# TWENTY-SIXTH ANNUAL REPORT

OF THE

# SUPERINTENDENT OF INSURANCE

FOR THE

# PROVINCE OF BRITISH COLUMBIA

## 1937

(BUSINESS TRANSACTED IN 1936)

PRINTED BY
AUTHORITY OF THE LEGISLATIVE ASSEMBLY.

VICTORIA, B.C.:
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1937.

*To His Honour* E. W. HAMBER,
*Lieutenant-Governor of the Province of British Columbia.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Twenty-sixth Annual Report of the Superintendent of Insurance for the year ended December 31st, 1936.

GORDON S. WISMER,
*Attorney-General.*

*Victoria, B.C., July 3rd, 1937.*

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# REPORT OF THE SUPERINTENDENT OF INSURANCE.

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., July 3rd, 1937.

*The Honourable Gordon S. Wismer,*
*Attorney-General, Victoria, B.C.*

SIR,—I beg to submit, pursuant to the "Insurance Act," the Twenty-sixth Annual Report of the Department of Insurance covering the year ended December 31st, 1936.

At that date there were 289 insurers licensed under the "Insurance Act" to transact business, eight new companies having been licensed during the year, namely:—

Baltimore American Insurance Co.
Empire Life Insurance Co.
Equitable Life Insurance Co. of Canada.
Excess Insurance Co., Ltd.
Federal Fire Insurance Co. of Canada.
Hartford Steam Boiler Inspection & Insurance Co.
Saskatchewan Mutual Fire Insurance Co.
Wapiti Insurance Co.

The Empire Life Insurance Company ceased to operate in British Columbia during 1935, but did not withdraw its deposit, and toward the end of 1936 revived its licence, it having acquired the business of the Mutual Relief Life Insurance Company, which was licensed under the "Insurance Act" of this Province.

Five companies ceased to do business in this Province during 1936, as follows:—

The Girard Fire & Marine Insurance Company, which reinsured its business in the Firemen's Insurance Company.

The Mutual Relief Life Insurance Company, which, as stated above, was taken over by the Empire Life Insurance Company.

The Ontario Equitable Life & Accident Insurance Company, whose undertaking and assets were acquired by the Equitable Life Insurance Company of Canada, incorporated by Act of Parliament.

The Provident Assurance Company, which reinsured its business in the Providence Fire Insurance Company and other companies.

The Provident Life & Accident Insurance Company, which did not renew its licence, and, there being no outstanding contracts, its deposit was released.

The Mercantile Fire Insurance Company changed its name to Mercantile Insurance Company.

The United Pacific Casualty Insurance Company changed its name to United Pacific Insurance Company.

A complete list of the various insurers licensed as at December 31st, 1936, will be found on page 10. The following summary indicates the origin of the companies, how many hold only Provincial licences, and how many have Dominion registration in addition to a Provincial licence:—

| Where incorporated. | Provincial Licensees. | Dominion Registration. | Total. |
|---|---|---|---|
| British Columbia | 2 | ----- | 2 |
| Other Provinces | 11 | 14 | 25 |
| Canada | ----- | 57 | 57 |
| Great Britain | 3 | 67 | 70 |
| Australia | ----- | 2 | 2 |
| China | ----- | 1 | 1 |
| France | ----- | 9 | 9 |
| *Carried forward* | 16 | 150 | 166 |

*Summary*—Continued.

| Where incorporated. | Provincial Licensees. | Dominion Registration. | Total. |
|---|---|---|---|
| *Brought forward* | 16 | 150 | 166 |
| Hong Kong | ----- | 3 | 3 |
| Japan | ----- | 1 | 1 |
| Switzerland | ----- | 2 | 2 |
| United States | 3 | 114 | 117 |
| Totals | 19 | 270 | 289 |
| The comparative figures are for:— | | | |
| 1935 | 20 | 266 | 286 |
| 1934 | 19 | 263 | 282 |

On analysis the list shows that 39 companies are licensed for life insurance, 216 for fire insurance, 159 for automobile insurance, and 68 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 29 to 45, 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, eleven in number, licensed in the Province will be found on page 28.

The Canadian Hardware & Implement Underwriters, representing the Hardware Mutual Fire Insurance Company, Minnesota Implement Mutual Fire Insurance Company, and Hardware Dealers Mutual Fire Insurance Company, and the Trans Canada Underwriters Agency, representing the Provident Assurance Company, ceased to transact business in the Province.

Ten reciprocal exchanges held permits under section 174 of the "Insurance Act." A list of exchanges appears on page 28.

The Manufacturing Lumbermen's Underwriters is in liquidation, and its affairs are in charge of the Superintendent of Insurance for the State of Missouri. A decree of dissolution has been made by the Circuit Court of Jackson County in that State, and title to all the assets of the reciprocal exchange is vested in the Superintendent of Insurance of the State of Missouri. An involuntary petition in bankruptcy was dismissed by the United States District Court at Kansas City.

The following table gives particulars of licences issued to insurance agents, salesmen, and adjusters, and for the purpose of comparison the corresponding figures for the year 1935 are shown in the first column:—

| 1935. | Licences issued during 1936. | | Suspended. | Cancelled or revoked. |
|---|---|---|---|---|
| 1,191 | Life agents | 1,220 | *Nil* | *Nil* |
| 1,172 | Other than life agents | 1,139 | | |
| 772 | Salesmen | 857 | | |
| 39 | Adjusters | 47 | | |

Tables showing the business transacted in life, fire, automobile, and miscellaneous classes of insurance during the year will be found on pages 47, 49, 53, and 56, and summaries for the past five years on pages 49, 52, 55, and 66, respectively.

The returns for 1936 are in some respects disappointing and the recovery of the insurance business did not keep pace with progress in general business. It would appear that life insurance, at any rate, will this year show marked improvement. The fact that there was a larger number of companies competing for the fire-insurance business did not assist improvement in that field, and it is not too much to say that 216 companies is an unnecessarily large number for the volume which can be written. It may be suggested, too, that the fire and

casualty companies might benefit by more publicity concerning their business and by being more ready to respond to the kind and form of insurance protection which the public wants. A multiplicity of policies is the worst advertisement the business can have.

In 1936 the life insurance companies again collected a smaller amount of premiums and carried a smaller amount of insurance in force than in 1935, but were called on to pay out more in claims, the total exceeding $4,000,000. However, a decrease in surrendered policies, repayment of loans on policies, and the reinstatement of lapsed policies were features to the good. It cannot be expected that the life-insurance business will grow at the same pace as it did in the last decade. It has been stated that the total amount in force in Canada reached $2,000,000,000 in 1919, $3,000,000,000 in 1922, and $6,000,000,000 in 1929. These figures display a tremendous rate of expansion for a population the size of Canada's, and it is evident that the public believes in life insurance. The amount in force is of course made up of existing assets and future premiums, and the existing assets are represented by investments, of which the largest percentage consists of Government securities. The magnitude of the figures involved indicates what an effect cancellation or reduction in payments of principal or interest on bonds would have on the individual policyholder, because it is out of these securities and the other investments (such as mortgages) that his policy must be paid. The great problem with which the companies are confronted is to find safe investments which will yield a good return over a long period, and the fall in the rate of interest is compelling a revision of the rate structure for premiums. The public has had a similar experience in the reduction of the rate of interest on savings deposits and otherwise.

Less fire insurance was written in 1936 than in the previous year, the premiums earned show a slight increase and the losses incurred a little reduction. The ratio of loss fell to 29.45 per cent., the lowest figure for many years. It was anticipated that premium volume would begin to rise, and it may be that the amount at risk was larger than in 1935, although the premiums written were less. Owing to the continuance of the effects of the depression, competition for business was no doubt sharp and concessions in rates obtainable. The reduction in losses will lead to lower rates, but the public does not sufficiently realize that rates cannot be based entirely on the experience in a particular locality, class of insurance or class of risk, or for a particular year. Even a " stock " company is in essence a mutual organization and the losses and higher rates have to some extent to be spread among all policyholders. Underwriters claim that the experience of five years is required accurately to gauge results.

The comments in my report last year on automobile insurance could almost be repeated verbatim—the experience was worse in 1936 and the ratio of loss rose to 73 per cent. In 1933 the ratio was only 46 per cent. The statistics compiled under the " Motor-vehicle Act " confirm the insurance experience. Is it surprising that rates have risen? If the public not only grasped the principle that insurance is a co-operative concern, but also carried out that principle by practising an ordinary humane degree of unselfishness, there would be a rapid fall in rates. The mania (for that is its real name) for speed in the towns where the great majority of accidents occur is nonsensical and culpable—nonsensical because there is no saving of time worth the risks run and culpable because of the risks run. It is, to my mind, matter of regret that the " no-claim bonus " has been discontinued; that was a step in the direction of rewarding the careful driver, and it would seem that the plan was not given a sufficient trial.

The volume of premiums written shows a large increase, keeping pace with an increase in the number of vehicles licensed. It is roughly computed, however, that well under 50 per cent. of cars are insured.

The summary of miscellaneous classes of insurance indicates substantial progress and there is no doubt that this field is capable of considerable development. The larger revenue for accident, guarantee, and marine insurance perhaps reflects the improvement in business. Inland-transportation insurance shows quite a decline. The table this year omits the figures for employers' liability insurance, which are comparatively small, and, instead, includes figures for guarantee and inland-transportation insurance.

The Association of Superintendents of Insurance for the Province held its annual conference last year at Quebec. No legislation was recommended for enactment, but various subjects which had been on the agenda in previous years were further discussed.

## "REAL-ESTATE AGENTS' LICENSING ACT."

The number of licences issued under this Act shows a slight increase and more activity in real estate may be anticipated.

The number of agents licensed for the year ended June 30th, 1937, shows a small increase, while 56 more salesmen were licensed than in the previous year. In the larger towns there has been steady improvement in real-estate conditions and building permits are on the up-grade. Rents remain rather low and taxes show little (if any) reduction; though mortgage rates are lower than they used to be, real property is not yet very attractive to investors.

The following table gives particulars of licences issued to real-estate agents and salesmen, and for the purposes of comparison the corresponding figures for the period ended June 30th, 1936, are shown in the first column:—

| 1935–36. | Licence-year from July 1st to June 30th. | 1936–37. |
|---|---|---|
| 445 | Licences issued to agents | 454 |
| 233 | Licences issued to salesmen | 289 |
| *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."

(An asterisk indicates some change in the list. See page 25.)

| 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 | Fire and theft. |
| The Aetna Casualty and Surety Co., Hartford, Conn. | Robert L. J. Rankin, Vancouver | Automobile (excluding loss or damage to an automobile by fire) and guarantee. |
| Aetna Insurance Co., Hartford, Conn. | R. Long, Vancouver | Aircraft and automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to damage to property through wind-storm, cyclone, or tornado). |
| Ætna Life Insurance Co., Hartford, Conn. | Robert L. J. Rankin, Vancouver | Accident, employers' liability, life, public liability, and sickness. |
| Agricultural Insurance Co., Watertown, New York | W. O. Banfield, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Alliance Assurance Co., Ltd., London, Eng. | W. Anderson and H. Miskin, Vancouver | Accident, aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Alliance Insurance Co. of Philadelphia, Pa. | J. H. Harrison, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| American Alliance Insurance Co., New York, N.Y. | Fred A. Burgess, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, marine, property-damage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| American Automobile Fire Insurance Co., St. Louis, Mo. | C. A. Mitchell, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person). |
| 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, fire, hail, property-damage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| American Credit Indemnity Co. of New York, St. Louis, Mo. | D. B. Campbell, Vancouver | Credit. |
| American Equitable Assurance Co. of New York, N.Y. | Herbert R. Fullerton, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or 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. |
|---|---|---|
| American Home Fire Assurance Co., New York, N.Y. | J. F. Thompson, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *The American Insurance Co., Newark, N.J. | William H. Davies, Victoria | Aircraft (limited to loss or damage to property caused by falling aircraft), fire, property-damage, and sprinkler-leakage. |
| *The Anglo Scottish Insurance Co., Ltd., London, Eng. | T. W. Greer, Vancouver | Accident, automobile, fire, property-damage (limited to loss or damage to property through the explosion of natural or other gas), sprinkler-leakage, and theft. |
| Atlas Assurance Co., Ltd., London, Eng. | H. B. Leuty, Vancouver | Accident, aircraft, automobile, fire, inland-transportation, marine, plate-glass, property-damage, public-liability, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Automobile Insurance Co. of Hartford, Conn. | E. E. Sykes, Vancouver | Fire, inland-transportation, marine, property-damage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Baloise Fire Insurance Co., Basle, Switzerland | W. D. S. Rorison, Vancouver | Fire. |
| Baltimore American Insurance Co., New York, N.Y. | John W. Boyd, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, property-damage, sprinkler-leakage, and weather. |
| Bankers & Traders' Insurance Co., Ltd., Sydney, Australia | G. H. L. Hobson, Vancouver | Automobile, fire, marine, and sprinkler-leakage. |
| Beaver Fire Insurance Co., Winnipeg, Man. | Waghorn, Gwynn & Co., Ltd., Vancouver | Fire and weather (limited to loss or damage to property through wind-storm, cyclone, or 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 | Fire and marine. |
| British America Assurance Co., Toronto, Ont. | F. W. Rounsefell, Vancouver | Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, weather, and workmen's compensation. |
| *The British & European Insurance Co., Ltd., London, Eng. | John Anderson, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, hail, property-damage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The British and Foreign Marine Insurance Co., Ltd., Liverpool, Eng. | E. E. Sykes, Vancouver | Inland-transportation, marine, and sprinkler-leakage. |
| The British Canadian Insurance Co., Montreal, Que. | F. T. Keeling, Vancouver | Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, weather, and workmen's compensation. |
| (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 | Aircraft (limited to loss or damage to property caused by falling aircraft), fire, sprinkler-leakage, property-damage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |

| | | |
|---|---|---|
| British Empire Assurance Co., Toronto, Ont. | W. S. Day, Vancouver | Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, weather, and workmen's compensation. |
| *The British General Insurance Co., Ltd., London, Eng. | John Anderson, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, hail, property-damage, and weather (limited to loss or damage to property through wind-storm, cyclone, or 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, fire, inland-transportation, plate-glass, property-damage, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The British Oak Insurance Co., Ltd., London, Eng. | H. R. Fullerton, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, hail, inland-transportation, property-damage (limited to loss or damage to property through riot and civil commotion), sprinkler-leakage, and weather (limited to loss or damage to property to other than growing crops caused by hail and through wind-storm, cyclone, or tornado). |
| British Traders Insurance Co., Ltd., Victoria, Hong Kong | W. R. Brydon, Vancouver | Automobile, fire, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Caledonian American Insurance Co., New York, N.Y. | Fred A. Burgess, Vancouver | Aircraft (limited to loss or damage to property through falling aircraft), fire, hail, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Caledonian Insurance Co., Edinburgh, Scotland | Fred A. Burgess, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, hail, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| California Insurance Co., San Francisco, Cal. | John Anderson, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Camden Fire Insurance Association, Camden, N.J. | F. B. Lewis, Vancouver | Automobile (limited to loss of or damage to an automobile), fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *The Canada Accident and Fire Assurance Co., Montreal, Que. | John Anderson, Vancouver | Accident, aircraft (limited to loss or damage to property caused by falling aircraft), automobile, boiler and machinery, fire, guarantee, hail, plate-glass, property-damage, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Canada Life Assurance Co., Toronto, Ont. | John J. Grozelle, Vancouver | Life. |
| *Canada Security Assurance Co., Toronto, Ont. | Gordon Bell, Vancouver | Accident, automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage through the explosion of natural or other gas), sickness, and theft. |
| Canadian Fire Insurance Co., Winnipeg, Man. | F. C. Paterson, Victoria | Automobile, fire, guarantee, live-stock, plate-glass, property-damage, public-liability, and theft. |
| Canadian General Insurance Co., Toronto, Ont. | Heber Brown, Vancouver | Accident, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, weather, and workmen's compensation. |

## 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 Canadian Indemnity Co., Winnipeg, Man. | Donald Stewart, Vancouver | Accident, automobile, fire, guarantee, inland-transportation, plate-glass, public-liability, sickness, and theft. |
| The Canadian Surety Co., Toronto, Ont. | F. B. Lewis, Vancouver | Accident, automobile, fire, guarantee, plate-glass, property-damage (limited to loss or damage to property through the explosion of natural or other gas), sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Car and General Insurance Corporation, Ltd., London, Eng. | J. H. Lawson, Vancouver | Accident, automobile, employers' liability, fire, property-damage, public-liability, sickness, sprinkler-leakage, and weather. |
| The Casualty Co. of Canada, Toronto, Ont. | D. S. Layton, Vancouver | Accident, automobile, fire, guarantee, public-liability, plate-glass, sickness, and theft. |
| The Central Insurance Co., Ltd., London, Eng. | J. P. Nicolls, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, property-damage (limited to loss or damage to property through earthquake, hail, or explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Central Manufacturers Mutual Insurance Co., Van Wert, Ohio | W. A. Langfield, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person) and fire on the cash plan only. |
| Central Union Insurance Co., Jersey City, N.J. | F. B. Pemberton, Victoria | Fire and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *The Century Insurance Co., Ltd., Edinburgh, Scotland | Thos. W. Greer, Vancouver | Accident, automobile, fire, guarantee, marine, plate-glass, property-damage (limited to loss or damage to property through the explosion of natural or other gas), sprinkler-leakage, and theft. |
| The China Fire Insurance Co., Ltd., Victoria, Hong Kong | W. R. Brydon, Vancouver | Automobile, fire, marine, property-damage (limited to loss or damage to property through earthquake), and sprinkler-leakage. |
| Citizens Insurance Co. of Jersey City, N.J. | R. M. Maitland, Vancouver | Fire, hail, property-damage, sprinkler-leakage, and weather. |
| City of New York Insurance Co., New York, N.Y. | F. T. Keeling, Vancouver | Fire and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Columbia Insurance Co., Jersey City, N.J. | F. W. Rounsefell, Vancouver | Automobile, fire, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| 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, aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, hail, inland-transportation, life, marine, plate-glass, property-damage, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Commercial Union Fire Insurance Co. of New York, N.Y. | John Anderson, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage through wind-storm, cyclone, or tornado). |
| *Confederation Life Association, Toronto, Ont. | H. R. Glass, Vancouver | Accident, life, and sickness. |
| Connecticut Fire Insurance Co., Hartford, Conn. | Robt. H. Swinerton, Victoria | Aircraft, automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |

| | | |
|---|---|---|
| Consolidated Fire & Casualty Insurance Co., Toronto, Ont. | J. F. Thompson, Vancouver | Accident, automobile, fire, employers' liability, guarantee, plate-glass, property-damage, public-liability, and sickness. |
| Continental Casualty Co., Hammond, Ind. | P. J. McIntyre, Vancouver | Accident, automobile (excluding liability for loss or damage to an automobile caused by fire), plate-glass, property-damage, public-liability, sickness, and theft. |
| Continental Insurance Co., New York, N.Y. | R. B. Leigh, Vancouver | Aircraft, automobile, fire, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Continental Life Insurance Co., Toronto, Ont. | James Moss, Victoria | Life. |
| Cornhill Insurance Co., Ltd., London, Eng. | H. R. Fullerton, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, hail, marine, property-damage (limited to loss or damage to property through riot and evil commotion), sprinkler-leakage and weather (limited to loss or damage to property to other than growing crops caused by hail and through wind-storm, cyclone, or tornado). |
| County Fire Insurance Co. of Philadelphia, Pa. | Fred A. Burgess, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Crown Life Insurance Co., Toronto, Ont. | F. R. McD. Russell, Vancouver | Life. |
| Dominion Fire Insurance Co., Toronto, Ont. | H. F. Shobrook, Vancouver | Accident, automobile, fire, and plate-glass. |
| The Dominion Life Assurance Co., Waterloo, Ont. | John T. McCay, Vancouver | Life. |
| The Dominion of Canada General Insurance Co., Toronto, Ont. | D. S. Layton, Vancouver | Accident, automobile, boiler and machinery, fire, guarantee, inland-transportation, life, plate-glass, sickness, and theft. |
| The Eagle Star & British Dominions Insurance Co., Ltd., London, Eng. | Mark Nevill, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), fire, marine, plate-glass, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Economic Insurance Co., Ltd., London, Eng. | W. R. Arnold, Vancouver | Marine. |
| (2.) The Empire Life Insurance Co., Kingston, Ont. | William G. Wilson, Vancouver | Life. |
| *Employers Liability Assurance Corporation, Ltd., London, Eng. | Jas. A. Young, Vancouver | Accident, automobile, boiler and machinery, fire, guarantee, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather. |
| Ensign Insurance Co., Toronto, Ont. | H. F. Shobrook, Vancouver | Fire and sprinkler-leakage. |
| Equitable Fire & Marine Insurance Co., Providence, R.I. | A. W. Nyblom, Vancouver | Aircraft, automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Equitable Life Insurance Co. of Canada, Waterloo, Ont. | H. L. Scrivener, Vancouver | Life. |
| Essex and Suffolk Equitable Insurance Society, Ltd., London, Eng. | H. B. Leuty, Vancouver | Aircraft, fire, property-damage (limited to loss or damage to property through earthquake or hail), and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Eureka Security Fire and Marine Insurance Co., Cincinnati, Ohio | F. T. Keeling, Vancouver | Fire, property-damage, sprinkler-leakage, and weather. |
| The Excelsior Life Insurance Co., Toronto, Ont. | Michael J. Gillespie, Vancouver | Life. |
| Excess Insurance Co., Ltd., London, Eng. | G. H. L. Hobson, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), fire, hail, property-damage, sprinkler-leakage, and weather. |
| Federal Fire Insurance Co. of Canada, Toronto, Ont. | G. S. Brown, Victoria | Fire and plate glass. |
| The Fidelity & Casualty Co. of New York, N.Y. | R. B. Leigh, Vancouver | Accident, aircraft, automobile (excluding fire and theft), boiler and machinery, employers' liability, guarantee, plate-glass, sickness, theft, and workmen's compensation. |

## 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. |
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| Fidelity Insurance Co. of Canada, Toronto, Ont. | Leslie H. Wright, Vancouver | Accident, automobile, guarantee, plate-glass, public-liability, sickness, and theft. |
| Fidelity Phenix Fire Insurance Co., New York, N.Y. | R. B. Leigh, Vancouver | Automobile, fire, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *Fire Association of Philadelphia, Pa. | F. T. Keeling, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Fire Insurance Co. of Canada, Montreal, Que. | C. D. J. Christie, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), fire hail, property-damage, sprinkler-leakage, and weather. |
| Fireman's Fund Insurance Co., San Francisco, Cal. | John Hart, Victoria | Fire, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Firemen's Insurance Co. of Newark, N.J. | H. F. Shobrook, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| First American Fire Insurance Co., New York, N.Y. | R. B. Leigh, Vancouver | Fire, inland-transportation, property-damage, sprinkler-leakage, and weather. |
| *First National Insurance Co. of America, Seattle, Wash. | E. L. Morley, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, property-damage (limited to loss or damage to property through earthquake), and weather (limited to loss or damage to property through wind-storm, cyclone, or 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 loss or damage by fire), and theft. |
| The Franklin Fire Insurance Co. of Philadelphia, Pa. | Sam Clegg, Victoria | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, marine, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *The General Accident Assurance Co. of Canada, Toronto, Ont. | F. C. Broadfoot, Vancouver | Accident, automobile, boiler and machinery, fire, guarantee, property-damage, public-liability, sickness, and theft. |
| General Accident Fire & Life Assurance Corporation, Ltd., Perth, Scotland | F. C. Broadfoot, Vancouver | Accident, automobile, fire, inland-transportation, plate-glass, property-damage (limited to loss or damage to property through explosion of natural or other gas), public-liability, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| General Casualty Co. of America, Seattle, Wash. | E. L. Morley, Vancouver | Automobile (excluding liability for loss or damage by fire) and plate-glass. |
| *The General Casualty Insurance Co., Paris, France | Frank Parsons, Vancouver | Accident, automobile (excluding loss or damage by fire), guarantee, inland-transportation, plate-glass, public-liability, sickness, and theft. |
| General Exchange Insurance Corporation, New York, N.Y. | E. M. Currie, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person). |
| General Fire Assurance Co. of Paris, France | J. L. Ballantyne, Vancouver | Fire and property-damage (limited to loss or damage to property through explosion of natural or other gas). |

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| *General Insurance Co. of America, Seattle, Wash. | E. L. Morley, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Glens Falls Insurance Co., Glens Falls, N.Y. | E. E. Sykes, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage, and sprinkler-leakage. |
| *The Globe Indemnity Co. of Canada, Montreal, Que. | F. W. Rounsefell, Vancouver | Accident, automobile, boiler and machinery, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage caused by the explosion of natural or other gas and by hail), sickness, theft, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| (3.) The Gore District Mutual Fire Insurance Co., Galt, Ont. | C. Albert Mitchell, Vancouver | Fire. |
| The Grand Council of the Canadian Order of Chosen Friends, Hamilton, Ont. | E. R. Flewwelling, Vancouver | Life and sick and funeral benefits. |
| Great American Indemnity Co., New York, N.Y. | Fred A. Burgess, Vancouver | Aircraft, automobile (limited to liability for loss or damage resulting from bodily injury to or death of any person), and plate-glass. |
| Great American Insurance Co., New York, N.Y. | Fred A. Burgess, Vancouver | Aircraft, automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Great West Life Assurance Co., Winnipeg, Man. | A. F. Nation, Vancouver | Life. |
| The Guarantee Co. of North America, Montreal, Que. | R. H. Shanks, Victoria | Guarantee. |
| Guardian Assurance Co., Ltd., London, Eng. | W. S. Day, Vancouver | Fire, property-damage (limited to loss or damage caused by explosion of natural or other gas or by hail), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Guardian Insurance Co. of Canada, Montreal, Que. | W. S. Day, Vancouver | Accident, automobile, aircraft (limited to loss or damage to property caused by falling aircraft), boiler and machinery, fire, guarantee, inland-transportation, property-damage, public-liability, plate-glass, sickness, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or 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, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *The Hanover Fire Insurance Co., New York, N.Y. | E. E. Sykes, Vancouver | Fire and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Hardware Dealers Mutual Fire Insurance Co., Stevens Point, Wis. | Thomas E. Shiel, Vancouver | On the cash plan, aircraft (limited to loss or damage to property caused by falling aircraft), automobile (limited to loss or damage to an automobile caused by fire or theft), fire, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Hardware Mutual Fire Insurance Co., Minneapolis, Minn. | Thomas E. Shiel, Vancouver | On the cash plan, aircraft (limited to loss or damage to property caused by falling aircraft), automobile (limited to loss or damage to an automobile caused by fire or theft), fire, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or 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. |
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| Hartford Accident and Indemnity Co., Hartford, Conn. | A. M. J. English, Vancouver | Accident, automobile, guarantee, live-stock, plate-glass, property-damage, public-liability, sickness, and theft. |
| Hartford Fire Insurance Co., Hartford, Conn. | A. M. J. English, Vancouver | Aircraft and automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, marine, property-damage, sprinkler-leakage, and weather. |
| Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn. | W. F. Kemp, Vancouver | Boiler and machinery. |
| *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 | Fire, marine, property-damage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Home Insurance Co., New York, N.Y. | H. W. Dyson, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, hail, inland-transportation, marine, property-damage, sprinkler-leakage, theft, and weather. |
| The Homestead Fire Insurance Co., Baltimore, Maryland | C. V. Wakely, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, property-damage (limited to loss or damage to property through the explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *Hudson Bay Insurance Co., Montreal, Que. | Arthur Huddell, Vancouver | Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather. |
| Imperial Assurance Co., New York, N.Y. | F. W. Rounsefell, Vancouver | Fire, property-damage (limited to loss or damage to property through hail or the explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Imperial Guarantee and Accident Insurance Co. of Canada, Toronto, Ont. | Harold Darling, Vancouver | Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, weather, and workmen's compensation. |
| The Imperial Insurance Office, Toronto, Ont. | R. V. K. Rankin, Vancouver | Accident, automobile, fire, guarantee, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or 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, guarantee, live-stock, plate-glass, sickness, and theft. |
| 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 | Fire, property-damage (limited to loss or damage to property through the explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property other than growing crops through hail). |
| Insurance Co. of North America, Philadelphia, Pa. | J. Hunter Harrison, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |

