THIRTY-THIRD ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

FOR THE

PROVINCE OF BRITISH COLUMBIA

1944

(BUSINESS TRANSACTED IN 1943)

PRINTED BY
AUTHORITY OF THE LEGISLATIVE ASSEMBLY.

VICTORIA, B.C.:
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1944.

To His Honour WILLIAM CULHAM WOODWARD,
Lieutenant-Governor of the Province of British Columbia.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Thirty-third Annual Report of the Superintendent of Insurance for the year ended December 31st, 1943.

R. L. MAITLAND,
Attorney-General.

Victoria, B.C., September 5th, 1944.

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REPORT OF THE SUPERINTENDENT OF INSURANCE.

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., August 30th, 1944.

The Honourable R. L. Maitland, K.C., M.L.A.,
Attorney-General, Victoria, B.C.

SIR,—Pursuant to the "Insurance Act," I beg to submit the Thirty-third Annual Report of the Department of Insurance covering the year ended December 31st, 1943.

At that date 298 insurers were licensed under the Act to transact business. The following summary indicates the origin of the insurers, how many held only Provincial licences, and how many had Dominion registry in addition to a Provincial licence:—

Where incorporated.	Provincial Licence.	Dominion Registry.	Total.
British Columbia	4	.....	4
Other Provinces	6	15	21
Canada	....	61	61
Great Britain	3	69	72
Australia	....	2	2
China	....	1	1
France	....	5	5
Hong Kong	1	2	3
New Zealand	....	1	1
Switzerland	....	4	4
United States	1	123	124
Totals	15	283	298
The comparative figures are for:—			
1942	15	282	297
1941	13	280	293

The Bee Fire Insurance Company and New Zealand Insurance Company, Limited, are the only two new insurers to be licensed during the year. Both had been previously licensed, but had withdrawn.

The Phenix Fire Insurance Company of Paris, France, was the only insurer which ceased business in the Province.

The Grand Council of the Canadian Order of Chosen Friends changed its name to Reliable Life Insurance Society.

A complete list of licensed insurers will be found on pages 9 to 51. A similar list made up to December 31st, 1943, was printed for circulation and published in The British Columbia Gazette. For purposes of convenience the present list is made up to June 30th, 1944, so that it includes insurers licensed since December 31st, 1943, and shows the classes of insurance for which all insurers are now licensed.

On analysis the list shows that 36 companies were licensed for life insurance, 227 for fire insurance, 173 for automobile insurance, and 78 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 business.

The annual statements of the companies holding Provincial licences only are set forth at length on pages 53 to 63, as in previous years.

Only two fraternal societies are licensed, the Reliable Life Insurance Society and the Sons of Scotland Benevolent Association.

There are now ten underwriters' agencies licensed under the Act, the last to be licensed being the General Security Underwriters' Agency, representing the General Security Insurance Company of Canada. The list appears on page 52.

Ten reciprocal exchanges, listed at page 52, were granted permits under section 194 of the "Insurance Act," the last to enter the Province being the Fireproof Sprinklered Underwriters.

Life insurance again records a noteworthy increase in premium income. Disbursements show a larger amount paid out on death or maturity; these figures have increased each year for five years. The figures for other disbursements have tended to grow smaller. The average rate of interest earned by the companies on their investments continues to decline. The reduction is almost entirely in the class of bond securities as the rate of interest derived from mortgages has shown a tendency to rise, although the rate for new loans has fallen. The rate of dividends on stocks, which is the smallest class of security in a company's portfolio, remains fairly stable. The loss of earnings from bonds may be mainly attributed to the extensive participation by the companies in Government financing for the war.

The figures for fire insurance are again unfavourable. Both premiums earned and losses incurred are higher, but the loss ratio is for the second year over 44 per cent. For the preceding three years it averaged only 28 per cent. The returns fulfil the gloomy predictions of the underwriters who said that such a low loss ratio would not last. The ratio in this Province is a little below the average for Canada. The same tendency is exhibited by the preliminary returns for the other Provinces and in the United States—if that is any consolation or justification.

The record for automobile insurance is also not so good as for 1942. A loss ratio of only 41 per cent. was excellent after a four years' average of nearly 50 per cent. In 1943 it rose to 44 per cent. The volume of business again decreased, but anticipations of a large reduction in premiums or losses have not been realized. Here, too, the experience of this Province is similar to that for the rest of Canada, but our ratio is below the average.

The aggregate amount of insurance under the heading of "Miscellaneous" exhibits a remarkable increase for the second year. The total volume for 1941 was roughly $3,700,000 and for 1942 $4,400,000, while for 1943 it is over $5,000,000. Every class except marine insurance shows an increase. The premiums for accident insurance, for instance, are nearly double what they were for 1940, and those for personal-property insurance nearly double those for 1941. The absolute losses in most classes are higher; only the classes of guarantee, inland-transportation, marine, and public-liability insurance enjoyed a decrease. The figures for personal-property insurance, which are $680,000 for premiums and $1,191,000 for losses, are abnormal, though in 1942 the losses slightly exceeded the premiums. This class is still in an experimental stage and the public in Canada generally seems to have benefited from the lack of underwriting experience on which to base fair premiums. Insurance companies, of course, could not long continue in business if they had to pay out the whole of a premium dollar or more to meet the claims for losses. The chief explanation for the bad figures for personal-property insurance in 1943 is the fire which occurred at the premises of G. L. Pop, furrier. One company alone estimated that it would have to pay over half-a-million dollars on the loss. The ratio of losses to premiums for the total volume of "Miscellaneous" business is over 60 per cent., about the same as for 1941, but ten points higher than for 1942.

The taxes collected on unlicensed insurance amounted to $19,054 for the fiscal year ended March 31st, 1944, and were over $4,000 less than for the preceding year.

The total figures for licensed insurance agents and salesmen record a further drop.

Comment was made in my report for 1941 on the licences issued to women. For that year the figures were 23 licences for life insurance, 79 for licences for other classes

of insurance, and 40 for salesmen's licences. The respective figures were for 1942—39, 72, and 48, and for 1943—64, 67, and 48. The increase in the number of women life insurance agents is noteworthy. In many quarters it is anticipated that this is not merely a war condition, but that more women will be permanently engaged in the business.

Licences issued to.	1943.	1942.	1941.	1940.	1939.
Life insurance agents	1,006	932	1,016	1,019	1,238
Other than life insurance agents	1,084	1,087	1,121	1,160	1,203
Insurance salesmen	474	580	624	679	797
Insurance adjusters	28	30	28	27	25
Employees of insurance adjusters	8	17	19	21	23
Totals	2,600	2,646	2,808	2,906	3,286

The Association of Superintendents of Insurance for the Provinces met in Regina in executive session, although various insurance organizations were represented. An important amendment to the uniform provisions for automobile insurance was recommended for enactment, and has in fact been passed by the Legislatures of five Provinces. It may be recalled that the amendment extends the absolute liability of the insurer under the standard automobile policy to fare-paying passengers. The other uniform amendment enacted here has been enacted also by all Provinces except Alberta and Quebec.

There has been a considerable increase in the number of licences issued under the "Real-estate Agents' Licensing Act." The demand for housing accommodation and the new construction are responsible for the activity in real estate and that has attracted more persons to the business. The women licensees are about the same as in the previous year.

Licences issued to.	1943–44.	1942–43.	1941–42.	1940–41.	1939–40.
Real-estate agents	642	553	577	551	528
Real-estate salesmen	480	393	473	432	355
Totals	1,122	946	1,050	983	883

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 5, to June 30th, 1944.)

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 Surtey 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.	J. F. Parrott, 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.	Irene H. Simpson, Vancouver	Accident, life, 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, marine, property-damage, 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).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Alliance Insurance Co. of Philadelphia, Philadelphia, Pa.	George L. Craddock, 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 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.
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, 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 water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
American Equitable Assurance Co. of New York, New York, N.Y.	Carroll F. Fader, Vancouver	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).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

Anglo-Scottish Insurance Co., Ltd., London, Eng.	Robert J. Nightingale, Vancouver	Accident, automobile, fire, plate-glass, property-damage (limited to loss or damage to property caused 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Arex Indemnity Company, New York, N.Y.	G. W. Laidler, 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, 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), 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.
Automobile Insurance Co. of Hartford, Connecticut, Hartford, Connecticut	E. E. Sykes, Vancouver	Aircraft (limited to loss or damage to an aircraft), 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	James G. 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 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, or by vehicles), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
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) 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains, and the melting of ice or snow on roof).

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.
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Bee Fire Insurance Company, Paris, France	George D. Holmes, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Boiler Inspection and Insurance Co. of Canada, Toronto, Ont.	W. F. Kemp, Vancouver	Boiler and machinery.
Boston Insurance Co., Boston, Mass.	W. A. Sudbury, Vancouver	Fire, inland-transportation, marine, property-damage (limited to loss or damage to personal effects, 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, or by explosion of natural or other gas, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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	Marine.
British Aviation Insurance Co., Ltd., The, London, Eng.	F. H. LeCouteur, Vancouver	Accident, aircraft, and inland-transportation.
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

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 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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	J. Edward 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 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).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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).

Buffalo Insurance Company, Buffalo, New York	Carroll F. Fader, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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 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, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Camden Fire Insurance Association, Camden, N.J.	A. M. McTavish, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

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.
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 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.	R. A. Sanderson, 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 Alliance Insurance Co., Montreal, Que.	C. D. J. Christie, 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).
Canadian Fire Insurance Co., Winnipeg, Manitoba	Donald Stewart, Vancouver	Accident, automobile, fire, guarantee, inland-transportation, live-stock, plate-glass, property-damage 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 property caused by falling aircraft).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Canadian Home Assurance Company, Montreal, Quebec	William George Wilson, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, live-stock, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather.

Canadian Indemnity Co., Winnipeg, Manitoba	Donald Stewart, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, 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).
Canadian Surety Co., Toronto, Ont.	A. M. McTavish, Vancouver	Accident, aircraft, 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, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Canton Insurance Office, Ltd., Victoria, Hong Kong	F. Temple Keeling, Vancouver	Marine.
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Casualty Co. of Canada, Toronto, Ont.	H. Norman Hanly, Vancouver	Accident, automobile, fire, guarantee, property-damage (limited to loss or damage to personal effects), public-liability, plate-glass, sickness, and 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

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.
Central Manufacturers Mutual Insurance Co., Van Wert, Ohio	W. A. Langfield, Vancouver	On the cash plan, 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, or by vehicles), 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Century Insurance Co., Ltd., Edinburgh, Scotland	Robert J. Nightingale, 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, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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 to personal effects, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
City of New York Insurance Co., New York, N.Y.	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).

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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Commerce Mutual Fire Insurance Co., St. Hyacinthe, Quebec	Ben S. Whitaker, Vancouver	On the cash plan, fire and property-damage, 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), 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 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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.	Duncan Campbell, 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, inland-transportation, plate-glass, property-damage (limited to loss or damage to personal effects), public-liability, and sickness, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), sprinkler-leakage, and weather (limited to loss or damage to the property through 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.
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 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 vehicles, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Continental Life Insurance Co., Toronto, Ont.	James Moss, Victoria	Life.
Cornhill Insurance Co., Ltd., London, Eng.	Carroll F. Fader, Vancouver	Automobile, fire, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, 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), 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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.
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).

Drapers' & General Insurance Co., Ltd., London, Eng.	Carroll F. Fader, 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 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, and to loss or damage to personal effects), 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Economic Insurance Co., Ltd., London, England	W. R. Arnold, Vancouver	Marine.
Economical Mutual Fire Insurance Co., Kitchener, Ont.	J. B. Love, Vancouver	On the cash plan, accident, automobile, employers' liability, fire, guarantee, plate-glass, property-damage (limited to loss or damage to personal effects), sickness, theft, public-liability, 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 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 water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), and sprinkler-leakage.
Empire Life Insurance Co., Kingston, Ont.	H. W. Aggett, Vancouver	Life.
Employers' Liability Assurance Corporation, Ltd., London, Eng.	Hugh D. Dempsey, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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.
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, Eng.	H. B. Leuty, Vancouver	Fire, inland-transportation, property-damage (limited to loss or damage to personal effects or 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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.
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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, automobile, fire, guarantee, inland transportation, plate-glass, property-damage, 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), 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, employers' liability, plate-glass, property-damage (limited to loss or damage to personal effects), public-liability, sickness, theft, and workmen's compensation.

Fidelity Life Assurance Company, Regina, Saskatchewan	Thomas E. Wilson, Vancouver	Life.
Fidelity-Phenix Fire Insurance Co. of New York, New York, N.Y.	R. B. Leigh, 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, 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, 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, property-damage (limited to loss or damage to the property caused by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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 (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, 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 vehicles).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

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.
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Fonciere Fire Insurance Co. of Paris, France, Paris, France	Carroll F. Fader, 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.	C. V. Wakely, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, marine, property-damage (limited to loss or damage to personal effects), 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.	R. B. Spears, Vancouver	Accident, aircraft (limited to loss or damage to property caused by falling aircraft), automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather.
General Accident Fire and Life Assurance Corporation, Ltd., Perth, Scotland	R. B. Spears, Vancouver	Accident, aircraft (limited to loss or damage to property caused by falling aircraft), automobile, employers' liability, fire, inland-transportation, plate-glass, public-liability, sickness, sprinkler-leakage, theft, weather, 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), 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 water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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 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, 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 or by vehicles).
General Security Insurance Company of Canada, Montreal, Quebec	James L. Ballantyne, Vancouver	Accident, automobile, 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 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 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Gibraltar Fire & Marine Insurance Company, New York, N.Y.	A. B. Cook, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, property-damage (limited to loss or damage to personal effects), and weather (limited to loss or damage to property through 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 malicious mischief), sprinkler-leakage, and weather.
Girard Fire and Marine Insurance Company, Philadelphia, Pa.	Donovan Allen, 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 property caused by falling aircraft), 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Glens Falls Insurance Co., Glens Falls, New York	W. A. Sudbury, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Gore District Mutual Fire Insurance Co. of Galt, Ontario	J. Naylor, Vancouver	On the cash plan, accident, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to personal effects), public-liability, sickness, 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), 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.
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Great West Life Assurance Co., Winnipeg, Manitoba	A. F. Nation, Vancouver	Accident, life, sickness.
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, public-liability, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, 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, 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, or by earthquake, or by horses or cattle, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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	J. Edward Johnson, Vancouver	Accident, automobile, employers' liability, fire, inland-transportation, 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.
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 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 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, theft, and workmen's compensation.

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
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. G. 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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, boiler and machinery, fire, guarantee, inland-transportation, live-stock, plate-glass, public-liability, sickness, sprinkler-leakage, theft, and weather.
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, inland-transportation, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, and to loss or damage to personal effects), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado).

