00	16,562.00	Nil.	Nil.	Nil.	Nil.
Ontario Equitable Life & Accident Insurance Co	40,487.66	272	724,672.00	703	1,787,547.00	Nil.	Nil.	1,000.00	Nil.	Nil.	464,335.00	‡ 95,613.03
Phoenix Assurance Co	7,166.95	Nil.	Nil.	96	275,284.05	3	6,665.00	18,952.40	Nil.	1,665.00	37,500.00	¶ 110,700.00
The Prudential Insurance Co. of America Ordinary	293,149.27	918	1,558,969.00	7,384	9,095,111.00	44	48,114.00	52,222.46	Nil.	25,661.93	Nil.	4,556,140.00
The Prudential Insurance Co. of America Industrial	540,241.28	11,222	3,651,661.00	57,943	12,772,913.00	242	43,851.00	44,287.85	Nil.	175.40		
The Prudential Insurance Co. of America Group	2,232.63	21	238,000.00	59	417,200.00	2	15,249.00	8,307.66	Nil.	Nil.		
Royal Insurance Co., Ltd.	115,379.89	124	475,963.00	1,251	4,252,865.50	9	13,257.89	11,412.89	Nil.	Nil.	Nil.	‡ 145,705.99
Sovereign Life Assurance Co	97,192.23	168	419,993.00	1,290	2,912,972.00	11	31,000.00	19,000.00	Nil.	7,000.00	19,050.00	196,901.09
Standard Life Assurance Co.†	32,952.09	82	265,718.00	558	1,262,069.30	7	12,427.00	13,498.66	Nil.	5,000.00	111,000.00	90,892.08
Sun Life Assurance Co. of Canada Ordinary	1,285,685.21	3,620	9,011,726.00	16,208	33,566,059.00	162	292,661.00	279,612.39	Nil.	18,616.72	1,814,421.64	2,097,967.77
Sun Life Assurance Co. of Canada Group	132,445.15	6	7,759,370.00	37	13,541,560.00	51	81,400.00	78,900.00	Nil.	4,500.00		
The Travelers Insurance Co. Ordinary	207,706.37	561	2,276,693.00	1,902	8,816,263.00	16	52,645.00	38,645.00	Nil.	14,000.00	Nil.	‖ 1,140,999.99
The Travelers Insurance Co. Group	16,226.46	3	486,100.00	11	1,255,150.00	....	7,400.00	8,700.00	Nil.	200.00		
Union Mutual Life Insurance Co	12,516.64	70	127,035.93	234	469,608.16	4	6,335.61	3,269.86	Nil.	3,065.75	Nil.	46,300.00
Western Empire Life Insurance Co	29,920.78	41	122,040.00	407	1,004,410.00	2	3,000.00	2,000.00	Nil.	Nil.	45,852.22	‡ 6,069.11
Western Life Assurance Co	55,782.76	180	330,300.00	1,009	2,007,129.00	6	12,000.00	8,752.00	Nil.	1,000.00	8,900.00	‡§ 68,117.19
	$12,239,380.05	....	$78,961,146.71	....	372,921,681.05	....	$2,626,638.60	$2,465,406.41	4,811.35	$346,951.89	$23,071,487.34	$28,754,572.31

† Statement to November 15th, 1928. ‡ Includes loans on life policies. § Book value. ‖ Par value. ¶ Market value.

TABLE II.—LIFE INSURANCE COMPANY.

	1924.	1925.	1926.	1927.	1928.
Premiums for year	$8,293,000	$9,220,000	$10,524,000	$11,645,000	$12,232,000
Net amount in force	251,945,000	276,281,000	308,808,000	341,932,000	372,689,000
Claims paid	2,206,000	1,913,000	1,753,000	2,158,000	2,465,000

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES, 1928.

Name of Company.	Net Premiums written.	Net Amount of Losses incurred.	Net Amount of Losses paid.	Net Premiums earned.
Acadia Fire Insurance Co.	$19,032.39	$19,685.03	$21,765.64	$38,650.01
Aetna Insurance Co.	63,471.62	15.776.32	18,084.69	63,830.24
Agricultural Insurance Co.	12,304.92	3,693.38	1,795.58	12,044.80
Alliance Assurance Co., Ltd.	36,740.11	12,075.36	12,105.36	43,010.69
Alliance Insurance Co. of Philadelphia	26,193.14	4,834.31	4,834.31	15,624.71
American Alliance Insurance Co.	6,497.74	2,065.37	1,071.37	5,771.43
American Central Insurance Co.	17,400.85	7,199.67	6,168.67	22,236.30
American Equitable Assurance Co. of N.Y.	12,996.71	2,417.05	2,021.05	12,980.48
American Insurance Co.	10.573.18	8,406.58	7,488.58	9,901.11
Anglo Scottish General Commercial Insurance Co., Ltd.	41,294.27	23,339.31	23,378.64	40,167.47
Atlas Assurance Co., Ltd.	88,532.54	28,716.08	30,507.08	86,252.72
Baloise Fire Insurance Co.	6,108.74	4,453.06	4,453.06	6,818.35
Bankers' & Traders' Insurance Co., Ltd.	46,333.87	35,363.44	30.810.63	44,382.41
Beaver Fire Insurance Co.	5,955.84	561.17	546.17	5,921.85
Boston Insurance Co.	16,277.82	9,436.40	7,452.46	12,116.64
British America Assurance Co.	29,826.20	21,114.22	19,347.87	46,847.21
British & European Insurance Co., Ltd.	6,806.60	4,865.05	3,246.05	8,452.72
British Canadian Insurance Co.	16,972.33	13,729.50	13,874.45	6,021.78
British Colonial Fire Insurance Co.	17,268.30	5,663.44	1,495.97	18,431.05
British Crown Assurance Corporation, Ltd.	37,003.32	26,051.14	22,944.04	37,651.99
British Empire Assurance Co.	37,041.71	9,065.98	11,488.98	17,561.48
British General Insurance Co., Ltd.	14,436.42	8,998.40	6,701.40	13,553.14
British Law Insurance Co., Ltd.	19,938.41	8,758.04	9,266.04	20,009.60
British North Western Fire Insurance Co.	26,297.76	7,123.44	5,959.12	23,572.59
British Oak Insurance Co., Ltd.	20,433.43	12,701.94	11,218.94	22,919.33
British Traders Insurance Co., Ltd.	34,994.09	11,975.19	13,880.19	36,400.68
Caledonian American Insurance Co.	17,908.51	4,899.29	7,633.39	17,963.06
Caledonian Insurance Co.	56,680.00	18,271.33	23,231.12	56,934.64
California Insurance Co.	34,913.03	20,730.61	24,536.68	42,421.94
Canada Accident & Fire Assurance Co.	26,974.54	7,524.49	5,865.15	22,733.94
Canada National Fire Insurance Co.	27,641.27	9,044.70	7,723.64	32,944.05
Canada Security Assurance Co.	14,919.75	2,385.16	2,456.16	13,772.46
Canadian Fire Insurance Co.	37,578.86	11,276.49	12,956.49	38,955.91
Canadian Indemnity Co.	14,690.85	4,856.60	5,981.60	14,123.85
Canadian Surety Co.	*Nil*	*Nil*	*Nil*	*Nil*
Car and General Insurance Corporation, Ltd.	12,903.48	2,114.91	614.91	13,610.45
Casualty Company of Canada	5,741.05	862.53	5.25	4,396.26
Central Insurance Co., Ltd.	22,992.54	5,586.38	4,749.31	22,295.52
Century Insurance Co., Ltd.	39,690.90	10,920.67	12,324.41	38,466.93
China Fire Insurance Co., Ltd.	428.24	1,009.50	9.50	2,213.42
Citizens Insurance Co. of Missouri	35,747.06	18,206.22	19,035.64	38,334.73
City of New York Insurance Co.	4,635.12	3,037.60	2,710.60	2,945.35
Columbia Insurance Co.	16,110.85	12,189.07	10,167.57	16,110.85
Commercial Union Assurance Co., Ltd.	77,577.12	28,381.74	27,309.40	80,149.23
Commercial Union Fire Insurance Co. of N.Y.	13,248.96	5,729.17	7,290.42	12,670.70
Connecticut Fire Insurance Co.	35,611.61	13,814.31	12,887.61	38,686.18
Continental Insurance Co.	53,808.60	13,063.38	11,228.05	49,468.17
Cornhill Insurance Co., Ltd.	35,120.22	20,481.02	20,481.02	24,753.23
Dominion Fire Insurance Co.	32,370.92	4,147.13	3,807.24	21,657.20
Dominion of Canada Guarantee & Accident Ins. Co.	13,820.90	419.60	404.60	14,691.24
Eagle Star & British Dominions Insurance Co., Ltd.	47,834.53	17,370.47	18,612.46	45,290.89
Employers Liability Assurance Corporation, Ltd.	45,192.46	13,657.53	12,998.53	45,387.49
Ensign Insurance Company	11,777.94	1,947.99	1,979.65	9,356.83
Equitable Fire & Marine Insurance Co.	13,477.58	10,270.12	8,276.72	13,677.26
Essex & Suffolk Equitable Insurance Society, Ltd.	11,033.28	2,612.57	2,571.57	10,466.54
Federated British Insurance Co., Ltd.	5,880.33	252.46	383.46	5,262.29
Fidelity American Insurance Co.	3,103.20	6,844.18	6,844.18	1,958.20
Fidelty Phenix Fire Insurance Co.	75,335.70	15,913.75	14,282.91	68,423.69
Fire Association of Philadelphia	25,019.53	8,546.37	7,163.38	21,617.44
Fire Insurance Company of Canada	43,228.26	22,318.09	22,834.09	40,750.27
Fireman's Fund Insurance Co.	55,800.47	49,029.86	45,851.73	50,538.19
Carried forward	$1,639,529.97	$675,784.16	$657,114.78	$1,604,159.18