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| *Law, Union & Rock Insurance Co., Ltd., London, Eng. | A. W. Blake, Vancouver | Accident, aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, guarantee, inland-transportation, plate-glass, property-damage, sickness, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Legal and General Assurance Society, Ltd., London, Eng. | F. T. Keeling, Vancouver | Accident, automobile, fire, inland-transportation, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *Liverpool & London & Globe Insurance Co., Ltd., Liverpool, Eng. | F. W. Rounsefell Vancouver | Accident, aircraft (limited to loss or damage to property caused by falling aircraft), automobile, boiler and machinery, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property through hail or earthquake), sickness, and theft. |
| The Liverpool Manitoba Assurance Co., Montreal, Que. | James L. Ballantyne, Vancouver | Automobile, fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Local Government Guarantee Society, Ltd., London, Eng. | J. H. Lawson, Vancouver | Fire, property-damage, sprinkler-leakage, and weather. |
| London and County Insurance Co., Ltd., London, Eng. | R. V. Kentish Rankin, Vancouver | Automobile, fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *The London & Lancashire Guarantee & Accident Co. of Canada, Toronto, Ont. | A. W. Blake, Vancouver | Accident, automobile, fire, guarantee, plate-glass, sickness, and theft. |
| The London & Lancashire Insurance Co., Ltd., Liverpool, Eng. | A. W. Blake, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *London & Provincial Marine & General Insurance Co., Ltd., London, Eng. | J. H. Watson, Vancouver | Accident, automobile, fire, guarantee, marine, plate-glass, public-liability, sickness, sprinkler-leakage, and theft. |
| The London & Scottish Assurance Corporation, Ltd., London, Eng. | N. R. Bailey, Vancouver | Accident, automobile, fire, hail, life, plate-glass, property-damage (limited to loss or damage through explosion of natural or other gas), sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| London Assurance, London, Eng. | Seymour Johnson, Vancouver | Automobile, fire, inland-transportation, marine, property-damage (limited to loss or damage through earthquake), and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| London-Canada Insurance Co., Toronto, Ont. | Frank Parsons, Vancouver | Automobile, fire, property-damage, public-liability, sprinkler-leakage, theft, and weather. |
| London Guarantee & Accident Co., Ltd., London, Eng. | R. C. Janion, Vancouver | Accident, aircraft, automobile, boiler and machinery, fire, guarantee, inland-transportation, property-damage, plate-glass, sickness, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado.) |
| The London Life Insurance Co., London, Ont. | William Mann, Vancouver | Accident, life, and sickness. |
| Loyal Protective Insurance Co., Boston, Mass. | S. E. Moase, Revelstoke | Accident and sickness. |
| *Lumber Mutual Fire Insurance Co. of Boston, Mass. | J. H. Constantine, Vancouver | Fire, property-damage (limited to loss or damage to property caused by hail), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *Lumbermen's Insurance Co., Philadelphia, Pa. | G. H. L. Hobson, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or 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. |
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| Lumbermen's Mutual Casualty Co., Chicago, Ill. | W. A. Langfield, Vancouver | On the cash plan, accident, automobile (excluding loss or damage by fire and theft), and plate-glass. |
| *The Lumbermen's Mutual Insurance Co., Mansfield, Ohio | J. H. Constantine, Vancouver | Fire, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Manufacturers Life Insurance Co., Toronto, Ont. | James Sherratt, Vancouver | Life. |
| The Marine Insurance Co., Ltd., London, Eng. | John Hart, Victoria | Aircraft, automobile, fire, inland-transportation, marine, and property-damage. |
| Maritime Insurance Co., Ltd., Liverpool, Eng. | J. H. Lawson, Vancouver | Marine. |
| Maryland Casualty Co., Baltimore, Maryland | H. T. Barnes, Victoria | Accident, automobile (excluding loss or damage to automobiles by fire), boiler and machinery, guarantee, plate-glass, sickness, sprinkler-leakage, and theft. |
| Maryland Insurance Co., Wilmington, Del. | Robt. B. Leigh, Vancouver | Fire, hail, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Mercantile Insurance Co., Toronto, Ont. | A. W. Blake, Vancouver | Fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Merchants and Manufacturers Fire Insurance Co., Newark, N.J. | H. R. Fullerton, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Merchants Casualty Insurance Co., Waterloo, Ont. | J. B. Love, Vancouver | Accident, automobile, property-damage, public-liability, and sickness. |
| *Merchants Fire Assurance Corporation of New York, N.Y. | G. H. L. Hobson, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Merchants Marine Insurance Co., Ltd., London, Eng. | James A. Young, Vancouver | Automobile, fire, property-damage (limited to loss or damage to property through hail), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Mercury Insurance Co., St. Paul, Minn. | Gordon Bell, Vancouver | Automobile, fire, property-damage (limited to loss or damage to property through earthquake or explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Metropolitan Casualty Insurance Co. of New York, Newark, N.J. | H. F. Shobrook, Vancouver | Accident, automobile (excluding loss or damage to property by fire or transportation), employers' liability, guarantee, plate-glass, public-liability, sickness, and theft. |
| 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, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *Millers National Insurance Co., Chicago, Ill. | Charles D. J. Christie, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Mill Owners Mutual Fire Insurance Co. of Iowa, Des Moines, Iowa | John F. Thompson, Vancouver | On the cash plan, fire, property-damage (limited to loss or damage to property caused by hail or by explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |

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| Minnesota Implement Mutual Fire Insurance Co., Owatonna, Minn. | Thomas E. Shiel, Vancouver | On the cash plan, aircraft (limited to loss or damage to property caused by falling aircraft), automobile (limited to loss or damage to an automobile through fire or theft), fire, hail, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Monarch Life Assurance Co., Winnipeg, Man. | R. Frank R. Boreham, 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, plate-glass, marine, property-damage, public-liability, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Mutual Benefit Health & Accident Association, Omaha, Neb. | F. S. Scobee, Vancouver | Accident and sickness. |
| Mutual Fire Insurance Co. of British Columbia, Vancouver, B.C. | 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. |
| National Ben Franklin Fire Insurance Co., Pittsburgh, Pa. | H. F. Shobrook, Vancouver | Automobile (excluding liability for less or damage resulting from bodily injury to or death of any person), fire, and sprinkler-leakage. |
| The Nationale Fire Insurance Co. of Paris, France | George H. L. Hobson, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), fire, hail, property-damage, sprinkler-leakage, and weather. |
| National Fire Insurance Co. of Hartford, Conn. | H. T. Barnes, Victoria | Aircraft and automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| National Liberty Insurance Co. of America, New York, N.Y. | Chas. V. Wakely, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| National Life Assurance Co. of Canada, Toronto, Ont. | A. B. Robertson, Vancouver | Life. |
| The National Liverpool Insurance Co., Montreal, Que. | E. E. Sykes, Vancouver | Fire, property-damage (limited to loss or damage to property through hail or the explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| National Provincial Insurance Co., Ltd., London, Eng. | A. M. J. English, Vancouver | Aircraft, fire, plate-glass, property-damage, sprinkler-leakage, and weather. |
| National Surety Corporation, New York, N.Y. | Harold Darling, Vancouver | Guarantee and theft. |
| National Union Fire Insurance Co., Pittsburgh, Pa. | E. E. Sykes, Vancouver | Automobile, fire, inland-transportation, marine, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Newark Fire Insurance Co., Newark, N.J. | Arthur Huddell, Vancouver | Automobile, fire, marine, property-damage, sprinkler-leakage, and weather. |
| *The New Brunswick Fire Insurance Co., New Brunswick, N.J. | C. V. Wakely, Vancouver | Fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| New Hampshire Fire Insurance Co., Manchester, N.H. | Henry C. Macaulay, Vancouver | Fire and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *New Jersey Insurance Co., Newark, N.J. | H. R. Fullerton, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| New York Life Insurance Co., New York, N.Y. | M. H. Garwood, Vancouver | Life. |

## 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. |
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| New York Underwriters Insurance Co., New York, N.Y. | George A. Martin, Vancouver | Aircraft (excluding liability for loss or damage resulting from bodily injury to or death of any person), automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Niagara Fire Insurance Co., New York, N.Y. | D. Leeming, Victoria | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage, sprinkler-leakage, and weather. |
| North American Life Assurance Co., Toronto, Ont. | Ellis W. Keenleyside, Vancouver | Life. |
| North British & Mercantile Insurance Co., Ltd., London, Eng. | A. E. Bibbs, Vancouver | Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| North Empire Fire Insurance Co., Montreal, Que. | John W. Wilson, Vancouver | Fire, property-damage (limited to loss or damage to property through hail or explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Northern Assurance Co., Ltd., London, Eng. | W. G. Gerrard, Vancouver | Accident, automobile, boiler and machinery, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public liability, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Northern Life Assurance Co. of Canada, London, Ont. | J. A. MacFarlane, Vancouver | Life. |
| Northwest Casualty Co., Seattle, Wash. | J. H. Constantine, Vancouver | Automobile (excluding loss or damage through fire), plate-glass, and theft. |
| Northwestern Mutual Fire Association, Seattle, Wash. | J. H. Constantine, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Northwestern National Insurance Co., Milwaukee, Wis. | H. F. Shobrook, Vancouver | Automobile, fire, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or theft). |
| North West Fire Insurance Co., Winnipeg, Man. | W. W. Johnston, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Norwich Union Fire Insurance Society, Ltd., Norwich, Eng. | B. S. Heisterman, Victoria | Accident, aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage by wind-storm, cyclone, or 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, employers' liability, fire, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |

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| Occidental Life Insurance Co., Los Angeles, Cal. | J. E. Beck, Vancouver | Accident, life, and sickness. |
| The Ocean Accident & Guarantee Corporation, Ltd., London, Eng. | R. G. Boyd, Vancouver | Accident, automobile, boiler and machinery, fire, guarantee, inland-transportation, property-damage (limited to loss or damage to property through hail or the explosion of natural or other gas), plate-glass, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Ohio Farmers Insurance Co., LeRoy, Ohio | Herbert R. Fullerton, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *Pacific Coast Fire Insurance Co., Vancouver, B.C. | T. W. Greer, Vancouver | Automobile, fire, property-damage (limited to loss or damage to property caused by the explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *Pacific Fire Insurance Co., New York, N.Y. | G. H. L. Hobson, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Palatine Insurance Co., Ltd., London, Eng. | John Anderson, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, hail, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Patriotic Assurance Co., Ltd., Dublin, Ireland | R. V. Kentish Rankin, Vancouver | Automobile, fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Pearl Assurance Co., Ltd., London, Eng. | Harold Darling, Vancouver | Accident, automobile, fire, guarantee, inland-transportation, property-damage, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Pennsylvania Lumbermens Mutual Fire Insurance Co., Philadelphia, Pa. | J. H. Constantine, Vancouver | Fire, property-damage (limited to loss or damage to property through hail), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *The Phenix Fire Insurance Co. of Paris, France | Frank Parsons, Vancouver | Fire. |
| Philadelphia Fire & Marine Insurance Co., Philadelphia, Pa. | John R. Reed, Vancouver | Fire. |
| Phoenix Assurance Co., Ltd., London, Eng. | F. W. Rounsefell, Vancouver | Accident, aircraft, automobile, fire, guarantee, inland-transportation, life, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather. |
| The Phoenix Insurance Co., Hartford, Conn. | Harold E. Haynes, Victoria | Aircraft, automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Pioneer Insurance Co., Montreal, Que. | Arthur Huddell, Vancouver | Automobile, fire, property-damage, sprinkler-leakage, and weather. |
| Planet Assurance Co., Ltd., London, Eng. | R. V. K. Rankin, Vancouver | Fire, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Protective Association of Canada, Granby, Que. | Henry J. Watson, Vancouver | Accident and sickness. |
| Providence Fire Assurance Co. of Paris, France | J. F. Thompson, Vancouver | Fire. |
| Providence Washington Insurance Co., Providence, R.I. | H. T. Devine, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or 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. |
|---|---|---|
| (3) The Provident Assurance Co., Montreal, Que. | John F. Thompson, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Provincial Insurance Co., Ltd., Bolton, Eng. | H. R. Fullerton, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, hail, property-damage (limited to loss or damage to property through riot and civil commotion), sprinkler-leakage, and weather (limited to loss or damage to property other than growing crops by hail and by wind-storm, cyclone, or tornado). |
| The Prudential Assurance Co., Ltd., London, Eng. | R. H. B. Ker, Victoria | Accident, aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, guarantee, inland-transportation, plate-glass, property-damage, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or 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, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Queen Insurance Co. of America, New York, N.Y. | Rithet Consolidated, Ltd., Victoria | Automobile, fire, inland-transportation, marine, property-damage, sprinkler-leakage, and weather. |
| Queensland Insurance Co., Ltd., Sydney, Australia | John L. Robertson, Vancouver | Accident, aircraft, automobile, boiler and machinery, fire, inland-transportation, marine, property-damage, public-liability, plate-glass, and sickness. |
| Railway Passengers Assurance Co., London, Eng. | A. E. Bibbs, Vancouver | Accident, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Reliance Insurance Co. of Canada, Montreal, Que. | A. W. Nyblom, Vancouver | Fire, hail, inland-transportation, property-damage, sprinkler-leakage, and theft. |
| *Rhode Island Insurance Co., Providence, R.I. | Harold Darling, Vancouver | Fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Royal Exchange Assurance, London, Eng. | J. H. Lawson, Vancouver | Accident, aircraft, automobile, employers' liability, fire, guarantee, inland-transportation, marine, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather. |
| *Royal Insurance Co., Ltd., Liverpool, Eng. | Arthur Huddell, Vancouver | Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, life, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather. |
| The Royal Scottish Insurance Co., Ltd., Glasgow, Scotland | W. G. Gerrard, Vancouver | Fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| St. Paul Fire & Marine Insurance Co., St. Paul, Minn. | B. S. Heisterman, Victoria | Automobile, fire, hail, inland-transportation, marine, property-damage, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Saint Paul Mercury Indemnity Co. of Saint Paul, Wilmington, Del. | B. S. Heisterman, Victoria | Automobile (excluding loss or damage by fire and theft). |
| The Saskatchewan Life Insurance Co., Regina, Sask. | Thomas E. Wilson, Vancouver | Life. |
| Saskatchewan Mutual Fire Insurance Co., Saskatoon, Sask. | Ben S. Whitaker, Vancouver | On the cash plan, automobile, fire, and weather. |

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| Scottish Canadian Assurance Corporation, Toronto, Ont. | F. T. Keeling, Vancouver | Fire, property-damage (limited to loss or damage to property through the explosion of natural or other gas), and sprinkler-leakage. |
| *Scottish Metropolitan Assurance Co., Ltd., Edinburgh, Scotland | W. G. Gerrard, Vancouver | Accident, automobile, fire, guarantee, inland-transportation, plate-glass, property-damage, sickness, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *Scottish Union & National Insurance Co., Edinburgh, Scotland | F. B. Pemberton, Victoria | Automobile, fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Sea Insurance Co., Ltd., Liverpool, Eng. | Harold Darling, Vancouver | Fire, inland-transportation, marine, property-damage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| *Security Insurance Co. of New Haven, Conn. | Harold Darling, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Security National Insurance Co., Toronto, Ont. | Mark Nevill, Vancouver | Fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| Sentinel Fire Insurance Co., Springfield, Mass. | F. T. Keeling, Vancouver | Aircraft, automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, property-damage, sprinkler-leakage, and weather. |
| Sons of Scotland Benevolent Association, Toronto, Ont. | Henry O. MacDonald, Vancouver | Life and sick and funeral benefits. |
| The Southern Insurance Co., Ltd., London, Eng. | T. W. Greer, Vancouver | Automobile, fire, property-damage (limited to loss or damage to property caused by the explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Sovereign Life Assurance Co., Winnipeg, Man. | Mildred Fraser, Vancouver | Life. |
| Springfield Fire & Marine Insurance Co., Springfield, Mass. | W. S. Day, Vancouver | Aircraft, automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, marine, property-damage, sprinkler-leakage, and weather. |
| The Standard Life Assurance Co., Edinburgh, Scotland | John V. Murray, Vancouver | Life. |
| Standard Marine Insurance Co., Ltd., Liverpool, Eng. | H. T. Barnes, Victoria | Inland-transportation and marine. |
| (4.) The Stanstead & Sherbrooke Fire Insurance Co., Sherbrooke, Que. | C. Albert Mitchell, Vancouver | On the cash plan, fire and sprinkler-leakage. |
| State Assurance Co., Ltd., Liverpool, Eng. | James H. Lawson, Vancouver | Fire, property-damage, sprinkler-leakage, and weather. |
| Sun Insurance Office, Ltd., London, Eng. | R. V. K. Rankin, Vancouver | Accident, automobile, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or 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. |
| Thames and Mersey Marine Insurance Co., Ltd., Liverpool, Eng. | E. E. Sykes, Vancouver | Marine. |
| Tokio Marine & Fire Insurance Co., Ltd., Tokio, Japan | F. W. Rounsefell, Vancouver | Fire, inland-transportation, and marine. |
| (5.) Toronto General Insurance Co., Toronto, Ont. | Heber Brown, Vancouver | Accident, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, weather, and workmen's compensation. |
| The Travelers Fire Insurance Co., Hartford, Conn. | L. S. M. DuMoulin, Vancouver | Aircraft and automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or 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 Travelers Indemnity Co., Hartford, Conn. | L. S. M. DuMoulin, Vancouver | Accident (excluding liability for loss or damage resulting from bodily injury to or death of any person), automobile (excluding loss or damage to an automobile by fire), boiler and machinery, plate-glass, and theft. |
| 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, aircraft (limited to loss or damage caused by falling aircraft), automobile, fire, inland-transportation, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Union Fire, Accident & General Insurance Co., Paris, France | John F. Thompson, Vancouver | Automobile, fire, property-damage (limited to loss or damage to property through explosion of natural or other gas), and theft. |
| Union Insurance Society of Canton, Ltd., Victoria, Hong Kong | W. R. Brydon, Vancouver | Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Union Marine and General Insurance Co., Ltd., Liverpool, Eng. | R. M. Maitland, Vancouver | Automobile, 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, property-damage, sprinkler-leakage, and weather. |
| The United Firemen's Insurance Co. of Philadelphia, Pa. | F. W. Rounsefell, Vancouver | Fire, marine, property-damage (limited to loss or damage to property through the explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| United Mutual Fire Insurance Co., Boston, Mass. | J. H. Constantine, Vancouver | Fire, property-damage (limited to loss or damage through explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| United Pacific Insurance Co., Seattle, Wash. | Wm. Butchart, Vancouver | Automobile (excluding loss of or damage by fire or theft). |
| United States Fidelity & Guaranty Co., Baltimore, Md. | Leslie H. Wright, Vancouver | Accident, automobile, guarantee, plate-glass, public-liability, sickness, and theft. |
| United States Fire Insurance Co., New York, N.Y. | F. T. Keeling, Vancouver | Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, and property-damage. |
| *Urbaine Fire Insurance Company of Paris, France | F. T. Keeling, Vancouver | Fire. |
| *The Wapiti Insurance Co., Wawanesa, Man. | Thos. Jackson, Vancouver | On the cash plan, automobile, fire, and weather (limited to loss or damage through wind-storm, cyclone, or tornado). |
| The Wawanesa Mutual Insurance Co., Wawanesa, Man. | Milton C. Holden, Vancouver | Accident, automobile, fire, plate-glass, property-damage (limited to loss or damage through hail), sprinkler-leakage, theft, and weather. |
| (6.) Wellington Fire Insurance Co., Toronto, Ont. | C. Albert Mitchell, Vancouver | Automobile and fire. |
| Westchester Fire Insurance Co., New York, N.Y. | E. E. Sykes, Vancouver | Inland-transportation and marine. |
| Western Assurance Co., Toronto, Ont. | V. W. Odlum, Vancouver | Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, weather, and workmen's compensation. |

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| The Westminster Fire Office, London, Eng. | Charles S. Cameron, Vancouver | Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Western Empire Life Assurance Co., Winnipeg, Man. | Geo. K. Gamble, Vancouver | Life. |
| The Western Life Assurance Co., Winnipeg, Man. | G. W. Morfitt, Vancouver | Life. |
| The World Fire and Marine Insurance Co., Hartford, Conn. | R. Long, Vancouver | Aircraft and automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The World Marine & General Insurance Co., Ltd., London, Eng. | E. E. Sykes, Vancouver | Accident, automobile, boiler and machinery, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado). |
| The Yang-tsze Insurance Association, Ltd., Shanghai, China | E. E. Sykes, Vancouver | Marine. |
| *The Yorkshire Insurance Co., Ltd., York, Eng. | H. W. Dyson, Vancouver | Accident, aircraft, automobile, boiler and machinery, fire, guarantee, inland-transportation, live-stock, marine, plate-glass, public-liability, sickness, sprinkler-leakage, theft, and weather. |
| *Zurich General Accident and Liability Insurance Co., Ltd., Zurich, Switzerland | John F. Thompson, Vancouver | Accident, automobile, boiler and machinery, plate-glass, sickness, and theft. |

## 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 of Ontario 6-per-cent. Bonds, $6,000; Canadian Northern Pacific Railway Co. 4-per-cent. Debenture Stock, £600; City of Victoria 5½-per-cent. Bonds, $4,000; Province of Nova Scotia 3-per-cent. Bonds, $13,000.

(3.) Dominion of Canada 4½-per-cent. Bonds, $25,000.

(4.) Province of Quebec 4¼-per-cent. Debentures, $25,000.

(5.) Province of Nova Scotia 4½-per-cent. Bonds, $6,000; Hydro Electric Power Commission of Ontario 3½- to 4-per-cent. and 5-per-cent Bonds, $10,000; Dominion of Canada 4½-per-cent. Bonds, $2,000; Dominion of Canada 3½-per-cent. Bonds, $10,000.

(6.) Dominion of Canada 3½-per-cent. Bonds, $20,000; Dominion of Canada 4½-per-cent. Bonds, $10.000.

## PARTICULARS OF CHANGES IN THE LIST OF LICENSED INSURERS SINCE DECEMBER 31ST, 1936.

| Name of Insurer and Head Office. | Present Attorney under the Act. | Class of Insurance. |
|---|---|---|
| American Central Insurance Company, St. Louis, Mo. | | Sprinkler-leakage included in licence. |
| The American Insurance Company, Newark, N.J. | | Aircraft (limited to loss or damage to property caused by falling aircraft), property-damage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail). All limited to the insurance of the same property as is insured under a policy of fire insurance included in licence. |
| The Anglo-Scottish Insurance Company, Ltd., London, Eng. | | Plate-glass included in licence. |
| The British & European Insurance Co., Limited, London, Eng. | | Sprinkler-leakage included in licence. |
| The British General Insurance Company, Limited, London, Eng. | | Sprinkler-leakage included in licence. |
| The Canada Accident & Fire Assurance Company, Montreal, Que. | | Employers' liability, inland-transportation, and public-liability included in licence. |
| Canada Security Assurance Company, Toronto, Ont. | | Aircraft (limited to loss or damage to property caused by falling aircraft), employers' liability, public-liability, weather, and workmen's compensation included in licence. |

## PARTICULARS OF CHANGES IN THE LIST OF LICENSED INSURERS SINCE DECEMBER 31ST, 1936—*Continued.*

| Name of Insurer and Head Office. | Present Attorney under the Act. | Class of Insurance. |
|---|---|---|
| Commercial Union Assurance Company, Ltd., London, Eng. | | Employers' liability and public-liability included in licence. |
| The Century Insurance Company, Limited, Edinburgh, Scotland | | Inland-transportation included in licence. |
| Confederation Life Association, Toronto, Ont. | John Noble Irvine, Vancouver. | |
| Employers Liability Assurance Corporation, Ltd., London, Eng. | | Inland-transportation included in licence. |
| Fire Association of Philadelphia, Pa. | | Aircraft (limited to loss or damage to property caused by falling aircraft) and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail). All limited to the insurance of the same property as is insured under a policy of fire insurance included in licence. |
| First National Insurance Company of America, Seattle, Wash. | | Sprinkler-leakage included in licence. |
| Fonciere Fire Insurance Co., Paris, France | Herbert R. Fullerton, Vancouver. | |
| The General Accident Assurance Company of Canada, Toronto, Ont. | | Plate-glass, public-liability, and sprinkler-leakage included in licence. |
| General Casualty Insurance Co., Paris, France | J. R. Nicholson, Vancouver. | |
| General Insurance Company of America, Seattle, Wash. | | Sprinkler-leakage included in licence. |
| Globe Indemnity Company of Canada, Montreal, Que. | | Employers' liability, public-liability, and workmen's compensation included in licence. |
| Halifax Fire Insurance Company, Halifax, N.S. | | Aircraft (limited to loss or damage to property caused by falling aircraft) and plate-glass included in licence. |
| Hanover Fire Insurance Co., New York, N.Y. | | Marine included in licence. |
| Home Assurance Company of Canada, Calgary, Alta. | W. L. Locke, Vancouver. | |
| Hudson Bay Insurance Company, Montreal, Que. | | Workmen's compensation included in licence. |
| Law Union & Rock Insurance Co., Ltd., London, Eng. | | Employers' liability, public-liability, and theft included in licence. |
| Liverpool & London & Globe Insurance Company, Ltd. | | Public-liability, sprinkler-leakage, weather, and workmen's compensation included in licence. |
| The London & Lancashire Guarantee & Accident Company of Canada | | Employers' liability, property-damage, and public-liability included in licence. |
| London & Provincial Marine & General Insurance Co., Ltd., London, Eng. | | Aircraft (limited to loss or damage to property caused by falling aircraft), property-damage, and weather included in licence. |
| Lumber Mutual Fire Insurance Co. of Boston, Mass. | | Property-damage (limited to loss or damage to property through the explosion of natural or other gas) and weather (limited to loss or damage to property through hail) included in licence. |
| Lumbermen's Insurance Co., Philadelphia, Pa. | | Weather (limited to loss or damage to property through hail). All limited to the insurance of the same property as is insured under a policy of fire insurance included in licence. |
| The Lumbermens Mutual Insurance Company of Mansfield, Ohio | | On the cash plan, and automobile (excluding insurance against loss by reason of bodily injury to the person) inserted, and sprinkler-leakage. |
| Merchants Fire Assurance Corporation of New York | | All limited to the insurance of the same property as is insured under a policy of fire insurance included in licence. |
| Michigan Fire & Marine Insurance Company, Detroit, Mich. | | Inland-transportation, weather (limited to loss or damage to property through hail), and aircraft (limited to loss or damage to property caused by falling aircraft), limited to the insurance of the same property as is insured under a policy of fire insurance included in licence. |

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| Millers National Insurance Company, Chicago, Ill. | | Weather (limited to loss or damage to property through hail). All limited to the insurance of the same property as is insured under a policy of fire insurance included in licence. |
| New Brunswick Fire Insurance Company, New Brunswick, N.J. | | Inland-transportation included in licence. |
| New Jersey Insurance Company, Newark, N.J. | | Aircraft (limited to loss or damage to property caused by falling aircraft), property-damage, and weather (limited to loss or damage to property through hail). All limited to the insurance of the same property as is insured under a policy of fire insurance included in licence. |
| Pacific Coast Fire Insurance Co., Vancouver | | Inland-transportation and marine included in licence. |
| Pacific Fire Insurance Co., New York, N.Y. | | Weather (limited to loss or damage to property through hail). All limited to the insurance of the same property as is insured under a policy of fire insurance included in licence. |
| Phenix Fire Insurance Co. of Paris, France | J. R. Nicholson, Vancouver | Property-damage (limited to loss or damage to property caused by the explosion of natural or other gas). |
| Rhode Island Insurance Co., Providence, R.I. | | All limited to the insurance of the same property as is insured under a policy of fire insurance included in licence. |
| Royal Insurance Company, Limited, Liverpool, Eng. | | Workmen's compensation included in licence. |
| Scottish Metropolitan Assurance Company, Limited, Edinburgh, Scotland | | Sprinkler-leakage included in licence. |
| Scottish Union & National Insurance Company, Hartford, Conn. | | Aircraft (limited to loss or damage to property caused by falling aircraft) and inland-transportation included in licence. |
| Security Insurance Company of New Haven, Conn. | | Weather (limited to loss or damage to property through hail) and all limited to the insurance of the same property as is insured under a policy of fire insurance included in licence. |
| Sussex Fire Insurance Co., Newark, N.J. | John F. Thompson, Vancouver. | |
| Urbaine Fire Insurance Company, New York, N.Y. | | Property-damage (limited to loss or damage to property through the explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail) included in licence. |
| Wapiti Insurance Co., Wawanesa, Man. | M. C. Holden, Vancouver. | |
| The Yorkshire Insurance Company, Ltd., York, Eng. | | Employers' liability, property-damage included in licence. |
| Zurich General Accident and Liability Insurance Company, Ltd., Zurich, Switzerland | | Inland-transportation included in licence. |

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

| Name. | Representing. |
|---|---|
| Britannic Underwriters | Employers' Liability Assurance Corporation, Limited. |
| British & Canadian Underwriters | Norwich Union Fire Insurance Society, Limited. |
| Canadian Underwriters Agency | Baloise Fire Insurance Company. |
| Eastern Underwriters Department | Camden Fire Insurance Association. |
| Edinburgh Underwriters Agency | Scottish Union & National Insurance Company. |
| Halifax Fire Underwriters Agency | Halifax Fire Insurance Company. |
| London Underwriters Agency | London Assurance. |
| Nova Scotia Fire Underwriters Agency | Home Insurance Company. |
| Pearl Underwriters' Agency | Pearl Assurance Company, Limited. |
| Rochester Underwriters Agency | Great American Insurance Company. |
| Winnipeg Fire Underwriters Agency | Home Insurance Company. |

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

Affiliated Underwriters, New York, N.Y.
Canadian Reciprocal Underwriters, Toronto, Ont.
Canners Exchange Subscribers at Warner Inter-Insurance Bureau, Chicago, Ill.
Individual Underwriters, New York, N.Y.
Inter-Insurers Exchange, Kansas City, Mo.
Lumbermen's Underwriting Alliance, Kansas City, Mo.
Manufacturing Lumbermen's Underwriters, Kansas City, Mo.
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, 1936.