Hudson Bay Insurance Co., Montreal, Quebec	Frederic Henri LeCouteur, 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, and 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 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Imperial Guarantee and Accident Insurance Co. of Canada, Toronto, Ontario	J. H. Morrison, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Imperial Life Assurance Co. of Canada, Toronto, Ontario	W. C. Gordon, Vancouver	Life.
Indemnity Insurance Co. of North America, Philadelphia, Pa.	George L. Craddock, 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.

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.
Indiana Lumbermen's Mutual Insurance Co., Indianapolis, Indiana	Alex. Beaton Robertson, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Insurance Co. of North America, Philadelphia, Pa.	George L. Craddock, 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, 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.	Carroll F. Fader, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains, and the melting of ice or snow on roof).
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).
Liberty Mutual Insurance Co., Boston, Mass.	J. H. Constantine, Vancouver	Accident (limited to loss by bodily injury or death caused by accident), automobile (limited to liability for loss or damage to property or resulting from bodily injury to or death of any person), employers' liability, guarantee (limited to the guaranteeing of the fidelity of persons in positions of trust, public or private, and executing bonds in legal actions and proceedings), property-damage, public-liability, theft, and workmen's compensation.
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).

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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, employers' liability, 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).

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 Assurance, London, England	J. Edward 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 by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
London Guarantee and Accident Co., Ltd., London, England	Wilfred A. Sudbury, Vancouver	Accident, aircraft (limited to liability for loss or damage to property or resulting from bodily injury to or death of any person), 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.	James S. Sterling, White Rock	Accident, life, and sickness.
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) 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains, and the melting of ice or snow on roof).
Lumbermens Mutual Casualty Co., Chicago, Ill.	W. A. Langfield, Vancouver	Accident, automobile (excluding loss or damage to an automobile by fire or theft), boiler and machinery, employers' liability, plate-glass, property-damage, public-liability, theft, and workmen's compensation.

Lumbermens Mutual Insurance Co., Mansfield, Ohio	Alex. Beaton Robertson, Vancouver	On the cash plan, 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 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), property-damage (limited to loss or damage to the property caused by vehicles, or by explosion of natural or other gas, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), and sprinkler-leakage.
Lumber Mutual Fire Insurance Co. of Boston, Massachusetts, Boston, Mass.	Alex. Beaton Robertson, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Manufacturers Life Insurance Co., Toronto, Ont.	James Sherratt, Vancouver	Life.
Marine Insurance Co., Ltd., London, Eng.	Charles S. Cameron, Vancouver	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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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.	Carroll F. Fader, Vancouver	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).

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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains, and the melting of ice or snow on roof).
Merchants Marine Insurance Co., Ltd., London, England	Hugh D. Dempsey, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Mercury Insurance Co., St. Paul, Minn.	Bernard S. Heisterman, Victoria	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 of 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, 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).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains, and the melting of ice or snow on roof), 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, weather, and, if restricted to insurance of the same property as is insured under a fire insurance policy of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and sprinkler-leakage.
Monarch Life Assurance Co., Winnipeg, Man.	R. Frank R. Boreham, Vancouver	Life.
Montreal Life Insurance Co., Montreal, Quebec	Cyril Gardner-Smith, Vancouver	Life.
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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 Implement & Hardware Insurance Co., Owatonna, Minn.	Thomas E. Shiel, Vancouver	On the cash plan, aircraft (limited to loss or damage to property caused by aircraft), automobile (limited to loss or damage 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 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Mutual Life Assurance Co. of Canada, Waterloo, Ontario	Gerald S. Lennie, 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).

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 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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 caused 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	Automobile, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
National Retailers Mutual Insurance Co., Glen Cove, New York	W. A. Langfield, Vancouver	On the cash plan, automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), sprinkler leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone tornado, or hail).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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 (limited to loss or damage to an aircraft), 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).

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.
Newark Fire Insurance Co., Newark, N.J.	Frederic Henri LeCouteur, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
New Brunswick Fire Insurance Co., New Brunswick, N.J.	C. V. Wakely, 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, and 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).
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.	A. C. Law, 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 (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 water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

New Zealand Insurance Co., Ltd., Auckland, New Zealand	A. S. Matthew, Vancouver	Automobile, fire, inland-transportation, plate-glass, property-damage (limited to loss or damage to personal effects), public-liability, 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), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Niagara Fire Insurance Co., New York, N.Y.	Robert B. Leigh, 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, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
North American Life Assurance Co., Toronto, Ont.	Ellis W. Keenleyside, Vancouver	Life.
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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.	D. R. Thomson, Vancouver	Accident, automobile, employers' liability, plate-glass, public-liability, and theft.

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.
Northwestern Mutual Fire Association, Seattle, Wash.	A. B. Robertson, Vancouver	On the cash plan, 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), public-liability (limited to loss or damage to property), 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 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, property-damage, 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).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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, 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).
Occidental Life Insurance Co. of California, Los Angeles, Cal.	C. H. Locke, Vancouver	Accident, life, and sickness.

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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Ohio Farmers Insurance Co., Leroy, Ohio	Carroll F. Fader, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), and sprinkler-leakage.
Pacific Coast Fire Insurance Co., Vancouver, B.C.	Robert J. Nightingale, Vancouver	Accident, automobile, employers' liability, fire, inland-transportation, marine, property-damage, public-liability, 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).
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 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, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

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.
Pearl Assurance Co., Ltd., London, Eng.	John Morrison, 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).
Pennslyvania Lumbermens Mutual Fire Insurance Co., Philadelphia, Pa.	Alex. Beaton Robertson, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Philadelphia Fire and Marine Insurance Co., Philadelphia, Pa.	George L. Craddock, Vancouver	Fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or 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 vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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.	Frederic Henri LeCouteur, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Protective Association of Canada, Granby, Quebec	Henry J. Watson, Vancouver	Accident and sickness.
Providence Washington Insurance Co., Providence, R.I.	T. K. Laidlaw, 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	Carroll F. Fader, Vancouver	Automobile, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas 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, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Prudential Assurance Co., Ltd., London, Eng.	G. D. Holmes, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, life, 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, 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.

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.
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, 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 caused by falling aircraft).
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).
Reliable Life Insurance Society, Hamilton, Ont.	E. R. Flewwelling, Vancouver	Life and sickness.
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

Royal Insurance Co., Ltd., Liverpool, England	Frederic Henri LeCouteur, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, life, 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).
Royal Plate Glass and General Insurance Co. of Canada, Vancouver, B.C.	.....	Accident, automobile, fire, guarantee, inland-transportation, 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).
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	Accident, automobile (excluding loss or damage to an automobile by fire or theft).
Saskatchewan Mutual Fire Insurance Co., Saskatoon, Sask.	Ben S. Whitaker, Vancouver	On the cash plan, accident, automobile, employers' liability, fire, inland-transportation, plate-glass, property-damage (limited to loss or damage to personal effects), public-liability, 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), 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Scottish Insurance Corporation, Ltd., Edinburgh, Scotland	F. T. Keeling, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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.
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, 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), 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 by vehicles, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Sea Insurance Co., Ltd., Liverpool, England	John H. Morrison, 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.	.....	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 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 water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
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.
Sointula Mutual Fire Insurance Association, Sointula, Malcolm Island, British Columbia	.....	Fire.

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.	Robert J. Nightingale, Vancouver	Automobile, employers' liability, 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 vehicles or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Sovereign Life Assurance Co. of Canada, Winnipeg, Man.	Bernardine O'Connell, 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.
Stanstead & Sherbrooke Insurance Co., Sherbrooke, Que.	John F. Thompson, 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 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).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

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.
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, 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 vehicles, or by horses or cattle, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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	James G. 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), 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.
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 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, 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 water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, guarantee, 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, employers' liability, 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, 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
United Mutual Fire Insurance Co., Boston, Mass.	J. H. Constantine, Vancouver	On the cash plan, automobile (limited to loss of or damage to an automobile), fire, property-damage (limited to loss or damage to property by explosion of natural or other gas 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 vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
United Pacific Insurance Co., Tacoma, Wash.	Wm. Butchart, Vancouver	Automobile (excluding loss of or damage to an automobile by fire or theft), employers' liability, and public-liability.
United States Fidelity and Guaranty Co., Baltimore, Maryland	Leslie H. Wright, Vancouver	Accident, aircraft, automobile (excluding loss or damage to an automobile by fire), employers' liability, 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).
Utah Home Fire Insurance Company, Salt Lake City, Utah	Donald Stanley Montgomery, Vancouver	Marine.
Wawanesa Mutual Insurance Co., Wawanesa, Man.	M. C. Holden, Vancouver	On the cash plan, accident, automobile, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to personal effects, or 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.	Francis M. Hann, Vancouver	Accident, automobile, fire, guarantee, inland-transportation, plate-glass, property-damage, 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), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Westchester Fire Insurance Co., New York, N.Y.	E. E. Sykes, Vancouver	Fire, inland-transportation, marine, and property-damage (limited to loss or damage to personal effects, or to bridges, tunnels piers. wharfs, docks, ships, dry-docks, and marine railways).

Western Assurance Co., Toronto, Ontario	Jean 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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Western Life Assurance Co., Hamilton, Ontario	G. W. Morfitt, Vancouver	Life.
Western Union Insurance Co., Calgary, Alta.	Alex Ree, Vancouver	Accident, automobile, boiler and machinery, fire, guarantee, inland-transportation, live-stock, plate-glass, public-liability, sickness, and 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 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).
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, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
World Fire and Marine Insurance Co., Hartford, Conn.	J. F. Parrott, 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).
Yangtze 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, guarantee, inland-transportation, plate-glass, property-damage, public-liability, sickness, and theft.

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DEPOSITS.

Except as stated below, all the above insurers have made deposits at Ottawa pursuant to "The Canadian and British Insurance Companies Act, 1932," or "The Foreign Insurance Companies Act, 1932," Statutes of Canada.

The British Columbia Plate Glass Insurance Company, Canadian Home Assurance Company, Royal Plate Glass and General Insurance Company of Canada, and Western Union Insurance Company have made deposits here under the "Insurance Act."

The Empire Life Insurance Company, Home Assurance Company of Canada, and Saskatchewan Mutual Fire Insurance Company have made reciprocal deposits with the Provinces of Ontario, Alberta, and Saskatchewan respectively.

The Reliable Life Insurance Society has not been required to make a deposit.

Companies which transact marine insurance only are not required by the "Insurance Act" to make a deposit.

NAMES OF INSURERS WHICH HAVE BEEN LICENSED SINCE DECEMBER 31ST, 1943.

British Aviation Insurance Company, Ltd., Canadian Alliance Insurance Company.

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.
General Security Underwriters' Agency	General Security Insurance Company of Canada.
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.
Fireproof Sprinklered Underwriters.
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.
F. M. Chaldecott.
Capt. S. Robinson.
E. A. Albutt.
F. G. Syder.

F. G. Syder, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1943.

Assets.

Mortgage loans on real estate		$26,000.00
Bonds and debentures (book value)		49,664.35
Cash in bank		298.55
Interest accrued		341.34
Agents' balances and premiums uncollected (net, commission deducted)		732.08
Other assets		83.30
		$77,119.62

Liabilities.

Reserve of unearned premiums (net, at 80 per cent.)		$19,478.88
Investment reserves		4,442.37
Reserve for unreported claims		500.00
		$24,421.25
Capital stock—		
Authorized	$25,000	
Subscribed and paid up		10,000.00
Surplus		42,698.37
		$77,119.62

Profit and Loss Account.

Premiums earned (net)		$19,531.97
Claims incurred (net)	$12,891.11	
Commissions	8,120.64	
Taxes	361.29	
Salaries, fees, and other expenses	1,461.31	
		22,834.35
Underwriting loss		$3,302.38
Other revenue—		
Interest earned	$2,938.67	
Profit on sale of real estate	45.00	
Decrease in deficiency of market under book value of securities	1,725.80	
		4,709.47
Net profit for the year		$1,407.09

CANADIAN HOME ASSURANCE COMPANY.

Head Office—Montreal, Quebec.

Directors.

R. E. Schofield.
R. H. Sauliner.
Geo. Cowie.
J. H. Lesperance.
G. Gibeault.

R. E. Schofield, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1943.

Assets.

Agreements for sale of real estate	$6,870.38
Mortgage loans on real estate	8,400.00
Bonds and debentures (book value)	395,950.00
Stocks (book value)	1.00
Cash on hand and in banks	46,246.78
Interest accrued	1,817.54
Agents' balances and premiums uncollected (net)	68,752.40
Surrender value of life policies	19,210.71
	$547,248.81

Liabilities.

Reserve of unearned premiums (net, at 80 per cent.)		$157,843.14
Adjustment expenses		19,163.75
Provision for unpaid claims		119,085.63
Reserve and unpaid losses under unlicensed reinsurance unsecured		798.87
Taxes		20,000.00
Reinsurance premiums		3,395.88
Reinsurance reserves—		
Accident and casualty	$24,828.58	
European, general	19,893.77	
		44,722.35
Other liabilities		450.00
Capital stock—		
Authorized	$500,000.00	
Subscribed	300,000.00	
Paid up		113,905.00
Surplus		67,884.19
		$547,248.81

Profit and Loss Account.

Premiums earned (net)			$331,706.90
Claims incurred (net)		$139,116.97	
Adjustment expenses (net)		25,727.65	
Commissions		118,057.46	
Taxes		9,517.71	
Salaries, fees, and travelling expenses		15,875.88	
All other expenses		9,036.02	
			317,331.69
Underwriting profit			$14,375.21
Other revenue—			
Interest earned	$11,147.83		
Increase—life insurance values	195.23		
		$11,343.06	
Other expenditure—			
Income and excess profits taxes	$9,991.37		
Loss on sale of investments	49.37		
		10,040.74	
			1,302.32
Net profit			$15,677.53

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 67, 71, 74, 76, 77, 79, 80, 83, and 86.)

EMPIRE LIFE INSURANCE COMPANY.

Head Office—Kingston, Ont.

Directors.

Chas. P. Fell.
Geo. J. Guy.
Geo. M. Orr.
N. A. Fairhead.
N. P. Lambert.
D. W. McCormick.
D. R. McLaughlin.
A. H. Keith Russell.
A. B. Matthews.

L. T. Boyd, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1943.

Assets.

Real estate (book value)		$305,387.60
Mortgage loans on real estate		1,293,192.44
Agreements of sale of real estate		36,999.63
Loans on and amounts secured by policies		748,975.59
Bonds and debentures (book value)		8,147,603.32
Stocks (book value)		1,285,927.66
Cash on hand and in banks		96,540.47
Agents' debit balances		10,473.78
Accounts receivable		2,038.29
Interest, dividends, and rents due and accrued		118,926.67
Premiums due and uncollected or deferred (net)		142,034.10
		$12,188,099.55
Deduct assets not admitted—		
Excess of total book value of ledger assets over total authorized value	$187,834.56	
Cash advanced to or in the hands of officers or agents	7,657.76	
		195,492.32
		$11,992,607.23

Liabilities.