TABLE III.—FIRE INSURANCE PREMIUMS AND NET LOSSES, 1928—*Continued.*

Name of Company.	Net Premiums written.	Net Amount of Losses incurred.	Net Amount of Losses paid.	Net Premiums earned.
Brought forward	$1,639,529.97	$675,784.16	$657,114.78	$1,604,159.18
Firemen's Insurance Co. of Newark	26,091.28	968.04	1,276.58	23,883.47
First American Fire Insurance Co.	12,752.56	3,886.32	4,896.78	9,955.52
Fonciere Fire Insurance Co.	16,030.70	2,241.95	2,214.95	11,639.43
Franklin Fire Insurance Co. of Philadelphia	9,355.77	5,536.37	5,293.37	10,132.06
General Accident Assurance Co. of Canada	11,552.87	925.84	925.84	12,211.67
General Accident, Fire & Life Assur. Corporation, Ltd.	24,839.66	7,739.89	2,783.53	23,980.81
General Fire Assurance Company of Paris	20,569.90	5,921.81	3,382.81	18,351.04
General Insurance Co. of America	97,613.91	2,032.97	66.28	67,320.81
Girard Fire & Marine Insurance Co.	1,542.80	*Nil*	*Nil*	754.73
Glens Falls Insurance Co.	7,153.97	1,722.14	2,047.14	7,901.99
Globe & Rutgers Fire Insurance Co.	47,354.45	65,285.41	62,585.66	46,012.81
Globe Indemnity Co. of Canada	32,231.52	6,818.69	9,562.22	35,530.81
Great American Insurance Co.	53,223.12	19,156.52	16,922.52	52,223.37
Guardian Assurance Co., Ltd.	146,832.59	59,680.20	59,078.12	147,182.00
Guardian Insurance Co. of Canada	20,544.53	12,027.45	5,625.79	21,179.07
Guildhall Insurance Co., Ltd.	18,215.92	8,240.63	6,739.57	16,090.24
Halifax Fire Insurance Co.	18,131.43	3,950.62	3,959.32	10,704.85
Hardware Dealers Mutual Fire Insurance Co.	19,919.01	6,393.24	6,047.07	18,016.29
Hartford Fire Insurance Co.	93,422.46	41,744.12	34,067.32	78,123.38
Home Insurance Co.	129,283.83	70,167.80	67,256.80	105,827.94
Hudson Bay Insurance Co.	50,742.36	12,725.28	12,862.28	47,217.09
Imperial Assurance Co.	22,516.42	10,905.88	10,092.38	26,787.41
Imperial Guarantee & Accident Insurance Co. of Can.	8,385.54	4,703.16	4,203.16	3,641.00
Imperial Insurance Office	30,796.03	6,037.20	10,946.33	32,702.33
Insurance Company of North America	74,395.03	38,139.03	37,138.02	78,625.05
Insurance Co. of the State of Pennsylvania	16,942.58	5,414.26	4,019.73	14,663.59
Laurentian Insurance Co.	4,680.26	1,099.70	1,099.70	2,836.73
Law, Union & Rock Insurance Co., Ltd.	42,444.10	9,402.67	10,254.67	40,137.88
Liverpool & London & Globe Insurance Co., Ltd.	150,555.12	71,912.36	77,354.19	150,675.76
Liverpool-Manitoba Assurance Co.	33,664.08	11,067.56	11,506.27	35,713.45
Local Government Guarantee Society, Ltd.	10.172.74	704.13	223.13	6,114.03
London & Lancashire Guarantee & Accident Co. of Canada	4,711.85	*Nil*	1,588.81	4,893.96
London & Lancashire Insurance Co., Ltd.	139,645.62	45,934.63	45,394.73	147,078.84
London & Provincial Marine & General Ins. Co., Ltd.	4,373.61	1,544.16	1,569.16	3,410.67
London & Scottish Assurance Corporation, Ltd.	15,241.38	336.96	406.96	12,828.78
London Assurance Corporation	70,425.79	23,756.19	25,459.24	70,157.51
London-Canada Insurance Co.	12,375.26	6,673.16	6,702.02	8,930.82
London Guarantee & Accident Co., Ltd.	30,061.45	8,233.25	9,748.25	29,491.78
Marine Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Mechanics & Traders Insurance Co.	18,725.28	2,964.60	7,396.01	17,234.27
Mercantile Fire Insurance Co.	22,467.20	5,226.90	5,385.90	22,388.52
Merchants Fire Assurance Corporation of N.Y.	69,717.97	26,175.13	27,248.13	68,904.91
Merchants Marine Insurance Co., Ltd.	21,765.00	12,040.69	11,282.69	21,700.05
Mercury Insurance Co.	4,634.51	238.13	238.13	2,595.33
Millers National Insurance Co.	30,914.03	17,098.94	17,040.94	30,936.15
Mill Owners Mutual Fire Insurance Co. of Iowa	13,075.78	1,383.26	801.12	9,830.26
Milwaukee Mechanics' Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Minnesota Implement Mutual Fire Insurance Co.	19,919.01	6,393.74	6,047.07	18,016.29
Motor Union Insurance Co., Ltd.	8,615.11	2,616.07	2,244.32	8,310.35
Mount Royal Assurance Co.	39,173.11	12,929.60	14,939.60	37,362.26
Mutual Fire Insurance Co. of British Columbia	*46,214.62	22,897.91	23,897.91	45,389.25
National Ben Franklin Fire Insurance Co.	30,352.64	8,607.60	8,542.12	33,293.85
Nationale Fire Insurance Co. of Paris	47,444.96	26,164.19	24,921.19	48,341.89
National Fire Insurance Co. of Hartford	59,300.60	30,570.82	33,060.82	56,288.37
National Provincial Insurance Co., Ltd.	26,958.28	1,300.74	1,513.74	27,072.10
National Union Fire Insurance Co.	12,376.39	2,099.02	2,154.02	14,519.26
Newark Fire Insurance Co.	23,481.73	1,833.98	1,889.98	25,643.15
New Hampshire Fire Insurance Co.	9,360.26	4,538.84	2,481.04	8,220.24
New Jersey Insurance Co.	38,247.31	13,036.31	19,845.16	32,194.47
New York Underwriters Insurance Co.	3,145.25	1,482.41	1,498.16	3,046.47
Niagara Fire Insurance Co.	29,661.25	10,894.49	5,006.49	28,714.00
North British & Mercantile Insurance Co., Ltd.	85,065.70	24,979.66	22,858.93	80,426.80
North Empire Fire Insurance Co.	32,262.90	13,032.72	13,286.72	26,658.42
Northern Assurance Co., Ltd.	56,068.10	16,897.76	18,850.76	57,734.85
North River Insurance Co.	10,568.28	3,048.94	3,454.94	10,199.16
Northwestern Mutual Fire Association	147,715.32	19,476.94	19,476.94	141,523.02
Northwestern National Insurance Co.	20,738.45	2,704.75	4,695.67	31,110.56
North West Fire Insurance Co.	12,938.70	3,455.26	2,401.26	13,502.92
Norwich Union Fire Insurance Society, Ltd.	108,768.13	17,786.51	18,868.81	106,535.28
Carried forward	$4,217,997.34	$1,570,689.66	$1,543,744.05	$4,064,780.42

* First year.