### LICENCES ISSUED.

Insurers—

Bankers and Shippers Insurance Company of New York, N.Y.
Eagle Fire Insurance Company of New York, N.Y.
Economical Mutual Fire Insurance Company, Kitchener, Ont.
National Security Fire Insurance Company, Omaha, Neb.

### CEASED BUSINESS.

Insurers—

General Casualty Insurance Company, Paris, France.
Merchants Casualty Insurance Company, Waterloo, Ont.
National Surety Corporation, New York, N.Y.

Reciprocals—

Inter-Insurers Exchange and Underwriters Exchange merged, continuing organization being Underwriters Exchange.

Underwriters' Agencies—

Britannic Underwriters, representing the Employers' Liability Assurance Corporation, Limited.

# Annual Statements for the Year ended December 31st, 1936, of Insurers holding Provincial Licences.

## BRITISH COLUMBIA PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

*Directors.*

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

F. G. Syder, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1936.

*Assets.*

| | | |
|---|---|---|
| Mortgages on real estate | | $37,500.00 |
| Bonds and debentures (book value) | | 37,124.42 |
| Cash in bank | | 92.35 |
| Interest accrued | | 454.03 |
| Agents' balances and premiums uncollected (net, commissions deducted) | | 1,498.73 |
| Excess of market value of bonds over book value | | 1,582.39 |
| | | $78,251.92 |

*Liabilities.*

| | | |
|---|---|---|
| Reserve of unearned premiums (net, at 80 per cent.) | | $16,656.58 |
| Investment reserves | | 7,759.01 |
| Accounts payable | | 1,050.87 |
| Capital stock— | | |
| Authorized | $25,000.00 | |
| Subscribed and paid up | | 9,600.00 |
| Surplus | | 43,185.46 |
| | | $78,251.92 |

*Profit and Loss Account.*

| | | |
|---|---|---|
| Premiums earned (net) | | $18,921.87 |
| Losses and claims incurred | $13,435.53 | |
| Commissions | 6,957.40 | |
| Taxes | 508.29 | |
| Salaries, fees, and travelling expenses | 1,451.70 | |
| | | 22,352.92 |
| Underwriting loss | | $3,431.05 |
| Other revenue— | | |
| Interest earned | $2,662.77 | |
| Decrease in deficiency of market under book value of securities | 2,643.86 | |
| | | 5,306.63 |
| Net profit for the year | | $1,875.58 |

## THE EMPIRE LIFE INSURANCE COMPANY.

Head Office—Kingston, Ont.

*Directors.*

C. P. Fell.
A. H. K. Russell.
J. M. Campbell.
Newman A. Fairhead.
George J. Guy.
W. A. Mackintosh.
D. W. McCormick.
D. R. McLaughlin.
George M. Orr.
J. M. Vaughan.
R. R. McKenzie.

W. T. Fortye, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1936.

*Assets.*

| | |
|---|---|
| Real estate (book value) | $481,294.82 |
| Mortgage loans on real estate | 966,739.10 |
| Loans secured by stocks, bonds, etc. | 14,500.00 |
| Loans and advances to policyholders | 746,960.87 |
| Bonds and debentures (amortized book value) | 5,178,199.25 |
| Stocks (book value) | 1,285,431.85 |
| Cash on hand and in banks | 246,118.80 |
| Advances to agents | 4,089.00 |
| Accounts receivable | 4,414.80 |
| Interest and dividends due and accrued | 94,813.76 |
| Rents due | 2,018.92 |
| Premiums due and uncollected and deferred (net) | 119,467.83 |
| Consideration for annuities due and uncollected and deferred (net) | 1,715.42 |
| Appreciation of market value over book value of stocks | 15,101.40 |
| | $9,160,865.82 |

*Liabilities.*

| | | |
|---|---|---|
| Liability under assurance and other contracts (net) | | $7,716,612.00 |
| Liability for payments due under contracts (net) | | 103,441.00 |
| Amounts left with Company | | 63,983.07 |
| Premiums paid in advance | | 31,808.63 |
| Taxes due and accrued | | 13,000.00 |
| Dividends to policyholders due and unpaid | | 23.60 |
| Salaries, rents, and office expenses due and accrued | | 2,818.84 |
| Medical examiners' fees due and accrued | | 99.00 |
| Legal fees due and accrued | | 216.50 |
| Commission to agents due and accrued | | 568.51 |
| Reserve for loss on investments | | 105,000.00 |
| Deficiency of market under book value of bonds and debentures | | 523,504.29 |
| Accounts payable | | 874.81 |
| Surplus contingently allotted to deferred dividend policyholders | | 40,000.00 |
| Undivided surplus | | 245,795.57 |
| Capital— | | |
| Authorized | $2,500,000.00 | |
| Subscribed | 1,308,500.00 | |
| Paid up | | 313,120.00 |
| | | $9,160,865.82 |

*Income.*

| | |
|---|---|
| Premium income | $841,818.96 |
| Amounts left with Company | 31,600.72 |
| Interest and dividends | 280,161.51 |
| Rents | 4,392.67 |
| Gross profit on sale or maturity of bonds | 31,308.28 |
| Other income | 280.42 |
| | $1,189,562.56 |

*Disbursements.*

| | |
|---|---|
| Disbursements under assurance and annuity contracts (net) | $587,962.12 |
| Reduction in premiums resulting from application of dividends (net) | 154.42 |
| Amounts left with the Company | 1,829.40 |
| Taxes, licences, and fees | 15,890.25 |
| Head Office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous | 74,711.99 |
| Branch office and agency expenses—Commissions, salaries, travelling expenses, rents, and miscellaneous | 155,188.80 |
| All other expenses—Advertising, books and periodicals, express, telegrams and telephones, legal fees, medical fees, office furniture, postage, printing and stationery, and miscellaneous | 55,459.51 |
| Loss on sale or maturity of stocks and real estate | 204,022.64 |
| Balance | 94,343.43 |
| | $1,189,562.56 |

RETURNS FOR BRITISH COLUMBIA.
(*See* page 47.)

## FEDERAL FIRE INSURANCE COMPANY OF CANADA.

Head Office—Toronto, Ont.

*Directors.*

| | |
|---|---|
| Col. Hon. H. A. Bruce, M.D. | F. K. Morrow. |
| Herbert Begg. | Leigh McCarthy. |
| W. R. Begg. | Frank Shannon. |
| H. C. Edgar. | E. H. Stockdale. |
| Col. K. R. Marshall. | J. J. Warren. |

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1936.

*Assets.*

| | |
|---|---|
| Bonds and debentures (amortized book value) | $394,446.73 |
| Stocks (book value) | 96,150.00 |
| Cash on hand and in banks | 32,646.65 |
| Interest accrued | 3,443.16 |
| Agents' balances and premiums uncollected (net, commission deducted) | 46,665.18 |
| Amount due from reinsurance companies received business | 4,945.56 |
| | $578,297.28 |
| Deduct assets not admitted— | |
| Agents' balances on premiums written prior to October 1st, 1936 | 3,419.15 |
| | $574,878.13 |

*Liabilities.*

| | | |
|---|---|---|
| Provision for unpaid claims | | $4,666.47 |
| Reserve of unearned premiums (net, 80 per cent.) | | 185,840.59 |
| Reserve and unpaid losses under unlicensed reinsurance unsecured | | 589.89 |
| Taxes due and accrued | | 9,514.76 |
| Reinsurance companies' ceded business | | 6,764.96 |
| Return premiums and balances due agents | | 192.30 |
| Capital stock— | | |
| Authorized | $1,000,000.00 | |
| Subscribed | 500,000.00 | |
| Paid up | | 125,000.00 |
| Surplus | | 242,309.16 |
| | | $574,878.13 |

*Profit and Loss Account.*

| | | |
|---|---|---|
| Premiums earned (net) | | $224,126.92 |
| Losses and claims incurred (net) | $98,118.88 | |
| Adjustment expenses (net) | 4,289.26 | |
| Commissions | 56,195.87 | |
| Taxes | 12,819.40 | |
| Salaries, fees, and travelling expenses | 7,456.38 | |
| Management fee | 18,000.00 | |
| All other expenses | 13,545.72 | |
| | | 210,425.51 |
| Underwriting profit | | $13,701.41 |
| Other revenue— | | |
| Interest earned | $17,516.58 | |
| Dividends earned | 3,699.35 | |
| Profit on sale of securities and real estate | 701.74 | |
| Increase in market value of stocks | 11,518.13 | |
| | | 33,435.80 |
| | | $47,137.21 |
| Other expenditure— | | |
| Life insurance premiums | | 1,336.95 |
| Net profit for the year | | $45,800.26 |

RETURNS FOR BRITISH COLUMBIA.

(*See* page 50.)

## GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

Head Office—Galt, Ont.

*Directors.*

Alex R. Goldie.
John R. Blake.
J. N. MacKendrick.
James D. Allan.
Hugh L. McCulloch.
C. Gordon Cockshutt.
W. W. Wilkinson.
William Philip.
F. G. Rolph.

Edwin S. Hood, Secretary-Treasurer.

## STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1936.

*Assets.*

| | | |
|---|---|---|
| Real estate (book value) | | $212,142.56 |
| Mortgages on real estate | | 192,818.89 |
| Bonds and debentures (amortized book value) | | 1,750,856.25 |
| Cash on hand and in banks | | 120,908.73 |
| Interest due and accrued | | 28,642.39 |
| Agents' balances and premiums uncollected (net, commission deducted) | | 32,262.86 |
| Premiums due from reinsurance companies | | 4,837.87 |
| Amount due for reinsurance | | 523.68 |
| | | $2,342,993.23 |
| Deduct assets not admitted— | | |
| Agents' balances on premiums written prior to October 1st, 1936 | $4,112.65 | |
| Agents' balance unconfirmed | 89.35 | |
| | | 4,202.00 |
| | | $2,338,791.23 |

*Liabilities.*

| | | |
|---|---|---|
| Provision for unpaid claims | | $6,623.78 |
| Reserve of unearned premiums (net, 80 per cent.) | | 265,901.24 |
| Taxes due and accrued | | 10,000.00 |
| Reinsurance premiums | | 144.80 |
| Return premiums and balances due agents | | 2,271.03 |
| Contingency reserves | | 11,095.79 |
| Interest paid in advance | | 534.30 |
| Provision for dividends to members, payable 1937 | | 12,000.00 |
| Surplus | | 2,030,220.29 |
| | | $2,338,791.23 |

*Profit and Loss Account.*

| | | |
|---|---|---|
| Premiums earned (net) | | $359,887.64 |
| Losses and claims incurred (net) | $111,246.41 | |
| Adjustment expenses (net) | 4,358.44 | |
| Commissions | 78,322.26 | |
| Taxes | 9,320.76 | |
| Salaries, fees, and travelling expenses | 59,532.97 | |
| All other expenses | 52,103.26 | |
| | | 314,884.10 |
| Underwriting profit | | $45,003.54 |
| Dividends to members | | 11,588.86 |
| | | $33,414.68 |
| Other revenue— | | |
| Interest earned | $95,089.84 | |
| Rents earned | 226.04 | |
| Bad debts recovered, previously written off | 515.09 | |
| Profit on sale of securities and real estate | 6,377.77 | |
| | $102,208.74 | |
| Other expenditure— | | |
| Bad debts, written off | 346.50 | |
| | | 101,862.24 |
| Net profit | | 135,276.92 |

RETURNS FOR BRITISH COLUMBIA.

(*See* page 50.)

## GRAND COUNCIL OF CANADIAN ORDER OF CHOSEN FRIENDS.

Head Office—Hamilton, Ont.

*Governing Executive Authority.*

Eccles J. Gott. Wm. Benson.
A. Chevalier. J. L. Archer.
C. H. Fitch, Secretary.
S. H. Pipe, Actuary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1936.

*Assets.*

| | |
|---|---|
| Real estate (book value) | $32,000.00 |
| Loans on policies | 135,717.09 |
| Bonds and debentures (amortized book value) | 2,687,115.46 |
| Cash on hand and in banks | 84,929.69 |
| Deposit, Province of Quebec | 5,000.00 |
| Interest due and accrued | 32,438.53 |
| Premiums due (estimated) | 23,453.46 |
| Other assets | 746.85 |
| | $3,001,401.08 |
| Deduct assets not admitted— | |
| Deficiency of market under book value of bonds and debentures in default | 355,476.52 |
| | $2,645,924.56 |

*Liabilities.*

| | | |
|---|---|---|
| Provision for unpaid claims | | $22,469.27 |
| Premiums paid in advance | | 716.12 |
| Reserves— | | |
| Mortuary Fund | $2,152,477.00 | |
| Sickness and Funeral Fund | 127,304.00 | |
| Child Insurance Fund | 8,385.00 | |
| | | 2,288,166.00 |
| Balance | | 334,573.17 |
| | | $2,645,924.56 |

*Income.*

| | |
|---|---|
| Mortuary Fund | $334,297.48 |
| Sickness and Funeral Fund | 23,044.26 |
| Child Insurance Fund | 2,677.99 |
| Guarantee Fund | 224.50 |
| Assessments, dues, fees, and fines | 10,989.35 |
| Other revenue | 324.80 |
| | $371,558.38 |

*Disbursements.*

| | |
|---|---|
| Mortuary Fund | $277,409.58 |
| Sickness Fund and Funeral Fund | 13,536.75 |
| Head Office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, rents, printing and supplies, and miscellaneous | 20,943.41 |
| Agency and organization expenses—Commission and miscellaneous | 1,648.54 |

| | |
|---|---|
| All other expenses—Advertising, legal fees, medical fees, taxes and licences, telephone, telegrams and express, agency printing and stationery, official publications, and miscellaneous | $5,454.50 |
| Balance | 52,665.60 |
| | $371,558.38 |

RETURNS FOR BRITISH COLUMBIA.

| | |
|---|---|
| Income— | |
| Mortuary Fund | $9,014.58 |
| Sickness Fund | 515.94 |
| Child Insurance Fund | 276.19 |
| Guarantee Fund | 4.80 |
| General Fund | 639.20 |
| | $10,450.71 |
| Disbursements— | |
| Mortuary Fund | $4,492.25 |
| Sickness Fund | 409.65 |
| General Fund | 350.88 |
| | $5,252.78 |

## HOME ASSURANCE COMPANY OF CANADA.

Head Office—Calgary, Alberta.

*Directors.*

H. E. Wingfield.
A. Corrie.
G. Fisher.
J. G. Norstrant.
E. Roberts.
Dr. W. D. Dixson.
J. Harries.
E. E. Murray.
G. A. Wilson.

G. A. Wilson, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1936.

*Assets.*

| | | |
|---|---|---|
| Mortgage loans on real estate | | $8,305.39 |
| Bonds and debentures (amortized book value) | | 156,820.56 |
| Cash on hand and in banks | | 24,347.48 |
| Interest accrued | | 1,596.20 |
| Agents' balances and premiums uncollected (net, commission deducted) | | 11,628.83 |
| Furniture and fixtures | | 1,543.98 |
| Other assets | | 38.00 |
| | | $204,280.44 |
| Deduct assets not admitted— | | |
| Agents' balances on premiums written prior to October 1st, 1936 | $1,381.68 | |
| Furniture and fixtures | 1,543.98 | |
| | | 2,925.66 |
| | | $201,354.78 |

*Liabilities.*

| | | |
|---|---|---|
| Provision for unpaid claims | | $8,566.00 |
| Reserve of unearned premiums (net, at 100 per cent.) | | 34,853.76 |
| Cash dividends to shareholders— | | |
| (*a.*) Due and unpaid | | 561.00 |
| (*b.*) Declared, but not yet due | | 4,842.00 |
| Taxes due and accrued | | 3,419.25 |
| Return premiums and balances due agents | | 555.18 |
| Special reserves | | 8,126.82 |
| Other liabilities | | 5,049.54 |
| Capital stock— | | |
| Authorized | $500,000.00 | |
| Subscribed | 500,000.00 | |
| Paid up | | 60,632.00 |
| Surplus | | 74,749.23 |
| | | $201,354.78 |

*Profit and Loss Account.*

| | | |
|---|---|---|
| Premiums earned (net) | | $134,344.17 |
| Losses and claims incurred (net) | $52,183.76 | |
| Adjustment expenses (net) | 899.44 | |
| Commissions | 44,031.73 | |
| Taxes | 5,916.74 | |
| Salaries, fees, and travelling expenses | 19,189.85 | |
| All other expenses | 12,825.91 | |
| | | 135,047.45 |
| Underwriting loss | | $703.28 |
| Other revenue— | | |
| Interest earned | $7,063.67 | |
| Coupon premium | .49 | |
| Commissions earned | 5,677.01 | |
| | $12,741.17 | |
| Other expenditure— | | |
| Bad debts written off | 748.15 | |
| | | 11,993.02 |
| Net profit | | $11,289.74 |

RETURNS FOR BRITISH COLUMBIA.
(*See* pages 50, 54, 56, and 61.)

## MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA.

Head Office—Vancouver, B.C.

*Directors.*

J. W. Berry.
D. A. McKee.
J. W. Miller.
A. Blair, Jr.
Henry Rose.
W. H. Higginson.
Wm. Newby.
R. U. Hurford.
Hanford Lewis
Thos. Laing.
W. J. Park.
C. E. Whitney-Griffiths.
Frank W. Machell.

Wm. Townsley, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1936.

*Assets.*

| | | |
|---|---|---|
| Cash in bank | | $5,276.60 |
| Bonds (book value) | | 18,487.50 |
| Premiums due and unpaid | | 1,975.02 |
| Premium notes— | | |
| Assessments levied and unpaid | $33,477.04 | |
| Balances outstanding | 107,783.97 | |
| | | 141,261.01 |
| Deferred commissions | | 4,983.85 |
| Other assets | | 394.45 |
| | | $172,378.43 |

*Liabilities.*

| | |
|---|---|
| Provision for unpaid claims | $1,500.00 |
| Reserve of unearned premiums (net, at 100 per cent.) | 33,477.04 |
| Commission earned | 902.48 |
| Premium note, reserve | 107,783.97 |
| Statutory Reserve Fund | 10,000.00 |
| Reserve for taxes | 375.17 |
| Reinsurance reserve | 15,412.56 |
| Other liabilities | 5.68 |
| Balance | 2,921.53 |
| | $172,378.43 |

*Profit and Loss Account.*

| | | |
|---|---|---|
| Premiums earned (net) | | $31,227.50 |
| Losses and claims incurred (net) | $11,944.54 | |
| Adjustment expenses | 209.03 | |
| Commissions | 5,189.16 | |
| Taxes | 875.17 | |
| Salaries, fees, and travelling expenses | 7,815.72 | |
| All other expenses | 3,029.54 | |
| | | 29,063.16 |
| Underwriting profit | | $2,164.34 |
| Other revenue— | | |
| Interest earned | $713.78 | |
| Commissions earned | 51.40 | |
| | | 765.18 |
| Net profit | | $2,929.52 |

## SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY.

Head Office—Saskatoon, Saskatchewan.

*Directors.*

H. R. Earl.
Wm. Kershaw.
D. Maclean.
J. H. Bailey.
H. J. Beck
J. H. Evans.
R. J. Harper.
O. C. Lawson.
Alex Ross.

H. R. Earl, Managing Director.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1936.

*Assets.*

| | | |
|---|---|---|
| Bonds, debentures, etc. (amortized book value) | | $214,837.58 |
| Cash on hand and in banks | | 51,400.82 |
| Interest due and accrued | | 11,324.99 |
| Agents' balances and premiums uncollected (net, commission deducted) | | 42,157.82 |
| Amount due for reinsurance | | 8,835.30 |
| Furniture and fixtures | | 5,994.02 |
| Other assets | | 244,767.63 |
| | | $579,318.16 |
| Deduct assets not admitted— | | |
| Agents' balances on premiums written prior to October 1st, 1936 | $12,753.22 | |
| Furniture and fixtures | 5,994.02 | |
| | | 18,747.24 |
| | | $560,570.92 |

*Liabilities.*

| | |
|---|---|
| Provision for unpaid claims | $10,118.18 |
| Reserve of unearned premiums (net, at 80 per cent.) | 157,216.15 |
| Reinsurance premiums | 8,540.58 |
| Investment reserves | 35,363.11 |
| Contingency reserves | 28,523.54 |
| Premium note residue | 216.858.71 |
| Other liabilities | 877.67 |
| Surplus | 103,072.98 |
| | $560,570.92 |

*Profit and Loss Account.*

| | | |
|---|---|---|
| Premiums earned (net) | | $180,199.85 |
| Losses and claims incurred (net) | $83,700.82 | |
| Net adjustment expenses | 10,092.99 | |
| Commissions | 58,569.50 | |
| Taxes | 4,079.17 | |
| Salaries, fees, and travelling expenses | 23,046.12 | |
| All other expenses | 13,187.50 | |
| | | 192,676.10 |
| Underwriting loss | | $12,476.25 |
| Other revenue— | | |
| Interest on investments | $9,173.50 | |
| Bad debts recovered previously written off | 1,669.91 | |
| Collection costs | 2.75 | |
| Fire-extinguishers | 120.87 | |

| | | | |
|---|---|---|---|
| Finance and Head Office fees | $188.43 | | |
| Head Office commission | 17,772.07 | | |
| | | $28,927.53 | |
| Other expenditure— | | | |
| Reserve for agents' balances | $3,008.51 | | |
| Investment reserve | 2,803.20 | | |
| Depreciation | 1,446.65 | | |
| | | 7,258.36 | |
| | | | $21,669.17 |
| | | | $9,192.92 |

RETURNS FOR BRITISH COLUMBIA.
(*See* page 51.)

## SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

Head Office—Toronto, Ont.

*Governing Executive Authority.*

John Ferguson.
Rev. D. Wallace Christie.
W. A. Murray.
Robert Lewis.
Geo. S. Fleming.
Judge John Tytler.
J. P. MacGregor, K. C.
Geo. Anderson.
J. S. Clouston.
J. M. Duncan.
G. W. Robertson.

Robert Lewis, Secretary.
Prof. Michael A. MacKenzie, Actuary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1936.

*Assets.*

| | | | |
|---|---|---|---|
| Loans and liens on policies | | | $8,613.65 |
| Bonds and debentures (amortized book value) | | | 1,588,615.34 |
| Cash on hand and in banks | | | 30,460.42 |
| Deposit with Quebec Government | | | 5,000.00 |
| Interest due and accrued | | | 24,250.50 |
| Collections reported, but not received by Head Office | | | 6,565.35 |
| | | | $1,663,505.26 |

*Liabilities.*

| | | | |
|---|---|---|---|
| Provision for unpaid claims | | | $9,560.00 |
| Investment reserve— | | | |
| Mortuary Fund | $50,000.00 | | |
| Sickness Fund | 3,000.00 | | |
| | | 53,000.00 | |
| Reserves— | | | |
| Mortuary Fund | $1,328,550.00 | | |
| Sickness Fund | 27,700.00 | | |
| Juvenile Fund | 1,670.00 | | |
| | | 1,357,920.00 | |
| Balance | | | 243,025.26 |
| | | | $1,663,505.26 |

*Income.*

| | | |
|---|---|---|
| Mortuary Fund | | $156,549.13 |
| Sickness Fund | | 3,908.11 |
| Juvenile Fund | | 671.66 |
| General Fund— | | |
| Assessments, dues, fees, and fines | $12,370.00 | |
| Transferred from Mortuary Fund | 30,000.00 | |
| | | 42,370.00 |
| | | $203,498.90 |

*Disbursements.*

| | |
|---|---|
| Mortuary Fund | $113,762.58 |
| Sickness Fund | 1,719.27 |
| General Fund— | |
| Head Office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, rents, printing and supplies, and miscellaneous | 15,123.10 |
| Agency and organization expenses—Commissions, salaries, travelling expenses, and miscellaneous | 17,816.20 |
| All other expenses—Advertising, medical fees, taxes and licences, telephone, telegrams and express, light, fuel and water, and miscellaneous | 6,761.98 |
| Balance | 48,315.77 |
| | $203,498.90 |

RETURNS FOR BRITISH COLUMBIA.

| | |
|---|---|
| Income— | |
| Premiums and dues— | |
| Mortuary Fund | $5,121.52 |
| Sickness Fund | 41.28 |
| Juvenile Fund | 14.20 |
| General Fund | 765.28 |
| | $5,942.28 |
| Disbursements— | |
| Mortuary Fund | $2,111.75 |
| General Fund (estimated) | 2,562.78 |
| | $4,674.53 |

## THE STANSTEAD & SHERBROOKE FIRE INSURANCE COMPANY.

Head Office—Sherbrooke, Quebec.

*Directors.*

Amedee Caron.
A. E. Curtis.
Chas. Howard.
Walter G. Hunt.
F. W. McCrea.
N. R. Mitchell.
Jacob Nicol.
F. J. Southwood.
T. A. St. Germain.