Liability under assurance and other contracts (net)		$10,494,057.00
Liability for payments due under contracts (net)		118,968.47
Provision for unreported death and disability claims		18,000.00
Amounts left with Company		173,206.00
Premiums paid in advance		13,627.10
Dividends to policyholders due and unpaid		1,299.35
Provision for accrued profits to policyholders		79,633.00
Shareholders' surplus		14,256.33
Taxes		25,794.00
Salaries, rents, and office expenses due and accrued		3,011.43
Medical examiners' fees due and accrued		500.00
Commissions to agents due and accrued		2,863.37
Reserve for contingencies		200,000.00
Staff Pension, Assurance, and Savings Funds		28,299.00
Miscellaneous accounts		5,127.91
Capital—		
Authorized	$2,500,000.00	
Subscribed	1,308,500.00	
Paid up		313,170.00
Surplus		500,794.27
		$11,992,607.23

Income.

Premium income	$1,254,736.67
Consideration for supplementary contracts	5,900.00
Amounts left with Company	46,065.57
Interest, dividends, and rents	491,971.92
Gross profit on sale or maturity of bonds and stocks	42,637.71
All other income	9,872.62
	$1,851,184.49

Disbursements.

Disbursements under assurance and annuity contracts (net)	$743,811.68
Payments under supplementary contracts (net)	6,453.96
Reduction in premiums resulting from application of dividends	938.85
Amounts left with the Company	22,364.81
Taxes, licences, and fees	31,892.76
Head office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous	97,511.15
Branch office and agency expenses—Commissions, salaries, advances to agents, travelling expenses, rents, and miscellaneous	240,055.64
All other expenses—Advertising, books and periodicals, express, telegrams and telephones, legal fees, medical fees, office furniture, postage, printing and stationery, commissions on loans, contributions to Staff Pension Fund, and miscellaneous	34,303.35
Dividends to shareholders	12,526.80
Loss on sale or maturity of real estate, bonds, and stocks	19,108.25
Decrease by adjustment of real estate, bonds, and stocks	99,679.73
All other disbursements	9,985.71
Balance	532,551.80
	$1,851,184.49

RETURNS FOR BRITISH COLUMBIA.

(*See* page 65.)

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. Harris.

Geo. A. Wilson, Managing Director.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1943.

Assets.

Mortgage loans on real estate		$3,512.69
Bonds and debentures (book value)		245,064.40
Cash on hand and in banks		49,093.92
Interest accrued		1,847.63
Agents' balances and premiums uncollected (net)		49,799.08
Other assets		1,994.69
		$351,312.41
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1943	$10,684.77	
Deficiency of market under book value of bonds and debentures	9,343.43	
Furniture and fixtures	1,991.69	
		22,019.89
		$329,292.52

Liabilities.

Provision for unpaid claims		$19,051.00
Reserve of unearned premiums (net, at 100 per cent.)		95,773.50
Dividends to shareholders		6,564.00
Taxes due and accrued		9,443.86
Return premiums and balances due agents		2,212.65
Reserves—		
(*a.*) For unreported claims	$6,000.00	
(*b.*) For unpaid losses under unlicensed reinsurance unsecured	28,641.95	
(*c.*) Under reinsurance agreements	26,970.10	
(*d.*) For cash surrender values	10,000.00	
		71,612.05

Other liabilities			$107.00
Capital stock—			
Authorized		$500,000.00	
Subscribed		500,000.00	
Paid up			62,500.00
Surplus			62,028.46
			$329,292.52

Profit and Loss Account.

Premiums earned (net)			$265,829.94
Losses and claims incurred (net)		$100,770.49	
Adjustment expenses (net)		8,734.52	
Commissions		93,361.02	
Taxes		7,826.39	
Salaries, fees, and travelling expenses		23,835.56	
All other expenses		27,346.57	
			261,874.55
Underwriting profit			$3,955.39
Other revenue—			
Interest earned	$8,694.10		
Profit on sale of securities and real estate	12.50		
Decrease in deficiency of market under book value of securities	523.64		
Other gains	3.50		
		$9,233.74	
Other expenditure—			
Income and excess profits taxes	$4,708.40		
Bad debts written off	761.30		
		5,469.70	
			3,764.04
Net profit			$7,719.43

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 67, 72, 74, and 76.)

MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA.

Head Office—Vancouver, B.C.

Directors.

Thos. Laing.
Archibald Blair.
Henry Bose.
Wm. McNair.
Wm. Newby.
Lloyd Beharrell.
Harry S. Berry.
Hugh E. Burr.
William Townsley.
W. J. Park.
Thos. J. Robertson.

Wm. Townsley, Manager-Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1943.

Assets.

Bonds and debentures (book value)		$68,467.50
Cash on hand and in banks		2,530.40
Interest accrued		426.67
Agents' balances and premiums uncollected (net, commission deducted)		666.38
Premium instalments not yet due		29,627.56
Premium notes		113,748.77
Deferred commissions		5,510.75
Furniture and fixtures		32.97
		$221,011.00
Deduct assets not admitted—		
Furniture and fixtures	$32.97	
Deferred commissions	5,510.75	
Premium instalments not yet due	29,627.56	
Premium notes held by Company	113,748.77	
Agents' balances on premiums written prior to October 1st, 1943	153.18	
		149,073.23
		$71,937.77

Liabilities.

Reserve of unearned premiums (net, at 100 per cent.)		$20,945.60
Return premiums and balances due agents		235.85
Other liabilities		220.18
Balance—		
Statutory Reserve Fund	$11,500.00	
Surplus	39,036.14	
		50,536.14
		$71,937.77

Profit and Loss Account.

Premiums earned (net)		$33,115.23
Claims incurred (net)	$3,918.27	
Adjustment expenses (net)	71.58	
Commissions	5,462.67	
Taxes	105.09	
Salaries, fees, and travelling expenses	8,043.77	
All other expenses	4,111.53	
		21,712.91
Underwriting profit		$11,402.32
Other revenue—		
Interest earned	$2,048.18	
Commission earned	182.80	
Interest on promissory notes	72.47	
		2,303.45
Net profit for the year		$13,705.77

THE RELIABLE LIFE INSURANCE SOCIETY.

Head Office—Hamilton, Ont.

Governing Executive Authority.

P. M. Button. Wm. Benson.
E. Gernoey. A. Chevalier.
J. L. Archer.

C. H. Fitch, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1943.

Assets.

Real estate (book value)	$32,000.00
Loans on policies	148,517.87
Bonds and debentures (book value)	2,764,425.56
Cash on hand and in banks	60,848.20
Interest due and accrued	36,077.79
Premiums, dues, and assessments	14,947.21
Deposit with Quebec Government	5,000.00
Other assets	1.18
	$3,061,817.81
Deduct excess of total book value of ledger assets over total authorized value	165,580.70
	$2,896,237.11

Liabilities.

Provision for unpaid claims	$44,224.25
Provision for unreported claims	2,700.00
Premiums paid in advance	15,283.58
Commissions	4,087.62

Reserves—		
Mortuary Fund	$2,330,561.00	
Sickness and Accident Fund	114,757.00	
Juvenile Fund	28,279.00	
		$2,473,597.00
Balance		356,344.66
		$2,896,237.11

Income.

Premiums, dues, and assessments	$240,644.81
Interest	123,931.86
Other revenue	708.02
	$365,284.69

Disbursements.

Claims, endowments, and surrenders	$266,832.73
Dividends	7,891.60
Head office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, rents, and miscellaneous	32,063.20
Agency and organization expenses—Commissions, salaries, travelling expenses, and miscellaneous	41,269.32
All other expenses—Advertising, books and periodicals, postage, telegrams and telephones, legal fees, medical fees, official publications, office furniture, printing and stationery, convention meetings, taxes, licences and fees, and miscellaneous	15,868.05
Other disbursements	275.32
Decrease by adjustment of bond and debentures	540.55
Balance	543.92
	$365,284.69

RETURNS FOR BRITISH COLUMBIA.

Income—	
Mortuary Fund	$8,406.54
Sickness and Accident Fund	438.65
Juvenile Fund	367.86
Guarantee Fund	5.40
	$9,218.45
Disbursements—	
Mortuary Fund	$5,514.07
Sickness and Accident Fund	212.90
Juvenile Fund	46.00
	$5,772.97

ROYAL PLATE GLASS AND GENERAL INSURANCE COMPANY OF CANADA.

Head Office—Vancouver, B.C.

Directors.

Brenton S. Brown.	Walter C. Heath.
Frank E. Chadwick.	Fred O. Hodgson.
Ernest E. Buckerfield.	Frank Parsons.
John R. Cooney.	Fred W. Sullivan.
Thomas Dixon.	Percy S. Young.

Frank Parsons, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1943.

Assets.

Bonds and debentures (amortized book value)	$358,448.19
Cash on hand and in banks	19,022.62
Interest accrued	2,936.47
Agents' balances and premiums uncollected (net)	24,596.16
Due from reinsurance on losses paid	3,926.53
Other assets	600.00
	$409,529.97
Deduct assets not admitted—	
Bonds	9,976.31
	$399,553.66

Liabilities.

Reserve and unpaid losses under unlicensed reinsurance unsecured			$2,052.00
Expenses due and accrued			147.17
Taxes due and accrued			8,873.71
Reinsurance premiums			24,701.33
Capital stock—			
Authorized		$1,000,000.00	
Subscribed		100,000.00	
Paid up			100,000.00
Surplus			263,779.45
			$399,553.66

Profit and Loss Account.

Salaries, fees, and travelling expenses			$2,237.65
All other expenses			626.89
Underwriting loss			$2,864.54
Other revenue—			
Interest earned	$15,885.74		
Profit on sale of securities and real estate	30,437.50		
Profit on foreign exchange	525.62		
		$46,848.86	
Other expenditure—			
Income and excess profits taxes	$11,028.56		
Investment expenses	460.73		
Interest paid on bonds purchased	1,825.15		
Decrease in amortized over book value of bonds	597.05		
		13,911.49	
			32,937.37
Net profit			$30,072.83

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY.

Head Office—Saskatoon, Saskatchewan.

Directors.

R. J. Harper.
W. Kershaw.
H. R. Earl.
H. J. Beck.
D. MacLean.
O. C. Lawson.
Alexander Ross.
J. H. Evans.
J. H. G. Bailey.

H. R. Earl, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1943.

Assets.

Bonds and debentures (book value)		$808,674.96
Cash on hand and in banks		87,257.78
Interest due and accrued		17,795.19
Unassessed premium notes		146,580.37
Unpaid assessments		2,323.46
Agents' balances		51,445.23
Reinsurance receivable		8,943.22
Furniture, fixtures, and automobiles		14,601.73
Surrender value, life insurance		5,972.40
Other assets		100.00
		$1,143,694.34
Deduct assets not admitted—		
Unassessed premiums notes	$146,580.37	
Unpaid assessments	2,323.46	
Agents' balances on premiums written prior to October 1st, 1943	3,133.72	
Deficiency of market under book value of bonds and debentures	14,597.96	
Interest	4,738.69	
Furniture, fixtures, and automobiles	14,601.73	
		185,975.93
		$957,718.41

Liabilities.

Provision for unpaid claims	$27,351.42
Reserve of unearned premiums (net, at 80 per cent.)	307,912.20
Adjustment expenses	2,204.86
Reserve for contingencies	20,000.00
Assessments prepaid	1,085.58
Surplus	599,164.35
	$957,718.41

Profit and Loss Account.

Premiums earned (net)			$475,974.00
Losses and claims incurred (net)		$178,883.70	
Adjustment expenses (net)		17,700.47	
Commissions		126,209.29	
Taxes		17,371.46	
Salaries, fees, and travelling expenses		48,049.76	
All other expenses		19,342.14	
			407,556.82
Underwriting profit			$68,417.18
Other revenue—			
Interest earned on investments	$30,995.03		
Finance charges	60.00		
Bad debts recovered, previously written off	14,336.33		
Profit on sale of securities	7,900.50		
Decrease in deficiency of market under book value of securities	19,617.39		
Other revenue	31.48		
		$72,940.73	
Other expenditure—			
Retirement Fund	$7,357.68		
Contingent reserve	2,531.50		
		9,889.18	
			63,051.55
Net profit			$131,468.73

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 69, 73, 75, 78, 85, and 87.)

SOINTULA MUTUAL FIRE INSURANCE ASSOCIATION.

Head Office—Sointula, Malcolm Island, B.C.

Directors.

Uno Salmi.
John Frederickson.
August Maki.
Wilko Luck.
John Lehtinen.
Matthew Riksman.
Alex. A. Anderson.

Uno Salmi, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1943.

Assets.

Bonds (book value)	$2,000.00
Cash on hand and in banks	1,433.63
Interest accrued	10.00
	$3,443.63

Liabilities.

Reserve fund	$3,309.81
Surplus	133.82
	$3,443.63

Profit and Loss Account.

Premiums earned		$152.65
Taxes	$22.50	
Salaries, fees, etc.	17.00	
Other expenses	210.22	
		249.72
Underwriting loss		$97.07

Other revenue—			
Interest earned	$34.31		
Entrance fees	200.65		
		$234.96	
Other expenditure—			
Income and excess profits taxes		4.07	
			$230.89
Net profit			$133.82

WESTERN UNION INSURANCE COMPANY.

Head Office—Calgary, Alberta.

Directors.

Frank R. Freeze.
Robt. D. Freeze.
M. MacKenzie.
Wm. G. Peterson.
Major G. L. MacDougall.
C. M. Freeze.
Roy J. Widney.
Lorne C. Jackson.
Dr. E. H. Freeze.

Frank R. Freeze, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1943.

Assets.

Bonds and debentures (book value)		$228,047.50
Stocks (book value)		150.00
Cash on hand and in banks		583.11
Interest accrued		2,662.18
Agents' balances and premiums uncollected (net)		41,363.66
Amount due from reinsurance on losses paid		105.03
Other assets		3,447.45
		$276,358.93
Deduct assets not admitted—		
Furniture and equipment	$2,632.87	
Automobile	814.58	
		3,447.45
		$272,911.48

Liabilities.

Provision for unpaid claims		$26,587.39
Adjustment expenses		2,551.75
Reserve of unearned premiums (net at 80 per cent.)		96.962.28
Taxes due and accrued		10,497.90
Reinsurance premiums		3,477.42
Contingent commission		3,561.70
Other liabilities		3,003.17
Capital stock—		
Authorized	$500,000.00	
Subscribed	500,000.00	
Paid up		100,000.00
Premium on capital stock		4,000.00
Surplus		22,269.87
		$272,911.48

Profit and Loss Account.