TABLE III.—FIRE INSURANCE PREMIUMS AND NET LOSSES, 1928—*Continued.*

Name of Company.	Net Premiums written.	Net Amount of Losses incurred.	Net Amount of Losses paid.	Net Premiums earned.
Brought forward	$4,217,997.34	$1,570,689.66	$1,543,744.05	$4,064,780.42
Occidental Fire Insurance Co.	21,073.71	4,992.74	5,223.74	14,392.26
Ocean Accident & Guarantee Corporation, Ltd.	38,965.97	18,864.61	19,239.61	38,517.73
Ohio Farmers Insurance Co.	25,252.57	1,482.66	1,468.28	4,308.86
Pacific Coast Fire Insurance Co.	39,454.48	11,758.02	12,618.50	41,295.85
Palatine Insurance Co., Ltd.	28,027.81	6,406.55	7,310.06	29,121.47
Patriotic Assurance Co., Ltd.	20,672.63	11,117.38	8,294.79	21,501.03
Phenix Fire Insurance Co. of Paris	9,393.74	14,102.54	12,817.54	12,479.21
Phoenix Assurance Co., Ltd.	362,973.62	100,571.71	99,400.46	344,604.63
Phoenix Insurance Co. of Hartford	44,652.98	26,309.56	23,466.27	43,660.24
Pioneer Insurance Co.	21,991.38	2,754.01	2,053.50	11,523.61
Planet Assurance Co., Ltd.	13,405.49	409.38	100.66	7,507.07
Providence Washington Insurance Co.	15,979.05	5,719.61	9,939.61	19,109.25
Provincial Insurance Co., Ltd.	37,224.11	10,954.83	10,987.83	36,323.26
Prudential Assurance Co., Ltd.	47,745.00	29,492.00	25,642.01	42,939.82
Quebec Fire Assurance Co.	30,613.91	11,662.33	11,829.33	28,775.54
Queen Insurance Co. of America	71,702.96	16,929.51	16,689.51	72,662.28
Queensland Insurance Co., Ltd.	23,080.26	14,724.44	14,186.75	23,279.37
Railway Passengers Assurance Co.	7,636.42	9,260.60	660.60	3,976.81
Reliance Insurance Co. of Canada	7,976.52	1,912.82	1,026.99	8,333.11
Retail Hardware Mutual Fire Insurance Co.	19,919.01	6,393.74	6,047.07	18,016.29
Rhode Island Insurance Co.	2,497.53	*Nil*	*Nil*	1,447.82
Royal Exchange Assurance	61,611.41	19,157.26	9,624.26	56,997.48
Royal Insurance Co., Ltd.	131,560.78	33,160.81	33,972.81	134,173.25
Royal Scottish Insurance Co., Ltd.	15,490.38	1,854.75	999.75	17,273.05
St. Paul Fire & Marine Insurance Co.	24,322.04	5,073.55	4,559.52	27,621.92
Scottish Canadian Assurance Corporation	16,949.75	11,094.90	5,807.27	18,234.53
Scottish Metropolitan Assurance Co., Ltd.	30,493.64	2,731.49	2,669.49	30,479.33
Scottish Union & National Insurance Co.	53,586.14	5,878.52	8,639.72	54,196.60
Sea Insurance Co., Ltd.	25,548.52	14,921.03	11,636.03	25,217.67
Security Insurance Co. of New Haven	14,315.04	6,153.46	4,619.46	14,367.29
Southern Insurance Co., Ltd.	736.51	*Nil*	*Nil*	261.43
Springfield Fire & Marine Insurance Co.	45,575.94	20,497.76	21,340.13	46,008.05
State Assurance Co., Ltd.	22,504.43	2,573.10	2,623.10	17,899.31
Stuyvesant Insurance Co.	13,070.80	9,070.20	7,600.20	12,692.31
Sun Insurance Office	88,546.12	16,954.42	15,480.04	85,746.80
Svea Fire & Life Insurance Co., Ltd.	17,853.12	8,176.35	8,087.54	14,437.90
Toronto Casualty, Fire & Marine Insurance Co.	16,257.78	1,355.50	2,255.50	15,944.65
Trans Canada Insurance Co.	4,493.32	4.90	4.90	2,380.11
Union Assurance Society, Ltd.	40,947.22	9,607.58	8,343.58	43,348.08
Union Fire Insurance Co. of Paris	18,657.43	18,493.53	18,395.53	19,339.72
Union Insurance Society of Canton, Ltd.	49,569.62	14,860.52	14,316.52	57,104.16
Union Marine Insurance Co., Ltd.	433.74	582.87	582.87	886.09
United British Insurance Co., Ltd.	12,715.07	3,935.94	4,017.84	11,876.63
United Mutual Fire Insurance Co.	6,397.26	381.79	381.79	5,452.17
United States Fire Insurance Co.	52,825.02	29,205.16	24,991.20	48,155.28
Universal Insurance Co.	5,858.83	281.90	163.10	3,354.18
Wawanesa Mutual Insurance Co.	21,388.00	2,497.50	2,497.50	1,275.00
Westchester Fire Insurance Co.	20,630.38	16,330.82	12,564.43	22,068.74
Western Assurance Co.	34,842.44	11,901.41	12,570.11	50,199.35
World Fire and Marine Insurance Co.	13,209.76	6,988.86	7,189.68	9,993.35
World Marine & General Insurance Co., Ltd.	13,617.84	1,459.22	1,558.22	14,740.48
Yang-tsze Insurance Association, Ltd.	17,088.14	1,960.80	1,960.80	16,844.85
Yorkshire Insurance Co., Ltd.	33,252.25	8,591.33	8,157.33	35,134.43
Totals	$6,032,585.21	$2,162,247.93	$2,090,357.38	$5,802,250.12

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.
1924	$5,188,573.63	$3,497,932.48	.....	$2,948,339.22	.....
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
Totals	$28,095,911.33	$13,338,420.35	$5,802,250.12	$12,858,076.91	$37.26

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES, 1928.