J. G. Armitage, Secretary and Treasurer.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1936.

*Assets.*

| | | |
|---|---|---|
| Real estate (book value) | | $108,821.68 |
| Mortgage loans on real estate | | 204,140.36 |
| Bonds, debentures, etc. (amortized book value) | | 782,516.20 |
| Cash on hand and in banks | | 53,133.13 |
| Interest and rents due and accrued | | 12,329.77 |
| Agents' balances and premiums uncollected (net, commission deducted) | | 50,297.93 |
| Premiums due from reinsurance companies | | 9,353.45 |
| Amount due from reinsurance on losses already paid | | 4,393.56 |
| Plans, furniture, and fixtures | | 6,264.16 |
| Commission uncollected | | 3,679.98 |
| Other assets | | 1,547.32 |
| | | $1,236,477.54 |
| Deduct assets not admitted— | | |
| Agents' balances on premiums written prior to October 1st, 1936 | $1,828.22 | |
| Plans, furniture, and fixtures | 6,264.16 | |
| Deficiency of market under book value of bonds and debentures | 59,767.50 | |
| Commission uncollected | 3,679.98 | |
| Other ledger assets | 1,067.70 | |
| | | 72,607.56 |
| | | $1,163,869.98 |

*Liabilities.*

| | | |
|---|---|---|
| Provision for unpaid claims | | $10,507.23 |
| Reserve of unearned premiums (net, at 100 per cent.) | | 238,051.38 |
| Expenses due and accrued | | 6,485.26 |
| Taxes due and accrued | | 742.04 |
| Reinsurance premiums | | 8,835.83 |
| Capital— | | |
| Authorized | $200,000.00 | |
| Subscribed | 200,000.00 | |
| Paid up | | 159,000.00 |
| Surplus | | 740,248.24 |
| | | $1,163,869.98 |

*Profit and Loss Account.*

| | | |
|---|---|---|
| Premiums earned (net) | | $291,151.26 |
| Losses and claims incurred (net) | $99,078.33 | |
| Adjustment expenses (net) | 4,440.60 | |
| Commissions | 63,405.85 | |
| Taxes | 16,687.33 | |
| Salaries, fees, and travelling expenses | 29,023.13 | |
| All other expenses | 11,576.61 | |
| | | 224,211.85 |
| Underwriting profit | | $66,939.41 |
| Other revenue— | | |
| Interest earned | $30,930.40 | |
| Rents earned | 1,301.76 | |
| Profit on sale of securities and real estate | 2,355.00 | |
| Decrease in deficiency of market under book value of securities | 1,700.70 | |
| | $36,287.86 | |

| | | |
|---|---|---|
| Other expenditure— | | |
| Investment administration expense | $5,000.00 | |
| | | $31,287.86 |
| Net profit | | $98,227.27 |

RETURNS FOR BRITISH COLUMBIA.
(*See* page 51.)

## THE TORONTO GENERAL INSURANCE COMPANY.

Head Office—Toronto, Ont.

*Directors.*

S. E. Anglin.
J. T. Brand.
C. W. Buchanan.
W. P. Fess.
Ray Lawson.
Prof. M. A. MacKenzie.
Rt. Hon. Arthur Meighen.
G. Larratt Smith.
J. Fyfe Smith.

C. W. Sykes, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1936.

*Assets.*

| | | |
|---|---|---|
| Real estate (book value) | | $3,500.00 |
| Mortgages on real estate | | 40,950.00 |
| Bonds and debentures (amortized book value) | | 818,249.25 |
| Stocks (book value) | | 165,478.80 |
| Cash on hand and in banks | | 64,801.45 |
| Interest and dividends due and accrued | | 10,943.36 |
| Agents' balances and premiums uncollected (net, commission deducted) | | 154,654.97 |
| Premiums due from reinsuring companies | | 2,151.40 |
| Amount due from reinsurance on losses already paid | | 73.17 |
| Amounts due from other insurance companies | | 12,872.08 |
| | | $1,273,674.48 |
| Deduct assets not admitted— | | |
| Agents' balances on premiums written prior to October 1st, 1936 | $31,941.43 | |
| Premiums due from reinsurance companies written prior to October 1st, 1936 | 2.75 | |
| | | 31,944.18 |
| | | $1,241,730.30 |

*Liabilities.*

| | |
|---|---|
| Provision for unpaid claims | $214,778.63 |
| Reserve of unearned premiums (net, at 80 per cent.) | 301,932.79 |
| Dividends to shareholders due and unpaid | 55.75 |
| Expenses due and accrued | 8,762.60 |
| Taxes due and accrued | 2,817.74 |
| Reinsurance premiums | 8,641.25 |
| Return premiums | 639.75 |
| Investment reserves | 3,000.00 |
| Contingency reserves | 25,000.00 |
| Reserve for premiums returnable under Workmen's Compensation insurance | 900.58 |
| Accounts payable | 750.78 |

| | | |
|---|---|---|
| Capital— | | |
| Authorized | $600,000.00 | |
| Subscribed and paid up | | $284,391.00 |
| Surplus | | 390,059.43 |
| | | $1,241,730.30 |

*Profit and Loss Account.*

| | | |
|---|---|---|
| Premiums earned (net) | | $619,455.70 |
| Losses and claims incurred (net) | $295,154.59 | |
| Adjustment expenses (net) | 37,138.14 | |
| Commissions | 146,759.72 | |
| Taxes | 21,902.34 | |
| Salaries, fees, and travelling expenses | 106,320.11 | |
| All other expenses | 54,873.06 | |
| | | 662,147.96 |
| Underwriting loss | | $42,692.26 |
| Other revenue— | | |
| Interest earned | $39,099.08 | |
| Dividends earned | 8,525.02 | |
| Rents earned | 78.64 | |
| Profit on sale of securities and real estate | 8,089.65 | |
| Bank interest | 127.74 | |
| Premium on sterling | 66.20 | |
| | $55,986.33 | |
| Other expenditure— | | |
| Bad debts written off | 2,145.26 | |
| | | 53,841.07 |
| Net profit for the year | | $11,148.81 |

RETURNS FOR BRITISH COLUMBIA.
(*See* pages 52, 55, 57, 58, 60, 62, 63, and 64.)

## WELLINGTON FIRE INSURANCE COMPANY.

Head Office—Toronto, Ont.

*Directors.*

Herbert Begg.
Col. Hon. H. A. Bruce.
W. H. Buscombe.
W. R. Begg.
E. J. Hayes.
Hon. Jacob Nicol.
Col. S. C. Robinson.
H. C. Edgar.
E. B. Stockdale.

W. H. Buscombe, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1936.

*Assets.*

| | |
|---|---|
| Mortgage loans on real estate | $1,844.33 |
| Bonds and debentures (amortized book value) | 552,344.08 |
| Stocks (market value) | 95,450.00 |
| Cash on hand and in banks | 71,150.43 |
| Interest due and accrued | 4,448.74 |

| | | |
|---|---|---|
| Agents' balances and premiums uncollected (net, commission deducted) | | $70,396.61 |
| Amount due from reinsurance companies for received business | | 3,635.53 |
| | | $799,269.72 |
| Deduct assets not admitted— | | |
| Agents' balances on premiums written prior to October 1st, 1936 | | 4,981.14 |
| | | $794,288.58 |

*Liabilities.*

| | | |
|---|---|---|
| Provision for unpaid claims | | $47,236.60 |
| Reserve of unearned premiums (net, at 80 per cent.) | | 252,385.58 |
| Reserve and unpaid losses under unlicensed reinsurance unsecured | | 7,751.74 |
| Taxes due and accrued | | 13,794.20 |
| Reinsurance companies ceded business | | 12,654.69 |
| Return premiums and balances due agents | | 347.19 |
| Capital— | | |
| Authorized | $1,000,000.00 | |
| Subscribed | 600,000.00 | |
| Paid up | | 150,000.00 |
| Surplus | | 310,118.58 |
| | | $794,288.58 |

*Profit and Loss Account.*

| | | | |
|---|---|---|---|
| Premiums earned (net) | | | $392,128.97 |
| Losses and claims incurred (net) | $170,634.32 | | |
| Adjustment expenses (net) | 14,220.31 | | |
| Commissions | 106,405.85 | | |
| Taxes | 18,438.25 | | |
| Salaries, fees, and travelling expenses | 14,734.29 | | |
| Management fee | 24,322.75 | | |
| All other expenses | 19,553.08 | | |
| | | | 368,308.85 |
| Underwriting profit | | | $23,820.12 |
| Other revenue— | | | |
| Interest earned | $22,559.82 | | |
| Dividends earned | 2,891.80 | | |
| Profit on sale of securities | 10,645.48 | | |
| Increase in market value of stocks | 15,730.76 | | |
| | | $51,827.86 | |
| Other expenditure— | | | |
| Life insurance premium | | 4,181.30 | |
| | | | 47,646.56 |
| Net profit | | | $71,466.68 |

RETURNS FOR BRITISH COLUMBIA.
(*See* pages 52 and 55.)

## WESTERN EMPIRE LIFE ASSURANCE COMPANY.

Head Office—Winnipeg, Man.

*Directors.*

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

Stuart F. Conrod, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1936.

*Assets.*

| | |
|---|---|
| Real estate (book value) | $197,594.71 |
| Mortgage loans on real estate | 867,903.84 |
| Loans and advances to policyholders | 295,002.19 |
| Bonds and debentures (amortized book value) | 70,486.32 |
| Cash on hand and in banks | 5,280.00 |
| Interest due and accrued | 218,803.37 |
| Premiums due and uncollected and deferred (net) | 28,580.93 |
| Consideration for annuities due and uncollected and deferred (net) | 1,743.82 |
| | $1,685,395.18 |

*Liabilities.*

| | | |
|---|---|---|
| Liability under assurance and other contracts (net) | | $1,221,198.00 |
| Payments due under contracts (net) | | 9,250.00 |
| Amounts left with Company | | 15,555.00 |
| Premiums paid in advance | | 17,558.00 |
| Dividends to policyholders due and unpaid (net) | | 587.00 |
| Taxes due and accrued | | 3,900.00 |
| Unclaimed dividends | | 100.00 |
| Salaries, rents, and office expenses due and accrued | | 23.39 |
| Legal fees due and accrued | | 50.96 |
| Advance payments | | 88.02 |
| Borrowed money | | 75,000.00 |
| Bank overdrafts | | 7,626.09 |
| Estimated bonuses due under managers' contracts | | 2,000.00 |
| Audit for 1936 | | 700.00 |
| Surplus contingently allotted to deferred-dividend policyholders | | 23,082.00 |
| Provision for quinquennial dividends not yet due | | 4,126.00 |
| Shareholders' surplus | | 2,900.72 |
| Surplus contingently allowed to quinquennial-dividend policyholders | | 9,000.00 |
| Capital— | | |
| Authorized | $1,000,000.00 | |
| Subscribed | 844,400.00 | |
| Paid up | | 202,650.00 |
| Contingent reserve | | 90,000.00 |
| | | $1,685,395.18 |

*Income.*

| | |
|---|---|
| Premiums (net) | $185,870.43 |
| Consideration for supplementary contracts | 3,750.60 |
| Amounts left with Company | 6,911.19 |
| Interest and dividends | 83,400.84 |
| Transfer fees | 9.00 |
| | $279,942.06 |

*Disbursements.*

| | |
|---|---|
| Disbursements under assurance and annuity contracts (net) | $132,521.51 |
| Payments on supplementary contracts (net) | 4,170.21 |
| Reduction in premiums resulting from application of dividends (net) | 267.71 |
| Amounts left with Company | 679.19 |
| Taxes, licences, and fees | 6,312.23 |
| Head Office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous | 40,104.14 |
| Branch office and agency expenses—Commissions, salaries, travelling expenses, rents, and miscellaneous | 40,853.37 |
| All other expenses—Advertising, office furniture, books and periodicals, postage, express, telegrams and telephones, printing and stationery, legal fees, medical fees, appraisement expenses, and exchange | 17,779.44 |
| Balance | 37,254.26 |
| | $279,942.06 |

RETURNS FOR BRITISH COLUMBIA.
(*See* page 48.)

# TABLE I.—ABSTRACT OF RETURNS FOR 1936 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 terminated. | Amount paid on Death or at Maturity. | Other Disbursements on Policies. | Unsettled Claims. | | Amount invested in British Columbia. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | Resisted. | Not resisted. | On Mortgages. | In other Securities. |
| Aetna Life Insurance Co. { Ordinary | $58,567.66 | 25 | $62,812.88 | 398 | $1,505,593.02 | 3 | $9,300.00 | $36,939.55 | *Nil* | $15,700.00 | *Nil* | $356,657.42 |
| { Group | 13,471.73 | 1 | 1,694,178.00 | 7 | 2,121,178.00 | ..... | ..... | ..... | | | | |
| Canada Life Assurance Co. { Ordinary | 567,923.26 | 450 | 1,329,855.00 | 5,495 | 14,963,256.00 | 87 | 371,886.76 | 345,802.66 | *Nil* | 91,264.12 | $3,219,502.58 | ‡2,847,042.79 |
| { Group | 38,096.68 | ..... | 261,500.00 | 14 | 2,275,500.00 | ..... | ..... | ..... | | | | |
| Commercial Life Assurance Co. of Canada | 7,379.10 | 41 | 48,404.00 | 162 | 234,781.00 | 1 | 800.00 | 4,882.60 | *Nil* | *Nil* | *Nil* | 20,107.20 |
| Commercial Union Assurance Co., Ltd. | 888.59 | *Nil* | *Nil* | 9 | 27,800.00 | *Nil* | *Nil* | *Nil* | *Nil* | *Nil* | ..... | ..... |
| Confederation Life Association { Ordinary | 717,701.57 | 1,217 | 2,983,838.00 | 10,633 | 21,860,938.00 | 110 | 207,272.14 | 463,443.16 | $4,244.00 | *Nil* | 2,327,532.02 | 3,153,704.14 |
| { Group | 8,233.33 | 2 | 149,000.00 | 18 | 604,000.00 | ..... | ..... | ..... | | | | |
| Continental Life Insurance Co. | 72,907.16 | 126 | 222,199.00 | 1,245 | 2,131,387.00 | 13 | 34,175.23 | 37,160.10 | *Nil* | 2,000.00 | 35,337.50 | 235,330.74 |
| The Crown Life Insurance Co. { Ordinary | 348,097.11 | 729 | 2,618,611.00 | 3,835 | 11,896,672.00 | 52 | 127,569.75 | 100,825.45 | *Nil* | 8,500.00 | 4,560.10 | 751,308.94 |
| { Group | 3,613.23 | 1 | 42,500.00 | 6 | 277,000.00 | ..... | ..... | ..... | | | | |
| The Dominion Life Assurance Co. { Ordinary | 260,280.44 | 423 | 1,343,161.00 | 3,732 | 10,044,069.00 | 27 | 62,523.21 | 133,496.77 | *Nil* | 4,429.00 | 329,911.76 | 882,663.41 |
| { Group | 183.00 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | | | | |
| Dominion of Canada General Insurance Co. | 10,468.72 | 37 | 94,843.00 | 189 | 442,956.00 | 1 | 5,000.00 | 1,749.44 | *Nil* | *Nil* | 24,688.15 | 58,470.77 |
| Empire Life Insurance Co. | 6,902.97 | 722 | 871,605.00 | 719 | 921,574.00 | 2 | 2,690.00 | 10,206.18 | *Nil* | *Nil* | *Nil* | *Nil* |
| Equitable Life Insurance Co. { Ordinary | 27,844.44 | 6 | 22,332.00 | 384 | 898,288.00 | 3 | 15,899.86 | 17,271.31 | *Nil* | *Nil* | *244,310.15 | 227,838.11 |
| { Group | 228.40 | *Nil* | *Nil* | ..... | ..... | ..... | ..... | ..... | | | | |
| The Excelsior Life Insurance Co. | 152,115.87 | 663 | 1,433,970.00 | 2,752 | 5,886,983.00 | 29 | 79,180.05 | 97,165.02 | 1,250.00 | *Nil* | *Nil* | 414,639.26 |
| The Great West Life Assurance Co. { Ordinary | 1,079,436.77 | 1,722 | 4,536,711.00 | 17,250 | 38,027,403.00 | 181 | 427,594.71 | 744,770.95 | *Nil* | $34,381.90 | *2,932,380.85 | *4,718,849.35 |
| { Group | 16,526.82 | ..... | 51,368.00 | 8 | 1,512,653.00 | ..... | ..... | ..... | | 1,000.00 | | |
| The Imperial Life Assurance Co. { Ordinary | 430,730.87 | 599 | 1,706,180.00 | 6,543 | 14,668,213.00 | 71 | 170,543.82 | 297,436.47 | *Nil* | 2,034.00 | 5,510.00 | 1,130,240.49 |
| { Group | 4,934.34 | 1 | 37,000.00 | 4 | 287,000.00 | ..... | ..... | ..... | | | | |
| The London & Scottish Assurance Corporation | 39,842.24 | 254 | 594,829.00 | 762 | 1,749,345.00 | 7 | 14,416.00 | 9,886.27 | *Nil* | *Nil* | *Nil* | 147,406.37 |
| The London Life Insurance Co. { Ordinary | 353,951.61 | 604 | 2,247,435.00 | 4,407 | 13,861,520.00 | 41 | 89,793.69 | 216,285.21 | *Nil* | 23,981.90 | 3,474,617.24 | 1,824,214.35 |
| { Industrial | 7,646.05 | 206 | 96,163.00 | 680 | 226,352.00 | 28 | ..... | ..... | | | | |
| { Group | 35,340.57 | 2 | 324,000.00 | 51 | 2,641,660.00 | ..... | ..... | ..... | | | | |
| The Manufacturers Life Insurance Co. { Ordinary | 475,873.89 | 710 | 1,624,156.00 | 7,143 | 14,721,544.00 | 65 | 163,953.60 | 260,908.28 | *Nil* | 31,440.48 | 2,320,100.33 | 2,091,322.05 |
| { Group | 87.84 | ..... | ..... | 1 | 9,000.00 | ..... | ..... | ..... | | | | |
| Metropolitan Life Insurance Co. { Ordinary | 903,700.57 | 3,076 | 4,157,440.00 | 24,236 | 30,899,837.00 | 237 | 477,822.30 | 979,186.04 | 381.00 | 8,148.50 | 2,067,200.00 | 14,328,457.07 |
| { Industrial | 1,021,489.88 | 13,478 | 3,738,453.00 | 110,461 | 21,254,756.00 | 1,420 | ..... | ..... | | | | |
| { Group | 39,200.01 | ..... | 529,300.00 | 5 | 3,087,080.00 | ..... | ..... | ..... | | | | |
| The Monarch Life Assurance Co. | 298,322.35 | 890 | 1,575,382.00 | 5,804 | 11,026,468.00 | 48 | 97,596.10 | 217,742.11 | *Nil* | 38,282.78 | 580,008.64 | 804,748.91 |
| Montreal Life Insurance Co. { Ordinary | 38,448.78 | 167 | 543,854.00 | 564 | 1,622,198.00 | 6 | 12,938.21 | 10,945.95 | *Nil* | 1,000.00 | 5,150.00 | 109,906.13 |
| { Group | 6,742.06 | ..... | 238,527.00 | 3 | 546,269.00 | ..... | ..... | ..... | | | | |
| Mutual Life Assurance Co. of Canada { Ordinary | 1,158,132.16 | 1,831 | 4,868,643.00 | 16,535 | 40,398,052.00 | 188 | 440,337.67 | 796,934.42 | *Nil* | 82,970.00 | 3,531,154.44 | 3,662,919.05 |
| { Group | 1,711.69 | ..... | 16,308.00 | 3 | 166,000.00 | ..... | ..... | ..... | | | | |
| The Mutual Life Insurance Co. of New York | 86,674.84 | 1 | 8,011.00 | 1,198 | 2,733,406.00 | 33 | 58,637.00 | 60,990.94 | *Nil* | 7,420.00 | *Nil* | ‡450,00.000 |
| National Life Assurance Co. of Canada { Ordinary | 66,979.49 | 288 | 869,183.00 | 928 | 2,261,236.00 | 4 | 12,781.00 | 29,095.22 | *Nil* | 2,500.00 | *Nil* | 552,839.58 |
| { Group | 126.31 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | | | | |

## TABLE I.—ABSTRACT OF RETURNS FOR 1936 OF INSURERS TRANSACTING LIFE INSURANCE—*Continued.*

| 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 terminated. | Amount paid on Death or at Maturity. | Other Disbursements on Policies. | Unsettled Claims. | | Amount invested in British Columbia. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | Resisted. | Not resisted. | On Mortgages. | In other Securities. |
| New York Life Insurance Co. | $400,524.87 | 309 | $714,540.00 | 5,877 | $12,531,430.00 | 84 | $203,717.58 | $284,160.85 | *Nil* | $48,136.00 | $1,214,250.00 | $822,571.62 |
| North American Life Assurance Co. — Ordinary | 593,061.63 | 1,298 | 3,460,658.00 | 9,392 | 21,484,043.00 | 81 | 179,363.63 | 341,318.19 | *Nil* | 15,692.00 | 640,197.64 | 1,214,599.83 |
| North American Life Assurance Co. — Group | 1,703.56 | ..... | 60,000.00 | 2 | 180,500.00 | ..... | ..... | ..... | | | | |
| The Northern Life Assurance Co. — Ordinary | 61,287.36 | 195 | 442,406.00 | 1,435 | 2,188,904.00 | 7 | 16,947.61 | 28,869.41 | *Nil* | 200.00 | 10,905.38 | 252,600.38 |
| The Northern Life Assurance Co. — Group | 1,489.45 | ..... | 4,000.00 | 1 | 67,500.00 | ..... | ..... | ..... | | | | |
| Norwich Union Life Insurance Society | 81.01 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 613,875.00 | †8,700.00 |
| Occidental Life Insurance Co. — Ordinary | 42,567.03 | 122 | 731,680.00 | 530 | 1,581,266.00 | 6 | 8,169.80 | 5,803.26 | *Nil* | *Nil* | *Nil* | †29,877.80 |
| Occidental Life Insurance Co. — Group | 1,131.48 | 1 | 100,210.00 | 1 | 93,000.00 | ..... | ..... | ..... | | | | |
| Phoenix Assurance Co. | 3,410.61 | 3 | 11,421.00 | 49 | 146,510.00 | 4 | 14,296.67 | 6,012.93 | *Nil* | 2,469.50 | 32,500.00 | 163,288.45 |
| The Prudential Insurance Co. of America — Ordinary | 424,252.69 | 1,108 | 1,612,792.00 | 12,367 | 12,956,568.00 | 111 | 197,117.32 | 522,940.72 | *Nil* | 9,153.00 | | |
| The Prudential Insurance Co. of America — Industrial | 452,999.37 | 8,447 | 2,323,168.00 | 52,744 | 11,458,710.00 | 793 | ..... | ..... | 220.50 | 9,627.46 | 870,784.63 | 3,779,632.64 |
| The Prudential Insurance Co. of America — Group | 4,861.20 | ..... | 104,500.00 | 1 | 532,000.00 | ..... | ..... | ..... | *Nil* | *Nil* | | |
| Royal Insurance Co., Ltd. | 89,227.34 | 74 | 221,154.00 | 1,136 | 3,817,374.00 | 17 | 41,375.33 | 34,516.01 | *Nil* | 31,399.00 | *Nil* | 259,348.44 |
| Saskatchewan Life Insurance Co. | 10,060.52 | 280 | 372,125.00 | 361 | 548,148.00 | ..... | 1,000.00 | 3,935.45 | *Nil* | *Nil* | *Nil* | 9,650.00 |
| Sovereign Life Assurance Co. | 80,984.60 | 166 | 525,888.00 | 1,299 | 3,709,663.00 | 19 | 25,003.77 | 48,265.98 | *Nil* | 11,030.86 | 1,851.79 | 154,614.19 |
| Standard Life Assurance Co.§ | 57,394.14 | 85 | 196,619.00 | 731 | 1,944,991.00 | 12 | 47,304.00 | 29,045.09 | *Nil* | 5,687.00 | *Nil* | 83,124.22 |
| Sun Life Assurance Co. of Canada — Ordinary | 1,363,683.21 | 2,238 | 5,235,140.00 | 18,462 | 41,073,468.00 | 175 | 465,402.09 | 1,028,718.26 | *Nil* | 45,979.69 | 2,006,643.73 | 10,490,790.24 |
| Sun Life Assurance Co. of Canada — Group | 239,293.57 | 1 | 2,798,397.00 | 46 | 21,275,078.00 | ..... | ..... | ..... | | | | |
| The Travelers Insurance Co. — Ordinary | 197,144.68 | 95 | 401,360.00 | 1,320 | 6,376,262.00 | 19 | 146,362.26 | 42,651.14 | *Nil* | 10,000.00 | *Nil* | ‡2,332,333.33 |
| The Travelers Insurance Co. — Group | 16,076.90 | ..... | 347,400.00 | 9 | 1,462,400.00 | ..... | ..... | ..... | | | | |
| Union Mutual Life Insurance Co. | 5,454.98 | ..... | 160.00 | 133 | 266,998.00 | 3 | 1,000.00 | 4,571.85 | *Nil* | 3,000.00 | *Nil* | 31,300.00 |
| Western Empire Life Assurance Co. | 22,555.08 | 62 | 170,286.00 | 429 | 912,124.00 | 2 | 2,500.00 | 11,812.52 | *Nil* | *Nil* | 17,612.96 | ..... |
| Western Life Assurance Co. | 41,090.61 | 191 | 316,327.00 | 681 | 1,566,067.00 | 5 | 2,979.30 | 8,660.85 | *Nil* | 1,000.00 | 6,000.00 | *30,002.65 |
| Totals | $12,471,138.29 | ..... | $61,091,982.88 | ..... | $423,964,971.02 | ..... | $4,235,250.46 | $7,274,406.61 | $6,095.50 | $548,427.19 | $26,516,684.89 | $58,431,099.92 |

* Book value. † Market value. ‡ Par value. § Statement to November 15th, 1936.

