TWENTY-FOURTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

FOR THE

PROVINCE OF BRITISH COLUMBIA

1935

(BUSINESS TRANSACTED IN 1934)

PRINTED BY
AUTHORITY OF THE LEGISLATIVE ASSEMBLY.

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1935.

To His Honour J. W. FORDHAM JOHNSON,
Lieutenant-Governor of the Province of British Columbia.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Twenty-fourth Annual Report of the Superintendent of Insurance for the year ended December 31st, 1934.

GORDON McG. SLOAN,
Attorney-General.

Victoria, B.C., July 2nd, 1935.

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REPORT OF THE SUPERINTENDENT OF INSURANCE.

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., July 2nd, 1935.

The Honourable Gordon McG. Sloan, K.C.,
Attorney-General, Victoria, B.C.

SIR,—I beg to submit, pursuant to the "Insurance Act," the Twenty-fourth Annual Report of the Department of Insurance covering the year ended December 31st, 1934.

At that date there were 282 insurers licensed to transact business, five new companies having been licensed during the year, namely:—

Economic Insurance Company, Ltd., London, England.
Fonciere Transport and Accident Insurance Co., Paris, France.
National Security Fire Insurance Co., Omaha, Neb.
The Providence Fire Assurance Co., Paris, France.
The Saskatchewan Life Insurance Co., Regina, Saskatchewan.

Eight companies ceased to do business in this Province during 1934, as follows:—

The British Colonial Fire Insurance Company, which reinsured its business in the Bankers and Traders Insurance Company, Limited.

The Century Indemnity Company, Consolidated Fire and Casualty Insurance Company, Home Indemnity Company, and the Insurance Company of the State of Pennsylvania, which did not renew their licences.

The North River Insurance Company, which reinsured its business in the British America Assurance Company.

The Stuyvesant Insurance Company, which reinsured its business in the Pearl Assurance Company.

Trans Canada Insurance Company, which reinsured its business in the Fonciere Fire Insurance Company and the Ohio Farmers Insurance Company.

A complete list of the various insurers licensed as at December 31st, 1934, will be found on page 8. The following summary indicates the origin of the companies and how many have Dominion registration in addition to a Provincial licence:—

Where incorporated.	Dominion Registration.	Provincial Licensees.	Total.
British Columbia	.....	2	2
Other Provinces	12	9	21
Canada	57	.....	57
Great Britain	66	3	69
Australia	2	.....	2
China	1	.....	1
France	8	.....	8
Hong Kong	3	.....	3
Japan	1	.....	1
Switzerland	2	.....	2
United States	111	5	116
Totals	263	19	282
The comparative figures are for:—			
1933	268	17	285
1932	274	19	293

The following companies changed their names during the year:—

The Indemnity Mutual Marine Assurance Company, Limited, to Indemnity Marine Assurance Company, Limited, and Retail Hardware Fire Insurance Company to the Hardware Mutual Fire Insurance Company.

On analysis the list shows that 42 companies are licensed for life insurance, 206 for fire insurance, 164 for automobile insurance, and 113 for marine insurance. These figures cover only the major classes of insurance, and it will be understood that the same company may be licensed, for example, for fire, automobile, and marine insurance.

The annual statements of the companies holding Provincial licences only are set forth at length on pages 25 to 42, as in previous years.

Only two fraternal societies are licensed, the Grand Council of Canadian Order of Chosen Friends and the Sons of Scotland.

A list of underwriters agencies, nine in number, licensed in the Province will be found on page 24.

During the year the Halifax Fire Underwriters Agency, representing the Halifax Fire Insurance Company, and the Trans Canada Underwriters Agency, representing the Provident Assurance Company, were licensed; while the Agricultural Underwriters Agency, representing the Agricultural Insurance Company, the Colonial Fire Underwriters, representing the National Fire Insurance Company of Hartford, and the Laurentian Underwriters Agency, representing the British Colonial Fire Insurance Company, ceased to carry on business.

Nine reciprocal exchanges hold permits under section 174 of the "Insurance Act" and the list appears on page 24.

For convenience the names of the companies, underwriters' agencies, and the reciprocal exchanges which have been licensed or have ceased business since December last are shown at page 24.

The following table gives particulars of licences issued to insurance agents and adjusters, and for the purpose of comparison the corresponding figures for the year 1933 are shown in the first column:—

1933.	Licences issued during 1934.		Suspended.	Cancelled or revoked.
1,147	Life agents	1,198	*Nil*	*Nil*
1,960	Other than life agents	1,941		
30	Adjusters	45		

Tables showing the business transacted in fire, life, automobile, and miscellaneous classes of insurance during the year will be found on pages 44, 46, 50, and 53, and summaries for the past five years on pages 46, 50, 52, and 63, respectively.

Insurance companies have in common with other business experienced their difficulties and problems, and under the conditions prevailing the results are not unsatisfactory. Diminished resources and incomes and the volume of business, although it may have expanded in certain directions, have retarded recovery of insurance.

While life insurance premiums show an increase after steadily falling since 1931 and more new insurance was taken in 1934, the total amount of insurance in force slightly decreased and the claims were larger. The position with regard to policy loans improved and that is a good symptom. Owing to the reduced rate of interest on investments which is anticipated, some increase in rates of premium has been made already and will undoubtedly be general. The lapsation experience improved, but there is still room for considerable further improvement.

The companies transacting fire insurance have again enjoyed a favourable experience, the ratio of losses incurred to premiums earned being only 0.34 per cent., which is one point higher than last year. Both premiums and losses were smaller in quantity, and it may be noted that losses in the United States are still falling. These results are due to more scientific underwriting and were obtained notwithstanding four considerable fires in lumber-mills. The premium-rate as a whole has been a little reduced during the year. The business has its own peculiar problems to surmount, but it is probably true to say that never before in Canada has there been such close investigation of the risks accepted or such endeavour to secure efficient and economical administration.

Automobile insurance has no grounds for congratulation. Less premiums and higher losses do not present a favourable picture. The ratio of 59 per cent. is the largest since 1930,

and that in spite of the stricter motor-vehicle law, under which nearly 400 licences were suspended, a majority for driving to the common danger. Some day the public will realize that it cannot ask for or get cheaper automobile rates without driving more carefully.

In the miscellaneous classes of insurance there is no special feature. The amount of accident and sickness insurance has begun to increase again, as in the case of life insurance. As soon as better times return the public seeks protection. The losses in marine insurance were heavy.

It will be observed that the number of companies doing business in the Province is smaller, the reduction occurring in companies from the United States and Canadian companies which undertake fire and automobile insurance. The number of agents licensed for insurance other than life insurance was again less, the figures being 1,941, as compared with 2,077 in 1932.

The Association of Superintendents of Insurance for the Provinces held its annual conference at St. John, the first occasion on which it has met in the Maritime Provinces. There was a large attendance and consideration of various amendments to the Insurance Acts was completed. Recommendations were resolved on for a uniform set of definitions of classes of insurance, for a number of amendments to what is known as the " Uniform Life Act," and for a few amendments to the automobile insurance legislation. These have all been enacted here and in most of the other Provinces; it is anticipated that the Provinces which did not adopt the recommendations this year will do so at the next sessions of their Legislatures. It may be recalled that the uniform definitions came into force when the amending Act was assented to, that the amendments to the life insurance legislation have not yet been proclaimed, and that the automobile amendments came into force on July 1st.

Briefly, the value of uniform definitions lies in the fact that licences and contracts will have the same legal significance in the Provinces which have the definitions and the statistics for insurance can be compared on the same basis. The life insurance amendments are with one exception the first which have been passed since the " Uniform Life Act " was adopted by eight Provinces in 1925. The automobile amendments were designed to meet difficulties arising out of decisions in the Courts or in practice. The attention of the public should be drawn particularly to that which enlarges the class of " relatives " who are not and cannot be insured under a standard or uniform automobile insurance policy. An owner's policy does not insure the son, daughter, wife, husband, mother, father, brother, or sister of the insured; prior to the amendments of 1935 the class consisted only of the children, wife, and husband.

" REAL-ESTATE AGENTS' LICENSING ACT."

The following table gives particulars of licences issued to real-estate agents and salesmen, and for the purpose of comparison the corresponding figures for the period ended June 30th, 1934, are shown in the first column:—

1933–34.		1934–35.
668	Licences issued	638
Nil	Licences cancelled or revoked	*Nil*

I have the honour to be,
Sir,
Your obedient servant,
H. G. GARRETT,
Superintendent of Insurance.

LIST OF INSURERS LICENSED UNDER THE "INSURANCE ACT."

(NOTE.—An asterisk against an insurer indicates some change. *See* page 21.)

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
The Acadia Fire Insurance Co., Halifax, N.S.	F. W. Rounsefell, Vancouver	Burglary and fire.
The Aetna Casualty and Surety Co., Hartford, Conn.	Robert L. J. Rankin, Vancouver	Automobile (excluding insurance against loss of or damage to an automobile by fire) and guarantee.
Aetna Insurance Co., Hartford, Conn.	R. Long, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), aviation (restricted to damage to property), insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, insurance against intentional or other damage to or loss of property of any kind real or personal, and tornado.
Ætna Life Insurance Co., Hartford, Conn.	Robert L. J. Rankin, Vancouver	Accident, life, sickness, insurance against bodily injury and death by accident, and insurance against liability for loss or damage from accident to employees or other persons.
*Agricultural Insurance Co., Watertown, New York	W. O. Banfield, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), explosion, fire, and inland transportation.
Alliance Assurance Co., Ltd., London, Eng.	W. Anderson and H. Miskin, Vancouver	Accident, automobile, burglary, explosion, fire, guarantee, insurance against loss of or damage to property other than growing crops by hail, inland transportation, marine, plate glass, sickness, and tornado.
Alliance Insurance Co. of Philadelphia, Pa.	J. H. Harrison, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, tornado, and weather.
American Alliance Insurance Co., New York, N.Y.	Fred A. Burgess, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, and tornado.
American Automobile Fire Insurance Co., St. Louis, Mo.	C. A. Mitchell, Vancouver	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile) and theft.
American Automobile Insurance Co., St. Louis, Mo.	C. A. Mitchell, Vancouver	Automobile (excluding insurance against loss of or damage to an automobile by fire or transportation).
*American Central Insurance Co., St. Louis, Mo.	John Anderson, Vancouver	Automobile, explosion (including riot and civil commotion), fire, and tornado.
American Credit Indemnity Co. of New York-St. Louis, Mo.	D. B. Campbell, Vancouver	Credit.
American Equitable Assurance Co. of New York	W. G. Wilson, Vancouver	Fire and tornado.
American Home Fire Assurance Co., New York, N.Y.	B. W. Whitaker, Vancouver	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile), fire, insurance against loss or damage to property other than growing crops by hail, insurance against loss or damage to personal property, inland transportation, and tornado.
The American Insurance Co., Newark, N.J.	W. F. Kemp, Vancouver	Fire.
The Anglo Scottish Insurance Co., Ltd., London, Eng.	T. W. Greer, Vancouver	Automobile and fire.
*Atlas Assurance Co., Ltd., London, Eng.	H. B. Leuty, Vancouver	Accident, automobile, burglary, explosion, fire, insurance against loss of or damage to property other than growing crops by hail, inland transportation, marine, plate glass, public liability, and tornado.

*Automobile Insurance Co. of Hartford, Conn.	Vancouver	Fire, inland transportation, marine, insurance against intentional or other damage to or loss of property of any kind real or personal, and tornado.
Baloise Fire Insurance Co., Basle, Switzerland	W. D. S. Rorison, Vancouver	Fire.
Bankers & Traders' Insurance Co., Ltd., Sydney, Australia	G. H. L. Hobson, Vancouver	Automobile, fire, and marine.
Beaver Fire Insurance Co., Winnipeg, Man.	Waghorn, Gwynn & Co., Ltd., Vancouver	Fire and tornado.
The Boiler Inspection & Insurance Co. of Canada, Toronto, Ont.	W. F. Kemp, Vancouver	Boiler and machinery.
Boston Insurance Co., Boston, Mass.	R. C. Janion, Vancouver	Marine and fire.
British America Assurance Co., Toronto, Ont.	F. W. Rounsefell, Vancouver	Accident, automobile, burglary, explosion, fire, guarantee, hail, inland transportation, lightning, marine, plate glass, sickness, and tornado.
*The British & European Insurance Co., Ltd., London, Eng.	John Anderson, Vancouver	Automobile, fire, and tornado.
*The British and Foreign Marine Insurance Co., Ltd., Liverpool, Eng.	Vancouver	Inland transportation, marine, and sprinkler leakage.
The British Canadian Insurance Co., Montreal, Que.	Alfred W. McLeod, Vancouver	Accident, automobile, boiler and machinery, burglary, explosion, fire, guarantee, inland transportation, lightning, marine, plate glass, sickness, and tornado.
(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	Fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
British Empire Assurance Co., Toronto, Ont.	W. S. Day, Vancouver	Accident, automobile, burglary, explosion, fire, guarantee, inland transportation, lightning, marine, plate glass, sickness, and tornado.
*The British General Insurance Co., Ltd., London, Eng.	John Anderson, Vancouver	Automobile, fire, and tornado.
British Law Insurance Co., Ltd., London, Eng.	Seymour Johnson, Vancouver	Automobile and fire.
*British Northwestern Fire Insurance Co., Toronto, Ont.	Mark Nevill, Vancouver	Accident, burglary, employers' liability, fire, inland transportation, plate glass, sickness, and tornado.
The British Oak Insurance Co., Ltd., London, Eng.	H. R. Fullerton, Vancouver	Automobile, fire, inland transportation, insurance against loss of or damage to personal property, and tornado.
*British Traders Insurance Co., Ltd., Victoria, Hong Kong	W. R. Brydon, Vancouver	Automobile, explosion (including riot and civil commotion), fire, marine, insurance against intentional or other damage to or loss of property of any kind real or personal, and tornado.
*Caledonian American Insurance Co., New York, N.Y.	Fred A. Burgess, Vancouver	Fire and tornado.
*Caledonian Insurance Co., Edinburgh, Scotland	Fred A. Burgess, Vancouver	Automobile, fire, and tornado.
*California Insurance Co., San Francisco, Cal.	John Anderson, Vancouver	Fire and tornado.
The Camden Fire Insurance Association, Camden, N.J.	F. B. Lewis, Vancouver	Insurance against loss of or damage to an automobile, fire, and tornado.
*The Canada Accident and Fire Assurance Co., Montreal, Que.	John Anderson, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, plate glass, sickness, and tornado.
Canada Life Assurance Co., Toronto, Ont.	R. G. McCuish, Vancouver	Life.
Canada Security Assurance Co., Toronto, Ont.	Gordon Bell, Vancouver	Accident, automobile, burglary, fire, guarantee, inland transportation, plate glass, sickness, and tornado.
*Canadian Fire Insurance Co., Winnipeg, Man.	F. C. Paterson, Victoria	Automobile, burglary, explosion, fire, guarantee, hail, live stock, plate glass, and tornado.
Canadian General Insurance Co., Toronto, Ont.	Heber Brown, Vancouver	Accident, automobile, burglary, fire, forgery, guarantee, inland transportation, liability, plate glass, tornado, and weather.
The Canadian Indemnity Co., Winnipeg, Man.	Donald Stewart, Vancouver	Accident, automobile, burglary, fire, forgery, guarantee, plate glass, public liability, inland transportation, and sickness.
The Canadian Surety Co., Toronto, Ont.	F. B. Lewis, Vancouver	Accident, automobile, burglary, fire, forgery, guarantee, plate glass, sickness, and tornado.
The Capital Life Assurance Co. of Canada, Ottawa, Ont.	W. D. Kennedy, Vancouver	Life.
*Car and General Insurance Corporation, Ltd., London, Eng.	J. H. Lawson, Vancouver	Accident, automobile, employers' liability, explosion, fire, hail, sickness, sprinkler leakage, 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.
The Casualty Co. of Canada, Toronto, Ont.	D. S. Layton, Vancouver	Accident, automobile, burglary, fire, guarantee, liability, plate glass, and sickness.
The Central Insurance Co., Ltd., London, Eng.	J. P. Nicolls, Vancouver	Automobile, fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
Central Manufacturers Mutual Insurance Co., Van Wert, Ohio	W. A. Langfield, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person) and fire.
Central Union Insurance Co., Jersey City, N.J.	F. B. Pemberton, Victoria	Fire and tornado.
The Century Insurance Co., Ltd., Edinburgh, Scotland	Thos. W. Greer, Vancouver	Accident, automobile, burglary, 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), inland transportation, marine, and plate glass.
*The China Fire Insurance Co., Ltd., Victoria, Hong Kong	W. R. Brydon, Vancouver	Automobile, fire, and marine.
Citizens Insurance Co. of Jersey City, N.J.	R. M. Maitland, Vancouver	Insurance against loss of or damage to property resulting from an earthquake, fire, hail, and tornado.
City of New York Insurance Co., New York, N.Y.	Alfred W. McLeod, Vancouver	Fire and tornado.
Columbia Insurance Co., Jersey City, N.J.	F. W. Rounsefell, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, and inland transportation.
The Commercial Life Assurance Co. of Canada, Edmonton, Alta.	Leon J. Ladner, Vancouver	Life.
*Commercial Union Assurance Co., Ltd., London, Eng.	John Anderson, Vancouver	Accident, automobile, burglary, earthquake, explosion (including riot and civil commotion), fire, inland transportation, life, marine, plate glass, sickness, and tornado.
*Commercial Union Fire Insurance Co. of New York	John Anderson, Vancouver	Fire.
Confederation Life Association, Toronto, Ont.	H. R. Glass, Vancouver	Life, accident, and sickness.
Connecticut Fire Insurance Co., Hartford, Conn.	Robt. H. Swinerton, Victoria	Aircraft, automobile (excluding insurance against loss by reason of bodily injury to the person), burglary, 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.
Continental Casualty Co., Hammond, Ind.	W. H. Johnston, Vancouver	Accident, automobile, burglary, liability, plate glass, and sickness.
Continental Insurance Co., New York, N.Y.	R. B. Leigh, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), aviation, insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, inland transportation, marine, insurance against loss or damage to buildings and property caused by motor-vehicles, insurance against loss of or damage to personal property, and tornado.
The Continental Life Insurance Co., Toronto, Ont.	James Moss, Victoria	Life.
The Cornhill Insurance Co., Ltd,, London, Eng.	Wm. Blane, Vancouver	Automobile, fire, insurance against loss of or damage to property other than growing crops by hail, marine, and tornado.
County Fire Insurance Co. of Philadelphia, Pa.	Fred A. Burgess, Vancouver	Insurance against loss of or damage to an automobile, insurance against loss of or damage to property resulting from an earthquake, explosion, fire, inland transportation, sprinkler leakage, and tornado.
The Crown Life Insurance Co., Toronto, Ont.	F. R. McD. Russell, Vancouver	Life.

Dominion Fire Insurance Co., Toronto, Ont.	H. F. Shobrook, Vancouver	Automobile, fire, insurance against bodily injury and death by accident, and plate glass.
The Dominion Life Assurance Co., Waterloo, Ont.	John T. McCay, Vancouver	Life.
The Dominion of Canada General Insurance Co., Toronto, Ont.	D. S. Layton, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, inland transportation, liability, life, plate glass, and sickness.
*The Eagle Star & British Dominions Insurance Co., Ltd., London, Eng.	Mark Nevill, Vancouver	Fire, insurance against loss of or damage to property other than growing crops by hail, marine, plate glass, and tornado.
Economic Insurance Co., Ltd., London, Eng.	W. R. Arnold, Vancouver	Marine.
(2.) Empire Life Insurance Co., Toronto, Ont.	A. M. Manson, Vancouver	Life.
*Employers Liability Assurance Corporation, Ltd., London, Eng.	Jas. A. Young, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, plate glass, insurance against loss of or damage to property of any kind real or personal, sickness, and tornado.
Ensign Insurance Co., Toronto, Ont.	H. F. Shobrook, Vancouver	Fire.
Equitable Fire & Marine Insurance Co., Providence, R.I.	A. W. Nyblom, Vancouver	Aircraft, automobile (excluding insurance against loss by reason of bodily injury to the person), earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, and tornado.
*The Essex and Suffolk Equitable Insurance Society, Ltd., London, Eng.	H. B. Leuty, Vancouver	Fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
The Excelsior Life Insurance Co., Toronto, Ont.	F. J. Gillespie, Vancouver	Life.
The Fidelity & Casualty Co. of New York, N.Y.	R. B. Leigh, Vancouver	Accident, automobile, aviation (excluding insurance against loss of or damage to an aircraft by fire or transportation), boiler and machinery, burglary, guarantee, plate glass, public liability, and sickness.
Fidelity Insurance Co. of Canada, Toronto, Ont.	Leslie H. Wright, Vancouver	Accident, automobile, burglary, forgery, guarantee, liability, plate glass, and sickness.
Fidelity Phenix Fire Insurance Co., New York, N.Y.	R. B. Leigh, Vancouver	Insurance against loss of or damage to property resulting from the maintenance and use of aircraft, 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, insurance against loss of or damage to buildings and property caused by motor-vehicles, insurance against loss of or damage to personal property, and tornado.
*Fire Association of Philadelphia, Pa.	H. A. Robertson, Vancouver	Automobile, fire, inland transportation, marine, and tornado.
The Fire Insurance Co. of Canada, Montreal, Que.	C. D. J. Christie, Vancouver	Fire.
Fireman's Fund Insurance Co., San Francisco, Cal.	John Hart, Victoria	Earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, and tornado.
Firemen's Insurance Co. of Newark, N.J.	H. F. Shobrook, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, hail, marine, and tornado.
First American Fire Insurance Co., New York, N.Y.	R. B. Leigh, Vancouver	Fire, inland transportation, and tornado.
*First National Insurance Co. of America, Seattle, Wash.	E. L. Morley, Vancouver	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile), fire, and tornado.
Fonciere Fire Insurance Co., Paris, France	W. B. Blane, Vancouver	Fire.
Fonciere Transport and Accident Insurance Co., Paris, France	Herbert R. Fullerton, Vancouver	Accident, automobile (excluding insurance against loss of or damage to an automobile by fire), burglary, and inland transportation.
The Franklin Fire Insurance Co. of Philadelphia, Pa.	Sam Clegg, Victoria	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, hail, marine, and tornado.
*The General Accident Assurance Co. of Canada, Toronto, Ont.	F. C. Broadfoot, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, liability, plate glass, and sickness.

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
General Accident Fire & Life Assurance Corp., Ltd., Perth, Scotland	F. C. Broadfoot, Vancouver	Accident, automobile, burglary, fire, inland transportation, liability, plate glass, sickness, and tornado.
*General Casualty Co. of America, Seattle, Wash.	E. L. Morley, Vancouver	Automobile (excluding insurance against loss or damage by fire) and plate glass.
The General Casualty Insurance Co., Paris, France	Frank Parsons, Vancouver	Accident, automobile (excluding insurance against loss or damage by fire), burglary, guarantee, inland transportation, plate glass, and sickness.
*General Exchange Insurance Corporation, New York, N.Y.	K. F. Hurd, Vancouver	Automobile (excluding insurance against liability for loss by reason of bodily injury to the person).
General Fire Assurance Co. of Paris, France	J. L. Ballantyne, Vancouver	Fire.
*General Inurance Co. of America, Seattle, Wash.	E. L. Morley, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), explosion, fire, inland transportation, insurance against loss of or damage to personal property, and tornado.
The Girard Fire & Marine Insurance Co., Philadelphia, Pa.	H. F. Shobrook, Vancouver	Fire, hail, and tornado.
*Glens Falls Insurance Co., Glens Falls, N.Y.	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, inland transportation, and tornado.
The Globe Indemnity Co. of Canada, Montreal, Que.	F. W. Rounsefell, Vancouver	Accident, automobile, burglary, fire, forgery, guarantee, insurance against loss of or damage to property other than growing crops by hail, inland transportation, plate glass, sickness, and tornado.
The Grand Council of the Canadian Order of Chosen Friends, Hamilton, Ont.	E. R. Flewwelling, Vancouver	Life insurance and sick and funeral benefits.
Great American Indemnity Co., New York, N.Y.	Fred A. Burgess, Vancouver	Automobile insurance (excluding insurance against loss of or damage to an automobile by fire, theft, collision, or transportation), aviation, and plate glass.
Great American Insurance Co., New York, N.Y.	Fred A. Burgess, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), aviation, earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, and tornado.
*The Great West Life Assurance Co., Winnipeg, Man.	C. F. Dunfee, Vancouver	Life.
The Guarantee Co. of North America, Montreal, Que.	A. R. Wolfenden, Victoria	Guarantee.
Guardian Assurance Co., Ltd., London, Eng.	W. S. Day, Vancouver	Fire and insurance against loss of or damage to property other than growing crops by hail.
*The Guardian Insurance Co. of Canada, Montreal, Que.	W. S. Day, Vancouver	Accident, automobile, boiler and machinery, burglary, explosion, fire, guarantee, inland transportation, liability, plate glass, sickness, and tornado.
The Guildhall Insurance Co., Ltd., London, Eng.	Seymour Johnson, Vancouver	Accident, automobile, fire, plate glass, public liability, and sickness.
*Halifax Fire Insurance Co., Halifax, N.S.	Herbert R. Fullerton, Vancouver	Automobile, fire, and plate glass.
*The Hanover Fire Insurance Co., New York, N.Y.	Vancouver	Fire and tornado.
*Hardware Dealers Mutual Fire Insurance Co., Stevens Point, Wis.	Thomas E. Shiel, Vancouver	Automobile (limited to insuring against loss of or damage to an automobile by fire or theft), fire (to the extent authorized by the Company's articles of incorporation), and tornado.
*Hardware Mutual Fire Insurance Co., Minneapolis, Minn.	Thomas E. Shiel, Vancouver	Automobile (limited to insuring against loss of or damage to an automobile by fire or theft), fire to the extent authorized by the Company's articles of association, and tornado.