Name of Company.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio Losses inc. to Prem. earned.
Aetna Insurance Co.	$474.42	$563.16	* $160.00	*Nil*
Agricultural Insurance Co.	148.73	159.27	*Nil*	*Nil*
Alliance Assurance Co., Ltd.	10,781.47	8,391.00	3,034.63	36.16
Alliance Insurance Co. of Philadelphia	5.00	9.00	*Nil*	*Nil*
American Alliance Insurance Co.	6.99	8.82	*Nil*	*Nil*
American Automobile Fire Insurance Co.	3,100.98	2,005.41	536.37	26.75
American Automobile Insurance Co.	2,586.33	7,582.81	6,537.14	86.21
American Central Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Anglo Scottish General Commercial Insur. Co., Ltd.	1,819.00	1,091.40	149.25	13.67
The Autocar Fire & Accident Ins. Co.	4,277.51	3,832.69	3,468.38	90.47
British America Assurance Co.	27,193.52	29,452.59	21,683.03	73.62
British Canadian Insurance Co.	4,365.35	2,933.95	1,995.75	68.02
British Colonial Fire Insurance Co.	22,030.03	17,888.09	9,248.97	51.70
British Crown Assurance Corporation	4,991.00	5,166.21	5,419.45	104.90
British Empire Assurance Co.	8,750.24	5,788.29	3,422.16	59.12
British General Insurance Co., Ltd.	4,164.29	3,297.17	983.20	29.82
British Law Insurance Co.	17,877.64	16,130.74	8,942.13	55.04
British Oak Insurance Co., Ltd.	1,812.57	1,087.55	108.95	10.01
British Traders Insurance Co., Ltd.	40,682.66	41,496.91	22,684.53	54.66
Canada Accident & Fire Assurance Co.	23,079.92	23,247.84	16,560.65	71.24
Canada Security Assurance Co.	34.88	39.82	*Nil*	*Nil*
Canadian Fire Insurance Co.	7,138.56	6,878.48	1,648.21	23.96
Canadian General Insurance Co.	14,790.00	15,043.36	15,410.87	102.40
Canadian Indemnity Co.	18,602.79	12,570.46	7,783.59	61.90
Canadian Surety Co.	12,055.32	11,619.90	5,223.21	44.98
Car & General Insurance Corporation	2,911.31	2,163.91	1,212.54	56.03
Casualty Co. of Canada	2,740.99	3,009.71	359.54	11.78
Central Insurance Co., Ltd.	1,980.98	1,725.05	969.59	56.21
Century Insurance Co., Ltd.	4,580.12	2,748.07	2,644.01	96.03
China Fire Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Columbia Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Commercial Union Assurance Co., Ltd.	11,406.76	10,105.52	7,243.95	71.68
Continental Casualty Co.	1,769.96	1,732.38	1,864.78	107.64
Continental Insurance Co.	130.31	173.42	234.23	135.39
Cornhill Insurance Co.	4,909.88	8,025.71	2,941.34	36.65
Dominion Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Dominion of Canada Guar. & Acc. Co.	34,339.12	33,619.52	16,232.29	48.28
Eagle Star & British Dominions Insurance Co.	2,343.69	1,912.90	3,988.10	208.48
Employers Liability Assurance Corporation	37,617.53	38,603.32	15,807.57	41.11
Equitable Fire & Marine Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Fidelity Insurance Co. of Canada	5,335.38	5,063.14	3,088.51	60.99
Fidelity Phenix Fire Insurance Co.	104.09	147.94	14.22	9.61
Fire Association of Philadelphia	15,363.92	12,398.67	6,610.71	53.31
Fireman's Fund Insurance Co.	686.37	827.63	199.80	21.07
Franklin Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
General Accident Assurance Co.	21,765.57	21,178.49	12,944.64	61.12
General Accident Fire & Life Assurance Corp., Ltd.	2,214.07	2,536.25	2,241.10	88.36
General Casualty Co. of America	7,720.84	4,796.85	2,449.87	51.07
General Casualty Insurance Co. of Paris, France	34,452.75	21,437.21	17,645.34	82.31
General Exchange Insurance Corporation	13,736.16	11,812.89	6,759.83	57.22
General Insurance Co. of America	15,324.43	9,313.51	5,153.90	55.30
Glens Falls Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Globe & Rutgers Fire Insurance Co.	5,566.73	4,312.81	5,956.26	138.10
Globe Indemnity Co.	72.07	7,771.51	3,397.82	43.72
Great American Insurance Co.	51.47	58.53	*Nil*	*Nil*
Guardian Insurance Co. of Canada	49,206.04	48,367.81	34,748.72	71.84
Halifax Fire Insurance Co.	*Nil*	21.84	*Nil*	*Nil*
Hardware Dealers Mutual Fire Insurance Co.	2.28	1.38	*Nil*	*Nil*
Hartford Accident & Indemnity Co.	243.22	259.60	*Nil*	*Nil*
Hartford Fire Insurance Co.	3,869.42	3,391.86	1,102.77	32.51
Home Assurance Co. of Canada	*Nil*	*Nil*	*Nil*	*Nil*
Home Insurance Co.	2,601.14	2,452.88	2,999.32	122.27
Hudson Bay Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Imperial Guarantee and Accident Insur. Co. of Canada	15,992.08	11,132.09	8,325.04	74.78
Imperial Insurance Office	7,918.15	6,914.93	2,321.84	33.58
Indemnity Insurance Co. of North America	5,615.86	3,213.64	2,157.40	67.13
Insurance Co. of North America	7,940.48	5,093.07	958.34	18.81
Law, Union & Rock Insurance Co.	8,649.37	9,275.09	4,792.15	51.67
Liverpool & London & Globe Insurance Co.	23,819.90	17,118.32	8,934.31	52.19
Liverpool-Manitoba Assurance Co.	3,124.48	3,165.52	1,466.14	46.31
London & Lancashire Guar. & Accident Co.	41,947.24	39,852.95	23,474.45	58.90
Carried forward	$628,823.36	$573,030.84	$346,080.89	.....

* Credit.

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES, 1928—*Continued.*

Name of Company.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio Losses inc. to Prem. earned.
Brought forward	$628,823.36	$573,030.84	$346,080.89	.....
London & Lancashire Insurance Co.	4,042.65	3,812.37	5,461.27	143.25
London & Provincial Marine & General Ins. Co.	7,621.32	6,967.14	4,250.29	61.00
London & Scottish Assurance Corporation	302.85	253.91	572.00	225.28
London Assurance Corporation	1,129.81	2,824.11	2,269.93	80.30
London-Canada Insurance Co.	3,678.77	2,360.78	1,007.15	42.66
London Guarantee & Accident Co.	48,869.51	44,200.87	23,552.10	53.20
Lumbermen's Mutual Casualty Co.	7,200.42	10,888.51	3,086.57	0.28
Marine Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Maryland Casualty Co.	959.67	1,320.16	1,118.93	85.00
Merchants Casualty Insurance Co.	65,432.17	85,827.25	69,888.56	81.60
Merchants Marine Insurance Co.	2,414.33	3,003.28	267.90	8.92
Mercury Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Minnesota Implement Mutual Fire Insurance Co.	2.28	1.38	*Nil*	*Nil*
Motor Union Insurance Co.	27,231.47	25,422.21	8,240.34	32.50
Mount Royal Assurance Co.	35,063.47	39,159.25	34,017.02	86.87
National Ben Franklin Fire Insurance Co.	1,242.61	741.47	99.85	13.46
National Fire Insurance Co. of Hartford	*Nil*	*Nil*	*Nil*	*Nil*
National Union Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Newark Fire Insurance Co.	807.00	669.99	323.50	48.28
New Jersey Insurance Co.	13,469.91	15,586.58	10,901.99	69.94
New York Underwriters Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Niagara Fire Insurance Co.	120.36	443.67	67.77	15.27
North British and Mercantile Insurance Co., Ltd.	6,194.95	5,199.93	2,447.87	47.08
Northern Assurance Co.	16,241.28	15,999.61	5,852.64	36.58
Northwestern Mutual Fire Association	37,576.70	36,655.51	15,767.64	43.02
Northwestern National Insurance Co.	11,279.74	7,620.70	5,134.90	67.38
Norwich Union Fire Insurance Society	19,956.35	19,010.25	13,759.02	72.37
Occidental Fire Insurance Co.	12,370.46	10,387.40	7,127.75	68.26
Ocean Accident & Guarantee Corporation	37,059.91	34,826.04	21,300.24	61.16
Ohio Farmers Insurance Co.	1,148.33	757.67	*Nil*	*Nil*
Pacific Coast Fire Insurance Co.	10,852.83	9,957.41	10,049.62	100.01
Palatine Insurance Co.	6,875.89	6,312.75	10,235.88	162.15
Phoenix Assurance Co., Ltd.	48,672.81	42,140.82	22,630.31	53.70
Phoenix Insurance Co. of Hartford	5.50	5.54	*Nil*	*Nil*
Preferred Accident Insurance Co.	7,049.29	7,234.26	10,758.40	148.06
Provincial Insurance Co.	9,685.24	7,188.27	2,985.01	41.53
Prudential Assurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Queen Insurance Co.	47,318.00	43,763.84	42,610.27	97.36
Railway Passengers Assurance Co.	26,148.46	28,917.84	16,320.49	56.44
Retail Hardware Mutual Fire Insurance Co.	2.28	1.38	*Nil*	*Nil*
Royal Exchange Assurance	41,047.78	34,004.85	20,400.67	60.17
Royal Insurance Co.	96,653.00	70,719.60	49,381.03	69.82
St. Paul Fire & Marine Insurance Co.	8,906.22	9,293.68	3,426.48	37.00
St. Paul Mercury Indemnity Co. of St. Paul	1,132.43	777.94	*Nil*	*Nil*
Scottish Metropolitan Assurance Co.	7,078.00	6,788.78	2,006.09	29.55
Scottish Union & National Insurance Co.	12,539.47	10,510.00	7,913.83	75.30
Sun Insurance Office	48,337.05	46,133.11	31,530.52	68.35
Toronto Casualty, Fire & Marine Insurance Co.	30,685.01	29,627.72	18,405.11	62.12
Trans Canada Insurance Co.	14,397.93	8,982.87	3,460.18	38.52
Travelers Indemnity Co.	8,605.45	7,667.19	5,023.65	65.52
Union Assurance Society	6,663.70	6,754.90	3,684.46	54.53
Union Insurance Society of Canton	39,053.08	41,613.58	23,592.00	56.69
Union Marine Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
United British Insurance Co.	5,784.53	8,376.97	1,152.71	13.76
United States Fidelity & Guaranty Co.	1,521.53	1,501.56	57.90	3.86
United States Fire Insurance Co.	3,814.32	3,293.25	2,004.63	60.87
Western Assurance Co.	5,468.34	14,453.08	10,175.44	70.40
World Fire and Marine Insurance Co.	*Nil*	4.52	*Nil*	*Nil*
World Marine & General Insurance Co.	7,025.65	6,186.55	2,022.10	32.69
Yorkshire Insurance Co.	14,074.87	12,858.70	3,982.67	30.97
Zurich General Accident and Liability Ins. Co.	61,679.95	58,080.70	28,506.01	49.18
Totals	$1,561,318.29	$1,469,112.54	$914,911.58	62.30