## TABLE II.—LIFE INSURANCE SUMMARY.

| | 1932. | 1933. | 1934. | 1935. | 1936. |
|---|---|---|---|---|---|
| Premiums for year | $14,005,000 | $13,256,000 | $13,007,000 | $12,538,000 | $12,471,000 |
| Net amount in force | 427,879,000 | 409,879,000 | 408,560,000 | 411,894,000 | 423,965,000 |
| Claims paid | 3,854,000 | 3,601,000 | 3,369,000 | 4,095,000 | 4,235,000 |

## TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES IN 1936.

| Name of Company. | Net Premiums written. | Net Losses paid. | Net Premiums earned. | Net Losses incurred. |
|---|---|---|---|---|
| Acadia Fire Insurance Co. | $23,341.33 | $6,661.47 | $23,539.86 | $6,453.22 |
| Aetna Insurance Co. | 37,703.96 | 13,329.55 | 36,971.31 | 4,209.69 |
| Agricultural Insurance Co. | 8,179.92 | 12,512.82 | 8,786.03 | 10,807.57 |
| Alliance Assurance Co., Ltd. | 40,962.10 | 12,992.59 | 44,719.72 | 11,035.88 |
| Alliance Insurance Co. of Philadelphia | 6,483.90 | 2,620.73 | 7,566.68 | 2,620.73 |
| American Alliance Insurance Co. | 3,151.54 | 2,382.57 | 2,640.68 | 2,451.77 |
| American Central Insurance Co. | 6,201.02 | 1,539.97 | 6,311.17 | 1,676.97 |
| American Equitable Assurance Co. of N.Y. | 5,403.38 | 8,493.23 | 7,560.57 | 8,430.23 |
| American Home Fire Assurance Co. | 9,528.62 | 5,041.81 | 9,851.45 | 6,101.81 |
| American Insurance Co. | 9,744.09 | 1,724.14 | 7,496.61 | 1,652.14 |
| Anglo Scottish Insurance Co., Ltd. | 19,427.48 | 4,110.27 | 19,659.65 | 3,807.26 |
| Atlas Assurance Co., Ltd. | 46,414.44 | 10,509.26 | 49,967.84 | 10,673.40 |
| Automobile Insurance Co. of Hartford | 355.36 | *Nil* | 137.93 | *Nil* |
| Baloise Fire Insurance Co. | 8,724.34 | 3,373.24 | 8,212.88 | 3,365.74 |
| Baltimore American Insurance Co. | 3,835.65 | 55.98 | 2,636.23 | 55.98 |
| Bankers' & Traders' Insurance Co., Ltd. | 35,241.52 | 4,160.76 | 35,895.07 | 4,813.97 |
| Beaver Fire Insurance Co. | 2,331.80 | 529.84 | 2,027.96 | 532.84 |
| Boston Insurance Co. | 5,093.01 | 2,638.94 | 5,055.72 | 2,566.70 |
| British America Assurance Co. | 30,604.87 | 17,343.37 | 33,508.51 | 15,202.37 |
| British & European Insurance Co., Ltd. | 3,720.61 | 923.98 | 3,786.67 | 1,004.98 |
| British Canadian Insurance Co. | 12,907.07 | 2,403.24 | 12,457.51 | 2,734.24 |
| British Crown Assurance Corporation, Ltd. | 27,792.14 | 6,695.85 | 27,407.53 | 6,345.27 |
| British Empire Assurance Co. | 28,253.69 | 6,877.18 | 27,693.03 | 6,228.18 |
| British General Insurance Co., Ltd. | 6,201.02 | 1,539.97 | 6,311.17 | 1,676.97 |
| British Law Insurance Co., Ltd. | 17,401.50 | 13,540.17 | 16,748.87 | 11,084.55 |
| British North Western Fire Insurance Co. | 13,857.02 | 2,198.42 | 14,406.60 | 2,191.99 |
| British Oak Insurance Co., Ltd. | 22,171.15 | 7,538.45 | 22,840.48 | 7,544.81 |
| British Traders Insurance Co., Ltd. | 21,859.84 | 4,658.72 | 21,621.70 | 4,118.97 |
| Caledonian American Insurance Co. | 13,578.18 | 4,215.72 | 12,205.43 | 4,211.87 |
| Caledonian Insurance Co. | 40,400.01 | 18,379.49 | 40,303.24 | 18,382.34 |
| California Insurance Co. | 3,720.61 | 923.98 | 3,786.71 | 1,004.98 |
| Camden Fire Insurance Co. | 22,089.57 | 3,262.23 | 13,187.46 | 3,213.75 |
| Canada Accident & Fire Assurance Co. | 14,882.46 | 3,695.92 | 15,146.80 | 4,023.92 |
| Canada Security Assurance Co. | 10,187.20 | 2,147.58 | 12,189.27 | 2,107.58 |
| Canadian Fire Insurance Co. | 34,962.00 | 4,147.30 | 38,523.12 | 5,345.02 |
| Canadian General Insurance Co. | 9,359.67 | 1,762.82 | 14,748.14 | 2,195.47 |
| Canadian Indemnity Co. | 13,522.34 | 2,461.31 | 13,330.79 | 2,372.36 |
| Canadian Surety Co. | 6,447.74 | 350.03 | 6,156.57 | 287.40 |
| Car & General Insurance Corporation, Ltd. | 11,105.91 | 909.74 | 10,549.42 | 943.74 |
| Casualty Co. of Canada | 2,617.42 | 350.09 | 2,504.75 | 350.09 |
| Central Insurance Co., Ltd. | 8,804.68 | 2,893.76 | 8,847.82 | 2,804.95 |
| Central Manufacturers Mutual Insurance Co. | 4,883.59 | 1,394.61 | 4,853.04 | 1,502.32 |
| Central Union Insurance Co. | 1,518.28 | 187.53 | 1,524.43 | 183.53 |
| Century Insurance Co., Ltd. | 23,463.65 | 16,133.14 | 24,329.31 | 15,923.32 |
| China Fire Insurance Co., Ltd. | 3,114.35 | 665.53 | 3,479.26 | 587.28 |
| Citizens Insurance Co. of Jersey City | 2,321.38 | 283.88 | 1,102.41 | 235.88 |
| *City of New York Insurance Co. | ---------- | ---------- | ---------- | ---------- |
| Columbia Insurance Co. | 7,770.85 | 2,220.49 | 7,846.45 | 2,151.06 |
| Commercial Union Assurance Co., Ltd. | 57,532.22 | 16,512.11 | 59,705.97 | 17,149.11 |
| Commercial Union Fire Insurance Co. of N.Y. | 1,240.20 | 307.99 | 1,262.26 | 334.99 |
| Connecticut Fire Insurance Co. | 14,991.48 | 2,398.92 | 14,404.85 | 2,372.74 |
| Consolidated Fire & Casualty Insurance Co. | 5,840.24 | 4,436.17 | 5,433.55 | 4,616.17 |
| Continental Insurance Co. | 18,604.18 | 2,499.53 | 20,558.56 | 3,814.55 |
| Cornhill Insurance Co., Ltd. | 47,094.21 | 8,717.51 | 43,395.54 | 15,260.51 |
| County Fire Insurance Co. | 630.31 | 476.51 | 594.72 | 490.35 |
| Dominion Fire Insurance Co. | 29,830.80 | 5,856.16 | 29,644.00 | 5,920.71 |
| Dominion of Canada General Insurance Co. | 9,250.42 | 1,244.63 | 9,347.22 | 1,237.63 |
| Eagle Star & British Dominions Insur. Co., Ltd. | 34,789.78 | 2,827.98 | 36,603.20 | 3,299.51 |
| Employers Liability Assurance Corporation, Ltd. | 27,133.51 | 5,607.15 | 27,467.38 | 5,449.15 |
| *Carried forward* | $938,579.61 | $273,666.33 | $948,851.10 | $267,160.41 |

## TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES IN 1936—*Continued.*

| Name of Company. | Net Premiums written. | Net Losses paid. | Net Premiums earned. | Net Losses incurred. |
|---|---|---|---|---|
| *Brought forward* | $938,579.61 | $273,666.33 | $948,851.10 | $267,160.41 |
| Ensign Insurance Co. | 9,655.41 | 2,296.69 | 10,283.80 | 2,323.82 |
| Equitable Fire & Marine Insurance Co. | 2,998.30 | 479.78 | 5,743.73 | 282.76 |
| Essex & Suffolk Equitable Insurance Society, Ltd. | 6,707.41 | 1,960.46 | 7,165.84 | 1,992.03 |
| The Eureka Security Fire & Marine Insurance Co. | 1,100.12 | 28.13 | 567.66 | 28.13 |
| Excess Insurance Co., Ltd. | 8,032.35 | 98.86 | 4,086.47 | 100.86 |
| Federal Fire Insurance Co. of Canada | 4,550.95 | 1,465.62 | 814.62 | 1,538.82 |
| Fidelity Phenix Fire Insurance Co. | 36,472.50 | 10,524.87 | 36,310.05 | 11,237.61 |
| Fire Association of Philadelphia | 7,314.17 | 5,208.67 | 8,323.22 | 4,548.67 |
| Fire Insurance Co. of Canada | 34,385.64 | 6,909.58 | 35,325.98 | 5,246.58 |
| Fireman's Fund Insurance Co. | 29,971.46 | 4,257.84 | 30,531.86 | 792.86 |
| Firemen's Insurance Co. of Newark | 13,089.21 | 2,379.34 | 12,443.31 | 2,219.34 |
| First American Fire Insurance Co. | 4,560.08 | 264.97 | 4,390.47 | 265.02 |
| †First National Insurance Co. of America | | | | |
| Fonciere Fire Insurance Co. | 10,784.43 | 1,052.08 | 10,794.78 | 1,140.08 |
| ‡Franklin Fire Insurance Co. of Philadelphia | | | | |
| General Accident Assurance Co. of Canada | 6,678.42 | 1,345.25 | 6,180.09 | 1,386.95 |
| General Accident Fire & Life Assur. Corp., Ltd. | 10,435.82 | 1,267.18 | 9,722.89 | 1,272.13 |
| General Fire Assurance Co. of Paris | 10,145.04 | 1,258.43 | 12,198.87 | 1,457.43 |
| General Insurance Co. of America | 90,011.33 | 31,347.60 | 93,355.08 | 30,493.46 |
| Girard Fire & Marine Insurance Co. | | | | |
| Glens Falls Insurance Co. | 5,244.60 | 6,929.07 | 5,858.12 | 6,781.07 |
| Globe Indemnity Co. of Canada | 11,005.85 | 3,617.20 | 11,059.79 | 3,506.20 |
| Gore District Mutual Fire Insurance Co. | 9,776.77 | 903.12 | 4,476.91 | 603.12 |
| Great American Insurance Co. | 28,230.36 | 24,680.23 | 27,054.08 | 25,289.19 |
| Guardian Assurance Co., Ltd. | 83,025.80 | 19,729.85 | 79,473.83 | 20,304.39 |
| Guardian Insurance Co. of Canada | 13,916.14 | 3,179.25 | 13,759.10 | 2,627.35 |
| Guildhall Insurance Co., Ltd. | 13,640.34 | 4,216.39 | 12,823.51 | 4,105.39 |
| Halifax Fire Insurance Co. | 39,313.57 | 9,484.61 | 29,779.93 | 9,095.61 |
| Hanover Fire Insurance Co. | 6,359.99 | 8,302.29 | 5,971.86 | 8,293.37 |
| Hardware Dealers Mutual Fire Insurance Co. | 23,493.62 | 3,650.20 | 23,040.27 | 2,895.20 |
| Hardware Mutual Fire Insurance Co. | 27,346.42 | 4,988.37 | 27,429.39 | 3,612.37 |
| Hartford Fire Insurance Co. | 40,710.94 | 7,958.80 | 40,623.40 | 7,651.34 |
| Home Assurance Co. of Canada | 12,044.74 | 628.93 | 12,101.04 | 623.93 |
| Home Fire & Marine Insurance Co. | 14,172.10 | 1,503.32 | 15,192.56 | 855.68 |
| Home Insurance Co. of New York | 102,327.35 | 23,889.38 | 103,503.02 | 26,940.38 |
| §Homestead Fire Insurance Co. | | | | |
| Hudson Bay Insurance Co. | 13,771.43 | 4,526.14 | 13,838.93 | 4,387.25 |
| Imperial Assurance Co. | 15,541.70 | 4,440.98 | 15,692.28 | 4,302.14 |
| Imperial Guarantee & Accid. Insur. Co. of Canada | 3,267.72 | 1,127.50 | 3,071.56 | 2,677.50 |
| Imperial Insurance Office | 19,374.02 | 5,142.81 | 19,237.88 | 4,689.81 |
| Indiana Lumbermen's Mutual Insurance | 5,248.36 | 2,791.52 | 5,505.85 | 2,318.24 |
| Insurance Company of North America | 36,724.63 | 12,903.51 | 37,992.34 | 7,382.66 |
| Law, Union & Rock Insurance Co., Ltd. | 24,907.98 | 12,297.36 | 24,468.77 | 12,282.36 |
| Legal & General Assurance Society | 30,115.72 | 9,337.00 | 29,154.75 | 8,463.00 |
| Liverpool & London & Globe Insurance Co., Ltd. | 86,957.39 | 36,470.57 | 89,972.08 | 35,817.81 |
| Liverpool-Manitoba Assurance Co. | 17,609.36 | 5,787.53 | 17,695.66 | 5,609.95 |
| Local Government Guarantee Society, Ltd. | 4,375.29 | 572.42 | 4,689.09 | 682.42 |
| London & County Insurance Co., Ltd. | 23,435.19 | 10,241.89 | 20,524.14 | 10,985.39 |
| London & Lancashire Guar. & Accid. Co. of Canada | 7,465.07 | 1,920.91 | 6,804.01 | 1,918.91 |
| London & Lancashire Insurance Co., Ltd. | 85,266.54 | 17,718.82 | 85,662.68 | 17,817.82 |
| London & Provincial Marine & Gen. Insur. Co., Ltd. | 4,955.36 | 2,109.05 | 4,922.38 | 1,919.05 |
| London & Scottish Assurance Corporation, Ltd. | 9,939.64 | 1,151.15 | 11,459.57 | 1,142.15 |
| London Assurance | 46,410.79 | 14,068.48 | 46,495.67 | 13,116.48 |
| London-Canada Insurance Co. | 8,696.75 | 7,112.76 | 9,338.47 | 4,721.34 |
| London Guarantee & Accident Co., Ltd. | 15,570.72 | 4,442.27 | 15,730.74 | 4,303.43 |
| Lumber Mutual Fire Insurance Co. | 5,412.66 | 2,646.55 | 5,339.88 | 1,339.70 |
| Lumbermen's Insurance Co. | 13,465.70 | 2,024.24 | 12,118.26 | 2,028.24 |
| Lumbermen's Mutual Insurance Co. | 3,752.14 | 3,232.99 | 4,542.28 | 2,926.99 |
| Marine Insurance Co., Ltd. | *Nil* | *Nil* | *Nil* | *Nil* |
| Maryland Insurance Co. | 4,335.88 | 494.46 | 4,121.77 | 485.83 |
| Mercantile Insurance Co. | 13,747.28 | 5,092.72 | 13,768.19 | 6,372.72 |
| Merchants & Manufacturers Fire Insurance Co. | 19,380.73 | 3,718.04 | 15,452.33 | 3,763.19 |
| Merchants Fire Assurance Corporation of N.Y. | 44,071.85 | 5,645.40 | 42,454.18 | 5,009.40 |
| Merchants Marine Insurance Co., Ltd. | 14,508.94 | 4,377.58 | 14,543.44 | 4,065.58 |
| Mercury Insurance Co. | 3,276.73 | 1,746.66 | 3,624.43 | 1,729.66 |
| Michigan Fire & Marine Insurance Co. | 4,134.41 | 1,382.69 | 4,061.94 | 1,544.61 |
| Millers National Insurance Co. | 24,228.65 | 5,513.40 | 23,984.49 | 6,141.16 |
| Mill Owners Mutual Fire Insurance Co. of Iowa | 6,401.04 | 1,320.95 | 6,788.75 | —80.45 |
| Minnesota Implement Mutual Fire Insurance Co. | 26,792.71 | 3,762.00 | 26,873.62 | 3,007.00 |
| *Carried forward* | $2,299,223.22 | $664,592.94 | $2,289,167.04 | $639,623.34 |

## TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES IN 1936—*Continued.*

| Name of Company. | Net Premiums written. | Net Losses paid. | Net Premiums earned. | Net Losses incurred. |
|---|---|---|---|---|
| *Brought forward* | $2,299,223.22 | $664,592.94 | $2,289,167.04 | $639,623.34 |
| Motor Union Insurance Co., Ltd. | 3,933.58 | 44.96 | 4,120.55 | 51.96 |
| Mutual Fire Insurance Co. of B.C. | 30,825.11 | 11,194.54 | 31,227.50 | 11,944.54 |
| National Ben Franklin Fire Insurance Co. | 14,277.61 | 5,488.11 | 14,498.63 | 5,261.11 |
| Nationale Fire Insurance Co. of Paris | 19,902.04 | 4,794.23 | 21,433.50 | 3,324.23 |
| National Fire Insurance Co. of Hartford | 14,575.75 | 3,175.40 | 13,622.80 | 1,047.20 |
| ‖National Liberty Insurance Co. of America | | | | |
| National Liverpool Insurance Co. | 8,804.68 | 2,893.76 | 8,847.82 | 2,804.95 |
| National Provincial Insurance Co., Ltd. | 13,710.88 | 436.03 | 14,329.84 | 220.03 |
| National Security Fire Insurance Co. | | | | |
| National Union Fire Insurance Co. | 11,811.76 | 8,952.78 | 11,265.97 | 8,950.78 |
| Newark Fire Insurance Co. | 9,566.93 | 3,111.72 | 9,550.05 | 3,016.24 |
| ¶New Brunswick Fire Insurance Co. | | | | |
| New Hampshire Fire Insurance Co. | 7,997.96 | 1,384.37 | 6,493.96 | 1,337.05 |
| New Jersey Insurance Co. | 34,211.54 | 5,889.34 | 35,682.54 | 6,774.34 |
| New York Underwriters Insurance Co. | 6,542.87 | 963.28 | 7,209.22 | 164.61 |
| Niagara Fire Insurance Co. | 18,237.78 | 5,937.20 | 18,050.79 | 5,881.48 |
| North British & Mercantile Insurance Co., Ltd. | 45,475.22 | 13,242.60 | 46,931.07 | 9,867.19 |
| North Empire Fire Insurance Co. | 15,541.70 | 4,440.98 | 15,692.89 | 4,302.14 |
| Northern Assurance Co., Ltd. | 22,230.83 | 3,056.38 | 23,420.63 | 2,643.38 |
| Northwestern Mutual Fire Association | 84,439.42 | 22,812.25 | 80,489.03 | 20,523.01 |
| Northwestern National Insurance Co. | 11,196.06 | 1,328.91 | 11,120.18 | 1,119.41 |
| North West Fire Insurance Co. | 6,201.02 | 1,539.97 | 6,311.15 | 1,676.97 |
| Norwich Union Fire Insurance Society, Ltd. | 62,422.82 | 27,392.27 | 62,591.99 | 21,670.27 |
| Occidental Fire Insurance Co. | 13,267.44 | 4,077.05 | 15,905.03 | 3,838.80 |
| Ocean Accident & Guarantee Corporation, Ltd. | 14,156.24 | 1,332.63 | 13,978.24 | 3,302.63 |
| Ohio Farmers Insurance Co. | 42,899.65 | 9,747.45 | 43,109.64 | 10,549.57 |
| Pacific Coast Fire Insurance Co. | 14,214.31 | 3,314.14 | 14,396.20 | 3,105.33 |
| Pacific Fire Insurance Co. | 16,258.72 | 1,203.56 | 18,830.67 | 1,230.56 |
| Palatine Insurance Co., Ltd. | 17,362.86 | 4,311.91 | 17,671.21 | 4,694.91 |
| Patriotic Assurance Co., Ltd. | 11,414.69 | 4,257.67 | 11,667.77 | 2,416.67 |
| Pearl Assurance Co., Ltd. | 39,949.25 | 2,285.99 | 31,091.82 | 2,837.99 |
| Pennsylvania Lumbermen's Mutual Fire Insur. Co. | 5,385.39 | 3,151.54 | 5,354.72 | 1,335.94 |
| Phenix Fire Insurance Co. of Paris | 6,195.20 | 776.67 | 7,660.18 | 739.67 |
| Philadelphia Fire & Marine Insurance Co. | 5,232.23 | 5,716.31 | 6,422.88 | 7,040.31 |
| Phoenix Assurance Co., Ltd. | 140,448.51 | 78,470.25 | 145,274.26 | 75,636.25 |
| Phoenix Insurance Co. of Hartford | 25,404.49 | 3,982.75 | 23,140.90 | 890.27 |
| Pioneer Insurance Co. | 7,746.43 | 2,545.96 | 7,784.37 | 2,467.85 |
| Planet Assurance Co., Ltd. | 6,722.47 | 3,066.93 | 7,428.42 | 3,540.93 |
| Portage la Prairie Mutual Fire Insurance Co. | | | | |
| Providence Fire Assurance Co. of Paris | 16,157.01 | 20,130.52 | 12,334.90 | 20,513.50 |
| *Providence Washington Insurance Co.* | 8,205.76 | 3,146.44 | 7,705.20 | 2,972.44 |
| Provident Assurance Co. | —2,566.66 | 18,037.74 | 9,445.19 | 15,716.25 |
| Provincial Insurance Co., Ltd. | 32,818.05 | 6,141.42 | 31,574.30 | 6,003.02 |
| Prudential Assurance Co., Ltd. | 20,659.23 | 9,598.87 | 19,569.06 | 9,468.87 |
| Quebec Fire Assurance Co. | 20,264.02 | 2,644.61 | 19,353.11 | 2,901.61 |
| Queen Insurance Co. of America | 39,612.49 | 13,012.68 | 39,773.33 | 12,613.39 |
| Queensland Insurance Co., Ltd. | 10,244.75 | 4,661.12 | 9,654.93 | 2,802.28 |
| Railway Passengers Assurance Co. | 7,390.31 | 312.72 | 7,492.36 | 619.72 |
| Reliance Insurance Co. of Canada | 5,973.13 | 121.12 | 6,766.40 | 95.69 |
| Rhode Island Insurance Co. | 1,501.78 | 1,202.74 | 1,070.78 | 1,198.82 |
| Royal Exchange Assurance | 32,785.12 | 1,856.13 | 33,617.06 | 1,903.13 |
| Royal Insurance Co., Ltd. | 125,673.61 | 48,230.15 | 128,149.02 | 47,260.88 |
| Royal Scottish Insurance Co., Ltd. | 6,043.86 | 1,355.05 | 6,276.95 | 1,370.05 |
| St. Paul Fire & Marine Insurance Co. | 16,272.95 | 2,905.54 | 14,876.75 | 2,861.53 |
| Saskatchewan Mutual Fire Insur. Co. | 6,626.73 | 2,505.50 | 2,409.48 | 2,505.50 |
| Scottish Canadian Assurance Corporation | 8,793.41 | 2,469.50 | 9,105.41 | 2,466.63 |
| Scottish Metropolitan Assurance Co., Ltd. | 9,682.45 | 2,023.02 | 11,274.65 | 2,062.02 |
| Scottish Union & National Insurance Co. | 26,772.67 | 10,137.24 | 28,353.97 | 6,360.24 |
| Sea Insurance Co., Ltd. | 17,797.50 | 551.53 | 15,912.52 | 611.53 |
| Security Insurance Co. of New Haven | 4,387.32 | 2,547.57 | 4,488.29 | 2,536.57 |
| Security National Insurance Co. | 1,517.28 | .14 | 1,007.93 | 3.99 |
| Sentinel Fire Insurance Co. | 1,033.60 | 345.67 | 1,015.48 | 386.14 |
| Southern Insurance Co., Ltd. | 6,587.57 | 1,163.36 | 7,524.55 | 1,093.74 |
| Springfield Fire & Marine Insurance Co., Ltd. | 44,426.58 | 12,283.28 | 43,235.42 | 13,718.53 |
| The Stanstead & Sherbrooke Fire Insurance Co. | 5,667.51 | 1,066.39 | 3,274.94 | 841.39 |
| State Assurance Co., Ltd. | 10,856.72 | 4,767.16 | 11,436.05 | 5,440.16 |
| Sun Insurance Office | 48,970.16 | 15,459.59 | 48,518.79 | 15,836.09 |
| Sussex Fire Insurance Co. | 7,642.16 | 326.05 | 6,884.48 | 200.05 |
| Tokio Marine & Fire Insurance Co., Ltd. | *Nil* | *Nil* | *Nil* | *Nil* |
| *Carried forward* | $3,652,150.39 | $1,109,915.68 | $3,643,874.76 | $1,058,195.67 |

## TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES IN 1936—*Continued.*

| Name of Company. | Net Premiums written. | Net Losses paid. | Net Premiums earned. | Net Losses incurred. |
|---|---|---|---|---|
| *Brought forward* | $3,652,150.39 | $1,109,915.68 | $3,643,874.76 | $1,058,195.67 |
| Toronto General Insurance Co. | 20,036.93 | 1,763.11 | 9,896.34 | 2,015.90 |
| Travelers Fire Insurance Co. | 63,763.38 | 37,225.06 | 59,450.52 | 31,330.04 |
| Union Assurance Society, Ltd. | 24,804.09 | 6,159.87 | 25,245.07 | 6,707.87 |
| Union Fire, Accident & General Ins. Co. of Paris | 15,620.71 | 799.61 | 12,121.74 | 265.29 |
| Union Insurance Society of Canton, Ltd. | 37,482.62 | 7,986.40 | 35,566.55 | 7,059.40 |
| Union Marine & General Insurance Co., Ltd. | *Nil* | *Nil* | 14.68 | *Nil* |
| United British Insurance Co., Ltd. | 3,085.45 | 519.78 | 3,421.38 | 535.78 |
| United Firemen's Insurance Co. | 7,770.85 | 2,220.49 | 7,846.45 | 2,151.06 |
| United Mutual Fire Insurance Co. | 9,542.23 | 1,288.46 | 8,863.59 | 1,224.31 |
| United States Fire Insurance Co. | 19,954.82 | 4,369.85 | 21,851.92 | 2,283.85 |
| Urbaine Fire Insurance Co. of Paris | 2,674.28 | 74.90 | 1,869.02 | 41.90 |
| Wapiti Insurance Co. | 3,920.26 | 66.66 | 3,274.28 | 952.95 |
| Wawanesa Mutual Insurance Co. | 44,251.14 | 31,871.25 | 65,177.31 | 35,042.40 |
| Wellington Fire Insurance Co. | 8,841.59 | 5,030.49 | 11,965.95 | 6,021.47 |
| Western Assurance Co. | 19,733.96 | 2,417.54 | 18,936.54 | 2,333.54 |
| **Westminster Fire Office | ..... | ..... | ..... | ..... |
| World Fire & Marine Insurance Co. | 12,357.87 | 1,317.13 | 10,575.01 | 1,658.08 |
| World Marine & General Insurance Co., Ltd. | 6,662.26 | 6,097.16 | 6,363.77 | 6,063.16 |
| Yorkshire Insurance Co., Ltd. | 22,058.94 | 5,971.89 | 22,909.28 | 4,976.89 |
| Totals | $3,974,711.77 | $1,225,095.33 | $3,969,224.16 | $1,168,859.66 |
| Totals for 1935 | $4,004,061.13 | $1,695,857.70 | $3,940,525.36 | $1,429,564.95 |
| *City of New York Insurance Co. (gross) | $6,712.62 | $841.01 | ..... | ..... |
| †First National Insurance Co. of America (gross) | 35,466.07 | 14,034.57 | ..... | ..... |
| ‡Franklin Fire Insurance Co. (gross) | 15,333.20 | 1,562.51 | ..... | ..... |
| §Homestead Fire Insurance Co. (gross) | 5,747.39 | 197.88 | ..... | ..... |
| ‖National Liberty Insurance Co. of America (gross) | 7,960.49 | 23.72 | ..... | ..... |
| ¶New Brunswick Fire Insurance Co. (gross) | 8,558.38 | 3,325.32 | ..... | ..... |
| **Westminster Fire Office (gross) | 10,132.48 | 760.95 | ..... | ..... |
| 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 | $5,910.46 | $3,329.76 | *Nil* | *Nil* |
| Canadian Reciprocal Exchange | 1,629.68 | 1,586.84 | $141.05 | $141.05 |
| Canners Exchange Subscribers at Warner Inter Insurance Bureau | 4,534.05 | 3,904.77 | *Nil* | *Nil* |
| Individual Underwriters | 3,912.00 | 3,792.95 | 103.22 | 103.22 |
| Inter Insurers Exchange | —59.95 | 279.27 | 49.95 | 49.95 |
| Lumbermen's Underwriting Alliance | 47,488.16 | 45,116.34 | 21,175.73 | 20,730.73 |
| Manufacturing Lumbermen's Underwriters | ..... | ..... | ..... | ..... |
| New York Reciprocal Exchange | 5,966.78 | 5,803.00 | 144.71 | 144.71 |
| Underwriters Exchange | 1,816.88 | 2,460.12 | 280.23 | 280.23 |
| Warner Reciprocal Insurers | 5.60 | 5.32 | *Nil* | *Nil* |
| Totals | $71,263.61 | $66,278.37 | $21,894.89 | $21,499.89 |

## 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. |
|---|---|---|---|---|---|
| 1932 | $4,579,758.98 | $2,503,802.09 | $4,875,260.36 | $2,680,844.63 | 54.97 |
| 1933 | 4,147,292.88 | 1,754,653.20 | 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 |
| 1935 | 4,004,061.13 | 1,695,857.70 | 3,940,525.28 | 1,429,564.93 | 36.27 |
| 1936 | 3,974,711.77 | 1,225,095.33 | 3,969,224.16 | 1,168,859.66 | 29.45 |

## TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN 1936.

| 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. | $31,186.55 | $17,463.86 | $29,255.01 | $20,775.61 |
| Alliance Insurance Co. of Philadelphia | 39.02 | *Nil* | 32.33 | *Nil* |
| American Alliance Insurance Co. | 150.75 | 70.31 | 147.60 | 60.81 |
| American Automobile Fire Insurance Co. | 23,260.09 | 7,821.41 | 22,135.50 | 10,855.41 |
| American Automobile Insurance Co. | 54,145.86 | 20,684.28 | 50,715.95 | 33,018.28 |
| American Central Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| American Home Fire Assurance Co. | 62.53 | *Nil* | 36.94 | *Nil* |
| Anglo Scottish Insurance Co., Ltd. | 4,900.92 | 1,478.49 | 4,563.71 | 3,829.43 |
| Atlas Assurance Co., Ltd. | 4,678.27 | 661.27 | 4,668.59 | 1,034.27 |
| Baltimore American Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Bankers & Traders Insurance Co., Ltd. | 37,776.86 | 34,917.11 | 37,149.41 | 29,169.69 |
| British America Assurance Co. | 25,481.37 | 18,464.40 | 25,623.98 | 23,591.40 |
| British & European Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| British Canadian Insurance Co. | 7,009.44 | 2,416.59 | 6,464.63 | 4,524.59 |
| British Empire Assurance Co. | 10,117.63 | 7,862.96 | 9,182.44 | 14,088.96 |
| British General Insurance Co., Ltd. | 5,253.59 | 4,551.35 | 5,033.04 | 1,281.35 |
| British Law Insurance Co. | 14,743.37 | 10,268.66 | 14,541.45 | 7,267.66 |
| British Oak Insurance Co., Ltd. | 16,731.90 | 11,889.46 | 15,601.65 | 16,604.26 |
| British Traders Insurance Co., Ltd. | 8,771.42 | 7,080.64 | 7,989.77 | 1,684.39 |
| Caledonian Insurance Co. | 2,482.09 | 2,477.99 | 2,341.49 | 3,027.99 |
| Camden Fire Insurance Association | 623.33 | 295.78 | 456.72 | 795.78 |
| Canada Accident & Fire Assurance Co. | 8,689.04 | 7,168.02 | 8,116.04 | 6,818.02 |
| Canada Security Assurance Co. | 8,491.63 | 2,987.06 | 7,613.23 | 2,417.06 |
| Canadian Fire Insurance Co. | 16,286.94 | 4,432.18 | 13,668.23 | 8,374.18 |
| Canadian General Insurance Co. | 35,666.15 | 24,657.54 | 34,075.79 | 47,719.54 |
| Canadian Indemnity Co. | 22,190.38 | 14,430.03 | 21,493.06 | 15,112.84 |
| Canadian Surety Co. | 20,865.12 | 2,469.01 | 16,876.80 | 5,184.39 |
| Car & General Insurance Corporation | 4,545.77 | 2,703.53 | 4,005.36 | 3,393.53 |
| Casualty Co. of Canada | 2,306.35 | 1,121.35 | 2,375.19 | 1,121.35 |
| *Central Insurance Co., Ltd. | | | | |
| Central Manufacturers Mutual Insurance Co. | 2,953.78 | 567.22 | 2,917.55 | 388.32 |
| Century Insurance Co., Ltd. | 4,937.68 | 1,478.49 | 4,585.77 | 3,829.43 |
| China Fire Insurance Co., Ltd. | *Nil* | *Nil* | *Nil* | *Nil* |
| Columbia Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Commercial Union Assurance Co., Ltd. | 10,140.07 | 7,551.31 | 8,622.66 | 8,016.31 |
| Connecticut Fire Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Consolidated Fire & Casualty Insurance Co. | —284.43 | 7,480.05 | 613.70 | 7,275.05 |
| Continental Casualty Co. | —186.84 | *Nil* | 560.44 | 64.00 |
| Continental Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Cornhill Insurance Co. | 11,077.50 | 14,898.81 | 10,976.78 | 13,354.01 |
| County Fire Insurance Co. | 30.15 | 14.06 | 30.76 | 12.16 |
| Dominion Fire Insurance Co. | 6,952.15 | 2,700.44 | 6,867.10 | 3,130.44 |
| Dominion of Canada General Insurance Co. | 21,533.11 | 26,909.09 | 20,145.42 | 20,951.09 |
| Employers Liability Assurance Corporation, Ltd. | 29,702.79 | 17,452.54 | 29,640.31 | 14,752.54 |
| Equitable Fire & Marine Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Excess Insurance Co., Ltd. | *Nil* | *Nil* | *Nil* | *Nil* |
| Fidelity & Casualty Co. of N.Y. | *Nil* | *Nil* | *Nil* | *Nil* |
| Fidelity Insurance Co. of Canada | 3,299.60 | 451.94 | 2,737.55 | 3,493.58 |
| 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. | | | | |
| Fonciere Fire Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Fonciere Transport & Accident Insurance Co. | 44,292.00 | 40,426.39 | 39,895.46 | 49,239.39 |
| ‡Franklin Fire Insurance Co. | | | | |
| General Accident Assurance Co. | 20,166.16 | 5,990.68 | 18,839.82 | 18,726.68 |
| General Accident Fire & Life Assur. Corp., Ltd. | 16,603.56 | 4,838.39 | 13,613.29 | 6,017.39 |
| General Casualty Co. of America | 55,063.23 | 41,715.19 | 59,237.93 | 53,528.69 |
| General Casualty Insurance Co. of Paris | 29,775.41 | 43,216.83 | 42,888.85 | 49,706.83 |
| General Exchange Insurance Corporation | 30,011.55 | 19,200.41 | 28,344.40 | 20,338.61 |
| General Insurance Co. of America | 20,091.12 | 9,673.49 | 22,340.23 | 8,679.99 |
| Glens Falls Insurance Co. | 28,405.45 | 10,284.77 | 20,432.98 | 13,153.77 |
| Globe Indemnity Co. | 27,078.01 | 11,706.43 | 24,873.02 | 16,862.43 |
| Great American Indemnity Co. | 2,856.61 | 659.70 | 2,827.92 | 189.70 |
| Great American Insurance Co. | 1,326.58 | 618.74 | 1,360.29 | 535.14 |
| Guardian Insurance Co. of Canada | 87,637.30 | 45,918.69 | 78,935.82 | 34,574.69 |
| Guildhall Insurance Co., Ltd. | 19,870.00 | 15,164.05 | 19,669.04 | 12,732.05 |
| Halifax Fire Insurance Co. | 28,874.63 | 11,255.68 | 17,942.68 | 13,091.08 |
| *Carried forward* | $869,134.81 | $548,546.67 | $823,063.68 | $634,394.16 |

## TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES, 1936—*Cont'd.*

| Name of Company. | Net Premiums written. | Net Losses paid. | Net Premiums earned. | Net Losses incurred. |
|---|---|---|---|---|
| *Brought forward* | $869,134.81 | $548,546.67 | $823,063.68 | $634,394.16 |
| Hardware Dealers Mutual Fire Insurance Co. | 8.48 | 9.57 | 8.69 | 9.57 |
| Hardware Mutual Fire Insurance Co. | 8.48 | 9.57 | 8.69 | 9.57 |
| Hartford Accident & Indemnity Co. | 16,231.24 | 9,245.75 | 15,009.06 | 11,367.75 |
| Hartford Fire Insurance Co. | 1,847.38 | 203.20 | 1,786.55 | 230.90 |
| Home Assurance Co. of Canada | 24,454.94 | 8,528.70 | 22,232.75 | 8,000.80 |
| Home Insurance Co. | 724.08 | 1,109.70 | 634.06 | 1,602.70 |
| §Homestead Fire Insurance Co. | | | | |
| ‖Hudson Bay Insurance Co. | | | | |
| Imperal Guarantee & Accid. Ins. Co. of Canada | 2,463.00 | 278.67 | 2,249.79 | 2,768.67 |
| Imperial Insurance Office | 4,933.42 | 2,017.42 | 4,652.83 | 1,727.42 |
| Indemnity Insurance Co. of North America | 616.20 | 44.88 | 597.67 | 169.88 |
| Insurance Co. of North America | 43.64 | *Nil* | 80.31 | *Nil* |
| Law, Union & Rock Insurance Co., Ltd. | 8,056.21 | 1,234.17 | 6,901.40 | 7,299.17 |
| Legal & General Insurance Society, Ltd. | 10,011.03 | 9,388.05 | 10,590.26 | 3,063.05 |
| Liverpool & London & Globe Insurance Co. | 14,952.94 | 6,158.89 | 13,856.18 | 8,634.89 |
| Liverpool-Manitoba Assurance Co. | 2,955.11 | 1,234.54 | 2,711.77 | 1,738.54 |
| London & County Insurance Co., Ltd. | 1,049.67 | 158.90 | 864.94 | 83.90 |
| London & Lancashire Guar. & Accid. Co. | 33,632.99 | 12,596.34 | 33,096.20 | 17,436.34 |
| London & Lancashire Insurance Co. | 3,479.07 | 1,886.02 | 3,353.09 | 8,506.02 |
| London & Provincial Marine General Ins. Co., Ltd. | 7,869.12 | 5,514.77 | 6,871.46 | 3,414.77 |
| London & Scottish Assurance Corporation | 492.58 | 178.50 | 567.22 | 78.50 |
| London Assurance | 5,938.22 | 2,761.91 | 5,535.76 | —212.09 |
| London-Canada Insurance Co. | 42,772.33 | 30,857.00 | 41,005.10 | 32,846.24 |
| London Guarantee & Accident Co. | 45,988.66 | 47,402.35 | 42,015.69 | 41,335.35 |
| Lumbermen's Mutual Casualty Co. | 17,915.33 | 14,061.45 | 18,195.33 | 21,025.45 |
| Lumbermen's Mutual Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Marine Insurance Co., Ltd. | 29.30 | 63.25 | 106.45 | 63.25 |
| Maryland Casualty Co. | 1,649.03 | 212.26 | 1,521.23 | 184.26 |
| Merchants Casualty Insurance Co. | —278.67 | 5,840.17 | 870.90 | 5,425.47 |
| Merchants Marine Insurance Co. | 4,957.08 | 294.00 | 3,623.50 | 419.00 |
| Mercury Insurance Co. | 4,899.36 | 1,823.09 | 3,066.26 | 1,916.39 |
| Metropolitan Casualty Insurance Co. | 20,222.59 | 26,616.39 | 20,516.43 | 18,405.84 |
| Minnesota Implement Mutual Fire Insurance Co. | 8.48 | 9.57 | 8.69 | 9.57 |
| Motor Union Insurance Co. | 25,457.01 | 6,209.20 | 21,894.37 | 3,664.20 |
| National Ben Franklin Fire Insurance Co. | 409.80 | 315.80 | 490.81 | 65.80 |
| National Fire Insurance Co. of Hartford | *Nil* | *Nil* | *Nil* | *Nil* |
| ¶National Liberty Insurance Co. | | | | |
| National Union Fire Insurance Co. | 388.71 | 232.84 | 263.41 | 232.84 |
| Newark Fire Insurance Co. | 2,517.97 | 851.28 | 2,297.83 | 1,009.28 |
| New Jersey Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| New York Underwriters Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Niagara Fire Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| North British & Mercantile Insurance Co., Ltd. | 11,765.88 | 3,081.43 | 10,811.42 | 8,666.43 |
| Northern Assurance Co., Ltd. | 11,306.19 | 4,097.08 | 11,277.74 | 3,001.58 |
| Northwest Casualty Co. | 19,620.79 | 12,275.30 | 18,752.02 | 7,487.80 |
| Northwestern Mutual Fire Association | 26,855.85 | 12,611.26 | 26,343.70 | 14,638.13 |
| Northwestern National Insurance Co. | 1,261.99 | 284.08 | 1,267.11 | 264.08 |
| Norwich Union Fire Insurance Society, Ltd. | 17,360.20 | 9,860.44 | 16,653.90 | 10,810.44 |
| Occidental Fire Insurance Co. | 3,290.47 | 638.51 | 3,217.26 | 478.51 |
| Ocean Accident & Guarantee Corporation, Ltd. | 32,840.90 | 31,345.65 | 31,549.31 | 12,095.65 |
| Ohio Farmers Insurance Co. | 6,663.25 | 2,052.48 | 6,393.76 | 2,599.91 |
| Pacific Coast Fire Insurance Co. | 4,851.90 | 1,478.49 | 4,518.07 | 3,829.43 |
| Palatine Insurance Co. | 5,915.05 | 3,317.29 | 5,356.74 | 2,882.29 |
| Patriotic Assurance Co., Ltd. | 637.96 | 10.15 | 668.27 | 10.15 |
| Pearl Assurance Co., Ltd. | 5,623.06 | 1,284.12 | 4,525.68 | 1,574.12 |
| Phoenix Assurance Co., Ltd. | 77,306.49 | 40,342.96 | 69,863.14 | 39,868.96 |
| Phoenix Insurance Co. of Hartford | *Nil* | *Nil* | *Nil* | *Nil* |
| **Pioneer Insurance Co. | | | | |
| Portage la Prairie Mutual Fire Insurance Co. | | | | |
| Providence Washington Insurance Co. | 926.32 | 152.60 | 800.18 | 152.60 |
| Provident Assurance Co. | 21,051.64 | 22,319.54 | 24,202.38 | 17,734.12 |
| Provincial Insurance Co. | 32,734.02 | 21,041.35 | 33,837.05 | 23,868.82 |
| Prudential Assurance Co., Ltd. | 7,466.33 | 3,047.21 | 5,661.82 | 2,588.21 |
| Queen Insurance Co. | 3,023.86 | 1,021.54 | 2,765.06 | 1,211.54 |
| Queensland Insurance Co., Ltd. | *Nil* | *Nil* | *Nil* | *Nil* |
| Railway Passengers Assurance Co. | 8,321.28 | 3,094.70 | 8,536.43 | 1,094.70 |
| Royal Exchange Assurance | 14,341.64 | 8,123.83 | 13,301.29 | 11,188.83 |
| Royal Insurance Co., Ltd. | 34,038.60 | 14,439.66 | 31,221.77 | 20,569.66 |
| St. Paul Fire & Marine Insurance Co. | 17,081.18 | 6,554.71 | 13,769.52 | 8,450.53 |
| *Carried forward* | $1,540,403.11 | $948,369.25 | $1,455,841.98 | $1,031,206.03 |

## TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES, 1936—*Cont'd.*

| Name of Company. | Net Premiums written. | Net Losses paid. | Net Premiums earned. | Net Losses incurred. |
|---|---|---|---|---|
| *Brought forward* | $1,540,403.11 | $948,369.25 | $1,455,841.98 | $1,031,206.03 |
| St. Paul Mercury Indemnity Co. of St. Paul | 21,436.50 | 7,936.66 | 13,510.76 | 12,897.66 |
| Saskatchewan Mutual Fire Insurance Co. | 10,947.47 | 508.99 | 3,232.79 | 549.99 |
| Scottish Metropolitan Assurance Co. | 7,505.27 | 5,402.93 | 6,290.94 | 6,562.93 |
| Scottish Union & National Insurance Co. | 1,578.19 | 13,792.06 | 8,228.45 | 11,318.06 |
| Security Insurance Co. of New Haven | *Nil* | *Nil* | *Nil* | *Nil* |
| Sentinel Fire Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Southern Insurance Co., Ltd. | 1,633.64 | 492.82 | 1,521.23 | 1,276.45 |
| Springfield Fire & Marine Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Sun Insurance Office, Ltd. | 11,882.93 | 4,374.98 | 11,104.98 | 6,153.98 |
| Toronto General Insurance Co. | 44,422.15 | 22,823.16 | 32,137.54 | 25,887.16 |
| Travelers Fire Insurance Co. | 955.31 | 286.40 | 911.83 | 292.37 |
| Travelers Indemnity Co. | 6,656.06 | 8,083.82 | 6,191.31 | 280.90 |
| Union Assurance Society, Ltd. | 4,672.47 | 804.55 | 4,525.59 | 624.55 |
| Union Fire, Accident & General Insurance Co. | 18,602.44 | 7,269.32 | 12,321.08 | 11,859.32 |
| Union Insurance Society of Canton, Ltd. | 16,112.27 | 9,106.86 | 14,098.51 | 3,453.11 |
| Union Marine & General Insurance Co., Ltd. | 152.49 | 19.86 | 141.01 | 4.86 |
| United British Insurance Co., Ltd. | 2,475.09 | 233.91 | 2,415.44 | 198.91 |
| United Pacific Insurance Co. | 21,364.34 | 6,066.49 | 21,048.69 | 53,691.13 |
| United States Fidelity & Casualty Co. | 1,648.45 | 10,589.77 | 1,574.26 | 10,339.12 |
| United States Fire Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Wapiti Insurance Co. | 5,032.40 | 2,614.96 | 5,719.86 | 2,556.66 |
| Wawanesa Mutual Insurance Co. | 34,626.37 | 36,762.58 | 41,469.47 | 41,700.44 |
| Wellington Fire Insurance Co. | —163.29 | 1,689.60 | 935.55 | 1,033.60 |
| Western Assurance Co. | 9,619.70 | 5,999.80 | 9,102.84 | 4,787.80 |
| ††Westminster Fire Office | | | | |
| World Fire & Marine Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| World Marine & General Insurance Co. | 5,043.10 | 2,711.60 | 5,498.14 | 1,881.10 |
| Yorkshire Insurance Co., Ltd. | 9,405.83 | 2,029.54 | 8,484.42 | 3,079.54 |
| Zurich General Accident & Liability Ins. Co. | 47,638.87 | 22,141.11 | 41,648.54 | 18,151.11 |
| Totals | $1,823,814.45 | $1,120,111.01 | $1,707,955.21 | $1,250,786.78 |
| Totals for 1935 | $1,535,718.96 | $897,474.80 | $1,484,773.37 | $1,051,606.81 |
| *Central Insurance Co., Ltd. (gross) | $7,665.71 | $4,477.62 | | |
| †First National Insurance Co. of America (gross) | 7,190.30 | 5,457.29 | | |
| ‡Franklin Fire Insurance Co. | 76.21 | 91.20 | $157.61 | $91.20 |
| §Homestead Fire Insurance Co. | 706.20 | 497.55 | 514.45 | 1,069.55 |
| ‖Hudson Bay Insurance Co. (gross) | 30.17 | 2.20 | | |
| ¶National Liberty Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| **Pioneer Insurance Co. (gross) | 88.60 | *Nil* | | |
| ††Westminster Fire Office (gross) | 9,523.51 | 1,817.43 | | |
| NOTE.—These figures are included in the foregoing return. | | | | |

## TABLE VI.—AUTOMOBILE INSURANCE SUMMARY.

| Year. | Net Premiums written. | Net Losses Paid. | Net Premiums earned. | Net Losses incurred. | Ratio Losses incurred to Premiums earned. |
|---|---|---|---|---|---|
| 1932 | $1,688,000 | $976,000 | $1,789,000 | $911,000 | 50.92 |
| 1933 | 1,452,000 | 671,000 | 1,528,000 | 709,000 | 46.43 |
| 1934 | 1,438,000 | 881,000 | 1,449,000 | 855,000 | 59.00 |
| 1935 | 1,536,000 | 887,000 | 1,485,000 | 1,052,000 | 70.64 |
| 1936 | 1,824,000 | 1,120,000 | 1,708,000 | 1,251,000 | 73.51 |

# TABLE VII.

## MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES IN 1936.

## 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. | *$2,791.70 | $1,195.99 | *Nil* | *Nil* |
| Alliance Assurance Co., Ltd. | 657.87 | 199.92 | $452.84 | $169.96 |
| Atlas Assurance Co., Ltd. | 22.50 | *Nil* | *Nil* | *Nil* |
| British America Assurance Co. | 1,662.30 | 1,466.18 | 761.91 | 449.86 |
| British Canadian Insurance Co. | 1,489.10 | 825.05 | 743.50 | 247.91 |
| British Empire Assurance Co. | 3,112.94 | 1,350.02 | 3,246.63 | 2,938.84 |
| British Northwestern Fire Insurance Co. | 1,657.25 | 26.66 | 138.11 | *Nil* |
| Canada Accident & Fire Assurance Co. | 9,566.50 | 3,452.64 | 4,792.22 | 1,710.53 |
| Canada Security Assurance Co. | 859.10 | 411.05 | 410.40 | 114.33 |
| Canadian Fire Insurance Co. | 1,573.59 | 510.01 | *Nil* | *Nil* |
| Canadian General Insurance Co. | 391.50 | 10.00 | *Nil* | *Nil* |
| Canadian Indemnity Co. | 4,132.43 | 1,536.05 | 1,097.26 | 1,206.11 |
| Canadian Surety Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Car & General Insurance Corporation, Ltd. | 235.27 | 24.39 | 56.80 | *Nil* |
| The Casualty Co. of Canada | 2,323.36<br>*161.70 | 1,411.30<br>*Nil* | 928.17 | 196.63 |
| Century Insurance Co., Ltd. | 1,965.66 | 170.45 | *Nil* | *Nil* |
| Commercial Union Assurance Co., Ltd. | 797.16 | 51.83 | 337.55 | 21.66 |
| Confederation Life Association | *360.30 | 445.71 | ---------- | ---------- |
| Consolidated Fire & Casualty Insurance Co. | 20.00 | *Nil* | ---------- | ---------- |
| Continental Casualty Co. | 25,232.96 | 13,772.78 | 23,640.23 | 10,104.99 |
| Dominion Fire Insurance Co. | 141.83 | *Nil* | *Nil* | *Nil* |
| The Dominion of Canada General Insurance Co. | 27,196.01<br>*97.95 | 13,730.22<br>*Nil* | 14,558.52 | 9,350.02 |
| Employers' Liability Assurance Corporation, Ltd. | 4,241.86 | 840.93 | 1,102.30 | 512.21 |
| Fidelity & Casualty Co. of New York | *Nil* | *Nil* | *Nil* | *Nil* |
| Fidelity Insurance Co. of Canada | 571.20 | 575.00 | 70.00 | *Nil* |
| Fonciere Transport & Accident Insurance Co. | 812.80 | 25.15 | *Nil* | *Nil* |
| The General Accident Assurance Co. of Canada | 9,277.64<br>*2,328.26 | 8,440.85<br>1,558.54 | 6,205.53 | 6,439.28 |
| General Accident Fire & Life Assurance Corpn., Ltd. | 5,005.18 | 3,073.56 | 3,741.19 | 2,408.87 |
| The General Casualty Insurance Co. of Paris | 23,651.31<br>*4,852.51 | 13,017.53<br>3,546.81 | 17,791.26 | 15,340.73 |
| The Globe Indemnity Co. of Canada | 6,749.57 | 2,617.14 | 4,392.51 | 1,285.93 |
| The Guardian Insurance Co. of Canada | 452.40 | *Nil* | 15.00 | 214.38 |
| The Guildhall Insurance Co., Ltd. | 57.59 | *Nil* | 18.67 | 15.84 |
| Hartford Accident & Indemnity Co. | 841.67 | 187.51 | 58.00 | 2.03 |
| Home Assurance Co. of Canada | *58,398.06 | 30,572.16 | *Nil* | *Nil* |
| Hudson Bay Insurance Co. | 907.25 | 1,172.90 | 43.55 | 733.60 |
| Imperial Guarantee & Accident Insur. Co. of Canada | 3,351.92 | 2,019.45 | 1,068.62 | 884.36 |
| Imperial Insurance Office | 288.20<br>*31.54 | 214.39<br>3,959.41 | 44.11 | 23.33 |
| Indemnity Insurance Co. of North America | 33.75 | *Nil* | *Nil* | *Nil* |
| Law, Union & Rock Insurance Co., Ltd. | 666.46 | 26.66 | 316.68 | 493.33 |
| Legal & General Assurance Society, Ltd. | 568.25 | 58.50 | 62.50 | *Nil* |
| Liverpool & London & Globe Insurance Co., Ltd. | 3,301.03 | 1,989.73 | 1,749.31 | 821.96 |
| London & Lancashire Guar. & Accident Co. of Canada | 5,615.07 | 1,137.71 | 2,523.26 | 1,163.42 |
| London & Provincial Marine & General Insur. Co., Ltd. | 1,426.00<br>*463.95 | 1,452.17<br>708.00 | *Nil* | *Nil* |
| London & Scottish Assurance Corporation, Ltd. | *Nil* | *Nil* | *Nil* | *Nil* |
| London Guarantee & Accident Co., Ltd. | 3,367.14<br>*2,650.89 | 1,774.25<br>1,170.34 | 1,446.33 | 823.35 |
| London Life Insurance Co. | *8,989.19 | 4,533.60 | *Nil* | *Nil* |
| Loyal Protective Insurance Co. | *15,706.16 | 9,022.64 | *Nil* | *Nil* |
| Lumbermen's Mutual Casualty Co. | 15.00 | *Nil* | *Nil* | *Nil* |
| Maryland Casualty Co. | 336.00<br>*116.00 | *Nil*<br>*Nil* | 127.50 | *Nil* |
| Merchants Casualty Insurance Co. | *11,791.47 | 10,540.17 | *Nil* | *Nil* |
| Metropolitan Casualty Insurance Co. | 650.87 | 314.66 | 214.29 | 414.13 |
| Metropolitan Life Insurance Co. | *5,736.00<br>5,871.34 | 3,498.00<br>3,160.00 | 905.20 | 432.00 |
| *Carried forward* | $275,572.51 | $151,798.01 | $93,059.95 | $58,519.59 |

* Accident and sickness.

## TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES IN 1936—*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* | $275,572.51 | $151,798.01 | $93,059.95 | $58,519.59 |
| The Motor Union Insurance Co., Ltd. | 1,049.33 | 952.89 | *Nil* | *Nil* |
| Mutual Benefit Health & Accident Association | *46,863.82 | 14,288.69 | *Nil* | *Nil* |
| North British & Mercantile Insurance Co., Ltd. | 6,170.69 | 1,667.28 | 3,589.03 | 2,462.70 |
| Northern Assurance Co., Ltd. | 532.45 | 20.00 | 54.08 | 22.64 |
| Norwich Union Fire Insurance Society, Ltd. | 2,146.17 | 719.06 | 399.86 | 18.00 |
| Occidental Fire Insurance Co. | 198.90 | 75.25 | 125.30 | 15.00 |
| Occidental Life Insurance Co. | 8,196.95 | 10,541.03 | 4,649.21 | 1,858.01 |
| Ocean Accident & Guarantee Corporation, Ltd. | 8,297.19 | 1,286.34 | 1,759.73 | 441.30 |
| Pearl Assurance Co., Ltd. | ---------- | ---------- | 15.00 | *Nil* |
| Phoenix Assurance Co., Ltd. | 1,162.05 | 56.66 | 573.30 | *Nil* |
| The Protective Association of Canada | *23,980.07 | 19,135.58 | *Nil* | *Nil* |
| Provident Assurance Co. | 283.61 | 73.79 | *Nil* | *Nil* |
| The Provident Life & Accident Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Prudential Assurance Co., Ltd. | †736.51 | 553.06 | 397.21 | 207.15 |
| The Prudential Insurance Co. of America | *Nil* | *Nil* | *Nil* | *Nil* |
| Railway Passengers Assurance Co. | 4,884.66 | 1,651.22 | 2,161.80 | 1,152.63 |
| Royal Exchange Assurance | 1,279.48 | 232.89 | 604.45 | 142.49 |
| Royal Insurance Co., Ltd. | 7,154.69 | 3,753.10 | 4,096.15 | 1,913.15 |
| Scottish Metropolitan Assurance Co., Ltd. | 423.80 | 69.05 | *Nil* | *Nil* |
| Sun Insurance Office, Ltd. | 4,665.19 | 2,152.09 | 903.85 | 677.69 |
| Toronto General Insurance Co. | *11,684.36<br>172.55 | 200.00<br>*Nil* | *Nil* | *Nil* |
| Travelers Indemnity Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Travelers Insurance Co. | 35,714.88 | 8,490.00 | 32,628.09 | 18,586.73 |
| Union Assurance Society, Ltd. | 530.36 | 16.66 | 151.72 | 30.66 |
| Union Insurance Society of Canton, Ltd. | 11,727.37 | 3,170.59 | 12,730.37 | 8,268.95 |
| Union Marine & General Insurance Co., Ltd. | 14.10 | *Nil* | 15.90 | *Nil* |
| United States Fidelity & Guarantee Co. | 875.78 | *Nil* | 92.50 | *Nil* |
| Western Assurance Co. | 1,109.56 | 373.75 | 433.12 | 215.26 |
| World Marine & General Insurance Co., Ltd. | 174.60 | *Nil* | 132.50 | 45.29 |
| Yorkshire Insurance Co., Ltd. | 4,110.32<br>*7,071.97 | 1,912.11<br>4,113.62 | *Nil* | *Nil* |
| Zurich General Accident & Liability Insur. Co., Ltd. | 1,319.86 | 549.61 | 6,611.59 | 3,069.64 |
| Totals | $474,103.78 | $227,852.33 | $165,184.71 | $97,631.88 |
| Totals for 1935 | $413,090.11 | $230,108.01 | $164,244.48 | $107,978.63 |

* Accident and sickness. † Group accident and sickness.