Hartford Accident and Indemnity Co., Hartford, Conn.	A. M. J. English, Vancouver	Accident, automobile, burglary, guarantee, live stock, plate glass, and sickness.
Hartford Fire Insurance Co., Hartford, Conn.	A. M. J. English, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), aviation, insurance against loss of or damage to property resulting from an earthquake, explosion, fire, hail, inland transportation, marine, property damage, tornado, and weather.
Home Assurance Co. of Canada, Calgary, Alta.	H. S. Ogilvie, Vancouver	Accident, automobile, fire, inland transportation, and sickness.
Home Fire and Marine Insurance Co. of California, San Francisco, Cal.	W. F. Kemp, Vancouver	Explosion (including riot and civil commotion), earthquake, fire, hail, marine, and tornado.
Home Insurance Co., New York, N.Y.	H. W. Dyson, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), burglary, insurance against loss of or damage to property resulting from an earthquake, explosion, fire, hail, inland transportation, marine, property damage, tornado, and weather.
The Homestead Fire Insurance Co., Baltimore, Maryland	C. V. Wakely, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, and tornado.
*Hudson Bay Insurance Co., Montreal, Que.	Arthur Huddell, Vancouver	Accident, automobile, boiler and machinery, burglary, guarantee, fire, insurance against loss of or damage to property other than growing crops by hail, plate glass, sickness, and tornado.
Imperial Assurance Co., New York, N.Y.	F. W. Rounsefell, Vancouver	Fire.
Imperial Guarantee and Accident Insurance Co. of Canada, Toronto, Ont.	Harold Darling, Vancouver	Accident, automobile, burglary, explosion, fire, guarantee, inland transportation, lightning, marine, plate glass, sickness, and tornado.
*The Imperial Insurance Office, Toronto, Ont.	R. V. K. Rankin, Vancouver	Accident (including insurance against loss to property and public liability), automobile, burglary, fire, guarantee, insurance against loss of or damage to property other than growing crops by hail, inland transportation, plate glass, sickness, and tornado.
Imperial Life Assurance Co. of Canada, Toronto, Ont.	W. C. Gordon, Vancouver	Life.
Indemnity Insurance Co. of North America, Philadelphia, Pa.	J. Hunter Harrison, Vancouver	Accident, burglary, forgery, guarantee, live stock, plate glass, and sickness.
The Indemnity Marine Assurance Co., Ltd., London, Eng.	R. M. Maitland, Vancouver	Inland transportation, marine, and property damage.
Indiana Lumbermens Mutual Insurance Co., Indianapolis, Indiana	J. H. Constantine, Vancouver	Earthquake, fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
Insurance Co. of North America, Philadelphia, Pa.	J. H. Harrison, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, tornado, and weather.
*Law, Union & Rock Insurance Co., Ltd., London, Eng.	A. W. Blake, Vancouver	Accident, automobile, burglary, explosion (including riot and civil commotion), fire, guarantee, plate glass, sickness, and tornado.
*Legal and General Assurance Society, Ltd., London, Eng.	H. A. Robertson, Vancouver	Accident (excluding insurance against liability for loss of or damage from accident to employees), automobile, burglary, fire, inland transportation, plate glass, sickness, and tornado.
Liverpool & London & Globe Insurance Co., Ltd., Liverpool, Eng.	R. C. Hall, Victoria	Accident, automobile, boiler and machinery, burglary, earthquake, fire, guarantee, insurance against loss of or damage to property other than growing crops by hail, inland transportation, marine, plate glass, sickness, and tornado.
The Liverpool Manitoba Assurance Co., Montreal, Que.	James L. Ballantyne, Vancouver	Automobile, explosion (including riot and civil commotion), fire, insurance against loss of or damage to property other than growing crops by hail, 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.
Local Government Guarantee Society, Ltd., London, Eng.	J. H. Lawson, Vancouver	Fire and tornado.
London and County Insurance Co., Ltd., London, Eng.	R. V. Kentish Rankin, Vancouver	Automobile, fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
The London & Lancashire Guarantee & Accident Co. of Canada, Toronto, Ont.	A. W. Blake, Vancouver	Accident, automobile, burglary, fire, guarantee, plate glass, sickness, and insurance against loss or damage occasioned by larceny, theft, or stealing from the person by violence, threat, hold-up, or otherwise.
*The London & Lancashire Insurance Co., Ltd., Liverpool, Eng.	A. W. Blake, Vancouver	Automobile, earthquake, explosion (including riot and civil commotion), fire, insurance against loss of or damage to property other than growing crops by hail, inland transportation, marine, and tornado.
London & Provincial Marine & General Insurance Co., Ltd., London, Eng.	J. H. Watson, Vancouver	Accident, automobile, burglary, fire, guarantee, marine, plate glass, public liability, and sickness.
The London & Scottish Assurance Corporation, Ltd., London, Eng.	N. R. Bailey, Vancouver	Accident, automobile, burglary, fire, hail, life, plate glass, sickness, and tornado.
London Assurance, London, Eng.	Seymour Johnson, Vancouver	Automobile, insurance against loss of or damage to property resulting from an earthquake, fire, inland transportation, marine, and tornado.
London-Canada Insurance Co., Toronto, Ont.	Frank Parsons, Vancouver	Automobile and fire.
*London Guarantee & Accident Co., Ltd., London, Eng.	R. C. Janion, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, insurance against loss of or damage to property other than growing crops by hail, inland transportation, plate glass, sickness, and tornado.
The London Life Insurance Co., London, Ont.	W. E. Wolfe, Vancouver	Accident, life, and sickness.
Loyal Protective Insurance Co., Boston, Mass.	G. H. Grant, Vancouver	Accident and sickness.
Lumber Mutual Fire Insurance Co. of Boston, Mass.	J. H. Constantine, Vancouver	Fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
Lumbermen's Insurance Co., Philadelphia, Pa.	G. H. L. Hobson, Vancouver	Fire.
Lumbermen's Mutual Casualty Co., Chicago, Ill.	W. A. Langfield, Vancouver	Accident, automobile (excluding insurance against loss or damage by fire and theft), and plate glass.
The Lumbermen's Mutual Insurance Co., Mansfield, Ohio	J. H. Constantine, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, and tornado.
The Manufacturers Life Insurance Co., Toronto, Ont.	James Sherratt, Vancouver	Life.
The Marine Insurance Co., Ltd., London, Eng.	John Hart, Victoria	Automobile, aviation, fire, inland transportation, insurance against intentional or other damage to or loss of property of any kind real or personal, and marine.
Maritime Insurance Co., Ltd., Liverpool, Eng.	Gordon Keatley, Vancouver	Marine.
Maryland Casualty Co., Baltimore, Maryland	H. T. Barnes, Victoria	Accident, automobile (excluding insurance against loss or damage by fire), aviation, boiler and machinery, burglary, forgery, fly-wheel, guarantee, plate glass, sickness, and sprinkler leakage.
Maryland Insurance Co., Wilmington, Del.	Robt. B. Leigh, Vancouver	Fire, hail, inland transportation, and tornado.
Mercantile Fire Insurance Co., Toronto, Ont.	A. W. Blake, Vancouver	Explosion (including riot and civil commotion), fire, and tornado.
Merchants and Manufacturers Fire Insurance Co., Newark, N.J.	H. R. Fullerton, Vancouver	Fire and tornado.
*Merchants Casualty Insurance Co., Waterloo, Ont.	J. B. Love, Vancouver	Accident, automobile, and sickness.
Merchants Fire Assurance Corporation of New York, N.Y.	G. H. L. Hobson, Vancouver	Fire.

*The Merchants Marine Insurance Co., Ltd., London, Eng.	James A. Young, Vancouver	Automobile, fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
Mercury Insurance Co., St. Paul, Minn.	Gordon Bell, Vancouver	Automobile, fire, hail, and tornado.
The Metropolitan Casualty Insurance Co. of New York, Newark, N.J.	H. F. Shobrook, Vancouver	Automobile (excluding insurance against loss or damage by fire and transportation), burglary, forgery, guarantee, plate glass, sickness, and insurance against bodily injury and death by accident, and insurance against liability for loss or damage from accident to employees or other persons or to property.
Metropolitan Life Insurance Co., New York, N.Y.	W. W. Macdonald, Victoria	Accident, life, and sickness.
*Michigan Fire and Marine Insurance Co., Detroit, Mich.	A. S. Matthew, Vancouver	Fire and tornado.
Millers National Insurance Co., Chicago, Ill.	Charles D. J. Christie, Vancouver	Fire.
Mill Owners Mutual Fire Insurance Co. of Iowa, Des Moines, Iowa	John F. Thompson, Vancouver	Fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
*Minnesota Implement Mutual Fire Insurance Co., Owatonna, Minn.	Thomas E. Shiel, Vancouver	Automobile (limited to the insuring against loss of or damage to an automobile by fire or theft), fire (to the extent authorized by the Company's articles of association), and tornado.
The Monarch Life Assurance Co., Winnipeg, Man.	R. W. Harris, Vancouver	Life.
Montreal Life Insurance Co., Montreal, Que.	Cyril Gardner-Smith, Vancouver	Life.
*The Motor Union Insurance Co., Ltd., London, Eng.	W. W. Johnston, Vancouver	Accident, automobile, fire, marine, plate glass, sprinkler leakage, and tornado.
Mutual Fire Insurance Co. of British Columbia	Vancouver	Fire.
The Mutual Life Assurance Co. of Canada, Waterloo, Ont.	G. A. Robinson, Vancouver	Life.
The Mutual Life Insurance Co. of New York, N.Y.	W. E. Burns, Vancouver	Life.
(3.) Mutual Relief Life Insurance Co., Kingston, Ont.	M. E. Gormley, Vancouver	Life.
*National Ben Franklin Fire Insurance Co., Pittsburgh, Pa.	H. F. Shobrook, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person) and fire.
The Nationale Fire Insurance Co. of Paris, France	George H. L. Hobson, Vancouver	Fire.
National Fire Insurance Co. of Hartford, Conn.	H. T. Barnes, Victoria	Automobile (excluding insurance against loss by reason of bodily injury to the person), aviation (excluding insurance against liability for loss or damage to persons), 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.
*National Liberty Inurance Co. of America, New York	Chas. V. Wakely, Vancouver	Automobile (excluding insurance against liability for loss to persons caused by an automobile), explosion, fire, and tornado.
National Life Assurance Co. of Canada, Toronto, Ont.	A. B. Robertson, Vancouver	Life.
*The National Liverpool Insurance Co., Montreal, Que.	Vancouver	Fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
National Provincial Insurance Co., Ltd., London, Eng.	A. M. J. English, Vancouver	Fire, plate glass, sprinkler leakage, and tornado.
(4.) National Security Fire Insurance Co., Omaha, Neb.	R. M. Maitland, Vancouver	Automobile, aviation, earthquake, explosion, fire, inland transportation, marine, property damage, and tornado.
National Surety Corporation, New York, N.Y.	Harold Darling, Vancouver	Burglary, and guarantee insurance and insurance against loss from forgery and insurance against loss through the acceptance of cheques or counterfeit money or through any kind of fraud practised upon the insured in the course of his regular business.
*National Union Fire Insurance Co., Pittsburgh, Pa.	Vancouver	Automobile, fire, inland transportation, marine, 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, insurance against loss of or damage to property other than growing crops by hail, marine, and tornado.
The New Brunswick Fire Insurance Co., New Brunswick, N.J.	C. V. Wakely, Vancouver	Explosion, 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.
New Hampshire Insurance Co., Manchester, N.H.	Henry C. Macaulay, Vancouver	Fire and tornado.
New Jersey Insurance Co., Newark, N.J.	H. R. Fullerton, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, inland transportation, marine, and tornado.
New York Life Insurance Co., New York, N.Y.	M. H. Garwood, Vancouver	Life.
New York Underwriters Insurance Co., New York, N.Y.	George A. Martin, Vancouver	Insurance against loss of or damage to property resulting from the use and maintenance of aircraft, automobile (excluding insurance against liability for loss by reason of bodily injury to the person), explosion, fire, hail, inland transportation, insurance against loss of or damage to personal property, marine, sprinkler leakage, and tornado.
Niagara Fire Insurance Co., New York, N.Y.	D. Leeming, Victoria	Insurance against loss of or damage to property resulting from the maintenance and use of aircraft, 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, insurance against loss of or damage to property caused by motor-vehicles, insurance against loss of or damage to personal property, and tornado.
North American Life Assurance Co., Toronto, Ont.	Ellis W. Keenleyside, Vancouver	Life.
North British & Mercantile Co., Ltd., London, Eng.	A. E. Bibbs, Vancouver	Accident, automobile, burglary, earthquake, fire, guarantee, insurance against loss of or damage to property other than growing crops by hail, inland transportation, marine, personal property, plate glass, sickness, and tornado.
North Empire Fire Insurance Co., Montreal, Que.	John W. Wilson, Vancouver	Fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
Northern Assurance Co., Ltd., London, Eng.	W. G. Gerrard, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, insurance against loss of or damage to property other than growing crops by hail, inland transportation, marine, plate glass, insurance against loss of or damage to personal property, public liability, sickness, and tornado.
The Northern Life Assurance Co. of Canada, London, Ont.	J. A. Snider, Vancouver	Life.
Northwest Casualty Co., Seattle, Wash.	J. H. Constantine, Vancouver	Automobile (excluding insurance against fire), burglary, and plate glass.
Northwestern Mutual Fire Association, Seattle, Wash.	J. H. Constantine, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person) and fire.
Northwestern National Insurance Co., Milwaukee, Wis.	H. F. Shobrook, Vancouver	Automobile, earthquake, fire, inland transportation, personal property, and tornado.
*North West Fire Insurance Co., Winnipeg, Man.	W. W. Johnston, Vancouver	Fire.
Norwich Union Fire Insurance Society, Ltd., Norwich, Eng.	B. S. Heisterman, Victoria	Accident, automobile, burglary, fire, guarantee, insurance against loss of or damage to property other than growing crops by hail, inland transportation, marine, plate glass, sickness, and tornado.
Norwich Union Life Insurance Society, Norwich, Eng.	B. S. Heisterman, Victoria	Life.
Occidental Fire Insurance Co., Montreal, Que.	A. E. Bibbs, Vancouver	Accident, automobile, burglary, fire, plate glass, sickness, and tornado.
Occidental Life Insurance Co., Los Angeles, Cal.	J. E. Beck, Vancouver	Accident, life, and sickness.

*The Ocean Accident & Guarantee Corporation, Ltd., London, Eng.	W. B. Hickman, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, insurance against loss of or damage to property other than growing crops by hail, inland transportation, plate glass, sickness, and tornado.
*Ohio Farmers Insurance Co., LeRoy, Ohio	John McWilliams, Vancouver	Automobile (excluding personal injury), fire, inland transportation, and tornado.
(5.) The Ontario Equitable Life and Accident Insurance Co., Waterloo, Ont.	H. L. Scrivener, Vancouver	Life.
Pacific Coast Fire Insurance Co., Vancouver	T. W. Greer, Vancouver	Automobile, insurance against loss or damage to property resulting from an earthquake, and fire.
Pacific Fire Insurance Co., New York, N.Y.	G. H. L. Hobson, Vancouver	Fire and tornado.
*Palatine Insurance Co., Ltd., London, Eng.	John Anderson, Vancouver	Automobile, fire, and tornado.
The Patriotic Assurance Co., Ltd., Dublin, Ireland	R. V. Kentish Rankin, Vancouver	Automobile, fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
*Pearl Assurance Co., Ltd., London, Eng.	Harold Darling, Vancouver	Accident (excluding insurance against liability for loss of or damage by accident to employees), automobile, burglary, fire, guarantee, inland transportation, and tornado.
Pennsylvania Lumbermens Mutual Fire Insurance Co., Philadelphia, Pa.	J. H. Constantine, Vancouver	Fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
*The Phenix Fire Insurance Co. of Paris, France	Harold Darling, Vancouver	Fire.
*Philadelphia Fire & Marine Insurance Co., Philadelphia, Pa.	A. R. Harvey, Vancouver	Earthquake, explosion (including riot and civil commotion), fire, inland transportation, marine, and tornado.
Phoenix Assurance Co., Ltd., London, Eng.	F. W. Rounsefell, Vancouver	Accident, automobile, burglary, insurance against loss of or damage to property resulting from an earthquake, fire, guarantee, inland transportation, liability, life, marine, plate glass, sickness, and tornado.
The Phoenix Insurance Co., Hartford, Conn.	A. E. Haynes, Victoria	Aircraft, 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 Pioneer Insurance Co., Montreal, Que.	Arthur Huddell, Vancouver	Automobile, fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
Planet Assurance Co., Ltd., London, Eng.	R. V. K. Rankin, Vancouver	Fire, insurance against loss of or damage to property other than growing crops by hail, marine, and tornado.
*The Portage la Prairie Mutual Insurance Co., Portage la Prairie, Man.	B. S. Whitaker, Vancouver	Automobile, burglary, fire, insurance against loss of or damage to property other than growing crops by hail, plate glass, and tornado.
The Protective Association of Canada, Granby, Que.	F. G. Bell, Vancouver	Accident and sickness restricted to members of the Masonic Order.
The Providence Fire Assurance Co. of Paris, France	W. C. Brown, Vancouver	Fire.
Providence Washington Insurance Co., Providence, R.I.	H. T. Devine, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, inland transportation, insurance against intentional or other damage to or loss of property of any kind real or personal, and tornado.
(6.) Provident Assurance Co., Montreal, Que.	John F. Thompson, Vancouver	Accident, automobile, burglary, fire, guarantee, inland transportation, liability, plate glass, property damage, sickness, and weather.
(7.) The Provident Life and Accident Insurance Co. of Chattanooga, Tennessee	John A. Grimmett, Vancouver	Accident, life, and sickness.
Provincial Insurance Co., Ltd., Bolton, Eng.	W. B. Blane, Vancouver	Automobile, fire, insurance against loss of or damage to property other than growing crops by hail, 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.
*The Prudential Assurance Co., Ltd., London, Eng.	R. H. B. Ker, Victoria	Accident, automobile, burglary, explosion, guarantee, fire, inland transportation, personal property, plate glass, sickness, and tornado.
The Prudential Insurance Co. of America, Newark, N.J.	William Mann, Vancouver	Accident, life, and sickness.
Quebec Fire Assurance Co., Quebec, Que.	A. W. Blake, Vancouver	Fire, explosion (including riot and civil commotion), and tornado.
*Queen Insurance Co. of America, New York, N.Y.	Rithet Consolidated, Ltd., Victoria	Automobile (excluding insurance against loss by reason of bodily injury to the person), explosion (including riot and civil commotion), fire, insurance against loss of or damage to property other than growing crops by hail, inland transportation, marine, and tornado.
*Queensland Insurance Co., Ltd., Sydney, Australia	John L. Robertson, Vancouver	Fire and marine.
Railway Passengers Assurance Co., London, Eng.	A. E. Bibbs, Vancouver	Accident, automobile, burglary, fire, guarantee, insurance against loss of or damage to property other than growing crops by hail, inland transportation, personal property, plate glass, sickness, and tornado.
Reliance Insurance Co. of Canada, Montreal, Que.	A. W. Nyblom, Vancouver	Burglary, earthquake, explosion (including riot and civil commotion). fire, hail, and inland transportation.
*Rhode Island Insurance Co., Providence, R.I.	M. F. Thomson, Vancouver	Fire and tornado.
*Royal Exchange Assurance, London, Eng.	J. H. Lawson, Vancouver	Accident, automobile, burglary, employers' liability, explosion, fire, guarantee, hail, marine, sickness, sprinkler leakage, and tornado.
*Royal Insurance Co., Ltd., Liverpool, Eng.	Arthur Huddell, Vancouver	Accident, automobile, boiler and machinery, burglary, earthquake, explosion (including riot and civil commotion), fire, fly-wheel, forgery, guarantee, insurance against loss of or damage to property other than growing crops by hail, inland transportation, life, marine, plate glass, sickness, and tornado.
The Royal Scottish Insurance Co., Ltd., Glasgow, Scotland	W. G. Gerrard, Vancouver	Fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
St. Paul Fire & Marine Insurance Co.. St. Paul, Minn.	B. S. Heisterman, Victoria	Automobile, burglary, earthquake, fire, hail, inland transportation, marine, and tornado.
Saint Paul Mercury Indemnity Co. of Saint Paul, Wilmington, Delaware	B. S. Heisterman, Victoria	Automobile (excluding insurance against loss or damage by fire).
The Saskatchewan Life Insurance Co., Regina, Sask.	Thomas E. Wilson, Vancouver	Life.
Scottish Canadian Assurance Corporation, Toronto, Ont.	A. W. McLeod, Vancouver	Fire.
Scottish Metropolitan Assurance Co., Ltd., Edinburgh, Scotland	W. G. Gerrard, Vancouver	Accident, automobile, fire, guarantee, insurance against loss of or damage to property other than growing crops by hail, inland transportation, plate glass, sickness, and tornado.
Scottish Union & National Insurance Co., Edinburgh, Scotland	F. B. Pemberton, Victoria	Automobile, earthquake, explosion, fire, and tornado.
The Sea Insurance Co., Ltd., Liverpool, Eng.	Harold Darling, Vancouver	Fire, inland transportation, marine, insurance against intentional or other damage to or loss of property of any kind real or personal, and tornado.
Security Insurance Co. of New Haven, Conn.	Harold Darling, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, inland transportation, marine, and tornado.
*Sentinel Fire Insurance Co., Springfield, Mass.	Alfred W. McLeod, Vancouver	Automobile (excluding insurance against loss or damage by reason of bodily injury or death by accident to any person), insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, hail, and tornado.
Sons of Scotland Benevolent Association, Toronto, Ont.	Henry O. MacDonald, Vancouver	Life insurance and sick and funeral benefits.
The Southern Insurance Co., Ltd., London, Eng.	T. W. Greer, Vancouver	Automobile, fire, and tornado.

The Sovereign Life Assurance Co., Winnipeg, Man.	Mildred Fraser, Vancouver	Life.
*Springfield Fire & Marine Insurance Co., Springfield, Mass.	John P. Nicolls, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), aviation, insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, inland transportation, marine, tornado, and weather.
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, sprinkler leakage, and tornado.
Sun Insurance Office, Ltd., London, Eng.	R. V. K. Rankin, Vancouver	Accident (including insurance against loss to property and public liability), automobile, burglary, fire, guarantee, hail, inland transportation, marine, plate glass, insurance against loss of or damage to personal property, sickness, and tornado.
Sun Life Assurance Co. of Canada, Montreal, Que.	A. L. Wright, Vancouver	Life.
Sussex Fire Insurance Co., Newark, N.J.	Robert Blane, Vancouver	Fire and tornado.
*Thames and Mersey Marine Insurance Co., Ltd., Liverpool, Eng.	Vancouver	Marine.
Tokio Marine & Fire Insurance Co., Ltd., Tokio, Japan	F. W. Rounsefell, Vancouver	Fire, inland transportation, and marine.
(S.) Toronto General Insurance Co., Toronto, Ont.	Heber Brown, Vancouver	Accident, automobile, burglary, fire, forgery, guarantee, inland transportation, liability, plate glass, property damage, sprinkler leakage, tornado, and weather.
The Travelers Fire Insurance Co., Hartford, Conn.	L. S. M. DuMoulin, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), aviation, burglary, earthquake, explosion, fire, insurance against loss of or damage to property other than growing crops by hail, inland transportation, insurance against intentional or other damage to or loss of property of any kind real or personal, sprinkler leakage, and tornado.
The Travelers Indemnity Co., Hartford, Conn.	L. S. M. DuMoulin, Vancouver	Accident (excluding insurance against bodily injury and death by accident), automobile (excluding insurance against loss or damage by fire), boiler and machinery, burglary, fly-wheel, and plate glass.
The Travelers Insurance Co., Hartford, Conn.	L. S. M. DuMoulin, Vancouver	Accident, life, and sickness.
*Union Assurance Society, Ltd., London, Eng.	W. W. Johnston, Vancouver	Accident, automobile, burglary, fire, insurance against loss of or damage to property other than growing crops by hail, inland transportation, liability, plate glass, sickness, and tornado.
The Union Fire, Accident & General Insurance Co., Paris, France	James L. Ballantyne, Vancouver	Automobile, burglary, and fire.
*Union Insurance Society of Canton, Ltd., Victoria, Hong Kong	W. R. Brydon, Vancouver	Accident, automobile, burglary, explosion (including riot and civil commotion), fire, guarantee, inland transportation, liability, marine, insurance against intentional or other damage to or loss of property of any kind real or personal, plate glass, sickness, and tornado.
The Union Marine and General Insurance Co., Ltd., Liverpool, Eng.	R. M. Maitland, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, inland transportation, and marine.
Union Mutual Life Insurance Co., Portland, Maine	Viggo F. Laursen, Vancouver	Life.
United British Insurance Co., Ltd., London, Eng.	W. R. Sloan, Vancouver	Automobile, fire, sprinkler leakage, and tornado.
The United Firemen's Insurance Co. of Philadelphia	F. W. Rounsefell, Vancouver	Fire and marine.
United Mutual Fire Insurance Co., Boston, Mass.	J. H. Constantine, Vancouver	Fire and tornado.
*United Pacific Casualty Insurance Co., Seattle, Wash.	R. L. Maitland, Vancouver	Automobile (excluding insurance against loss of or damage to an automobile by fire or theft).
United States Fidelity & Guaranty Co., Baltimore, Md.	Leslie H. Wright, Vancouver	Accident, automobile, burglary, forgery, guarantee, liability, plate glass, and sickness.