TABLE VI.—SUMMARY OF AUTOMOBILE INSURANCE.

Year.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio Losses Incurred to Premiums earned.
1924	$736,000	.....	$261,000	.....
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

TABLE VII.—PREMIUMS AND LOSSES FOR INSURANCE OTHER THAN LIFE, FIRE, AND AUTOMOBILE, 1928.

Name of Company.	Accident.		Sickness.		Liability.		Burglary.		Guarantee.		Plate Glass.		Marine.		Blanket Residents, Boiler and Machinery, Credit, Earthquake, Explosion, Forgery, Fraud, Hail, Inland Transportation, Live Stock, Merchants' Protective, Property, Sprinkler Leakage, Tornado, Use and Occupancy, and Weather. (Indicated by Initial letters.)		Total Premiums.	Total Losses.	Unsettled Claims.	
	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.				
1. Acadia Fire Insurance Co.																	Nil	Nil	Nil	1
2. Aetna Insurance Co.													Nil	Nil	Prop. $1,147.94 I.T. 1,774.82	$294.66 212.61	$2,922.76	$507.27	Nil	2
3. Agricultural Insurance Co.																	Nil	Nil	Nil	3
4. Alliance Assurance Co., Ltd.	$1,498.31	$1,318.77	$1,234.63	$961.30	$719.35	$4.00	$2,870.26	$572.55	$765.45	Nil	$12.30	Nil	$4,176.92	$40.89			11,277.22	2,897.51	$105.00	4
5. Alliance Insurance Co. of Philadelphia, Pa.													4,654.20	1,631.74	U. & O. 486.32	Nil	5,140.52	1,631.74	330.00	5
6. American Central Insurance Co.																	Nil	Nil	Nil	6
7. American Credit Indemnity Co. of New York															Cr. 7,871.07	Nil	7,871.07	Nil	Nil	7
8. Atlas Assurance Co., Ltd.													13,031.27	300.42			13,031.27	300.42	10.11	8
9. The Autocar Fire & Accident Insurance Co., Ltd.	468.74	87.66	140.61	52.37	105.85	396.50					42.88	Nil					758.08	536.53	237.00	9
10. Automobile Insurance Co. of Hartford, Conn.													705.84	141.75	I.T. 2,763.69	1,193.27	3,469.53	1,335.02	Nil	10
11. Bankers & Traders' Insurance Co., Ltd.																	Nil	Nil	Nil	11
12. The Boiler Inspection & Insurance Co. of Canada															B. & M. 1,086.94	Nil	1,086.94	Nil	795.85	12
13. Boston Insurance Co.													Nil	Nil			Nil	Nil	Nil	13
14. British America Assurance Co.	2,497.06	6,250.11	835.44	1,519.04	755.44	570.00	243.74	145.52	498.53	$883.77	218.57	$52.76	9,364.05	6,026.95	I.T. 2,331.96	19.16	16,744.79	15,467.31	4,947.00	14
15. The British & Foreign Marine Insurance Co., Ltd.													5,417.41	Nil			5,417.41	Nil	Nil	15
16. British Canadian Insurance Co.	1,382.50	321.78	651.84	53.33	38.20	Nil	198.40	248.25	298.00	Nil	112.00	86.00					2,680.94	709.36	168.00	16
17. The British Colonial Fire Insurance Co.																	Nil	Nil	Nil	17
18. The British Columbia Plate Glass Insurance Co.											23,659.33	10,272.59					23,659.33	10,272.59	Nil	18
19. British Empire Assurance Co.	650.81	95.00	265.21	28.33	44.90	Nil	78.10	Nil									1,039.02	123.33	720.00	19
20. The British General Insurance Co., Ltd.																	Nil	Nil	Nil	20
21. The British Oak Insurance Co., Ltd.																	Nil	Nil	Nil	21
22. British Traders Insurance Co., Ltd.													18,563.10	12,155.11			18,563.10	12,155.11	Nil	22
23. The Canada Accident and Fire Assurance Co.	11,255.29	5,772.24	4,041.16	1,489.69	3,115.38	78.08	1,050.93	28.00	2,502.31	301.78	1,365.01	572.13					23,330.08	8,241.92	2,938.00	23
24. Canada Security Assurance Co.																	Nil	Nil	Nil	24
25. Canadian Fire Insurance Co.											155.87	Nil					155.87	Nil	Nil	25
26. Canadian General Insurance Co.											82.21	22.50			L.S. 3.75	Nil	85.96	22.50	Nil	26
27. The Canadian Indemnity Co.					8,249.15	820.84	3,059.86	965.00	20,264.01	Nil	1,502.26	273.24			I.T. 28.17	Nil	33,103.45	2,059.08	262.00	27
28. The Canadian Surety Co.					3,154.12	67.53	2,570.23	241.77	32,265.39	4,004.21	497.38	66.49			For. 184.65	38.38	38,671.77	4,418.38	1.00	28
29. Canton Insurance Office, Ltd.													244.72	Nil			244.72	Nil	Nil	29
30. Car and General Insurance Corporation, Ltd.	344.28	50.00	54.93	Nil	24.57	Nil											423.78	50.00	Nil	30
31. The Casualty Co. of Canada	2,497.39	850.07	649.50	52.52	266.56	51.70	796.47	87.50	300.74	Nil	2,480.40	1,596.33					6,991.06	2,638.12	Nil	31
32. The Century Insurance Co., Ltd.											282.53	7.20	1,537.54	.61			1,820.07	7.81	Nil	32
33. The China Fire Insurance Co., Ltd.													Nil	Nil			Nil	Nil	Nil	33
34. City of New York Insurance Co.																	Nil	Nil	Nil	34
35. Columbia Insurance Co.																	Nil	Nil	Nil	35
36. Commercial Union Assurance Co., Ltd.	760.72	425.49	206.70	173.41			98.71	Nil			10.69	Nil			I.T. 68.60	Nil	1,145.42	598.90	56.25	36
37. Connecticut Fire Insurance Co.																	Nil	Nil	Nil	37
38. Continental Casualty Co.	46,319.00	27,935.60	47,696.05	21,634.53	569.03	37.80	10.12	Nil			1,326.73	218.31					95,920.93	49,826.24	17,992.53	38
39. Continental Insurance Co.													Nil	Nil	Tor. 4.40 I.T. 1,129.78	Nil 22.39	1,134.18	22.39	Nil	39
40. The Cornhill Insurance Co., Ltd.																	Nil	Nil	Nil	40
41. The Dominion of Canada Guar. & Acc. Ins. Co.	33,780.39	14,265.42	21,174.25	5,369.11	3,022.14	27.40	2,745.02	76.95	2,399.77	Nil	1,089.00	582.85			B. & M. 175.92 I.T. 144.70	Nil Nil	64,531.19	20,321.73	9,941.11	41
42. The Eagle Star & British Dominions Ins. Co., Ltd.											822.04	649.51	2,089.10	18,917.86			2,911.14	19,567.37	Nil	42
43. Empire Life Insurance Co.																	Nil	Nil	Nil	43
44. Employers Liability Assurance Corporation, Ltd.	5,959.43	673.68	2,326.86	1,014.22	9,672.82	1,192.12	5,276.25	55.45	2,148.87	1,645.22	188.73	199.96			B. & M. 307.71 For. 28.95	Nil Nil	25,909.62	4,780.65	2,145.00	44
45. The Fidelity & Casualty Co. of New York, N.Y.																	Nil	Nil	Nil	45
46. Fidelity Insurance Co. of Canada	265.31	15.00	186.52	Nil	857.12	699.85	2,795.01	1,203.64	3,411.42	28.33	223.09	Nil					7,738.47	1,946.82	800.00	46
47. Fidelity Phenix Fire Insurance Co.															Ex. 25.00 I.T. 1,410.78	Nil 11.56	1,435.78	11.56	Nil	47
48. Fire Association of Philadelphia															I.T. 2,256.69	19.17	2,256.69	19.17	9.00	48
49. Fireman's Fund Insurance Co.													86,762.51	33,898.79	I.T. 65.72	11,765.58	86,828.23	45,664.37	12,182.33	49
50. Firemen's Insurance Co. of Newark, N.J.													Nil	Nil			Nil	Nil	Nil	50