### BOILER AND MACHINERY AND PLATE-GLASS INSURANCE.

| Name of Company. | Boiler and Machinery Insurance. | | Plate-glass Insurance. | |
|---|---|---|---|---|
| | Premiums. | Losses. | Premiums. | Losses. |
| Alliance Assurance Co., Ltd. | ---------- | ---------- | *Nil* | *Nil* |
| Atlas Assurance Co., Ltd. | ---------- | ---------- | *Nil* | $48.32 |
| Boiler Inspection & Insurance Co. of Canada | $3,513.15 | $81.66 | ---------- | ---------- |
| British America Assurance Co. | ---------- | ---------- | $250.00 | 310.71 |
| British Canadian Insurance Co. | ---------- | ---------- | 332.65 | 115.05 |
| British Columbia Plate Glass Insurance Co. | ---------- | ---------- | 17,393.52 | 13,435.53 |
| British Empire Assurance Co. | ---------- | ---------- | 29.33 | 9.55 |
| British Northwestern Fire Insurance Co. | ---------- | ---------- | 130.36 | 68.08 |
| Canada Accident & Fire Assurance Co. | —590.26 | *Nil* | 1,119.18 | 48.62 |
| Canada Security Assurance Co. | ---------- | ---------- | 279.63 | *Nil* |
| Canadian Fire Insurance Co. | ---------- | ---------- | 626.34 | 324.67 |
| Canadian General Insurance Co. | ---------- | ---------- | 1,473.51 | 1,907.60 |
| Canadian Indemnity Co. | ---------- | ---------- | 3,794.45 | 1,748.30 |
| Canadian Surety Co. | ---------- | ---------- | 662.55 | 493.35 |
| *Carried forward* | $3,513.15 | $81.66 | $26,091.52 | $18,509.78 |

## TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES IN 1936—*Continued.*

### BOILER AND MACHINERY AND PLATE-GLASS INSURANCE—*Continued.*

| Name of Company. | Boiler and Machinery Insurance. | | Plate-glass Insurance. | |
|---|---|---|---|---|
| | Premiums. | Losses. | Premiums. | Losses. |
| *Brought forward* | $3,513.15 | $81.66 | $26,091.52 | $18,509.78 |
| Casualty Co. of Canada | ..... | ..... | 281.38 | 110.76 |
| Century Insurance Co., Ltd. | ..... | ..... | 86.44 | 174.63 |
| Commercial Union Assurance Co., Ltd. | ..... | ..... | *Nil* | *Nil* |
| Consolidated Fire & Casualty Insurance Co. | ..... | ..... | 232.21 | 140.61 |
| Continental Casualty Co. | ..... | ..... | 387.53 | 146.25 |
| Dominion Fire Insurance Co. | ..... | ..... | 73.72 | *Nil* |
| Dominion of Canada General Insurance Co. | ..... | ..... | 2,427.10 | 858.94 |
| Eagle Star & British Dominions Insurance Co., Ltd. | ..... | ..... | 109.60 | 28.48 |
| Employers' Liability Assurance Corporation, Ltd. | —39.60 | *Nil* | 404.56 | 332.08 |
| Fidelity & Casualty Co. of New York | —39.60 | *Nil* | ..... | ..... |
| Fidelity Insurance Co. of Canada | ..... | ..... | 147.76 | 147.34 |
| General Accident Assurance Co. of Canada | 24,380.73 | 4,361.16 | 755.16 | 723.70 |
| General Accident Fire & Life Assurance Corpn., Ltd. | ..... | ..... | 272.21 | 130.21 |
| General Casualty Co. of America | ..... | ..... | 681.95 | 335.29 |
| General Casualty Insurance Co. of Paris | ..... | ..... | 37.33 | 17.49 |
| Globe Indemnity Co. of Canada | ..... | ..... | 627.69 | 225.03 |
| Great American Indemnity Co. | ..... | ..... | 707.02 | 952.54 |
| Guardian Insurance Co. of Canada | 1,627.75 | *Nil* | 246.17 | 50.07 |
| Guildhall Insurance Co., Ltd. | ..... | ..... | *Nil* | *Nil* |
| Halifax Fire Insurance Co. | ..... | ..... | *Nil* | *Nil* |
| Hartford Accident & Indemnity Co. | ..... | ..... | 868.38 | 348.02 |
| Hartford Steam Boiler Inspection & Insurance Co. | 35,786.14 | 33.05 | ..... | ..... |
| Hudson Bay Insurance Co. | ..... | ..... | 626.00 | 179.40 |
| Imperial Guarantee & Accident Insur. Co. of Canada | ..... | ..... | 95.30 | 71.15 |
| Imperial Insurance Office | ..... | ..... | 1,348.32 | 1,183.53 |
| Indemnity Insurance Co. of North America | ..... | ..... | *Nil* | *Nil* |
| Law, Union & Rock Insurance Co., Ltd. | ..... | ..... | 200.61 | 285.15 |
| Legal & General Assurance Society, Ltd. | ..... | ..... | 92.71 | 15.02 |
| Liverpool & London & Globe Insurance Co., Ltd. | ..... | ..... | 329.68 | 274.62 |
| London & Lancashire Guar. & Accident Co. of Canada | ..... | ..... | 1,049.59 | 422.68 |
| London & Provincial Marine & General Ins. Co., Ltd. | ..... | ..... | 28.34 | *Nil* |
| London & Scottish Assurance Corporation, Ltd. | ..... | ..... | *Nil* | *Nil* |
| London Guarantee & Accident Co., Ltd. | ..... | ..... | 120.90 | 5.08 |
| Lumbermen's Mutual Casualty Co. | ..... | ..... | *Nil* | *Nil* |
| Maryland Casualty Co. | 86.70 | *Nil* | ..... | ..... |
| Metropolitan Casualty Insurance Co. | ..... | ..... | 779.19 | 271.50 |
| Motor Union Assurance Co., Ltd. | ..... | ..... | 49.65 | 36.00 |
| National Provincial Insurance Co., Ltd. | ..... | ..... | 557.39 | 481.26 |
| North British & Mercantile Insurance Co., Ltd. | ..... | ..... | 537.10 | 327.25 |
| Northern Assurance Co., Ltd. | 92.50 | *Nil* | 368.18 | 248.82 |
| Northwest Casualty Co. | ..... | ..... | *Nil* | *Nil* |
| Norwich Union Fire Insurance Society, Ltd. | ..... | ..... | 776.20 | 453.30 |
| Occidental Fire Insurance Co. | ..... | ..... | 376.69 | 47.88 |
| Ocean Accident & Guarantee Corporation, Ltd. | 522.86 | 6.50 | 2,674.56 | 1,225.37 |
| Phoenix Assurance Co., Ltd. | ..... | ..... | 809.97 | 209.36 |
| Provident Assurance Co. | ..... | ..... | 80.92 | 85.33 |
| Prudential Assurance Co., Ltd. | ..... | ..... | 30.61 | 94.49 |
| Railway Passengers Assurance Co. | ..... | ..... | 690.53 | 354.86 |
| Royal Insurance Co., Ltd. | ..... | ..... | 1,291.55 | 463.02 |
| Scottish Metropolitan Assurance Co., Ltd. | ..... | ..... | 152.59 | 129.90 |
| Sun Insurance Office, Ltd. | ..... | ..... | 119.25 | 16.53 |
| Toronto General Insurance Co. | ..... | ..... | 22.93 | 101.05 |
| Travelers Indemnity Co. | 1,101.93 | *Nil* | 271.84 | 250.17 |
| Union Assurance Society, Ltd. | ..... | ..... | 3.66 | *Nil* |
| Union Insurance Society of Canton, Ltd. | ..... | ..... | 676.31 | 524.60 |
| United States Fidelity & Guaranty Co. | ..... | ..... | 645.55 | 531.34 |
| Wawanesa Mutual Insurance Co. | ..... | ..... | 213.35 | 37.00 |
| Western Assurance Co. | ..... | ..... | 307.25 | 177.05 |
| World Marine & General Insurance Co., Ltd. | ..... | ..... | 42.83 | 33.49 |
| Yorkshire Insurance Co., Ltd. | 185.00 | *Nil* | 354.65 | 167.70 |
| Zurich General Accident & Liability Assur. Co., Ltd. | ..... | ..... | 172.82 | 202.88 |
| Totals | $67,296.76 | $4,482.37 | $50,334.75 | $32,138.00 |
| Totals for 1935 | $21,749.95 | $7,854.36 | $53,219.17 | $27,217.96 |

## TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES IN 1936—*Continued.*

### GUARANTEE AND THEFT INSURANCE.

| Name of Company. | Guarantee Insurance. | | Theft Insurance. | |
|---|---|---|---|---|
| | Premiums. | Losses. | Premiums. | Losses. |
| Aetna Casualty & Surety Co. | *Nil* | *Nil* | | |
| The Acadia Fire Insurance Co. | | | *Nil* | *Nil* |
| Alliance Assurance Co., Ltd. | $369.85 | *Nil* | $2,024.66 | $869.66 |
| Anglo-Scottish Insurance Co., Ltd. | | | 30.30 | *Nil* |
| Atlas Assurance Co., Ltd. | | | 1,012.58 | 310.10 |
| British America Assurance Co. | 855.92 | *Nil* | 1,307.79 | 1,591.05 |
| British Canadian Insurance Co. | —544.84 | $54.08 | 1,284.75 | 554.78 |
| British Empire Assurance Co. | 27.50 | *Nil* | 869.80 | 228.34 |
| British Northwestern Fire Insurance Co. | | | 1,501.58 | 349.55 |
| Canada Accident & Fire Assurance Co. | 1,655.38 | *Nil* | 1,929.53 | 1,386.32 |
| Canada Security Assurance Co. | 145.15 | *Nil* | 2,832.61 | 1,094.31 |
| Canadian Fire Insurance Co. | 2,111.28 | 84.67 | 938.40 | 5.58 |
| Canadian General Insurance Co. | 20,203.42 | 153.33 | 20,946.19 | 4,767.56 |
| Canadian Indemnity Co. | 14,290.38 | 1,940.03 | 16,007.45 | 4,578.75 |
| Canadian Surety Co. | 28,812.22 | 2,689.78 | 5,755.65 | 923.79 |
| Casualty Co. of Canada | 131.62 | 2,593.69 | 1,272.68 | 766.57 |
| Century Insurance Co., Ltd. | 779.09 | *Nil* | 1,740.03 | 2,720.57 |
| Commercial Union Assurance Co., Ltd. | | | 796.35 | 68.49 |
| Connecticut Fire Insurance Co. | | | *Nil* | *Nil* |
| Consolidated Fire & Casualty Insurance Co. | *Nil* | *Nil* | | |
| Continental Casualty Co. | | | 496.17 | 7.00 |
| Dominion of Canada General Insurance Co. | 2,354.30 | 10,316.98 | 4,989.91 | 950.30 |
| Employer's Liability Assurance Corporation, Ltd. | 4,050.02 | 97.45 | 4,772.86 | 1,992.11 |
| Fidelity & Casualty Co. of New York | | | —11.81 | *Nil* |
| Fidelity Insurance Co. of Canada | 5,229.22 | 543.67 | 4,466.38 | 3,711.39 |
| Fonciere Transport & Accident Insurance Co. | | | 1,621.35 | —45.00 |
| General Accident Assurance Co. of Canada | 4,892.85 | —16.41 | 9,662.05 | 3,477.10 |
| General Accident Fire & Life Assurance Corpn., Ltd. | | | 1,717.59 | 788.26 |
| General Casualty Insurance Co. of Paris | 108.07 | 2.05 | 12,845.83 | 9,172.40 |
| Globe Indemnity Co. of Canada | 2,265.03 | 1,579.75 | 4,556.77 | 922.13 |
| Guarantee Company of North America | 1,366.31 | *Nil* | | |
| Guardian Insurance Co. of Canada | 3,728.25 | 500.00 | 3,594.09 | 1,958.39 |
| Guildhall Insurance Co., Ltd. | | | 20.80 | *Nil* |
| Hartford Accident & Indemnity Co. | 70.00 | *Nil* | 828.67 | 445.95 |
| Home Insurance Co. | | | *Nil* | *Nil* |
| Hudson Bay Insurance Co. | 2,062.37 | 1,451.85 | 106.19 | 834.35 |
| Imperial Guarantee & Accident Insur. Co. of Canada | 2,438.01 | 417.51 | 1,162.92 | 253.51 |
| Imperial Insurance Office | 508.50 | *Nil* | 512.72 | 128.25 |
| Indemnity Insurance Co. of North America | | | 69.13 | *Nil* |
| Law, Union & Rock Insurance Co., Ltd. | 170.19 | *Nil* | 1,301.03 | 1,211.74 |
| Legal & General Assurance Society, Ltd. | | | 305.05 | 76.13 |
| Liverpool & London & Globe Insurance Co. | 921.87 | 1,970.84 | 4,342.87 | 1,061.70 |
| London & Lancashire Guar. & Accident Co. of Canada | 3,044.56 | —235.85 | 6,204.57 | 4,227.60 |
| London & Provincial Marine and General Ins. Co., Ltd. | 35.00 | *Nil* | 1,006.78 | 213.05 |
| London & Scottish Assurance Corporation, Ltd. | | | 409.95 | 9.20 |
| London Guarantee & Accident Co., Ltd. | 2,257.13 | 3,475.24 | 3,371.09 | 402.40 |
| Maryland Casualty Co. | 289.28 | *Nil* | | |
| Metropolitan Casualty Insurance Co. | 60.00 | *Nil* | 3,013.13 | 1,292.08 |
| National Surety Corporation | 966.39 | 246.73 | 175.61 | 1,571.54 |
| North British & Mercantile Insurance Co., Ltd. | 357.02 | *Nil* | 1,761.45 | 912.40 |
| Northern Assurance Co., Ltd. | 685.89 | *Nil* | 3,154.13 | 737.08 |
| Northwest Casualty Co. | | | 1,670.21 | 462.86 |
| Norwich Union Fire Insurance Society, Ltd. | 1,132.61 | 12.50 | 2,283.21 | 482.03 |
| Occidental Fire Insurance Co. | | | 523.83 | 970.12 |
| Ocean Accident & Guarantee Corporation, Ltd. | 659.58 | 1.76 | 4,080.50 | 1,397.52 |
| Pearl Assurance Co., Ltd. | 115.67 | *Nil* | 245.00 | *Nil* |
| Phoenix Assurance Co., Ltd. | 322.18 | *Nil* | 1,558.39 | 565.40 |
| Provident Assurance Co. | | | 39.27 | 787.47 |
| Prudential Assurance Co., Ltd. | 67.12 | *Nil* | 628.79 | 54.36 |
| Railway Passengers Assurance Co. | 356.68 | *Nil* | 2,036.32 | 1,273.10 |
| Reliance Insurance Co. of Canada | | | 333.88 | 290.00 |
| Royal Exchange Assurance | 1,768.76 | *Nil* | 2,719.32 | 535.50 |
| Royal Insurance Co., Ltd. | 4,006.94 | 3,250.51 | 6,449.35 | 1,829.99 |
| St. Paul Fire & Marine Insurance Co. | | | *Nil* | *Nil* |
| Scottish Metropolitan Assurance Co., Ltd. | 5.00 | *Nil* | | |
| *Carried forward* | $129,463.61 | $31,382.42 | $159,287.51 | $65,219.83 |

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES IN 1936—*Continued.*

## GUARANTEE AND THEFT INSURANCE—*Continued.*

| Name of Company. | Guarantee Insurance. | | Theft Insurance. | |
|---|---|---|---|---|
| | Premiums. | Losses. | Premiums. | Losses. |
| *Brought forward* | $129,463.61 | $31,382.42 | $159,287.51 | $65,219.83 |
| Sun Insurance Office, Ltd. | ---------- | ---------- | 2,036.26 | 1,718.39 |
| Toronto General Insurance Co. | 4,893.50 | 255.00 | 5,853.44 | 139.55 |
| Travelers Fire Insurance Co. | ---------- | ---------- | *Nil* | *Nil* |
| Travelers Indemnity Co. | ---------- | ---------- | 7,204.71 | 1,671.45 |
| Union Assurance Society, Ltd. | ---------- | ---------- | 758.47 | 265.99 |
| Union Fire, Accident & General Insurance Co. | ---------- | ---------- | 56.60 | 99.60 |
| Union Insurance Society of Canton, Ltd. | 688.89 | *Nil* | 7,054.35 | 2,927.62 |
| Union Marine & General Insurance Co., Ltd. | 5.00 | *Nil* | ---------- | ---------- |
| United States Fidelity & Guaranty Co. | 7,081.96 | 130.35 | 5,194.75 | 1,171.49 |
| Wawanesa Mutual Insurance Co. | ---------- | ---------- | 839.36 | 68.95 |
| Western Assurance Co. | 1,572.46 | 10.00 | 1,352.37 | 877.55 |
| World Marine & General Insurance Co., Ltd. | —210.00 | *Nil* | 1,826.26 | 460.45 |
| Yorkshire Insurance Co., Ltd. | 1,076.25 | 209.89 | 3,488.27 | 780.40 |
| Zurich General Accident & Liability Insur. Co., Ltd. | ---------- | ---------- | 2,994.17 | 990.47 |
| Totals | $130,994.67 | $31,987.66 | $197,946.52 | $76,391.74 |
| Totals for 1935 | $112,067.89 | $29,435.47 | $183,295.32 | $81,462.73 |

## INLAND-TRANSPORTATION AND MARINE INSURANCE.

| Name of Company. | Inland-transportation Insurance. | | Marine Insurance. | |
|---|---|---|---|---|
| | Premiums. | Losses. | Premiums. | Losses. |
| Aetna Insurance Co. | $3,452.18 | $1,839.43 | $2,014.04 | $4,018.90 |
| Agricultural Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Alliance Assurance Co., Ltd. | 976.53 | 110.00 | 2,132.90 | *Nil* |
| Alliance Insurance Co. of Philadelphia | *Nil* | *Nil* | 1,246.91 | *Nil* |
| American Alliance Insurance Co. | —363.60 | 24.05 | *Nil* | *Nil* |
| Atlas Assurance Co., Ltd. | 559.05 | 295.50 | 15,438.62 | 22,259.02 |
| Automobile Insurance Co. of Hartford | 4,774.53 | 379.06 | *Nil* | *Nil* |
| Bankers' & Traders' Insurance Co., Ltd. | *Nil* | *Nil* | 1,392.85 | 477.26 |
| Boston Insurance Co. | 79.37 | *Nil* | 55,887.20 | 33,532.28 |
| British America Assurance Co. | 2,461.46 | 634.39 | 11,153.21 | 9,649.42 |
| British & Foreign Marine Insurance Co., Ltd. | 43.86 | *Nil* | 15,971.05 | 7,547.95 |
| British Canadian Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| British Empire Assurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| British Northwestern Fire Insurance Co. | 745.78 | 102.40 | *Nil* | *Nil* |
| British Oak Insurance Co., Ltd. | *Nil* | *Nil* | *Nil* | *Nil* |
| British Traders Insurance Co., Ltd. | *Nil* | *Nil* | 13,176.92 | 5,464.95 |
| Canada Security Assurance Co. | 1,701.41 | 584.74 | *Nil* | *Nil* |
| Canadian General Insurance Co. | *Nil* | 29.50 | *Nil* | *Nil* |
| Canadian Indemnity Co. | 454.81 | *Nil* | *Nil* | *Nil* |
| Century Insurance Co., Ltd. | *Nil* | *Nil* | 9,186.31 | 7,874.82 |
| China Fire Insurance Co., Ltd. | *Nil* | *Nil* | *Nil* | *Nil* |
| City of New York Insurance Co. | *Nil* | *Nil* | 20.00 | *Nil* |
| Columbia Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Commercial Union Assurance Co., Ltd. | 173.09 | *Nil* | 555.51 | 10.00 |
| Connecticut Fire Insurance Co. | 8,295.78 | 3,032.64 | *Nil* | *Nil* |
| Continental Insurance Co. | 566.88 | 89.79 | *Nil* | *Nil* |
| Cornhill Insurance Co., Ltd. | *Nil* | *Nil* | 3,568.50 | 563.50 |
| County Fire Insurance Co. | 1.53 | 4.81 | *Nil* | *Nil* |
| The Dominion of Canada General Insurance Co., Ltd. | 363.15 | 184.00 | *Nil* | *Nil* |
| Eagle Star & British Dominions Insurance Co., Ltd. | *Nil* | *Nil* | 1,194.55 | 832.02 |
| Economic Insurance Co., Ltd. | *Nil* | *Nil* | 39,701.20 | 41,394.59 |
| Equitable Fire & Marine Insurance Co. | 3,263.04 | 402.94 | *Nil* | *Nil* |
| Fidelity-Phenix Fire Insurance Co. | 3,536.92 | 1,928.50 | *Nil* | *Nil* |
| Fire Association of Philadelphia | 2,610.46 | 93.27 | 21,230.68 | 27,746.53 |
| *Carried forward* | $34,059.83 | $9,735.02 | $193,870.45 | $161,371.24 |

## TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES IN 1936—*Continued.*

### INLAND-TRANSPORTATION AND MARINE INSURANCE—*Continued.*

| Name of Company. | Inland-transportation Insurance. | | Marine Insurance. | |
|---|---|---|---|---|
| | Premiums. | Losses. | Premiums. | Losses. |
| *Brought forward* | $34,059.83 | $9,735.02 | $193,870.45 | $161,371.24 |
| Firemen's Fund Insurance Co. | 43.78 | *Nil* | 126,511.94 | 88,442.43 |
| 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 | *Nil* | *Nil* | 11,060.04 | 17,456.62 |
| General Accident Fire & Life Assurance Corpn., Ltd. | 1,130.64 | 54.50 | *Nil* | *Nil* |
| General Casualty Insurance Co. of Paris | 86.76 | *Nil* | *Nil* | *Nil* |
| General Insurance Co. of America | 2,350.55 | 699.76 | *Nil* | *Nil* |
| Glens Falls Insurance Co. | 73.44 | *Nil* | *Nil* | *Nil* |
| The Globe Indemnity Co. of Canada | *Nil* | *Nil* | *Nil* | *Nil* |
| Great American Insurance Co. | 107.97 | 240.50 | *Nil* | *Nil* |
| Guardian Insurance Co. of Canada | *Nil* | *Nil* | *Nil* | *Nil* |
| Hartford Fire Insurance Co. | 75.05 | 5.50 | 310.50 | *Nil* |
| Home Assurance Co. of Canada | *Nil* | *Nil* | *Nil* | *Nil* |
| Home Fire and Marine Insurance Co. | *Nil* | *Nil* | 483.68 | *Nil* |
| Home Insurance Co. | 465.06 | 1,342.59 | 47,071.39 | 51,595.55 |
| Imperial Guarantee & Accident Insur. Co. of Canada | *Nil* | *Nil* | *Nil* | *Nil* |
| Imperial Insurance Office | *Nil* | *Nil* | *Nil* | *Nil* |
| Indemnity Marine Insurance Co. | 1,134.62 | 93.27 | 12,343.00 | 11,426.25 |
| Insurance Co. of North America | 10,268,33 | 30,455.94 | 23,283.50 | 784.61 |
| Legal & General Assurance Society, Ltd. | 88.99 | *Nil* | *Nil* | *Nil* |
| Liverpool & London & Globe Insurance Co., Ltd. | 1,630.33 | 93.45 | 4,464.93 | 4,056.53 |
| London & Lancashire Insurance Co., Ltd. | 487.13 | 526.65 | 329.76 | *Nil* |
| London & Provincial Marine & Gen. Insur. Co., Ltd. | *Nil* | *Nil* | *Nil* | *Nil* |
| London Assurance Corporation | 6.13 | *Nil* | 54,871.99 | 11,432.76 |
| London Guarantee & Accident Co., Ltd. | 347.30 | 108.10 | *Nil* | *Nil* |
| Marine Insurance Co., Ltd. | 426.37 | 305.83 | 6,264.68 | 3,989.87 |
| Maritime Insurance Co., Ltd. | *Nil* | *Nil* | 3,762.48 | 2,033.51 |
| Maryland Insurance Co. | 290.53 | 173.31 | *Nil* | *Nil* |
| Michigan Fire & Marine Insurance Co. | 193.25 | 5.50 | *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 Liberty Insurance Co. | *Nil* | *Nil* | 8,774.69 | 4,571.06 |
| National Union Fire Insurance Co. | 366.99 | *Nil* | —453.59 | 6,622.10 |
| Newark Fire Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| New Brunswick Fire Insurance Co. | *Nil* | *Nil* | 53.76 | *Nil* |
| New Jersey Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| New York Underwriters Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Niagara Fire Insurance Co. | 176.85 | 41.21 | *Nil* | *Nil* |
| North British & Mercantile Insurance Co., Ltd. | 593.00 | 510.75 | 45,694.26 | 17,197.73 |
| Northern Assurance Co., Ltd. | 40.00 | *Nil* | 1,615.02 | 1,423.48 |
| Northwestern Mutual Fire Association | 493.40 | 10.00 | *Nil* | *Nil* |
| Northwestern National Insurance Co. | 60.00 | *Nil* | *Nil* | *Nil* |
| Norwich Union Fire Insurance Society, Ltd. | 2,101.30 | 91.50 | 17,070.02 | 13,509.56 |
| Ocean Accident & Guarantee Corporation, Ltd. | 841.97 | 335.49 | *Nil* | *Nil* |
| Ohio Farmers Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Pearl Assurance Co., Ltd. | 61.15 | 14.00 | *Nil* | *Nil* |
| Philadelphia Fire & Marine Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Phoenix Assurance Co., Ltd. | 1,174.00 | 180.25 | 18,932.72 | 11,330.00 |
| Phoenix Insurance Co. of Hartford | 17,886.36 | 4,970.54 | *Nil* | *Nil* |
| Planet Assurance Co., Ltd. | *Nil* | *Nil* | 2,901.90 | 322.87 |
| Providence Washington Insurance Co. | 1,274.63 | 98.45 | 22,144.49 | 3,023.58 |
| Provident Assurance Co. | 276.46 | 83.60 | *Nil* | *Nil* |
| Prudential Assurance Co., Ltd. | 294.00 | 52.90 | *Nil* | *Nil* |
| Queen Insurance Co. of America | 329.65 | 19.22 | 22,696.41 | 28,551.46 |
| Queensland Insurance Co., Ltd. | *Nil* | *Nil* | *Nil* | *Nil* |
| Railway Passengers Assurance Co. | 655.70 | 389.60 | *Nil* | *Nil* |
| Royal Exchange Assurance | *Nil* | *Nil* | 87.66 | *Nil* |
| Royal Insurance Co., Ltd. | 3,864.50 | 137.04 | 816.39 | 471.30 |
| St. Paul Fire & Marine Insurance Co. | 10,211.70 | 408.85 | 56,547.17 | 25,629.37 |
| Sea Insurance Co., Ltd. | *Nil* | *Nil* | 291.06 | 834.76 |
| *Carried forward* | $93,967.72 | $51,183.32 | $682,253.89 | $466,076.64 |

## TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES IN 1936—*Continued.*

### INLAND-TRANSPORTATION AND MARINE INSURANCE—*Continued.*

| Name of Company. | Inland-transportation Insurance. | | Marine Insurance. | |
|---|---|---|---|---|
| | Premiums. | Losses. | Premiums. | Losses. |
| *Brought forward* | $93,967.72 | $51,183.32 | $682,253.89 | $466,076.64 |
| Security Insurance Co. of New Haven | 528.93 | *Nil* | *Nil* | *Nil* |
| Sentinel Fire Insurance Co. | 50.30 | 1.37 | *Nil* | *Nil* |
| Springfield Fire & Marine Insurance Co. | 1,269.30 | 55.00 | *Nil* | *Nil* |
| Standard Marine Insurance Co., Ltd. | *Nil* | *Nil* | 47,253.86 | 45,793.33 |
| Sun Insurance Office, Ltd. | 391.55 | 138.44 | 24,130.96 | 7,483.66 |
| Thames & Mersey Insurance Co., Ltd. | *Nil* | *Nil* | 20,384.88 | 13,180.74 |
| Tokio Marine & Fire Insurance Co., Ltd. | 660.85 | 93.27 | 9,995.45 | 7,950.58 |
| Toronto General Insurance Co. | 274.88 | 6.00 | *Nil* | *Nil* |
| Travelers Fire Insurance Co. | 9,812.54 | 14,740.89 | *Nil* | *Nil* |
| Union Assurance Society, Ltd. | 48.00 | *Nil* | *Nil* | *Nil* |
| Union Insurance Society of Canton, Ltd. | 4,394.43 | 334.07 | 65,973.40 | 42,014.33 |
| Union Marine & General Insurance Co., Ltd. | 90.27 | 168.20 | 29,472.03 | 30,247.24 |
| United Firemen's Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| United States Fire Insurance Co. | 660.85 | 87.96 | 8,008.53 | 7,506.50 |
| Wawanesa Mutual Insurance Co. | 2.00 | *Nil* | ---------- | ---------- |
| Westchester Fire Insurance Co. | 880.80 | 123.90 | 45,209.02 | 49,668.91 |
| Western Assurance Co. | 2,756.77 | 256.18 | 23,913.13 | 19,639.76 |
| World Fire & Marine Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| World Marine & General Insurance Co., Ltd. | *Nil* | *Nil* | 1,978.57 | 1,071.81 |
| Yang-tsze Insurance Association, Ltd. | *Nil* | *Nil* | 19,026.96 | 19,655.69 |
| Yorkshire Insurance Co., Ltd. | *Nil* | *Nil* | *Nil* | *Nil* |
| Totals | $115,789.19 | $67,188.60 | $977,600.68 | $710,289.19 |
| Totals for 1935 | $158,146.05 | $63,077.14 | $763,204.21 | $654,657.03 |

## TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES IN 1936—*Continued.*

### PUBLIC-LIABILITY AND EMPLOYERS'-LIABILITY INSURANCE.

| Name of Company. | Public-Liability Insurance. | | Employers'-Liability Insurance. | |
|---|---|---|---|---|
| | Premiums. | Losses. | Premiums. | Losses. |
| Aetna Life Insurance Co. | *Nil* | *Nil* | *Nil* | *Nil* |
| Alliance Assurance Co., Ltd. | $675.10 | $47.60 | ---------- | ---------- |
| Atlas Assurance Co., Ltd. | 193.00 | 100.00 | ---------- | ---------- |
| British America Assurance Co. | 849.18 | *Nil* | $301.72 | $12.25 |
| British Canadian Insurance Co. | 862.18 | 154.77 | ---------- | ---------- |
| British Empire Assurance Co. | 187.00 | *Nil* | ---------- | ---------- |
| British Northwestern Fire Insurance Co. | ---------- | ---------- | 12.30 | *Nil* |
| Canada Accident & Fire Assurance Co. | 3,026.59 | 36.02 | ---------- | ---------- |
| Canada Security Assurance Co. | 1,410.75 | 84.55 | 22.10 | *Nil* |
| Canadian General Insurance Co. | 22,525.93 | 5,796.95 | 320.71 | *Nil* |
| Canadian Indemnity Co. | 22,935.60 | 4,386.17 | 2,332.82 | 46.37 |
| Canadian Surety Co. | 3,079.82 | 139.50 | 127.48 | *Nil* |
| Car & General Insurance Corporation, Ltd. | 83.90 | *Nil* | ---------- | ---------- |
| Casualty Co. of Canada | 122.80 | 2.80 | ---------- | ---------- |
| Commercial Union Assurance Co., Ltd. | 645.64 | 2,729.61 | ---------- | ---------- |
| Consolidated Fire & Casualty Insurance Co. | 333.30 | *Nil* | ---------- | ---------- |
| Continental Casualty Co. | 316.07 | *Nil* | ---------- | ---------- |
| Dominion of Canada General Insurance Co. | 2,573.07 | 2,258.88 | 134.17 | *Nil* |
| Employers' Liability Assurance Corporation, Ltd. | 8,917.86 | 2,883.58 | 611.66 | 28.42 |
| Fidelity & Casualty Co. of New York | ---------- | ---------- | 414.52 | *Nil* |
| Fidelity Insurance Co. of Canada | 1,381.22 | 932.90 | 269.36 | *Nil* |
| General Accident Assurance Co. of Canada | 27,407.14 | 8,393.91 | 4,116.02 | 8,210.01 |
| General Accident Fire & Life Assurance Corpn., Ltd. | 1,951.29 | 154.08 | 96.02 | *Nil* |
| General Casualty Insurance Co. of Paris | 1,091.05 | 36.26 | 64.84 | 2.29 |
| Globe Indemnity Co. of Canada | 3,644.65 | 359.47 | 200.15 | 7.29 |
| Guardian Insurance Co. of Canada | 3,565.77 | 263.50 | 510.60 | 55.00 |
| Guildhall Insurance Co., Ltd. | *Nil* | *Nil* | *Nil* | *Nil* |
| Hartford Accident & Indemnity Co. | 1,903.21 | 6.00 | 289.92 | *Nil* |
| Hudson Bay Insurance Co. | 851.29 | 210.20 | 143.25 | 15.00 |
| Imperial Guarantee & Accident Insur. Co. of Canada | 137.18 | *Nil* | ---------- | ---------- |
| Imperial Insurance Office | 271.41 | 133.13 | ---------- | ---------- |
| Indemnity Insurance Co. of North America | 9.80 | *Nil* | ---------- | ---------- |
| Law, Union & Rock Insurance Co., Ltd. | 816.59 | 20.00 | 21.22 | *Nil* |
| Legal & General Assurance Society, Ltd. | 357.84 | 9.50 | ---------- | ---------- |
| Liverpool & London & Globe Insurance Co., Ltd. | 2,595.35 | 136.24 | 149.92 | .81 |
| London & Lancashire Guar. & Accident Co. of Canada | 4,102.13 | 161.00 | 858.09 | 135.87 |
| London & Provincial Marine & General Insur. Co., Ltd. | 35.00 | *Nil* | 2.90 | *Nil* |
| London & Scottish Assurance Corporation, Ltd. | 402.47 | *Nil* | ---------- | ---------- |
| London Guarantee & Accident Co., Ltd. | 1,353.64 | 1,392.75 | 326.22 | *Nil* |
| Lumbermen's Mutual Casualty Co. | 53.95 | *Nil* | ---------- | ---------- |
| Metropolitan Casualty Insurance Co. | 964.76 | 72.25 | ---------- | ---------- |
| National Surety Corporation | *Nil* | *Nil* | *Nil* | *Nil* |
| North British & Mercantile Insurance Co., Ltd. | 603.97 | 664.29 | 11.24 | *Nil* |
| Northern Assurance Co., Ltd. | 2,291.65 | 85.53 | 112.36 | *Nil* |
| Norwich Union Fire Insurance Society, Ltd. | 1,307.42 | 78.00 | 98.90 | *Nil* |
| Occidental Fire Insurance Co. | 213.62 | *Nil* | ---------- | ---------- |
| Ocean Accident & Guarantee Corporation, Ltd. | 3,843.05 | 151.85 | 65.47 | *Nil* |
| Pearl Assurance Co., Ltd. | 288.50 | 2.00 | ---------- | ---------- |
| Phoenix Assurance Co., Ltd. | 1,570.82 | 322.55 | 25.00 | *Nil* |
| Provident Assurance Co. | 620.63 | *Nil* | ---------- | ---------- |
| Prudential Assurance Co., Ltd. | 302.72 | 3,975.30 | ---------- | ---------- |
| Railway Passengers Assurance Co. | 935.32 | 10.75 | —.25 | 13.50 |
| Royal Exchange Assurance | 1,119.71 | 288.50 | 40.50 | *Nil* |
| Royal Insurance Co., Ltd. | 5,931.01 | 739.65 | 411.84 | 15.00 |
| Scottish Metropolitan Assurance Co., Ltd. | 144.28 | *Nil* | 5.27 | *Nil* |
| Sun Insurance Office, Ltd. | 343.83 | 63.75 | 96.57 | *Nil* |
| Toronto General Insurance Co. | 3,883.34 | 580.44 | 171.94 | *Nil* |
| Travelers Indemnity Co. | 201.08 | 155.40 | ---------- | ---------- |
| Travelers Insurance Co. | 8,462.14 | 660.17 | 215.97 | *Nil* |
| Union Assurance Society, Ltd. | 177.36 | *Nil* | ---------- | ---------- |
| Union Insurance Society of Canton, Ltd. | 10.052.65 | 2,009.81 | 779.91 | 40.50 |
| United States Fidelity & Guaranty Co. | 1,514.28 | 434.75 | ---------- | ---------- |
| Western Assurance Co. | 393.31 | 12.50 | 2.00 | *Nil* |
| World Marine & General Insurance Co., Ltd. | 5,373.83 | 252.51 | 92.53 | *Nil* |
| Yorkshire Insurance Co., Ltd. | 2,517.45 | 683.68 | 789.95 | *Nil* |
| Zurich General Accident & Liability Insur. Co., Ltd. | 1,602.61 | 753.95 | 130.13 | *Nil* |
| Totals | $175,328.11 | $42,825.00 | $14,375.57 | $8,582.31 |
| Totals for 1935 | $139,239.64 | $30,780.70 | $12,291.40 | $6,026.63 |

## TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES IN 1936—*Continued.*

### WEATHER AND HAIL INSURANCE.

| Name of Company. | Weather Insurance. | | Hail Insurance. | |
|---|---|---|---|---|
| | Premiums. | Losses. | Premiums. | Losses. |
| Acadia Fire Insurance Co. | $2.70 | *Nil* | | |
| Aetna Insurance Co. | 16.20 | *Nil* | $2,025.00 | $2,174.38 |
| Alliance Insurance Co. of Philadelphia | 28.00 | *Nil* | 525.00 | 661.40 |
| American Alliance Insurance Co. | .39 | *Nil* | | |
| American Insurance Co. | 1.81 | *Nil* | | |
| Boston Insurance Co. | 1.32 | *Nil* | | |
| British Empire Assurance Co. | *Nil* | *Nil* | | |
| British Traders Insurance Co., Ltd. | 4.62 | *Nil* | | |
| Canada Security Assurance Co. | 12.72 | *Nil* | | |
| Canadian Fire Insurance Co. | *Nil* | *Nil* | | |
| Canadian General Insurance Co. | *Nil* | *Nil* | | |
| China Fire Insurance Co. | .66 | *Nil* | | |
| Columbia Insurance Co. | .90 | *Nil* | | |
| Connecticut Fire Insurance Co. | 1.31 | *Nil* | | |
| Continental Insurance Co. | 36.53 | *Nil* | | |
| County Fire Insurance Co. | .08 | *Nil* | | |
| Equitable Fire & Marine Iusurance Co. | .26 | *Nil* | | |
| Fidelity-Phenix Fire Insurance | 75.96 | $30.30 | | |
| First National Insurance Co. | *Nil* | *Nil* | | |
| General Insurance Co. of America | 3.00 | *Nil* | | |
| Glens Falls Insurance Co. | 1.62 | *Nil* | | |
| Great American Insurance Co. | 3.88 | *Nil* | | |
| Hanover Fire Insurance Co. | .44 | *Nil* | | |
| Hartford Fire Insurance Co. | 37.55 | *Nil* | | |
| Home Insurance Co. | 222.15 | *Nil* | | |
| Imperial Assurance Co. | 1.80 | *Nil* | | |
| Insurance Co. of North America | 5.42 | *Nil* | 2,028.32 | 1,474.31 |
| London & Lancashire Insurance Co., Ltd. | *Nil* | *Nil* | | |
| London Guarantee & Accident Co., Ltd. | 1.80 | *Nil* | | |
| Michigan Fire & Marine Insurance Co. | 1.71 | *Nil* | 123.17 | 105.64 |
| North Empire Fire Insurance Co. | 1.80 | *Nil* | | |
| Northwestern Mutual Fire Association | 2.55 | *Nil* | | |
| Norwich Union Fire Insurance Society, Ltd. | 13.20 | *Nil* | | |
| Ohio Farmers Insurance Co. | *Nil* | *Nil* | | |
| Phoenix Assurance Co., Ltd. | 45.00 | *Nil* | | |
| Phoenix Insurance Co. | 3.75 | *Nil* | | |
| Providence Washington Insurance Co. | 1.36 | *Nil* | | |
| Prudential Assurance Co., Ltd. | 15.04 | *Nil* | | |
| St. Paul Fire & Marine Insurance Co. | 2.08 | *Nil* | | |
| Security Insurance Co. of New Haven | .71 | *Nil* | | |
| Sentinel Fire Insurance Co. | .43 | *Nil* | 30.79 | 26.40 |
| Springfield Fire & Marine Insurance Co. | 41.38 | *Nil* | 2,105.00 | 1,393.04 |
| Toronto General Insurance Co. | 1.59 | *Nil* | | |
| Union Insurance Society of Canton, Ltd. | 13.20 | *Nil* | | |
| United Firemens Insurance Co. | .90 | *Nil* | | |
| United States Fire Insurance Co. | *Nil* | *Nil* | | |
| Wawanesa Mutual Insurance Co. | *Nil* | *Nil* | | |
| Totals | $605.82 | $30.30 | $6,837.28 | $5,835.17 |
| Totals for 1935 | $904.73 | $105.67 | $3,821.14 | $1,927.82 |

## TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES IN 1936—*Continued.*

### PROPERTY-DAMAGE AND MISCELLANEOUS INSURANCE.

| Name of Company. | Property-Damage Insurance. | | Miscellaneous. A.—Aviation. C.—Credit. L.S.—Live Stock. S.L.—Sprinkler Leakage. | |
|---|---|---|---|---|
| | Premiums. | Losses. | Premiums. | Losses. |
| Acadia Fire Insurance Co. | ---------- | ---------- | S.L. $14.75 | $1.94 |
| Aetna Insurance Co. | $4,744.17 | $1,861.36 | S.L. 112.33 | *Nil* |
| Alliance Insurance Co. of Philadelphia | *Nil* | *Nil* | ---------- | ---------- |
| American Alliance Insurance Co. | 18.62 | *Nil* | ---------- | ---------- |
| American Credit Indemnity Co. | ---------- | ---------- | C. 688.57 | *Nil* |
| American Equitable Insurance Co. | *Nil* | *Nil* | ---------- | ---------- |
| British America Assurance Co. | 81.05 | *Nil* | S.L. 90.86 | *Nil* |
| British Canadian Assurance Co. | —8.70 | *Nil* | ---------- | ---------- |
| British Empire Assurance Co. | —186.70 | *Nil* | ---------- | ---------- |
| British Traders Insurance Co., Ltd. | *Nil* | *Nil* | *Nil* | *Nil* |
| Canadian Fire Insurance Co. | 199.53 | *Nil* | S.L. —.46 | *Nil* |
| Canadian Surety Co. | 253.71 | 154.64 | ---------- | ---------- |
| China Fire Insurance Co., Ltd. | *Nil* | *Nil* | ---------- | ---------- |
| Columbia Insurance Co. | 9.59 | *Nil* | S.L. 4.92 | .65 |
| Connecticut Fire Insurance Co. | 409.96 | *Nil* | ---------- | ---------- |
| Continental Insurance Co. | 23.27 | *Nil* | S.L. 68.46 | *Nil* |
| County Fire Insurance Co. | 3.72 | *Nil* | ---------- | ---------- |
| Employers' Liability Assurance Corporation, Ltd. | 218.50 | *Nil* | ---------- | ---------- |
| Equitable Fire & Marine Insurance Co. | 348.22 | *Nil* | ---------- | ---------- |
| Fidelity-Phenix Fire Insurance Co. | 10.00 | *Nil* | S.L. 233.43 | *Nil* |
| General Insurance Co. of America | 1,620.00 | *Nil* | ---------- | ---------- |
| Great American Insurance Co. | 230.66 | *Nil* | ---------- | ---------- |
| Hardware Dealers Mutual Fire Insurance Co. | 3.34 | *Nil* | ---------- | ---------- |
| Hardware Mutual Fire Insurance Co. | 3.34 | *Nil* | ---------- | ---------- |
| Hartford Fire Insurance Co. | 192.88 | *Nil* | ---------- | ---------- |
| Home Insurance Co. | *Nil* | 70.05 | ---------- | ---------- |
| Imperial Assurance Co. | 19.19 | *Nil* | S.L. 9.83 | 1.29 |
| Imperial Guarantee & Accident Insur. Co. of Canada | 126.15 | *Nil* | S.L. 19.30 | *Nil* |
| Indemnity Insurance Co. of North America | *Nil* | *Nil* | ---------- | ---------- |
| Insurance Co. of North America | 140.86 | *Nil* | S.L. 468.91 | *Nil* |
| Law Union & Rock Insurance Co., Ltd. | 266.50 | *Nil* | ---------- | ---------- |
| Liverpool & London & Globe Insurance Co., Ltd. | —62.44 | *Nil* | ---------- | ---------- |
| Liverpool-Manitoba Assurance Co. | 15.00 | *Nil* | ---------- | ---------- |
| London & Lancashire Insurance Co., Ltd. | 915.65 | 3.75 | S.L. 8.88 | *Nil* |
| Marine Insurance Co., Ltd. | ---------- | ---------- | *Nil* | *Nil* |
| Maryland Casualty Co. | ---------- | ---------- | *Nil* | *Nil* |
| Maryland Insurance Co. | ---------- | ---------- | S.L. —9.76 | *Nil* |
| Mercantile Insurance Co. | 3.47 | *Nil* | S.L. 3.33 | *Nil* |
| Mercury Insurance Co. | *Nil* | *Nil* | ---------- | ---------- |
| Michigan Fire & Marine Insurance Co. | —34.68 | *Nil* | ---------- | ---------- |
| Minnesota Implement Mutual Fire Insurance Co. | 3.34 | *Nil* | ---------- | ---------- |
| National Fire Insurance Co. of Hartford | *Nil* | *Nil* | ---------- | ---------- |
| National Provincial Insurance Co., Ltd. | 125.99 | *Nil* | ---------- | ---------- |
| New York Underwriters Insurance Co. | 43.38 | *Nil* | ---------- | ---------- |
| Niagara Fire Insurance Co. | ---------- | ---------- | S.L. 27.09 | *Nil* |
| North British & Mercantile Insurance Co. | 70.11 | *Nil* | ---------- | ---------- |
| North Empire Fire Insurance Co. | 19.19 | *Nil* | S.L. 9.83 | 1.29 |
| Northern Assurance Co., Ltd. | 71.05 | *Nil* | ---------- | ---------- |
| Northwestern Mutual Fire Association | 117.00 | *Nil* | ---------- | ---------- |
| Phoenix Assurance Co., Ltd. | 494.10 | *Nil* | S.L. 326.37 | 75.25 |
| Phoenix Insurance Co. of Hartford | 862.63 | *Nil* | ---------- | ---------- |
| Providence Washington Insurance Co. | 1.83 | *Nil* | ---------- | ---------- |
| Quebec Fire Assurance Co. | 4.00 | *Nil* | S.L. 25.52 | *Nil* |
| Queen Insurance Co. of America | 117.00 | *Nil* | ---------- | ---------- |
| Railway Passengers Assurance Co., Ltd. | 179.05 | 12.00 | ---------- | ---------- |
| Royal Exchange Assurance | 386.00 | 3.50 | ---------- | ---------- |
| Royal Insurance Co., Ltd. | 800.28 | *Nil* | ---------- | ---------- |
| St. Paul Fire & Marine Insurance Co. | *Nil* | *Nil* | ---------- | ---------- |
| Sentinel Fire Insurance Co. | —65.50 | *Nil* | ---------- | ---------- |
| Springfield Fire & Marine Insurance Co. | 581.16 | *Nil* | ---------- | ---------- |
| *Carried forward* | $13,633.49 | $2,105.30 | $2,112.38 | $80.42 |

## TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES IN 1936—*Continued.*

### PROPERTY-DAMAGE AND MISCELLANEOUS INSURANCE—*Continued.*

| Name of Company. | Property-damage Insurance. | | Miscellaneous. A.—Aviation. C.—Credit. L.S.—Live Stock. S.L.—Sprinkler Leakage. | |
|---|---|---|---|---|
| | Premiums. | Losses. | Premiums. | Losses. |
| *Brought forward* | $13,633.49 | $2,105.30 | $2,112.38 | $80.42 |
| Sun Insurance Office, Ltd. | 1,569.43 | *Nil* | | |
| Travelers Fire Insurance Co. | 184.41 | *Nil* | | |
| Union Assurance Society, Ltd. | 136.71 | 7.50 | | |
| Union Insurance Society of Canton, Ltd. | *Nil* | *Nil* | | |
| United Firemen's Insurance Co. | 9.59 | *Nil* | S.L. 4.92 | .65 |
| Western Assurance Co. | 212.53 | *Nil* | S.L. —9.76 | *Nil* |
| World Fire & Marine Insurance Co. | 4.50 | *Nil* | | |
| Yorkshire Insurance Co., Ltd. | | | L.S. 106.50 | 125.00 |
| Totals | $15,750.66 | $2,112.80 | $2,223.80 | $206.07 |
| Totals for 1935 | $31,379.00 | $2,376.59 | $2,186.77 | $23.16 |

## TABLE VIII.—MISCELLANEOUS INSURANCE (TABLE VII.) SUMMARY.

| | 1932. | 1933. | 1934. | 1935. | 1936. |
|---|---|---|---|---|---|
| Accident, P. | $428,000 | $442,000 | $445,000 | $413,000 | $474,000 |
| " L. | 275,000 | 247,000 | 231,000 | 230,000 | 228,000 |
| Guarantee, P. | 129,000 | 99,000 | 130,000 | 112,000 | 131,000 |
| " L. | 27,000 | 32,000 | 9,000 | 29,000 | 32,000 |
| Inland-transportation, P. | 80,000 | 88,000 | 110,000 | 158,000 | 116,000 |
| " " L. | 30,000 | 21,000 | 79,000 | 63,000 | 67,000 |
| Marine, P. | 699,000 | 759,000 | 729,000 | 763,000 | 978,000 |
| " L. | 605,000 | 351,000 | 513,000 | 655,000 | 710,000 |
| Public-liability, P. | 141,000 | 145,000 | 128,000 | 139,000 | 175,000 |
| " " L. | 98,000 | 32,000 | 50,000 | 31,000 | 43,000 |
| Sickness, P. | 215,000 | 196,000 | 199,000 | 164,000 | 165,000 |
| " L. | 153,000 | 120,000 | 86,000 | 108,000 | 98,000 |
| Other forms, P. | 248,000 | 285,000 | 284,000 | 309,000 | 355,000 |
| " " L. | 250,000 | 189,000 | 160,000 | 127,000 | 130,000 |
| Total P. | $1,940,000 | $2,014,000 | $2,025,000 | $2,058,000 | $2,394,000 |
| Total L. | 1,438,000 | 992,000 | 1,128,000 | 1,243,000 | 1,308,000 |

NOTE.—" P " refers to premiums and " L " to losses paid.

## 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 47 and 48.)

| Name of Company. | Mortgages. | In other Securities. |
|---|---|---|
| American Credit Indemnity Co. | *Nil* | $75,000.00 |
| American Insurance Co. | *Nil* | 19,200.00 |
| Anglo-Scottish Insurance Co., Ltd. | *Nil* | 26,280.00* |
| Beaver Fire Insurance Co. | *Nil* | 5,358.88 |
| Boiler Inspection & Insurance Co. | *Nil* | 14,000.00 |
| British America Assurance Co. | *Nil* | 3,000.00* |
| British Columbia Plate Glass Insurance Co. | $37,500.00 | 5,960.00* |
| British Crown Assurance Corporation, Ltd. | *Nil* | 25,000.00* |
| British Northwestern Fire Insurance Co. | *Nil* | 15,000.00* |
| Caledonian Insurance Co. | 177,922.60 | 128,626.32 |
| Canada Accident & Fire Assurance Co. | *Nil* | 70,000.00 |
| Canada Security Assurance Co. | *Nil* | 113,380.00† |
| Canadian General Insurance Co. | *Nil* | 35,194.80 |
| Canadian Indemnity Co. | *Nil* | 29,340.80 |
| Canadian Surety Co. | *Nil* | 33,000.00* |
| Casualty Co. of Canada | *Nil* | 10,928.34 |
| Central Union Insurance Co. | *Nil* | 35,000.00 |
| Century Insurance Co., Ltd. | *Nil* | 26,000.00* |
| Consolidated Fire & Casualty Insurance Co. | *Nil* | 10,000.00 |
| Dominion Fire Insurance Co. | 6,840.43 | 40,000.00* |
| Dominion of Canada General Insurance Co. | 82,429.20 | 176,354.83‡ |
| Ensign Insurance Co. | *Nil* | 5,000.00* |
| Fireman's Fund Insurance Co. | *Nil* | 90,000.00 |
| 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* | 100,000.00* |
| Home Assurance Co. of Canada | *Nil* | 30,000.00* |
| Hudson Bay Insurance Co. | *Nil* | 117,500.00 |
| Imperial Insurance Office | 11,942.10 | *Nil* |
| London & Lancashire Insurance Co., Ltd. | *Nil* | 101,800.01* |
| London Guarantee & Accident Co. | *Nil* | 220,054.20 |
| Lumber Mutual Fire Insurance Co. of Boston | *Nil* | 15,000.00† |
| Mercantile Fire Insurance Co. | *Nil* | 109,239.99* |
| Merchants Casualty Insurance Co. | *Nil* | 10,000.00 |
| Mercury Insurance Co. | *Nil* | 100,000.00* |
| Mill Owners Mutual Fire Insurance Co. | *Nil* | 20,000.00* |
| Minnesota Implement Mutual Fire Insurance Co. | *Nil* | 5,000.00* |
| National Provincial Insurance Co., Ltd. | *Nil* | 4,866.67* |
| New Hampshire Fire Insurance Co. | *Nil* | 50,000.00 |
| North British & Mercantile Insurance Co., Ltd. | 100,000.00 | 195,897.12 |
| North Empire Fire Insurance Co. | *Nil* | 37,800.00 |
| Northwest Casualty Co. | *Nil* | 2,000.00* |
| Northwestern National Insurance Co. | *Nil* | 50,000.00* |
| Norwich Union Fire Insurance Society, Ltd. | *Nil* | 119,000.00* |
| Pacific Coast Fire Insurance Co. | 148,746.32‡ | 251,400.00* |
| Phoenix Assurance Co., Ltd. | *Nil* | 102,063.73 |
| Protective Association of Canada | *Nil* | 10,000.00 |
| Provident Assurance Co. | *Nil* | 2,950.00† |
| Quebec Fire Assurance Co. | *Nil* | 19,466.67* |
| Reliance Insurance Co. of Canada | *Nil* | 15,000.00* |
| Royal Insurance Co., Ltd. | 20,000.00‡ | 20,784.00‡<br>60,000.00* |
| Security National Insurance Co. | *Nil* | 5,000.00* |
| Stanstead & Sherbrooke Fire Insurance Co. | *Nil* | 4,000.00* |
| Wapiti Insurance Co. | *Nil* | 16,000.00 |
| Wawanesa Mutual Insurance Co. | *Nil* | 38,170.00 |
| Yorkshire Insurance Co., Ltd. | 247,436.00 | 444,000.00† |
| Totals | $832,816.65 | $3,364,066.36 |

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

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