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
United States Fire Insurance Co., New York, N.Y.	H. A. Robertson, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), explosion (including riot and civil commotion), fire, inland transportation, and marine.
The Wawanesa Mutual Insurance Co., Wawanesa, Man.	Thomas Jackson, Vancouver	Insurance against liability for loss of or damage from accident to persons or property, automobile, fire, insurance against loss of or or damage to property other than growing crops by hail, plate glass, sprinkler leakage, and tornado.
*Westchester Fire Insurance Co., New York, N.Y.	Vancouver	Marine and inland transportation.
Western Assurance Co., Toronto, Ont.	V. W. Odlum, Vancouver	Accident, automobile, boiler and machinery, burglary, explosion (including riot and civil commotion), fire, guarantee, inland transportation, lightning, marine, plate glass, sickness, and tornado.
The Western Empire Life Assurance Co., Winnipeg, Man.	A. Whealler and R. Symes, Vancouver.	Life.
The Western Life Assurance Co., Winnipeg, Man.	G. W. Morfitt, Vancouver	Life.
The Westminster Fire Office, London, Eng.	Charles S. Cameron, Vancouver	Automobile, fire, insurance against loss of or damage to property other than growing crops by hail, and tornado.
The World Fire and Marine Insurance Co., Hartford, Conn.	R. Long, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), aviation (restricted to damage to property), insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, inland transportation, insurance against intentional or other damage to or loss of property of any kind real or personal, and tornado.
*The World Marine & General Insurance Co., Ltd., London, Eng.	Vancouver	Accident, automobile, boiler and machinery, burglary, explosion, fire, guarantee, insurance against loss of or damage to property other than growing crops by hail, inland transportation, liability, marine, insurance against loss of or damage to personal property, plate glass, sickness, and tornado.
*The Yang-tsze Insurance Association, Ltd., Shanghai, China	Vancouver	Marine insurance.
The Yorkshire Insurance Co., Ltd., York, Eng.	H. W. Dyson, Vancouver	Accident, automobile, burglary, fire, guarantee, live stock, marine, plate glass, public liability, and sickness.
Zurich General Accident and Liability Insurance Co., Ltd., Zurich, Switzerland	John F. Thompson, Vancouver	Accident, automobile, boiler and machinery, burglary, plate glass, and sickness.

SECURITIES (PAR VALUE) DEPOSITED UNDER THE ACT.

(1.) Dominion of Canada 5-per-cent. Bonds, $1,000; Township of Richmond 4½-per-cent. Bonds, $5,000; B.C. Inscribed Stock, $973.33.

(2.) Hydro Electric Power Commission Ontario 6-per-cent. Bonds, $6,000; Canadian Northern Pacific Railway Co. 4-per-cent. Stock, £600; British Columbia 4½-per-cent. Bonds, $13,000; four City of Victoria 5½-per-cent. Bonds, $4,000.

(3.) City of Victoria 6-per-cent. bonds, $25,000.

(4.) United States of America 3¼-per-cent. Treasury Bonds, $25,000.

(5.) Canadian North Western Railway 4½-per-cent. Stock, £1,220; ten Province of Alberta 6-per-cent. Bonds, $10,000; Province of British Columbia 4½-per-cent. Bonds, $18,000.

(6.) Canadian National Railway 4½-per-cent. Bonds, $15,000; City of Montreal 4½-per-cent. Bonds, $3,000; Province of New Brunswick 4-per-cent. Bonds, $10,000.

(7.) Dominion of Canada 4-per-cent. Bonds, $27,000.

(8.) Province of Nova Scotia 4½-per-cent. Bonds, $6,000; Province of Saskatchewan 4½-per-cent. Bonds, $10,000; Province of Alberta 5-per-cent. Bonds, $2,000; Province of Alberta 4½-per-cent. Bonds, $10,000.

PARTICULARS OF CHANGES IN THE LIST OF LICENSED INSURERS SINCE DECEMBER 31ST, 1934.

Name of Insurer and Head Office.	Present Attorney under the Act.	Class of Insurance.
Agricultural Insurance Company, Watertown, N.Y.		Personal property, sprinkler leakage, and tornado insurance included in licence.
American Central Insurance Co., St. Louis		Earthquake and hail insurance included in licence.
Atlas Assurance Co., Ltd., London, Eng.		Aviation and earthquake insurance included in licence.
Automobile Insurance Co. of Hartford, Conn.	E. E. Sykes, Vancouver.	
The British & European Insurance Co., Ltd., London, Eng.		Aviation, earthquake, explosion (including riot and civil commotion), and hail insurance included in licence.
The British and Foreign Marine Insurance Co., Ltd., Liverpool, Eng.	E. E. Sykes, Vancouver.	
The British Crown Assurance Corporation, Ltd., Glasgow, Scotland		Aviation, earthquake, explosion (including riot and civil commotion), and sprinkler leakage insurance included in licence.
The British General Insurance Co., Ltd., London, Eng.		Aviation, earthquake, explosion (including riot and civil commotion), and hail insurance included in licence.
British Northwestern Fire Insurance Co., Toronto, Ont.		Hail and sprinkler leakage insurance included in licence.
British Traders Insurance Co., Ltd., Victoria, Hong Kong		Earthquake insurance included in licence.
Caledonian American Insurance Co., New York, N.Y.		Aviation, earthquake, explosion (including riot and civil commotion), and hail insurance included in licence.
Caledonian Insurance Co., Edinburgh, Scotland		Aviation, earthquake, explosion (including riot and civil commotion), and hail insurance included in licence.
California Insurance Co., San Francisco, Cal.		Aviation, earthquake, explosion (including riot and civil commotion), and hail insurance included in licence.
Canada Accident and Fire Assurance Co.		Aviation, earthquake, explosion (including riot and civil commotion), and hail insurance included in licence.
Canadian Fire Insurance Co., Winnipeg, Man.		Public liability insurance included in licence.
Car and General Insurance Corporation, Ltd., London, Eng.		Public liability insurance included in licence.
The China Fire Insurance Co., Ltd., Victoria, Hong Kong		Earthquake insurance included in licence.
Commercial Union Assurance Co., Ltd., London, Eng.		Aviation and hail insurance included in licence.
Commercial Union Fire Insurance Co. of New York		Aviation, earthquake, explosion (including riot and civil commotion), hail, and tornado insurance included in licence.
Eagle Star & British Dominions Insurance Co., Ltd., London, Eng.		Aviation, earthquake, and explosion (including riot and civil commotion) insurance included in licence.
Employers Liability Assurance Corporation, Ltd., London, Eng.		Employers' liability, explosion, and public liability insurance included in licence.
The Essex and Suffolk Equitable Insurance Society, Ltd., London, Eng.		Aviation and earthquake insurance included in licence.
Fire Association of Philadelphia, Pa.	Angus MacDonald, Vancouver.	
First National Insurance Co. of America, Seattle, Wash.		Earthquake insurance included in licence.
General Accident Assurance Co. of Canada, Toronto, Ont.		Explosion and forgery insurance included in licence.
The General Casualty Insurance Co., Paris, France		Liability insurance included in licence.
General Exchange Insurance Corporation, New York, N.Y.	E. M. Currie, Vancouver.	
General Insurance Co. of America, Seattle, Wash.		Earthquake insurance included in licence.
Glens Falls Insurance Co., Glens Falls, N.Y.	E. E. Sykes, Vancouver.	
The Great West Life Assurance Co., Winnipeg, Man.	A. F. Nation, Vancouver.	
The Guardian Insurance Co. of Canada, Montreal, Que.		Aviation insurance included in licence.
Halifax Fire Insurance Co., Halifax, N.S.		Hail and tornado insurance included in licence.
The Hanover Fire Insurance Co., New York, N.Y.	E. E. Sykes, Vancouver.	
Hardware Dealers Mutual Fire Insurance Co., Stevens Point, Wis.		Inland transportation insurance included in licence.

PARTICULARS OF CHANGES IN THE LIST OF LICENSED INSURERS SINCE DECEMBER 31ST, 1934—*Continued.*

Name of Insurer and Head Office.	Present Attorney under the Act.	Class of Insurance.
Hardware Mutual Fire Insurance Co., Minneapolis, Minn.		Inland transportation insurance included in licence.
Hudson Bay Insurance Co., Montreal, Que.		Employers' liability, property damage, public liability, sprinkler leakage, theft, and weather insurance included in licence, and burglary, insurance against loss of or damage to property other than growing crops by hail, and tornado insurance deleted from licence.
The Imperial Insurance Office, Toronto, Ont.		Inland transportation deleted from licence.
Law Union & Rock Insurance Co., Ltd., London, Eng.		Aviation, earthquake, inland transportation, and personal property insurance included in licence.
Legal and General Assurance Society, Ltd., London, Eng.		Explosion, property damage, and public liability insurance included in licence.
The London & Lancashire Insurance Co., Ltd., Liverpool, Eng.		Aviation and property damage insurance included in licence.
London Guarantee & Accident Co., Ltd., London, Eng.		Aviation insurance included in licence.
Merchants Casualty Insurance Co., Waterloo, Ont.		Property damage and public liability insurance included in licence.
The Merchants Marine Insurance Co., Ltd., London, Eng.		Explosion, property damage, and sprinkler leakage insurance included in licence, and insurance against loss of or damage to property other than growing crops by hail deleted from licence.
Michigan Fire and Marine Insurance Co., Detroit, Mich.		Hail and sprinkler leakage insurance included in licence.
Minnesota Implement Mutual Fire Insurance Co., Owatonna, Minn.		Inland transportation insurance included in licence.
The Motor Union Insurance Co., Ltd., London, Eng.		Explosion and public liability insurance included in licence.
National Ben Franklin Fire Insurance Co., Pittsburgh, Pa.		Sprinkler leakage insurance included in licence.
National Liberty Insurance Co. of America, New York		Inland transportation, marine, and personal property insurance included in licence.
The National Liverpool Insurance Co., Montreal, Que.	E. E. Sykes, Vancouver.	
National Union Fire Insurance Co., Pittsburgh, Pa.	E. E. Sykes, Vancouver.	
The Newark Fire Insurance Co., Newark, N.J.		Property damage, sprinkler leakage, and weather insurance included in licence, and insurance against loss of or damage to property other than growing crops by hail and tornado insurance deleted from licence.
North West Fire Insurance Co., Winnipeg, Man.		Aviation, earthquake, explosion (including riot and civil commotion), hail, and tornado insurance included in licence.
Ocean Accident & Guarantee Corporation, Ltd., London, Eng.	R. G. Boyd, Vancouver.	
Ohio Farmers Insurance Co., LeRoy, Ohio	Herbert R. Fullerton, Vancouver.	
Palatine Insurance Co., Ltd., London, Eng.		Aviation, earthquake, explosion (including riot and civil commotion), and hail insurance included in licence.
Pearl Assurance Co., Ltd., London, Eng.		Explosion insurance included in licence.
The Phenix Fire Insurance Co. of Paris, France	Frank Parsons, Vancouver.	
Philadelphia Fire & Marine Insurance Co., Philadelphia, Pa.	C. H. Reed, Vancouver	Earthquake, explosion (including riot and civil commotion), inland transportation, marine, and tornado insurance deleted from licence.
Pioneer Insurance Co., Montreal, Que.	Arthur Huddell, Vancouver	Property damage, sprinkler leakage, and weather insurance included in licence, and insurance against loss of or damage to property, other than growing crops by hail and tornado insurance deleted from licence.
The Portage la Prairie Mutual Insurance Co., Portage la Prairie, Man.	John C. McLean, Vancouver.	
The Prudential Assurance Co., Ltd., London, Eng.		Aviation and earthquake insurance included in licence.

Queen Insurance Co. of America, New York, N.Y.		Property damage, sprinkler leakage, and weather insurance included in licence, and explosion (including riot and civil commotion), insurance against loss of or damage to property other than growing crops by hail, and tornado insurance deleted from licence.
Queensland Insurance Co., Ltd., Sydney, Australia		Accident and automobile insurance included in licence.
Rhode Island Insurance Co., Providence, R.I.	Harold Darling, Vancouver.	
Royal Exchange Assurance, London, Eng.		Public liability insurance included in licence.
Royal Insurance Company, Limited, Liverpool, Eng.		Employers' liability, property damage, public liability, sprinkler leakage, and weather insurance included in licence, and earthquake, explosion (including riot and civil commotion), fly-wheel, forgery, insurance against loss of or damage to property other than growing crops by hail, and tornado insurance deleted from licence.
Sentinel Fire Insurance Co., Springfield, Mass.		Aviation insurance included in licence.
Springfield Fire & Marine Insurance Co.	W. S. Day, Vancouver.	
Thames and Mersey Marine Insurance Co., Ltd., Liverpool, Eng.	E. E. Sykes, Vancouver.	
Union Assurance Society, Ltd., London, Eng.		Aviation, earthquake, explosion (including riot and civil commotion), and property damage insurance included in licence.
Union Insurance Society of Canton, Ltd., Victoria, Hong Kong		Earthquake insurance included in licence.
United Pacific Casualty Insurance Co., Seattle, Wash.	Wm. Butchart, Vancouver.	
Westchester Fire Insurance Co., New York, N.Y.	E. E. Sykes, Vancouver.	
The World Marine & General Insurance Co., Ltd., London, Eng.	E. E. Sykes, Vancouver.	
The Yang-tsze Insurance Association, Ltd., Shanghai, China	E. E. Sykes, Vancouver.	

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.
Edinburgh Underwriters Agency, representing Scottish Union & National Insurance Company.
London Underwriters Agency, representing London Assurance.
Nova Scotia Fire Underwriters Agency, representing Home Insurance Company.
Rochester Underwriters Agency, representing Great American Insurance Company.
Trans Canada Underwriters Agency, representing Provident Assurance 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.
Canners Exchange Subscribers at Warner Inter Insurance Bureau, Chicago, Ill.
Individual Underwriters, New York, N.Y.
Inter-Insurance Exchange, Kansas City, Mo.
Lumbermen's Underwriting Alliance, Kansas City, Mo.
Manufacturing Lumbermen's Underwriters, Kansas City, Mo.
New York Reciprocal Underwriters, New York, N.Y.
Underwriters Exchange, Kansas City, Mo.
Warner Reciprocal Insurers, Chicago, Ill.

COMPANIES, UNDERWRITERS' AGENCIES, AND RECIPROCAL EXCHANGES WHICH HAVE BEEN LICENSED OR CEASED BUSINESS SINCE DECEMBER 31ST, 1934.

LICENSES ISSUED.

Insurers—
- Consolidated Fire & Casualty Insurance Company, Toronto, Ontario, revived its licence, having been previously licensed under the "Insurance Act."
- Eureka-Security Fire & Marine Insurance Company, Cincinnati, O.
- Mutual Benefit Health & Accident Assurance Company, Omaha, Neb.
- Security-National Insurance Company, Toronto, Ont.
- Wellington Fire Insurance Company, Toronto, Ont.

Underwriters' Agencies—
- Canadian Underwriters Agency, representing the Baloise Fire Insurance Company.

Reciprocal Exchanges—
- Canadian Reciprocal Underwriters, Toronto, Ont.

CEASED BUSINESS.

Insurers—
- Empire Life Insurance Company, Toronto, Ontario.

Underwriters' Agencies—
- *Nil.*

Annual Statements for the Year ended December 31st, 1934, of Insurers holding Provincial Licences.

BRITISH COLUMBIA PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

W. J. Albutt. H. W. Chamberlin.
F. M. Chaldecott. F. G. Syder.
Capt. S. Robinson.

F. G. Syder, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1934.

Assets.

Bonds and debentures (book value)		$63,013.11
Cash in banks		2,545.50
Interest accrued		948.15
Agents' balances and premiums uncollected (net, commissions deducted)		6,083.27
		$72,590.03
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1934	$1,685.45	
Deficiency of market value under book value of bonds and debentures	1,038.65	
		2,724.10
		$69,865.93

Liabilities.

Reserve of unearned premiums (net, at 80 per cent.)		$17,385.87
Taxes due and accrued		393.86
Accounts payable		232.90
Capital stock—		
Authorized	$25,000.00	
Subscribed and paid up		9,600.00
Surplus		51,853.30
		$69,865.93

Profit and Loss Account.

Premiums earned (net)		$18,262.45
Losses and claims incurred	$9,909,62	
Commissions	8,215.64	
Taxes	633.52	
Salaries, fees, and travelling expenses	1,423.33	
		20,182.11
Underwriting loss		$1,919.66
Other revenue—		
Interest earned	$2,288.59	
Increase in market value of investments	8,756.96	
		11,045.55
		$9,125.89

Other expenditure—		
Loss on sale of investments	$300.04	
		$300.04
Net profit for the year		$8,825.85

THE EMPIRE LIFE INSURANCE COMPANY.

Head Office—Toronto, Ont.

Directors.

C. P. Fell.
A. H. Keith Russell.
B. R. McKenzie.
Geo. J. Guy.
Geo. M. Orr.
A. H. Vanderburgh.
J. M. Vaughan.
D. W. McCormich.
N. A. Fairhead.
D. R. McLaughlin.

J. R. Paterson, Secretary-Treasurer.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1934.

Assets.

Real estate (book value)	$134,308.90
Mortgages on real estate	550,664.46
Loans and advances to policyholders	324,453.12
Bonds and debentures (amortized book value)	1,224.289.15
Stocks (book value)	992,774.28
Cash on hand and in banks	21,095.52
Advances to agents	2,630.10
Interest due and accrued	41,629.04
Rents due	465.70
Premiums due and uncollected and deferred (net)	80,050.20
Consideration for annuities due and uncollected	4,061.80
Deferred discounts	1,651.54
Accounts receivable	1,149.89
	$3,379,223.70

Liabilities.

Liability under assurance and other contracts (net)		$2,455,011.70
Provision for death losses and disability claims		27,584.39
Amounts left with Company		9,751.01
Premiums paid in advance		14,853.24
Taxes due and accrued		8,000.00
Salaries, rents, and office expenses due and accrued		10,708.03
Medical examiners' fees due and accrued		878.00
Commissions to agents		602.98
Reserve for loss on investments		111,000.00
Deficiency of market under book value of bonds and debentures		14,152.82
Deficiency of market under book value of stocks		214,602.66
Capital—		
Authorized	$5,000,000.00	
Subscribed	2,617,000.00	
Paid up	$625,810.00	
Less deficit	113,731.13	
		512,078.87
		$3,379,223.70

Income.

Premium income (net)	$489,073.35
Amounts left with the Company	409.53
Consideration for supplementary contracts	1,595.70
Interest and dividends	123,980.96
Rents	5,642.80
Fees not taken	304.00
	$621,006.34

Disbursements.

Disbursements under assurance contracts	$177,023.45
Taxes, licences, and fees	9,473.61
Head Office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous	45,113.43
Branch office and agency expenses—Commissions, salaries, travelling expenses, and miscellaneous	99,208.43
All other expenses—Advertising, office furniture, books and periodicals, postage, express, telephones and telegrams, printing and stationery, medical fees, and miscellaneous	27,455.42
Loss on sale or maturity of bonds and stocks	4,830.07
Balance	257,901.93
	$621,006.34

RETURNS FOR BRITISH COLUMBIA.

(*See* page 44.)

GRAND COUNCIL OF CANADIAN ORDER OF CHOSEN FRIENDS.

Head Office—Hamilton, Ont.

Governing Executive Authority.

W. H. Montague. Wm. Benson.
J. W. Archer. Eccles J. Gott.
C. H. Fitch, Secretary.
S. H. Pipe, Actuary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1934.

Assets.

Real estate (book value)	$32,000.00
Loans on policies	118,915.02
Bonds and debentures (amortized book value)	2,575,601.49
Cash in banks	79,155.96
Deposit, Province of Quebec	5,000.00
Interest due and accrued	44,698.46
Premiums due (estimated)	27,053.96
Other assets	710.18
	$2,883,135.07
Deduct assets not admitted—	
Deficiency of market under book value of bonds and debentures in default	93,129.88
	$2,790,005.19

Liabilities.

Provision for unpaid claims		$28,468.47
Premiums paid in advance		681.02
Reserves—		
Mortuary Fund	$2,436,491.75	
Sickness Fund	224,515.31	
Funeral Fund	19,367.20	
		2,680,374.26
Balance		80,481.44
		$2,790,005.19

Income.

Mortuary Fund	$390,743.38
Sickness Fund	24,452.96
Child Insurance Fund	3,737.52
Guarantee Fund	250.57
Assessments, dues, fees, and fines	12,389.65
Other revenue	651.34
	$432,225.42

Disbursements.

Mortuary Fund	$276,368.49
Sickness Fund	15,904.65
Child Insurance Fund	500.00
Head Office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, rents, printing and supplies, and miscellaneous	19,950.64
Agency and organization expenses—Commissions and miscellaneous	6,301.19
All other expenses—Advertising, legal fees, medical fees, taxes and licences, telephone, telegrams and express, agency printing and stationery, official publications, and miscellaneous	5,127.01
Balance	108,073.44
	$432,225.42

RETURNS FOR BRITISH COLUMBIA.

Income—	
Mortuary Fund	$9,852.80
Sickness Fund	541.66
Child Insurance Fund	283,59
Guarantee Fund	7.00
General Fund	647.58
	$11,332.63
Disbursements—	
Mortuary Fund	$7,644.00
Sickness Fund	299.30
General Fund	515.55
	$8,458.85

HOME ASSURANCE COMPANY OF CANADA.

Head Office—Calgary, Alberta.

Directors.

F. A. Ogilvie.	H. Wingfield.
A. Corrie.	J. G. Norstrant.
Dr. W. D. Dixson.	G. A. Wilson.
E. Roberts.	D. A. Fraser.
G. Fisher.	

G. A. Wilson, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1934.

Assets.

Mortgage loans on real estate		$12,921.77
Bonds, debentures, etc. (amortized book value)		152,220.42
Cash on hand and in banks		17,321.79
Interest accrued		2,108.04
Agents' balances and premiums uncollected (net, commission deducted)		9,029.98
Furniture and fixtures		2,452.55
Other assets		3.00
		$196,057.55
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1934	$3,527.68	
Furniture and fixtures	2,452.55	
		5,980.23
		$190,077.32

Liabilities.

Unpaid claims		$10,933.15
Reserve of unearned premiums		35,542.18
Cash dividends to shareholders—		
(*a.*) Due and unpaid		332.50
(*b.*) Declared, but not yet due		2,421.00
Taxes due and accrued		3,069.14
Special reserve		5,617.32
Agents' balances		456.69
Other liabilities		11,401.09
Capital stock—		
Authorized	$500,000.00	
Subscribed	500,000.00	
Paid up		60,632.00
Surplus		59,672.25
		$190,077.32

Profit and Loss Account.

Premiums earned (net)		$125,585.60
Losses and claims incurred (net)	$45,079:71	
Adjustment expenses (net)	551.75	
Commissions	47,372.79	
Taxes	5,220.06	
Salaries, fees, and travelling expenses	18,922.98	
All other expenses	14,270.77	
		131,418.06
Underwriting loss		$5,832.46

Other revenue—		
Interest earned	$8,389.50	
Profit on sale of securities and real estate	2,280.56	
Commissions earned	6,059.83	
Miscellaneous	605.55	
	$17,335.44	
Other expenditure—		
Bad debts written off	1,410.53	
		$15,924.91
Net profit		$10,092.45

RETURNS FOR BRITISH COLUMBIA.
(*See* pages 47, 51, 53, and 59.)

MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA.

Head Office—Vancouver, B.C.

Directors.

J. W. Berry.
D. A. McKee.
J. W. Miller.
Archibald Blair, Jr.
Henry Bose.
W. H. Higginson.
William Newby.
R. U. Hurford.
Ranford Lewis.
Thos. Laing.
W. J. Park.
C. W. Whitney-Griffiths.
Frank W. Machell.

Wm. Townsley, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1934.

Assets.

Real estate (book value)		$1.00
Bonds (book value)		10,337.50
Cash in bank		3,977.52
Premiums due and unpaid		2,917.74
Premium instalments (not yet due)		33,670.58
Premium notes—		
Assessments levied and unpaid	$4,202.01	
Balance outstanding	107,853.22	
		112,055.23
Deferred commissions		4,929.60
Other assets		609.21
		$168,498.38

Liabilities.

Unpaid claims	$144.00
Reserve of unearned premiums (cash plan)	16,155.31
Commission earned	345.03
Premium note reserve	107,853.22
Statutory Reserve Fund	10,000.00
Other liabilities	52.28
Balance	33,948.54
	$168,498.38

Profit and Loss Account.

Premiums earned (net)		$31,038.47
Losses and claims incurred (net)	$11,659.81	
Commissions	7,554.24	
Taxes	1,000.00	
Salaries, fees, and travelling expenses	8,792.68	
All other expenses	3,219.38	
		32,226.11
Underwriting loss		$1,187.64
Other revenue—		
Interest earned	$371.38	
Assessments	940.80	
Other revenue	102.28	
		1,414.46
Net profit		$226.82

MUTUAL RELIEF LIFE INSURANCE COMPANY.

Head Office—Kingston, Ont.

Directors.

J. C. Connell, M.A., M.D.
W. McDonald.
J. Powley.
D. A. Shaw.
C. C. Folger.
Wm. Jackson.
Hon. T. A. Kidd.
J. M. Campbell.
H. C. Connell, B.A., M.D.
W. A. Mackintosh, M.A.
J. W. Rigney.
W. T. Connell, M.D.
H. B. Muir.

