TWENTY-NINTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

FOR THE

PROVINCE OF BRITISH COLUMBIA

1940

(BUSINESS TRANSACTED IN 1939)

PRINTED BY
AUTHORITY OF THE LEGISLATIVE ASSEMBLY.

VICTORIA, B.C.:
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1940.

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-ninth Annual Report of the Superintendent of Insurance for the year ended December 31st, 1939.

GORDON S. WISMER,
Attorney-General.

Victoria, B.C., July 2nd, 1940.

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REPORT OF THE SUPERINTENDENT OF INSURANCE.

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., July 2nd, 1940.

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

SIR,—Pursuant to the "Insurance Act," I beg to submit the Twenty-ninth Annual Report of the Department of Insurance covering the year ended December 31st, 1939.

At that date 293 insurers were licensed under the Act to transact business. The following summary indicates the origin of the companies, how many held only Provincial licences, and how many had Dominion registration in addition to a Provincial licence:—

Where incorporated.	Provincial Licence.	Dominion Registration.	Total.
British Columbia	2		2
Other Provinces	6	15	21
Canada	----	60	60
Great Britain	3	67	70
Australia	----	2	2
China	----	1	1
France	----	7	7
Hong Kong	----	2	2
Japan	----	1	1
Switzerland	----	4	4
United States	1	122	123
Totals	12	281	293
The comparative figures are for:—			
1938	11	283	294
1937	13	278	291

Seven new insurers have been licensed during the year, namely:—

Buffalo Insurance Company.
Columbia Insurance Company of New York.
Commercial Casualty Insurance Company.
Globe & Republic Insurance Company of America.
Merchants and Manufacturers Insurance Company of New York.
Milwaukee Mechanics' Insurance Company.
Utah Home Fire Insurance Company.

Eight insurers ceased to do business in this Province during 1939, as follows:—

The China Fire Insurance Company, Limited, whose business was reinsured by the Union Insurance Society of Canton, Limited.

The Columbia Insurance Company of Jersey City, New Jersey, which was merged and consolidated with the Columbia Insurance Company of New York to form the Columbia Insurance Company of New York.

The County Fire Insurance Company, whose business was reinsured by the Great American Insurance Company.

The Hardware Mutual Fire Insurance Company of Minnesota, whose business was reinsured by the Hardware Dealers Mutual Fire Insurance Company and the Minnesota Implement Mutual Fire Insurance Company.

The Merchants and Manufacturers Fire Insurance Company, which was merged and consolidated with The Importers & Exporters Insurance Company of New York to form Merchants and Manufacturers Insurance Company of New York.

The Phenix Fire Insurance Company of Paris, France, whose business was reinsured by The General Fire Insurance Company of Paris, France.

The Sussex Fire Insurance Company, whose business was reinsured by the American Equitable Assurance Company of New York.

The Wapiti Insurance Company, which is in course of being wound up under the "Winding-up Act" and whose business was reinsured by the Wawanesa Mutual Insurance Company.

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

A complete list of licensed insurers will be found on pages 9 to 60. A similar list made up to December 31st, 1939, was printed for circulation and published in The British Columbia Gazette. The present list is therefore made up for purposes of convenience to June 30th, 1939, in order that it may show the classes of insurance for which the insurers are now licensed.

On analysis the list shows that 37 companies are licensed for life insurance, 225 for fire insurance, 170 for automobile insurance, and 75 for marine insurance. These figures cover only the major classes of insurance, and it should 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 61 to 70, as in previous years.

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

Nine underwriters' agencies, a list of which will be found on page 60, were licensed.

Nine reciprocal exchanges held permits under section 194 of the "Insurance Act." Warner Reciprocal Insurers ceased business in the Province during the year.

The total figures for life insurance (*see* Table II., page 73) show a small increase over 1938 in each class of the business. Table II. has been revised so as to distinguish the figures for the Ordinary, Industrial, and Group departments. "Group," the youngest class, is growing fast and has nearly doubled since 1935. While premiums and amount in force slowly increase in this Province, the Dominion report for the business of 1938 states that there was less new life insurance effected in Canada in that year than in 1937. Notwithstanding the insurance which lapses or is surrendered, the decline in the average rate of interest, and the tendency for death payments to increase, the business has at least been holding its own. It has been pointed out, however, that the public must reconcile itself to diminished scales of dividends, and premium and annuity rates are bound to rise. The business has made great strides in the past twenty years—in 1920, 1930, and 1940 the premiums reported were respectively $4,800,000, $13,600,000, and $14,880,000—and it is not surprising that amidst the abnormal conditions the pace should slacken. But there is still plenty of room for new insurance. In the United States a recent survey showed that "in a general way families spent about 7 per cent. of annual income on life and annuity premiums."

The war has made it necessary for the companies to insert war clauses in their policies. The clauses are practically uniform. Within the home area a man in the navy or army is fully covered; if he goes abroad, he pays an extra premium or the sum assured is reduced. If the insured is in the air force in Canada a larger premium is required, and, if out of Canada, only a limited benefit will be paid.

The astronomical figures for life insurance in the United States—the amount in force at the end of 1939 is reported as $114,000,000,000—seemed to the Government there to indicate a tremendous financial or economic power. The Temporary National Economic Committee, appointed to investigate the concentration of economic power, has made considerable inquiry into the business. The subject of federal as against state supervision has come to the fore in the course of the inquiry, and it is clear that the companies are thoroughly opposed to federal administration. The mere suggestion has stimulated the process of self-examination, because some leaders realize that the easy prosperity of past decades is a thing of the past, and methods and service must be improved. It is claimed that life insurance should be cheaper and more flexible. The public is not yet adequately insured, and needs more protection in the form of income or retirement annuities. Interest and investment conditions are hastening change.

From the standpoint of losses the fire insurance business has had a splendid year, the ratio to premiums being only 28 per cent. as against over 48 per cent. in the previous year. Some say that a loss ratio can be too low to be healthy for the business, but, in my opinion,

that is a queer view. I hope that the loss ratio will continue to be low. The volume of premiums, some $3,950,000, has declined again, and it is interesting to compare the figures of $4,370,000 in 1920 and $5,950,000 in 1930. The fall is considerable and only accounted for in part by the reductions in premium rates. It may be inferred that both insurable values and the volume of business have also fallen, but it is probable that owing to hard times many properties are underinsured or no longer insured. Statistics in the United States are comparable. The war will no doubt tend to send all figures higher.

The Dominion Department distinguishes in its annual report for the business-year of 1938 Canadian, British, and Foreign companies. The total number of companies is 275; approximately, 20 per cent. were Canadian and did 24 per cent. of the business, 25 per cent. were British and did 38 per cent. of the business, and 54 per cent. were Foreign and did the remaining 38 per cent. The share of Canadian companies in the country's fire insurance is steadily growing.

From time to time comment—or criticism—is heard on the cost of doing business, including the insurance business. The "Twentieth Century Fund" recently sponsored a survey from which the "chief single fact to emerge" is that it "costs considerably more on the average to distribute goods than it does to make them: 59 per cent. for the services of distribution and 41 per cent. for production." The cost of the entire distribution process is broken down into 33 per cent. for retail costs, 18 per cent. for wholesale costs, 24 per cent. for manufacturers' distribution cost, 23 per cent. for transportation, and 2 per cent. for miscellaneous. The figures for the fire insurance business are 30.6 per cent. for acquisition expenses and 18.5 per cent. for management expenses; these percentages being expressed as ratios to premiums. Thus, in 1938 the total was 49.1 per cent., but in 1916 and 1925 the corresponding totals were 36.2 and 41.4 per cent. The principal increase in acquisition expenses is for agents' compensation, and the chief items in management expenses which have risen are salaries and fees, rents, inspection, and taxes.

Stated in thousands as $2,459,000, the premiums written for automobile insurance were exactly the same in 1938 and 1939. The losses, however, again declined in 1939 and the ratio was 47.02 per cent., being for the first time since 1933 below 50 per cent. It is generally conceded that the number of cars insured is only between 30 and 40 per cent. for the whole Province, so that there is still a large field open for new insurance.

The subject of compulsory automobile insurance has again become prominent through the introduction of legislation in the State of New York, upon the recommendation of the Superintendent of Insurance for that State. The bill was not finally dealt with and is to be considered at the next session. The Superintendent's report mentions four important factors which must exist in any plan if it is to succeed; namely, low rates, continuance of safety measures, no State fund in competition with the insurance companies, and no political interference with rating matters or underwriting by the companies. I might recall that the Association of Superintendents of Insurance for the Provinces was, in 1938, requested by the Attorney-General for Manitoba and yourself to review the subject of compulsory automobile insurance. At the annual Conference last year a factual report was accordingly submitted and was sent to the appropriate officials in every Province.

The miscellaneous classes again record healthy growth and accident insurance is the only class for which the premiums have decreased. Marine insurance shows the largest volume and increase, the premiums amounting to $1,464,000. The classes in which new forms of insurance are being devised, such as inland-transportation insurance and property-damage insurance, came next in growth. The development may be illustrated by comparing the premiums for 1934 and 1939, which were for inland-transportation insurance $110,000 and $137,000 and for property-damage insurance $6,000 and $304,000. Knowledge of the "comprehensive" and "all-risk" types of coverage is spreading among the public, and I am confident that a rich harvest awaits the companies which are most awake to the fact that the public wants simple, broad, and inclusive insurance.

The revenue for the fiscal year ended March 31st, 1940, exceeded the estimate, chiefly due to the larger amount of tax on unlicensed insurance collected. Under the legislation enacted at the last session the tax is now payable in respect of almost every class of insurance placed with unlicensed insurers, instead of only certain classes, and it is anticipated that the amount collected will increase.

The following table sets out particulars of the licences issued to insurance agents, insurance salesmen, insurance adjusters, and employees of insurance adjusters:—

Licences issued to.	1939.	1938.	1937.	1936.
Life insurance agents	1,238	1,330	1,301	1,220
Other than life insurance agents	1,203	1,175	1,163	1,139
Insurance salesmen	797	936	904	857
Insurance adjusters	25	26	27	27
Employees of insurance adjusters	23	23	20	20

About 40 per cent. carry on business in the cities of Vancouver, Victoria, and New Westminster. The numbers are large, but so is the number of licensed insurers. That condition is not peculiar to British Columbia and is common to the United States and the rest of Canada. Nor again is it confined to the insurance business. Every business and occupation complains of too many competitors. Assuming a population of 750,000 (in round figures) for the Province, there is approximately one life insurance agent for every 600 people, one agent for other classes of insurance for every 625 people, and one insurance salesman for every 950 people. From the standpoint of premiums (including renewal premiums) a life insurance agent writes an average of $11,600 in premiums, while 2,000 agents and salesmen would on an equal division get $4,125 apiece as their share of the premiums for all classes of insurance except life and marine insurance. These amounts are gross, before any deduction for operating the expenses of an insurance agency. The General Manager of the Canada Life Assurance Company, Mr. McEvenue, recently stated in an address that his company had made a study of comparative earnings. Its whole-time agents of at least five years' standing earned on an average $2,407 per annum.

Both life and other insurance companies are alive to the situation. In the course of putting their own houses in order they had to investigate agency arrangements. The life insurance companies are beginning to select their producers more carefully and in smaller numbers, with an eye to quality rather than quantity. The other kinds of insurance companies could well adopt similar steps. In this connection the Insurance Board is demonstrating that it can play a useful part. The standard of the insurance agent or business cannot, however, be effectually raised unless the solid opinion of the insurance fraternity is ready to endorse restrictive measures.

The Association of Superintendents of Insurance for the Provinces met last year at Montreal and held a successful Conference. Certain legislation was recommended for uniform enactment and much valuable discussion on various subjects took place. The uniform provisions were passed here at the last session and sundry other amendments.

"REAL-ESTATE AGENTS' LICENSING ACT."

There is no development of moment to record here. It might be mentioned that during the years ended June 30th, 1939 and 1940, insurance companies, which had furnished bonds as security, were called upon in one case in each year respectively. None of the defaulting licensees were real-estate salesmen.

Licences issued to.	1939–40.	1938–39.	1937–38.
Real-estate agents	528	522	505
Real-estate salesmen	355	349	340

I have the honour to be,

Sir,

Your obedient servant,

H. G. GARRETT,

Superintendent of Insurance.

LIST OF INSURERS LICENSED UNDER THE "INSURANCE ACT."

(Made up, as mentioned on page 6, to 30th June, 1940.)

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
Acadia Fire Insurance Co., Halifax, N.S.	K. S. Vaughan, Vancouver	Fire, inland-transportation, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Aetna Casualty and Surety Co., Hartford, Conn.	L. St. M. DuMoulin, Vancouver	Automobile (excluding loss or damage to an automobile by fire) and guarantee.
Aetna Insurance Co., Hartford, Conn.	Geoffrey L. Pratt, Vancouver	Aircraft (limited to loss or damage to property), automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Aetna Life Insurance Co., Hartford, Conn.	Arthur C. Coles, 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, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage caused by falling aircraft) and weather.
Alliance Assurance Co., Ltd., London, England	Maurice Rattray or Adrian J. Moyls, Vancouver	Fire, marine, property-damage (limited to loss or damage to personal effects or to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to property caused by earthquake or by vehicles).

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.
Alliance Insurance Co. of Philadelphia, Philadelphia, Pa.	Cecil O. West, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage caused by falling aircraft) and property-damage (limited to loss or damage to property caused by vehicles).
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, inland-transportation, marine, property-damage (limited to loss or damage to bridges or to personal effects, and to loss or damage to other property caused by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to property caused by vehicles).
American Automobile Fire Insurance Co., St. Louis, Mo.	C. A. Mitchell, Vancouver	Automobile (excluding liability for loss or damage to property or resulting from bodily injury to or death of any person).
American Automobile Insurance Co., St. Louis, Mo.	C. A. Mitchell, Vancouver	Accident and automobile (excluding loss or damage to an automobile by fire or transportation).
American Central Insurance Co., St. Louis, Mo.	John Anderson, Vancouver	Automobile (limited to loss or damage to an automobile), fire, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by earthquake).
American Credit Indemnity Co. of New York, St. Louis, Mo.	D. B. Campbell, Vancouver	Credit.

American Equitable Assurance Co. of New York, New York, N.Y.	Herbert R. Fullerton, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
American Home Fire Assurance Co., New York, N.Y.	W. G. Wilson, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
American Insurance Co., Newark, N.J.	Wm. H. Davies, Victoria	Fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), sprinkler-leakage, weather, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Anglo-Scottish Insurance Co., Ltd., London, Eng.	T. W. Greer, Vancouver	Accident, automobile, fire, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), public-liability, sprinkler-leakage, and theft.
Arex Indemnity Company, New York, N.Y.	Homer C. Adams, Vancouver	Automobile (limited to liability for loss or damage to person or property), employers' liability, public-liability, theft, and workmen's compensation.
Atlas Assurance Co., Ltd., London, Eng.	H. B. Leuty, Vancouver	Accident, automobile, fire, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power), public-liability, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to the same property as is insured under a policy of fire insurance of the company, there is included under "property-damage insurance" loss or damage by falling aircraft, vehicles or earthquake.

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.
Automobile Insurance Co. of Hartford, Connecticut, Hartford, Connecticut	E. E. Sykes, Vancouver	Fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused intentionally or otherwise 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).
Baloise Fire Insurance Co., Limited, Basle, Switzerland	W. D. S. Rorison, Vancouver	Fire.
Baltimore American Insurance Co. of New York, New York, N.Y.	John W. Boyd, Vancouver	Fire, inland-transportation, marine, property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Bankers and Shippers Insurance Co. of New York, New York, N.Y.	John F. Thompson, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by the explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Bankers' & Traders' Insurance Co., Ltd., Sydney, Australia	C. D. J. Christie, Vancouver	Automobile, fire, marine, property-damage (limited to loss or damage to property caused by the explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Beaver Fire Insurance Co., Winnipeg, Man.	Waghorn, Gwynn & Co., Ltd., Vancouver	Fire, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

Bee Fire Insurance Company, Paris, France	G. D. Holmes, Vancouver	Fire, property-damage (limited to explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Boiler Inspection and Insurance Co. of Canada, Toronto, Ont.	W. F. Kemp, Vancouver	Boiler and machinery.
Boston Insurance Co., Boston, Mass.	R. C. Janion, 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, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft).
British America Assurance Co., Toronto, Ont.	H. S. Vaughan, Vancouver	Accident, aircraft, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
British & European Insurance Co., Ltd., London, England	John Anderson, Vancouver	Fire, property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
British and Foreign Marine Insurance Co., Ltd., Liverpool, England	E. E. Sykes, Vancouver	Inland-transportation, marine, and sprinkler-leakage.

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.
British Canadian Insurance Co., Montreal, Quebec	F. T. Keeling, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles).
(1) British Columbia Plate Glass Insurance Co., Vancouver, B.C.	Head office, Vancouver	Plate-glass.
British Crown Assurance Corporation, Ltd., Glasgow, Scotland	Mark Nevill, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
British Empire Assurance Co., Toronto, Ont.	W. S. Day, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles or by earthquake).
British General Insurance Co., Ltd., London, England	John Anderson, Vancouver	Automobile, fire, property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).

British Law Insurance Co., Ltd., London, England	Seymour Johnson, Vancouver	Automobile, fire, inland-transportation, property-damage (limited to loss or damage to property caused intentionally or otherwise or by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
British Northwestern Fire Insurance Co., Toronto, Ont.	Mark Nevill, Vancouver	Accident, employers' liability, fire, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused by the explosion of natural or other gas, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
British Oak Insurance Co., Ltd., London, England	W. R. Brydon, Vancouver	Automobile, fire, inland-transportation, property-damage (limited to explosion of natural or other gas, or loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
British Traders' Insurance Co., Ltd., Victoria, Hong Kong	W. R. Brydon, Vancouver	Automobile, fire, marine, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake).

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.
Buffalo Insurance Company, Buffalo, New York	Herbert R. Fullerton, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by vehicles or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Caledonian-American Insurance Co., New York, N.Y.	Fred A. Burgess, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Caledonian Insurance Co., Edinburgh, Scotland	Fred A. Burgess, Vancouver	Automobile, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
California Insurance Co., San Francisco, Cal.	John Anderson, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

Camden Fire Insurance Association, Camden, N.J.	F. B. Lewis, Vancouver	Automobile (limited to loss or damage to an automobile), fire, inland-transportation, property-damage (limited to loss or damage to personal effects and to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Canada Accident and Fire Assurance Co., Montreal, Quebec	John Anderson, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by the explosion of natural or other gas), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Canada Life Assurance Co., Toronto, Ont.	John J. Grozelle, Vancouver	Life.
Canada Security Assurance Co., Toronto, Ont.	Gordon Bell, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property damage (limited to loss or damage to property caused intentionally or otherwise or by explosion of natural or other gas), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake).
Canadian Fire Insurance Co., Winnipeg, Manitoba	Donald Stewart, Vancouver	Accident, automobile, fire, guarantee, live-stock, plate-glass, property-damage (limited to loss or damage to property caused by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), public-liability, sprinkler-leakage, theft, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles).

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.
Canadian General Insurance Company, Toronto, Ont.	Heber Brown, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, live-stock, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Canadian Indemnity Co., Winnipeg, Manitoba	Donald Stewart, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Canadian Surety Co., Toronto, Ont.	F. B. Lewis, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to personal effects or caused to property by explosion of natural or other gas), public-liability, sprinkler-leakage, theft, weather, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by horses or cattle, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Car and General Insurance Corporation, Ltd., London, Eng.	J. H. Lawson, Vancouver	Accident, automobile, employers' liability, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), public-liability, sickness, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

Casualty Co. of Canada, Toronto, Ont.	H. Norman Hanly, Vancouver	Accident, automobile, fire, guarantee, public-liability, plate-glass, sickness, and theft.
Central Insurance Co., Ltd., London, England	J. P. Nicolls, Vancouver	Automobile, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
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), fire, inland-transportation, property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Central Union Insurance Co., Jersey City, N.J.	F. B. Pemberton, Victoria	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
The Century Insurance Co., Ltd., Edinburgh, Scotland	T. W. Greer, Vancouver	Accident, automobile, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), public-liability, sprinkler-leakage, and theft.
Citizens Insurance Co. of New Jersey, Jersey City, N.J.	J. P. Nicolls, Vancouver	Fire, property-damage (limited to loss or damage to property caused by earthquake or by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

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.
City of New York Insurance Co., New York, N.Y.	F. T. Keeling, Vancouver	Fire, weather (limited to loss or damage to property through wind-storm, cyclone, or tornado).
Columbia Insurance Company of New York, New York, N.Y.	K. S. Vaughan, Vancouver	Fire, inland-transportation, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Commerce Mutual Fire Insurance Co., St. Hyacinthe, Quebec	Ben S. Whitaker, Vancouver	On the cash plan, fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Commercial Casualty Insurance Company, Newark, N.J.	Frank Parsons, Vancouver	Accident, automobile (excluding loss or damage to an automobile by fire), employers' liability, guarantee, plate-glass, property-damage, public-liability, sickness, theft, and workmen's compensation.
Commercial Life Assurance Co. of Canada, Toronto, Ont.	Leon J. Ladner	Life.
Commercial Union Assurance Co., Ltd., London, Eng.	John Anderson, Vancouver	Accident, automobile, employers' liability, fire, inland-transportation, life, marine, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas), public-liability, sickness, sprinkler-leakage, theft, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Commercial Union Fire Insurance Co. of New York, New York, N.Y.	John Anderson, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).