Premiums earned (net)		$159,543.88
Losses and claims incurred (net)	$68,675.10	
Adjustment expenses (net)	11,000.64	
Commissions	48,577.92	
Taxes	4,877.67	
Auditors' fees	502.42	

Management fee		$9,011.70	
All other expenses		4,006.68	
			$146,652.13
Underwriting profit			$12,891.75
Other revenue—			
Interest earned	$6,866.10		
Profit on sale of securities and real estate	6,361.23		
		$13,227.33	
Other expenditure—taxes		7,594.18	
			5,633.15
Net profit			$18,524.90

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 69, 73, 75, 77, 80, 82, and 85.)

TABLE I.—ABSTRACT OF LIFE INSURANCE RETURNS FOR 1943.

(Figures shown in nearest dollar.)

Insurer.		Premium Income.			Disbursements.				Exhibit of Policies.		
					Assurance.		Annuities.				
		Assurance.	Annuity.	Sinking Fund Payments.	On Death or Maturity.	On Surrender, for Disability, Dividends, etc.	To Annuitants.	On Death, Surrender, etc.	In Force Jan. 1st, 1943.	New issued.	In Force Dec. 31st, 1943.
Aetna Life Insurance Co.	Ordinary	$49,104	$14	*Nil*	$93,400	$8,209	*Nil*	*Nil*	$1,146,528	$245,070	$1,252,943
	Group	57,942	*Nil*	*Nil*	33,700	500	*Nil*	$5,000	9,636,700	184,000	9,392,300
Canada Life Assurance Co.	Ordinary	511,610	91,945	*Nil*	257,968	184,120	$71,441	79,847	16,517,258	1,998,136	17,697,986
	Group	82,678	*Nil*	*Nil*	37,583	3,943	72	269	2,421,500	576,500	2,990,000
Commercial Union Assurance Co., Ltd.		665	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	30,431	*Nil*	32,070
Confederation Life Association	Ordinary	698,172	74,783	*Nil*	263,734	166,654	37,294	5,870	24,733,246	3,214,568	26,876,886
	Group	7,234	*Nil*	*Nil*	3,500	43	*Nil*	*Nil*	572,700	36,000	593,500
Continental Life Insurance Co.		77,665	9,000	*Nil*	20,615	13,009	2,143	4,501	2,542,313	308,441	2,739,622
Crown Life Insurance Co.	Ordinary	416,669	38,090	*Nil*	94,036	47,368	12,626	36,596	16,692,685	2,049,405	18,118,069
	Group	15,285	65,678	*Nil*	7,000	*Nil*	8,204	3,753	1,445,000	*Nil*	1,547,500
Dominion Life Assurance Co.	Ordinary	389,316	67,157	*Nil*	76,162	101,106	13,802	14,228	13,018,546	1,868,055	14,222,438
	Group	193	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	140	*Nil*	*Nil*	*Nil*
Dominion of Canada General Insurance Co.	Ordinary	22,496	40	*Nil*	1,635	2,451	1,951	60	813,942	107,601	886,729
	Group	690	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	59,000	*Nil*	65,000
Empire Life Insurance Co.	Ordinary	43,223	864	*Nil*	17,562	4,730	505	2,343	1,204,034	288,353	1,439,153
	Group	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	17,500	5,000	22,500
Equitable Life Insurance Co.		26,882	251	*Nil*	11,457	5,228	*Nil*	22	831,145	55,680	826,575
Excelsior Life Insurance Co.		201,944	4,758	*Nil*	60,776	68,826	3,097	—720	7,278,761	1,172,628	8,250,709
Fidelity Life Assurance Co.		35,903	1,413	*Nil*	2,000	6,449	*Nil*	335	1,354,230	132,500	1,396,819
Great West Life Assurance Co.	Ordinary	1,193,500	107,313	*Nil*	525,639	372,550	52,305	10,875	41,290,984	3,577,975	43,551,643
	Group	29,143	7,938	*Nil*	21,374	2,623	*Nil*	60	2,606,653	*Nil*	3,215,161
Imperial Life Assurance Co.	Ordinary	443,931	42,688	*Nil*	139,540	124,939	6,519	8,991	15,362,330	1,258,582	16,479,494
	Group	13,806	*Nil*	*Nil*	6,000	*Nil*	*Nil*	*Nil*	721,500	145,000	797,000
London Life Insurance Co.	Ordinary	650,768	13,554	*Nil*	169,174	169,109	17,614	8,967	25,231,251	4,430,525	29,598,281
	Industrial	223,168	*Nil*	*Nil*	11,093	36,124	*Nil*	*Nil*	6,374,036	2,195,447	7,862,267
	Group	46,377	*Nil*	*Nil*	23,167	2,242	*Nil*	*Nil*	3,139,294	837,500	3,794,393
Loyal Protective Life Insurance Co.		1,359	*Nil*	*Nil*	*Nil*	146	*Nil*	*Nil*	15,500	31,000	45,500
Manufacturers Life Insurance Co.	Ordinary	662,837	57,847	*Nil*	213,992	167,020	45,470	9,612	19,051,471	2,453,349	20,909,167
	Group	1,554	*Nil*	*Nil*	1,500	*Nil*	*Nil*	*Nil*	44,000	*Nil*	38,000
Metropolitan Life Insurance Co.	Ordinary	1,227,466	3,692	*Nil*	442,449	263,663	7,257	*Nil*	42,814,700	6,310,809	47,906,062
	Industrial	1,262,815	*Nil*	*Nil*	573,234	277,528	182	*Nil*	28,283,812	2,683,372	30,050,046
	Group	61,986	35,278	*Nil*	23,000	21,082	26,698	7,300	4,044,800	396,621	4,071,900
Monarch Life Assurance Co.		324,019	53,946	*Nil*	107,381	97,240	12,453	26,641	12,014,324	1,226,033	12,570,787
Montreal Life Insurance Co.	Ordinary	96,343	9,170	*Nil*	29,744	8,322	1,425	10	3,546,327	746,948	3,978,565
	Group	6,768	75,616	*Nil*	2,217	404	1,307	4,179	473,471	38,500	445,564
Mutual Life Assurance Co. of Canada	Ordinary	1,420,548	243,507	*Nil*	529,368	479,325	55,732	79,097	45,594,831	4,980,591	49,698,441
	Group	3,302	23,490	*Nil*	*Nil*	417	1,080	1,994	371,200	83,710	472,335
Mutual Life Insurance Co. of New York		56,452	645	*Nil*	32,238	24,132	1,723	*Nil*	1,973,222	*Nil*	1,916,906
National Life Assurance Co. of Canada	Ordinary	65,844	1,120	*Nil*	31,965	26,581	552	*Nil*	2,906,409	229,726	2,979,797
	Group	103	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	3,460	*Nil*	3,460
New York Life Insurance Co.		334,506	5,796	*Nil*	171,472	126,957	16,739	2,380	11,434,197	266,900	11,311,890
North American Life Assurance Co.	Ordinary	820,980	153,193	*Nil*	291,561	206,949	17,210	30,724	27,027,232	3,532,512	29,535,969
	Group	9,708	*Nil*	*Nil*	1,000	*Nil*	*Nil*	*Nil*	752,919	*Nil*	757,333
Northern Life Assurance Co.	Ordinary	47,318	730	*Nil*	27,867	19,991	*Nil*	560	1,956,707	7,500	1,900,607
	Group	966	*Nil*	*Nil*	1,300	*Nil*	*Nil*	*Nil*	77,750	3,500	73,750
Norwich Union Life Insurance Society		*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
Occidental Life Insurance Co.	Ordinary	87,170	822	*Nil*	27,520	9,003	220	*Nil*	3,919,861	568,494	4,323,672
	Group	2,402	*Nil*	*Nil*	2,000	*Nil*	*Nil*	*Nil*	200,985	*Nil*	156,415
Prudential Assurance Co., Ltd.		31,171	724	*Nil*	*Nil*	94	3,425	*Nil*	51,000	1,662,555	1,454,570
Prudential Insurance Co. of America	Ordinary	681,084	1,311	*Nil*	170,752	115,985	4,945	7	19,241,186	3,048,602	21,837,993
	Industrial	562,150	*Nil*	*Nil*	189,093	140,031	*Nil*	*Nil*	14,163,926	974,237	14,561,678
	Group	6,034	7,838	*Nil*	*Nil*	1,291	574	*Nil*	577,110	*Nil*	612,373
Royal Insurance Co., Ltd.		86,125	*Nil*	*Nil*	57,218	19,417	*Nil*	*Nil*	4,166,269	377,876	4,374,148
Sovereign Life Assurance Co.		77,886	50,209	*Nil*	27,807	20,092	13,257	4,931	2,944,869	313,180	3,114,451
*Standard Life Assurance Co.		90,107	24,820	*Nil*	53,864	7,720	101	*Nil*	3,045,955	358,359	3,455,230
Sun Life Assurance Co. of Canada	Ordinary	1,573,976	104,317	*Nil*	536,733	510,436	183,731	8,265	47,262,448	4,921,986	50,295,186
	Group	368,893	94,826	*Nil*	194,700	76,746	3,056	6,723	28,190,739	1,007,036	29,192,720
Travelers Insurance Co.	Ordinary	170,463	*Nil*	*Nil*	148,682	17,126	1,556	*Nil*	5,855,018	662,000	6,075,919
	Group	37,849	*Nil*	*Nil*	18,921	1,000	*Nil*	*Nil*	3,483,540	856,500	4,157,770
Western Life Assurance Co.		38,879	*Nil*	*Nil*	4,062	22,818	478	*Nil*	1,167,348	194,877	1,244,835
Totals		$15,457,427	$1,474,383	*Nil*	$5,788,755	$3,981,739	$626,744	$363,560	$531,698,153	$62,623,739	$577,172,077

* Statement to November 15th, 1943.

TABLE II.—LIFE INSURANCE SUMMARY.

(Figures shown in nearest thousand.)

Year.	Premium Income.				Disbursements.			Amount in Force.
	Ordinary.	Industrial.	Group.	Total.	On Death or Maturity.	Other Payments.	Total.	
1939	$12,357,000	$1,780,000	$744,000	$14,880,000	$5,058,000	$7,508,000	$12,566,000	$455,953,000
1940	12,339,000	1,799,000	810,000	14,948,000	5,228,000	7,340,000	12,568,000	468,542,000
1941	12,541,000	1,815,000	962,000	15,317,000	5,170,000	6,578,000	11,747,000	492,256,000
1942	13,222,000	1,960,000	947,000	16,129,000	5,446,000	5,776,000	11,222,000	529,532,000
1943	13,820,000	2,048,000	1,064,000	16,932,000	5,789,000	4,972,000	10,761,000	577,172,000

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1943.

(Figures shown in nearest dollar.)

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	
Acadia Fire Insurance Co.	$18,709	$18,904	$7,622	40.32
Aetna Insurance Co.	48,601	53,686	26,136	48.68
Agricultural Insurance Co.	11,400	10,058	882	8.77
Alliance Assurance Co., Ltd.	48,800	46,235	7,313	15.82
Alliance Insurance Co. of Philadelphia	39,227	17,847	10,012	56.10
American Alliance Insurance Co.	3,293	2,684	784	29.21
American Central Insurance Co.	4,065	4,418	1,701	38.50
American Equitable Assurance Co. of New York	11,744	9,094	3,483	38.30
American Home Fire Assurance Co.	10,848	14,370	7,302	50.81
American Insurance Co.	13,392	9,419	4,767	50.61
Anglo-Scottish Insurance Co., Ltd.	15,379	16,511	3,114	18.86
Atlas Assurance Co., Ltd.	43,607	33,772	7,744	22.93
Automobile Insurance Co. of Hartford	*Nil*	*Nil*	*Nil*	*Nil*
Baloise Fire Insurance Co., Ltd.	3,951	4,770	5,064	106.16
Baltimore American Insurance Co. of New York. (*See* note.)	.....	.....	.....	.....
Bankers and Shippers Insurance Co. of New York	7,747	8,621	6,057	70.25
Bankers' & Traders' Insurance Co., Ltd.	30,884	29,166	16,513	56.62
Beaver Fire Insurance Co.	3,149	2,916	1,067	36.59
Bee Fire Insurance Company	2,600	3,507	912	26.01
Boston Insurance Co.	8,851	11,879	7,446	62.68
British America Assurance Co.	29,351	24,103	4,620	19.17
British & European Insurance Co., Ltd.	2,033	2,207	851	38.56
British Canadian Insurance Co.	12,710	9,350	2,677	28.61
British Crown Assurance Corporation, Ltd.	30,008	25,687	9,519	37.06
British Empire Assurance Co.	27,896	27,949	14,674	52.50
British General Insurance Co., Ltd.	5,082	5,521	2,126	38.51
British Law Insurance Co., Ltd.	9,265	13,507	6,103	45.18
British Northwestern Fire Insurance Co.	10,802	10,674	6,524	61.12
British Oak Insurance Co., Ltd.	5,625	3,711	303	8.16
British Traders Insurance Co., Ltd.	16,956	16,690	6,556	39.28
Buffalo Insurance Co.	10,626	10,159	94	.92
Caledonian American Insurance Co.	10,675	10,471	1,668	15.93
Caledonian Insurance Co.	31,452	30,004	7,102	23.67
California Insurance Co.	2,033	2,207	851	38.56
Camden Fire Insurance Association	20,520	26,874	8,900	33.12
Canada Accident & Fire Assurance Co.	11,179	12,148	4,679	38.52
Canada Security Assurance Co.	9,493	8,140	5,407	66.43
Canadian Fire Insurance Co.	22,538	22,762	6,669	29.30
Canadian General Insurance Co.	15,366	15,497	2,875	18.55
Canadian Home Assurance Co.	9,739	3,262	2,109	64.64
Canadian Indemnity Co.	14,178	14,100	2,891	20.50
Canadian Surety Co.	14,481	11,038	4,313	39.07
Car & General Insurance Corporation, Ltd.	9,567	9,819	3,487	35.50
Casualty Co. of Canada	6,716	9,218	5,386	58.43
Central Insurance Co., Ltd.	7,237	6,596	2,316	35.11
Central Manufacturers Mutual Insurance Co.	2,632	5,098	—17	.....
Central Union Insurance Co.	1,578	863	262	30.36
Century Insurance Co., Ltd.	23,698	19,514	3,309	16.96
Citizens Insurance Co. of Jersey City	1,702	1,344	—145	—10.79
City of New York Insurance Co. (*See* note.)	.....	.....	.....	.....
Columbia Insurance Co. of New York	6,236	6,291	2,541	40.39
Commerce Mutual Fire Insurance Co.	23,949	23,685	18,770	79.25
Commercial Union Assurance Co., Ltd.	51,930	47,535	23,514	49.47
Commercial Union Fire Insurance of New York	1,016	1,104	424	38.40
Connecticut Fire Insurance Co.	22,939	19,540	7,661	39.21
Consolidated Fire & Casualty Insurance Co.	9,486	9,348	3,235	34.60
Continental Insurance Co.	48,571	44,650	8,292	18.57
Cornhill Insurance Co., Ltd.	28,446	28,872	13,166	45.60
Dominion Fire Insurance Co.	29,848	27,296	6,950	25.46
Dominion of Canada General Insurance Co.	11,279	13,348	2,737	20.50
Drapers' & General Insurance Co., Ltd.	10,621	10,738	7,689	71.60
Eagle Fire Co. of New York	3,261	2,787	1,622	58.20
Eagle Star Insurance Co., Ltd.	27,869	25,962	20,996	80.87
Economical Mutual Fire Insurance Co.	11,743	7,814	3,794	48.56
Employers Liability Assurance Corporation, Ltd.	37,547	26,576	14,474	54.46
Ensign Insurance Co.	9,764	9,340	4,516	48.35
Equitable Fire & Marine Insurance Co.	4,588	3,902	1,532	39.26
Essex & Suffolk Equitable Insurance Society, Ltd.	4,456	4,511	685	15.19
Eureka Security Fire & Marine Insurance Co.	4,424	5,013	3,449	68.80
Excess Insurance Co., Ltd.	8,803	8,291	5,741	69.24
Federal Fire Insurance Co. of Canada	20,370	20,059	10,376	51.72
Carried forward	$1,078,531	$1,003,032	$396,192	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1943—*Continued.*