W. T. Fortye, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1934.

Assets.

Real estate (book value)	$406,030.14
Mortgages on real estate	335,520.00
Loans secured by stocks, bonds, etc.	42,000.00
Loans and advances to policyholders	351,721.98
Bonds and debentures (amortized book value)	4,003,208.81
Stocks (book value)	97,549.17
Cash on hand and in banks	28,206.78
Advances to agents	2,983.28
Interest and dividends due and accrued	66,948.49
Rents due and accrued	221.66
Premiums due and unpaid	42,547.56
	$5,376,937.87

Liabilities.

Liability under assurance and other contracts (net)	$4,685,595.00
Liability for payments due under contracts	34,065.00
Provision for death losses and disability claims	25,000.00
Amounts left with Company	8,486.38
Premiums paid in advance	29,407.43
Premium reductions on outstanding premiums and annuity consideration	103.30

Salaries, rents, and office expenses	$2,000.00
Taxes due and accrued	7,000.00
Deficiency of market under book value of bonds and debentures	245,748.20
Deficiency of market under book value of stocks	63,098.92
Reserve for general contingencies	53,000.00
Deficiency of market under book value of collateral loans	17,632.00
Reserve for real estate held for sale	50,000.00
All other liabilities	16,615.23
Undivided surplus	139,186.41
	$5,376,937.87

Income.

Premium income	$540,166.82
Amounts left with Company	3,330.90
Interest and dividends	224,938.27
Rents	2,430.23
Advances to agents made in previous years recovered during the year	1,711.12
Profit on sale or maturity of bonds	5,846.73
	$778,699.59

Disbursements.

Disbursements under assurance contracts	$466,201.53
Reduction in premiums resulting from application of dividends (net)	28.60
Amounts left with Company	6,605.54
Taxes, licences, and fees	8,953.48
Head Office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous	51,737.30
Branch office and agency expenses—Commissions advanced to agents, salaries, travelling expenses, and miscellaneous	123,100.92
All other expenses—Advertising, office furniture, books and periodicals, postage, express, telegrams and telephones, printing and stationery, legal fees, medical fees, and miscellaneous	20,896.16
Loss on sale of bonds	5,824.83
Balance	95,351.23
	$778,699.59

RETURNS FOR BRITISH COLUMBIA.

(*See* page 44.)

NATIONAL SECURITY FIRE INSURANCE COMPANY.

Head Office—Omaha, Nebraska.

Directors.

E. P. Peck.
Henry G. Brengle.
Benjamin Rush.
C. R. Tuttle.
A. J. Love.
James D. Winsor, Jr.
H. A. Miller.
F. B. Johnson.
W. B. T. Belt.
A. L. Reed.
Ford E. Hovey.
Willard D. Hosford.
W. Dale Clark.
Denman Kountze.
W. H. Schellberg.

B. A. Jochen, Secretary and Treasurer.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1934.

Assets.

Real estate (book value)		$60,000.00
Bonds (book value)		1,886,735.85
Stocks (book value)		300,290.00
Cash on hand and in banks		430,451.51
Agents' balances and bills receivable		160,795.75
Interest due and accrued		15,960.36
Reinsurance recoverable on paid losses		528.74
Premiums impounded with Department of Insurance, State of Missouri		10,016.98
Sundry ledger assets		11,868.21
		$2,876,647.40
Deduct assets not admitted—		
Agents' balances	$25,762.03	
Bills receivable	1,414.24	
Book value of bonds over authorized value	200,574.29	
Book value of stocks over authorized value	134,940.00	
Deposits in suspended banks	433.85	
Sundry accounts due	11,870.46	
		374,994.87
		$2,501,652.53

Liabilities.

Unpaid claims (net)		$132,457.00
Expenses of investigation and adjustment of losses		8,000.00
Unearned premiums		374,689.28
Salaries, rents, expenses, etc., due or accrued		500.00
Taxes due or accrued		23,500.00
Contingent commissions		4,000.00
Reserve for Missouri litigation, $18,973, plus $10,016.98 impounded with Department of Insurance, State of Missouri		28,989.98
Capital—		
Authorized	$1,000,000.00	
Subscribed and paid up		1,000,000.00
Surplus		929,516.27
		$2,501,652.53

Income.

Premium income	$434,416.69
Interest, dividends, and rents	83,370.94
Profit on sale or maturity of bonds	5,999.40
	$523,787.03

Disbursements.

Claims paid	$177,011.07
Loss adjustment expenses	14,347.92
Commissions	98,856.12
Head Office expenses—Supervision, salaries, travelling expenses, and rents	32,750.43
Salaries and fees—Directors, officers, and clerks	39,438.47

Miscellaneous expenses—General office maintenance and expenses, furniture and fixtures, maps, inspections, surveys, etc.; postage, telegraph, telephones, etc.; legal expenses, advertising and subscriptions, printing and stationery, and miscellaneous	26,315.22
Taxes, licences, and fees	12,227.63
Real estate, repairs, expenses, and taxes	2,632.06
Dividends to stockholders	40,000.00
Agents' balances charged off	4,804.14
Loss on sale or maturity of bonds	632.53
Balance	74,771.44
	$523,787.03

RETURNS FOR BRITISH COLUMBIA.

(*See* page 48.)

THE ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY.

Head Office—Waterloo, Ont.

Directors.

Herbert Begg.
H. G. Bertram.
Hon. F. C. Biggs.
A. W. Briggs, K.C.
Hon. H. McPherson.
J. A. Martin.
E. C. Mitchell.
Chas. S. Morton.
W. E. Payne, K.C.
E. K. Reiner.
J. M. Walton.

H. E. Power, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1934.

Assets.

Real estate (book value)	$332,932.85
Mortgages on real estate	3,443,537.60
Loans secured by bonds, stocks, etc.	22,800.00
Loans to policyholders	1,697,103.80
Bonds and debentures (amortized book value)	3,355,631.56
Stocks (book value)	106,344.34
Cash on hand and in banks	69,631.41
Accounts receivable	227.41
Interest due and accrued	304,147.93
Premiums due and uncollected and deferred (net)	232,464.89
Consideration for annuities due and uncollected and deferred (net)	2,004.65
	$9,566,826.44

Liabilities.

Liability under assurance and other contracts (net)	$8,071,995.00
Liability for payments due under contracts (net)	36,036.00
Provision for death losses and disability claims	15,000.00
Amounts left with Company	43,965.50
Premiums paid in advance	24,021.17
Taxes due and accrued	19,000.00
Medical examiners' fees and accounts due and accrued	838.18
Reserve for loss on investments	175,000.00
Deficiency of market under book value of bonds and debentures	373,763.62
Deficiency of market under book value of stocks	65,196.34

Accounts payable		1,335.96
Agents' balances		8,728.89
Capital—		
Authorized	$8,000,000.00	
Subscribed	6,741,600.00	
Paid up		655,586.25
Undivided surplus		76,359.53
		$9,566,826.44

Income.

Premium income	$1,162,701.18
Supplementary contracts	7,582.02
Interest and dividends	424,019.57
Rents	5,216.95
Gross profit on sale or maturity of real estate and bonds	4,826.24
Other income	1,137.40
	$1,605,483.36

Disbursements.

Disbursements under assurance contracts (net)	$721,676.89
Payments on supplementary contracts (net)	1,502.41
Reinsurance Account	4,993.85
Taxes, licences, and fees	22,378.03
Head Office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, and rents	88,857.94
Branch office and agency expenses—Commissions, salaries, travelling expenses, rents, and miscellaneous	134,094.25
All other expenses—Advertising, office furniture and supplies, books and periodicals, postage, express, telegrams and telephones, printing and stationery, legal fees, commissions on loans, inspection fees, medical fees, appraisement expenses, and miscellaneous	30,684.38
Loss on sale, maturity, or exchange of bonds and real estate (gross)	23,878.91
Balance	577,416.70
	$1,605,483.36

RETURNS FOR BRITISH COLUMBIA.

(*See* page 45.)

THE PROVIDENT ASSURANCE COMPANY.

Head Office—Montreal, Que.

Directors.

Hon. P. L. DuTremblay.
Zenon Fontaine.
Maxime Raymond.
Henri Geoffrion.
A. J. Major.
J. H. Cundy.
Hon. Sen. J. H. Rainville.
R. O. Sweeney.
Alderic Raymond.
J. H. Pigeon.
Joseph Simard.
J. C. E. Trudeau.

J. E. Rochon, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1934.

Assets.

Real estate (book value)		$369,712.53
Mortgages on real estate		24,827.70
Loans secured by bonds, stocks, etc.		15,325.00
Bonds and debentures (amortized book value)		251,116.73
Stocks (book value)		346,807.55
Cash on hand and in banks		51,580.08
Interest, dividends, and rents		8,417.72
Agents' balances and premiums uncollected (net, commission deducted)		238,909.12
Bills receivable		3,688.04
Amount due from reinsurance		25,205.54
Furniture, fixtures, and plans		38,427.86
Loans on life policies		43,178.24
Workmen's Compensation Reinsurance Bureau		21,421.46
Estimated extra premium on pay-roll audits		54,713.71
Other assets		35,867.20
		$1,529,198.48
Deduct assets not admitted—		
Deficiency of market under book value of stocks and bonds	$123,581.60	
Agents' balances on premiums written prior to October 1st, 1934	14,428.29	
Bills receivable, agents over ninety days	21,771.41	
Bills receivable	3,688.04	
Furniture, fixtures, and plans	38,427.86	
Mortgage loans on real estate	1,000.00	
Rents due	152.75	
Loans secured by collateral	12,980.00	
Depreciation on real estate	32,485.81	
Other ledger assets	3,902.91	
		252,418.67
		$1,276,779.81

Liabilities.

Provision for unpaid claims		$315,274.10
Provision for unreported and reopened claims		22,166.64
Reserve of unearned premiums carried out at 80 per cent. thereof		367,533.49
Reserve and unpaid losses under unlicensed reinsurance unsecured		13,683.09
Taxes due and accrued		8,133.94
Deposit of reinsurers		93,219.84
Reinsurance		40,031.89
Agents' credit balances, net		6,505.41
Reserve on life policies		189,991.00
Sundry creditors		8,015.52
Premiums paid in advance		84.75
Capital—		
Authorized	$2,000,000.00	
Subscribed	1,000,000.00	
Paid up	$304,780.00	
Deficit in Profit and Loss Account	92,639.86	
		212,140.14
		$1,276,779.81

Profit and Loss Account.

Premiums earned (net)		$966,490.97
Losses and claims incurred (net)	$616,850.15	
Adjustment expenses (net)	47,585.00	
Commissions	224,736.38	
Taxes	34,988.00	
All other expenses	186,140.12	
		1,110,299.65
Underwriting loss		$143,808.68
Other revenue—		
Interest	$18,515.41	
Rents	3,836.02	
Bad debts previously written off	254.09	
Profit on sale of real estate	9,744.82	
Increase in market value of bonds on deposit with Workmen's Compensation Reinsurance Bureau	1,238.75	
Transfer from contingency reserve	20,270.76	
Adjustment of bonds by amortization	662.06	
		54,521.91
		$89,286.77
Other expenditure—		
Bad debts written off	$23,843.63	
Loss on sale of securities and real estate	318.40	
Decrease in market value of investments	48,914.70	
		73,076.73
Net loss		$162,363.50

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 48, 52, 54, 55, 57, 58, and 62.)

THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY.

Head Office—Chattanooga, Tennessee.

Directors.

Paul J. Kruesi.
T. R. Preston.
Scott L. Probasco.
A. W. Chambliss.
J. P. Hoskins.
W. E. Brock.
John A. Chambliss.
Jo C. Guild.
W. C. Cartinhour.
J. W. Kirksey.
Robert J. MacLellan.

W. C. Cartinhour, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1934.

Assets.

Real estate (book value)	$936,358.79
Mortgage loans on real estate	1,220,656.77
Loans secured by bonds, etc.	2,267.83
Loans to policyholders	765,780.59
Bonds (book value)	2,213,416.12
Stocks (book value)	48,237.50
Premium notes on policies in force	184,292.01
Cash on hand and in banks	331,918.40

Agents' balances and bills receivable		$27,579.44
Interest due and accrued		43,372.11
Furniture and fixtures		32,513.97
Due from Home Office Building		7,484.96
Assets per Accident and Health Statement		419,389.95
Premiums uncollected and deferred		516,916.00
Due from reinsurance companies		1,619.24
		$6,751,803.68
Deduct assets not admitted—		
Furniture and fixtures	$32,513.97	
Agents' debit balances	28,295.45	
Bills receivable	4,363.29	
Premium notes	105.00	
Due from Home Office Building	5,830.73	
Assets per Accident and Health Statement	45,775.40	
Collateral loans in excess of value	600.00	
Book value of mortgage loans over market value	900.00	
		118,383.84
		$6,633,419.84

Liabilities.

Reserve (paid for basis) excluding disability	$3,091,530.00
Reserve for total and permanent disability benefits	49,792.00
Value of amounts incurred but not yet due for total and permanent disability benefits, less $12,804 reinsurance	93,084.00
Value of amounts not yet due on supplementary contracts not involving life contingencies	52,684.00
Unpaid claims	87,666.45
Premiums paid in advance	5,627.26
Unearned interest and rent paid in advance	27,176.95
Commission to agents	657.00
Salaries, rents, office expenses, bills and accounts due or accrued	2,689.96
Medical examiners' fees, etc.	1,045.00
Taxes	41,931.72
Premium adjustment reserve	22,909.00
Premium Deposit Fund	1,615.00
Contingent reserve	461,562.47
Liabilities per Accident and Health Statement	1,293,449.03
Capital paid up	800,000.00
Surplus	600,000.00
	$6,633,419.84

Income.

Premium income	$1,132,944.36
Supplementary contracts not involving life contingencies	16,628.07
Interest, dividends, and rents	315,417.42
Premium Deposit Fund	135.17
Income per Accident and Health Statement	3,700,887.52
Profit on sale or maturity of bonds, etc.	30,073.25
Increase by adjustment in book value of bonds	10,935.63
Other sources	6,318.06
	$5,213,339.48

Disbursements.

Claims paid	$772,060.01
Investigation and settlement of claims	3,452.78
Commissions	140,383.43
Compensation to managers and agents not paid by commission for services in obtaining new insurance	19,726.02
Head Office expenses—Supervision, travelling expenses, and rent	21,931.03
Branch office expenses—Salaries, medical examiners' fees, and inspection	98,308.75
Miscellaneous expenses—Bureau and association dues and assessments, legal expenses, furniture and fixtures, printing and stationery, books, newspapers and periodicals, postage, express, telegraph, telephone and exchange, advertising, insurance (except on real estate), general office maintenance and expense, medical impairment service, surety bonds, and adjustment account	32,683.46
Taxes, licences, and fees	28,494.15
Real estate, repairs, expenses, and taxes	58,117.09
Dividends to stockholders	118,500.00
Agents' balances charged off	2,340.83
Investment expense	11,695.03
Disbursements per Accident and Health Statement	3,304,757.14
Loss on sale of real estate, bonds, and stocks	20,951.98
Decrease by adjustment in book value of real estate and bonds	110,797.95
Balance	469,139.83
	$5,213,339.48

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 45 and 54.)

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

Head Office—Toronto, Ont.

Governing Executive Authority.

Rev. D. Wallace Christie, B.D.
Lt.-Col. Alexander Cowan, V.D.
Adam Brand.
Col. D. M. Robertson, M.V.O.
Judge John Tytler.
Col. Alexander Fraser.
J. P. MacGregor, K.C.
Robert Lewis.
Alex. C. Gordon.
George Anderson.

D. M. Robertson, Secretary.
L. K. File, Actuary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1934.

Assets.

Loans and liens on policies	$8,482.85
Bonds and debentures (amortized book value)	1,485,546.39
Cash on hand and in banks	37,063.88
Deposit with Quebec Government	5,000.00
Interest due and accrued	25,286.16
Collections reported, but not received by Head Office	8,441.39
	$1,569,820.67

Liabilities.

Provision for unpaid claims		$14,002.94
Reserves—		
Mortuary Fund	$1,281,180.00	
Sickness Fund	26,930.00	
Funeral Fund	1,240.00	
		1,309,350.00
Balance		246,467.73
		$1,569,820.67

Income.

Mortuary Fund		$152,747.84
Sickness Fund		3,811.18
Juvenile Fund		542.40
General Fund—		
Assessments, dues, fees, and fines	$12,423.84	
Interest	21.66	
Transferred from Insurance Fund (Mortuary)	18,000.00	
		30,445.50
		$187,546.92

Disbursements.

Mortuary Fund	$102,428.02
Sickness Fund	2,566.70
General Fund—	
Head Office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, rents, printing and supplies	12,671.14
Agency and organization expenses—Commissions, salaries, travelling expenses, and miscellaneous	12,941.24
All other expenses—Advertising, medical fees, taxes and licences, telephone, telegrams and express, light, fuel, and water, and miscellaneous	3,989.86
Balance	52,949.96
	$187,546.92

RETURNS FOR BRITISH COLUMBIA.

Income—	
Premiums and dues—	
Mortuary Fund	$5,018.09
Sickness Fund	49.17
General Fund	747.45
	$5,814.71
Disbursements—	
Mortuary Fund	550.00
General Fund	1,319.97
	$1,869.97

THE TORONTO GENERAL INSURANCE COMPANY.

Head Office—Toronto, Ont.

Directors.

Lt.-Col. C. H. Ackerman.
J. T. Braund.
Thos. G. Breck.
Chas. W. Buchanan.
R. T. Evans.
W. P. Fess.
Paul H. Horst.
Ray Lawson.
M. A. Mackenzie, M.A.
Rt. Hon. Arthur Meighen, P.C., K.C.
G. Larratt Smith, K.C.
J. Fyfe Smith.

Thos. G. Breck, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1934.

Assets.

Mortgages on real estate		$45,150.00
Bonds and debentures (amortized book value)		877,551.26
Stocks (market value)		30,573.13
Cash on hand and in banks		97,278.99
Interest due and accrued		12,255.56
Premiums in course of collection		118,315.04
Amount due from reinsurance on losses already paid		132.60
Amounts due from other insurance companies		12,765.09
Accounts receivable		303.33
		$1,194,325.00
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1934	$34,315.34	
Accounts receivable	303.33	
		34,618.67
		$1,159,706.33

Liabilities.

Provision for unpaid claims		$150,108.53
Reserve of unearned premiums (net, at 80 per cent.)		279,989.59
Expenses due and accrued		9,930.44
Taxes due and accrued		1,004.78
Reinsurance premiums		12,873.24
Return premiums		865.10
Reserve for loss on investments		13,000.00
Contingent reserve		25,000.00
Reserve for premiums returnable under Workmen's Compensation insurance		7,732.25
Capital—		
Authorized	$600,000.00	
Subscribed and paid up		284,391.00
Surplus		374,811.40
		$1,159,706.33

Profit and Loss Account.

Premiums earned (net)		$623,385.34
Losses and claims incurred (net)	$248,331.18	
Adjustment expenses	37,764.95	
Commissions	155,329.90	
Taxes	19,210.87	

Salaries, fees, and travelling expenses	$108,276.82	
All other expenses	48,888.12	
		$617,801.84
Underwriting profit		$5,583.50
Other revenue—		
Interest earned	$52,722.49	
Dividends earned	1,421.34	
Profit on sale of securities	10,551.34	
Increase in market value of investments	4,582.32	
Premium on exchange	56.78	
		$69,334.27
		$74,917.77
Other expenditure—		
Bad debts written off	$880.20	
Cost of acquisition of Central Canadian Insurance Co.	22,620.20	
		23,500.40
Net profit for the year		$51,417.37

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 48, 52, 54, 55, 57, 58, 60, 62, and 63.)

WESTERN EMPIRE LIFE ASSURANCE COMPANY.

Head Office—Winnipeg, Man.

Directors.

Richard W. Craig, K.C.
Hugh M. Dyer.
William Hudson.
Dr. A. J. Fraser.
Dr. A. M. Campbell.

Stuart F. Conrod, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1934.

Assets.

Real estate (book value)	$155,802.59
Mortgage loans on real estate	910,315.85
Loans and advances to policyholders	351,280.85
Bonds and debentures (amortized book value)	73,591.47
Cash on hand and in banks	5,424.70
Interest due and accrued	208,479.35
Premiums due and uncollected and deferred (net)	38,779.54
	$1,743,674.35

Liabilities.

Liability under assurance and other contracts (net)	$1,224,910.00
Payments due under contracts (net)	10,500.00
Amounts left with Company	6,910.00
Premiums paid in advance	11,426.14
Taxes due and accrued	4,700.00
Unclaimed dividends	100.00
Salaries, rents, and office expenses due and accrued	822.72
Bank overdrafts	5,984.87

Borrowed money		$114,000.00
Reserve for taxes and commissions on agreements of sale		6,333.12
Other liabilities		137.03
Surplus contingently allotted to deferred dividend policyholders		6,722.00
Provision for quinquennial dividends not yet due		3,741.00
Shareholders' surplus		5,475.04
Capital—		
Authorized	$1,000,000.00	
Subscribed	881,000.00	
Paid up		216,300.00
Undivided surplus		25,612.43
Contingency reserve		100,000.00
		$1,743,674.35

Income.

Premiums (net)	$212,717.48
Supplementary contracts	5,156.00
Amounts left with Company	3,649.00
Interest and dividends	72,965.06
Transfer fees	10.35
Balance	170,910.44
	$465,409.33

Disbursements.

Disbursements under assurance and annuity contracts (net)	$351,012.09
Payments on supplementary contracts (net)	4,008.00
Reduction in premiums resulting from application of dividends	326.90
Amounts left with Company	3,111.36
Interest or dividends unclaimed	10.00
Taxes, licences, and fees	8,827.87
Head Office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous	40,593.59
Branch office and agency expenses—Commissions, salaries, travelling expenses, rents, and miscellaneous	43,693.69
All other expenses—Advertising, office furniture, books and periodicals, postage, express, telephones and telegrams, printing and stationery, legal fees, medical fees, appraisement expenses, exchange, and inspection fees	13,825.83
	$465,409.33

RETURNS FOR BRITISH COLUMBIA.

(*See* page 45.)