Confederation Life Association, Toronto, Ont.	J. N. Irvine, Vancouver	Accident, life, and sickness.
Connecticut Fire Insurance Co., Hartford, Conn.	Robert H. Swinerton, Victoria	Fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Consolidated Fire and Casualty Insurance Co., Toronto, Ont.	J. F. Thompson, Vancouver	Accident, automobile, employers' liability, fire, guarantee, plate-glass, public-liability, and sickness.
Continental Casualty Co., Hammond, Ind.	P. J. McIntyre, Vancouver	Accident, automobile (excluding loss or damage to an automobile by fire), employers' liability, plate-glass, property-damage, public-liability, sickness, and theft.
Continental Insurance Co., New York, N.Y.	R. B. Leigh, 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, inland-transportation, marine, property-damage (limited to loss or damage to property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Continental Life Insurance Co., Toronto, Ont.	James Moss, Victoria	Life.
Cornhill Insurance Co., Ltd., London, Eng.	H. R. Fullerton, Vancouver	Automobile, fire, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Crown Life Insurance Co., Toronto, Ont.	Brenton S. Brown, Vancouver	Life.
Dominion Fire Insurance Co., Toronto, Ont.	Donovan Allen, Vancouver	Accident, automobile, fire, plate-glass, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Dominion Life Assurance Co., Waterloo, Ont.	John T. McCay, 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.
Dominion of Canada General Insurance Co., Toronto, Ont.	H. Norman Hanly, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, life, plate-glass, public-liability, sickness, sprinkler-leakage, theft, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by explosion of natural or other gas, or by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
The Drapers' & General Insurance Co., Ltd., London, Eng.	Herbert R. Fullerton, Vancouver	Automobile, fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by vehicles), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Eagle Fire Company of New York, New York, N.Y.	Gordon Bell, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Eagle Star Insurance Co., Ltd., London, England	Mark Nevill, Vancouver	Fire, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Economic Insurance Co., Ltd., London, England	W. R. Arnold, Vancouver	Marine.
Economical Mutual Fire Insurance Co., Kitchener, Ont.	J. B. Love, Vancouver	Accident, automobile, and sickness.

Empire Life Insurance Co., Kingston, Ont.	Wm. O. Grant, Vancouver	Life.
Employers' Liability Assurance Corporation, Ltd., London, Eng.	Jas. A. Young, Vancouver	Accident, automobile, boiler and machinery, 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, tornado, or hail).
Ensign Insurance Co., Toronto, Ont.	Donovan Allen, Vancouver	Fire, sprinkler-leakage, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Equitable Fire and Marine Insurance Co., Providence, R.I.	A. W. Nyblom, Vancouver	Fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Equitable Life Insurance Co. of Canada, Waterloo, Ont.	H. L. Scrivener, Vancouver	Life.
Essex and Suffolk Equitable Insurance Society, Ltd., London, England	H. B. Leuty, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to property caused by earthquake, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by vehicles).
Eureka-Security Fire and Marine Insurance Co., Cincinnati, Ohio	F. T. Keeling, Vancouver	Automobile (limited to loss or damage to an automobile by fire or theft), fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Excelsior Life Insurance Co., Toronto, Ont.	James H. Smethurst, 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.
Excess Insurance Co., Ltd., London, Eng.	Charles G. Hobson, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Federal Fire Insurance Co. of Canada, Toronto, Ont.	George S. Brown, Victoria	Accident, fire, plate-glass, theft, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Fidelity and Casualty Co. of New York, New York, N.Y.	R. B. Leigh, Vancouver	Accident, aircraft (excluding loss or damage to an aircraft by fire or transportation), automobile (excluding loss or damage to an automobile by fire), boiler and machinery, employers' liability, guarantee, plate-glass, sickness, theft, and workmen's compensation.
Fidelity Insurance Co. of Canada, Toronto, Ont.	Leslie H. Wright, Vancouver	Accident, automobile, guarantee, plate-glass, property-damage (limited to loss or damage to personal effects), public-liability, sickness, and theft.
Fidelity-Phenix Fire Insurance Co. of New York, New York, N.Y.	R. B. Leigh, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage (limited to loss or damage to property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Fire Association of Philadelphia, Philadelphia, Pa.	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, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).

Fire Insurance Co. of Canada, Montreal, Quebec	C. D. J. Christie, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Fireman's Fund Insurance Co., San Francisco, Cal.	John Hart, Victoria	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, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft).
Firemen's Insurance Co. of Newark, New Jersey, Newark, New Jersey	Donovan Allen, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
First American Fire Insurance Co., New York, N.Y.	R. B. Leigh, Vancouver	Fire, inland-transportation, property-damage (limited to loss or damage to property caused by the explosion of natural or other gas, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by vehicles).
First National Insurance Co. of America, Seattle, Washington	E. L. Morley, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage caused by falling aircraft) and property-damage (limited to loss or damage caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power).

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.
Fonciere Fire Insurance Co. of Paris, France, Paris, France	Herbert R. Fullerton, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Franklin Fire Insurance Co. of Philadelphia, 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).
General Accident Assurance Co. of Canada, Toronto, Ont.	F. C. Broadfoot, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
General Accident Fire and Life Assurance Corporation, Ltd., Perth, Scotland	F. C. Broadfoot, Vancouver	Accident, automobile, employers' liability, fire, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
General Casualty Co. of America, Seattle, Washington	E. L. Morley, Vancouver	Accident, automobile (excluding loss of or damage to the automobile), employers' liability, plate-glass, public-liability, 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 Insurance Co. of Paris, Paris, France	J. L. Ballantyne, Vancouver	Fire, property-damage (limited to loss or damage to the property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
The General Insurance Company of America, Seattle, Washington	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 (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Girard Fire and Marine Insurance Company, Philadelphia, Pa.	Donovan Allen, Vancouver	Fire, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Glens Falls Insurance Co., Glens Falls, New York	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 (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).

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.
Globe & Republic Insurance Company of America, Philadelphia, Pennsylvania	W. L. Locke, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Globe Indemnity Co. of Canada, Montreal, Quebec	H. S. Vaughan, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Gore District Mutual Fire Insurance Co., Galt, Ontario	J. P. McBeath, Vancouver	Automobile, fire, inland-transportation, plate-glass, property-damage (limited to loss or damage to personal effects), theft, weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), and sprinkler-leakage.
Grand Council of the Canadian Order of Chosen Friends, Hamilton, Ontario	E. R. Flewwelling, Vancouver	Life and sickness.
Great American Indemnity Co., New York, N.Y.	Fred A. Burgess, Vancouver	Accident, aircraft (excluding loss or damage to an aircraft by fire or transportation), automobile (excluding loss or damage to an automobile by fire or transportation), employers' liability, guarantee, plate-glass, public-liability, theft, and workmen's compensation.

Great American Insurance Co., New York, N.Y.	Fred A. Burgess, 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, inland-transportation, marine, property-damage (limited to loss or damage to property caused by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects or to bridges), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by vehicles).
Great-West Life Assurance Co., Winnipeg, Manitoba	A. F. Nation, Vancouver	Life.
Guarantee Co. of North America, Montreal, Quebec	R. H. Shanks, Victoria	Guarantee.
Guardian Assurance Co., Ltd., London, England	W. S. Day, Vancouver	Aircraft (limited to loss or damage to property caused by falling aircraft), employers' liability, fire, sprinkler-leakage, public-liability, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by vehicles, by earthquake, or by horses or cattle).
Guardian Insurance Co. of Canada, Montreal, Quebec	W. S. Day, Vancouver	Accident, aircraft (excluding liability for loss or damage resulting from bodily injury to or death of any person), automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather.
Guildhall Insurance Co., Ltd., London, England	Seymour Johnson, Vancouver	Accident, automobile, employers' liability, fire, plate-glass, public-liability, property-damage (limited to loss or damage to property caused intentionally or otherwise or by explosion of natural or other gas), sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Halifax Insurance Co., Halifax, N.S.	Donovan Defieux, Vancouver	Accident, aircraft, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, live-stock, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather.

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.
Hanover Fire Insurance Co., New York, N.Y.	E. E. Sykes, Vancouver	Fire, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by vehicles).
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 property caused by an automobile or to an automobile through fire or theft), fire, inland-transportation, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by vehicles, or by the explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Hartford Accident and Indemnity Co., Hartford, Conn.	A. M. J. English, Vancouver	Accident, aircraft (limited to liability for loss or damage to property or resulting from bodily injury to or death of any person), automobile (excluding loss or damage to an automobile by fire), employers' liability, guarantee, live-stock, plate-glass, public-liability, sickness, and theft.
Hartford Fire Insurance Co., Hartford, Conn.	A. M. J. English, 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, inland-transportation, marine, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Hartford Steam Boiler Inspection and Insurance Co., Hartford, Conn.	C. S. Cameron, Vancouver	Boiler and machinery.
Helvetia Swiss Fire Insurance Company, Limited, St. Gall, Switzerland	J. P. McBeath, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).

Home Assurance Co. of Canada, Calgary, Alberta	W. L. Locke, Vancouver	Accident, automobile, fire, inland-transportation, plate-glass, and sickness.
Home Fire and Marine Insurance Co. of California, San Francisco, Cal.	C. S. Cameron, Vancouver	Fire, marine, property-damage (limited to loss or damage to property caused by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to property caused by vehicles).
Home Insurance Co., New York, N.Y.	H. W. Dyson, 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, sprinkler-leakage, weather, property-damage (limited to loss or damage to property caused by earthquake, explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by vehicles).
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 caused by 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, Quebec	Arthur Huddell, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Imperial Assurance Co., New York, N.Y.	K. S. Vaughan, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).

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.
Imperial Guarantee and Accident Insurance Co. of Canada, Toronto, Ontario	Harold Darling, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather, workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles or by earthquake).
Imperial Insurance Office, Toronto, Ont.	R. V. Kentish Rankin, Vancouver	Accident, automobile, employers' liability, fire, guarantee, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Imperial Life Assurance Co. of Canada, Toronto, Ontario	W. C. Gordon, Vancouver	Life.
Indemnity Insurance Co. of North America, Philadelphia, Pa.	Cecil O. West, Vancouver	Accident, automobile (excluding loss or damage to an automobile by fire), employers' liability, guarantee, live-stock, plate-glass, public-liability, sickness, theft, and workmen's compensation.
Indemnity Marine Assurance Co., Ltd., London, England	Robert Kerr, Vancouver	Inland-transportation, marine, and property-damage.
Indiana Lumbermen's Mutual Insurance Co., Indianapolis, Indiana	J. H. Constantine, Vancouver	On the cash plan, automobile (limited to loss or damage to an automobile by fire or theft), fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

Insurance Co. of North America, Philadelphia, Pa.	Cecil O. West, Vancouver	Aircraft (limited to loss or damage to an aircraft or property caused by an aircraft), automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Jersey Insurance Company of New York, New York, N.Y.	H. R. Fullerton, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Law Union and Rock Insurance Co., Ltd., London, England	J. E. Rose, Vancouver	Accident, aircraft (limited to loss or damage to property caused by falling aircraft), automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), public-liability, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Legal and General Assurance Society, Ltd., London, Eng.	F. T. Keeling, Vancouver	Accident, automobile, fire, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by 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).
Liverpool and London and Globe Insurance Co., Ltd., Liverpool, Eng.	H. S. Vaughan, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft).

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.
Liverpool-Manitoba Assurance Co., Montreal, Quebec	James L. Ballantyne, Vancouver	Automobile, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Local Government Guarantee Society, Ltd., London, England	J. H. Lawson, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
London & County Insurance Co., Ltd., London, England	R. V. Kentish Rankin, Vancouver	Automobile, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
London and Lancashire Guarantee and Accident Co. of Canada, Toronto, Ont.	Jack E. Rose, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

London & Lancashire Insurance Co., Ltd., Liverpool, England	J. E. Rose, Vancouver	Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
London and Provincial Marine and General Insurance Co., Ltd., London, Eng.	J. H. Watson, Vancouver	Accident, automobile, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, weather, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft).
London and Scottish Assurance Corporation, Ltd., London, England	W. G. Gerrard, Vancouver	Accident, automobile, employers' liability, fire, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by 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, tornado, or hail).
London Assurance, London, England	Seymour Johnson, Vancouver	Accident, automobile, employers' liability, fire, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), and property-damage (limited to loss or damage to the property caused by earthquake).
London-Canada Insurance Co., Toronto, Ont.	William S. Day, Vancouver	Automobile, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

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.
London Guarantee and Accident Co., Ltd., London, England	R. C. Janion, Vancouver	Accident, aircraft (including liability for loss or damage to property), automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, plate-glass, public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), property-damage (limited to loss or damage to property caused intentionally or otherwise or by explosion of natural or other gas), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
London Life Insurance Co., London, Ont.	William Mann, Vancouver	Accident, life, and sickness.
Loyal Protective Life Insurance Co., Boston, Mass.	S. E. Moase, Revelstoke	Accident, life, and sickness.
Lumber Mutual Fire Insurance Co. of Boston, Massachusetts, Boston, Mass.	J. H. Constantine, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by vehicles).
Lumbermens Insurance Co., Philadelphia, Pa.	F. M. Hann, Vancouver	Fire, inland-transportation, property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Lumbermens Mutual Casualty Co., Chicago, Ill.	W. A. Langfield, Vancouver	Accident, automobile (excluding loss or damage to an automobile by fire and theft), boiler and machinery, employers' liability, plate-glass, property-damage, public-liability, theft, and workmen's compensation.

Lumbermens Mutual Insurance Co. of Mansfield, Ohio, Mansfield, Ohio	J. H. Constantine, Vancouver	On the cash plan, fire, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), and sprinkler-leakage.
Manufacturers Life Insurance Co., Toronto, Ont.	James Sherratt, Vancouver	Life.
Marine Insurance Co., Ltd., London, Eng.	John Hart, Victoria	Aircraft, automobile, fire, inland-transportation, marine, and property-damage (limited to loss or damage to property caused intentionally or otherwise).
Maritime Insurance Co., Ltd., Liverpool, Eng.	J. H. Lawson, Vancouver	Marine.
Maryland Casualty Co., Baltimore, Maryland	F. W. Waller, Victoria	Accident, aircraft (limited to liability for loss or damage to property or resulting from bodily injury to or death of any person), automobile (excluding loss or damage to an automobile by fire), boiler and machinery, employers' liability, guarantee, plate-glass, public-liability, sickness, sprinkler-leakage, theft, and workmen's compensation.
Maryland Insurance Co., Wilmington, Del.	Robt. B. Leigh, Vancouver	Fire, inland-transportation, property-damage (limited to loss or damage to property caused by the explosion of natural or other gas, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by vehicles).
Mercantile Insurance Co., Toronto, Ont.	Jack E. Rose, Vancouver	Fire, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Merchants and Manufacturers Insurance Co. of New York, New York, N.Y.	H. R. Fullerton, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

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.
Merchants Fire Assurance Corporation of New York, New York, N.Y.	Charles D. J. Christie, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Merchants Marine Insurance Co., Ltd., London, England	James A. Young, Vancouver	Automobile, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Mercury Insurance Co., St. Paul, Minn.	Gordon Bell, Vancouver	Automobile, fire, property-damage (limited to loss or damage to property caused by earthquake or by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Metropolitan Casualty Insurance Co. of New York, Newark, N.J.	Donovan Allen, Vancouver	Accident, automobile (excluding loss or damage to an automobile 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, Michigan	A. S. Matthew, Vancouver	Automobile (limited to loss or damage to an automobile), fire, inland-transportation, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).

Millers National Insurance Co., Chicago, Ill.	C. D. J. Christie, Vancouver	On the cash plan, fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Mill Owners Mutual Fire Insurance Co. of Iowa, Des Moines, Iowa	J. H. Constantine, Vancouver	On the cash plan, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Milwaukee Mechanics' Insurance Company, Milwaukee, Wisconsin	Frank Parsons, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
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 property caused by an automobile or to an automobile through fire or theft), fire, inland-transportation, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Monarch Life Assurance Co., Winnipeg, Man.	R. Frank R. Boreham, Vancouver	Life.
Montreal Life Insurance Co., Montreal, Quebec	Cyril Gardner-Smith, 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.
Motor Union Insurance Co., Ltd., London, England	W. W. Johnston, Vancouver	Accident, automobile, fire, marine, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), public-liability, sprinkler-leakage, weather (limited to loss or damage to the property caused through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Mutual Benefit Health & Accident Association, Omaha, Neb.	E. E. Scobee, Vancouver	Accident and sickness.
Mutual Fire Insurance Co. of British Columbia, Vancouver, B.C.	Vancouver	Fire.
Mutual Life Assurance Co. of Canada, Waterloo, Ontario	G. A. Robinson, Vancouver	Accident, life, and sickness.
Mutual Life Insurance Co. of New York, New York, N.Y.	W. E. Burns, Vancouver	Life (limited to the transaction of business in connection with policies *issued before August 1st, 1932*).
National-Ben Franklin Fire Insurance Co., of Pittsburgh, Pa., Pittsburgh, Pa.	Donovan Allen, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage (limited to loss or damage to personal effects), sprinkler-leakage, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Nationale Fire Insurance Co., Paris, France	Charles G. Hobson, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).

National Fire Insurance Co. of Hartford, Hartford, Conn.	F. W. Waller, Victoria	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, inland-transportation, marine, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), property-damage (limited to loss or damage to property caused intentionally or otherwise, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by earthquake).
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 (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to property by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles).
National Life Assurance Co. of Canada, Toronto, Ontario	A. B. Robertson, Vancouver	Life.
National-Liverpool Insurance Co., Montreal, Quebec	E. E. Sykes, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
National Provincial Insurance Co., Ltd., London, England	A. M. J. English, Vancouver	Fire, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

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.
National Security Insurance Co., Omaha, Neb.	J. T. O'Bryan, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property caused by wind-storm, cyclone, tornado, or hail).
National Union Fire Insurance Co. of Pittsburgh, Pa., Pittsburgh, Pa.	E. E. Sykes, Vancouver	Aircraft (excluding liability for loss or damage resulting from bodily injury to or death of any person), automobile, fire, inland-transportation, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by vehicles).
Newark Fire Insurance Co., Newark, N.J.	Arthur Huddell, 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 caused by explosion of natural or other gas), sprinkler-leakage, weather, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
New Brunswick Fire Insurance Co., New Brunswick, N.J.	C. V. Wakely, Vancouver	Fire, inland-transportation, sprinkler-leakage, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles).

New England Fire Insurance Company, Pittsfield, Mass.	John R. Reed, Vancouver	Automobile (limited to loss or damage to an automobile), fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, or tornado).
New Hampshire Fire Insurance Co., Manchester, N.H.	Henry C. Macaulay, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury), fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
New York Life Insurance Co., New York, N.Y.	M. H. Garwood, Vancouver	Life.
New York Underwriters Insurance Co., New York, N.Y.	George A. Martin, Vancouver	Aircraft (limited to loss or damage to property caused by use of an aircraft), automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Niagara Fire Insurance Co., New York, N.Y.	Robert B. Leigh, 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, inland-transportation, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), property-damage (limited to loss or damage to property caused by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by vehicles).
North American Life Assurance Co., Toronto, Ont.	Ellis W. Keenleyside, 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.
North British and Mercantile Insurance Co., Ltd., London, Eng.	A. E. Bibbs, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles).
North Empire Fire Insurance Co., Montreal, Quebec	John W. Wilson, Vancouver	Fire, inland-transportation, property-damage (limited to loss or damage to property caused intentionally or otherwise or by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Northern Assurance Co., Ltd., London, Eng.	W. G. Gerrard, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by 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, tornado, or hail).
Northern Life Assurance Co. of Canada, London, Ont.	Rosie W. Airey, Vancouver	Life.
Northwest Casualty Co., Seattle, Wash.	J. H. Constantine, Vancouver	Automobile (excluding loss or damage to an automobile by 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 (limited to loss or damage to property caused intentionally or otherwise), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage caused by falling aircraft) and property-damage (limited to loss or damage caused by earthquake or by vehicles, or by the explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

Northwestern National Insurance Co., Milwaukee, Wis.	Donovan Allen, Vancouver	Automobile, fire, inland-transportation, property-damage (limited to loss or damage to property caused by earthquake, or by explosion of natural or other gas, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
North-West Fire Insurance Co., Winnipeg, Man.	W. W. Johnston, Vancouver	Fire, property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Norwich Union Fire Insurance Society, Ltd., Norwich, Eng.	B. S. Heisterman, Victoria	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake).
Norwich Union Life Insurance Society, Norwich, Eng.	B. S. Heisterman, Victoria	Life.
Occidental Fire Insurance Co., Montreal, Quebec	A. E. Bibbs, Vancouver	Accident, automobile, employers' liability, fire, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles).
Occidental Life Insurance Co., Los Angeles, Cal.	J. E. Beck, Vancouver	Accident, life, and sickness.

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
Ocean Accident and Guarantee Corporation, Ltd., London, Eng.	John Anderson, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
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, property-damage (limited to loss or damage to personal effects), weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by the explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), and sprinkler-leakage.
Pacific Coast Fire Insurance Co., Vancouver, B.C.	T. W. Greer, Vancouver	Automobile, fire, inland-transportation, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), property-damage (limited to loss or damage to property caused intentionally or otherwise, or by earthquake, or by explosion of natural or other gas), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Pacific Fire Insurance Co., New York, N.Y.	C. D. J. Christie, Vancouver	Fire, inland-transportation, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

Palatine Insurance Co., Ltd., London, Eng.	John Anderson, Vancouver	Automobile, fire, property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Patriotic Assurance Co., Ltd., Dublin, Ireland	R. V. Kentish Rankin, Vancouver	Automobile, fire, property-damage (limited to loss or damage to property caused by the explosion of natural or other gas, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Pearl Assurance Co., Ltd., London, Eng.	Harold Darling, Vancouver	Accident, automobile, fire, guarantee, inland-transportation, property-damage (limited to loss or damage to property caused intentionally or otherwise or by explosion of natural or other gas), public-liability, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Pennsylvania Lumbermens Mutual Fire Insurance Co., Philadelphia, Pa.	J. H. Constantine, Vancouver	On the cash plan, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

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.
Philadelphia Fire and Marine Insurance Co., Philadelphia, Pa.	Cecil O. West, Vancouver	Fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Phenix Fire Insurance Co. of Paris, France	Harold Darling, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to property caused by falling aircraft), property-damage (limited to loss or damage by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Phoenix Assurance Co., Ltd., London, Eng.	K. S. Vaughan, Vancouver	Accident, aircraft (limited to loss or damage to an aircraft), automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property by vehicles).
Phoenix Insurance Co., Hartford, Conn.	Harold E. Haynes, Victoria	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, inland-transportation, marine, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).