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	
Brought forward	$1,078,531	$1,003,032	$396,192	.....
Fidelity-Phenix Fire Insurance Co. of New York	31,803	31,817	4,064	12.77
Fire Association of Philadelphia	14,208	11,802	5,239	44.39
Fire Insurance Co. of Canada	24,746	23,035	10,057	43.65
Fireman's Fund Insurance Co.	62,224	58,093	31,100	53.53
Firemen's Insurance Co. of Newark	16,535	16,400	10,027	61.14
First American Fire Insurance Co.	11,293	9,035	196	2.17
First National Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
Fonciere Fire Insurance Co. of Paris, France	783	540	1,069	197.87
Franklin Fire Insurance Co. of Philadelphia. (*See* note.)	.....	.....	.....	.....
General Accident Assurance Co. of Canada	8,208	8,312	6,859	82.52
General Accident Fire & Life Assurance Corp., Ltd.	9,699	14,204	500	3.52
General Insurance Co. of America	99,937	92,563	25,182	27.20
General Security Insurance Co. of Canada	3,043	3,569	4,037	113.12
Gibraltar Fire & Marine Insurance Co. (*See* note.)	.....	.....	.....	.....
Girard Fire & Marine Insurance Co.	1,602	1,461	75	5.13
Glens Falls Insurance Co.	16,561	7,242	16,002	220.95
Globe and Republic Insurance Co. of America	5,473	4,978	3,092	62.11
Globe Indemnity Co. of Canada	9,046	8,244	2,895	35.11
Gore District Mutual Fire Insurance Co.	35,522	27,329	20,896	76.46
Great American Insurance Co.	34,375	26,721	7,440	27.84
Guardian Assurance Co., Ltd.	99,957	86,159	54,821	63.62
Guardian Insurance Co. of Canada	10,936	12,359	7,731	54.46
Guildhall Insurance Co., Ltd.	16,125	14,302	13,708	95.84
Halifax Insurance Co.	175,800	122,018	46,869	38.41
Hanover Fire Insurance Co.	8,141	5,934	—177	.....
Hardware Dealers Mutual Fire Insurance Co.	29,099	28,062	9,441	33.64
Hartford Fire Insurance Co.	62,276	46,564	22,181	47.64
Helvetia Swiss Fire Insurance Co., Ltd.	5,822	7,568	14,514	192.00
Home Assurance Co. of Canada	36,686	26,785	18,367	68.57
Home Fire & Marine Insurance Co. of California	21,016	16,777	4,134	24.64
Home Insurance Co.	179,364	165,707	91,355	55.15
Homestead Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
Hudson Bay Insurance Co.	11,320	10,314	3,623	35.12
Imperial Assurance Co.	12,473	12,602	5,082	40.33
Imperial Guarantee & Accid. Insur. Co. of Canada	3,835	3,440	477	13.87
Imperial Insurance Office	10,996	11,170	3,374	30.20
Indiana Lumbermen's Mutual Insurance Co.	5,932	5,604	241	16.06
Insurance Co. of North America	96,335	86,163	36,432	42.28
Jersey Insurance Co. of New York	5,888	11,988	4,814	40.15
Law, Union & Rock Insurance Co., Ltd.	33,526	23,406	14,391	61.49
Legal & General Assurance Society, Ltd.	58,196	50,242	32,496	64.68
Liverpool & London & Globe Insurance Co., Ltd.	80,141	68,665	19,253	28.03
Liverpool-Manitoba Assurance Co.	14,474	13,191	4,632	35.11
Local Government Guarantee Society, Ltd. (*See* note.)	.....	.....	.....	.....
London & County Insurance Co., Ltd.	18,499	19,554	2,686	13.74
London & Lancashire Guar. & Accident Co. of Canada	7,580	8,479	3,402	40.12
London & Lancashire Insurance Co., Ltd.	88,264	88,533	28,383	32.06
London & Provincial Marine & Gen. Insur. Co., Ltd.	2,704	2,627	247	9.42
London & Scottish Assurance Corporation, Ltd.	6,655	6,234	4,510	72.35
London Assurance	51,141	41,194	12,514	30.38
London-Canada Insurance Co.	2,760	3,744	1,857	49.59
London Guarantee & Accident Co., Ltd.	12,472	12,601	5,082	40.33
Lumbermen's Insurance Co.	17,013	16,363	10,440	63.80
Lumbermen's Mutual Insurance Co.	5,319	4,829	1,767	36.59
Lumber Mutual Fire Insurance Co. of Boston, Mass.	4,482	4,624	1,670	36.10
Marine Insurance Co., Ltd.	*Nil*	.....	.....	.....
Maryland Insurance Co.	5,514	4,913	3,991	81.24
Mercantile Insurance Co.	11,947	15,589	3,414	21.90
Merchants & Manufacturers Insurance Co.	8,961	9,686	3,660	37.79
Merchants Fire Assurance Corporation of New York	21,690	25,412	16,561	65.16
Merchants Marine Insurance Co., Ltd.	9,833	17,019	136	.80
Mercury Insurance Co.	8,256	7,164	—2,128	.....
Michigan Fire & Marine Insurance Co.	8,546	8,041	4,914	61.11
Millers National Insurance Co.	18,841	18,544	11,880	64.06
Mill Owners Mutual Fire Insurance Co. of Iowa	4,555	3,519	141	4.01
Milwaukee Mechanics' Insurance Co.	199,300	168,955	137,005	81.09
Motor Union Insurance Co., Ltd.	4,783	4,909	1,743	35.50
Mutual Fire Insurance Co. of British Columbia	34,306	33,115	3,918	11.08
Mutual Implement & Hardware Insurance Co.	33,103	30,352	9,512	31.34
National Ben Franklin Fire Insurance Co.	10,284	9,023	3,493	38.71
Carried forward	$3,038,735	$2,742,420	$1,223,479	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1943—*Continued.*

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	
Brought forward	$3,038,735	$2,742,420	$1,223,479	.....
Nationale Fire Insurance Co.	2,423	2,425	2,203	90.84
National Fire Insurance Co. of Hartford	21,011	15,825	10,455	66.06
National Liberty Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
National Liverpool Insurance Co.	7,237	6,596	2,316	35.11
National Provincial Insurance Co , Ltd.	4,783	4,909	1,743	35.50
National Retailers Mutual Insurance Co.	3,169	2,311	84	3.64
National Security Insurance Co.	12,244	8,426	4,628	54.93
National Union Fire Insurance Co. of Pittsburgh, Pa.	8,601	7,937	.....	.....
Newark Fire Insurance Co.	8,812	7,070	2,491	35.23
New Brunswick Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
New England Fire Insurance Co.	2,137	2,011	1,229	61.11
New Hampshire Fire Insurance Co.	8,292	10,409	25,149	241.60
New York Underwriters Insurance Co.	11,989	7,679	2,523	32.85
New Zealand Insurance Co., Ltd.	11,384	4,308	18	.42
Niagara Fire Insurance Co.	14,093	15,542	8,219	52.88
North British & Mercantile Insurance Co., Ltd.	38,222	35,618	17,514	49.17
North Empire Fire Insurance Co.	12,473	12,602	5,082	40.33
Northern Assurance Co., Ltd.	16,453	15,827	4,846	30.61
Northwestern Mutual Fire Association	112,032	104,519	33,329	31.89
Northwestern National Insurance Co.	8,717	7,096	3,072	43.29
North West Fire Insurance Co.	4,065	4,418	1,701	38.50
Norwich Union Fire Insurance Society, Ltd.	62,578	50,604	24,100	47.63
Occidental Fire Insurance Co.	12,774	9,000	7,580	84.23
Ocean Accident & Guarantee Corporation, Ltd.	11,179	12,148	4,679	38.52
Ohio Farmers Insurance Co.	41,767	46,355	22,437	48.40
Pacific Coast Fire Insurance Co.	11,363	9,450	3,181	33.66
Pacific Fire Insurance Co.	23,343	19,033	7,067	37.13
Palatine Insurance Co., Ltd.	12,196	13,251	5,106	38.53
Patriotic Assurance Co., Ltd.	10,814	9,404	11,237	119.50
Pearl Assurance Co., Ltd.	58,614	42,452	23,151	54.53
Pennsylvania Lumbermen's Mutual Fire Insurance Co.	1,596	5,040	576	11.42
Philadelphia Fire & Marine Insurance Co.	21,622	13,590	2,378	22.46
Phoenix Assurance Co., Ltd.	121,670	112,167	51,640	46.04
Phoenix Insurance Co.	38,013	32,398	12,695	39.18
Pioneer Insurance Co.	6,367	5,802	2,038	35.12
Planet Assurance Co., Ltd.	8,584	8,228	3,375	41.01
Providence Washington Insurance Co.	9,174	9,002	939	10.43
Provincial Insurance Co., Ltd.	24,718	27,718	9,598	34.63
Prudential Assurance Co., Ltd.	48,574	41,252	14,074	34.12
Quebec Fire Assurance Co.	17,856	17,761	7,774	43.21
Queen Insurance Co.	32,551	29,904	10,416	34.83
Queensland Insurance Co., Ltd.	21,567	15,410	3,105	20.15
Railway Passengers Assurance Co.	6,059	7,153	2,824	39.48
Reliance Insurance Co. of Canada	3,832	5,282	236	4.47
Royal Exchange Assurance	41,643	38,492	10,675	27.73
Royal Insurance Co., Ltd.	123,903	111,092	36,312	32.68
Royal Plate Glass & General Ins. Co. of Canada. (*See* note.)	.....	.....	.....	.....
Royal Scottish Insurance Co., Ltd.	5,060	4,104	798	19.44
St. Paul Fire & Marine Insurance Co.	22,016	16,700	2	.....
Saskatchewan Mutual Fire Insurance Co.	27,511	21,701	6,059	27.92
Scottish Canadian Assurance Corporation	9,015	6,400	988	15.44
Scottish Insurance Corporation, Ltd.	9,901	5,067	605	11.94
Scottish Metropolitan Assurance Co., Ltd.	7,076	5,967	768	13.04
Scottish Union & National Insurance Co.	19,590	21,136	6,326	29.93
Sea Insurance Co., Ltd.	14,747	12,981	930	7.16
Security Insurance Co. of New Haven	6,715	4,221	822	19.46
Security National Insurance Co.	1,980	4,564	2,397	52.53
Sentinel Fire Insurance Co.	2,137	2,010	1,229	61.11
Sointula Mutual Fire Association	153	.....	.....	.....
South British Insurance Company, Ltd.	13,218	10,727	8,394	78.25
Southern Insurance Co., Ltd.	5,178	4,702	1,145	24.35
Springfield Fire & Marine Insurance Co.	105,782	93,233	61,944	66.44
Stanstead & Sherbrooke Insurance Co.	14,767	11,736	5,655	48.19
State Assurance Co., Ltd.	4,783	4,909	1,743	35.50
Sun Insurance Office, Ltd.	59,993	47,886	14,102	29.45
Switzerland General Insurance Co., Ltd.	6,192	8,225	11,896	145.60
Toronto General Insurance Co.	12,573	12,679	2,353	18.55
Travelers Fire Insurance Co.	142,402	119,348	73,060	61.22
Carried forward	$4,610,018	$4,128,232	$1,828,490	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1943—*Continued.*

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	
Brought forward	$4,610,018	$4,128,232	$1,828,490	.....
Union Assurance Society, Ltd.	19,310	20,981	8,082	38.52
Union Fire, Accident & General Insurance Co.	13,995	12,510	1,122	8.96
Union Insurance Society of Canton, Ltd.	29,067	28,610	11,238	39.28
Union Marine & General Insurance Co., Ltd.	12,473	12,602	5,082	40.33
United British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
United Firemen's Insurance Co. of Philadelphia	6,236	6,303	2,541	40.31
United Mutual Fire Insurance Co.	12,353	11,018	181	1.64
United States Fire Insurance Co.	55,254	40,859	19,012	46.53
Urbaine Fire Insurance Co.	1,763	2,243	3,656	162.99
Wawanesa Mutual Insurance Co.	103,317	87,252	22,476	25.76
Wellington Fire Insurance Co.	9,686	9,545	4,457	46.69
Westchester Fire Insurance Co.	—75	124	.....	.....
Western Assurance Co.	13,911	11,078	8,211	74.12
Western Union Insurance Co.	11,655	7,964	3,835	48.16
Westminster Fire Office. (*See* note.)	.....	.....	.....	.....
World Fire & Marine Insurance Co.	28,242	10,526	17,046	161.94
World Marine & General Insurance Co., Ltd.	5,966	5,245	1,080	20.59
Yorkshire Insurance Co., Ltd.	19,883	19,171	8,751	45.64
Totals	$4,953,054	$4,414,263	$1,945,260	44.06

NOTE.—The entire business of this Insurer was either cancelled or reinsured by one or more Insurers whose names are included in the foregoing table, and the figures in the latter case are included in the figures for that Insurer or Insurers.

RECIPROCAL EXCHANGES.