51. First American Fire Insurance Co.															I.T. 624.81	947.25	624.81	947.25	Nil	51
52. The Franklin Fire Ins. Co. of Philadelphia, Pa.													Nil	Nil			Nil	Nil	Nil	52
53. General Accident Assurance Co. of Canada	*515.09 11,806.70	1,831.95 3,334.81	7,542.47	2,595.37	12,003.42	3,970.48	3,891.73	3,153.52	2,411.27	Nil	951.64	457.92			B. & M. 1,139.88	103.62	40,262.20	15,447.67	5,685.80	53
54. General Accident Fire & Life Assur. Corpn., Ltd.	713.01	267.00	245.00	68.57	355.03	Nil	486.80	80.25			255.54	158.55					2,055.38	574.37	100.00	54
55. General Casualty Insurance Co., Paris, France	158.00	Nil	83.50	Nil	6.00	Nil	182.50	Nil			38.74	39.20					468.74	39.20	Nil	55
56. General Casualty Insurance Co. of America											295.21	60.00					295.21	60.00	Nil	56
57. Glens Falls Insurance Co.															I.T. 53.20 Prop. 1.91 I.T. 923.12	44.25 Nil 128.96	55.11	44.25	Nil	57
58. Globe & Rutgers Fire Insurance Co.													64,053.68	55,702.59	Earth. 7,675.00	Nil	72,651.80	55,831.55	4.82	58
59. The Globe Indemnity Co. of Canada	6,275.20	3,642.84	3,917.21	1,502.98	841.19	25.00	914.15	404.85	685.55	Nil	Nil	14.17					12,633.30	5,589.84	6,274.00	59
60. Great American Insurance Co.													1,368.24	411.06	I.T. 5.00	246.50	1,373.24	657.56	3.00	60
61. The Guarantee Co. of North America									13,122.14	17.50							13,122.14	17.50	Nil	61
62. The Guardian Insurance Co. of Canada	451.14	34.61	372.53	16.80	627.20	Nil	1,816.02	70.50	86.69	Nil	78.14	6.80			I.T. 34.00	Nil	3,465.72	128.71	950.00	62
63. Halifax Fire Insurance Co.																	Nil	Nil	Nil	63
64. Hartford Accident and Indemnity Co.	243.22	Nil	90.00	25.00	6,732.17	905.00	531.09	96.35	695.36	Nil	1,493.30	528.37					9,785.14	1,554.72	4,027.40	64
65. Hartford Fire Insurance Co.															I.T. 4,198.67 Prop. 5.90 Weather 226.64	63.80 Nil Nil	4,431.21	63.80	Nil	65
66. Home Assurance Co. of Canada	*20,114.52	5,381.71															20,114.52	5,381.71	982.55	66
67. Home Insurance Co.													246,351.00	169,598.27	I.T. 62.94 Weather 84.24	Nil Nil	246,498.18	169,598.27	Nil	67
68. Hudson Bay Insurance Co.																	Nil	Nil	Nil	68
69. Imperial Guar. and Accident Insur. Co. of Canada	9,664.62	1,410.12	4,130.63	1,620.31	110.25	Nil	571.89	Nil	896.76	Nil	258.70	Nil					15,632.85	3,030.43	2,805.00	69
70. Imperial Insurance Office	324.93	17.66	136.97	Nil					368.11	Nil							830.01	17.66	Nil	70
71. Indemnity Mutual Marine Assurance Co., Ltd.													3,005.90	959.32			3,005.90	959.32	Nil	71
72. Insurance Co. of North America													72,915.86	23,932.17	Tor. 7.05 Spr. L. 144.97 U. & O. 1,401.08	Nil Nil Nil	74,468.96	23,932.17	25,952.00	72
73. The Insurance Co. of the State of Pennsylvania													Nil	Nil			Nil	Nil	Nil	73
74. Law, Union & Rock Insurance Co., Ltd.	1,585.73	814.40	602.72	189.66	299.48	63.00	509.05	43.75	548.85	Nil	256.58	Nil					3,802.41	1,110.81	1,060.00	74
75. Liverpool & London & Globe Insurance Co., Ltd.	8,093.38	3,696.61	5,684.34	1,794.68	2,317.66	Nil	1,079.83	621.20	855.66	Nil	729.28	83.43					18,760.15	6,195.92	6,318.00	75
76. The Liverpool-Manitoba Assurance Co.																	Nil	Nil	Nil	76
77. The London & Lancashire Guar. & Acc. Co. of Can.	6,621.26	1,933.30	3,703.43	1,211.59	3,350.64	1,148.07	2,984.61	1,355.05	2,821.50	93.75	1,507.84	488.99					20,989.28	6,230.75	2,310.00	77
78. The London & Lancashire Insurance Co., Ltd.													1,687.20	3,555.34			1,687.20	3,555.34	Nil	78
79. London & Provincial Mar. & General Ins. Co., Ltd.	*8,102.10	518.72			55.00	Nil	224.30	Nil	112.50	Nil	59.86	Nil	2,941.92	51.08			11,495.68	569.80	350.00	79
80. The London & Scottish Assur. Corporation, Ltd.	40.19	Nil					75.50	Nil			63.73	15.37					179.42	15.37	Nil	80
81. London Assurance Corporation													8,849.82	2,303.63			8,849.82	2,303.63	Nil	81
82. London Guarantee & Accident Co., Ltd.	*4,155.61 5,760.72	1,537.31 4,278.59	2,814.36	808.85	11,130.67	3,279.55	712.88	Nil	1,944.25	5.00	201.93	Nil			I.T. 62.25	Nil	26,782.67	9,909.30	2,695.00	82
83. The London Life Insurance Co.																	Nil	Nil	Nil	83
84. Loyal Protective Insurance Co.	*25,778.49	16,339.39															25,778.49	16,339.39	3,724.00	84
85. Lumbermen's Mutual Casualty Co.																	Nil	Nil	Nil	85
86. The Marine Insurance Co., Ltd.													Nil	Nil	I.T. 1,964.45	Nil	1,964.45	Nil	Nil	86
87. Maritime Insurance Co., Ltd.													7,555.73	3,063.50			7,555.73	3,063.50	39,464.00	87
88. Maryland Casualty Co.	2,008.58	296.18	872.20	541.65	1,210.91	Nil	3,580.71	379.68	3,184.29	541.55	573.25	43.58			Spr. L. 2,186.88 B. & M. 411.42	265.58 Nil	14,028.24	2,068.22	1,260.27	88
89. Merchants Casualty Insurance Co.	*48,463.18	19,352.11															48,463.18	19,352.11	8,369.90	89
90. Mercury Insurance Co.																	Nil	Nil	Nil	90
91. Metropolitan Life Insurance Co.	*6,022.13 2,854.63	3,947.00 684.00	1,327.02	1,536.00													10,203.78	6,167.00	2,515.53	91
92. Milwaukee Mechanics' Insurance Co.																	Nil	Nil	Nil	92
93. The Motor Union Insurance Co., Ltd.	740.00	295.00			38.75	Nil					128.99	Nil	Nil	Nil			907.74	295.00	Nil	93
94. The Mount Royal Assurance Co.											2,591.63	1,027.05					2,591.63	1,027.05	Nil	94
95. National Fire Insurance Co. of Hartford													Nil	Nil			Nil	Nil	Nil	95
96. National Provincial Insurance Co., Ltd.											620.66	276.54					620.66	276.54	380.07	96
97. National Surety Co.							503.64	Nil	6,055.99	67.93					Fraud 1,041.95 For. 1,977.20 Cr. 107.95 M.P. 137.92	886.97 709.67 79.20 43.00	9,724.65	1,786.77	1.00	97
98. National Union Fire Insurance Co.																	Nil	Nil	Nil	98
99. The Newark Fire Insurance Co.													Nil	Nil			Nil	Nil	Nil	99
100. New Hampshire Fire Insurance Co.																	Nil	Nil	Nil	100
101. New Jersey Insurance Co.													Nil	Nil			Nil	Nil	Nil	101
102. New York Underwriters Insurance Co.													Nil	Nil			Nil	Nil	Nil	102
103. Niagara Fire Insurance Co.													266.92	4.07			266.92	4.07	Nil	103
104. North British & Mercantile Insurance Co., Ltd.	642.15	234.35	363.67	138.32	609.38	Nil	1,712.73	188.75	791.57	Nil	236.05	Nil	59,767.88	24,036.44	I.T. 100.25	13.00	64,223.68	24,610.86	9,499.53	104