Pioneer Insurance Co., Montreal, Que.	Arthur Huddell, Vancouver	Automobile, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Planet Assurance Co., Ltd., London, Eng.	R. V. K. Rankin, Vancouver	Fire, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Protective Association of Canada, Granby, Quebec	Henry J. Watson, Vancouver	Accident and sickness.
Providence Fire Assurance Co., Paris, France	J. F. Thompson, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
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, marine, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Provincial Insurance Co., Ltd., Bolton, England	H. R. Fullerton, Vancouver	Automobile, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

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.
Prudential Assurance Co., Ltd., London, Eng.	G. D. Holmes, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, or tornado), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake).
Prudential Insurance Co. of America, Newark, N.J.	William Mann, Vancouver	Accident, life, and sickness.
Quebec Fire Assurance Co., Quebec, Que.	J. E. Rose, Vancouver	Fire, property-damage (limited to loss or damage to property caused intentionally or otherwise or by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Queen Insurance Co. of America, New York, N.Y.	Rithet Consolidated, Ltd., Victoria	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, and to loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Queensland Insurance Co., Ltd., Sydney, Australia	John L. Robertson, Vancouver	Accident, automobile, fire, inland-transportation, marine, plate-glass property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

Railway Passengers Assurance Co., London, Eng.	A. E. Bibbs, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or to loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles).
Reliance Insurance Co. of Canada, Montreal, Quebec	A. W. Nyblom, Vancouver	Fire, inland-transportation, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Royal Exchange Assurance, London, Eng.	J. H. Lawson, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Royal Insurance Co., Ltd., Liverpool, England	Arthur Huddell, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, life, marine, plate-glass, property-damage (limited to loss or damage to property caused by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or to loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property by vehicles).

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.
(2) Royal Plate Glass and General Insurance Co. of Canada, Vancouver, B.C.	Vancouver	Accident, automobile, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to personal effects), sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Royal Scottish Insurance Co., Ltd., Glasgow, Scotland	W. G. Gerrard, Vancouver	Fire, property-damage (limited to loss or damage to property caused intentionally or otherwise or by explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
St. Paul Fire and Marine Insurance Co., St. Paul, Minn.	B. S. Heisterman, Victoria	Aircraft (limited to loss or damage to an aircraft), automobile, fire, inland-transportation, marine, property-damage, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft).
Saint Paul-Mercury Indemnity Co. of Saint Paul, Wilmington, Del.	B. S. Heisterman, Victoria	Automobile (excluding loss or damage to an automobile by fire or theft).
Saskatchewan Life Insurance Co., Regina, Saskatchewan	Thomas E. Wilson, Vancouver	Life.
Saskatchewan Mutual Fire Insurance Co., Saskatoon, Sask.	Ben S. Whitaker, Vancouver	On the cash plan, accident (to a limited extent as approved), automobile, fire, weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), and sprinkler-leakage.

Scottish Canadian Assurance Corporation, Toronto, Ont.	F. T. Keeling, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Scottish Metropolitan Assurance Co., Ltd., Edinburgh, Scotland	W. G. Gerrard, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise), public-liability, sickness, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado).
Scottish Union and National Insurance Co., Edinburgh, Scotland	F. B. Pemberton, Victoria	Automobile, fire, inland-transportation, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), property-damage (limited to loss or damage to property caused by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage by vehicles).
Sea Insurance Co., Ltd., Liverpool, England	Harold Darling, Vancouver	Fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused intentionally or by explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Security Insurance Co. of New Haven, New Haven, Conn.	Harold Darling, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Security National Insurance Co., Toronto, Ont.	Mark Nevill, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).

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.
Sentinel Fire Insurance Co., Springfield, Mass.	F. T. Keeling, Vancouver	Fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Sons of Scotland Benevolent Association, Toronto, Ont.	Henry O. MacDonald, Vancouver	Life and sickness.
South British Insurance Company, Limited, Auckland, New Zealand	Wm. R. Brydon, Vancouver	Accident, automobile, employers' liability, fire, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise), public-liability, theft, workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Southern Insurance Co., Ltd., London, Eng.	T. W. Greer, Vancouver	Automobile, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Sovereign Life Assurance Co. of Canada, Winnipeg, Man.	Mildred Fraser, Vancouver	Life.
Springfield Fire and Marine Insurance Co., Springfield, Mass.	W. S. Day, Vancouver	Aircraft (limited to liability for loss or damage caused to property by an aircraft and to loss of or damage to an aircraft), automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Standard Life Assurance Co., Edinburgh, Scotland	John V. Murray, Vancouver	Life.
Standard Marine Insurance Co., Ltd., Liverpool, England	F. W. Waller, Victoria	Inland-transportation and marine.

(3) Stanstead & Sherbrooke Fire Insurance Co., Stock Mutual, Sherbrooke, Que.	Wm. G. Wilson, Vancouver	On the cash plan, fire, sprinkler-leakage, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by vehicles, or by the explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), aircraft (limited to loss or damage to the property caused by falling aircraft), and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
State Assurance Co., Ltd., Liverpool, England	James H. Lawson, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Sun Insurance Office, Ltd., London, England	R. V. K. Rankin, Vancouver	Accident, aircraft (limited to loss or damage to property caused by aircraft), automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, or tornado), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by vehicles, or by horses or cattle) and weather (limited to loss or damage to property through rain, hail, flood, or frost).
Sun Life Assurance Co. of Canada, Montreal, Quebec	A. L. Wright, Vancouver	Life.
"Switzerland" General Insurance Co., Ltd., Zurich, Switzerland	John P. McBeath, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage by falling aircraft), property-damage (limited to loss or damage caused by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Thames and Mersey Marine Insurance Co., Ltd., Liverpool, England	E. E. Sykes, Vancouver	Marine.
Tokio Marine and Fire Insurance Co., Ltd., Tokio, Japan	H. S. Vaughan, Vancouver	Fire, inland-transportation, marine, and property-damage (limited to loss or damage to property caused intentionally or otherwise).

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.
Toronto General Insurance Company, Toronto, Ontario	Heber Brown, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to personal effects, or loss or damage caused to property by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), public-liability, sickness, theft, weather, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake or by vehicles), and sprinkler-leakage.
Travelers Fire Insurance Co., Hartford, Conn.	L. S. M. DuMoulin, 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, inland-transportation, property-damage (limited to loss or damage to property caused intentionally or otherwise or by explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Travelers Indemnity Co., Hartford, Conn.	L. S. M. DuMoulin, Vancouver	Aircraft (excluding loss or damage to an aircraft by fire), automobile (excluding loss or damage to an automobile by fire), boiler and machinery, plate-glass, property-damage, public-liability, and theft.
Travelers Insurance Co., Hartford, Conn.	L. S. M. DuMoulin, Vancouver	Accident, aircraft (limited to liability for loss or damage resulting from bodily injury to or death of any person), automobile (limited to liability for loss or damage resulting from bodily injury to or death of any person), employers' liability, life, public-liability, sickness, and workmen's compensation.
Union Assurance Society, Ltd., London, Eng.	W. W. Johnston, Vancouver	Accident, automobile, fire, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise), public-liability, sickness, theft, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).

Union Fire, Accident and General Insurance Co., Paris, France	John F. Thompson, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
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 (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, insurrection, invasion, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake).
Union Marine and General Insurance Co., Ltd., Liverpool, England	K. S. Vaughan, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise or by explosion of natural or other gas), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property caused by wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
United British Insurance Co., Ltd., London, Eng.	W. R. Sloan, Vancouver	Automobile, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
United Firemen's Insurance Co. of Philadelphia, Philadelphia, Pa.	K. S. Vaughan, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
United Mutual Fire Insurance Co., Boston, Mass.	J. H. Constantine, Vancouver	Fire, property-damage (limited to loss or damage to property caused by 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 to an automobile by fire or theft).
United States Fidelity and Guaranty Co., Baltimore, Maryland	Leslie H. Wright, Vancouver	Accident, aircraft, automobile (excluding loss or damage to an automobile by fire), guarantee, plate-glass, property-damage, public-liability, sickness, and theft.
United States Fire Insurance Co., New York, N.Y.	F. T. Keeling, 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, inland-transportation, marine, property-damage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Urbaine Fire Insurance Co., Paris, France	A. S. Matthew, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Utah Home Fire Insurance Company, Salt Lake City, Utah	Sidney A. Smith, Vancouver	Marine.
Wawanesa Mutual Insurance Co., Wawanesa, Man.	M. C. Holden, Vancouver	On the cash plan, automobile, fire, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), public-liability, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).

Wellington Fire Insurance Co., Toronto, Ont.	C. Albert Mitchell, Vancouver	Automobile, fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Westchester Fire Insurance Co., New York, N.Y.	E. E. Sykes, Vancouver	Inland-transportation, marine, and property-damage (limited to loss or damage to personal effects).
Western Assurance Co., Toronto, Ontario	V. W. Odlum, Vancouver	Accident, aircraft, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property caused by wind-storm, cyclone, tornado, or hail), workmen's compensation, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Western Empire Life Assurance Co., Winnipeg, Manitoba	Harvey P. Wyness, Vancouver	Life.
Western Life Assurance Co., Hamilton, Ontario	G. W. Morfitt, Vancouver	Life.
Westminster Fire Office, London, England	Charles S. Cameron, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
World Fire and Marine Insurance Co., Hartford, Conn.	Geoffrey L. Pratt, Vancouver	Aircraft (limited to loss or damage to property), automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by earthquake, or by explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
World Marine & General Insurance Co., Ltd., London, England	E. E. Sykes, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), public-liability, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage through wind-storm, cyclone, tornado, or hail).

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.
Yangtsze Insurance Association, Ltd., Shanghai, China	E. E. Sykes, Vancouver	Marine.
Yorkshire Insurance Co., Ltd., York, Eng.	H. W. Dyson, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, live-stock, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft).
"Zurich" General Accident and Liability Insurance Co., Ltd., Zurich, Switzerland	John F. Thompson, Vancouver	Accident, automobile, boiler and machinery, employers' liability, inland-transportation, plate-glass, property-damage, public-liability, sickness, and theft.

SECURITIES (PAR VALUE) DEPOSITED UNDER THE ACT.

(1.) B.C. Inscribed Stock, $973.33; Township of Richmond 4½-per-cent. Bonds, $5,000; Canadian National Railways 3-per-cent. Bond, $1,000.

(2.) B.C. 5-per-cent. Debentures, $50,000.

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

INSURERS WHICH HAVE CEASED BUSINESS SINCE DECEMBER 31ST, 1939.

Rhode Island Insurance Co., Providence, R.I.

Western Empire Life Assurance Company, Winnipeg, Man.

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

Name.	Representing.
British & Canadian Underwriters	Norwich Union Fire Insurance Society, Ltd.
Canadian Underwriters Agency	Baloise Fire Insurance Company.
Eastern Underwriters Department	Camden Fire Insurance Association.
Edinburgh Underwriters Agency	Scottish Union & National Insurance Co.
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 194 OF THE "INSURANCE ACT" WERE GRANTED.

American Exchange Underwriters, New York, N.Y.
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.
Lumbermen's Underwriting Alliance, Kansas City, Mo.
Metropolitan Inter Insurers, New York, N.Y.
New York Reciprocal Underwriters, New York, N.Y.
Underwriters Exchange, Kansas City, Mo.

Annual Statements of Provincial Licensees.

BRITISH COLUMBIA PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

W. J. Albutt. E. A. Albutt.
F. M. Chaldecott. F. G. Syder.
Capt. S. Robinson.

F. G. Syder, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1939.

Assets.

Mortgage loans on real estate	$33,500.00
Bonds and debentures (amortized book value)	40,726.82
Cash in bank	381.63
Interest accrued	386.43
Agents' balances and premiums uncollected (net, commission deducted)	835.01
	$75,829.89

Liabilities.

Reserve of unearned premiums (net, at 80 per cent.)		$18,512.30
Investment reserves		7,051.34
Capital stock—		
Authorized	$25,000.00	
Subscribed and paid up		9,600.00
Surplus		40,666.25
		$75,829.89

Profit and Loss Account.

Premiums earned (net)		$20,114.96
Losses and claims incurred	$11,541.44	
Commissions	7,318.50	
Taxes	776.89	
Salaries, fees, and travelling expenses	1,430.80	
		21,067.63
Underwriting loss		$952.67
Other revenue—		
Interest earned	$3,193.44	
Profit on sale of securities and real estate	250.00	
	$3,443.44	
Other expenditure—		
Increase in deficiency of market under book value of securities	348.20	
		3,095.24
Net profit for the year		$2,142.57

EMPIRE LIFE INSURANCE COMPANY.

Head Office—Kingston, Ont.

Directors.

C. P. Fell.
A. H. Keith Russell.
J. M. Campbell.
N. A. Fairhead.
Geo. J. Guy.
W. A. MacKintosh.
D. W. McCormick.
D. R. McLaughlin.
Geo. M. Orr.

L. T. Boyd, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1939.

Assets.

Real estate (book value)		$514,726.39
Mortgage loans on real estate		1,659,049.80
Loans secured by stocks, bonds, etc.		4,500.00
Loans and advances to policyholders		879,801.66
Bonds and debentures (amortized book value)		5,615,550.73
Stocks (book value)		949,694.80
Cash on hand and in banks		280,517.82
Agents' debit balances		15,976.63
Accounts receivable		1,768.40
Interest dividends and rents due and accrued		110,426.96
Premiums due and uncollected and deferred (net)		132,112.54
		$10,164,125.73
Deduct assets not admitted—		
Excess of total book value of ledger assets over total authorized value	$307,832.80	
Interest due and accrued on mortgages in default two years or over	3,000.00	
Outstanding and overdue rents	842.19	
		311,674.99
		$9,852,440.74

Liabilities.

Liability under assurance and other contracts (net)		$8,835,417.00
Liability for payments due under contracts (net)		63,467.67
Provision for unreported death claims and disability claims		14,000.00
Amounts left with company		78,161.89
Premiums paid in advance		43,261.91
Dividends to policyholders due and unpaid		511.11
Provision for accrued profits to policyholders		50,000.00
Shareholders' surplus		30,000.00
Taxes, expenses, fees, and commissions due and accrued		16,821.80
Reserve for investments and contingencies		120,000.00
Unallotted surplus		287,654.36
Capital—		
Authorized	$2,500,000.00	
Subscribed	1,308,500.00	
Paid up		313,145.00
		$9,852,440.74

Income.

Premium income	$1,009,851.17
Amounts left with Company	24,247.78
Interest, dividends, and rents	412,665.37
Gross profit on sale or maturity of real estate, bonds, and stocks	118,615.03
	$1,565,379.37

Disbursements.

Disbursements under assurance and annuity contracts (net)	$736,362.93
Payments under supplementary contracts (net)	2,056.51
Reduction in premiums resulting from application of dividends	603.10
Amounts left with the Company	17,717.70
Taxes, licences, and fees	17,201.49
Head Office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous	98,611.56
Branch Office and agency expenses—Commissions, salaries, advances made to agents, travelling expenses, rent, and miscellaneous	189,801.91
All other expenses—Advertising, books and periodicals, express, telegrams and telephones, legal fees, medical fees, office furniture, postage, printing and stationery, commissions on loans, investment charges, and miscellaneous	36,318.73
Loss on sale or maturity of bonds, stocks, and real estate	38,268.70
Adjustment of ledger assets	45,000.00
Balance	383,136.74
	$1,565,379.37

RETURNS FOR BRITISH COLUMBIA.

(*See* page 72.)

GRAND COUNCIL OF CANADIAN ORDER OF CHOSEN FRIENDS.

Head Office—Hamilton, Ont.

Governing Executive Authority.

W. H. Montague. J. L. Archer.
P. M. Button. A. Chevalier.
Wm. Benson.

C. H. Fitch, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1939.

Assets.

Real estate (book value)	$32,000.00
Loans on policies	154,737.69
Bonds and debentures (amortized book value)	2,693,975.35
Cash on hand and in banks	90,300.76
Interest due and accrued	35,853.12
Collections reported but not received by head office	13,280.05
Deposit, Quebec Government	5,000.00
Other assets	419.86
	$3,025,566.83
Deduct assets not admitted—	
Deficiency of market under book value of bonds and debentures in default	248,327.51
	$2,777,239.32

Liabilities.

Provision for unpaid claims		$30,513.15
Premiums paid in advance		7,631.41
Commission		3,235.63
Reserves—		
Mortuary Fund	$2,224,239.00	
Sickness Fund	52,450.00	
Funeral Fund	52,409.00	
Child Insurance Fund	10,486.00	
		2,339,584.00
Other liabilities		30.76
Balance		396,244.37
		$2,777,239.32

Income.

Mortuary Fund	$345,068.43
Sickness and Funeral Fund	30,410.94
Child Insurance Fund	3,624.90
Guarantee Fund	191.26
Assessments, dues, and fees	1,501.28
Other revenue	35.73
Balance	11,938.08
	$392,770.62

Disbursements.

Mortuary Fund	$272,304.13
Sickness and Funeral Fund	19,671.99
Child Insurance Fund	833.60
Head Office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, rents, printing and supplies, and miscellaneous	33,516.08
Agency and organization expenses—Commissions, salaries, travelling expenses, and miscellaneous	51,371.59
All other expenses—Advertising, books and periodicals, legal fees, medical fees, taxes and licences, telephone, telegrams, and express, agency printing and stationery, light, fuel, and water, official publications, meeting of Supreme Body, and miscellaneous	15,073.23
	$392,770.62

RETURNS FOR BRITISH COLUMBIA.

Income—	
Mortuary Fund	$8,843.29
Sickness and Funeral Fund	462.52
Child Insurance Fund	322.04
Guarantee Fund	4.20
General Fund	4.60
	$9,636.65
Disbursements—	
Mortuary Fund	$4,141.50
Sickness Fund	300.55
General Fund	338.50
	$4,780.55

HOME ASSURANCE COMPANY OF CANADA.

Head Office—Calgary, Alberta.

Directors.

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

Geo. A. Wilson, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1939.

Assets.

Mortgage loans on real estate		$9,383.08
Bonds and debentures (amortized book value)		156,411.57
Cash on hand and in banks		66,317.32
Interest accrued		1,524.12
Agents' balances and premiums uncollected (net)		30,072.26
Furniture and fixtures		886.71
Other assets		358.00
		$264,953.06
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1939	$5,629.94	
Prepaid licence	355.00	
Furniture and fixtures	886.71	
		6,871.65
		$258,081.41

Liabilities.

Provision for unpaid claims		$12,846.55
Reserve of unearned premiums (net, at 100 per cent.)		57,133.65
Cash dividends to shareholders—		
(*a.*) Due and unpaid		928.00
(*b.*) Declared, but not yet due		4,842.00
Taxes due and accrued		5,145.09
Return premiums and balances due agents		853.59
Reserves—		
(*a.*) For unreported claims	$4,000.00	
(*b.*) For cash surrender values	7,000.00	
		11,000.00
Under reinsurance agreement		13,558.33
Other liabilities		94.36
Capital stock—		
Authorized	$500,000.00	
Subscribed	500,000.00	
Paid up		60,632.00
Surplus		91,047.84
		$258,081.41

Profit and Loss Account.

Premiums earned (net)			$207,044.28
Losses and claims incurred (net)		$84,047.38	
Adjustment expenses (net)		6,951.90	
Commissions		59,074.59	
Taxes		8,579.35	
Salaries, fees, and travelling expenses		18,735.63	
All other expenses		24,233.43	
			201,622.28
Underwriting profit			$5,422.00
Other revenue—			
Interest earned	$6,580.49		
Premium on interest earned	48.59		
		$6,629.08	
Other expenditure—			
Bad debts written off		578.67	
			6,050.41
Net profit			$11,472.41

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 75, 79, 81, 83, 86–92.)

MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA.

Head Office—Vancouver, B.C.

Directors.

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

Wm. Townsley, Manager-Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1939.

Assets.

Cash in bank	$1,146.82
Bonds (book value)	40,601.25
Premiums due and unpaid	1,659.20
Premium instalments (not yet due)	31,420.82
Premium notes	112,320.92
Deferred commission	5,299.09
Other assets	160.81
	$192,608.91

Liabilities.

Reserve of unearned premiums	$16,196.75
Premium instalments reserve	31,420.82
Premium note reserve	112,320.92
Statutory reserve fund	11,500.00
Commissions earned	961.99
Accounts payable	6.68
Balance	20,201.75
	$192,608.91

Profit and Loss Account.

Premiums earned		$32,102.09
Losses and claims incurred (net)	$8,516.26	
Adjustment expenses	245.23	
Commissions	5,330.49	
Taxes	854.55	
Salaries, fees, and travelling expenses	7,991.50	
All other expenses	3,428.07	
		26,366.10
Underwriting profit		$5,735.99
Interest earned	$1,310.27	
Other revenue	125.14	
		1,435.41
Net profit		$7,171.40

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY.

Head Office—Saskatoon, Sask.

Directors.

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

H. R. Earl, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1939.

Assets.

Bond and debentures (book value)	$363,050.04
Cash on hand and in banks	107,632.31
Interest due and accrued	15,656.86
Agents' balances and premiums uncollected (net, commission deducted)	44,848.64
Amount due from reinsurance	16,219.30
Furniture, fixtures, and automobiles	9,437.42
Other assets	4,041.79
	$560,886.36

Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1939	$4,654.22	
Furniture, fixtures, and automobiles	9,437.42	
Interest	5,582.20	
Deficiency of market value under book value of bonds and debentures	47,995.21	
		$67,669.05
		$493,217.31

Liabilities.