Name of Exchange.	Net Premium Deposits written.	Net Premium Deposits earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	
Affiliated Underwriters	$47,763	$30,031	$110,544	368.10
American Exchange Underwriters	6,458	3,979	68	1.72
Canadian Reciprocal Exchange	1,766	1,361	12	.9016
Canners Exchange Subscribers at Warner Inter Insurance Bureau	4,912	3,989	—25	.63
Fireproof Sprinklered Underwriters	235	247	*Nil*	*Nil*
Individual Underwriters	5,712	4,130	24	.59
Lumbermen's Underwriting Alliance	9,048	13,163	220	1.67
Metropolitan Inter-Insurers	2,283	1,924	*Nil*	*Nil*
New York Reciprocal Exchange	9,416	6,633	76	1.15
Underwriters Exchange	2,096	2,174	51	2.49
Totals	$89,689	$67,631	$130,885	193.52

TABLE IV.—FIRE INSURANCE SUMMARY.

(Figures shown in nearest thousand.)

Year.	Net Premiums written.	Net Premiums earned.	Net Amount of Losses incurred.	Ratio Losses incurred to Premiums earned.
1939	$3,866,000	$3,953,000	$1,134,000	28.70
1940	3,880,000	3,902,000	1,133,000	29.04
1941	4,327,000	3,826,000	1,009,000	26.37
1942	4,378,000	4,007,000	1,801,000	44.94
1943	4,953,000	4,414,000	1,945,000	44.06

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1943.

(*Figures shown in nearest dollar.*)

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	
Aetna Casualty & Surety Co.	*Nil*			
Aetna Insurance Co.	—$293	—$75	*Nil*	
Agricultural Insurance Co.	*Nil*			
Alliance Insurance Co. of Philadelphia	*Nil*	6		
American Alliance Insurance Co.	114	122	$28	22.95
American Automobile Fire Insurance Co.	19,477	19,644	5,392	27.44
American Automobile Insurance Co.	31,096	33,994	21,719	63.89
American Central Insurance Co.	*Nil*			
Anglo-Scottish Insurance Co., Ltd.	5,745	6,638	5,715	86.09
Arex Indemnity Company	1,233	2,005	730	36.38
Atlas Assurance Co., Ltd.	7,635	7,105	3,511	49.42
Bankers & Traders Insurance Co., Ltd.	46,677	50,040	12,496	24.97
British America Assurance Co.	40,533	39,320	14,666	37.30
British Canadian Insurance Co.	12,904	14,237	669	4.70
British Empire Assurance Co.	13,021	12,571	6,015	47.85
British General Insurance Co., Ltd.	6,652	7,019	1,340	19.09
British Law Insurance Co., Ltd.	11,634	12,101	3,495	28.88
British Oak Insurance Co., Ltd.	1,653	1,479	170	11.49
British Traders Insurance Co., Ltd.	14,781	14,815	3,582	24.18
Caledonian Insurance Co.	2,535	2,727	—1,811	—66.41
Camden Fire Insurance Association	3,004	2,886	798	27.65
Canada Accident & Fire Assurance Co.	19,125	20,182	3,856	19.11
Canada Security Assurance Co.	16,946	16,423	10,648	64.84
Canadian Fire Insurance Co.	16,967	18,262	9,409	51.52
Canadian General Insurance Co.	19,753	20,250	7,207	35.59
Canadian Home Assurance Co.	2,479	1,602	1,182	73.80
Canadian Indemnity Co.	20,359	20,379	14,180	59.73
Canadian Surety Co.	26,625	26,394	8,363	31.69
Car & General Insurance Corporation, Ltd.	2,806	3,102	799	25.75
Casualty Co. of Canada	35,555	39,356	10,672	27.12
Central Insurance Co., Ltd. (*See* note.)				
Central Manufacturers Mutual Insurance Co.	*Nil*			
Century Insurance Co., Ltd.	5,874	6,787	5,714	84.19
Commerce Mutual Fire Insurance Co.	201	98	171	174.49
Commercial Casualty Insurance Co.	80,123	77,784	58,979	75.82
Commercial Union Assurance Co., Ltd.	10,810	11,225	2,181	19.43
Consolidated Fire & Casualty Insurance Co.	1,382	817	456	55.81
Continental Casualty Co.	1,913	1,270	386	30.43
Continental Insurance Co.	*Nil*			
Cornhill Insurance Co., Ltd.	11,652	13,279	1,530	11.52
Dominion Fire Insurance Co.	2,797	3,031	188	6.20
Dominion of Canada General Insurance Co.	40,359	40,147	29,551	73.61
Drapers' & General Insurance Co., Ltd.	4,053	4,777	2,242	46.94
Eagle Fire Co. of New York	121	202		
Economical Mutual Fire Insurance Co.	402	741	90	12.15
Employers Liability Assurance Corporation, Ltd.	21,308	21,607	8,126	37.61
Eureka-Security Fire & Marine Insurance Co.	391	281	39	13.78
Federal Fire Insurance Co.	3,710	2,841	656	23.08
Fidelity & Casualty Co. of New York	*Nil*			
Fidelity Insurance Co. of Canada	—300	4,118	1,372	33.32
Fidelity-Phenix Fire Insurance Co. of New York	1,015	1,729		
Fire Association of Philadelphia	*Nil*			
Fireman's Fund Insurance Co.	*Nil*			
Firemen's Insurance Co. of Newark	*Nil*			
First National Insurance Co. of America. (*See* note.)				
Franklin Fire Insurance Co. of Philadelphia. (*See* note.)				
General Accident Assurance Co. of Canada	39,232	33,671	16,042	47.64
General Accident Fire & Life Assur. Corporation, Ltd.	26,022	18,609	5,080	27.30
General Casualty Co. of America	72,909	72,189	35,474	49.14
General Exchange Insurance Corporation	8,972	19,408	12,675	65.31
General Insurance Co. of America	35,799	34,648	10,375	29.99
General Security Insurance Co. of Canada	*Nil*			
Gibraltar Fire & Marine Insurance Co. (*See* note.)				
Glens Falls Insurance Co.	5,507	10,410	—829	
Globe Indemnity Co. of Canada	25,206	26,095	11,078	42.45
Gore District Mutual Fire Insurance Co.	13,991	15,290	5,773	37.75
Great American Indemnity Co.	1,566	1,681	215	12.79
Great American Insurance Co.	1,022	1,103	255	23.12
Guardian Assurance Co., Ltd.	2	25		
Guardian Insurance Co. of Canada	192,397	209,543	118,511	56.55
Guildhall Insurance Co., Ltd.	31,448	32,941	13,729	41.68
Carried forward	$1,018,900	$1,058,931	$484,890	

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1943 —*Continued.*

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	
Brought forward	$1,018,900	$1,058,931	$484,890	.....
Halifax Insurance Co.	75,530	78,099	34,251	43.86
Hardware Dealers Mutual Fire Insurance Co.	.....	2	.....	.....
Hartford Accident & Indemnity Co.	19,114	20,145	7,957	39.50
Hartford Fire Insurance Co.	3,643	3,417	3,796	111.09
Home Assurance Co. of Canada	61,080	62,063	32,478	52.33
Home Insurance Co.	14,900	10,196	7,585	74.39
Homestead Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
Hudson Bay Insurance Co. (*See* note.)	.....	.....	.....	.....
Imperial Guarantee & Accident Ins. Co. of Canada	3,120	3,236	370	11.43
Imperial Insurance Office	6,626	7,428	4,019	54.10
Indemnity Insurance Co. of North America	187	121	.....	.....
Indiana Lumbermen's Mutual Insurance Co.	*Nil*	.....	.....	.....
Insurance Co. of North America	2,041	1,147	396	34.52
Law, Union & Rock Insurance Co., Ltd.	14,513	13,298	1,717	12.91
Legal & General Assurance Society, Ltd.	13,990	14,995	4,234	28.23
Liberty Mutual Insurance Co.	209	124	60	48.38
Liverpool & London & Globe Insurance Co., Ltd.	14,031	14,499	5,700	39.31
Liverpool-Manitoba Assurance Co.	2,781	2,867	1,146	39.97
London & County Insurance Co., Ltd.	6,273	7,062	3,466	49.08
London & Lancashire Guarantee & Accident Co. of Canada	54,909	51,649	19,015	36.82
London & Lancashire Insurance Co., Ltd.	12,708	12,069	7,154	59.28
London & Provincial Marine General Insurance Co., Ltd.	6,835	8,184	2,988	36.51
London & Scottish Assurance Corporation, Ltd.	647	671	10	1.49
London Assurance	5,386	5,662	1,043	18.42
London-Canada Insurance Co.	20,133	19,663	4,500	22.87
London Guarantee & Accident Co., Ltd.	100,035	95,147	50,778	53.37
Lumbermen's Mutual Casualty Co.	2,540	2,739	1,428	52.14
Marine Insurance Co., Ltd.	6,254	5,728	2,143	37.41
Maryland Casualty Co.	2,090	1,872	1,882	100.53
Merchants Marine Insurance Co., Ltd.	10,311	9,033	5,984	66.25
Mercury Insurance Co.	1,301	1,474	256	17.00
Metropolitan Casualty Insurance Co.	8,638	9,500	1,803	18.98
Michigan Fire & Marine Insurance Co.	4,177	4,455	2,821	63.32
Milwaukee Mechanics' Insurance Co.	103,397	94,521	47,431	50.18
Motor Union Insurance Co., Ltd.	21,761	23,487	6,784	28.88
Mutual Implement & Hardware Insurance Co.	.....	2	.....	.....
National Ben Franklin Fire Insurance Co.	2,893	2,675	1,362	50.92
National Fire Insurance Co. of Hartford	*Nil*	.....	.....	.....
National Liberty Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
National Retailers Mutual Insurance Company	160	178	—20	—11.34
National Union Fire Insurance Co. of Pittsburgh, Pa.	250	178	.....	.....
Newark Fire Insurance Co.	2,623	2,645	706	26.69
New England Fire Insurance Co.	1,044	1,114	705	63.34
New York Underwriters Insurance Co.	*Nil*	.....	.....	.....
New Zealand Insurance Co., Ltd.	8,231	4,222	1,745	41.33
Niagara Fire Insurance Co.	*Nil*	.....	.....	.....
North British & Mercantile Insurance Co., Ltd.	8,032	8,829	82	.93
Northern Assurance Co., Ltd.	9,149	9,788	2,101	21.46
Northwest Casualty Co.	63,745	69,280	18,481	26.68
Northwestern Mutual Fire Association	11	261	27	10.34
Northwestern National Insurance Co.	199	223	.....	.....
Norwich Union Fire Insurance Society, Ltd.	23,460	23,412	10,927	46.67
Occidental Fire Insurance Co.	1,705	1,919	1,148	59.86
Ocean Accident & Guarantee Corporation, Ltd.	37,419	39,413	7,547	19.15
Ohio Farmers Insurance Co.	9,126	9,569	8,962	93.65
Pacific Coast Fire Insurance Co.	5,616	7,004	5,715	81.59
Palatine Insurance Co., Ltd.	4,158	4,387	839	19.09
Patriotic Assurance Co., Ltd.	2,647	2,642	405	15.33
Pearl Assurance Co., Ltd.	14,442	14,512	7,319	50.43
Phoenix Assurance Co., Ltd.	88,427	85,395	45,265	53.00
Phoenix Insurance Co.	*Nil*	.....	.....	.....
Pioneer Insurance Co. (*See* note.)	.....	.....	.....	.....
Providence Washington Insurance Co.	540	803	71	8.84
Provincial Insurance Co., Ltd.	29,375	32,832	11,521	35.09
Prudential Assurance Co., Ltd.	17,000	15,175	2,660	17.53
Queen Insurance Co. of America	3,170	3,191	846	26.51
Queensland Insurance Co., Ltd.	14,974	14,418	852	5.91
Railway Passengers Assurance Co.	8,153	8,212	3,905	47.55
Royal Exchange Assurance	20,745	21,253	13,398	63.03
Royal Insurance Co., Ltd.	32,100	33,154	13,457	40.58
Carried forward	$2,027,454	$2,060,170	$908,111	.....

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1943 —*Continued.*

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	
Brought forward	$2,027,454	$2,060,170	$908,111	------
Royal Plate Glass & General Insurance Co. of Canada. (*See* note.)	------	------	------	------
St. Paul Fire & Marine Insurance Co.	3,846	2,934	—53	------
St. Paul Mercury Indemnity Co. of St. Paul	2,883	2,522	422	16.00
Saskatchewan Mutual Fire Insurance Co.	59,028	60,457	16,063	26.56
Scottish Metropolitan Assurance Co., Ltd.	4,961	5,923	889	15.01
Scottish Union & National Insurance Co.	9,193	9,465	1,186	12.53
Security Insurance Co. of New Haven	*Nil*	------	------	------
South British Insurance Co., Ltd. (*See* note.)	------	------	------	------
Southern Insurance Co., Ltd.	1,915	2,213	1,905	86.08
Springfield Fire & Marine Insurance Co.	36,553	38,979	24,687	63.33
Sun Insurance Office, Ltd.	14,258	14,589	13,610	93.29
Toronto General Insurance Co.	16,163	16,569	5,551	33.50
Travelers Fire Insurance Co.	1,465	1,543	82	5.32
Travelers Indemnity Co.	7,106	7,499	2,003	26.70
Union Assurance Society, Ltd.	4,989	5,265	1,005	19.09
Union Fire, Accident & General Insurance Co.	*Nil*	------	------	------
Union Insurance Society of Canton, Ltd.	27,449	27,514	6,653	24.18
Union Marine & General Insurance Co., Ltd.	35,839	36,265	13,418	37.00
United British Insurance Co., Ltd. (*See* note.)	------	------	------	------
United Mutual Fire Insurance Co.	31	25	1,176	470.40
United Pacific Insurance Co.	37,048	33,289	24,453	73.45
United States Fidelity & Guaranty Co.	12,742	7,053	2,381	33.76
United States Fire Insurance Co.	*Nil*	------	------	------
Wawanesa Mutual Insurance Co.	74,678	75,797	45,380	59.87
Wellington Fire Insurance Co.	8,864	8,413	5,072	60.28
Western Assurance Co.	19,717	20,208	13,201	65.33
Western Union Insurance Co.	38,060	37,698	26,770	71.01
Westminster Fire Office. (*See* note.)	------	------	------	------
World Fire & Marine Insurance Co.	*Nil*	------	------	------
World Marine & General Insurance Co., Ltd.	5,163	5,308	1,514	28.52
Yorkshire Insurance Co., Ltd.	16,417	17,718	1,086	6.13
Zurich General Accident & Liability Insurance Co., Ltd.	78,992	87,492	22,344	25.54
Totals	$2,544,814	$2,584,908	$1,138,909	44.02

NOTE.—The entire business of this Insurer was either cancelled or reinsured by one or more Insurers whose names are included in the foregoing table, and the figures in the latter case are included in the figures for that Insurer or Insurers.