105. Northern Assurance Co., Ltd.	1,217.94	223.19	750.76	939.34	3,734.35	1,637.90	2,570.00	1,191.33	3,418.48	Nil	567.34	314.53	3,108.62	4,337.84			15,367.49	8,644.13	975.00	105
106. The North River Insurance Co.																	Nil	Nil	Nil	106
107. Norwich Union Fire Insurance Society, Ltd.	5,740.09	2,054.84	2,741.64	1,713.04	2,863.18	959.65	887.07	295.22	621.58	75.25	1,270.35	471.25			I.T. 341.07	18.95	14,464.98	5,588.20	1,785.00	107
108. Occidental Fire Insurance Co.	4.88	Nil															4.88	Nil	Nil	108
109. Occidental Life Insurance Co.																	Nil	Nil	Nil	109
110. The Ocean Accident & Guarantee Corpn., Ltd.	10,394.00	5,250.33	2,220.70	635.95	1,641.64	40.00	1,832.49	631.76	798.50	Nil	2,148.42	1,120.54			B. & M. 4,395.71	Nil	23,431.46	7,678.58	5,365.00	110
111. Ocean Marine Insurance Co., Ltd.													1,025.25	44.92			1,025.25	44.92	Nil	111
112. Ohio Farmers Insurance Co.																	Nil	Nil	Nil	112
113. Phoenix Assurance Co., Ltd.																	Nil	Nil	Nil	113
114. The Phoenix Insurance Co. of Hartford													Nil	119.43	Spr. L. 31.13	Nil	31.13	119.43	53.57	114
115. The Preferred Acc. Ins. Co. of New York, N.Y.	250.00	Nil															250.00	Nil	4,053.35	115
116. The Protective Association of Canada	*36,049.10	19,406.22															36,049.10	19,406.22	3,576.68	116
117. Provincial Insurance Co., Ltd.																	Nil	Nil	Nil	117
118. Prudential Assurance Co., Ltd.							40.25	Nil									40.25	Nil	Nil	118
119. The Prudential Insurance Co. of America																	Nil	Nil	Nil	119
120. Queen Insurance Co. of America													53,267.42	40,524.23	I.T. 197.32	Nil	53,464.74	40,524.23	19,570.82	120
121. Queensland Insurance Co., Ltd.													6,379.19	3,089.08			6,379.19	3,089.08	Nil	121
122. Railway Passengers Assurance Co.	5,877.85	1,036.09	3,053.28	1,270.75	2,942.10	121.40	1,457.52	149.15	1,535.98	Nil	2,154.53	743.01			I.T. 96.80	12.25	17,118.06	3,332.65	445.00	122
123. Reliance Marine Insurance Co., Ltd.													4,151.63	7,879.05			4,151.63	7,879.05	Nil	123
124. Rhode Island Insurance Co.																	Nil	Nil	Nil	124
125. Royal Exchange Assurance	*897.47	100.00			226.91	Nil	213.19	Nil	151.66	Nil							1,489.23	100.00	Nil	125
126. Royal Insurance Co., Ltd.	22,733.99	2,349.16	22,867.92	4,225.12	3,065.40	694.25	33,989.26	3,012.70	9,639.35	25.00	508.62	165.79	761.29	45.27			93,565.83	10,517.29	1,415.00	126
127. Royal Plate Glass Insurance Co. of Canada											3,190.63	2,275.18					3,190.63	2,275.18	365.36	127
128. St. Paul Fire & Marine Insurance Co.													8,293.90	6,033.29	I.T. 10,907.67	1,928.62	19,201.57	7,961.91	156.02	128
129. Scottish Metropolitan Assurance Co., Ltd.	1,010.08	111.93	850.94	764.18	600.77	207.00					21.12	Nil	31.46	3,818.05	I.T. 13.38	Nil	2,527.75	4,901.16	914.00	129
130. Scottish Union & National Insurance Co.																	Nil	Nil	Nil	130
131. Standard Marine Insurance Co., Ltd.													20,778.37	5,874.25	I.T. 274.42	.28	21,052.79	5,874.53	696.74	131
132. Sun Insurance Office, Ltd.	707.31	159.80	259.43	47.62	21.73	2.00	143.27	Nil	25.00	Nil	527.32	87.36					1,684.06	296.78	Nil	132
133. Thames & Mersey Marine Insurance Co., Ltd.													7,899.35	3,084.59			7,899.35	3,084.59	268.77	133
134. Toronto Casualty, Fire & Marine Insurance Co.	223.21	Nil	28.99	23.08	3,867.68	15.00	360.55	Nil	301.60	Nil	1,294.87	83.02	Nil	Nil	B. Res. 84.85	324.50	6,161.75	445.60	4,263.67	134
135. Trans Canada Insurance Co.											3.40	Nil					3.40	Nil	Nil	135
136. The Travelers Indemnity							6,918.84	1,975.51			553.27	243.10			B. & M. 1,839.53	57.42	9,311.64	2,276.03	125.39	136
137. The Travelers Insurance Co.	38,300.89	32,602.30	32,723.09	39,493.61	1,663.82	328.41											72,687.80	72,424.32	16,669.71	137
138. Union Assurance Society, Ltd.	1,519.56	812.91	213.14	44.41	46.08	15,443.35	563.06	27.25			113.68	Nil					2,455.52	16,327.92	11,250.00	138
139. Union Insurance Society of Canton, Ltd.	8,674.22	11,783.05	10,063.90	4,985.84	1,478.27	208.10							24,505.57	12,931.24			44,721.96	29,908.23	2,615.00	139
140. The Union Marine Insurance Co., Ltd.													12,635.82	7,226.47			12,635.82	7,226.47	2,701.00	140
141. United Mutual Fire Insurance Co.																	Nil	Nil	Nil	141
142. United States Fidelity & Guaranty Co.	566.55	210.00	420.83	191.92	2,891.29	159.62	3,727.94	7,041.25	18,800.05	908.25	624.36	117.07			For. 426.32	Nil	27,457.34	8,628.11	5,856.28	142
143. United States Fire Insurance Co.													7,413.12	Nil	I.T. 8,232.27	2,277.16	15,645.39	2,277.16	2,877.00	143
144. United States Merchants & Shippers Ins. Co.													39,686.37	34,849.74			39,686.37	34,849.74	Nil	144
145. Universal Insurance Co.																	Nil	Nil	Nil	145
146. Westchester Fire Insurance Co.													2,502.68	343.06	Tor. 2.54	Nil	2,505.22	343.06	580.00	146
147. Western Assurance Co.	6,977.34	8,154.00	434.60	1,223.88	1,399.20	37.25	1,653.23	1,391.63	1,832.25	1,052.28	1,022.27	186.57	23,132.16	11,446.89	I.T. 5,048.95	38.33	41,500.00	23,530.83	14,074.00	147
148. The Western Casualty Co.	*22,758.96	12,937.54															22,758.96	12,937.54	2,134.76	148
149. The World Fire & Marine Insurance Co.															Prop. 180.00	Nil	180.00	Nil	Nil	149
150. The World Marine & General Insurance Co., Ltd.	168.75	11.67	62.40	Nil	425.85	599.70	1,073.15	1,055.83	403.34	Nil	120.75	3.75	14,847.84	16,651.91			17,102.08	18,322.86	4,950.00	150
151. The Yang-tsze Insurance Association, Ltd.													51,557.15	32,340.09			51,557.15	32,340.09	Nil	151
152. The Yorkshire Insurance Co., Ltd.	*9,696.82 2,375.20	1,318.20 686.05			1,416.80	Nil	2,124.59	15.00	1,838.43	Nil	423.77	476.03			L.S. 204.17	Nil	18,079.78	2,495.28	275.00	152
153. Zurich General Accident & Liability Ins. Co., Ltd.	650.58	Nil	108.10	Nil	1,381.68	56.96	254.27	751.38			35.18	Nil					2,429.81	808.34	Nil	153
Totals	$455,608.60	$227,115.76	$188,149.47	$99,956.37	$99,949.13	$33,847.51	$99,379.21	$27,556.54	$138,801.20	$9,649.82	$58,991.97	$24,087.04	$897,288.00	$549,157.75	$80,052.37	$21,766.09	$2,018,219.95	$991,350.12	$286,283.17	