Provision for unpaid claims	$18,717.19
Reserve of unearned premiums (net, at 80 per cent.)	226,920.04
Reinsurance premiums	4,133.17
Assessments prepaid	471.20
Surplus	242,975.71
	$493,217.31

Profit and Loss Account.

Premiums earned (net)			$277,860.43
Losses and claims incurred (net)		$93,862.60	
Adjustment expenses (net)		22,629.85	
Commissions		48,386.95	
Taxes		8,080.54	
Salaries, fees, and travelling expenses		39,236.07	
All other expenses		18,045.91	
			230,241.92
Underwriting profit			$47,618.51
Other revenue—			
Interest earned	$11,499.84		
Bad debts written off	1,645.38		
Miscellaneous	210.38		
		$13,355.60	
Other expenditure—			
Life insurance premium	$233.40		
Extinguishers	131.06		
Retirement Fund	2,606.40		
		2,970.86	
			10,384.74
Net profit			$58,003.25

RETURNS FOR BRITISH COLUMBIA.

(*See* page 76.)

THE STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY, STOCK MUTUAL.

Head Office—Sherbrooke, Quebec.

Directors.

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

J. G. Armitage, Secretary and Treasurer.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1939.

Assets.

Real estate (book value)		$120,581.07
Mortgage loans on real estate		199,387.05
Bonds and debentures (amortized book value)		844,132.20
Stocks (book value)		100,710.00
Cash on hand and in banks		79,900.29
Interest and rents due and accrued		13,714.20
Agents' balances and premiums uncollected (net, commission deducted)		56,592.76
Premiums due from reinsuring companies		13,105.49
Amount due from reinsurance		18,421.60
Plans, furniture, and fixtures		6,981.69
Reinsurance reserve		25,663.19
Other assets		990.65
		$1,480,180.19
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1939	$1,157.82	
Plans, furniture, and fixtures	6,981.69	
Deficiency of market value under book value of bonds and debentures	66,926.00	
Deficiency of market under book value of stocks	1,187.90	
Interest due on mortgage	1,371.05	
Other assets	990.65	
		78,615.11
		$1,401,565.08

Liabilities.

Provision for unpaid claims		$24,033.66
Reserve of unearned premiums (net, at 100 per cent.)		272,707.31
Expenses due and accrued		6,563.79
Taxes due and accrued		6,552.19
Reinsurance premiums payable		22,212.41
Reinsurance losses payable		11,824.68
Return premiums and balances due agents		125.02
Capital—		
Authorized	$200,000.00	
Subscribed	200,000.00	
Paid up		170,000.00
Surplus		887,546.02
		$1,401,565.08

Profit and Loss Account.

Premiums earned (net)			$323,880.60
Losses and claims incurred (net)		$151,001.12	
Adjustment expenses (net)		6,866.59	
Commissions		76,422.83	
Taxes		14,701.57	
Salaries, fees, and travelling expenses		40,779.15	
All other expenses		12,524.33	
			302,295.59
Underwriting profit			$21,585.01
Other revenue—			
Interest earned	$45,435.09		
Dividends earned	3,658.00		
Rents earned	4,941.79		
		$54,034.88	
Other expenditure—			
Increase in deficiency of market under book value of securities		3,677.90	
			50,356.98
Net profit			$71,941.99

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 76, 92.)

WESTERN EMPIRE LIFE ASSURANCE COMPANY.

Head Office—Winnipeg, Man.

Directors.

Richard W. Craig, K.C.
Dr. Angus J. Fraser.
Dr. Alex. M. Campbell.
Charles W. Laidlaw.
William Hudson.

H. S. Robinson, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1939.

Assets.

Real estate (book value)	$205,976.72
Mortgage loans on real estate	803,593.40
Loans and advances to policyholders	228,093.99
Bonds and debentures (amortized book value)	72,163.81
Cash on hand and in banks	5,180.00
Interest due and accrued	197,274.05
Premiums due and uncollected and deferred (net)	38,013.74
	$1,550,295.71

Liabilities.

Liability under assurance and other contracts (net)	$1,274,023.00
Amounts left with Company	50,696.00
Premiums paid in advance	18,223.55
Dividends to policyholders due and unpaid	1,507.50
Taxes due and accrued	4,900.00
Unclaimed dividends	86.00

Salaries, actuarial fees, rents, and office expenses due and accrued		$531.87
Advance payments		25.99
Borrowed money		62,000.00
Bank overdraft		4,567.89
Payments held in suspense		516.90
Estimated bonuses due under managers' contracts		1,700.00
Audit of 1939		650.00
Directors' fees		550.00
Surplus contingently allotted to deferred dividend policyholders		18,397.50
Provision for quinquennial dividends not yet due		7,354.00
Shareholders' surplus		8,000.00
Undivided surplus		75.51
Contingent reserve		25,000.00
Capital—		
Authorized	$1,000,000.00	
Subscribed	239,400.00	
Paid up		71,490.00
		$1,550,295.71

Income.

Premiums (net)	$191,234.05
Consideration for supplementary contracts	2,963.45
Amounts left with Company	19,680.27
Interest, dividends, and rents	55,218.38
Calls on capital	1,490.00
Other income	170.00
Increase by adjustment, real estate, bonds, mortgages, and agreements	6,540.57
Balance	49,387.27
	$326,683.99

Disbursements.

Disbursements under assurance and annuity contracts (net)	$182,410.34
Payments on supplementary contracts (net)	5,195.16
Reduction in premiums resulting from application of dividends (net)	310.90
Amounts left with Company	10,606.31
Taxes, licences, and fees	7,264.67
Head Office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous	33,306.94
Branch office and agency expenses—Commissions, salaries, travelling expenses, rents, and miscellaneous	53,466.79
All other expenses—Advertising, books, telegrams and telephones, legal fees, medical fees, postage, printing and stationery, exchange, and investment expenses	14,581.04
Loss on sale of real estate, bonds, and debentures	3,154.08
Decrease by adjustment, real estate, bonds, debentures, mortgages, and agreements	16,386.96
	$326,683.99

RETURNS FOR BRITISH COLUMBIA.

(*See* page 72.)

TABLE I.—ABSTRACT OF LIFE INSURANCE RETURNS FOR 1939.

Name of Insurer.		Premiums.	Number of Policies, New and taken up.	Amount of Policies, New and taken up.	Number of Policies in Force at Date.	Amount in Force.	Number of Policies terminated.	Amount paid on Death or at Maturity.	Other Disbursements on Policies.	Unsettled Claims. Re-sisted.	Unsettled Claims. Not resisted.	Amount invested in British Columbia. On Mortgages.	Amount invested in British Columbia. In other Securities.
Aetna Life Insurance Co.	Ordinary	$49,565.05	29	$54,413.00	355	$1,218,050.00	37	$59,378.00	$18,802.39	Nil	Nil	Nil	$282,555.69
	Group	39,073.51	Nil	656,300.00	8	3,319,800.00	Nil	3,700.00	1,000.00				
Canada Life Assurance Co.	Ordinary	552,539.23	390	1,044,459.00	5,427	15,330,099.00	442	372,653.98	377,271.32	Nil	Nil	$3,024,530.18	3,158,316.42
	Group	71,585.15	Nil	145,000.00	16	2,244,000.00	2	31,228.00	2,703.15				
Commercial Life Assurance Co. of Canada	Ordinary	9,951.38	51	69,151.00	211	275,605.00	50	12,115.00	6,282.80	Nil	Nil	Nil	68,917.20
	Group	206.40	Nil	Nil	Nil	Nil	Nil	Nil	Nil				
Commercial Union Assurance Co., Ltd.		880.76	Nil	Nil	11	32,812.00	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Confederation Life Association	Ordinary	802,926.55	1,211	2,893,539.00	11,133	22,858,761.00	1,148	391,720.45	360,168.65	Nil	Nil	2,270,827.07	3,945,896.40
	Group	8,935.19	1	87,248.00	18	582,330.00	1	1,000.00	1,431.48				
Continental Life Insurance Co.		74,743.32	166	384,146.00	1,249	2,127,042.00	124	14,279.81	23,610.37	Nil	7,500.00	35,348.34	307,449.51
Crown Life Insurance Co.	Ordinary	365,366.32	985	2,491,424.00	4,354	14,238,400.00	559	91,395.46	115,868.03	Nil	9,062.54	3,774.06	955,243.19
	Group	50,813.77	1	131,500.00	8	448,500.00	1	4,000.00	750.00				
The Dominion Life Assurance Co.	Ordinary	379,935.93	507	1,491,132.00	4,096	10,532,229.00	324	58,246.00	157,123.08	Nil	Nil	267,096.16	1,401,399.30
	Group	243.00	Nil	Nil	.....	.....	.....	1,000.00	.....				
Dominion of Canada General Insurance Co.	Ordinary	15,494.65	31	76,000.00	222	481,515.00	20	3,000.00	3,762.60	Nil	Nil	15,513.15	119,948.43
	Group	10.24	Nil	Nil	.....	.....	.....	.....	.....				
Empire Life Insurance Co.		32,986.55	55	88,324.00	695	943,675.00	64	26,348.00	5,961.12	Nil	4,130.00	Nil	258,116.30
Equitable Life Insurance Co.		27,776.06	9	30,500.00	341	775,460.00	20	2,749.00	15,353.24	Nil	Nil	130,177.07	171,280.12
Excelsior Life Insurance Co.		195,064.59	503	1,196,565.00	3,016	6,003,150.00	468	53,618.00	115,680.50	Nil	4,411.75	Nil	386,746.00
Great West Life Assurance Co.	Ordinary	1,183,807.46	1,379	3,778,405.00	17,547	40,023,750.00	1,305	381,327.11	693,517.11	Nil	Nil	2,515,210.34	4,833,582.04
	Group	12,919.96	Nil	97,711.00	7	1,185,419.00	Nil	6,506.00	2,817.76				
Imperial Life Assurance Co.	Ordinary	495,122.91	600	1,303,987.00	6,416	14,635,025.00	601	120,956.63	262,247.09	Nil	15,109.27	1,446.00	1,909,255.70
	Group	9,908.46	1	50,500.00	5	510,500.00	.....	6,000.00	Nil				
London Life Insurance Co.	Ordinary	455,786.90	1,762	4,186,972.00	6,299	18,650,719.00	882	126,139.66	313,067.30	$2,000.00	12,500.00	4,152,135.96	1,764,874.60
	Industrial	65,376.93	1,455	931,038.00	3,011	1,950,430.00	920	4,169.87	10,394.78				
	Group	37,356.31	2	281,072.00	53	2,564,623.00	6	20,500.00	6,775.88				
Loyal Protective Life Insurance Co.		567.03	8	8,500.00	12	14,000.00	7	Nil	11.51	Nil	Nil	Nil	Nil
Manufacturers Life Insurance Co.	Ordinary	607,217.03	938	1,941,193.00	7,963	16,405,172.00	637	226,414.46	251,591.48	Nil	Nil	2,970,400.18	2,742,944.91
	Group	1,170.68	Nil	Nil	1	10,000.00	Nil	650.00	Nil				
Metropolitan Life Insurance Co.	Ordinary	953,106.71	3,729	4,667,393.00	26,769	34,621,134.00	2,883	346,856.00	513,841.36	Nil	15,626.35	1,673,000.00	13,116,988.94
	Industrial	1,135,657.35	9,769	2,792,919.00	112,043	23,832,070.00	12,199	362,165.62	623,563.12				
	Group	81,768.06	Nil	662,229.00	4	4,144,181.00	Nil	8,450.00	39,654.00				
Monarch Life Assurance Co.		393,852.97	618	1,353,494.00	5,361	11,224,503.00	535	94,858.00	168,992.92	Nil	Nil	503,376.38	386,489.49
Montreal Life Insurance Co.	Ordinary	66,164.35	248	629,424.00	833	2,485,730.00	164	17,000.00	9,538.79	Nil	Nil	14,625.44	216,960.72
	Group	42,792.58	—173	277,157.00	3–522	648,678.00	—176	2,319.00	2,973.02				
Mutual Life Assurance Co. of Canada	Ordinary	1,481,305.43	1,728	4,511,767.00	16,119	40,554,139.00	1,456	486,277.02	772,964.50	2,190.14	24,742.50	3,816,113.49	5,469,074.05
	Group	14,570.67	Nil	8,000.00	4	250,000.00	Nil	3,000.00	99.90				
Mutual Life Insurance Co. of New York		69,968.74	11	24,589.00	995	2,440,271.00	128	57,901.84	59,749.27	Nil	Nil	Nil	608,551.31
National Life Assurance Co. of Canada	Ordinary	70,054.74	105	251,833.00	1,002	2,602,059.00	170	17,266.00	26,460.87	Nil	5,346.00	Nil	508,732.18
	Group	127.56	Nil	Nil	Nil	4,050.00	Nil	Nil	Nil				
New York Life Insurance Co.		395,951.79	382	683,733.00	5,543	12,010,930.00	508	143,092.14	231,806.71	Nil	7,071.00	986,500.00	780,376.41
North American Life Assurance Co.	Ordinary	814,297.87	1,097	2,816,276.00	9,841	22,322,485.00	799	263,006.70	463,339.20	Nil	Nil	470,672.79	1,919,877.87
	Group	3,159.84	1	17,218.00	3	211,722.00	Nil	601.00	500.00				
Northern Life Assurance Co.	Ordinary	63,432.71	99	176,493.00	1,265	2,122,665.00	128	24,403.00	41,039.35	Nil	Nil	3,498.38	192,066.07
	Group	1,130.52	0–7	4,250.00	1–85	83,250.00	0–14	1,000.00	.....				
Norwich Union Life Insurance Society, Ltd.		Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	611,375.00	9,700.00
Occidental Life Insurance Co.	Ordinary	80,914.79	215	992,097.00	794	3,254,614.00	137	40,148.69	11,616.34	Nil	3,000.00	Nil	54,746.53
	Group	1,514.40	Nil	9,000.00	1	87,000.00	Nil	Nil	Nil				

TABLE I.—ABSTRACT OF LIFE INSURANCE RETURNS FOR 1939—*Continued.*

Name of Insurer.		Premiums.	Number of Policies, New and taken up.	Amount of Policies, New and taken up.	Number of Policies in Force at Date.	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.	
										Re-sisted.	Not resisted.	On Mortgages.	In other Securities.
Prudential Insurance Co. of America	Ordinary	$459,610.36	2,176	$1,850,296.00	13,581	$14,535,209.00	923	$130,838.00	$182,309.45	$500.00	$20,894.44	$1,396,486.31	$3,846,954.67
	Industrial	578,817.63	3,695	1,120,119.00	51,717	12,220,359.00	6,615	129,936.63	285,917.59				
	Group	22,074.45	*Nil*	28,065.00	1	551,806.00	*Nil*	*Nil*	13,305.89				
Royal Insurance Co., Ltd.		86,456.31	135	327,605.00	1,260	3,968,827.00	92	41,497.70	43,167.61	*Nil*	2,120.00	*Nil*	228,390.45
Saskatchewan Life Insurance Co.		25,212.75	152	234,000.00	630	935,324.00	258	7,500.00	5,685.12	*Nil*	*Nil*	*Nil*	11,554.02
Sovereign Life Assurance Co.		150,309.04	114	305,750.00	1,144	2,833,769.00	108	6,500.00	69,371.19	*Nil*	*Nil*	*Nil*	186,268.97
Standard Life Assurance Co.*		92,040.94	169	401,484.00	1,067	2,729,093.00	65	20,290.00	18,319.85	*Nil*	1,064.00	*Nil*	55,636.86
Sun Life Assurance Co. of Canada	Ordinary	1,661,061.95	2,043	4,669,092.00	19,650	43,680,478.00	1,943	576,134.86	1,022,293.77	*Nil*	*Nil*	2,469,087.31	15,853,955.30
	Group	334,489.12	4	3,622,267.00	55	24,407,352.00	*Nil*	192,950.00	46,302.44				
Travelers Insurance Co.	Ordinary	178,075.53	96	429,765.00	1,286	5,954,852.00	103	38,601.89	60,175.93	*Nil*	7,000.00	*Nil*	2,586,818.68
	Group	9,900.38	*Nil*	254,200.00	8	1,672,300.00	*Nil*	3,494.00	7,434.00				
Western Empire Life Assurance Co.		22,782.89	48	101,976.00	424	782,396.00	80	12,520.00	20,552.97	*Nil*	*Nil*	9,739.45	40,259.76
Western Life Assurance Co.		42,285.92	178	266,655.00	652	1,420,229.00	186	9,901.85	20,847.35	*Nil*	*Nil*	7,805.85	55,270.50
Totals		$14,880,219.67		$56,908,225.00		$455,952,541.00		$5,057,605.37	$7,508,014.15	$4,690.14	$139,577.85	$27,348,738.91	$68,435,198.59

* Statement to November 15th, 1939.

TABLE II.—LIFE INSURANCE SUMMARY.

(Figures shown in nearest thousand.)

Year.	Premiums for Year.				Net Amount in Force.	Claims paid.
	Ordinary.	Industrial.	Group.	Total.		
1935	$10,689,000	$1,450,000	$399,000	$12,538,000	$411,894,000	$4,095,000
1936	10,556,000	1,482,000	433,000	12,471,000	423,965,000	4,235,000
1937	12,365,000	1,650,000	643,000	14,659,000	434,381,000	4,285,000
1938	12,293,000	1,736,000	654,000	14,683,000	449,576,000	4,699,000
1939	12,357,000	1,780,000	744,000	14,880,000	455,953,000	5,058,000

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1939.

Name of Insurer.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Acadia Fire Insurance Co.	$21,256.65	$7,421.15	$21,267.44	$6,534.59
Aetna Insurance Co.	36,653.72	11,543.59	33,290.02	18,995.07
Agricultural Insurance Co.	9,469.88	3,420.17	10,940.48	3,017.17
* Alliance Assurance Co., Ltd.	39,850.37	5,828.71	41,989.06	1,014.35
Alliance Insurance Co. of Philadelphia	14,433.07	1,991.47	12,703.47	1,991.47
American Alliance Insurance Co.	2,417.15	557.13	2,716.40	593.03
American Central Insurance Co.	5,000.43	1,312.26	5,662.32	1,149.26
American Equitable Assurance Co. of N.Y.	7,433.66	2,567.79	7,985.76	2,567.79
American Home Fire Assurance Co.	19,177.47	5,158.94	20,120.08	5,301.24
American Insurance Co.	6,282.91	4,055.12	6,683.64	4,005.12
Anglo-Scottish Insurance Co., Ltd.	16,362.87	3,101.74	17,331.10	4,260.55
Atlas Assurance Co., Ltd.	42,736.31	11,362.83	44,983.34	13,866.33
Automobile Insurance Co. of Hartford	9.50	*Nil*	32.84	*Nil*
Baloise Fire Insurance Co.	11,596.84	2,598.57	13,384.20	3,340.64
* Baltimore American Insurance Co.	.....	.....	.....	.....
Bankers and Shippers Insurance Co.	6,688.01	1,812.42	10,433.53	—740.58
Bankers' & Traders' Insurance Co., Ltd.	34,742.98	9,437.49	34,694.34	9,309.28
Beaver Fire Insurance Co.	2,786.54	847.46	2,065.25	912.46
Bee Fire Insurance Company	5,802.44	354.20	5,570.71	—1,379.80
Boston Insurance Co.	6,858.61	1,321.18	6,733.79	1,252.12
British America Assurance Co.	27,265.93	8,433.55	30,015.62	8,714.55
British & European Insurance Co., Ltd.	2,500.22	656.13	3,126.34	553.13
British Canadian Insurance Co.	8,343.05	1,263.34	12,237.18	563.34
British Crown Assurance Corporation, Ltd.	23,865.42	9,442.46	24,609.19	9,935.24
British Empire Assurance Co.	29,162.87	9,550.81	29,791.39	9,618.81
British General Insurance Co., Ltd.	6,250.54	1,640.32	6,339.96	1,489.32
British Law Insurance Co., Ltd.	13,353.87	1,313.40	14,248.91	1,894.40
British North Western Fire Insurance Co.	13,223.96	2,274.03	13,593.43	1,501.29
British Oak Insurance Co., Ltd.	10,038.83	9,932.37	17,331.09	10,121.37
British Traders Insurance Co., Ltd.	16,574.22	3,132.88	16,923.13	5,248.28
Caledonian American Insurance Co.	12,185.47	1,441.40	11,436.12	1,464.55
Caledonian Insurance Co.	33,689.66	4,497.25	33,626.00	4,349.03
California Insurance Co.	2,500.22	656.13	3,126.34	553.13
Camden Fire Insurance Co.	17,621.27	5,880.08	16,521.32	1,868.80
Canada Accident & Fire Assurance Co.	13,751.18	3,608.71	14,538.25	3,234.71
Canada Security Assurance Co.	8,850.28	4,381.96	9,751.78	4,840.96
Canadian Fire Insurance Co.	27,979.98	16,725.39	34,044.86	16,978.19
Canadian General Insurance Co.	13,330.96	5,134.44	17,867.62	5,474.44
Canadian Indemnity Co.	13,936.87	9,407.83	14,539.70	6,959.83
Canadian Surety Co.	6,634.06	783.38	6,791.43	971.32
Car & General Insurance Corporation, Ltd.	10,812.07	1,933.08	11,847.29	1,639.46
Casualty Co. of Canada	3,709.04	72.42	3,509.29	67.42
Central Insurance Co., Ltd.	7,070.31	2,999.05	7,917.14	2,654.42
Central Manufacturers Mutual Insurance Co.	4,801.84	354.04	5,876.12	369.83
Central Union Insurance Co.	1,491.68	34.01	1,558.07	87.01
Century Insurance Co., Ltd.	20,306.40	5,783.65	19,620.90	5,356.32
** China Fire Insurance Co., Ltd.	.....	.....	.....	.....
Citizens Insurance Co. of Jersey City	1,361.49	40.65	1,366.69	250.97
* City of New York Insurance Co.	.....	.....	.....	.....
Columbia Insurance Co.	7,085.55	2,473.71	7,207.64	2,178.19
Commerce Mutual Fire Insurance Co.	2,704.62	717.13	3,235.83	720.42
Commercial Union Assurance Co., Ltd.	49,067.95	11,758.17	54,239.06	10,782.17
Commercial Union Fire Insurance of N.Y.	1,250.11	328.06	1,267.99	298.06
Connecticut Fire Insurance Co.	11,244.82	1,754.52	12,298.78	701 52
Consolidated Fire & Casualty Insurance Co.	5,406.43	2,333.25	6,841.78	2,387.25
Continental Insurance Co.	18,441.84	2,735.07	18,643.14	3,658.70
Cornhill Insurance Co., Ltd.	36,801.34	17,918.15	32,607.06	17,928.65
County Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Dominion Fire Insurance Co.	28,868.93	8,532.84	29,868.20	8,639.04
Dominion of Canada General Insurance Co.	10,978.76	405.63	11,623.24	410.63
Eagle Fire Co. of New York	2,648.42	169.07	3,134.83	380.07
Eagle Star Insurance Co., Ltd.	27,932.95	9,124.10	31,850.55	10,692.82
Economical Mutual Fire Insurance Co.	480.37	111.60	.....	107.50
Employers Liability Assurance Corporation, Ltd.	25,878.59	576.31	24,895.30	597.31
Ensign Insurance Co.	10,341.62	1,359.56	9,866.65	1,032.03
Equitable Fire & Marine Insurance Co.	6,881.26	1,343.86	6.555.44	3,319.86
Essex & Suffolk Equitable Insurance Society, Ltd.	5,923.68	1,373.47	6,532.51	1,721.97
Eureka Security Fire & Marine Insurance Co.	2,183.62	1,102.19	10,655.02	263.19
Excess Insurance Co., Ltd.	8,118.65	800.24	7,453.49	870.24
Federal Fire Insurance Co. of Canada	12,080.67	4,660.31	11,240.64	4,663.41
Fidelity Phenix Fire Insurance Co.	31,038.87	4,029.73	33,144.93	5,331.35
Carried forward	$945,530.15	$259,671.95	$1,003,905.01	$259,434.59