TABLE I.—ABSTRACT OF RETURNS FOR 1934 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.		Amount invested in British Columbia.	
									Resisted.	Not resisted.	On Mortgages.	On other Securities.
Aetna Life Insurance Co. Ordinary	$55,652 95	17	$67,092 51	402	$1,676,943 80	4	$25,204 00	$13,000 00	*Nil.*	*Nil.*	*Nil.*	*Nil.*
Aetna Life Insurance Co. Group	6,830 12	....	29,500 00	7	487,000 00	....	2,000 00	52,430 00				
Canada Life Assurance Co. Ordinary	560,277 66	314	939,511 00	5,661	15,664,305 00	61	153,958 00	188,501 74	*Nil.*	$36,021 03	$3,245,800 93	$2,219,107 61
Canada Life Assurance Co. Group	37,935 34	....	145,000 00	15	2,270,500 00	....	33,753 00	35,003 00				§ 71,500 00
Capital Life Assurance Co.	5,162 50	12	30,300 00	83	155,993 00	1	1,000 00	*Nil.*	*Nil.*	*Nil.*	6,000 00	
Commercial Life Assurance Co. of Canada	6,754 12	17	20,964 00	112	181,756 00	3	3,000 00	3,000 00	*Nil.*	*Nil.*	*Nil.*	*Nil.*
Commercial Union Assurance Co., Ltd.	948 74	....	*Nil.*	....	28,800 00	....	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*
Confederation Life Association Ordinary	627,406 56	1,097	2,494,878 00	9,965	19,758,188 00	113	214,554 00	193,829 26	*Nil.*	24,768 40	2,381,483 16	2,688,928 48
Confederation Life Association Group	6,536 74	1	72,500 00	12	469,000 00	...	4,000 00	11,900 00				‡ 1,153,643 18
Continental Life Insurance Co.	77,232 49	195	290,497 53	1,305	2,213,390 00	24	38,138 00	43,308 29	*Nil.*	2,500 00	35,887 50	216,820 21
The Crown Life Insurance Co. Ordinary	271,813 45	799	2,327,544 00	3,494	10,447,666 00	22	45,461 00	62,717 91	*Nil.*	8,000 00	*Nil.*	185,200 00
The Crown Life Insurance Co. Group	2,817 40	....	6,000 00	4	212,500 00	....	*Nil.*	1,000 00				
The Dominion Life Assurance Co. Ordinary	296,608 59	362	1,410,320 00	3,755	9,859,749 00	18	46,805 00	54,942 10	*Nil.*	*Nil.*	303,153 77	§ 281,574 35
The Dominion Life Assurance Co. Group	520 13	....	*Nil.*	....	*Nil.*	....	*Nil.*	3,000 00				
Dominion of Canada General Insurance Co. Ordinary	9,395 13	23	42,600 00	164	366,941 00	2	6,000 00	3,500 00	*Nil.*	*Nil.*	30,688 15	* 38,535 05
Dominion of Canada General Insurance Co. Group	*Nil.*	....	*Nil.*	....	*Nil.*	....	*Nil.*	*Nil.*				
Empire Life Insurance Co.	7,275 90	23	34,035 00	88	203,335 00	1	1,750 00	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*
The Excelsior Life Insurance Co.	148,007 28	507	1,020,621 00	2,453	5,094,625 00	23	52,107 00	32,360 05	*Nil.*	*Nil.*	*Nil.*	§ 170,577 70
The Great West Life Assurance Co. Ordinary	1,174,070 45	1,397	4,550,929 00	17,716	38,381,991 00	150	378,691 00	341,776 33	*Nil.*	105,048 95	2,759,532 56	* 952,834 63
The Great West Life Assurance Co. Group	12,347 87	....	118,281 00	8	1,592,560 00	....	9,000 00	10,502 88				
The Imperial Life Assurance Co. Ordinary	445,877 52	544	1,371,743 00	6,549	14,345,663 00	65	149,228 00	133,459 36	*Nil.*	20,200 00	14,381 00	* 310,865 60
The Imperial Life Assurance Co. Group	4,840 10	1	21,500 00	3	246,500 00	....	*Nil.*	2,500 00				
The London & Scottish Assurance Corporation	26,809 85	128	229,038 00	529	1,101,449 00	9	10,790 00	10,790 00	*Nil.*	*Nil.*	*Nil.*	118,400 00
The London Life Insurance Co. Ordinary	363,639 80	474	1,921,393 00	4,148	13,049,507 00	33	94,032 00	71,413 18	*Nil.*	32,000 00	3,332,872 12	1387,923 24
The London Life Insurance Co. Industrial	7,009 87	180	72,448 00	635	208,447 00	54	6,879 00	5,688 73				
The London Life Insurance Co. Group	32,997 14	5	472,400 00	46	2,524,025 00	....	12,500 00	18,213 33				
The Manufacturers Life Insurance Co. Ordinary	517,105 87	779	1,588,852 00	7,069	14,410,864 00	52	134,220 00	130,938 30	*Nil.*	4,658 00	2,190,370 87	1,831,810 08
The Manufacturers Life Insurance Co. Group	33 96	1	11,000 00	1	11,000 00	....	*Nil.*	*Nil.*				
Metropolitan Life Insurance Co. Ordinary	895,355 27	3,109	4,241,681 00	23,265	29,584,808 00	212	196,032 00	195,526 00	*Nil.*	11,978 47	2,154,700 00	*12,807,646 35
Metropolitan Life Insurance Co. Industrial	1,0[illegible]8,168 17	14,930	3,910,938 00	107,874	19,619,148 00	760	96,282 00	95,841 00				‡ 1,581,399 26
Metropolitan Life Insurance Co. Group	32,727 24	...	965,211 00	5	3,180,620 00	....	14,830 00	14,830 00				
The Monarch Life Assurance Co.	330,088 55	1,123	2,195,389 00	5,876	11,483,253 00	40	137,688 00	70,864 35	*Nil.*	25,693 19	610,087 45	* 711,116 86
Montreal Life Insurance Co. Ordinary	28,731 56	116	382,607 00	425	1,180,540 00	....	*Nil.*	*Nil.*	*Nil.*	*Nil.*	* 1,250 00	§ 75,500 00
Montreal Life Insurance Co. Group	5,736 62	1	400,401 00	4	566,061 00	....	2,270 00	2,270 00				
Mutual Life Assurance Co. of Canada Ordinary	1,371,276 56	1,658	4,999,384 00	16,476	39,672,537 00	165	399,618 00	343,246 29	*Nil.*	48,500 00	3,689,635 70	1,256,603 77
Mutual Life Assurance Co. of Canada Group	1,187 89	...	6,000 00	3	149,000 00	....	3,000 00	2,173 70				
The Mutual Life Insurance Co. of New York	92,579 88	2	21,011 00	1,299	2,981,383 00	22	83,118 00	81,955 00	*Nil.*	1,163 00	*Nil.*	§ 1,250,000 00
Mutual Relief Life Insurance Co.	24,867 43	88	109,973 50	733	860,923 69	21	25,465 00	24,400 00	*Nil.*	2,065 00	*Nil.*	§ 147,000 00
National Life Assurance Co. of Canada	61,083 44	69	178,460 00	792	1,684,713 00	12	29,523 00	21,313 00	*Nil.*	7,000 00	*Nil.*	* 445,786 20
New York Life Insurance Co.	496,168 21	274	660,018 00	6,340	13,726,293 00	82	229,461 00	238,448 02	*Nil.*	22,839 00	1,610,172 38	* 45,000 00
North American Life Assurance Co. Ordinary	604,222 42	1,000	2,399,544 00	8,727	19,011,336 00	46	98,950 00	76,917 14	*Nil.*	18,004 86	733,408 44	750,195 70
North American Life Assurance Co. Group	1,850 09	1	90,000 00	1	111,500 00	....	3,000 00	3,333 33				
The Northern Life Assurance Co. Ordinary	65,217 53	89	234,889 00	1,466	2,152,923 00	10	17,350 00	15,525 00	*Nil.*	2,921 00	6,598 45	161,767 18
The Northern Life Assurance Co. Group	1,832 65	....	1,000 00	2	90,500 00	....	1,000 00	1,000 00				

Norwich Union Life Insurance Society	$81 01	....	*Nil.*	....	*Nil.*	....	*Nil.*	*Nil.*	*Nil.*	*Nil.*	$627,875 00	$8,900 00
Occidental Life Insurance Co.	27,880 15	39	$118,000 00	483	$1,030,443 00	12	$21,001 00	$24,887 50	*Nil.*	$1,000 00	*Nil.*	† 15,450 00
Ontario Equitable Life & Accident Ins. Co. — Ordinary	31,972 47	11	22,625 00	404	997,220 00	....	*Nil.*	6,000 00	*Nil.*	3,000 00	275,370 15	‡ 31,510 08
Ontario Equitable Life & Accident Ins. Co. — Group	118 89	....	.....	....	.....	....	.....	.....				** 11,150 73
Phoenix Assurance Co.	4,404 89	....	*Nil.*	59	180,038 00	7	18,647 00	19,421 00	*Nil.*	*Nil.*	* 33,500 00	* 152,839 80
Provident Life & Accident Insurance Co.	*Nil.*	...	*Nil.*	....	*Nil.*	....	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*
The Prudential Insurance Co. of America — Ordinary	407,197 64	2,506	2,429,062 00	11,716	12,013,483 00	90	78,280 00	84,589 15	*Nil.*	11,322 00	997,346 96	8,402,375 57
The Prudential Insurance Co. of America — Industrial	459,574 38	8,546	1,816,814 00	51,947	11,077,830 00	579	73,035 00	82,372 21		3,484 04		
The Prudential Insurance Co. of America — Group	4,175 72	....	124,700 00	1	512,400 00	....	*Nil.*	500 00		*Nil.*		
Royal Insurance Co., Ltd.	92,108 09	64	200,432 00	1,147	3,865,976 00	7	14,444 00	13,040 00	*Nil.*	6,404 00	*Nil.*	‡ 187,645 80
Saskatchewan Life Insurance Co.	2,445 86	7	11,500 00	70	106,750 00	...	*Nil.*	1,000 00	*Nil.*	*Nil.*	*Nil.*	*Nil.*
Sovereign Life Assurance Co.	80,638 62	326	1,305,355 00	1,291	3,628,732 00	11	28,510 00	24,426 20	*Nil.*	3,000 00	1,851 79	* 175,490 13
Standard Life Assurance Co. ‖	58,291 79	115	464,200 93	724	2,012,906 18	16	39,241 67	11,708 00	*Nil.*	19,942 00	*Nil.*	‡ 84,769 75
Sun Life Assurance Co. of Canada — Ordinary	1,579,670 48	1,959	5,373,836 00	19,165	42,358,956 00	190	336,070 00	283,458 92	*Nil.*	106,288 72	1,875,567 75	4,097,774 16
Sun Life Assurance Co. of Canada — Group	203,427 73	1	3,339,180 00	44	18,839,000 00	...	122,500 00	124,000 00				
The Travelers Insurance Co. — Ordinary	200,685 51	109	513,242 00	1,356	6,804,024 00	12	76,500 00	54,092 00	*Nil.*	*Nil.*	*Nil.*	§ 1,580,999 99
The Travelers Insurance Co. — Group	13,732 94	....	962,350 00	9	1,553,600 00	....	6,850 00	7,450 00				
Union Mutual Life Insurance Co.	7,990 86	1	1,185 00	151	307,644 00	4	4,011 00	4,010 90	*Nil.*	*Nil.*	*Nil.*	31,300 00
Western Empire Life Insurance Co.	38,016 39	169	374,343 00	427	880,795 00	3	5,000 00	12,000 00	*Nil.*	*Nil.*	29,626 01	*Nil.*
Western Life Assurance Co.	48,636 34	124	386,641 00	522	1,372,033 00	2	2,000 00	5,093 95	*Nil.*	2,000 00	6,226 65	30,004 43
	$13,007,050 80	....	$57,528,919 47	....	$408,560,156 67	....	$3,587,746 67	$3,369,467 12	*Nil.*	$529,801 66	$26,953,386 79	$45,674,045 89

* Book value. † Market value. ‡ Loans on life policies. § Par value. ‖ Statement to November 30th, 1934. ** Premium loans.

TABLE II.—LIFE INSURANCE COMPANIES.

	1930.	1931.	1932.	1933.	1934.
Premiums for year	$14,282,000	$14,835,000	$14,005,000	$13,256,000	$13,007,000
Net amount in force	438,702,000	446,384,000	427,879,000	409,090,000	408,560,000
Claims paid	3,292,000	3,126,000	3,854,000	3,601,000	3,369,000

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES IN 1934.

Name of Company.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Acadia Fire Insurance Co.	$25,635.24	$11,268.61	$28,927.61	$11,146.13
Aetna Insurance Co.	37,062.93	8,056.33	36,607.69	6,168.89
Agricultural Insurance Co.	7,354.15	1,973.99	16,240.17	3,691.74
Alliance Assurance Co., Ltd.	42,019.19	8,474.18	38,998.32	10,202.14
Alliance Insurance Co. of Philadelphia	10,139.88	1,895.23	19,993.85	1,876.80
American Alliance Insurance Co.	2,680.38	1,169.85	3,200.42	943.53
American Central Insurance Co.	6,677.04	1,872.38	5,780.64	1,988.68
American Equitable Assurance Co. of N.Y.	10,338.63	432.07	6,174.01	164.07
American Home Fire Assurance Co.	2,652.31	25.39	1,558.54	25.39
American Insurance Co.	5,548.58	1,539.04	8,468.08	3,348.04
Anglo Scottish Insurance Co., Ltd.	22,075.04	5,689.00	23,894.09	6,597.76
Atlas Assurance Co., Ltd.	51,754.09	7,630.15	54,907.74	8,077.36
Automobile Insurance Co. of Hartford	—10.46	*Nil*	267.80	*Nil*
Baloise Fire Insurance Co.	6,285.91	386.49	7,046.11	378.49
Bankers' & Traders' Insurance Co., Ltd.	33,086.00	12,428.87	32,973.86	12,423.32
Beaver Fire Insurance Co.	2,210.37	158.48	2,968.18	156.48
Boston Insurance Co.	4,685.95	1,295.29	5,514.08	4,253.00
British America Assurance Co.	33,588.38	9,205.56	35,402.04	10,460.56
British & European Insurance Co., Ltd.	4,006.22	1,123.43	4,023.91	1,192.98
British Canadian Insurance Co.	11,257.61	295.87	11,060.83	244.87
British Colonial Fire Insurance Co.	13,313.96	3,788.70	13,102.37	2,644.91
British Crown Assurance Corporation, Ltd.	30,028.43	11,066.62	31,323.85	25,680.81
British Empire Assurance Co.	22,788.23	7,801.64	30,972.37	7,280.64
British General Insurance Co., Ltd.	6,677.04	2,467.75	6,937.02	2,584.05
British Law Insurance Co., Ltd.	15,905.31	7,031.55	18,798.84	8,212.55
British North Western Fire Insurance Co.	13,778.56	2,966.41	16,001.26	4,291.99
British Oak Insurance Co., Ltd.	10,390.01	280.79	8,652.71	277.79
British Traders Insurance Co., Ltd.	22,277.52	1,814.74	22,091.26	2,304.74
Caledonian American Insurance Co.	13,917.85	2,431.69	15,280.52	2,614.19
Caledonian Insurance Co.	39,501.53	5,030.49	43,460.70	8,040.49
California Insurance Co.	4,006.22	1,123.43	4,302.00	1,193.18
Camden Fire Insurance Co.	3,968.64	2,227.96	3,841.93	2,716.78
Canada Accident & Fire Assurance Co.	16,024.90	4,495.12	14,854.94	4,773.42
Canada Security Assurance Co.	12,206.59	5,082.91	12,270.92	4,611.91
Canadian Fire Insurance Co.	32,337.52	7,037.48	40,981.29	7,235.83
Canadian General Insurance Co.	16,129.77	1,301.84	16,151.57	2,177.75
Canadian Indemnity Co.	13,116.23	2,361.73	15,606.58	2,582.37
Canadian Surety Co.	4,850.46	908.47	3,784.93	926.48
Car & General Insurance Corporation, Ltd.	10,841.89	2,207.45	14,450.58	14,872.45
Casualty Co. of Canada	2,228.18	2,304.93	2,827.86	2,304.93
Central Insurance Co., Ltd.	9,268.10	3,620.04	9,505.18	3,910.94
Central Manufacturers Mutual Insurance Co.	4,887.40	4.28	4,565.82	111.28
Central Union Insurance Co.	529.79	43.01	61.61	18.80
Century Insurance Co., Ltd.	20,015.30	4,720.51	24,096.41	4,818.59
China Fire Insurance Co., Ltd.	2,315.42	1,144.39	2,433.16	1,144.39
Citizens Insurance Co. of Jersey City	5,308.73	5,850.61	7,584.74	7,296.76
*City of New York Insurance Co.	.....	.....	.....	.....
Columbia Insurance Co.	8,787.54	3,876.22	9,625.95	3,835.40
Commercial Union Assurance Co., Ltd.	63,693.63	15,394.36	61,986.26	17,759.90
Commercial Union Fire Insurance Co. of N.Y.	1,335.41	399.98	959.11	422.84
Connecticut Fire Insurance Co.	17,295.68	6,682.93	17,991.84	9,620.57
Continental Insurance Co.	22,505.98	1,746.94	22,315.02	7,965.86
Cornhill Insurance Co., Ltd.	48,791.94	27,706.96	45,041.24	3,951.96
County Fire Insurance Co.	670.09	292.46	790.23	235.88
Dominion Fire Insurance Co.	27,888.34	3,905.09	32,156.95	4,089.35
Dominion of Canada General Insurance Co.	9,485.95	1,571.36	16,094.91	1,576.36
Eagle Star & British Dominions Insur. Co., Ltd.	40,010.16	9,761.75	41,915.52	5,820.54
Employers Liability Assurance Corporation, Ltd.	30,616.71	19,884.14	31,758.88	21,874.14
Carried forward	$936,752.91	$255,256.94	$1,008,584.30	$285,121.05

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES IN 1934—*Continued.*

Name of Company.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Brought forward	$936,752.91	$255,256.94	$1,008,584.30	$285,121.05
Ensign Insurance Co.	10,442.34	624.93	12,166.05	717.74
Equitable Fire & Marine Insurance Co.	7,110.86	1,925.57	7,541.60	505.21
Essex & Suffolk Equitable Insurance Society, Ltd.	7,593.40	1,407.04	7,274.22	1,472.83
Fidelity Phenix Fire Insurance Co.	38,439.28	4,869.69	39,384.03	13,323.25
Fire Association of Philadelphia	8,316.69	6,956.49	4,215.28	3,530.49
Fire Insurance Co. of Canada	37,443.39	8,557.18	41,095.17	8,780.18
Fireman's Fund Insurance Co.	32,086.64	40,552.80	33,627.82	1,166.80
Firemen's Insurance Co. of Newark	14,317.63	1,550.37	16,251.91	1,573.31
First American Fire Insurance Co.	4,999.22	76.31	5,066.74	76.31
†First National Insurance Co. of America	.....	.....	.....	.....
Fonciere Fire Insurance Co.	8,860.04	1,969.61	9,162.45	2,379.61
‡Franklin Fire Insurance Co. of Philadelphia	.....	.....	.....	.....
General Accident Assurance Co. of Canada	7,726.34	1,721.68	10,392.28	1,722.38
General Accident Fire & Life Assur. Corp., Ltd.	10,540.99	2,029.26	9,410.44	2,031.71
General Fire Assurance Co. of Paris	10,899.09	5,149.46	10,292.53	6,804.46
General Insurance Co. of America	109,810.67	8,050.93	98,154.31	4,820.93
Girard Fire & Marine Insurance Co.	1,200.56	56.87	1,323.32	56.87
Glens Falls Insurance Co.	5,192.17	1,095.45	4,303.08	2,841.45
Globe Indemnity Co. of Canada	11,585.13	4,525.05	11,879.01	4,888.68
Great American Insurance Co.	30,372.38	14,056.66	36,816.52	10,470.56
Guardian Assurance Co., Ltd.	87,880.15	47,654.33	98,569.38	47,225.54
Guardian Insurance Co. of Canada	14,521.08	2,824.37	16,776.25	3,663.10
Guildhall Insurance Co., Ltd.	10,696.35	1,227.85	12,309.05	1,388.85
Halifax Fire Insurance Co.	23,864.38	3,747.44	12,508.66	3,784.44
Hanover Fire Insurance Co.	4,274.45	633.71	5,600.79	1,193.55
Hardware Dealers Mutual Fire Insurance Co.	21,091.26	7,230.97	11,446.47	3,185.63
Hardware Mutual Fire Insurance Co.	22,549.74	7,239.01	22,752.18	3,228.67
Hartford Fire Insurance Co.	48,590.91	28,234.54	52,091.73	26,171.28
Home Assurance Co. of Canada	17,113.31	215.05	16,823.94	215.05
Home Fire & Marine Insurance Co.	17,612.71	16,656.89	16,873.36	12,785.89
Home Insurance Co. of New York	91,943.96	26,073.47	83,832.75	28,242.47
§Homestead Fire Insurance Co.	.....	.....	.....	.....
Hudson Bay Insurance Co.	14,496.26	5.662.11	15,024.56	6,117.11
Imperial Assurance Co.	17,575.08	7,752.41	19,251.89	7,670.76
Imperial Guarantee & Accid. Insur. Co. of Canada	2,043.64	2.92	2,029.95	355.92
Imperial Insurance Office	19,401.10	17,987.82	23,886.46	14,570.83
Indiana Lumbermen's Mutual Insurance	4,984.91	877.89	5,059.30	882.34
Insurance Company of North America	37,741.29	5,476.37	65,216.38	5,649.66
Law, Union & Rock Insurance Co., Ltd.	22,857.43	1,491.68	24,889.64	9,947.18
Legal & General Assurance Society	37,405.56	9,132.62	29,263.61	13,813.62
Liverpool & London & Globe Insurance Co., Ltd.	94,198.17	32,066.01	97,201.82	44,902.05
Liverpool-Manitoba Assurance Co.	18,536.20	7,240.07	19,006.38	7,821.88
Local Government Guarantee Society, Ltd.	5,706.03	1,840.91	4,876.83	1,166.91
London & County Insurance Co., Ltd.	21,893.54	4,720.10	22,865.80	4,659.00
London & Lancashire Guar. & Accid. Co. of Canada	6,424.82	461.58	7,352.98	496.58
London & Lancashire Insurance Co., Ltd.	91,539.07	47,687.84	95,456.58	66,990.84
London & Provincial Marine & Gen. Insur. Co., Ltd.	5,485.82	345.73	5,477.25	345.73
London & Scottish Assurance Corporation, Ltd.	11,251.67	344.08	11,534.45	632.08
London Assurance	51,415.24	7,881.84	52,867.14	16,988.84
London-Canada Insurance Co.	10,934.63	2,588.28	12,199.09	4,864.60
London Guarantee & Accident Co., Ltd.	17,090.16	7,512.41	19,129.17	7,430.76
Lumber Mutual Fire Insurance Co.	5,031.24	864.61	5,067.60	869.06
Lumbermen's Insurance Co.	13,114.78	168.72	13,657.27	338.72
Lumbermen's Mutual Insurance Co.	8,480.57	640.21	7,827.90	640.21
Marine Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Maryland Insurance Co.	4,618.70	177.99	4,109.40	517.34
Mercantile Fire Insurance	14,306.25	4,118.08	15,838.56	7,643.08
Merchants & Manufacturers Fire Insurance Co.	9,538.25	1,006.95	13,450.37	138.20
Merchants Fire Assurance Corporation of N.Y.	43,475.40	5,458.02	45,188.55	5,825.02
Merchants Marine Insurance Co., Ltd.	17,498.68	4,167.76	15,843.92	8,987.76
Mercury Insurance Co.	3,232.23	274.38	3,741.67	814.38
Michigan Fire & Marine Insurance Co.	4,284.14	2,329.07	3,662.73	3,934.37
Millers National Insurance Co.	25,076.88	8,353.86	23,320.87	8,378.66
Mill Owners Mutual Fire Insurance Co. of Iowa	4,791.72	6,422.77	6,071.30	—527.23
Minnesota Implement Mutual Fire Insurance Co.	21,311.65	7,230.97	21,581.42	3,185.63
Motor Union Insurance Co., Ltd.	5,096.92	1,157.39	5,329.40	1,264.39
Mutual Fire Insurance Co. of B.C.	32,310.62	11,402.05	31,038.47	11,546.05
National Ben Franklin Fire Insurance Co.	14,596.74	1,007.66	16,138.35	851.08
Nationale Fire Insurance Co. of Paris	24,101.63	5,979.93	26,546.73	5,603.93
Carried forward	$2,395,675.05	$724,003.01	$2,507,529.41	$759,212.86

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES IN 1934—*Continued.*

Name of Company.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Brought forward	$2,395,675.05	$724,003.01	$2,507,529.41	$759,212.86
National Fire Insurance Co. of Hartford	12,683.08	6,631.12	16,418.95	5,942.29
**National Liberty Insurance Co. of America	.....	.....	.....	.....
National Liverpool Insurance Co.	9,268.10	3,620.04	9,418.60	3,910.94
National Provincial Insurance Co., Ltd.	15,649.38	4,802.73	17,310.05	891.73
National Security Fire Insurance Co.	1,441.31	4.37	640.90	4.37
National Union Fire Insurance Co.	10,071.05	1,283.38	11,283.75	1,413.38
Newark Fire Insurance Co.	9,966.18	3,892.70	10,594.16	4,205.70
††New Brunswick Fire Insurance Co.	.....	.....	.....	.....
New Hampshire Fire Insurance Co.	6,610.90	1,003.16	6,392.91	3,942.23
New Jersey Insurance Co.	34,146.23	8,800.37	33,095.73	5,980.37
New York Underwriters Insurance Co.	5,191.25	642.36	4,127.83	642.86
Niagara Fire Insurance Co.	16,161.81	3,440.35	16,424.17	14,627.36
North British & Mercantile Insurance Co., Ltd.	54,825.19	12,971.50	51,938.65	14,202.90
North Empire Fire Insurance Co.	17,575.08	7,752.41	19,127.26	7,670.76
Northern Assurance Co., Ltd.	23,542.76	20,180.04	30,397.78	21,429.04
Northwestern Mutual Fire Association	74,964.10	7,814.37	73,528.83	2,866.87
Northwestern National Insurance Co.	11,988.46	1,307.31	13,451.84	1,300.77
North West Fire Insurance Co.	6,677.04	1,872.38	6,758.79	1,988.68
Norwich Union Fire Insurance Society, Ltd.	67,010.00	43,665.09	68,489.38	46,030.09
Occidental Fire Insurance Co.	18,014.61	2,597.79	18,645.01	9,182.96
Ocean Accident & Guarantee Corporation, Ltd.	15,075.13	3,984.29	15,547.23	1,684.29
Ohio Farmers Insurance Co.	35,087.45	9,611.44	37,063.84	9,540.94
Pacific Coast Fire Insurance Co.	21,036.38	6,247.82	21,665.74	6,345.90
Pacific Fire Insurance Co.	19,249.65	562.16	19,687.25	346.16
Palatine Insurance Co., Ltd.	18,695.70	5,274.58	19,626.57	5,599.64
Patriotic Assurance Co., Ltd.	11,621.14	1,179.51	10,755.14	4,628.51
Pearl Assurance Co., Ltd.	24,786.97	4,826.51	20,200.70	7,222.51
Pennsylvania Lumbermen's Mutual Fire Insur. Co.	4,990.52	—10.27	4,942.55	14.18
Phenix Fire Insurance Co. of Paris	6,418.17	764.48	6,564.17	1,904.48
Philadelphia Fire & Marine Insurance Co.	6,682.66	563.33	6,248.91	563.33
Phoenix Assurance Co., Ltd.	165,367.20	58,159.83	176,764.89	103,529.62
Phoenix Insurance Co. of Hartford	18,742.72	10,015.46	26,211.95	11,618.62
Pioneer Insurance Co.	8,154.15	3,184.94	8,488.86	3,440.94
Planet Assurance Co., Ltd.	7,059.29	3,104.01	8,085.04	2,902.45
Portage la Prairie Mutual Fire Insurance Co.	30,400.83	20,132.88	34,262.49	10,309.69
Providence Fire Assurance Co. of Paris	11,166.94	160.31	5,181.46	160.31
Providence Washington Insurance Co.	6,474.97	874.25	6,702.18	1,317.07
Provident Assurance Co.	15,414.89	1,274.29	11,138.11	1,279.29
Provincial Insurance Co., Ltd.	31,677.04	10,829.13	30,035.07	9,509.13
Prudential Assurance Co., Ltd.	17,672.07	4,555.74	12,300.56	3,827.74
Quebec Fire Assurance Co.	21,345.21	10,328.98	21,468.10	10,112.98
Queen Insurance Co. of America	41,750.57	16,278.56	42,771.98	17,586.56
Queensland Insurance Co., Ltd.	8,927.14	21.08	9,073.86	3,521.08
Railway Passengers Assurance Co.	6,473.00	1,141.16	7,232.06	—110.40
Reliance Insurance Co. of Canada	5,488.19	5,477.54	6,089.09	5,430.58
Rhode Island Insurance Co.	152.83	261.24	745.36	261.24
Royal Exchange Assurance	36,330.01	13,360.78	38,251.01	13,857.78
Royal Insurance Co., Ltd.	135,058.18	45,074.89	137,934.40	49,402.89
Royal Scottish Insurance Co., Ltd.	7,874.92	237.87	8,055.07	282.87
St. Paul Fire & Marine Insurance Co.	14,254.41	3,280.82	14,155.77	4,752.82
Scottish Canadian Assurance Corporation	10,299.24	2,964.42	10,305.40	892.50
Scottish Metropolitan Assurance Co., Ltd.	12,016.94	2,101.66	11,765.96	7,822.66
Scottish Union & National Insurance Co.	29,191.62	4,466.70	30,405.93	15,316.73
Sea Insurance Co., Ltd.	14,028.41	1,968.65	15,812.03	3,448.65
Security Insurance Co. of New Haven	5,069.86	1,207.57	5,303.79	2,220.57
Sentinel Fire Insurance Co.	791.66	317.36	345.87	392.71
Southern Insurance Co., Ltd.	5,660.48	1,599.18	4,182.27	1,631.86
Springfield Fire & Marine Insurance Co., Ltd.	44,632.05	29,552.61	45,801.22	65,186.61
State Assurance Co., Ltd.	12,353.74	764.47	14,824.85	835.47
Sun Insurance Office	51,887.19	24,198.03	54,996.14	24,150.42
Sussex Fire Insurance Co.	7,567.85	3,692.13	7,847.01	2,332.13
Tokio Marine & Fire Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Toronto General Insurance Co.	9,695.59	812.58	10,935.49	3,210.67
Trans Canada Insurance Co.	11,544.66	2,665.14	11,596.72	2,696.64
Travelers Fire Insurance Co.	57,980.97	48,087.05	56,502.47	48,995.03
Union Assurance Society, Ltd.	26,708.16	7,510.56	27,926.77	7,974.78
Union Fire, Accident & General Ins. Co. of Paris	9,657.95	2,176.05	10,747.72	2,166.27
Union Insurance Society of Canton, Ltd.	36,128.35	8,615.63	37,105.33	8,599.63
Union Marine & General Insurance Co., Ltd.	1.73	*Nil*	32.31	*Nil*
Carried forward	$3,890,106.36	$1,239,752.15	$4,039,260.69	$1,394,273.00