RECIPROCAL EXCHANGES.

Name of Exchange.	Net Premium Deposits written.	Net Premium Deposits earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	
Affiliated Underwriters	$485	$1,556	—$259	—16.67

TABLE VI.—AUTOMOBILE INSURANCE SUMMARY.

(Figures shown in nearest thousand.)

Year.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio Losses incurred to Premiums earned.
1939	$2,459,000	$2,448,000	$1,151,000	47.02
1940	2,708,000	2,653,000	1,376,000	51.87
1941	2,957,000	2,811,000	1,336,000	47.53
1942	2,639,000	2,792,000	1,154,000	41.31
1943	2,545,000	2,585,000	1,139,000	44.02

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1943.

(Figures shown in nearest dollar.)

ACCIDENT AND SICKNESS INSURANCE.

Name of Insurer.	Accident Insurance.		Sickness Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Aetna Life Insurance Co.	*$14,678	$13,607	.....	.....
Alliance Assurance Co., Ltd.	.....	.....	.....	.....
Anglo-Scottish Insurance Co., Ltd.	515	47	.....	.....
Atlas Assurance Co., Ltd.	.....	.....	.....	.....
British America Assurance Co.	6,119	4,893	$4,328	$4,545
British Canadian Insurance Co.	1,771	75	991	66
British Empire Assurance Co.	5,558	—408	2,609	1,149
British Northwestern Fire Insurance Co.	1,303	184	815	—12
Canada Accident & Fire Assurance Co.	3,840	1,345	1,826	4
Canada Security Assurance Co.	128	*Nil*	68	*Nil*
Canadian Fire Insurance Co.	505	376	.....	.....
Canadian General Insurance Co.	3,103	522	1,564	373
Canadian Home Assurance Co.	.....	.....	.....	.....
Canadian Indemnity Co.	980	511	416	172
Canadian Surety Co.	.....	.....	.....	.....
Car & General Insurance Corporation, Ltd.	13	*Nil*	.....	.....
Casualty Co. of Canada	*120	*Nil*	.....	.....
	3,696	4,042	2,017	2,922
Century Insurance Co., Ltd.	393	5,101	.....	.....
Commercial Casualty Insurance Co.	43,890	21,099	50,995	31,762
Commercial Union Assurance Co., Ltd.	2,829	1,386	1,402	699
Confederation Life Association	*14,715	11,173	.....	.....
Consolidated Fire & Casualty Insurance Co.	3	*Nil*	.....	.....
Continental Casualty Co.	88,401	56,873	101,358	31,183
Dominion Fire Insurance Co.	.....	.....	.....	.....
Dominion of Canada General Insurance Co.	*526	*377	.....	.....
	22,051	2,244	10,639	11,991
Economical Mutual Fire Insurance Co.	*7,419	3,061	.....	.....
Employers' Liability Assurance Corporation, Ltd.	3,087	993	1,210	552
Federal Fire Insurance Co. of Canada	.....	.....	.....	.....
Fidelity & Casualty Co. of New York	—37	*Nil*	.....	.....
Fidelity Insurance Co. of Canada	174	5	55	*Nil*
General Accident Assurance Co. of Canada	3,685	1,783	1,511	—465
	*2,695	1,215	.....	.....
General Accident Fire & Life Assurance Corpn., Ltd.	1,113	—137	649	432
General Casualty Co. of America	1,518	50	.....	.....
General Security Insurance Co. of Canada	.....	.....	.....	.....
Globe Indemnity Co. of Canada	1,346	297	780	218
Great American Indemnity Co.	5	*Nil*	.....	.....
Great West Life Assurance Co.	*2,380	1,326	.....	.....
	1,940	855	1,133	919
Guardian Insurance Co. of Canada	2,234	406	436	280
Guildhall Insurance Co., Ltd.	87	—4	53	*Nil*
Halifax Insurance Co.	1,278	160	356	*Nil*
Hartford Accident & Indemnity Co.	542	—69	.....	.....
Home Assurance Co. of Canada	*13,880	8,300	.....	.....
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	2,052	423	638	328
Imperial Insurance Office	532	30	122	*Nil*
Indemnity Insurance Co. of North America	2,085	1,260	.....	.....
Law, Union & Rock Insurance Co., Ltd.	950	12	134	3
Legal & General Assurance Society, Ltd.	520	311	1,124	774
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	149	33	87	24
London & Lancashire Guar. & Accident Co. of Canada	3,459	933	2,414	752
London & Provincial Marine & General Insur. Co., Ltd.	1,059	408	.....	.....
	*117	200	.....	.....
London & Scottish Assurance Corporation, Ltd.	5	*Nil*	.....	.....
London Assurance	60	*Nil*	31	*Nil*
London Guarantee & Accident Co., Ltd.	4,776	1,479	1,682	1,426
	*831	—32	.....	.....
London Life Insurance Co.	*95,555	68,742	.....	.....
Carried forward	$370,633	$215,487	$191,443	$90,097

* Accident and sickness.

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1943—*Con.*
ACCIDENT AND SICKNESS INSURANCE—*Continued.*

Name of Insurer.	Accident Insurance.		Sickness Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Brought forward	$370,633	$215,487	$191,443	$90,097
Loyal Protective Life Insurance Co.	*28,554	14,096	.....	.....
Lumbermen's Mutual Casualty Co.	50	*Nil*	.....	.....
Maryland Casualty Co.	*36	*Nil*	.....	.....
	413	*Nil*	.....	.....
Metropolitan Casualty Insurance Co.	273	25	.....	.....
Metropolitan Life Insurance Co.	*10,916	12,682	.....	.....
	7,401	962	1,935	1,328
Motor Union Insurance Co., Ltd.	233	50	.....	.....
Mutual Benefit Health & Accident Association	*344,402	147,916	.....	.....
Mutual Life Assurance Co. of Canada	*2,941	1,112	.....	.....
North British & Mercantile Insurance Co., Ltd.	2,287	638	992	36
	*1,900	2,401	.....	.....
Northern Assurance Co., Ltd.	184	*Nil*	.....	.....
Norwich Union Fire Insurance Society, Ltd.	1,851	981	312	*Nil*
Occidental Fire Insurance Co.	199	44	60	*Nil*
Occidental Life Insurance Co.	*1,271	287	.....	.....
Ocean Accident & Guarantee Corporation, Ltd.	7,596	1,719	1,386	158
Pearl Assurance Co., Ltd.	1,287	25	*Nil*	*Nil*
Phoenix Assurance Co., Ltd.	2,301	4,148	4,508	610
	*196	*Nil*	.....	.....
Protective Association of Canada	14	*Nil*	.....	.....
	*23,301	18,985	.....	.....
Prudential Assurance Co., Ltd.	301	.....	21	.....
Prudential Insurance Co. of America	2	*Nil*	.....	.....
	*455	114	.....	.....
Queensland Insurance Co., Ltd.	20	*Nil*	.....	.....
Railway Passengers Assurance Co.	2,270	293	650	191
Royal Exchange Assurance	200	*Nil*	.....	.....
Royal Insurance Co., Ltd.	1,305	281	738	206
Saskatchewan Mutual Fire Insurance Co.	478	15	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	218	*Nil*	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	4,231	2,172	654	871
Toronto General Insurance Co.	2,539	427	1,279	248
Travelers Insurance Co.	*144,925	115,166	.....	.....
	31,070	1,349	1,654	871
Union Assurance Society, Ltd.	373	90	123	*Nil*
Union Insurance Society of Canton, Ltd.	5,887	708	10,547	6,445
Union Marine & General Insurance Co., Ltd.	148	—87	43	15
	*183	*Nil*	.....	.....
United States Fidelity & Guaranty Co.	211	—102	30	*Nil*
Wawanesa Mutual Insurance Co.	*125	—40	.....	.....
Wellington Fire Insurance Co.	15	*Nil*	.....	.....
Western Assurance Co.	5,070	—541	3,787	1,765
Western Union Insurance Co.	87	.....	.....	.....
	*35	.....	.....	.....
World Marine & General Insurance Co., Ltd.	73	*Nil*	.....	.....
Yorkshire Insurance Co., Ltd.	*3,329	693	.....	.....
	3,085	1,240	.....	.....
Zurich General Accident & Liability Insur. Co., Ltd.	2,925	1,287	15,401	13,030
Totals	$1,017,799	$544,623	$235,563	$115,871

* Accident and sickness.

AIRCRAFT AND PLATE-GLASS INSURANCE.

Name of Insurer.	Aircraft Insurance.		Plate-glass Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Aetna Insurance Co.	$108	*Nil*	.....	.....
Atlas Assurance Co., Ltd.	.....	.....	$27	*Nil*
Automobile Insurance Co. of Hartford	86	*Nil*	.....	.....
British America Assurance Co.	46	*Nil*	527	$378
British Canadian Insurance Co.	.....	.....	597	392
British Columbia Plate Glass Insurance Co.	.....	.....	20,302	12,891
Carried forward	$240	*Nil*	$21,453	$13,661

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1943—*Con.*
AIRCRAFT AND PLATE-GLASS INSURANCE—*Continued.*

Name of Insurer.	Aircraft Insurance.		Plate-glass Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Brought forward	$240	*Nil*	$21,453	$13,661
British Empire Assurance Co.			132	*Nil*
British Northwestern Fire Insurance Co.			578	86
Canada Accident & Fire Assurance Co.			823	245
Canada Security Assurance Co.			239	194
Canadian Fire Insurance Co.			239	378
Canadian General Insurance Co.			1,106	952
Canadian Home Assurance Co.				
Canadian Indemnity Co.			2,312	529
Canadian Surety Co.			483	152
Casualty Co. of Canada			387	213
Century Insurance Co., Ltd.			2,098	983
Commercial Casualty Insurance Co.			977	552
Commercial Union Assurance Co., Ltd.			—3	73
Consolidated Fire & Casualty Insurance Co.			4	235
Continental Casualty Co.			186	92
Continental Insurance Co.	—86			
Dominion Fire Insurance Co.		$188	136	15
Dominion of Canada General Insurance Co.	*Nil*	*Nil*	2,043	1,317
Eagle Star Insurance Co., Ltd.			202	209
Employers' Liability Assurance Corporation, Ltd.			369	375
Federal Fire Insurance Co. of Canada				
Fidelity & Casualty Co. of New York				
Fidelity Insurance Co. of Canada			411	433
General Accident Assurance Co. of Canada			954	648
General Accident Fire & Life Assurance Co., Ltd.			316	90
General Casualty Co. of America			1,142	1,788
General Security Insurance Co. of Canada				
Gibraltar Fire & Marine Insurance Co.				
Globe Indemnity Co. of Canada			464	330
Gore District Mutual Fire Insurance Co.			77	40
Great American Indemnity Co.	6,946	2,300	856	97
Great American Insurance Co.	49,403	9,000		
Guardian Assurance Co., Ltd.				
Guardian Insurance Co. of Canada			1,020	628
Halifax Insurance Co.			1,389	416
Hartford Accident & Indemnity Co.	546	*Nil*	1,130	1,053
Hartford Fire Insurance Co.	108	*Nil*		
Home Assurance Co. of Canada			251	212
Home Insurance Co.				
Hudson Bay Insurance Co.				
Imperial Guarantee & Accident Co.			131	250
Imperial Insurance Office			1,077	386
Indemnity Insurance Co. of North America			599	*Nil*
Insurance Company of North America	86	*Nil*		
Law, Union & Rock Insurance Co., Ltd.			224	711
Legal & General Insurance Society, Ltd.			420	559
Liverpool & London & Globe Insurance Co., Ltd.			52	37
London & Lancashire Guarantee & Accident Co. of Canada			1,297	507
London & Lancashire Insurance Co., Ltd.				
London & Provincial Marine & General Insur. Co., Ltd.			46	31
London & Scottish Assurance Corporation, Ltd.			29	113
London Assurance				
London Guarantee & Accident Co., Ltd.	90	1,216	620	179
Lumbermen's Mutual Casualty Co.				
Marine Insurance Co., Ltd.				
Maryland Casualty Co.	546	*Nil*		
Metropolitan Casualty Insurance Co.			872	954
Motor Union Insurance Co., Ltd.			*Nil*	30
Mutual Implement & Hardware Insurance Co.				
National Ben Franklin Fire Insurance Co.	2,893	1,362		
National Fire Insurance Co. of Hartford				
National Provincial Insurance Co., Ltd.			1,288	775
National Union Fire Insurance Co.	55	*Nil*		
New York Underwriters Insurance Co.				
New Zealand Insurance Co., Ltd.				
Niagara Fire & Mercantile Insurance Co.				
North British & Mercantile Insurance Co., Ltd.			331	113
Carried forward	$60,827	$14,066	$48,760	$30,641

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1943—*Con.*

AIRCRAFT AND PLATE-GLASS INSURANCE—*Continued.*

Name of Insurer.	Aircraft Insurance.		Plate-glass Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Brought forward	$60,827	$14,066	$48,760	$30,641
Northern Assurance Co., Ltd.	----------	----------	200	88
Northwest Casualty Co.	----------	----------	377	*Nil*
Norwich Union Fire Insurance Society, Ltd.	----------	----------	655	307
Occidental Fire Insurance Co.	----------	----------	98	78
Ocean Accident & Guarantee Corporation, Ltd.	----------	----------	1,024	716
Phoenix Assurance Co., Ltd.	—1,256	—573	1,078	759
Phoenix Insurance Co.	108	*Nil*	----------	----------
Providence Washington Insurance Co.	32	—24	----------	----------
Prudential Assurance Co., Ltd.	----------	----------	619	307
Queensland Insurance Co., Ltd.	----------	----------	1,306	597
Railway Passengers Assurance Co.	----------	----------	146	260
Royal Insurance Co., Ltd.	----------	----------	439	312
Royal Plate Glass & General Insurance Co. of Canada	----------	----------	----------	----------
St. Paul Fire & Marine Insurance Co.	109	*Nil*	----------	----------
Scottish Metropolitan Assurance Co., Ltd.	----------	----------	186	215
South British Insurance Co., Ltd.	----------	----------	----------	----------
Springfield Fire & Marine Insurance Co.	55	*Nil*	----------	----------
Sun Insurance Office, Ltd.	----------	----------	43	32
Toronto General Insurance Co.	----------	----------	905	778
Travelers Fire Insurance Co.	55	*Nil*	----------	----------
Travelers Indemnity Co.	546	*Nil*	250	—60
Travelers Insurance Co.	----------	----------	----------	----------
Union Assurance Society, Ltd.	----------	----------	90	47
Union Insurance Society of Canton, Ltd.	----------	----------	1,852	975
Union Marine & General Insurance Co., Ltd.	----------	----------	120	128
United States Fidelity & Guaranty Co.	546	*Nil*	335	157
United States Fire Insurance Co.	36	*Nil*	----------	----------
Wawanesa Mutual Insurance Co.	----------	----------	87	*Nil*
Western Assurance Co.	46	*Nil*	52	79
Western Union Insurance Co.	----------	----------	138	----------
World Marine & General Insurance Co., Ltd.	----------	----------	9	*Nil*
Yorkshire Insurance Co., Ltd.	----------	----------	85	54
Zurich General Accident & Liability Insurance Co., Ltd.	----------	----------	19	*Nil*
Totals	$61,104	$13,469	$58,873	$36,470

EMPLOYERS' LIABILITY AND PUBLIC-LIABILITY INSURANCE.