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1939—*Continued.*

Name of Insurer.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Brought forward	$945,530.15	$259,671.95	$1,003,905.01	$259,434.59
Fire Association of Philadelphia	6,734.79	1,480.58	7,961.97	1,530.58
Fire Insurance Co. of Canada	25,589.40	3,898.68	32,193.94	3,668.68
Fireman's Fund Insurance Co.	28,138.62	1,632.20	28,876.80	1,611.27
Firemen's Insurance Co. of Newark	14,633.38	3,194.32	14,685.86	3,115.01
First American Fire Insurance Co.	2,718.21	261.83	4,958.71	240.84
† First National Insurance Co. of America	.....	.....	.....	.....
Fonciere Fire Insurance Co.	10,319.86	727.35	10,174.16	677.35
* Franklin Fire Insurance Co. of Philadelphia	.....	.....	.....	.....
General Accident Assurance Co. of Canada	5,190.55	612.42	5,236.27	1,253.46
General Accident Fire & Life Assurance Corp., Ltd.	7,281.90	1,463.56	9,634.32	5,111.60
General Fire Insurance Co. of Paris	6,020.28	552.81	6,701.68	552.81
† General Insurance Co. of America	93,482.00	37,770.50	95,455.38	40,811.22
Girard Fire & Marine Insurance Co.	439.45	235.12	659.95	235.12
Glens Falls Insurance Co.	3,976.42	1,619.54	4,335.16	1,609.54
§ Globe and Republic Insurance Co. of America	2,824.16	*Nil*	2,308.26	8.00
Globe Indemnity Co. of Canada	8,837.89	3,748.82	9,896.43	3,318.03
Gore District Mutual Fire Insurance Co.	9,342.20	7,034.45	8,425.43	7,027.45
Great American Insurance Co.	22,102.15	5,020.67	24,789.16	5,343.38
Guardian Assurance Co., Ltd.	83,478.11	31,852.94	85,118.31	35,156.43
Guardian Insurance Co. of Canada	12,262.98	5,987.06	12,876.23	7,694.12
Guildhall Insurance Co., Ltd.	14,022.73	4,609.37	14,780.75	5,202.37
Halifax Fire Insurance Co.	134,052.98	16,607.91	67,483.12	63,928.31
Hanover Fire Insurance Co.	4,442.07	1,178.66	4,820.28	1,268.66
Hardware Dealers Mutual Fire Insurance Co.	30,741.51	2,255.60	24,924.34	2,547.10
Hardware Mutual Fire Insurance Co.	3,594.23	1,884.89	16,840.04	1,018.56
Hartford Fire Insurance Co.	36,882.81	5,934.42	38,427.50	8,925.62
Helvetia Swiss Fire Insurance Company	9,995.00	6,270.54	8,496.56	5,366.08
Home Assurance Co. of Canada	19,120.55	2,974.42	25,397.82	2,949.42
Home Fire & Marine Insurance Co.	13,845.53	1,900.11	14,851.92	1,864.11
* Home Insurance Co. of New York	85,972.43	28,079.53	123,106.67	17,041.53
* Homestead Fire Insurance Co.	.....	.....	.....	.....
Hudson Bay Insurance Co.	11,058.69	4,690.82	12,383.22	4,151.78
Imperial Assurance Co.	14,171.10	4,947.44	14,415.24	4,356.40
Imperial Guarantee & Accid. Insur. Co. of Canada	4,500.69	209.49	4,654.49	375.49
Imperial Insurance Office	16,206.30	2,346.86	17,550.21	2,377.62
Indiana Lumbermen's Mutual Insurance	5,096.92	356.04	5,006.46	369.71
Insurance Co. of North America	44,923.26	6,038.34	41,134.63	5,527.69
Jersey Insurance Company	28,701.26	10.448.18	31,305.60	9,808.18
Law, Union & Rock Insurance Co., Ltd.	24,724.27	4,427.72	25,727.08	4,739.22
Legal & General Assurance Society	31,640.82	3,258.20	31,165.68	4,386.97
Liverpool & London & Globe Insurance Co., Ltd.	68,950.52	29,412.30	74,888.38	23,450.69
Liverpool-Manitoba Assurance Co.	14,140.62	5,998.10	15,834.29	5,308.82
†† Local Government Guarantee Society, Ltd.	.....	.....	.....	.....
London & County Insurance Co., Ltd.	17,643.65	5,989.80	18,949.04	5,937.20
London & Lancashire Guar. & Accident Co. of Canada	7,021.00	2,015.83	6,265.96	1,941.83
London & Lancashire Insurance Co., Ltd.	71,494.99	52,560.39	76,223.67	50,815.39
London & Provincial Marine & Gen. Insur. Co., Ltd.	4,538.88	504.79	4,667.57	504.79
London & Scottish Assurance Corporation, Ltd.	8,134.51	1,014.77	9,326.91	87.77
London Assurance	44,143.92	14,650.39	46,245.24	21,796.67
London-Canada Insurance Co.	3,832.05	1,419.82	7,354.21	1,412.91
London Guarantee & Accident Co., Ltd.	14,171.10	4,947.44	14,418.28	4,356.40
Lumberman's Insurance Co.	11,392.35	5,967.95	11,809.48	—1,773.85
Lumbermen's Mutual Insurance Co.	3,102.81	356.05	3,690.92	347.38
Lumber Mutual Fire Insurance Co.	3,709.79	543.94	4,347.30	579.04
Marine Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Maryland Insurance Co., Ltd.	4,985.47	3,668.72	3,431.68	3,772.89
Mercantile Insurance Co.	10,908.32	2,331.93	11,237.85	2,230.93
Merchants & Manufacturers Fire Insurance Co.	12,893.82	8,519.38	12,498.86	8,549.83
Merchants Fire Assurance Corporation of N.Y.	31,979.55	7,713.81	36,586.73	3,153.01
Merchants Marine Insurance Co., Ltd.	10,447.14	285.88	12,611.96	2,709.88
Mercury Insurance Co.	2,939.55	138.26	2,522.26	142.26
Michigan Fire & Marine Insurance Co.	4,323.31	2,335.20	4,484.84	2,303.07
Millers National Insurance Co.	27,698.45	12,707.00	26,672.55	—2,437.80
Mill Owners Mutual Fire Insurance Co. of Iowa	3,745.65	1,941.20	4,138.58	1,950.98
Milwaukee Mechanics' Insurance Co.	64,209.03	3,792.41	33,317.79	3,812.41
Minnesota Implement Mutual Fire Insurance Co.	30,745.39	2,564.64	25,168.31	2,028.80
Motor Union Insurance Co., Ltd.	5,406.04	966.55	5,930.48	819.75
Mutual Fire Insurance Co. of B.C.	32,190.30	12,031.26	32,102.09	8,516.26
National Ben Franklin Fire Insurance Co.	12,583.32	4,922.75	13,466.23	4,899.10
Carried forward	$2,349,927.18	$664,483.90	$2,408,856.10	$671,820.71

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1939—*Continued.*

Name of Insurer.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Brought forward	$2,349,927.18	$664,483.90	$2,408,856.10	$671,820.71
Nationale Fire Insurance Co. of Paris	14,925.08	3,704.91	18,813.72	3,312.91
National Fire Insurance Co. of Hartford	11,078.57	260.62	11,986.59	275.62
* National Liberty Insurance Co. of America	.....	.....	.....	.....
National Liverpool Insurance Co.	7,070.31	2,999.05	7,917.14	2,654.42
National Provincial Insurance Co., Ltd.	5,398.93	966.54	5,915.03	819.74
National Security Fire Insurance Co.	6,008.74	2,551.20	4,934.32	2,551.20
National Union Fire Insurance	10,461.93	191.43	10,130.84	263.40
Newark Fire Insurance Co.	7,602.85	3,224.94	8,512.73	2,854.34
* New Brunswick Fire Insurance Co.	.....	.....	.....	.....
New England Fire Insurance Co.	1,080.83	583.80	1,128.19	575.76
New Hampshire Fire Insurance Co.	6,396.80	848.03	8,080.69	715.53
New York Underwriters Insurance Co.	4,628.30	1,786.80	5,651.37	1,800.54
Niagara Fire Insurance Co.	13,353.93	754.45	16,491.41	955.17
North British & Mercantile Insurance Co., Ltd.	35,249.03	7,783.61	37,086.93	6,140.65
North Empire Fire Insurance Co.	14,171.10	4,947.44	14,415.24	4,356.40
Northern Assurance Co., Ltd.	16,889.50	3,204.84	19,388.20	3,187.84
Northwestern Mutual Fire Association	109,489.26	24,104.73	109,786.66	20,981.82
Northwestern National Insurance Co.	9,491.10	1,881.67	10,283.94	1,946.39
North West Fire Insurance Co.	5,000.43	1,312.26	5,662.32	1,149.26
Norwich Union Fire Insurance Society, Ltd.	49,001.45	26,704.10	54,169.77	29,618.10
Occidental Fire Insurance Co.	10,694.15	1,652.16	12,410.69	2,027.16
Ocean Accident & Guarantee Corporation, Ltd.	13,751.18	3,608.71	9,471.69	3,719.71
Ohio Farmers Insurance Co.	41,714.51	19,394.79	44,813.04	16,992.17
Pacific Coast Fire Insurance Co.	12,190.51	2,951.79	12,793.86	3,110.60
Pacific Fire Insurance Co.	12,322.64	3,249.43	8,157.67	578.43
Palatine Insurance Co., Ltd.	15,001.29	3,936.77	16,514.82	3,489.77
Patriotic Assurance Co., Ltd.	8,871.35	4,297.16	9,391.35	6,394.38
Pearl Assurance Co., Ltd.	29,239.01	11,550.55	27,064.81	2,949.55
Pennsylvania Lumbermen's Mutual Fire Insurance Co.	4,154.54	354.91	4,863.69	485.10
Phenix Fire Insurance Co. of Paris	2,010.19	98.75	2,750.58	98.75
Philadelphia Fire & Marine Assurance Co.	7,777.19	3,984.08	5,818.62	4,022.08
Phoenix Assurance Co., Ltd.	108,527.74	40,267.89	104,157.37	34,126.16
Phoenix Insurance Co. of Hartford	15,780.69	9,415.19	17,115.22	9,186.99
Pioneer Insurance Co.	6,220.51	2,638.59	6,965.56	2,335.37
Planet Assurance Co., Ltd.	7,772.55	5,641.28	8,274.01	6,192.89
Providence Fire Assurance Co. of Paris	8,250.12	10,894.33	9,455.46	10,887.73
Providence Washington Insurance Co.	6,849.94	5,565.15	6,900.77	5,500.99
Provincial Insurance Co., Ltd.	33,131.00	23,226.72	30,652.19	22,767.27
Prudential Assurance Co., Ltd.	24,214.71	10.066.85	20,774.63	144.85
Quebec Fire Assurance Co.	17,844.47	3,808.98	16,972.48	3,972.98
Queen Insurance Co. of America	31,970.04	13,486.12	35,706.64	11,936.36
Queensland Insurance Co., Ltd.	8,503.04	4,629.56	9,766.85	5,621.23
Railway Passengers Assurance Co.	7,432.51	901.19	7,285.79	1,060.62
Reliance Insurance Co. of Canada	5,544.13	1,826.21	6,664.48	1,588.22
Rhode Island Insurance Co.	14,926.14	1,930.49	.....	1,408.36
Royal Exchange Assurance	40,309.91	6,888.62	44,026.45	5,492.62
Royal Insurance Co., Ltd.	98,890.50	39,805.98	105,613.37	35,615.54
Royal Scottish Insurance Co., Ltd.	4,809.36	2,033.97	5,290.56	2,023.97
St. Paul Fire & Marine Insurance Co.	13,905.08	6,234.74	14,726.41	6,656.36
Saskatchewan Mutual Fire Insurance Co.	14,887.98	1,836.17	10,719.45	1,836.17
Scottish Canadian Assurance Corporation	7,116.36	640.20	8,284.37	1,243.86
Scottish Metropolitan Assurance Co., Ltd.	6,946.66	520.69	8,898.91	530.69
Scottish Union & National Insurance Co.	21,801.69	2,111.88	25,387.38	5,497.88
Sea Insurance Co., Ltd.	15,386.38	1,642.15	14,990.77	404.15
Security Insurance Co. of New Haven	4,062.47	1,209.07	4,830.52	1,208.07
Security National Insurance Co.	2,301.76	172.93	1,492.48	246.43
Sentinel Fire Insurance Co.	1,080.83	583.80	1,121.22	575.76
South British Insurance Company, Ltd.	11,256.80	1,033.74	9,666.65	1,546.74
Southern Insurance Co., Ltd.	5,283.54	1,043.08	5,914.72	1,061.30
Springfield Fire & Marine Insurance Co., Ltd.	44,686.51	21,628.20	46,180.61	21,431.05
Stanstead & Sherbrooke Fire Insurance Co., stock mutual	3,276.45	1,918.76	5,331.40	1,906.09
State Assurance Co., Ltd.	5,394.97	966.55	5,918.55	819.75
Sun Insurance Office	45,551.32	20,076.16	44,799.68	16,521.17
§ Sussex Fire Insurance Co.	.....	.....	.....	.....
Switzerland General Insurance Co., Ltd.	15,189.49	12,965.94	15,035.63	12,080.21
Tokio Marine & Fire Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Toronto General Insurance Co.	13,330.97	5,134.44	17,867.63	5,474.44
Travelers Fire Insurance Co.	97,246.63	7,426.17	87,871.70	8,464.62
Union Assurance Society, Ltd.	23,752.04	6,233.22	24,682.21	5,617.22
Carried forward	$3,628,387.17	$1,083,778.43	$3,702,602.15	$1,052,831.61

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1939—*Continued.*

Name of Insurer.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Brought forward	$3,628,387.17	$1,083,778.43	$3,702,602.15	$1,052,831.61
Union Fire, Accident & General Insurance Co. of Paris	22,652.52	7,191.39	22,784.79	6,216.39
** Union Insurance Society of Canton, Ltd.	28,418.35	5,370.65	28,994.15	8,997.05
Union Marine & General Insurance Co., Ltd.	14,171.10	4,947.44	23,188.69	4,356.40
‖ United British Insurance Co., Ltd.	.....	.....	.....	.....
United Firemen's Insurance Co.	7,085.55	2,473.71	7,207.64	2,178.19
United Mutual Fire Insurance Co.	10,901.56	356.05	10,495.41	377.32
United States Fire Insurance Co.	32,923.18	8,577.11	34,161.91	8,865.11
Urbaine Fire Insurance Co. of Paris	5,147.97	141.73	3,977.23	56.67
‡ Wapiti Insurance Co.	.....	.....	.....	.....
‡ Wawanesa Mutual Insurance Co.	56,580.42	16,605.13	53,621.47	17,746.38
Wellington Fire Insurance Co.	6,116.90	3,697.86	10,871.66	3,704.96
Western Assurance Co.	16,545.66	4,931.98	18,165.81	5,225.98
¶ Westminster Fire Office	.....	.....	.....	.....
World Fire & Marine Insurance Co.	10,954.06	11,941.71	8,949.84	9,500.25
World Marine & General Insurance Co., Ltd.	4,958.31	694.00	5,804.45	964.00
Yorkshire Insurance Co., Ltd.	21,324.08	3,576.15	22,266.55	3,333.15
Totals	$3,866,166.83	$1,154,283.34	$3,953,091.73	$1,134,353.46
* Baltimore-American Insurance Co. (gross)	$3,657.36	$3,719.18	.....	.....
** China Fire Insurance Co., Ltd. (gross)	49.75	*Nil*	.....	.....
* City of New York Insurance Co. (gross)	4,514.74	368.59	.....	.....
† First National Insurance Co. of America (gross)	34,399.02	12,473.15	.....	.....
* Franklin Fire Insurance Co. (gross)	17,472.66	3,141.78	.....	.....
* Homestead Fire Insurance Co. (gross)	6,094.56	7,388.18	.....	.....
†† Local Government Guarantee Society, Ltd. (gross)	7,584.97	1,004.58	.....	.....
* National Liberty Insurance Co. (gross)	6,083.24	65.71	.....	.....
* New Brunswick Fire Insurance Co. (gross)	7,617.90	5,795.58	.....	.....
§ Sussex Fire Insurance Co. (gross)	7,516.47	976.33	.....	.....
‖ United British Insurance Co., Ltd. (gross)	1,333.13	118.63	.....	.....
‡ Wapiti Insurance Co. (gross)	4,547.82	399.53	.....	.....
¶ Westminster Fire Office (gross)	8,850.73	974.25	.....	.....

NOTE.—These figures are included in the foregoing figures for the insurers whose names are preceded by the same sign.

Reciprocal Exchanges.	Net Premium Deposits written.	Net Losses paid.	Net Premium Deposits earned.	Net Losses incurred.
Affiliated Underwriters	$14,015.73	$1,145.69	$11,852.27	$1,225.69
American Exchange Underwriters	2,955.60	6.20	2,541.43	6.20
Canadian Reciprocal Exchange	1,362.60	3.10	1,678.57	3.10
Canners Exchange Subscribers at Warner Inter Insurance Bureau	2,502.60	3,157.30	2,529.32	3,157.30
Individual Underwriters	3,224.74	*Nil*	3,864.70	*Nil*
Lumbermen's Underwriting Alliance	27,571.50	12,851.96	27,902.32	12,851.96
Metropolitan Inter-Insurers	504.71	*Nil*	917.78	*Nil*
New York Reciprocal Exchange	5,720.95	3.10	5,698.73	3.10
Underwriters Exchange	2,303.19	6.20	2,521.15	6.20
Totals	$60,161.62	$17,173.55	$59,506.27	$17,253.55

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.
1935	$4,004,000	$1,696,000	$3,941,000	$1,430,000	36.27
1936	3,975,000	1,225,000	3,969,000	1,169,000	29.45
1937	4,167,000	1,713,000	4,082,000	1,877,000	45.96
1938	4,056,000	2,071,000	4,105,000	2,011,000	49.00
1939	3,866,000	1,154,000	3,953,000	1,134,000	28.70

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1939.