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES IN 1934—*Continued.*

Name of Company.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Brought forward	$3,890,106.36	$1,239,752.15	$4,039,260.69	$1,394,273.00
United British Insurance Co., Ltd.	3,441.22	130.02	4,063.32	12,722.02
United Firemen's Insurance Co.	8,787.54	3,876.21	9,625.95	3,835.39
United Mutual Fire Insurance Co.	8,708.37	6,751.88	8,339.56	—248.12
United States Fire Insurance Co.	21,180.45	—2,279.19	19,298.50	9,078.81
Wawanesa Mutual Insurance Co.	42,275.69	18,696.87	48,675.23	20,156.95
Western Assurance Co.	20,471.61	10,364.11	21,911.81	9,666.11
‡‡Westminster Fire Office	.....	.....	.....	.....
World Fire & Marine Insurance Co.	7,488.44	285.35	7,453.85	546.98
World Marine & General Insurance Co., Ltd.	6,852.59	445.64	8,136.62	346.64
Yorkshire Insurance Co., Ltd.	26,025.75	13,141.74	26,403.13	13,341.74
Totals	$4,035,338.02	$1,293,443.97	$4,193,168.66	$1,463,967.64
Totals for 1933	$4,147,292.88	$1,754,656.20	$4,276,769.23	$1,415,504.54
*City of New York Insurance Co. (gross)	$6,144.09	$310.72	.....	.....
†First National Insurance Co. of America (gross)	36,305.32	3,574.89	.....	.....
‡Franklin Fire Insur. Co. of Philadelphia (gross)	9,824.35	289.51	.....	.....
§Homestead Fire Insurance Co. (gross)	3,807.02	977.44	.....	.....
**National Liberty Insur. Co. of America (gross)	5,250.07	5,126.03	.....	.....
††New Brunswick Fire Insurance Co. (gross)	3,783.46	138.68	.....	.....
‡‡Westminster Fire Office (gross)	9,130.97	877.60	.....	.....
NOTE.—These figures are included in the foregoing return.				

Reciprocal Exchanges.	Net Premium Deposits written.	Net Premium Deposits earned.	Net Losses incurred.	Net Losses paid.
Affiliated Underwriters	$4,342.31	$2,095.33	*Nil*	*Nil*
Canners Exchange Subscribers at Warner Inter Insurance Bureau	3,347.49	3,315.50	*Nil*	*Nil*
Individual Underwriters	2,728.60	2,770.79	$28.48	$51.28
Inter Insurers Exchange	664.48	255.45	*Nil*	*Nil*
Lumbermen's Underwriting Alliance	18,583.15	18,550.42	32,449.56	32,449.56
Manufacturing Lumbermen's Underwriters	15,799.88	16,763.41	32,530.22	32,530.22
New York Reciprocal Exchange	4,787.30	4,335.78	27.09	53.89
Underwriters Exchange	2,165.28	2,060.72	—30.80	19.20
Warner Reciprocal Insurers	—52.54	*Nil*	*Nil*	*Nil*
Totals	$52,418.49	$50,147.40	$65,035.35	$65,104.15

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.
1930	$5,904,594.35	$3,671,727.23	$5,920,805.74	$3,724,737.51	62.00
1931	5,316,372.73	2,563,371.02	5,606,576.78	2,633,460.63	46.92
1932	4,579,758.98	2,503,802.09	4,875,260.36	2,680,844.63	54.97
1933	4,147,292.88	1,754,656.20	4,276,769.23	1,415,504.54	33.09
1934	4,035,338.02	1,293,543.97	4,193,168.66	1,463,967.73	34.99

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN 1934.

Name of Company.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Aetna Casualty & Surety Co.	*Nil*	*Nil*	*Nil*	*Nil*
Aetna Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Agricultural Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Alliance Assurance Co., Ltd.	$18,963.37	$4,092.92	$13,727.92	$8,887.92
Alliance Insurance Co. of Philadelphia	11.93	*Nil*	40.63	*Nil*
American Alliance Insurance Co.	131.16	38.83	142.62	30.83
American Automobile Fire Insurance Co.	20,744.07	5,609.94	22,039.28	5,577.94
American Automobile Insurance Co.	38,028.47	30,299.97	38,763.77	39,090.97
American Central Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
American Home Fire Assurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Anglo Scottish Insurance Co., Ltd.	5,471.79	3,416.68	4,976.79	3,845.68
Atlas Assurance Co., Ltd.	3,724.59	770.18	2,600.46	770.18
Bankers & Traders Insurance Co., Ltd.	11,889.32	4,080.89	7,942.27	7,663.54
British America Assurance Co.	25,146.57	13,136.11	25,562.65	11,613.11
British & European Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
British Canadian Insurance Co.	5,509.61	1,498.03	5,351.77	6,000.03
British Colonial Fire Insurance Co.	22,872.66	14,025.06	27,737.56	16,733.77
British Empire Assurance Co.	6,845.56	3,607.61	7,499.10	2,297.61
British General Insurance Co., Ltd.	4,470.35	1,715.28	3,967.17	2,240.28
British Law Insurance Co.	14,226.45	11,548.50	16,996.93	11,166.50
British Oak Insurance Co., Ltd.	5,953.57	3,138.06	5,478.19	3,116.42
British Traders Insurance Co., Ltd.	7,810.17	5,249.75	8,177.56	5,153.75
Caledonian Insurance Co.	1,327.10	128.20	1,243.70	128.20
Camden Fire Insurance Association	333.18	17.64	298.35	17.64
Canada Accident & Fire Assurance Co.	8,904.22	2,538.34	9,475.04	773.34
Canada Security Assurance Co.	5,623.49	1,846.21	6,113.40	1,396.21
Canadian Fire Insurance Co.	7,316.79	1,026.59	8,766.03	519.59
Canadian General Insurance Co.	19,908.78	14,517.13	18,493.17	17,445.13
Canadian Indemnity Co.	20,309.45	12,783.82	19,884.85	17,315.67
Canadian Surety Co.	8,465.80	2,764.87	9,137.98	4,855.27
Car & General Insurance Corporation	3,366.19	2,877.86	3,987.93	1,377.86
Casualty Co. of Canada	2,758.55	3,522.40	3,032.05	2,777.40
Central Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Central Manufacturers Mutual Insurance Co.	4,265.32	1,135.23	4,790.74	830.23
Century Insurance Co., Ltd.	5,471.79	3,416.68	4,974.92	3,845.68
China Fire Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Columbia Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Commercial Union Assurance Co., Ltd.	5,521.81	3,548.51	5,914.47	3,537.01
Connecticut Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Continental Casualty Co.	1,480.55	628.06	1,282.50	506.06
Continental Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Cornhill Insurance Co.	9,926.64	10,821.14	10,812.35	13,104.34
County Fire Insurance Co.	32.79	9.71	35.66	7.71
Dominion Fire Insurance Co.	6,942.86	4,177.30	7,313.12	4,095.55
Dominion of Canada General Insurance Co.	20,976.44	11,020.45	22,589.27	12,396.45
Employers Liability Assurance Corporation, Ltd.	43,503.30	50,848.03	37,997.71	66,714.03
Equitable Fire & Marine Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Fidelity & Casualty Co. of N.Y.	*Nil*	*Nil*	*Nil*	*Nil*
Fidelity Insurance Co. of Canada	1,379.47	348.60	1,837.35	2,398.60
Fidelity Phenix Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Fire Association of Philadelphia	*Nil*	*Nil*	*Nil*	*Nil*
Firemen's Insurance Co., Newark	*Nil*	*Nil*	*Nil*	*Nil*
First National Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Fonciere Fire Insurance Co.	2,451.13	436.00	1,594.14	436.00
Carried forward	$372,065.29	$230,640.58	$370,579.40	$278,666.50

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN 1934—*Cont'd.*

Name of Company.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Brought forward	$372,065.29	$230,640.58	$370,579.40	$278,666.50
Fonciere Transport & Accident Insurance Co.	23,846.30	1,117.03	15,605.00	5,990.03
*Franklin Fire Insurance Co.	.....	.....	.....	.....
General Accident Assurance Co.	17,077.59	4,093.19	18,999.33	7,126.19
General Accident Fire & Life Assur. Corp., Ltd.	4,811.96	4,413.85	4,497.37	4,285.85
General Casualty Co. of America	53,078.54	38,116.49	51,658.29	32,449.64
General Casualty Insurance Co. of Paris	9,586.25	2,649.45	6,633.41	—202.55
General Exchange Insurance Corporation	19,944.13	6,483.32	14,434.95	7,062.92
General Insurance Co. of America	25,472.82	6,700.20	24,263.81	7,607.95
Glens Falls Insurance Co.	9,716.26	2,077.65	7,649.82	2,077.65
Globe Indemnity Co.	40,076.91	26,807.66	40,517.02	26,204.66
Great American Indemnity Co.	2,411.25	6,611.88	2,456.41	—3,743.12
Great American Insurance Co.	1,475.54	436.95	1,604.56	346.95
Guardian Insurance Co. of Canada	52,841.04	18,739.67	50,357.37	21,463.67
Guildhall Insurance Co., Ltd.	13,297.83	6,823.98	13,829.56	7,690.98
Halifax Fire Insurance Co.	3,258.88	608.02	357.60	608.02
Hardware Dealers Mutual Fire Insurance Co.	3.16	*Nil*	2.93	*Nil*
Hardware Mutual Fire Insurance Co.	3.16	*Nil*	2.93	*Nil*
Hartford Accident & Indemnity Co.	8,996.99	2,623.40	9,719.28	4,753.62
Hartford Fire Insurance Co.	1,440.15	769.33	1,361.06	769.38
Home Assurance Co. of Canada	22,104.44	14,494.78	15,195.48	15,499.78
Home Insurance Co.	3,741.23	1,948.17	5,230.50	1,910.17
†Homestead Fire Insurance Co.	.....	.....	.....	.....
‡Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accid. Insur. Co. of Canada	2,040.78	535.13	2,186.99	890.13
Imperial Insurance Office	4,595.82	980.99	4,999.47	1,130.99
Indemnity Insurance Co. of North America	445.39	220.27	635.59	195.27
Insurance Co. of North America	130.83	28.05	251.64	43.05
Law, Union & Rock Insurance Co., Ltd.	4,767.29	928.20	5,158.50	258.20
Legal & General Insurance Society, Ltd.	11,963.04	5,101.25	16,363.05	5,912.25
Liverpool & London & Globe Insurance Co.	21,790.12	13,421.74	22,463.80	13,183.74
Liverpool-Manitoba Assurance Co.	4,311.66	2,714.92	4,672.53	2,664.92
London & County Insurance Co., Ltd.	676.73	*Nil*	425.86	20.00
London & Lancashire Guar. & Accident Co.	31,992.15	19,266.24	33,000.32	7,690.24
London & Lancashire Insurance Co.	3,301.86	4,386.38	3,358.58	6,886.38
London & Provincial Marine General Ins. Co., Ltd.	6,292.66	1,295.34	6,196.24	295.34
London & Scottish Assurance Corporation	628.45	*Nil*	742.61	*Nil*
London Assurance	5,338.12	4,102.62	5,422.06	862.62
London-Canada Insurance Co.	16,504.41	7,598.04	16,853.46	5,865.37
London Guarantee & Accident Co.	31,189.48	22,301.23	30,792.55	24,086.23
Lumbermen's Mutual Casualty Co.	9,599.04	18,288.82	31,219.84	17,152.82
Lumbermen's Mutual Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Marine Insurance Co., Ltd.	1,138.56	1,024.10	2,476.33	659.10
Maryland Casualty Co.	1,650.93	33.95	883.58	48.45
Merchants Casualty Insurance Co.	97.59	*Nil*	40.29	*Nil*
Merchants Marine Insurance Co.	1,392.34	297.86	1,447.27	229.86
Mercury Insurance Co.	95.77	66.95	112.25	66.95
Metropolitan Casualty Insurance Co.	18,793.54	19,681.77	20,408.88	19,068.52
Minnesota Implement Mutual Fire Insurance Co.	3.16	*Nil*	2.93	*Nil*
Motor Union Insurance Co.	17,877.92	13,272.46	18,294.48	9,692.46
National Ben Franklin Fire Insurance Co.	665.99	197.57	639.52	577.57
National Fire Insurance Co. of Hartford	*Nil*	*Nil*	*Nil*	*Nil*
§National Liberty Insurance Co.	.....	.....	.....	.....
National Security Fire Insurance Co.	.....	.....	.....	.....
National Union Fire Insurance Co.	408.00	413.07	275.02	413.07
Newark Fire Insurance Co.	3,383.72	1,328.47	3,663.71	1,357.47
New Jersey Insurance Co.	78.38	156.46	356.96	90.46
N.Y. Underwriters Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Niagara Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
North British & Mercantile Insurance Co., Ltd.	6,187.50	9,755.49	5,749.27	8,150.49
Northern Assurance Co., Ltd.	8,222.07	5,233.57	9,105.17	4,158.57
Northwest Casualty Co.	15,426.70	12,647.29	15,390.56	21,709.79
Northwestern Mutual Fire Association	25,416.23	6,307.14	25,800.17	8,032.99
Northwestern National Insurance Co.	1,377.79	316.94	1,462.99	301.94
Norwich Union Fire Insurance Society, Ltd.	14,726.27	11,805.21	15,067.69	8,400.21
Occidental Fire Insurance Co.	4,226.27	3,347.50	4,646.26	842.50
Ocean Accident & Guarantee Corporation, Ltd.	29,607.84	19,761.95	30,046.52	7,311.95
Ohio Farmers Insurance Co.	5,782.46	*Nil*	5,569.21	*Nil*
Pacific Coast Fire Insurance Co.	5,471.78	3,416.68	4,974.92	3,845.68
Palatine Insurance Co.	4,197.15	2,290.90	5,438.08	—151.10
Carried forward	$1,002,045.51	$588,680.15	$1,011,551.23	$606,609.54

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN 1934—*Cont'd.*

Name of Company.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Brought forward	$1,002,045.51	$588,680.15	$1,011,551.23	$606,609.54
Patriotic Assurance Co., Ltd.	374.06	*Nil*	239.91	*Nil*
Pearl Assurance Co., Ltd.	2,179.98	1,299.69	1,573.94	1,334.69
Phoenix Assurance Co., Ltd.	56,271.29	40,197.42	60,719.23	17,235.42
Phoenix Insurance Co. of Hartford	*Nil*	*Nil*	*Nil*	*Nil*
Portage la Prairie Mutual Fire Insurance Co.	65,107.90	41,015.16	60,938.80	29,408.76
Providence Washington Insurance Co.	332.61	352.93	302.20	352.93
Provident Assurance Co.	20,922.47	5,214.16	17,829.55	7,635.98
Provincial Insurance Co.	34,202.50	31,474.02	37,334.42	38,158.45
Prudential Assurance Co., Ltd.	2,876.73	1,439.69	2,320.58	1,502.69
Queen Insurance Co.	4,094.28	1,594.16	4,469.28	1,630.16
Railway Passengers Assurance Co.	10,750.54	3,867.53	12,771.24	1,862.53
Royal Exchange Assurance	13,360.53	7,187.89	13,462.57	3,094.89
Royal Insurance Co., Ltd.	49,620.98	32,327.82	52,257.38	28,253.82
St. Paul Fire & Marine Insurance Co.	5,205.02	2,294.44	4,122.95	2,243.07
St. Paul Mercury Indemnity Co. of St. Paul	1,066.76	3,611.55	754.66	4,458.55
Scottish Metropolitan Assurance Co.	4,009.43	4,859.87	4,498.06	3,393.87
Scottish Union & National Insurance Co.	7,156.55	17,620.93	5,740.25	12,347.93
Security Insurance Co. of New Haven	*Nil*	*Nil*	*Nil*	*Nil*
Sentinel Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Southern Insurance Co., Ltd.	1,823.93	1,138.90	1,657.90	1,281.90
Springfield Fire & Marine Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Sun Insurance Office, Ltd.	11,310.34	4,333.31	11,864.97	4,348.31
Toronto General Insurance Co.	11,387.57	5,599.63	11,582.78	12,293.63
Trans Canada Insurance Co.	30,830.39	23,462.52	29,492.41	18,567.66
Travelers Fire Insurance Co.	807.95	384.78	976.35	396.44
Travelers Indemnity Co.	5,355.10	2,629.92	6,133.88	2,770.08
Union Assurance Society, Ltd.	4,616.26	918.01	4,586.53	2,268.01
Union Fire, Accident & General Insurance Co.	33.98	*Nil*	20.06	*Nil*
Union Insurance Society of Canton, Ltd.	8,041.36	1,610.09	7,939.12	1,965.09
United British Insurance Co., Ltd.	3,585.43	3,495.55	4,020.87	2,948.55
United Pacific Casualty Insurance Co.	1,004.58	1,603.56	2,081.14	1,535.01
United States Fidelity & Casualty Co.	883.43	6,228.75	1,268.19	5,924.25
United States Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Wawanesa Mutual Insurance Co.	17,997.99	7,887.91	18,629.21	8,789.61
Western Assurance Co.	7,890.15	1,516.24	7,556.71	1,281.24
**Westminster Fire Office	.....	.....	.....	.....
World Fire & Marine Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
World Marine & General Insurance Co.	3,959.25	4,111.98	4,601.23	2,862.98
Yorkshire Insurance Co., Ltd.	8,608.34	4,774.70	9,577.62	9,799.70
Zurich General Accident & Liability Ins. Co.	31,897.72	28,210.40	36,167.59	18,698.40
Totals	$1,434,610.91	$880,943.66	$1,449,042.80	$855,254.14
Totals for 1933	$1,452,117.87	$671,140.46	$1,527,227.49	$709,067.26
*Franklin Fire Insurance Co.	$334.26	$179.00	$827.35	$175.00
†Homestead Fire Insurance Co.	564.69	383.24	773.46	368.24
§National Liberty Insurance Co.	—56.97	583.44	340.27	382.44
**Westminster Fire Office (gross)	4,877.99	949.42	.....	.....
‡Hudson Bay Insurance Co. (gross premiums and losses, respectively)	59,023.10	33,374.59	.....	.....

NOTE.—These figures are included in the foregoing return.

TABLE VI.—SUMMARY OF AUTOMOBILE INSURANCE.

Year.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.	Ratio Losses incurred to Premiums earned.
1930	$2,152,000	$1,239,000	$2,148,000	$1,285,000	59.82
1931	1,969,000	1,181,000	2,013,000	1,186,000	58.92
1932	1,688,000	976,000	1,789,000	911,000	50.92
1933	1,452,000	671,000	1,527,000	709,000	46.43
1934	1,438,000	881,000	1,449,000	855,000	59.00

TABLE VII.—CASUALTY INSURANCE PREMIUMS AND LOSSES IN 1934.

ACCIDENT AND SICKNESS INSURANCE.

Name of Company.	Accident Insurance.		Sickness Insurance.	
	Gross Premiums, less Return Premiums.	Gross Losses paid.	Gross Premiums, less Return Premiums.	Gross Losses paid.
Aetna Life Insurance Co.	$192.74	$196.45		
	*2,759.56	1,349.10	*Nil*	*Nil*
Alliance Assurance Co., Ltd.	1,195.60	1,264.18	$892.79	$91.25
Atlas Assurance Co., Ltd.	22.50	*Nil*	*Nil*	*Nil*
British America Assurance Co.	1,781.93	879.49	709.59	503.08
British Canadian Insurance Co.	1,294.38	468.70	758.35	1,318.14
British Empire Assurance Co.	2,826.22	1,392.41	3,072.37	2,680.15
British Northwestern Fire Insurance Co.	103.72	*Nil*	*Nil*	*Nil*
Canada Accident & Fire Assurance Co.	5,583.33	3,417.81	2,350.05	1,226.62
Canada Security Assurance Co.	377.20	284.29	235.01	295.90
Canadian Fire Insurance Co.	747.35	283.61	—37.74	*Nil*
Canadian General Insurance Co.	317.75	41.75	*Nil*	*Nil*
Canadian Indemnity Co.	2,188.56	1,128.11	826.00	682.18
Canadian Surety Co.	*Nil*	*Nil*	*Nil*	*Nil*
Car & General Insurance Corporation, Ltd.	162.41	5.00	61.50	*Nil*
The Casualty Co. of Canada	*192.80	*Nil*		
	3,015.67	985.73	1,160.00	431.76
Century Insurance Co., Ltd.	938.56	183.32	*Nil*	*Nil*
Commercial Union Assurance Co., Ltd.	574.37	128.79	318.45	82.78
Confederation Life Association	*375.00	34.29	*Nil*	*Nil*
Continental Casualty Co.	18,569.52	6,422.55	17,721.72	9,680.35
Dominion Fire Insurance Co.	65.00	*Nil*	*Nil*	*Nil*
The Dominion of Canada General Insurance Co.	25,441.89	10,983.02		
	*216.00	*Nil*	14,096.16	5,030.75
Employers' Liability Assurance Corporation, Ltd.	4,538.39	2,415.91	1,402.22	669.03
Fidelity & Casualty Co. of New York	1.99	*Nil*	*Nil*	*Nil*
Fidelity Insurance Co. of Canada	1,799.45	1,032.30	76.14	199.90
Fonciere Transport & Accident Insurance Co.	500.00	*Nil*	*Nil*	*Nil*
The General Accident Assurance Co. of Canada	14,695.83	12,855.25		
	*9,990.17	9,412.97	9,982.15	6,412.56
General Accident Fire & Life Assur. Corpn., Ltd.	5,787.60	3,642.77	4,054.05	1,427.92
The General Casualty Insurance Co. of Paris	4,537.83	82.85	3,544.13	125.71
The Globe Indemnity Co. of Canada	21,470.85	15,894.79	15,964.41	7,201.35
The Guardian Insurance Co. of Canada	190.12	*Nil*	16.00	*Nil*
The Guildhall Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Hartford Accident & Indemnity Co.	780.50	55.13	58.00	*Nil*
Home Assurance Co. of Canada	*52,805.96	14,142.47	*Nil*	*Nil*
Hudson Bay Insurance Co.	30,571.05	27,346.30	23,416.79	*Nil*
Imperial Guar, & Accident Insur. Co. of Canada	3,996.13	693.85	1,502.16	1,996.00
Imperial Insurance Office	143.10	16.00	58.91	*Nil*
Indemnity Insurance Co. of North America	78.75	*Nil*	*Nil*	*Nil*
Law, Union & Rock Insurance Co., Ltd.	1,005.67	255.70	405.56	25.00
Legal & General Assurance Society, Ltd.	9.27	*Nil*	14.30	65.00
Liverpool & London & Globe Insur. Co., Ltd.	23,461.94	17,641.02	17,279.89	7,951.55
London & Lancashire Guar. & Accid. Co. of Canada.	5,776.43	1,238.88	2,517.36	210.66
London & Provincial Mar. & Gen. Insur. Co., Ltd.	1,746.36	3,053.40		
	*680.55	536.16	*Nil*	*Nil*
London & Scottish Assurance Corporation, Ltd.	3.50	*Nil*	*Nil*	*Nil*
London Guarantee & Accident Co., Ltd.	*1,564.92	275.15		
	4,079.54	1,534.61	1,581.60	644.13
London Life Insurance Co.	*4,024.36	3,023.15	*Nil*	*Nil*
Loyal Protective Insurance Co.	*15,711.72	6,178.73	*Nil*	*Nil*
Lumbermen's Mutual Casualty Co.	*Nil*	*Nil*	*Nil*	*Nil*
Maryland Casualty Co.	333.44	128.56	245.80	50.71
Merchants Casualty Insurance Co.	*17,437.02	4,889.28	*Nil*	*Nil*
Metropolitan Casualty Insurance Co.	560.05	77.50	258.54	14.00
Metropolitan Life Insurance Co.	6,583.20	1,202.00	1,026.80	1,895.00
The Motor Union Insurance Co., Ltd.	630.00	71.40	*Nil*	*Nil*
North British & Mercantile Insurance Co., Ltd.	3,085.32	791.40	1,161.80	248.55
Northern Assurance Co., Ltd.	469.05	23.50	28.08	92.84
Norwich Union Fire Insurance Society, Ltd.	2,656.67	1,215.39	563.12	743.45
Occidental Fire Insurance Co.	161.54	*Nil*	100.00	*Nil*
Occidental Life Insurance Co.	82.62	*Nil*	33.08	219.58
Ocean Accident & Guarantee Corporation, Ltd.	6,112.06	1,004.86	870.64	*Nil*
Pearl Assurance Co., Ltd.	19.10	*Nil*	*Nil*	*Nil*
Phoenix Assurance Co., Ltd.	595.60	77.00	223.20	160.71
Carried forward	$317,619.71	$160,256.88	$128,761.52	$52,376.61

* Accident and sickness.