* Accident and Sickness.

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

	1924.	1925.	1926.	1927.	1928
Accident, P.	$383,000	$424,000	$439,000	$429,000	$456,000
„ L.	178,000	196,000	199,000	218,000	227,000
Sickness, P.	156,000	159,000	175,000	183,000	188,000
„ L.	80,000	95,000	101,000	117,000	100,000
Liability, P.	61,000	67,000	80,000	106,000	100,000
„ L.	8,000	27,000	11,000	26,000	34,000
Marine, P.	449,000	750,000	607,000	762,000	898,000
„ L.	289,000	420,000	387,000	515,000	549,000
Other forms, P.	251,000	252,000	240,000	285,000	377,000
„ „ L.	130,000	133,000	54,000	181,000	83,000

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, pages 33, 34.)

Name of Company.	Mortgages.	In other Securities.
American Automobile Fire Insurance Co.	*Nil*	$30,000.00
American Central Insurance Co.	*Nil*	81,320.40
The Anglo-Scottish General Commercial Insurance Co., Ltd.	*Nil*	20,000.00
Beaver Fire Insurance Co.	$8,296.71	*Nil*
Boiler Inspection & Insurance Co.	*Nil*	19,000.00
British America Assurance Co.	*Nil*	25,000.00*
British Colonial Fire Insurance Co.	*Nil*	29,296.37‡
British Columbia Plate Glass Insurance Co.	*Nil*	5,960.00*
British Crown Assurance Corporation, Ltd.	*Nil*	103,988.82‡
British Empire Assurance Co.	*Nil*	20,000.00*
British Northwestern Fire Insurance Co.	*Nil*	7,500.00*
Caledonian Insurance Co.	357,823.50	47,403.34
Canada Accident & Fire Assurance Co.	*Nil*	38,650.00
Canada National Fire Insurance Co.	193,040.78	20,132.91
Canadian Indemnity Co.	*Nil*	58,633.33
Canadian Surety Co.	*Nil*	42,733.33*
Century Insurance Co., Ltd.	*Nil*	50,333.33*
Continental Casualty Co.	*Nil*	15,000.00*
Dominion Fire Insurance Co.	7,948.67	40,000.00*
Dominion of Canada Guarantee & Accident Insurance Co.	75,315.00	115,549.39
Ensign Insurance Co.	*Nil*	10,000.00
Fidelity Insurance Co. of Canada	*Nil*	25,000.00*
Fire Association of Philadelphia	*Nil*	4,720.67‡
Fonciere Fire Insurance Co.	*Nil*	20,000.00
General Accident Assurance Co. of Canada	*Nil*	27,837.06
General Accident Fire & Life Assurance Corporation, Ltd.	*Nil*	25,338.06†
Glens Falls Insurance Co.	*Nil*	28,600.00
Globe Indemnity Co. of Canada	*Nil*	5,000.00
Guarantee Co. of North America	*Nil*	24,250.00‡
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	1,025.00	*Nil*
Hudson Bay Insurance Co.	*Nil*	79,032.13†
Imperial Insurance Office	31,216.32	30,434.75
Insurance Co. of State of Pennsylvania	*Nil*	17,473.33
Carried forward	$674,665.98	$1,257,520.55

* Par. † Book value. ‡ Market value.

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

Name of Company.	Mortgages.	In other Securities.
Brought forward	$674,665.98	$1,257,520.55
Law, Union & Rock Insurance Co., Ltd.	*Nil*	30,000.00
London & Lancashire Insurance Co., Ltd.	*Nil*	68,133.33
London-Canada Insurance Co.	*Nil*	14,500.00
London Guarantee & Accident Co., Ltd.	*Nil*	241,216.31
Loyal Protective Insurance Co.	*Nil*	10,000.00*
Maryland Casualty Co.	*Nil*	44,733.33
Mercantile Fire Insurance Co.	*Nil*	9,733.33*
Merchants Casualty Insurance Co.	*Nil*	10,000.00
Mercury Insurance Co.	*Nil*	100,000.00
Minnesota Implement Mutual Fire Insurance Co.	*Nil*	1,300.00
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.	195,000.00	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*	33,000.00
Northwestern National Insurance Co.	*Nil*	54,506.67
Norwich Union Fire Insurance Society, Ltd.	*Nil*	119,000.00*
Occidental Fire Insurance Co.	830.00	30,000.00
Pacific Coast Fire Insurance Co.	246,635.31†	327,289.66†
Protective Association of Canada	*Nil*	10,000.00
Quebec Fire Assurance Co.	*Nil*	17,520.00
Retail Hardware Mutual Fire Insurance Co.	*Nil*	1,625.00
Royal Plate Glass Insurance Co. of Canada	17,600.00	*Nil*
Toronto Casualty Fire & Marine Insurance Co., Ltd.	*Nil*	10,000.00
Union Insurance Society of Canton, Ltd.	*Nil*	50,000.00
Western Casualty Co.	*Nil*	*Nil*
Yorkshire Insurance Co., Ltd.	244,500.00	420,000.00
Totals	$1,379,231.29	$3,208,536.68

* Par. † Book value.

CHAPTER 33, 1929.

Short title.

1. This Act may be cited as the "Insurance Act Amendment Act, 1929."

Amends s. 134.

2. Subsection (2) of section 134 of the "Insurance Act," being chapter 20 of the Statutes of 1925, as enacted by section 4 of chapter 35 of the Statutes of 1926–27, is amended by striking out in the twelfth line the word "termination," and substituting therefor the word "commencement."

Amends s. 142.

3. Section 142 of said chapter 20 is amended by adding after the word "insured," in the fifth line, the words "nor shall anything contained in the description of the subject-matter of the insurance be effective in so far as it is inconsistent with, varies, modifies, or avoids any such statutory condition."

Repeals and re-enacts s. 143.

4. Section 143 of said chapter 20 is repealed, and the following is substituted therefor:—

"143. Where the subject-matter of the insurance is exclusively rents, charges, or loss of profits, the statutory conditions shall not be required to be part of any such contract or to be printed thereon."

Repeals and re-enacts s. 145.

5. Section 145 of said chapter 20 is repealed, and the following is substituted therefor:—

Limitation of liability clause.

"145. A policy may contain a limitation of liability clause (or clauses) to the effect that the insurer shall only be liable for a specified proportion of

any loss which may be sustained to any of the property covered by the policy, or to the effect that the insurer shall not be liable for more than a specified percentage of the value of any of the said property at the time of such loss, or, in the event of there being any other insurance covering any of the said property, to the effect that the insurer shall only be liable for a rateable proportion of a specified percentage or proportion of any loss to any of the said property, or to the effect that the insurer shall not be liable for more than a rateable proportion of a specified percentage of the value of any of the property at time of such loss, in which case there shall be printed or stamped on the face of the policy in conspicuous type and in red ink the words 'This policy contains a limitation of liability clause.' Such clause (or clauses) shall not be deemed to be a variation of any statutory condition."

Amends s. 152 (4).

6. Subsection (4) of section 152 of said chapter 20 is amended by inserting after the word "application," in the first line, the words "and policy."

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