Name of Insurer.	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.	$2,744.34	$12,159.16	$9,135.72	$8,531.41
Alliance Insurance Co. of Philadelphia	27.75	*Nil*	25.19	*Nil*
American Alliance Insurance Co.	219.28	165.01	362.40	129.01
American Automobile Fire Insurance Co.	21,721.57	9,308.92	21,822.54	10,274.92
American Automobile Insurance Co.	52,709.86	19,841.55	57,783.97	10,917.55
American Central Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Anglo Scottish Insurance Co., Ltd.	7,129.33	2,904.56	7,457.99	2,507.06
Arex Indemnity Company	1,052.75	*Nil*	726.54	3,715.00
Atlas Assurance Co., Ltd.	7,722.55	2,010.19	7,732.77	1,573.19
Bankers & Traders Insurance Co., Ltd.	65,024.21	36,662.04	65,986.47	47,297.05
Boston Insurance Co.	247.82	24.44	154.94	24.44
British America Assurance Co.	38,699.90	29,482.73	40,349.02	18,138.73
British Canadian Insurance Co.	12,091.67	2,432.73	10,704.83	2,837.73
British Empire Assurance Co.	14,554.34	3,978.08	14,779.09	8,401.08
British General Insurance Co., Ltd.	8,546.84	4,133.64	10,003.62	4,224.64
British Law Insurance Co.	15,997.85	6,168.72	15,870.29	5,368.72
British Oak Insurance Co., Ltd.	8,996.60	8,246.99	14,455.96	8,599.77
British Traders Insurance Co., Ltd.	13,382.83	3,547.02	13,228.67	2,700.02
Caledonian Insurance Co.	3,406.64	275.40	3,289.55	125.40
Camden Fire Insurance Association	2,986.88	1,042.37	2,818.92	1,446.47
Canada Accident & Fire Assurance Co.	24,572.16	11,884.21	19,785.35	16,950.21
Canada Security Assurance Co.	20,443.43	21,247.10	20,729.10	18,732.10
Canadian Fire Insurance Co.	26,599.17	12,445.98	30,222.62	9,953.23
Canadian General Insurance Co.	7,881.47	9,720.79	9,287.47	150.79
Canadian Indemnity Co.	24,913.78	11,762.64	27,217.20	9,119.64
Canadian Surety Co.	29,420.96	14,915.35	30,601.55	12,251.41
Car & General Insurance Corporation	4,596.59	2,304.91	5,849.04	594.91
Casualty Co. of Canada	9,675.69	2,453.26	8,723.60	1,728.26
* Central Insurance Co., Ltd.	.....	.....	.....	.....
Central Manufacturers Mutual Insurance Co.	187.16	*Nil*	193.63	*Nil*
Century Insurance Co., Ltd.	7,254.06	2,904.56	7,582.73	2,507.06
China Fire Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Commercial Casualty Insurance Co.	40,870.38	8,809.79	25,078.71	17,137.77
Commercial Union Assurance Co., Ltd.	13,888.60	6,717.16	16,595.79	8,696.16
Consolidated Fire & Casualty Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Continental Casualty Co.	519.48	114.65	628.66	342.65
Continental Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Cornhill Insurance Co.	12,426.36	3,677.73	11,282.59	3,679.68
County Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Dominion Fire Insurance Co.	5,748.46	2,157.39	5,375.69	3,598.90
Dominion of Canada General Insurance Co.	33,925.65	35,194.40	34,387.70	34,414.40
Eagle Fire Co. of New York	829.80	392.96	786.72	307.96
Economical Mutual Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Employers Liability Assurance Corporation, Ltd.	31,032.48	12,955.90	30,826.68	4,775.90
Eureka-Security Fire & Marine Insurance Co.	918.46	21.40	607.53	71.40
Fidelity & Casualty Co. of N.Y.	*Nil*	*Nil*	*Nil*	*Nil*
Fidelity Insurance Co. of Canada	2,680.25	172.04	2,730.65	172.04
Fidelity Phenix Fire Insurance Co.	9,005.85	5,025.18	10,395.15	4,174.17
Fire Association of Philadelphia	*Nil*	*Nil*	*Nil*	*Nil*
Fireman's Fund Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Firemen's Insurance Co., Newark	*Nil*	*Nil*	*Nil*	*Nil*
† First National Insurance Co.	.....	.....	.....	.....
Fonciere Transport & Accident Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
‡ Franklin Fire Insurance Co.	.....	.....	.....	.....
General Accident Assurance Co.	13,113.47	5,178.48	14,650.43	6,168.48
General Accident Fire & Life Assur. Corporation, Ltd.	16,952.23	5,930.77	17,371.18	5,390.77
General Casualty Co. of America	47,030.85	10,223.21	47,614.29	11,813.21
General Exchange Insurance Corporation	33,256.78	26,601.16	32,216.97	25,062.56
General Insurance Co. of America	18,593.94	4,286.89	17,028.71	4,866.89
Glens Fall Insurance Co.	26,320.37	15,829.82	24,290.34	12,595.82
Globe Indemnity Co.	27,345.57	16,534.18	29,600.60	5,700.18
Gore District Mutual Fire Insurance Co.	7,788.17	4,179.95	4,849.69	4,179.95
Great American Indemnity Co.	3,056.06	1,166.57	3,819.08	1,581.57
Great American Insurance Co.	1,973.48	1,485.10	3,248.42	1,161.10
Guardian Insurance Co. of Canada	179,419.65	82,338.78	164,027.06	92,124.78
Guildhall Insurance Co., Ltd.	32,003.73	16,297.90	32,364.84	8,753.90
Halifax Fire Insurance Co.	63,672.09	26,365.59	62,410.40	34,314.34
Hardware Dealers Mutual Fire Insurance Co.	111.60	*Nil*	116.05	*Nil*
Carried forward	$1,055,291.24	$523,679.35	$1,049,184.71	$499,884.38

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1939 —*Continued.*

Name of Insurer.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Brought forward	$1,055,291.24	$523,679.35	$1,049,184.71	$499,884.38
Hardware Mutual Fire Insurance Co.	41.45	*Nil*	77.13	*Nil*
Hartford Accident & Indemnity Co.	12,466.12	3,304.11	15,699.33	4,364.11
Hartford Fire Insurance Co.	1,532.69	3,244.78	3,301.73	3,378.68
Home Assurance Co. of Canada	75,358.74	40,705.26	72,726.32	39,202.31
‡ Home Insurance Co.	16,130.68	16,160.94	19,519.24	17,380.94
‡ Homestead Fire Insurance Co.	.....	.....	.....	.....
* Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Ins. Co. of Canada	4,264.74	738.38	4,151.44	613.38
Imperial Insurance Office	10,999.35	2,333.98	10,198.29	8,893.33
Indemnity Insurance Co. of North America	38.20	*Nil*	74.48	*Nil*
Indiana Lumbermen Mutual Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Insurance Co. of North America	77.77	*Nil*	59.60	*Nil*
Jersey Insurance Company	*Nil*	*Nil*	*Nil*	*Nil*
Law, Union & Rock Insurance Co., Ltd.	14,370.71	4,938.53	12,641.08	4,509.53
Legal & General Insurance Society, Ltd.	15,869.07	24,621.22	17,798.48	11,176.22
Liverpool & London & Globe Insurance Co.	15,393.02	8,845.28	16,949.81	3,710.28
Liverpool-Manitoba Assurance Co.	3,001.26	1,766.30	3,306.39	716.30
London & County Insurance Co., Ltd.	7,622.24	3,235.27	6,450.32	6,990.27
London & Lancashire Guarantee & Accident Co.	44,502.85	12,247.97	43,473.69	14,088.97
London & Lancashire Insurance Co.	8,363.10	5,699.29	7,910.91	6,104.29
London & Provincial Marine General Insurance Co., Ltd.	11,367.13	2,614.65	11,157.91	3,289.65
London & Scottish Assurance Corporation	678.14	156.49	710.74	156.49
London Assurance	6,311.78	1,487.11	6,282.31	3,802.11
London-Canada Insurance Co.	31,971.24	23,743.90	42,354.30	25,924.84
London Guarantee & Accident Co.	64,559.85	36,796.26	64,366.10	27,896.26
Lumbermen's Mutual Casualty Co.	1,083.24	288.44	1,184.04	—547.56
Marine Insurance Co., Ltd.	6,092.63	152.35	3,583.25	124.85
Maryland Casualty Co.	3,035.25	1,014.89	2,640.61	2,289.49
Merchants Marine Insurance Co.	9,478.32	11,616.35	9,217.00	—4,283.65
Mercury Insurance Co.	1,189.90	34.53	767.71	34.53
Metropolitan Casualty Insurance Co.	15,304.95	6,503.07	16,956.97	15,242.39
Michigan Fire & Marine Insurance Co.	316.47	33.10	185.95	118.88
Milwaukee Mechanics' Insurance Co.	38,377.75	5,892.21	23,428.51	10,791.25
Minnesota Implement Mutual Fire Insurance Co.	111.84	*Nil*	116.12	*Nil*
Motor Union Insurance Co.	30,247.97	13,222.55	32,689.66	5,887.55
National Ben Franklin Fire Insurance Co.	1,811.29	1,349.54	1,777.35	715.94
National Fire Insurance Co. of Hartford	*Nil*	*Nil*	*Nil*	*Nil*
National Liberty Insurance Co. of America	*Nil*	*Nil*	*Nil*	*Nil*
National Union Fire Insurance Co.	134.62	79.84	362.80	4.84
Newark Fire Insurance Co.	2,744.67	1,366.56	2,945.28	1,115.56
New England Fire Insurance Co.	79.12	*Nil*	46.49	21.27
New York Underwriters Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Niagara Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
North British & Mercantile Insurance Co., Ltd.	16,718.60	8,444.77	17,002.23	12,234.77
Northern Assurance Co., Ltd.	12,395.71	4,205.68	12,558.11	5,150.68
Northwest Casualty Co.	31,050.28	9,297.56	31,252.77	22,117.56
Northwestern Mutual Fire Association	41,509.60	12,275.44	39,200.86	13,201.64
Northwestern National Insurance Co.	446.27	239.87	581.62	239.87
Norwich Union Fire Insurance Society, Ltd.	29,241.32	7,628.13	30,129.05	8,528.13
Occidental Fire Insurance Co.	2,986.01	95.75	2,682.21	755.75
Ocean Accident & Guarantee Corporation, Ltd.	48,420.24	23,262.51	47,080.75	32,176.51
Ohio Farmers Insurance Co.	10,643.53	5,265.83	11,301.72	5,189.31
Pacific Coast Fire Insurance Co.	6,986.70	2,904.56	7,308.80	2,507.06
Palatine Insurance Co.	5,341.77	2,583.52	6,337.16	3,622.52
Patriotic Assurance Co., Ltd.	2,767.84	941.91	2,430.03	1,174.91
Pearl Assurance Co., Ltd.	30,660.55	18,056.15	31,457.80	18,771.15
Phoenix Assurance Co., Ltd.	95,669.70	45,315.70	97,345.69	34,632.70
Phoenix Insurance Co. of Hartford	*Nil*	*Nil*	*Nil*	*Nil*
* Pioneer Insurance Co.	.....	.....	.....	.....
Providence Washington Insurance Co.	3,978.11	1,150.77	3,286.72	2,156.30
Provincial Insurance Co.	41,128.47	22,029.17	39,117.91	18,953.74
Prudential Assurance Co., Ltd.	43,685.43	22,175.79	41,025.83	25,048.79
Queen Insurance Co.	3,307.20	1,639.89	3,546.89	1,337.89
Queensland Insurance Co., Ltd.	6,718.01	657.75	6,481.18	796.52
Railway Passengers Assurance Co.	7,341.90	910.57	7,815.16	2,075.57
Rhode Island Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Royal Exchange Assurance	18,292.93	10,363.81	18,953.53	9,818.81
* Royal Insurance Co., Ltd.	35,130.58	20,656.65	38,781.51	7,453.65
St. Paul Fire & Marine Insurance Co.	1,571.35	1,369.92	1,873.37	1,343.92
Carried forward	$2,006,211.49	$979,344.20	$2,001,846.95	$942,885.43

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1939 —*Continued.*

Name of Insurer.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.
Carried forward	$2,006,211.49	$979,344.20	$2,001,846.95	$942,885.43
St. Paul Mercury Indemnity Co.	2,567.70	*Nil*	1,837.40	—786.50
Saskatchewan Mutual Fire Insurance Co.	59,545.60	23,636.55	57,942.86	23,295.39
Scottish Metropolitan Assurance Co.	6,242.14	7,731.33	6,493.46	6,056.33
Scottish Union & National Insurance Co.	11,144.58	2,340.42	10,513.42	6,523.42
Security Insurance Co. of New Haven	*Nil*	*Nil*	*Nil*	*Nil*
§ South British Insurance Co., Ltd.	.....	.....	.....	.....
Southern Insurance Co., Ltd.	2,376.41	968.13	2,485.97	835.63
Springfield Fire & Marine Insurance Co.	2,769.17	289.58	1,627.16	1,041.12
Sun Insurance Office, Ltd.	16,197.50	11,678.26	15,793.33	13,944.51
Toronto General Insurance Co.	21,983.43	64,988.01	35,594.46	25,180.01
Travelers Fire Insurance Co.	1,554.46	280.15	1,467.09	290.36
Travelers Indemnity Co.	8,870.36	2,471.65	8,710.76	1,140.75
Travelers Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Union Assurance Society, Ltd.	6,410.13	3,100.23	6,760.87	3,211.23
Union Fire, Accident & General Insurance Co.	105.97	224.71	1,397.53	194.71
§ Union Insurance Society of Canton, Ltd.	24,850.90	6,587.30	24,584.67	5,014.30
Union Marine & General Insurance Co., Ltd.	49,005.56	15,549.14	39,430.23	19,919.14
‡ United British Insurance Co., Ltd.	.....	.....	.....	.....
United Pacific Insurance Co.	39,533.94	22,770.14	36,508.30	21,320.91
United States Fidelity & Guaranty Co.	1,375.29	1,601.87	1,902.70	1,927.22
United States Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
‖ Wapiti Insurance Co.	.....	.....	.....	.....
‖ Wawanesa Mutual Insurance Co.	37,154.89	19,623.04	34,045.52	10,437.08
Wellington Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Western Assurance Co.	20,799.06	13,081.42	19,682.04	2,890.42
‡‡ Westminster Fire Office	.....	.....	.....	.....
World Fire & Marine Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
World Marine & General Insurance Co.	5,662.12	1,462.50	5,640.72	1,469.50
Yorkshire Insurance Co., Ltd.	21,145.69	8,613.83	17,074.17	10,238.83
Zurich General Accident & Liability Insurance Co.	113,211.86	40,963.40	116,352.53	53,743.40
Totals	$2,458,718.25	$1,225,703.99	$2,447,692.14	$1,150,773.19
* Central Insurance Co., Ltd.	$2,416.97	$511.34	.....	.....
† First National Insurance Co.	4,681.16	324.44	.....	.....
‡ Franklin Fire Insurance Co.	79.97	—1.48	.....	.....
‡ Homestead Fire Insurance Co.	4,719.76	6,653.49	.....	.....
* Hudson Bay Insurance Co.	58.75	*Nil*	.....	.....
* Pioneer Insurance Co.	48.43	*Nil*	.....	.....
§ South British Insurance Co., Ltd.	3,869.63	441.17	.....	.....
‡ United British Insurance Co., Ltd.	943.87	*Nil*	.....	.....
‖ Wapiti Insurance Co.	*Nil*	45.01	.....	.....
‡‡ Westminster Fire Office	2,692.52	8,109.39	.....	.....

NOTE.—These figures are included in the foregoing figures for the insurers whose names are preceded by the same sign.

TABLE VI.—AUTOMOBILE INSURANCE SUMMARY.

(Figures shown in nearest thousand.)

Year.	Net Premiums written.	Net Losses paid.	Net Premiums earned.	Net Losses incurred.	Ratio Losses incurred to Premiums earned.
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
1937	2,202,000	1,242,000	2,045,000	1,266,000	61.90
1938	2,459,000	1,346,000	2,356,000	1,261,000	53.70
1939	2,459,000	1,226,000	2,448,000	1,151,000	47.02

TABLE VII.—OTHER INSURANCE PREMIUMS AND LOSSES FOR 1939.

ACCIDENT AND SICKNESS INSURANCE.

Name of Insurer.	Accident Insurance.		Sickness Insurance.	
	Gross Premiums, less Return Premiums.	Gross Losses paid.	Gross Premiums, less Return Premiums.	Gross Losses paid.
Aetna Life Insurance Co.	*$3,353.60	$2,002.05		
Alliance Assurance Co., Ltd.	108.28	256.06	$55.74	$30.71
Anglo-Scottish Insurance Co., Ltd.	226.00	17.75		
Atlas Assurance Co., Ltd.	5.00			
British America Assurance Co.	2,547.22	616.72	1,173.90	530.99
British Canadian Insurance Co.	1,892.34	818.52	1,356.97	1,473.31
British Empire Assurance Co.	3,780.16	2,138.17	1,573.88	1,528.72
British Northwestern Fire Insurance Co.	2,471.21	762.00	655.87	49.64
Canada Accident & Fire Assurance Co.	8,593.97	5,467.73	3,652.05	1,761.79
Canada Security Assurance Co.	400.88		147.60	920.80
Canadian Fire Insurance Co.	1,271.54	757.33		
Canadian General Insurance Co.	*4,355.77	1,608.13		
Canadian Indemnity Co.	3,365.65	2,002.23	594.90	169.11
Canadian Surety Co.				
Car & General Insurance Corporation, Ltd.	161.03	3.33	3.75	50.35
Casualty Co. of Canada	3,369.16 *792.59	1,575.26 10.00	1,315.42	639.71
Century Insurance Co., Ltd.	601.05	835.77		
Commercial Casualty Insurance Co.	25,457.75	3,243.94	20,244.24	4,559.50
Commercial Union Assurance Co., Ltd.	6,024.35	7,655.45	3,211.12	628.29
Confederation Life Association	*5,492.74	3,419.74		
Consolidated Fire & Casualty Insurance Co.	100.00	108.14		
Continental Casualty Co.	31,037.95	11,790.02	30,907.97	8,868.13
Dominion Fire Insurance Co.	249.53			
Dominion of Canada General Insurance Co.	25,156.66 *499.50	9,592.88 30.33	13,308.72	4,744.70
Economical Mutual Fire Insurance Co.	*10,748.18	7,040.59		
Employers' Liability Assurance Corporation, Ltd.	4,241.66	530.16	1,314.95	395.06
Federal Fire Insurance Corporation, Ltd.				
Fidelity & Casualty Co. of New York	233.76			
Fidelity Insurance Co. of Canada	920.53	932.65	161.36	348.20
General Accident Assurance Co. of Canada	5,585.32 *2,190.90	2,128.34 616.99	3,445.34	1,455.89
General Accident Fire & Life Assurance Corpn., Ltd.	2,107.99	604.37	1,645.29	231.73
Globe Indemnity Co. of Canada	3,966.80	1,592.98	2,637.22	2,599.45
Guardian Insurance Co. of Canada	894.88	130.33	426.47	232.86
Guildhall Insurance Co., Ltd.	46.65	14.00	46.90	
Halifax Insurance Co.	416.15	52.07	99.40	
Hartford Accident & Indemnity Co.	562.97	165.36	29.28	469.64
Home Assurance Co. of Canada	*33,713.28	16,129.55		
Hudson Bay Insurance Co.	75.00			
Imperial Guarantee & Accident Insur. Co. of Canada	2,711.02	953.40	978.01	324.99
Imperial Insurance Office	612.61	64.85	69.91	18.33
Indemnity Insurance Co. of North America	45.00			
Law, Union & Rock Insurance Co., Ltd.	1,004.58	382.58	262.31	240.13
Legal & General Assurance Society, Ltd.	1,576.05	1,037.25	112.50	
Liverpool & London & Globe Insurance Co., Ltd.	1,983.69	829.72	884.38	632.59
London & Lancashire Guar. & Accident Co. of Canada	5,204.16	967.87	1,767.70	1,181.61
London & Provincial Marine & General Insur. Co., Ltd.	1,099.19 *353.26	800.74 180.00		
London & Scottish Assurance Corporation, Ltd.	11.00			
London Assurance	16.80		—2.00	
London Guarantee & Accident Co., Ltd.	3,558.38 *1,603.03	1,445.82 848.49	1,435.67	868.48
London Life Insurance Co.	*22,272.28	11,511.15		
Loyal Protective Life Insurance Co.	*21,260.56	6,954.22		
Lumbermen's Mutual Casualty Co.	20.00			
Maryland Casualty Co.	219.27 *—8.50		22.46	
Metropolitan Casualty Insurance Co.	610.73	46.66	29.45	
Metropolitan Life Insurance Co.	7,210.63 *11,200.31	1,608.00 6,556.00	1,234.62	679.00
Motor Union Insurance Co., Ltd.	624.91	22.96		
Mutual Benefit Health & Accident Association	*118,745.05	69,574.32		
North British & Mercantile Insurance Co., Ltd.	5,216.28	1,214.41	3,907.77	2,885.48
Carried forward	$404,168.29	$189,740.62	$98,711.12	$38,519.19

* Accident and sickness.

TABLE VII.—OTHER INSURANCE PREMIUMS AND LOSSES FOR 1939—*Continued.*

ACCIDENT AND SICKNESS INSURANCE—*Continued.*

Name of Insurer.	Accident Insurance.		Sickness Insurance.	
	Gross Premiums, less Return Premiums.	Gross Losses paid.	Gross Premiums, less Return Premiums.	Gross Losses paid.
Brought forward	$404,168.29	$189,740.62	$98,711.12	$38,519.19
Northern Assurance Co., Ltd.	423.14	250.25	31.58	.....
Norwich Union Fire Insurance Society, Ltd.	2,309.65	1,097.42	269.42	728.55
Occidental Fire Insurance Co.	209.40	220.00	94.30	.....
Occidental Life	.....	1,719.59	.....	.....
Occidental Life Insurance Co.	*2,114.06	863.33	.....	.....
Ocean Accident & Guarantee Corporation, Ltd.	9,049.15	3,485.75	1,509.07	745.61
Pearl Assurance Co., Ltd.	992.00	148.92	.....	.....
Phoenix Assurance Co., Ltd.	1,449.55	554.57	967.12	172.84
Protective Association of Canada	*23,187.87	15,425.92	.....	.....
Prudential Assurance Co., Ltd.	957.68	786.22	318.80	313.99
Prudential Insurance Co. of America	.....	.....	.....	.....
Queensland Insurance Co., Ltd.	.....	.....	.....	.....
Railway Passengers Assurance Co.	3,595.78	362.22	1,772.05	586.43
Royal Exchange Assurance	882.85	139.30	69.80	100.70
Royal Insurance Co., Ltd.	4,243.61	1,789.74	2,370.17	2,247.93
Scottish Metropolitan Assurance Co., Ltd.	362.40	108.47	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	5,161.11	2,365.80	1,033.83	343.56
Toronto General Insurance Co.	*23,001.24	29,916.03	.....	.....
Travelers Insurance Co.	41,306.82	12,778.87	44,391.01	23,276.22
Union Assurance Society, Ltd.	993.99	2,089.07	209.21	104.75
Union Insurance Society of Canton, Ltd.	9,860.95	6,838.25	9,621.92	7,411.11
Union Marine & General Insurance Co., Ltd.	401.66	12.50	61.70	.....
United States Fidelity & Guaranty Co.	670.79	262.56	24.00	.....
Western Assurance Co.	4,230.23	1,837.54	2,439.09	1,823.03
World Marine & General Insurance Co., Ltd.	157.47	8.00	95.00	.....
Yorkshire Insurance Co., Ltd.	2,801.95 *5,775.94	332.00 2,383.33	.....	.....
Zurich General Accident & Liability Insur. Co., Ltd.	2,787.71	1,167.11	8,001.56	3,539.82
Totals	$551,095.29	$276,683.38	$171,990.75	$79,913.73

* Accident and sickness.