TABLE VII.—CASUALTY INSURANCE PREMIUMS AND LOSSES IN 1934—*Continued.*

ACCIDENT AND SICKNESS INSURANCE—*Continued.*

Name of Company.	Accident Insurance.		Sickness Insurance.	
	Gross Premiums, less Return Premiums.	Gross Losses paid.	Gross Premiums, less Return Premiums.	Gross Losses paid.
Brought forward	$317,619.71	$160,256.88	$128,761.52	$52,376.61
The Protective Association of Canada	*25,671.95	20,893.59	*Nil*	*Nil*
Provident Assurance Co.	*85.00	12.25	.....	.....
The Provident Life & Accident Insurance Co.	*3,232.80	1,335.27	*Nil*	*Nil*
Prudential Assurance Co., Ltd.	254.96	25.00	238.16	54.25
The Prudential Insurance Co. of America	*Nil*	*Nil*	*Nil*	*Nil*
Railway Passengers Assurance Co.	3,406.39	271.10	1,311.17	340.00
Royal Exchange Assurance	718.89	378.51	277.25	*Nil*
Royal Insurance Co., Ltd.	33,976.88	28,261.53	25,631.48	13,130.34
Scottish Metropolitan Assurance Co., Ltd.	327.42	365.00	*Nil*	*Nil*
Sun Insurance Office, Ltd.	2,143.61	394.05	681.27	74.96
Toronto General Insurance Co.	45.00	*Nil*	*Nil*	*Nil*
Travelers Indemnity Co.	*Nil*	*Nil*	*Nil*	*Nil*
Travelers Insurance Co.	31,730.31	7,168.66	32,012.02	13,645.05
Union Assurance Society, Ltd.	257.13	60.06	82.12	28.00
Union Insurance Society of Canton, Ltd.	7,585.73	2,571.89	6,946.81	5,012.52
Union Marine & General Insurance Co., Ltd.	.84	*Nil*	*Nil*	*Nil*
United States Fidelity & Guarantee Co.	2,143.80	387.74	426.70	*Nil*
Western Assurance Co.	806.20	1,295.00	237.15	73.21
World Marine & General Insurance Co., Ltd.	192.50	47.00	80.50	69.63
Yorkshire Insurance Co., Ltd.	*7,201.64 7,203.46	3,333.67 1,895.54	*Nil*	*Nil*
Zurich General Accid. & Liability Insur. Co., Ltd.	896.19	1,971.45	2,630.92	1,709.62
Totals	$445,500.41	$230,924.19	$199,142.27	$86,514.19
Totals for 1933	$441,451.76	$246,934.02	$195,897.12	$119,941.63

* Accident and sickness.

BOILER AND MACHINERY AND EXPLOSION INSURANCE.

Name of Company.	Boiler and Machinery Insurance.		Explosion Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Boiler Inspection & Insurance Co. of Canada	$9,221.21	$8,432.22		
Canada Accident & Fire Insurance Co.	168.52	*Nil*		
Canadian Fire Insurance Co.			$165.00	*Nil*
Connecticut Fire Insurance Co.	*Nil*	*Nil*		
Continental Insurance Co.	*Nil*	*Nil*		
County Fire Insurance Co.	*Nil*	*Nil*		
Dominion of Canada General Insurance Co.	—70.35	*Nil*		
Employers Liability Assurance Corporation, Ltd.	*Nil*	*Nil*		
Equitable Fire & Marine Insurance Co.	*Nil*	*Nil*		
Fidelity & Casualty Co.	221.70	*Nil*		
Fidelity-Phenix Fire Insurance Co.	*Nil*	*Nil*		
General Accident Assurance Co. of Canada	10,740.54	1,827.76		
Globe Indemnity Co. of Canada	21.14	*Nil*		
Great American Insurance Co.	*Nil*	*Nil*		
Guardian Insurance Co. of Canada	*Nil*	*Nil*		
Imperial Guar. & Accident Insur. Co. of Canada	*Nil*	*Nil*	75.00	*Nil*
Insurance Co. of North America	*Nil*	*Nil*		
Liverpool & London & Globe Insur. Co., Ltd.	23.49	*Nil*		
Maryland Casualty Co.	*Nil*	*Nil*		
National Union Fire Insurance Co.	*Nil*	*Nil*		
Niagara Fire Insurance Co.	*Nil*	*Nil*		
Northern Assurance Co., Ltd.	*Nil*	*Nil*		
Ocean Accident & Guarantee Corporation, Ltd.	—381.04	42.50		
Phoenix Insurance Co. of Hartford	*Nil*	*Nil*		
Royal Insurance Co., Ltd.	43.50	*Nil*		
Sentinel Fire Insurance Co.	*Nil*	*Nil*	17.24	*Nil*
Springfield Fire and Marine Insurance Co.	*Nil*	*Nil*	712.48	*Nil*
Sun Insurance Office, Ltd.			1,566.94	*Nil*
Travelers Indemnity Co.	269.98	*Nil*		
Western Assurance Co.	*Nil*	*Nil*	177.87	*Nil*
World Marine & General Insurance Co., Ltd.	*Nil*	*Nil*		
Totals	$20,710.08	$10,302.48	$2,714.53	*Nil*
Totals for 1933	$27,947.45	$6,895.02	$4,100.95	$49.13

TABLE VII.—CASUALTY INSURANCE PREMIUMS AND LOSSES IN 1934—*Continued.*

BURGLARY AND FORGERY INSURANCE.

Name of Company.	Burglary Insurance.		Forgery Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
The Acadia Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Alliance Assurance Co., Ltd.	$2,609.49	$877.88		
Atlas Assurance Co., Ltd.	1,346.70	83.25		
British America Assurance Co.	933.50	233.24		
British Canadian Insurance Co.	847.41	564.21		
British Empire Assurance Co.	871.21	973.18		
British Northwestern Fire Insurance Co.	907.93	239.25		
Canada Accident & Fire Assurance Co.	1,057.61	1,263.76		
Canada Security Assurance Co.	3,044.09	1,772.23		
Canadian Fire Insurance Co.	1,433.35	10.66		
Canadian General Insurance Co.	10,793.05	6,937.69		
Canadian Indemnity Co.	14,798.64	5,705.39	$202.62	*Nil*
Canadian Surety Co.	4,017.86	1,930.29	482.58	*Nil*
Casualty Co. of Canada	705.68	80.34		
Century Insurance Co., Ltd.	2,208.15	1,737.68		
Commercial Union Assurance Co., Ltd.	92.96	99.25		
Connecticut Fire Insurance Co.	*Nil*	*Nil*		
Continental Casualty Co.	206.32	168.50		
Dominion of Canada General Insurance Co.	3,983.13	1,004.11		
Employers' Liability Assurance Corporation, Ltd.	4,792.67	2,852.55		
Fidelity & Casualty Co. of New York	*Nil*	*Nil*		
Fidelity Insurance Co. of Canada	4,623.13	2,209.27		
General Accident Assurance Co. of Canada	11,116.97	6,052.11		
General Accident Fire & Life Assur. Corpn., Ltd.	1,750.10	260.50		
General Casualty Co. of America	*Nil*	*Nil*		
General Casualty Insurance Co. of Paris	6,403.96	2,027.56		
Globe Indemnity Co. of Canada	7,313.96	8,023.30		
Guardian Insurance Co. of Canada	3,247.31	2,865.22		
Guildhall Insurance Co., Ltd.	20.80	*Nil*		
Hartford Accident & Indemnity Co.	1,526.44	304.15		
Home Insurance Co.	*Nil*	*Nil*		
Hudson Bay Insurance Co.	10,614.40	13,851.73		
Imperial Guar. & Accident Insur. Co. of Canada	780.85	1,231.45		
Imperial Insurance Office	70.25	*Nil*		
Indemnity Insurance Co. of North America	*Nil*	26.75		
Law, Union & Rock Insurance Co., Ltd.	998.77	407.95		
Legal & General Assurance Society, Ltd.	144.54	*Nil*		
Liverpool & London & Globe Insurance Co.	8,863.56	9,097.61		
London & Lancashire Guar. & Accid. Co. of Canada	5,764.91	3,768.74		
London & Provincial Mar. & Gen. Ins. Co., Ltd.	1,061.97	560.45		
London & Scottish Assurance Corporation Ltd.	292.90	2.50		
London Guarantee & Accident Co., Ltd.	2,498.32	3,108.57		
Maryland Casualty Co.	93.00	262.73		
Metropolitan Casualty Insurance Co.	2,755.60	1,686.57	*Nil*	$26.24
National Surety Corporation	2,193.53	426.46	252.39	156.11
Niagara Fire Insurance Co.	*Nil*	*Nil*		
North British & Mercantile Insurance Co., Ltd.	1,398.06	895.23		
Northern Assurance Co., Ltd.	2,244.11	3,656.17		
Northwest Casualty Co.	1,414.24	1,622.30		
Norwich Union Fire Insurance Society, Ltd.	2,009.67	2,079.73		
Occidental Fire Insurance Co.	575.13	90.14		
Ocean Accident & Guarantee Corporation, Ltd.	3,771.38	1,826.86		
Pearl Assurance Co., Ltd.	69.28	*Nil*		
Phoenix Assurance Co., Ltd.	873.53	382.25		
Portage la Prairie Mutual Fire Insurance Co.	1,351.78	1,558.11		
Provident Assurance Co.	619.00	*Nil*		
Prudential Assurance Co., Ltd.	397.22	420.50		
Railway Passengers Assurance Co.	797.18	743.75		
Reliance Insurance Co. of Canada	217.04	*Nil*		
Royal Exchange Assurance	1,627.13	774.95		
Royal Insurance Co., Ltd.	12,572.72	1,341.46		
St. Paul Fire & Marine Insurance Co.	*Nil*	*Nil*		
Sun Insurance Office, Ltd.	1,714.82	598.34		
Toronto General Insurance Co.	2,676.80	331.14		
Travelers Fire Insurance Co.	*Nil*	*Nil*		
Travelers Indemnity Co.	6,952.06	1,343.38		
Union Assurance Society, Ltd.	480.91	120.00		
Union Insurance Society of Canton, Ltd.	3,287.34	2,846.30		
Carried forward	$171,840.42	$103,337.69	$1,937.59	$182.35

TABLE VII.—CASUALTY INSURANCE PREMIUMS AND LOSSES IN 1934—*Continued.*

BURGLARY AND FORGERY INSURANCE—*Continued.*

Name of Company.	Burglary Insurance.		Forgery Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$171,840.42	$103,337.69	$1,937.59	$182.35
United Pacific Casualty Insurance Co.	*Nil*	*Nil*		
United States Fidelity & Guaranty Co.	4,477.34	2,933.97	376.68	17.75
Western Assurance Co.	1,666.29	499.16		
World Marine & General Insurance Co., Ltd.	1,524.95	2,646.38		
Yorkshire Insurance Co., Ltd.	3,004.73	4,046.34		
Zurich General Accid. & Liability Insur. Co., Ltd.	2,069.69	1,526.33		
Totals	$184,577.42	$114,989.87	$1,314.27	$200.10
Totals for 1933	$194,655.02	$149,975.37	$1,397.87	$272.07

EARTHQUAKE AND PLATE GLASS INSURANCE.

Name of Company.	Earthquake Insurance.		Plate Glass Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Alliance Assurance Co., Ltd.			$74.14	*Nil*
American Alliance Insurance Co.	$41.92	*Nil*		
Atlas Assurance Co., Ltd.			40.77	*Nil*
British America Assurance Co.			454.64	$282.51
British Canadian Insurance Co.			408.40	271.53
British Columbia Plate Glass Insurance Co.			20,539.10	9,909.62
British Empire Assurance Co.			214.64	*Nil*
British Northwestern Fire Insurance Co.			348.03	21.56
Canada Accident & Fire Assurance Co.			795.35	335.42
Canada Security Assurance Co.			261.32	77.00
Canadian Fire Insurance Co.	48.75	*Nil*	574.20	*Nil*
Canadian General Insurance Co.			2,365.80	607.82
Canadian Indemnity Co.			2,942.80	1,412.09
Canadian Surety Co.			1,015.01	1,329.06
Casualty Co. of Canada			183.09	36.53
Century Insurance Co., Ltd.			287.81	27.55
Citizens Insurance Co.	243.75	*Nil*	*Nil*	*Nil*
Commercial Union Assurance Co., Ltd.			*Nil*	*Nil*
Connecticut Fire Insurance Co.	41.42	*Nil*	*Nil*	*Nil*
Continental Casualty Co.			374.44	71.70
Continental Insurance Co.			*Nil*	*Nil*
County Fire Insurance Co.	10.48	*Nil*	*Nil*	*Nil*
Dominion Fire Insurance Co.			99.74	*Nil*
Dominion of Canada General Insurance Co.			2,125.59	1,096.36
Eagle Star & British Dominions Insur. Co., Ltd.			326.12	185.26
Employers' Liability Assurance Corporation, Ltd.			331.18	354.00
Fidelity & Casualty Co. of New York			*Nil*	*Nil*
Fidelity Insurance Co. of Canada			324.44	253.64
First National Insurance Co. of America			*Nil*	*Nil*
General Accident Assurance Co. of Canada			932.05	477.70
General Accident Fire & Life Assur. Corpn., Ltd.			328.33	498.88
General Casualty Co. of America			480.01	326.47
General Casualty Insurance Co. of Paris			48.01	*Nil*
General Insurance Co. of America			*Nil*	*Nil*
Globe Indemnity Co. of Canada			590.76	727.96
Great American Indemnity Co.			1,021.57	952.47
Great American Insurance Co.	524.05	*Nil*	*Nil*	*Nil*
Guardian Insurance Co. of Canada			289.34	53.70
Guildhall Insurance Co., Ltd.			*Nil*	*Nil*
Halifax Fire Insurance Co.			*Nil*	*Nil*
Hartford Accident & Indemnity Co.			670.36	607.60
Hartford Fire Insurance Co.	278.75	*Nil*	*Nil*	*Nil*
Home Insurance Co.	4.39	*Nil*	*Nil*	*Nil*
Hudson Bay Insurance Co.			502.20	218.53
Imperial Guarantee & Accid. Insur. Co. of Canada			119.03	*Nil*
Imperial Insurance Office			125.98	70.05
Carried forward	$1,193.53	*Nil*	$39,194.24	$20,205.01

TABLE VII.—CASUALTY INSURANCE PREMIUMS AND LOSSES IN 1934—*Continued.*

EARTHQUAKE AND PLATE GLASS INSURANCE—*Continued.*

Name of Company.	Earthquake Insurance.		Plate Glass Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$1,193.53	*Nil*	$39,194.24	$20,205.01
Indemnity Insurance Co. of North America			*Nil*	*Nil*
Insurance Co. of North America			*Nil*	*Nil*
Law, Union & Rock Insurance Co., Ltd.	487.50	*Nil*	585.00	126.71
Legal & General Assurance Society, Ltd.			12.87	*Nil*
Liverpool & London & Globe Insur. Co., Ltd.			834.60	780.16
London & Lancashire Guar. & Accid. Co. of Canada			1,172.61	310.78
London & Provincial Mar. & Gen. Ins. Co., Ltd.			51.86	*Nil*
London & Scottish Assurance Corporation, Ltd.			*Nil*	*Nil*
London Guarantee & Accident Co., Ltd.			301.15	68.35
Lumbermen's Mutual Casualty Co.			*Nil*	*Nil*
Maryland Casualty Co.			—5.30	7.35
Metropolitan Casualty Insurance Co.			658.85	172.75
Motor Union Assurance Co., Ltd.			39.65	*Nil*
National Provincial Insurance Co., Ltd.			1,154.09	359.62
National Surety Corporation			*Nil*	*Nil*
North British & Mercantile Insur. Co., Ltd.	731.25	*Nil*	564.39	246.49
Northern Assurance Co., Ltd.			487.91	119.41
Northwest Casualty Co.			*Nil*	*Nil*
Norwich Union Fire Insurance Society, Ltd.			698.15	694.30
Occidental Fire Insurance Co.			116.15	32.18
Ocean Accident & Guarantee Corporation, Ltd.			1,775.10	1,040.72
Phoenix Assurance Co., Ltd.	1,015.00	*Nil*	1,313.56	64.17
Phoenix Insurance Co. of Hartford	42.50	*Nil*	*Nil*	*Nil*
Portage la Prairie Mutual Fire Insurance Co.			216.68	59.35
Provident Assurance Co.			88.51	125.15
Prudential Assurance Co., Ltd.			103.29	*Nil*
Railway Passengers Assurance Co.			1,430.77	787.94
Royal Insurance Co., Ltd.			1,006.37	644.88
Saint Paul Fire & Marine Insur. Co.	—32.50	*Nil*	*Nil*	*Nil*
Scottish Metropolitan Assurance Co., Ltd.			68.37	24.00
Scottish Union & National Insurance Co.	195.00	*Nil*	*Nil*	*Nil*
Springfield Fire & Marine Insurance Co.	150.50	*Nil*	*Nil*	*Nil*
Sun Insurance Office, Ltd.	243.75	*Nil*	236.59	5.51
Toronto General Insurance Co.			309.08	90.00
Trans-Canada Insurance Co.				
Travelers Fire Insurance Co.	81.70	*Nil*	*Nil*	*Nil*
Travelers Indemnity Co.			785.24	59.15
Union Assurance Society, Ltd.			28.71	97.61
Union Insurance Society of Canton, Ltd.			1,189.55	183.19
United Pacific Casualty Insurance Co.			*Nil*	*Nil*
United States Fidelity & Guaranty Co.			564.36	184.84
Western Assurance Co.			191.96	92.59
World Marine & General Insurance Co., Ltd.			88.84	*Nil*
Yorkshire Insurance Co., Ltd.			296.65	143.06
Zurich General Accid. & Liability Assur. Co., Ltd.			685.18	137.75
Totals	$4,140.71	*Nil*	$56,237.47	$26,863.02
Totals for 1933	$1,335.87	$72.88	$46,694.97	$28,457.54

GUARANTEE, BOND, AND CREDIT INSURANCE.

Name of Company.	Guarantee Insurance.		Bond Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
The Aetna Casualty & Surety Co.	*Nil*	*Nil*		
Alliance Assurance Co., Ltd.	$108.75	*Nil*	$172.35	$421.91
American Credit Indemnity Co. of N.Y. (Credit)	*Nil*	*Nil*	805.46	*Nil*
British America Assurance Co.	990.22	$150.00		
British Canadian Insurance Co.	3,047.90	*Nil*		
British Empire Assurance Co.	10.00	*Nil*		
The Canada Accident & Fire Assurance Co., Ltd.	1,982.88	191.53		
Canada Security Assurance Co.	91.45	*Nil*		
Canadian Fire Insurance Co.	720.92	219.25		
Carried forward	$6,952.12	$560.78	$977.81	$421.91

TABLE VII.—CASUALTY INSURANCE PREMIUMS AND LOSSES IN 1934—*Continued.*

GUARANTEE, BOND, AND CREDIT INSURANCE—*Continued.*

Name of Company.	Guarantee Insurance.		Bond Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$6,952.12	$560.78	$977.81	$421.91
Canadian General Insurance Co.	10,064.67	—29.48		
Canadian Indemnity Co.	10,208.59	2,479.21		
The Canadian Surety Co.	17,917.40	2,378.79		
The Casualty Co. of Canada	337.55	1,388.34		
Century Insurance Co., Ltd.	865.60	*Nil*		
The Dominion of Canada General Insurance Co.	3,987.58	221.33		
Employers' Liability Assurance Corporation, Ltd.	3,095.49	—444.75		
Fidelity & Casualty Co. of New York	*Nil*	*Nil*		
Fidelity Insurance Co. of Canada	3,557.47	83.76		
The General Accident Assurance Co. of Canada	3,793.52	181.77		
General Casualty Insurance Co. of Paris	171.27	*Nil*		
The Globe Indemnity Co. of Canada	7,142.37	207.18		
The Guarantee Co. of North America	816.31	*Nil*		
The Guardian Insurance Co. of Canada	3,284.76	15.35		
Hartford Accident & Indemnity Co.	96.36	*Nil*		
Hudson Bay Insurance Co.	10,824.19	426.30		
Imperial Guarantee & Accident Insurance Co.	2,970.47	2.00		
The Imperial Insurance Office	493.50	*Nil*		
Indemnity Insurance Co. of North America	*Nil*	*Nil*		
Law, Union & Rock Insurance Co., Ltd.	221.14	*Nil*		
Liverpool & London & Globe Insur. Co., Ltd.	7,703.55	230.19		
London & Lancashire Guar. & Accid. Co. of Canada	2,412.88	*Nil*		
London & Provincial Mar. & Gen. Ins. Co., Ltd.	*Nil*	*Nil*		
London Guarantee & Accident Co., Ltd.	1,695.51	*Nil*		
Maryland Casualty Co.	304.65	85.00		
Metropolitan Casualty Insur. Co. of New York	55.00	*Nil*		
National Surety Corporation	2,027.88	47.33		
North British & Mercantile Insur. Co., Ltd.	406.63	*Nil*		
Northern Assurance Co., Ltd.	789.22	.62		
Norwich Union Fire Insurance Society, Ltd.	708.46	*Nil*		
The Ocean Accident & Guarantee Corp., Ltd.	871.31	*Nil*		
Phoenix Assurance Co., Ltd.	*Nil*	*Nil*		
Provident Assurance Co.	*Nil*	*Nil*		
The Prudential Assurance Co., Ltd.	275.00	*Nil*		
Railway Passengers Assurance Co.	335.35	*Nil*		
Royal Exchange Assurance	1,244.14	*Nil*		
Royal Insurance Co., Ltd.	12,278.08	426.30		
Scottish Metropolitan Assurance Co., Ltd.	5.00	*Nil*		
Sun Insurance Office, Ltd.	*Nil*	*Nil*		
Toronto General Insurance Co.	4,544.18	*Nil*		
Union Insurance Society of Canton, Ltd.	704.72	*Nil*		
Union Marine & General Insurance Co.	10.00	*Nil*		
United Pacific Casualty Insurance Co.	*Nil*	*Nil*		
United States Fidelity & Guarantee Co.	4,279.48	—703.15		
Western Assurance Co.	1,300.17	59.36		
The World Marine & General Insur. Co., Ltd.	516.73	1.25		
The Yorkshire Insurance Co., Ltd.	1,026.25	625.41		
Totals	$130,294.55	$9,420.27	$977.81	$421.91
Totals for 1933	$98,930.44	$32,386.27	$987.88	$36.50

INLAND TRANSPORTATION AND MARINE INSURANCE.