EMPLOYERS' LIABILITY AND PLATE-GLASS INSURANCE.

Name of Insurer.	Employers' Liability Insurance.		Plate-glass Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Alliance Assurance Co., Ltd.	.....	.....	.....	$7.00
Anglo-Scottish Insurance Co., Ltd.	.....	.....	.....	.....
British America Assurance Co.	$225.52	.....	$435.96	166.18
British Canadian Insurance Co.	.....	.....	727.18	372.08
British Columbia Plate Glass Insurance Co.	.....	.....	18,296.28	11,541.44
British Empire Assurance Co.	.....	.....	54.92	4.30
British Northwestern Fire Insurance Co.	16.68	.....	102.00	180.42
Canada Accident & Fire Assurance Co.	33.00	.....	3,448.70	380.02
Canada Security Assurance Co.	49.92	$162.19	111.28	83.70
Canadian Fire Insurance Co.	.....	.....	591.09	33.94
Canadian General Insurance Co.	729.54	1,484.43	1,574.11	684.63
Canadian Indemnity Co.	2,643.85	583.15	2,080.47	1,539.27
Canadian Surety Co.	75.20	.....	761.16	248.78
Casualty Co. of Canada	.....	.....	431.26	93.44
Century Insurance Co., Ltd.	.....	.....	144.54	33.20
Commercial Casualty Insurance Co.	.....	.....	124.36	4.16
Commercial Union Assurance Co., Ltd.	5.50	.....	.....	.....
Consolidated Fire & Casualty Insurance Co.	.....	.....	481.52	313.96
Continental Casualty Co.	27.00	.....	377.15	288.52
Dominion Fire Insurance Co.	.....	.....	134.81	.....
Dominion of Canada General Insurance Co.	109.92	.....	2,691.61	981.74
Carried forward	$3,916.13	$2,229.77	$32,568.40	$16,956.78

TABLE VII.—OTHER INSURANCE PREMIUMS AND LOSSES FOR 1939—*Continued.*

EMPLOYERS' LIABILITY AND PLATE-GLASS INSURANCE—*Continued.*

Name of Insurer.	Employers' Liability Insurance.		Plate-glass Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$3,916.13	$2,229.77	$32,568.40	$16,956.78
Eagle Star Insurance Co., Ltd.			161.47	118.24
Employers' Liability Assurance Corporation, Ltd.	858.78	106.50	538.34	146.08
Federal Fire Insurance Co.			—7.70	35.41
Fidelity & Casualty Co. of New York	7.74			
Fidelity Insurance Co. of Canada			273.81	106.33
General Accident Assurance Co. of Canada	4,339.55	1,258.64	865.50	620.13
General Accident Fire & Life Assurance Corpn., Ltd.	156.99		308.76	280.22
General Casualty Co. of America	12.50		1,334.34	525.09
Globe Indemnity Co. of Canada	87.88		250.19	124.23
Great American Indemnity Co.			408.72	439.10
Guardian Insurance Co. of Canada	722.05	296.09	357.34	56.75
Guildhall Insurance Co., Ltd.				
Halifax Insurance Co.	440.02		571.65	209.38
Hartford Accident & Indemnity Co.	341.43		1,194.14	415.15
Home Assurance Co. of Canada			227.73	3.00
Hudson Bay Insurance Co.	5.36		37.17	14.00
Imperial Guarantee & Accident Insur. Co. of Canada			533.26	114.28
Imperial Insurance Office	1.40		1,302.65	293.07
Indemnity Insurance Co. of North America			41.89	
Law, Union & Rock Insurance Co., Ltd.	52.54		162.88	107.08
Legal & General Assurance Society, Ltd.			1,368.01	184.29
Liverpool & London & Globe Insurance Co., Ltd.	120.17		145.95	131.41
London & Lancashire Guar. & Accident Co. of Canada	538.20		1,144.53	353.05
London & Provincial Marine & General Insur. Co., Ltd.	8.46		32.49	
London & Scottish Assurance Corporation, Ltd.	7.20			
London Assurance				
London Guarantee & Accident Co., Ltd.	149.56		208.08	35.39
Lumbermen's Mutual Casualty Co.				
Maryland Casualty Co.				
Metropolitan Casualty Insurance Co.			1,384.72	475.24
Motor Union Insurance Co., Ltd.			25.95	
National Provincial Insurance Co., Ltd.			619.60	482.47
North British & Mercantile Insurance Co., Ltd.	1.00		400.76	161.31
Northern Assurance Co., Ltd.	138.50	5.00	177.64	84.78
Northwest Casualty Co.				
Norwich Union Fire Insurance Society, Ltd.	221.95	95.64	915.08	486.86
Occidental Fire Insurance Co.	3.00		351.10	24.52
Ocean Accident & Guarantee Corporation, Ltd.	81.32	122.22	2,096.46	896.54
Phoenix Assurance Co., Ltd.	103.41		801.49	143.19
Prudential Assurance Co., Ltd.			46.21	117.09
Queensland Insurance Co., Ltd.				
Railway Passengers Assurance Co.	77.18		243.84	80.53
Royal Exchange Assurance	124.52			
Royal Insurance Co., Ltd.	180.81		514.80	255.62
Scottish Metropolitan Assurance Co., Ltd.	10.97		106.36	
South British Insurance Co., Ltd.			6.26	
Sun Insurance Office, Ltd.	100.34		378.83	173.05
Toronto General Insurance Co.	291.43	12.00	408.92	193.60
Travelers Indemnity Co.			84.53	246.12
Travelers Insurance Co.	126.18			
Union Assurance Society, Ltd.				
Union Insurance Society of Canton, Ltd.	706.00	242.24	720.76	330.28
Union Marine and General Insurance Co., Ltd.	88.50		58.74	
United States Fidelity & Guaranty Co.			676.03	90.91
Wawanesa Mutual Insurance Co.			—85.24	85.42
Western Assurance Co.			120.90	274.59
World Marine & General Insurance Co., Ltd.	51.25	10.00	22.38	34.32
Yorkshire Insurance Co., Ltd.	189.52		237.00	260.14
Zurich General Accident & Liability Assurance Co., Ltd.	287.41		108.37	110.59
Totals	$14,549.25	$4,378.10	$54,451.09	$26,275.63

TABLE VII.—OTHER INSURANCE PREMIUMS AND LOSSES FOR 1939—*Continued.*

GUARANTEE AND THEFT INSURANCE.

Name of Insurer.	Guarantee Insurance.		Theft Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Aetna Casualty & Surety Co.				
Alliance Assurance Co., Ltd.	—$15.93		$117.63	$260.70
Anglo-Scottish Insurance Co., Ltd.	5.00		78.10	
Arex Indemnity Company				
Atlas Assurance Co., Ltd.			1,001.51	331.30
British America Assurance Co.	1,101.34	—$144.58	954.21	463.81
British Canadian Insurance Co.	254.89		1,173.51	297.70
British Empire Assurance Co.	30.00		1,259.04	12.30
British Northwestern Fire Insurance Co.			1,601.82	665.99
Canada Accident & Fire Assurance Co.	1,801.23	—78.50	2,082.38	1,330.60
Canada Security Assurance Co.	381.45		2,325.05	199.70
Canadian Fire Insurance Co.	2,679.37	—791.87	838.73	
Canadian General Insurance Co.	17,030.94	—1,857.14	21,510.97	13,381.63
Canadian Indemnity Co.	10,653.95	2,265.02	16,473.06	7,021.83
Canadian Surety Co.	25,858.52	—2,724.52	5,758.31	4,886.27
Casualty Co. of Canada	160.50		1,410.39	242.55
Century Insurance Co., Ltd.	804.49	25.00	1,492.37	998.71
Commercial Casualty Insurance Co.	743.50	19.47	7,198.14	1,497.29
Commercial Union Assurance Co., Ltd.			3.74	199.00
Consolidated Fire & Casualty Insurance Co.			603.66	1,474.12
Continental Casualty Co.				
Dominion of Canada General Insurance Co.	2,439.94	94.28	6,263.30	1,837.69
Employers' Liability Assurance Corporation, Ltd.	3,461.07	1,000.00	5,739.64	1,135.23
Federal Fire Insurance Co.			20.70	44.00
Fidelity & Casualty Co. of New York	10.00		8.75	
Fidelity Insurance Co. of Canada	4,368.87		3,172.39	1,453.88
General Accident Assurance Co. of Canada	2,692.83	—5,699.84	7,473.68	1,937.54
General Accident Fire & Life Assurance Corpn., Ltd.			1,434.14	234.22
General Casualty Co. of America			2,882.93	196.84
Globe Indemnity Co. of Canada	1,956.83	170.19	5,904.17	2,910.57
Guarantee Co. of North America	1,657.60			
Guardian Insurance Co. of Canada	5,215.79	2,524.50	4,479.90	866.60
Guildhall Insurance Co., Ltd.				
Halifax Insurance Co.	328.40		2,046.34	210.01
Hartford Accident & Indemnity Co.	100.00		727.33	793.06
Hudson Bay Insurance Co.	156.05	374.17	212.29	
Imperial Guarantee & Accident Insur. Co. of Canada	2,509.85	—14.65	1,067.98	
Imperial Insurance Office	293.03		352.76	93.00
Indemnity Insurance Co. of North America			99.20	
Law, Union & Rock Insurance Co., Ltd.	166.00		1,173.73	1,291.30
Legal & General Assurance Society, Ltd.			1,478.26	202.26
Liverpool & London & Globe Insurance Co.	807.07	18.90	5,513.76	2,265.28
London & Lancashire Guar. & Accident Co. of Canada	2,700.99		6,290.74	6,046.57
London & Provincial Marine and General Insur. Co., Ltd.			778.99	274.15
London & Scottish Assurance Corporation, Ltd.			369.33	221.80
London Assurance				
London Guarantee & Accident Co., Ltd.	1,146.03	—2,596.57	3,073.52	1,526.47
Lumbermen's Mutual Casualty Co.				
Maryland Casualty Co.	383.93		584.93	—29.66
Metropolitan Casualty Insurance Co.	30.00		2,402.70	1,087.48
North British & Mercantile Insurance Co., Ltd.	369.36		1,523.78	609.50
Northern Assurance Co., Ltd.	340.62		1,936.56	928.90
Northwest Casualty Co.			1,856.39	260.98
Norwich Union Fire Insurance Society, Ltd.	841.33	536.70	2,648.03	1,951.08
Occidental Fire Insurance Co.			416.32	602.52
Ocean Accident & Guarantee Corporation, Ltd.	1,303.72	—7.37	2,193.37	1,238.91
Pearl Assurance Co., Ltd.	275.10		797.65	212.62
Phoenix Assurance Co., Ltd.	380.63	99.42	2,098.22	453.02
Prudential Assurance Co., Ltd.	71.47	225.00	1,409.38	643.15
Queensland Insurance Co., Ltd.			141.20	
Railway Passengers Assurance Co.	287.78		740.97	277.01
Reliance Insurance Co. of Canada			357.60	
Royal Exchange Assurance	2,957.72	1,320.86	2,096.18	247.98
Royal Insurance Co., Ltd.	2,893.68	350.17	8,571.80	3,419.49
Scottish Metropolitan Assurance Co., Ltd.				
South British Insurance Co., Ltd.			106.10	
Sun Insurance Office, Ltd.			1,520.86	5,432.43
Toronto General Insurance Co.	4,399.92		5,072.99	3,864.55
Travelers Indemnity Co.			7,994.54	2,153.54
Carried forward	$106,034.86	—$4,891.36	$170,916.02	$80,157.47

TABLE VII.—OTHER INSURANCE PREMIUMS AND LOSSES FOR 1939—*Continued.*

GUARANTEE AND THEFT INSURANCE—*Continued.*

Name of Insurer.	Guarantee Insurance.		Theft Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$106,034.86	—$4,891.36	$170,916.02	$80,157.47
Union Assurance Society, Ltd.			683.08	247.54
Union Fire, Accident & General Insurance Co.			46.60	373.12
Union Insurance Society of Canton, Ltd.	366.10	—56.35	6,762.62	3,089.38
Union Marine & General Insurance Co., Ltd.	47.25		554.67	77.50
United States Fidelity & Guaranty Co.	6,931.92	2,987.76	3,176.20	645.22
Wawanesa Mutual Insurance Co.			1,131.39	618.41
Western Assurance Co.	1,563.29	471.68	1,132.03	669.30
World Marine & General Insurance Co., Ltd.	46.25		1,292.20	579.30
Yorkshire Insurance Co., Ltd.	1,250.00	—75.00	3,967.93	1,729.93
Zurich General Accident & Liability Insurance Co., Ltd.			3,498.67	1,528.57
Totals	$116,239.67	—$1,563.27	$193,161.41	$89,715.74

INLAND-TRANSPORTATION AND MARINE INSURANCE.

Name of Insurer.	Inland-transportation Insurance.		Marine Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Acadia Fire Insurance Co.	$16.41	$1.11		
Aetna Insurance Co.	8,626.20	828.24	$18,467.74	$2,536.34
Agricultural Insurance Co.				
Alliance Assurance Co., Ltd.	76.85	92.75	5,013.59	577.88
Alliance Insurance Co. of Philadelphia			8,036.38	67.07
American Alliance Insurance Co. of New York	7.00	3.78		
American Insurance Co.	1,986.73	563.89		
Atlas Assurance Co., Ltd.	1,560.81	197.50	71,531.24	9,447.68
Automobile Insurance Co. of Hartford	232.82			
Baltimore American Insurance Co. of New York				
Bankers' & Traders' Insurance Co., Ltd.			6,009.38	
Boston Insurance Co.	131.20		87,362.02	36,137.36
British America Assurance Co.	1,750.12	594.25	19,499.18	7,043.12
British & Foreign Marine Insurance Co., Ltd.	32.50		3,464.28	1,817.22
British Canadian Insurance Co.				
British Empire Assurance Co.				
British Law Insurance Co., Ltd.				
British Northwestern Fire Insurance Co.	186.54			
British Oak Insurance Co., Ltd.				
British Traders Insurance Co., Ltd.			24,369.23	11,695.92
Camden Fire Insurance Association				
Canada Accident and Fire Assurance Co.	118.97	22.15		
Canada Security Assurance Co.	1,791.62	681.47		
Canadian General Insurance Co.	89.50	10.95		
Canadian Indemnity Co.	364.51	30.00		
Canadian Surety Co.				
Central Manufacturers Mutual Insurance Co.	354.97			
Century Insurance Co., Ltd.	144.52	71.09	5,069.48	3,238.86
China Fire Insurance Co., Ltd.				
Columbia Insurance Co.	5.47	.37		
Commercial Union Assurance Co., Ltd.	79.69		2,819.02	389.11
Connecticut Fire Insurance Co.	50.00		134.26	110.00
Continental Insurance Co.	934.18	675.39		
Cornhill Insurance Co., Ltd.			8,726.53	3,187.71
County Fire Insurance Co.				
Dominion of Canada General Insurance Co., Ltd.	2,539.02	193.50		
Eagle Fire Company of New York	176.00	99.58		
Eagle Star Insurance Co., Ltd.			3,280.53	1,663.64
Economic Insurance Co., Ltd.			33,314.35	9,037.55
Employers Liability Assurance Corporation, Ltd.	57.00	7.50		
Equitable Fire & Marine Insurance Co.	118.77			
Fidelity-Phenix Fire Insurance Co.	690.95	311.13		
Fire Association of Philadelphia	2,023.88	72.64	—13.80	129.80
Carried forward	$24,146.23	$4,457.29	$297,083.41	$87,079.26

TABLE VII.—OTHER INSURANCE PREMIUMS AND LOSSES FOR 1939—*Continued.*

INLAND-TRANSPORTATION AND MARINE INSURANCE—*Continued.*

Name of Insurer.	Inland-Transportation Insurance.		Marine Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$24,146.23	$4,457.29	$297,083.41	$87,079.26
Firemen's Fund Insurance Co.	157.74		57,963.53	16,797.58
First American Fire Insurance Co.	568.87			
Franklin Fire Insurance Co. of Philadelphia			17,428.34	7,270.08
General Accident Assurance of Canada	116.75	18.15		
General Accident Fire & Life Assurance Corpn., Ltd.	195.16	4.94		
General Insurance Co. of America	582.31	882.55		
Glens Falls Insurance Co.	35.29			
The Globe Indemnity Co. of Canada	14.90	.58		
Great American Insurance Co.	86.53	37.75	527.64	103.68
Guardian Insurance Co. of Canada	110.87			
Guildhall Insurance Co., Ltd.				
Halifax Insurance Co.	1,512.49	4,017.97	80.00	218.15
Hanover Insurance Co.			38,396.36	15,371.54
Hardware Dealers Mutual Fire Insurance Co.				
Hardware Mutual Fire Insurance Co.				
Hartford Fire Insurance Co.	188.74			
Home Assurance Co. of Canada				
Home Fire and Marine Insurance Co.			821.91	49.70
Home Insurance Co. of New York	67.36	1,594.30	87,414.90	27,595.10
Imperial Guarantee & Accident Insur. Co. of Canada				
Indemnity Marine Assurance Co., Ltd.	1,011.26	2,330.48	51,903.76	11,726.50
Insurance Co. of North America	28,409.51	4,494.91	99,631.00	31,316.96
Legal & General Assurance Society, Ltd.	18.75	9.50		
Liverpool & London & Globe Insurance Co., Ltd.	173.60	2.34	6,726.95	1,212.00
London and Lancashire Guar. and Accident Co. of Canada				
London & Lancashire Insurance Co., Ltd.	327.45	390.00	248.35	
London & Provincial Marine & General Insur. Co., Ltd.				
London Assurance	4,740.14		91,300.71	158,954.84
London Guarantee & Accident Co., Ltd.	89.09	3.70		
Lumbermens Insurance Co.	224.35	358.01		
Marine Insurance Co., Ltd.	2,577.90		1,674.42	6,869.06
Maritime Insurance Co., Ltd.			8,803.62	2,013.39
Maryland Insurance Co.	78.50	109.82		
Michigan Fire & Marine Insurance Co.	281.96	1,223.08		
Milwaukee Mechanics Insurance Co.	2,799.05	409.07		
Minnesota Implement Mutual Fire Insurance Co.				
Motor Union Insurance Co., Ltd.				
National Ben Franklin Fire Insurance Co.	1,204.52	95.31		
National Fire Insurance Co. of Hartford				
National Liberty Insurance Co.			45,278.88	17,089.47
National Union Fire Insurance Co.	1,092.02	107.30		
New Brunswick Fire Insurance Co.				
New York Underwriters Insurance Co.				
Niagara Fire Insurance Co.	33.20	56.59		
North British & Mercantile Insurance Co., Ltd.	621.45	72.31	53,831.17	41,510.22
North Empire Fire Insurance Co.	10.94	.74		
Northern Assurance Co., Ltd.	167.89	45.00	1,364.90	583.18
Northwestern Mutual Fire Association	113.83			
Northwestern National Insurance Co.				
Norwich Union Fire Insurance Society, Ltd.	1,650.02	848.73	29,346.34	7,185.35
Ocean Accident & Guarantee Corporation, Ltd.	145.80	75.85		
Ohio Farmers Insurance Co.	309.20			
Pacific Coast Fire Insurance Co.	262.25	127.11		
Pearl Assurance Co., Ltd.	3.00	*Nil*		
Philadelphia Fire & Marine Insurance Co.				
Phoenix Assurance Co., Ltd.	1,793.65	14.75	17,535.43	4,709.88
Phoenix Insurance Co. of Hartford	720.76			
Planet Assurance Co., Ltd.				
Providence Washington Insurance Co.	14.19		62,082.96	50,615.25
Prudential Assurance Co., Ltd.	7,661.63	2,477.28		
Queen Insurance Co. of America	487.50		28,538.07	17,772.04
Queensland Insurance Co., Ltd.	4,043.84	1,457.40	51,646.51	15,635.33
Railway Passengers Assurance Co.	393.45	78.49		
Reliance Insurance Co. of Canada				
Royal Exchange Assurance	64.50		40.70	
Royal Insurance Co., Ltd.	433.04	19.32		
St. Paul Fire & Marine Insurance Co.	35,361.17	2,076.62	36,729.53	—7,730.61
Carried forward	$125,102.65	$27,897.04	$1,086,299.39	$513,942.95

TABLE VII.—OTHER INSURANCE PREMIUMS AND LOSSES FOR 1939—*Continued.*

INLAND-TRANSPORTATION AND MARINE INSURANCE—*Continued.*

Name of Insurer.	Inland-Transportation Insurance.		Marine Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$125,102.65	$27,897.04	$1,086,299.39	$513,942.95
Scottish Metropolitan Assurance Co., Ltd.				
Scottish Union and National Insurance Co.				
Sea Insurance Co., Ltd.			18,478.09	7,325.18
Security Insurance Co. of New Haven	178.58			
Sentinel Fire Insurance Co.	15.51	120.31		
South British Insurance Co., Ltd.				
Springfield Fire & Marine Insurance Co.	620.19	4,812.41		
Standard Marine Insurance Co., Ltd.			36,475.79	20,145.85
Sun Insurance Office, Ltd.	—1,030.03	235.22	6,163.90	
Thames & Mersey Insurance Co., Ltd.			22,583.11	2,341.86
Tokio Marine & Fire Insurance Co., Ltd.	722.60	347.39	15,381.50	4,029.37
Toronto General Insurance Co.	17.50	131.35		
Travellers Fire Insurance Co.	1,132.13	319.68		
Union Assurance Society, Ltd.	29.68			
Union Insurance Society of Canton, Ltd.	2,587.06	156.38	119,291.65	55,297.30
Union Marine & General Insurance Co., Ltd.	261.26	2.22	32,033.55	1,540.68
United States Fire Insurance Co.	1,301.67	347.39	11,923.17	3,434.66
Utah Home Fire Insurance Co.			21,933.79	13,784.45
Wawanesa Mutual Insurance Co.				
Westchester Fire Insurance Co.	2,175.97	347.39	35,764.82	13,557.08
Western Assurance Co.	3,662.51	1,036.21	32,828.30	10,694.82
World Fire & Marine Insurance Co.			2.94	
World Marine & General Insurance Co., Ltd.			3,283.15	619.62
Yang-tse Insurance Association, Ltd.			21,606.13	6,602.23
Yorkshire Insurance Co., Ltd.				
Zurich General Accident and Liability Ins. Co., Ltd.				
Totals	$136,777.28	$35,752.99	$1,464,149.28	$653,316.05

PROPERTY-DAMAGE AND PUBLIC-LIABILITY INSURANCE.

Name of Insurer.	Property-Damage Insurance.		Public-Liability Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Acadia Fire Insurance Co.	$914.38	$367.11		
Aetna Insurance Co.	52,323.61	17,844.39		
Alliance Assurance Co., Ltd.	442.98	2.50	$38.54	
Alliance Insurance Co. of Philadelphia	31.50			
American Alliance Insurance Co. of New York	83.30	4.05		
American Insurance Co.	585.55	97.42		
Arex Indemnity Co.			160.38	
Atlas Assurance Co., Ltd.			252.31	$363.40
Automobile Insurance Co. of Hartford	1,163.35	660.90		
British America Assurance Co.	446.83	44.25	953.94	
British Canadian Insurance Co.	18.00		323.60	226.20
British Empire Assurance Co.	143.55		238.50	
British Northwestern Fire Ins. Co.	1,394.77	162.60		
Camden Fire Insurance Association	913.63	96.78		
Canada Accident & Fire Assurance Co.	1,432.25	135.72	2,377.56	897.93
Canada Security Assurance Co.	927.12	921.27	1,594.72	2,070.88
Canadian Fire Insurance Co.	574.75		10.00	
Canadian General Insurance Co.	8,329.57	1,991.49	28,318.47	8,919.62
Canadian Indemnity Insurance Co.	2,744.94	294.85	29,214.77	7,757.08
Canadian Surety Co.	1,404.64	157.49	7,542.97	1,109.46
Car & General Insurance Corporation, Ltd.			53.61	
Casualty Company of Canada			391.12	34.00
Central Union Insurance Co.	43.84			
Century Insurance Co., Ltd.	32.65	6.33		
Columbia Insurance Co.	164.44	20.76		
Carried forward	$74,115.65	$22,807.91	$71,470.49	$21,378.57

TABLE VII.—OTHER INSURANCE PREMIUMS AND LOSSES FOR 1939—*Continued.*

PROPERTY-DAMAGE AND PUBLIC-LIABILITY INSURANCE—*Continued.*

Name of Insurer.	Property-Damage Insurance.		Public-Liability Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$74,115.65	$22,807.91	$71,470.49	$21,378.57
Commercial Casualty Insurance Co.	330.15	13.62	7,078.09	249.95
Commercial Union Assurance Co., Ltd.	1,271.89	78.38	904.95	7.50
Connecticut Fire Insurance Co.	4,619.83	773.50		
Consolidated Fire & Casualty Insurance Co.			104.40	
Continental Casualty Co.	32.50	4.00	1,232.09	3.00
Continental Insurance Co.	1,097.70	3,186.26		
Dominion of Canada General Insurance Co.			3,310.22	2,104.00
Employers' Liability Association Corporation, Ltd.	171.88		11,166.17	1,640.56
Equitable Fire & Marine Insurance Co.	1,619.70	760.06		
Fidelity Insurance Co. of Canada			1,884.54	3,104.80
Fidelity Phenix Fire Insurance Co.	4,017.27	264.17		
Fire Association of Philadelphia	585.55	97.64		
Firemen's Fund Insurance Co.	86,399.97	18,732.18		
First American Fire Insurance Co.	33.15			
General Accident Assurance Co. of Canada	1,880.10	174.50	30,428.76	6,893.34
General Accident Fire & Life Assurance Corporation, Ltd.	424.64	82.83	3,186.53	227.55
General Casualty Co. of America			723.25	
General Insurance Co. of America	5,974.51	5,552.78		
Glens Falls Insurance Co.	19.40			
Globe Indemnity Co. of Canada	177.65	1.18	3,392.90	520.92
Great American Insurance Co.	778.79	40.50		
Guardian Assurance Co., Ltd.	69.90			
Guardian Insurance Co. of Canada	52.80		8,556.99	1,993.84
Guildhall Insurance Co., Ltd.				
Halifax Insurance Co.	6,744.10	269.66	2,459.51	
Hanover Fire Insurance Co.	14.38			
Hardware Dealers Mutual Fire Insurance Co.	258.55			
Hardware Mutual Fire Insurance Co.	4.91			
Hartford Accident & Indemnity Co.			1,463.56	42.97
Hartford Fire Insurance Co.	168.76	7.50		
Home Insurance Co. of New York	1,005.25	617.38		
Hudson Bay Insurance Co.			25.00	
Imperial Assurance Co.	140.07			
Imperial Guarantee & Accident Insurance Co. of Canada	177.54		147.75	
Imperial Insurance Office	46.58		13.73	
Indemnity Insurance Co. of North America			—6.00	
Indemnity Marine Assurance Co., Ltd.	163.25	31.62		
Insurance Company of North America	3,385.20			
Law, Union & Rock Insurance Co., Ltd.	251.94		823.23	525.00
Legal & General Assurance Society, Ltd.	1,680.35	26.50	1,775.53	168.70
Liverpool & London & Globe Insurance Co., Ltd.	3,010.12	474.00	2,281.70	94.44
Liverpool-Manitoba Assurance Co.	10.00			
London & Lancashire Guar. & Accident Co. of Canada			6,299.54	342.00
London & Lancashire Insurance Co., Ltd.	11,258.28	5,660.58		
London & Provincial Marine & General Ins. Co., Ltd.	133.01		15.00	
London & Scottish Assurance Corporation, Ltd.			1,627.69	
London Assurance	94.79			52.50
London Guarantee & Accident Co., Ltd.	2,997.19	550.90	1,398.82	206.76
Lumbermens Insurance Co.	2,213.13	601.62		
Lumbermen's Mutual Casualty Co.			132.39	
Marine Insurance Co., Ltd.				
Maryland Casualty Co.			152.17	
Maryland Insurance Co.	7.31	12.03		
Metropolitan Casualty Insurance Co.			1,459.84	1,241.73
Michigan Fire & Marine Insurance Co.	80.72			
Milwaukee Mechanics Insurance Co.	14,835.77	1,222.61		
Minnesota Implement Mutual Insurance Co.	89.98			
Motor Union Insurance Co., Ltd.				
National Union Fire Insurance Co.	2,060.09	80.77		
New York Underwriters Insurance Co.	53.41			
Niagara Fire Insurance Co.	538.41	1,051.24		
North British & Mercantile Insurance Co., Ltd.	2,505.91	23.95	1,001.02	1,308.01
North Empire Fire Insurance Co.	328.87	41.50		
Northern Assurance Co., Ltd.	111.94		3,748.14	505.30
Northwestern Mutual Fire Association	4,305.08	272.20		
Norwich Union Fire Insurance Society, Ltd.	1,477.20	717.95	2,078.17	98.10
Occidental Fire Insurance Co.			270.01	1,347.50
Carried forward	$243,825.12	$64,231.52	$170,606.18	$44,057.04

TABLE VII.—OTHER INSURANCE PREMIUMS AND LOSSES FOR 1939—*Continued.*

PROPERTY-DAMAGE AND PUBLIC-LIABILITY INSURANCE—*Continued.*

Name of Insurer.	Property-Damage Insurance.		Public-Liability Insurance.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$243,825.12	$64,231.52	$170,606.18	$44,057.04
Ocean Accident & Guarantee Corporation, Ltd.	1,670.21	471.98	5,536.00	390.28
Ohio Farmers Insurance Co.	1,112.44			
Pacific Coast Fire Insurance Co.	231.55	206.64		
Patriotic Assurance Co., Ltd.	50.40	37.50		
Pearl Assurance Co., Ltd.	1,650.94	537.30	150.30	
Phoenix Assurance Co., Ltd.	5,721.70	834.53	1,193.63	
Phoenix Insurance Co. of Hartford	9,563.05	23,212.27		
Providence Washington Insurance Co.	197.68	2,162.14		
Prudential Assurance Co., Ltd.	2,334.39	707.85	2,659.61	352.60
Quebec Fire Assurance Co.	2.58			
Railway Passengers Assurance Co.	77.99	8.00	735.39	371.50
Royal Exchange Assurance	4,116.84	537.00	1,045.04	590.00
Royal Insurance Co., Ltd.	2,374.20	11.85	5,792.89	619.19
St. Paul Fire & Marine Insurance Co.				
Scottish Metropolitan Assurance Co., Ltd.			125.28	
Scottish Union & National Insurance Co.	1,534.40	889.26		
Security Insurance Co. of New Haven	45.48	4.05		
Sentinel Fire Insurance Co.	488.32			
South British Insurance Co., Ltd.			203.92	
Springfield Fire & Marine Insurance Co.	2,545.54	20.25		
Sun Insurance Office, Ltd.	1,782.20	7.00	460.97	
Tokio Marine & Fire Insurance Co., Ltd.	163.25	31.62		
Toronto General Insurance Co.	3,071.68	2,348.88	3,096.85	1,943.05
Travelers Fire Insurance Co.	11,429.53	2,442.80		
Travelers Indemnity Company			394.39	10.16
Travelers Insurance Company			3,221.19	238.30
Union Assurance Society, Ltd.	690.93	155.82	1,873.90	
Union Insurance Society of Canton, Ltd.	3,105.63	5,866.20	10,980.75	9,300.98
Union Marine & General Insurance Co., Ltd.	1,278.74	124.50	542.20	
United Firemen's Insurance Co. of Philadelphia	70.04			
United States Fidelity & Guaranty Co.	200.29		3,488.99	9,084.55
United States Fire Insurance Co.	1,698.59	31.62		
Wawanesa Mutual Insurance Co.				
Westchester Fire Insurance Co.	163.25	31.62		
Western Assurance Co.	1,222.31	104.00	319.52	261.75
World Fire & Marine Insurance Co.	86.60			
World Marine & General Insurance Co., Ltd.			1,088.86	1,130.52
Yorkshire Insurance Co., Ltd.	1,491.61	7.00	2,408.15	
Zurich General Accident & Liability Insurance Co., Ltd.			2,507.70	1,050.64
Totals	$303,997.48	$105,023.20	$218,431.71	$69,399.56

TABLE VII.—OTHER INSURANCE PREMIUMS AND LOSSES FOR 1939—*Continued.*

WEATHER AND MISCELLANEOUS INSURANCE.

Name of Insurer.	Weather Insurance.		Miscellaneous Insurance. A.—Aircraft. B.—Boiler and Machinery. C.—Credit. H.—Hail. L.S.—Live Stock. S.L.—Sprinkler-leakage. W.C.—Workmen's Compensation.	
	Premiums.	Losses.	Premiums.	Losses.
Acadia Fire Insurance Co.	$2.70		S.L. $10.59	
Aetna Insurance Co.	88.20		H. 2,710.41 A. 16.38	$3,109.53
Alliance Assurance Co., Ltd.			S.L. 41.43	
Alliance Insurance Co. of Philadelphia			H. 410.00	17.03
American Credit Indemnity Co.			C. 657.50	
Automobile Insurance Co. of Hartford			A. 16.38	
Boiler Inspection & Insurance Co. of Canada			B. 1,820.56	
British America Assurance Co.			A. 13.92 S.L. 95.00	
British Empire Assurance Co.	15.60			
Canadian Fire Insurance Co.	4.80		B. 327.30 S.L. 2.18	
Canadian General Insurance Co.	6.18			
City of New York Insurance Co.	166.98			
Columbia Insurance Co. of New York	.90		S.L. 3.53	
Commercial Casualty Insurance Co.			W.C. 367.60	74.49
Continental Insurance Co.	.04	$12.25	S.L. 20.69	
Employers Liability Assurance Co., Ltd.	2.74			
Fidelity-Phenix Fire Insurance Co.	117.96		S.L. 175.23	
General Accident Assurance Co. of Canada			B. 15,965.42	17,504.54
General Insurance Co. of America	.10	40.00		
Glens Falls Insurance Co.	10.29			
Globe Indemnity Co. of Canada			B. 13.37 W.C. 14.58	
Great American Insurance Co.			A. 175.00	
Guardian Insurance Co. of Canada			B. 3,843.22	
Halifax Insurance Company			B. 80.00	
Hartford Accident & Indemnity			A. 99.91 W.C. 24.13	
Hartford Fire Insurance Co.	94.12		A. 16.38 S.L. 60.58	73.85
Hartford Steam Boiler Inspection & Insurance Co.			B. 20,013.09	1,200.52
Home Insurance Co. of New York	227.90		S.L. 161.75	19.27
Imperial Assurance Co.	1.80		S.L. 7.06	
Indemnity Insurance Co. of North America			L.S. 472.63	
Insurance Co. of North America			A. 16.38 H. 2,410.75 S.L. 264.25	2,302.80
Liverpool & London & Globe Insurance Co., Ltd.			W.C. 1.62	
London & Lancashire Insurance Co., Ltd.	2.40			
London Guarantee Accident Co., Ltd.	1.80		A. 1,918.96 S.L. 7.06	
Marine Insurance Co., Ltd.			A. 14 99	6.25
Maryland Casualty Co.			A. 158.33 B. 34.50 S.L. 104.00 WC—1,000.00	
Mercury Insurance Co.	19.76			
Michigan Fire & Marine Insurance Co.	.52		H. 170.31	160.24
New England Fire Insurance Co.			H. 42.58	40.05
Niagara Fire Insurance Co.			S.L. 15.75	
North Empire Fire Insurance Co.	1.80		S.L. 9.25	
Northern Assurance Co., Ltd.			B. 20.95	
Northwestern Mutual Fire Association	2.55		S.L. 58.76	
Norwich Union Fire Insurance Society, Ltd.	12.00			
Ocean Accident & Guarantee Corporation			B. 1,060.97	
Phoenix Assurance Co., Ltd.	45.00		A. 19,602.62 S.L. 221.37	56.35
Phoenix Insurance Co.			A. 16.38	
Carried forward	$826.11	$52.25	$72,785.60	$24,564.92

TABLE VII.—OTHER INSURANCE PREMIUMS AND LOSSES FOR 1939—*Continued.*

WEATHER AND MISCELLANEOUS INSURANCE—*Continued.*

Name of Insurer.	Weather Insurance.		Miscellaneous Insurance. A.—Aircraft. B.—Boiler and Machinery. C.—Credit. H.—Hail. L.S.—Live Stock. S.L.—Sprinkler-leakage. W.C.—Workmen's Compensation.	
	Premiums.	Losses.	Premiums.	Losses.
Brought forward	$826.11	$52.25	$72,785.60	$24,564.92
Prudential Assurance Co., Ltd.	.40			
Royal Insurance Co., Ltd.			W.C. 30.00	
St. Paul Fire & Marine Insurance Co.			A. 16.38	
Sentinel Fire Insurance Co.	.12		H. 42.58	40.05
Springfield Fire & Marine Insurance Co.	7.08		A. 6.55	.10
			H. 3,394.25	2,566.78
Travelers Fire Insurance Co.			A. 16.38	
Travelers Indemnity Co.			A. 99.88	
			B. 1,291.00	
Union Marine & General Insurance Co., Ltd.	1.80		S.L. 7.06	
United Firemen's Insurance Co. of Philadelphia	.90		S.L. 3.53	
United States Fire Insurance Co.			A. 7.21	
Wawanesa Mutual Insurance Co.	4.07			
Western Assurance Co.			A. 13.92	
World Fire & Marine Insurance Co.			A. —9.86	
Yorkshire Insurance Co., Ltd.			B. 185.00	
			L.S. 151.00	
Totals	$840.51	$52.25	$78,040.48	$27,171.85

TABLE VIII.—OTHER INSURANCE (TABLE VII.) SUMMARY.

(Figures shown in nearest thousand.)

Class of Insurance.	1935.	1936.	1937.	1938.	1939.
Accident, P.	$413,000	$474,000	$569,000	$577,000	$551,000
,, L.	230,000	228,000	297,000	800,000	277,000
Guarantee, P.	112,000	131,000	151,000	114,000	116,000
,, L.	29,000	32,000	9,000	37,000	—1,563
Inland-transportation, P.	158,000	116,000	127,000	119,000	137,000
,, ,, L.	63,000	67,000	26,000	32,000	38,000
Marine, P.	763,000	978,000	1,263,000	1,182,000	1,464,000
,, L.	655,000	710,000	571,000	623,000	653,000
Property-damage, P.	31,000	16,000	80,000	203,000	304,000
,, ,, L.	2,000	2,000	9,000	72,000	104,000
Public-liability, P.	139,000	175,000	190,000	212,000	218,000
,, ,, L.	31,000	43,000	57,000	71,000	69,000
Sickness, P.	164,000	165,000	153,000	170,000	172,000
,, L.	108,000	98,000	102,000	85,000	80,000
Theft, P.	183,000	197,000	191,000	189,000	193,000
,, L.	81,000	76,000	64,000	81,000	90,000
Other forms, P.	95,000	142,000	139,000	126,000	148,000
,, ,, L.	44,000	52,000	55,000	64,000	58,000
Total P.	$2,058,000	$2,394,000	$2,863,000	$2,894,000	$3,303,000
,, L.	1,243,000	1,308,000	1,191,000	1,365,000	1,367,000

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

TABLE IX.—INVESTMENTS IN BRITISH COLUMBIA OF INSURERS OTHER THAN INSURERS TRANSACTING LIFE INSURANCE.

(For Investments of Insurers transacting Life Insurance, *see* pages 72 and 73.)

Name of Insurer.	Mortgages.	In other Securities.
American Credit Indemnity Co.	*Nil*	$75,000.00
Anglo-Scottish Insurance Co., Ltd.	*Nil*	26,280.00*
Baloise Fire Insurance Co., Ltd.	*Nil*	5,000.00*
Beaver Fire Insurance Co.	*Nil*	5,085.39
Boiler Inspection & Insurance Co.	*Nil*	14,000.00
British America Assurance Co.	*Nil*	10,000.00*
British Columbia Plate Glass Insurance Co.	$33,500.00	10,972.00†
British Crown Assurance Corporation, Ltd.	*Nil*	25,000.00*
British Empire Assurance Co.	*Nil*	5,000.00*
British Northwestern Fire Insurance Co.	*Nil*	35,000.00*
Caledonian Insurance Co.	171,992.60	117,027.72
Canada Accident & Fire Assurance Co.	*Nil*	70,000.00*
Canada Security Assurance Co.	*Nil*	141,337.50
Canadian General Insurance Co.	*Nil*	43,919.04*
Canadian Indemnity Co.	*Nil*	31,000.00*
Canadian Surety Co.	*Nil*	63,000.00*
Casualty Co. of Canada	*Nil*	9,961.27
Central Union Insurance Co.	*Nil*	35,000.00
Century Insurance Co., Ltd.	*Nil*	26,000.00*
Dominion Fire Insurance Co.	3,329.89	*Nil*
Dominion of Canada General Insurance Co.	48,793.47	153,026.66
General Accident Assurance Co. of Canada	*Nil*	63,000.00*
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*
Guardian Insurance Co. of Canada	*Nil*	89,246.66
Home Assurance Company of Canada	*Nil*	32,000.00*
Hudson Bay Insurance Co.	40,000.00†	50,000.00*
Imperial Insurance Office	6,802.76	*Nil*
London & Lancashire Insurance Co., Ltd.	*Nil*	101,800.01*
London-Canada Insurance Co.	*Nil*	10,000.00
London Guarantee & Accident Co.	*Nil*	220,054.20*
Lumber Mutual Fire Insurance Co. of Boston	*Nil*	15,000.00
Mercantile Insurance Co.	*Nil*	109,239.99*
Mercury Insurance Co.	*Nil*	100,000.00
Mill Owners Mutual Fire Insurance Co.	*Nil*	20,000.00*
Mutual Benefit Health & Accident Association	*Nil*	30,000.00*
National Provincial Insurance Co., Ltd.	*Nil*	4,866.67
New Hampshire Fire Insurance Co.	*Nil*	50,000.00
North British & Mercantile Insurance Co., Ltd.	69,000.00	65,000.00
North Empire Fire Insurance Co.	*Nil*	36,238.50
Northwest Casualty Co.	*Nil*	2,000.00*
Norwich Union Fire Insurance Society, Ltd.	*Nil*	129,000.00*
Pacific Coast Fire Insurance Co.	147,690.94†	224,600.00*
Phoenix Assurance Co., Ltd.	*Nil*	111,236.34
Protective Association of Canada	*Nil*	10,000.00
Quebec Fire Assurance Co.	*Nil*	18,493.34
Reliance Insurance Co. of Canada	*Nil*	15,000.00*
Royal Insurance Co., Ltd.	18,500.00†	20,784.00†
Security National Insurance Co.	*Nil*	5,000.00*
Stanstead & Sherbrooke Fire Insurance Co., Stock Mutual	*Nil*	4,000.00*
Toronto General Insurance Co.	*Nil*	5,000.00*
Yorkshire Insurance Co., Ltd.	241,346.00	468,284.00
Totals	$780,955.66	$3,048,903.29

* Par value. † Book value.

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