Name of Company.	Inland Transportation Insurance.		Marine Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Aetna Insurance Co.	$10,993.30	$6,386.82		
Agricultural Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Alliance Assurance Co., Ltd.	769.76	486.18	$2,229.74	*Nil*
Alliance Insurance Co. of Philadelphia	175.86	16,472.36	1,778.76	$587.59
Carried forward	$11,938.32	$23,345.36	$4,008.50	$587.59

TABLE VII.—CASUALTY INSURANCE PREMIUMS AND LOSSES IN 1934—*Continued.*

INLAND TRANSPORTATION AND MARINE INSURANCE—*Continued.*

Name of Company.	Inland Transportation Insurance.		Marine Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$11,938.32	$23,345.36	$4,008.50	$587.59
American Alliance Insurance Co.	265.99	5.80		
Atlas Assurance Co., Ltd.	324.00	186.95	5,047.21	177.19
Automobile Insurance Co. of Hartford	3,393.70	576.67	*Nil*	*Nil*
Bankers' & Traders' Insurance Co., Ltd.	*Nil*	*Nil*	1,215.31	488.11
Boston Insurance Co.	23.26	*Nil*	6,643.06	1,192.02
British America Assurance Co.	1,155.40	100.21	17,616.09	10,062.10
British & Foreign Marine Insurance Co., Ltd.				
British Canadian Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
British Empire Assurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
British Northwestern Fire Insurance Co.	1,271.18	*Nil*	*Nil*	*Nil*
British Oak Insurance Co., Ltd.	10.00	*Nil*	*Nil*	*Nil*
British Traders Insurance Co., Ltd.	*Nil*	*Nil*	18,269.58	20,373.38
Canada Security Assurance Co.	1,808.84	595.09	*Nil*	*Nil*
Canadian General Insurance Co.	95.00	5.30	*Nil*	*Nil*
Canadian Indemnity Co.	52.57	1,162.09	*Nil*	*Nil*
Century Insurance Co., Ltd.	*Nil*	*Nil*	7,058.60	4,565.30
China Fire Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
City of New York Insurance Co.	*Nil*	*Nil*	117.72	*Nil*
Columbia Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Commercial Union Assurance Co., Ltd.	264.43	*Nil*	502.08	40.31
Connecticut Fire Insurance Co.	1,875.66	*Nil*	556.50	357.07
Continental Insurance Co.	2,215.20	465.53	*Nil*	*Nil*
Cornhill Insurance Co., Ltd.	*Nil*	*Nil*	6,519.50	74.00
County Fire Insurance Co.	10.48	1.45	*Nil*	*Nil*
The Dominion of Canada General Insur. Co., Ltd.	267.12	280.60	*Nil*	*Nil*
Eagle Star & British Dominions Insur. Co., Ltd.	.....	.....	.....	.....
Economic Insurance Co., Ltd.	*Nil*	*Nil*	153.75	*Nil*
Equitable Fire & Marine Insurance Co.	138.85	*Nil*	*Nil*	*Nil*
Fidelity-Phenix Fire Insurance Co.	4,117.05	473.37	*Nil*	*Nil*
Fire Association of Philadelphia	683.63	15.17	27,067.86	33,115.88
Fireman's Fund Insurance Co.	66.59	*Nil*	89,762.23	38,082.28
Firemen's Insurance Co. of Newark	*Nil*	*Nil*	*Nil*	*Nil*
First American Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
First National Insurance Co. of America	*Nil*	*Nil*	*Nil*	*Nil*
Franklin Fire Insurance Co. of Philadelphia	5,865.90	5,476.48	5,724.34	1,212.72
General Accident Fire & Life Assur. Corpn., Ltd.	1,060.79	50.00	*Nil*	*Nil*
General Casualty Insurance Co. of Paris	11.08	*Nil*	*Nil*	*Nil*
General Insurance Co. of America	879.92	1,078.83	*Nil*	*Nil*
Glens Falls Insurance Co.	109.76	*Nil*	*Nil*	*Nil*
The Globe Indemnity Co. of Canada	*Nil*	*Nil*	*Nil*	*Nil*
Great American Insurance Co.	524.37	72.50	*Nil*	*Nil*
Guardian Insurance Co. of Canada	10.00	*Nil*	*Nil*	*Nil*
Hartford Fire Insurance Co.	55.30	120.00	45.00	*Nil*
Home Assurance Co. of Canada	55.00	*Nil*	*Nil*	*Nil*
Home Fire and Marine Insurance Co.	*Nil*	*Nil*	6,608.03	2,734.40
Home Insurance Co.	29,653.94	38,480.55	18,613.17	12,235.03
Imperial Guarantee & Accid. Insur. Co. of Canada	*Nil*	*Nil*	*Nil*	*Nil*
Imperial Insurance Office	*Nil*	*Nil*		
Indemnity Marine Insur. Co.	1,532.28	12.34	12,393.30	6,803.17
Insurance Co. of North America	7,889.36	1,992.33	28,712.79	3,088.59
Legal & General Assurance Society, Ltd.	15.00	*Nil*	*Nil*	*Nil*
Liverpool & London & Globe Insur. Co., Ltd.	775.33	*Nil*	4,030.76	1,795.20
London & Lancashire Insurance Co., Ltd.	637.85	162.07	584.20	*Nil*
London & Provincial Mar. & Gen. Ins. Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
London Assurance Corporation	19.00	*Nil*	7,214.15	1,961.01
London Guarantee & Accident Co., Ltd.	109.75	8.50	*Nil*	*Nil*
Marine Insurance Co., Ltd.	906.25	*Nil*	3,708.75	9,885.51
Maritime Insurance Co., Ltd.	*Nil*	*Nil*	13,921.46	6,228.83
Maryland Insurance Co.	185.50	54.50	*Nil*	*Nil*
Millers National Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Motor Union Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
National Fire Insurance Co. of Hartford	*Nil*	*Nil*	*Nil*	*Nil*
National Union Fire Insurance Co.	67.20	*Nil*	20,962.62	11,217.76
Newark Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Carried forward	$80,341.45	$74,721.69	$307,056.56	$166,277.45

TABLE VII.—CASUALTY INSURANCE PREMIUMS AND LOSSES IN 1934—*Continued.*

INLAND TRANSPORTATION AND MARINE INSURANCE—*Continued.*

Name of Company.	Inland Transportation Insurance.		Marine Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$80,341.45	$74,721.69	$307,056.56	$166,277.45
New Brunswick Fire Insurance Co.	*Nil*	*Nil*	43.95	*Nil*
New Jersey Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
New York Underwriters Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Niagara Fire Insurance Co.	593.30	*Nil*	*Nil*	*Nil*
North British & Mercantile Ins. Co., Ltd.	871.90	282.47	*Nil*	*Nil*
Northern Assurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Northwestern Mutual Fire Association	*Nil*	*Nil*	*Nil*	*Nil*
Northwestern National Insurance Co.	20.00	*Nil*	*Nil*	*Nil*
Norwich Union Fire Insurance Society, Ltd.	1,915.87	158.62	17,016.10	60,573.13
Ocean Accident & Guarantee Corpn., Ltd.	321.00	16.85	*Nil*	*Nil*
Ohio Farmers Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Philadelphia Fire & Marine Insur. Co.	*Nil*	*Nil*	*Nil*	*Nil*
Phoenix Assurance Co., Ltd.	1,718.46	8.00	25,028.33	20,018.82
Phoenix Insurance Co. of Hartford	5,360.55	1,336.78	*Nil*	*Nil*
Planet Assurance Co., Ltd.			4,223.45	3,498.60
Providence Washington Insurance Co.	717.99	*Nil*	3,792.46	1,028.08
Provident Assurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Prudential Assurance Co., Ltd.	195.95	58.17	*Nil*	*Nil*
Queen Insurance Co. of America	263.56	*Nil*	42,211.63	*Nil*
Queensland Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Railway Passengers Assurance Co.	381.97	62.75	*Nil*	*Nil*
Royal Exchange Assurance	102.93	*Nil*	55,528.18	*Nil*
Royal Insurance Co., Ltd.	2,578.00	*Nil*	384.11	156.87
St. Paul Fire & Marine Insurance Co.	4,119.17	121.45	27,566.71	7,960.29
Sea Insurance Co., Ltd.				
Security Insurance Co. of New Haven	*Nil*	*Nil*	*Nil*	*Nil*
Sentinel Fire Insurance Co.	.62	14.72	3.09	*Nil*
Springfield Fire & Marine Insur. Co.	797.71	*Nil*	19.78	*Nil*
Standard Marine Insurance Co., Ltd.	*Nil*	*Nil*	48,213.34	46,226.89
Sun Insurance Office, Ltd.	92.00	*Nil*	7,912.17	26,682.69
Thames & Mersey Insurance Co., Ltd.	*Nil*	*Nil*	15,829.58	8,845.10
Tokio Marine & Fire Insurance Co., Ltd.	524.30	15.17	12,768.34	7,769.28
Toronto General Insurance Co.	25.00	*Nil*	*Nil*	*Nil*
Travelers Fire Insurance Co.	3,193.45	2,144.40	*Nil*	*Nil*
Union Assurance Society, Ltd.	191.23	*Nil*	*Nil*	*Nil*
Union Insurance Society of Canton, Ltd.	2,393.17	138.71	35,394.48	16,130.76
Union Marine & General Insurance Co., Ltd.	572.09	5.00	68,494.20	110,022.53
United Firemen's Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
United States Fire Insurance Co.	480.36	15.17	9,918.31	7,311.38
Westchester Fire Insurance Co.				
Western Assurance Co.	2,242.82	48.85	28,534.25	19,310.30
World Fire & Marine Insurance Co.	12.39	*Nil*	*Nil*	*Nil*
World Marine & General Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Yang-tsze Insurance Association, Ltd.	*Nil*	*Nil*	19,290.87	10,930.56
Yorkshire Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Totals	$110,027.24	$79,148.80	$729,229.89	$512,742.73
Totals for 1933	$88,319.33	$20,880.77	$759,760.73	$351,146.40

PUBLIC LIABILITY AND PROPERTY DAMAGE INSURANCE.

Name of Company.	Public Liability Insurance.		Property Damage Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Aetna Insurance Co.	*Nil*	*Nil*		
Aetna Life Insurance Co.	*Nil*	*Nil*		
Alliance Assurance Co., Ltd.	$769.11	$127.12		
American Home Fire Assurance Co.	*Nil*	*Nil*		
Atlas Assurance Co., Ltd.	145.91	4.50		
Automobile Insurance Co. of Hartford	*Nil*	*Nil*		
British America Assurance Co.	916.59	65.05		
Carried forward	$1,831.61	$196.67	*Nil*	*Nil*

TABLE VII.—CASUALTY INSURANCE PREMIUMS AND LOSSES IN 1934—*Continued.*

PUBLIC LIABILITY AND PROPERTY DAMAGE INSURANCE—*Continued.*

Name of Company.	Public Liability Insurance.		Property Damage Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$1,831.61	$196.67	*Nil*	*Nil*
British Canadian Insurance Co.	977.61	26.00		
British Empire Assurance Co.	208.26	2,675.00		
British Northwestern Fire Insur. Co.	147.13	*Nil*		
British Oak Insurance Co., Ltd.	*Nil*	*Nil*		
British Traders Insurance Co., Ltd.	*Nil*	*Nil*		
Canada Accident & Fire Assur. Co.	2,755.92	51.52		
Canada Security Assurance Co.	1,733.86	280.15		
Canadian General Insurance Co.	10,782.59	4,797.61		
Canadian Indemnity Co.	19,205.78	8,877.07		
Canadian Surety Co.	3,239.13	736.25		
Car & General Insurance Corporation, Ltd.	9.60	*Nil*		
Casualty Co. of Canada	789.73	4.00		
The China Fire Insurance Co., Ltd.	*Nil*	*Nil*		
Commercial Union Assurance Co., Ltd.	665.53	*Nil*		
Connecticut Fire Insurance Co.	*Nil*	*Nil*		
Continental Casualty Co.	91.51	50.70		
Continental Insurance Co.	*Nil*	*Nil*		
County Fire Insurance Co.	*Nil*	*Nil*		
Dominion of Canada General Insur. Co.	3,498.06	2,220.20		
Employers' Liability Assurance Corporation, Ltd.	11,359.92	2,462.82	$6.00	*Nil*
Equitable Fire & Marine Insurance Co.	*Nil*	*Nil*		
Fidelity & Casualty Co. of New York	60.98	*Nil*		
Fidelity Insurance Co. of Canada	*Nil*	*Nil*		
Fidelity-Phenix Fire Insur. Co.	*Nil*	*Nil*		
General Accident Assurance Co. of Canada	25,700.96	13,080.45		
General Accident Fire & Life Assur. Corpn, Ltd.	1,598.25	29.00		
General Casualty Co. of America	13.55	*Nil*		
General Casualty Insurance Co. of Paris	114.14	*Nil*		
General Insurance Co. of America	*Nil*	*Nil*		
Glens Falls Insurance Co.	*Nil*	*Nil*		
Globe Indemnity Co. of Canada	3,487.64	288.85		
Guardian Insurance Co. of Canada	1,623.59	824.51		
Guildhall Insurance Co., Ltd.	35.00	75.00		
Hartford Accident & Indemnity Co.	2,027.02	115.35		
Hartford Fire Insurance Co.	*Nil*	*Nil*		
Home Insurance Co.	*Nil*	*Nil*		
Hudson Bay Insurance Co.	20.09	442.90		
Imperial Guar. & Accid. Insur Co. of Canada	129.50	*Nil*		
Imperial Insurance Office	*Nil*	*Nil*		
Indemnity Insurance Co. of North America	*Nil*	*Nil*		
Indiana Lumbermen's Mutual Insur. Co.	*Nil*	*Nil*		
Insurance Co. of North America	*Nil*	*Nil*	2,668.11	*Nil*
Law, Union & Rock Insurance Co., Ltd.	804.40	30.00		
Legal & General Assurance Society, Ltd.	6.00	*Nil*		
Liverpool & London & Globe Insur. Co., Ltd.	3,632.21	339.17	626.89	*Nil*
London & Lancashire Guar. & Accid. Co. of Canada	4,829.22	582.05		
London & Lancashire Insur. Co. Ltd.	*Nil*	*Nil*	1,181.96	*Nil*
London & Provincial Mar. & Gen. Insur. Co., Ltd.	35.00	*Nil*		
London & Scottish Assurance Corporation, Ltd.	537.66	*Nil*		
London Assurance Corporation	*Nil*	*Nil*		
London Guarantee & Accident Co., Ltd.	1,088.70	338.95		
Lumber Mutual Fire Insurance Co.	*Nil*	*Nil*		
Lumbermen's Mutual Casualty Co.	*Nil*	*Nil*		
Marine Insurance Co., Ltd.	*Nil*	*Nil*		
Maryland Casualty Co.	92.50	*Nil*		
The Metropolitan Casualty Insur. Co. of N.Y.	437.17	313.47		
National Fire Insurance Co. of Hartford	*Nil*	*Nil*		
National Liberty Insurance Co.	*Nil*	*Nil*		
National Surety Corporation	*Nil*	*Nil*		
New York Underwriters Insur. Co.	*Nil*	*Nil*		
Niagara Fire Insurance Co.	*Nil*	*Nil*		
North British & Mercantile Insur. Co., Ltd.	411.59	45.00		
Northern Assurance Co., Ltd.	906.53	17.08	103.37	*Nil*
Norwich Union Fire Insurance Society, Ltd.	460.60	38.50		
Carried forward	$105,348.54	$38,938.27	$4,586.33	*Nil*

TABLE VII.—CASUALTY INSURANCE PREMIUMS AND LOSSES IN 1934—*Continued.*

PUBLIC LIABILILTY AND PROPERTY DAMAGE INSURANCE—*Continued.*

Name of Company.	Public Liability Insurance.		Property Damage Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$105,348.54	$38,938.27	$4,586.33	*Nil*
Occidental Fire Insurance Co.	94.40	*Nil*		
Ocean Accident & Guarantee Corporation, Ltd.	383.41	*Nil*		
Pacific Coast Fire Insurance Co.	*Nil*	*Nil*		
Phoenix Assurance Co., Ltd.	142.51	*Nil*		
Phoenix Insurance Co. of Hartford	*Nil*	*Nil*		
Providence Washington Insurance Co.	*Nil*	*Nil*		
Provident Assurance Co.	464.80	*Nil*		
Prudential Assurance Co., Ltd.	359.55	108.91		
Queen Insurance Co. of America	*Nil*	*Nil*	30.00	*Nil*
Railway Passengers Assurance Co.	—611.37	4,713.90		
Reliance Insurance Co. of Canada	*Nil*	*Nil*		
Royal Exchange Assurance	687.07	*Nil*		
Royal Insurance Co., Ltd.	2,004.60	488.90	1,200.46	*Nil*
Scottish Metropolitan Assurance Co., Ltd.	42.29	*Nil*		
Sentinel Fire Insurance Co.	*Nil*	*Nil*		
Springfield Fire and Marine Insurance Co.	*Nil*	*Nil*		
Sun Insurance Office, Ltd.	*Nil*	*Nil*		
Toronto General Insurance Co.	2,066.85	48.00		
Travelers Fire Insurance Co.	*Nil*	*Nil*		
Travelers Indemnity Co.	14.76	*Nil*		
Travelers Insurance Co.	1,204.58	639.32		
Union Assurance Society, Ltd.	213.51	*Nil*		
Union Insurance Society of Canton, Ltd.	10,596.00	3,287.80		
United Pacific Casualty Insurance Co.	*Nil*	*Nil*		
United States Fidelity & Guaranty Co.	*Nil*	*Nil*		
United States Fire Insurance Co.	*Nil*	*Nil*		
Western Assurance Co.	997.37	*Nil*		
World Fire & Marine Insurance Co.	*Nil*	*Nil*		
World Marine & General Insurance Co., Ltd.	249.46	8.33		
Yorkshire Insurance Co., Ltd.	1,653.30	322.44		
Zurich General Accid. & Liability Insur. Co., Ltd.	1,668.89	1,527.06		
Totals	$128,191.89	$50,082.93	$5,816.79	*Nil*
Totals for 1933	$144,995.50	$31,638.09	$34.00	$215.00

TORNADO AND WEATHER INSURANCE.

Name of Company.	Tornado Insurance.		Weather Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Acadia Fire Insurance Co.			$3.27	*Nil*
Aetna Insurance Co.			3.00	*Nil*
American Alliance Insurance Co.	$0.96	*Nil*		
American Insurance Co.	1.92	*Nil*		
Boston Insurance Co.			1.35	*Nil*
British Empire Assurance Co.			4.80	*Nil*
Canada Security Assurance Co.			37.08	*Nil*
Canadian General Insurance Co.			37.66	*Nil*
Columbia Insurance Co.	1.09	*Nil*		
Continental Insurance Co.	149.47	*Nil*		
County Fire Insurance Co.	.24	*Nil*		
Fidelity-Phenix Fire Insurance Co.	115.52	4.50		
First National Insurance Co.	3.00	*Nil*		
General Insurance Co. of America	355.13	107.20		
Great American Insurance Co.	12.00	*Nil*		
Hartford Fire Insurance Co.			142.86	*Nil*
Imperial Assurance Co.	2.18	*Nil*		
Insurance Co. of North America			8.89	*Nil*
London Guarantee & Accident Co., Ltd.			2.18	*Nil*
North Empire Fire Insurance Co.	2.18	*Nil*		
Ohio Farmers Insurance Co.	40.00	*Nil*		
Carried forward	$683.69	$111.70	$241.09	*Nil*

TABLE VII.—CASUALTY INSURANCE PREMIUMS AND LOSSES IN 1934—*Continued.*

TORNADO AND WEATHER INSURANCE—*Continued.*

Name of Company.	Tornado Insurance.		Weather Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$683.69	$111.70	$241.09	*Nil*
Phoenix Assurance Co., Ltd.	31.09	*Nil*		
Phoenix Insurance Co.	3.38	*Nil*		
Portage la Prairie Mutual Insurance Co.	11.60	*Nil*		
St. Paul Fire & Marine Insurance Co.	2.25	*Nil*		
Security Insurance Co. of New Haven	.79	*Nil*		
Springfield Fire & Marine Insurance Co.	9.00	*Nil*		
United Firemens Insurance Co.	1.09	*Nil*		
Totals	$742.89	$111.70	$241.09	*Nil*
Totals for 1933	$350.84	$135.80	$278.38	$1,253.19

MISCELLANEOUS INSURANCE.

Av., Aviation; B.R., Blanket Residence; F., Fraud; H., Hail; L.S., Live Stock; R.T., Railway Tickets; S.L., Sprinkler Leakage.

Name of Company.	Premiums.		Losses.
Aetna Insurance Co.	H.	$980.00	$74.53
Alliance Insurance Co. of Philadelphia	H.	715.00	*Nil*
British America Assurance Co.	S.L.	86.81	*Nil*
British Oak Insurance Co., Ltd.	S.L.	114.56	*Nil*
Canadian Fire Insurance Co.	S.L.	7.62	*Nil*
Canadian General Insurance Co.	B.R.	559.46	5,380.85
Continental Insurance Co.	Av.	151.00	*Nil*
Dominion of Canada General Insurance Co.	R.T.	1,134.25	458.56
Imperial Guarantee & Accident Insurance Co.	S.L.	14.24	*Nil*
Indemnity Insurance Co. of North America	L.S.	73.39	*Nil*
Insurance Co. of North America	S.L.	263.57	*Nil*
	H.	1,006.67	158.71
Marine Insurance Co., Ltd.	Av.	302.00	*Nil*
Maryland Casualty Co.	S.L.	63.50	*Nil*
National Surety Corporation	F.	90.86	17.48
Quebec Fire Assurance Co.	S.L.	3.60	*Nil*
Toronto General Insurance Co.	B.R.	163.18	470.00
Western Assurance Co.	S.L.	37.40	*Nil*
Yorkshire Insurance Co., Ltd.	L.S.	253.55	*Nil*
Totals		$6,020.66	$6,560.13
Totals for 1933		$7,079.91	$1,534.52

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

	1930.	1931.	1932.	1933.	1934.
Accident, P.	$522,000	$494,000	$428,000	$442,000	$445,000
,, L.	289,000	323,000	275,000	247,000	231,000
Sickness, P.	249,000	246,000	215,000	196,000	199,000
,, L.	158,000	159,000	153,000	120,000	86,000
Liability, P.	184,000	143,000	141,000	145,000	128,000
,, L.	57,000	171,000	98,000	32,000	50,000
Marine, P.	1,106,000	848,000	699,000	759,000	729,000
,, L.	724,000	554,000	605,000	351,000	513,000
Other forms, P.	607,000	556,000	457,000	472,000	524,000
,, ,, L.	251,000	263,000	307,000	242,000	248,000
Total P.	$2,668,000	$2,287,000	$1,940,000	$2,014,000	$2,025,000
Total L.	1,479,000	1,470,000	1,438,000	992,000	1,128,000

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 44 and 45.)

Name of Company.	Mortgages.	In other Securities.
Aetna Casualty & Surety Co.	*Nil*	$50,000.00*
The Anglo-Scottish Insurance Co., Ltd.	*Nil*	21,812.40†
Beaver Fire Insurance Co.	$2,529.00	*Nil*
Boiler Inspection & Insurance Co.	*Nil*	14,000.00
British America Assurance Co.	*Nil*	3,000.00*
British Colonial Fire Insurance Co.	*Nil*	4,895.64
British Columbia Plate Glass Insurance Co.	*Nil*	5,960.00*
British Crown Assurance Corporation, Ltd.	*Nil*	25,000.00
Caledonian Insurance Co.	135,550.00	178,986.12
Canada Accident & Fire Assurance Co.	*Nil*	68,800.00
Canadian General Insurance Co.	*Nil*	32,000.00*
Canadian Indemnity Co.	*Nil*	29,340.80
Canadian Surety Co.	*Nil*	57,733.33*
Casualty Co. of Canada	*Nil*	10,892.00
Central Union Insurance Co.	*Nil*	35,000.00
Commercial Union Assurance Co., Ltd.	*Nil*	17,033.34
Connecticut Fire Insurance Co.	*Nil*	25,000.00
Continental Casualty Co.	*Nil*	15,000.00*
Dominion Fire Insurance Co.	7,193.82	40,000.00*
Dominion of Canada General Insurance Co.	64,915.89	117,785.66
Ensign Insurance Co.	*Nil*	15,000.00*
Equitable Fire & Marine Insurance Co.	*Nil*	25,000.00
General Accident Assurance Co. of Canada	*Nil*	58,000.00*
General Accident Fire & Life Assurance Corporation, Ltd.	*Nil*	32,450.00
Globe Indemnity Co. of Canada	*Nil*	5,000.00
Guarantee Co. of North America	*Nil*	99,090.00
Guardian Insurance Co. of Canada	*Nil*	66,335.33
Hudson Bay Insurance Co.	*Nil*	67,500.00‡
Imperial Insurance Office	12,528.72	*Nil*
Law Union & Rock Insurance Co., Ltd.	*Nil*	30,000.00*
Legal & General Assurance Society, Ltd.	*Nil*	43,800.00*
London & Lancashire Insurance Co., Ltd.	*Nil*	93,133.34*
London-Canada Insurance Co.	*Nil*	25,000.00
London Guarantee & Accident Co.	*Nil*	235,561.23†
Mercantile Fire Insurance Co.	*Nil*	109,240.00
Merchants Casualty Insurance Co.	*Nil*	10,000.00
Mercury Insurance Co.	*Nil*	100,000.00
Minnesota Implement Mutual Fire Insurance Co.	*Nil*	5,000.00*
National Provincial Insurance Co., Ltd.	*Nil*	5,012.67
National Security Fire Insurance Co.	*Nil*	25,726.56†
North British & Mercantile Insurance Co., Ltd.	*Nil*	65,000.00
North Empire Fire Insurance Co.	*Nil*	40,500.00†
Northwestern National Insurance Co.	*Nil*	50,000.00
Norwich Union Fire Insurance Society, Ltd.	*Nil*	119,000.00*
Occidental Fire Insurance Co.	*Nil*	40,000.00
Ohio Farmers Insurance Co.	*Nil*	17,615.99
Pacific Coast Fire Insurance Co.	16,888.54	236,500.00
Pearl Assurance Co., Ltd.	*Nil*	78,840.00†
Phoenix Assurance Co., Ltd.	*Nil*	105,952.20†
Phoenix Insurance Co.	*Nil*	25,000.00
Protective Association of Canada	*Nil*	10,000.00
Provident Assurance Co.	*Nil*	11,147.50‡
Quebec Fire Assurance Co.	*Nil*	19,517.60
Reliance Insurance Co., Ltd.	*Nil*	15,000.00
Royal Insurance Co., Ltd.	20,000.00‡	20,784.00‡ 60,000.00*
Toronto General Insurance Co.	*Nil*	53,000.00*
Union Marine & General Insurance Co.	*Nil*	22,873.33†
Wawanesa Mutual Insurance Co.	*Nil*	6,565.60*
Yorkshire Insurance Co., Ltd.	291,901.55	400,000.00
Totals	$551,507.52	$3,200,382.64

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

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