Name of Insurer.	Employers' Liability Insurance.		Public-liability Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Alliance Assurance Co., Ltd.	----------	----------	----------	$2,300
Anglo-Scottish Insurance Co., Ltd.	----------	----------	----------	----------
Arex Indemnity Co.	$1,500	$645	$6,711	2,971
Atlas Assurance Co., Ltd.	27	*Nil*	567	4
British America Assurance Co.	74	*Nil*	578	*Nil*
British Canadian Insurance Co.	2	*Nil*	1,666	750
British Empire Assurance Co.	----------	----------	890	—139
British Northwestern Fire Insurance Co.	21	*Nil*	1,110	*Nil*
Canada Accident & Fire Assurance Co.	563	*Nil*	3,059	124
Canada Security Assurance Co.	50	*Nil*	320	10
Canadian Fire Insurance Co.	----------	----------	31	*Nil*
Canadian General Insurance Co.	1,385	189	23,453	10,237
Canadian Home Assurance Co.	----------	----------	----------	----------
Canadian Indemnity Co.	4,615	266	52,863	9,844
Canadian Surety Co.	166	*Nil*	8,110	248
Car and General Insurance Corporation, Ltd.	----------	----------	134	*Nil*
Casualty Co. of Canada	100	*Nil*	1,691	—1,935
Century Insurance Co., Ltd.	44	*Nil*	1,337	423
Commercial Casualty Insurance Co.	2,354	516	18,929	2,552
Commercial Union Assurance Co., Ltd.	—5	*Nil*	545	—175
Carried forward	$10,896	$1,616	$121,994	$27,214

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1943—*Con.*
EMPLOYERS' LIABILITY AND PUBLIC-LIABILITY INSURANCE—*Continued.*

Name of Insurer.	Employers' Liability Insurance.		Public-Liability Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Brought forward	$10,896	$1,616	$121,994	$27,214
Consolidated Fire & Casualty Insurance Co.	.....	.....	109	.....
Continental Casualty Co.	.....	.....	1,647	603
Dominion of Canada General Insurance Co.	140	*Nil*	3,581	—188
Economical Mutual Fire Insurance Co.	.....	.....	5	*Nil*
Employers' Liability Assurance Corporation, Ltd.	3,160	866	22,993	9,208
Fidelity & Casualty Co. of New York	.....	.....	.....	.....
Fidelity Insurance Co. of Canada	.....	.....	2,678	—2,879
General Accident Assurance Co. of Canada	649	1,371	9,977	14,802
General Accident Fire & Life Assurance Corpn., Ltd.	28,975	7,479	10,513	7,165
General Casualty Co. of America	2,220	300	11,915	3,743
Globe Indemnity Co. of Canada	713	1,000	6,072	131
Gore District Mutual Fire Insurance Co.	.....	.....	130	*Nil*
Great American Indemnity Co.	.....	.....	.....	.....
Guardian Insurance Co. of Canada	1,904	756	14,427	—6,714
Guildhall Insurance Co., Ltd.	.....	.....	.....	.....
Halifax Insurance Co.	75	38	2,359	43
Hartford Accident & Indemnity Co.	108	*Nil*	1,518	125
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	*Nil*	*Nil*	135	*Nil*
Imperial Insurance Office	3	*Nil*	14	*Nil*
Indemnity Insurance Co. of North America	718	19	9,194	1,155
Law, Union & Rock Insurance Co., Ltd.	390	*Nil*	937	*Nil*
Legal & General Assurance Society, Ltd.	.....	.....	8,200	—177
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	79	111	675	14
London & Lancashire Guar. & Accident Co. of Canada	802	1,208	5,988	1,788
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	.....	.....
London & Scottish Assurance Corporation, Ltd.	9	*Nil*	1,482	*Nil*
London Assurance	.....	.....	.....	.....
London Guarantee & Accident Co., Ltd.	2,925	709	1,585	513
Lumbermen's Mutual Casualty Co.	171	*Nil*	19	*Nil*
Maryland Casualty Co.	7	*Nil*	266	*Nil*
Metropolitan Casualty Insurance Co.	62	*Nil*	3,191	—977
Motor Union Insurance Co., Ltd.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	.....	.....	.....	.....
North British & Mercantile Insurance Co., Ltd.	157	*Nil*	594	—2,434
Northern Assurance Co., Ltd.	105	*Nil*	858	1,095
Northwest Casualty Co.	.....	.....	1,352	117
Norwich Union Fire Insurance Society, Ltd.	464	276	3,360	—234
Occidental Fire Insurance Co.	3	*Nil*	285	275
Ocean Accident & Guarantee Corporation, Ltd.	303	*Nil*	4,778	1,352
Pearl Assurance Co., Ltd.	18	*Nil*	1,864	—2,232
Phoenix Assurance Co., Ltd.	448	500	960	925
Prudential Assurance Co., Ltd.	.....	.....	8,518	974
Queensland Insurance Co., Ltd.	.....	.....	1,631	*Nil*
Railway Passengers Assurance Co.	181	*Nil*	568	—7
Royal Exchange Assurance	98	*Nil*	2,067	3
Royal Insurance Co., Ltd.	675	947	6,414	125
Royal Plate Glass and General Insurance Co.	.....	.....	.....	.....
Saskatchewan Mutual Fire Insurance Co.	.....	.....	111	*Nil*
Scottish Metropolitan Assurance Co., Ltd.	9	*Nil*	79	*Nil*
South British Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	63	*Nil*	523	*Nil*
Toronto General Insurance Co.	1,134	154	19,189	5,515
Travelers Indemnity Co.	.....	.....	3,758	*Nil*
Travelers Insurance Co.	159	*Nil*	6,528	120
Union Assurance Society, Ltd.	.....	.....	147	*Nil*
Union Insurance Society of Canton, Ltd.	1,343	564	20,248	2,927
Union Marine and General Insurance Co., Ltd.	327	58	329	*Nil*
United States Fidelity & Guaranty Co.	*Nil*	—205	3,773	3,340
Wawanesa Mutual Insurance Co.	.....	.....	.....	.....
Western Assurance Co.	*Nil*	*Nil*	1,390	465
World Marine & General Insurance Co., Ltd.	13	*Nil*	479	—97
Yorkshire Insurance Co., Ltd.	170	*Nil*	1,533	—490
Zurich General Accident & Liability Insurance Co., Ltd.	747	1,395	4,341	33
Totals	$60,423	$19,162	$337,281	$67,341

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1943—*Con.*
GUARANTEE AND THEFT INSURANCE.

Name of Insurer.	Guarantee Insurance.		Theft Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Aetna Casualty & Surety Co.	----------	----------	----------	----------
Alliance Assurance Co., Ltd.	----------	----------	----------	----------
Anglo-Scottish Insurance Co., Ltd.	----------	----------	$11	*Nil*
Arex Indemnity Company	----------	----------	----------	----------
Atlas Assurance Co., Ltd.	----------	----------	429	$10
British America Assurance Co.	$720	*Nil*	1,023	1,023
British Canadian Insurance Co.	320	$32	528	696
British Empire Assurance Co.	320	*Nil*	882	*Nil*
British Northwestern Fire Insurance Co.	----------	----------	284	185
Canada Accident & Fire Assurance Co.	444	—3,175	1,154	591
Canada Security Assurance Co.	----------	----------	779	1,228
Canadian Fire Insurance Co.	451	*Nil*	1,205	23
Canadian General Insurance Co.	10,008	129	9,374	7,175
Canadian Home Assurance Co.	----------	----------	----------	----------
Canadian Indemnity Co.	12,944	—1,736	10,726	1,993
Canadian Surety Co.	24,401	—3,414	2,812	929
Casualty Co. of Canada	65	*Nil*	1,230	781
Century Insurance Co., Ltd.	1,384	*Nil*	502	880
Commercial Casualty Insurance Co.	10,008	—1,121	12,702	7,161
Commercial Union Assurance Co., Ltd.	----------	----------	254	*Nil*
Consolidated Fire & Casualty Insurance Co.	----------	----------	----------	----------
Continental Casualty Co.	----------	----------	192	*Nil*
Dominion of Canada General Insurance Co.	2,519	—700	2,924	1,202
Economical Mutual Fire Insurance Co.	----------	----------	----------	----------
Employers' Liability Assurance Corporation, Ltd.	4,873	860	4,661	1,345
Federal Fire Insurance Co. of Canada	----------	----------	----------	----------
Fidelity & Casualty Co. of New York	----------	----------	—4	*Nil*
Fidelity Insurance Co. of Canada	2,561	450	2,974	1,101
General Accident Assurance Co. of Canada	1,318	—2,505	4,321	3,216
General Accident Fire & Life Assurance Corpn., Ltd.	----------	----------	999	*Nil*
General Casualty Co. of America	----------	----------	9,548	7,116
General Security Insurance Co. of Canada	----------	----------	----------	----------
Globe Indemnity Co. of Canada	1,345	—695	2,238	2,116
Gore District Mutual Fire Insurance Co.	5	*Nil*	99	*Nil*
Great American Indemnity Co.	367	*Nil*	114	*Nil*
Guarantee Co. of North America	744	*Nil*	----------	----------
Guardian Insurance Co. of Canada	8,741	1,552	5,374	1,071
Guildhall Insurance Co., Ltd.	----------	----------	----------	----------
Halifax Insurance Co.	369	*Nil*	3,168	1,187
Hartford Accident & Indemnity Co.	75	*Nil*	1,093	1,245
Hudson Bay Insurance Co.	----------	----------	----------	----------
Imperial Guarantee & Accident Insur. Co. of Canada	1,574	—5	431	353
Imperial Insurance Office	140	*Nil*	40	5
Indemnity Insurance Co. of North America	697	—6	4,637	281
Law, Union & Rock Insurance Co., Ltd.	135	*Nil*	228	*Nil*
Legal & General Assurance Society, Ltd.	----------	----------	4,660	1,332
Liberty Mutual Insurance Co.	----------	----------	----------	----------
Liverpool & London & Globe Insurance Co.	149	—77	449	235
London & Lancashire Guar. & Accident Co. of Canada	1,590	*Nil*	3,039	2,205
London & Provincial Marine and General Insur. Co., Ltd.	----------	----------	96	*Nil*
London & Scottish Assurance Corporation, Ltd.	----------	----------	158	223
London Assurance	----------	----------	----------	----------
London Guarantee & Accident Co., Ltd.	1,127	—35	1,569	1,987
Lumbermen's Mutual Casualty Co.	----------	----------	----------	----------
Maryland Casualty Co.	103	*Nil*	----------	----------
Metropolitan Casualty Insurance Co.	40	*Nil*	1,349	572
New Zealand Insurance Co., Ltd.	----------	----------	115	*Nil*
North British & Mercantile Insurance Co., Ltd.	238	*Nil*	1,127	151
Northern Assurance Co., Ltd.	211	*Nil*	977	802
Northwest Casualty Co.	----------	----------	902	390
Norwich Union Fire Insurance Society, Ltd.	1,627	*Nil*	1,850	602
Occidental Fire Insurance Co.	----------	----------	392	*Nil*
Ocean Accident & Guarantee Corporation, Ltd.	1,081	*Nil*	2,182	3,108
Pearl Assurance Co., Ltd.	3,273	*Nil*	455	5
Phoenix Assurance Co., Ltd.	444	*Nil*	936	137
Prudential Assurance Co., Ltd.	42	*Nil*	888	155
Queensland Insurance Co., Ltd.	----------	----------	1,727	17
Railway Passengers Assurance Co.	319	*Nil*	1,064	*Nil*
Reliance Insurance Co. of Canada	----------	----------	249	*Nil*
Carried forward	$96,772	—$10,446	$111,116	$54,834

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1943—*Con.*
GUARANTEE AND THEFT INSURANCE—*Continued.*

Name of Insurer.	Guarantee Insurance.		Theft Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Brought forward	$96,772	—$10,446	$111,116	$54,834
Royal Exchange Assurance	2,713	470	1,217	846
Royal Insurance Co., Ltd.	1,318	—657	2,345	2,039
Royal Plate Glass & General Insurance Co. of Canada	.....	.....	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	5	*Nil*	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	21	*Nil*	1,008	319
Toronto General Insurance Co.	8,189	186	7,669	5,870
Travelers Indemnity Co.	.....	.....	3,960	4,924
Union Assurance Society, Ltd.	.....	.....	517	56
Union Fire, Accident & General Insurance Co.	.....	.....	.....	.....
Union Insurance Society of Canton, Ltd.	350	—49	11,188	3,373
Union Marine & General Insurance Co., Ltd.	377	*Nil*	404	211
United States Fidelity & Guaranty Co.	3,990	100	1,805	903
Wawanesa Mutual Insurance Co.	268	*Nil*	529	50
Western Assurance Co.	1,889	*Nil*	542	415
Western Union Insurance Co.	.....	.....	42	*Nil*
World Marine & General Insurance Co., Ltd.	.....	.....	425	109
Yorkshire Insurance Co., Ltd.	504	*Nil*	1,997	408
Zurich General Accident & Liability Insurance Co., Ltd.	.....	.....	1,504	629
Totals	$116,396	—$10,396	$144,541	$74,969

INLAND-TRANSPORTATION AND MARINE INSURANCE.

Name of Insurer.	Inland-Transportation Insurance.		Marine Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Acadia Fire Insurance Co.	$561	$107	.....	.....
Aetna Insurance Co.	6,923	824	$21,568	$5,855
Agricultural Insurance Co.	328	—28	4,754	1,875
Alliance Assurance Co., Ltd.	.....	.....	2,153	534
Alliance Insurance Co. of Philadelphia	.....	.....	.....	.....
American Alliance Insurance Co. of New York	6	*Nil*	.....	.....
American Insurance Co.	3,226	7,608	.....	.....
Atlas Assurance Co., Ltd.	198	*Nil*	35,227	19,159
Automobile Insurance Co. of Hartford	330	*Nil*	.....	.....
Baltimore American Insurance Co. of New York	.....	.....	.....	.....
Bankers' & Traders' Insurance Co., Ltd.	.....	.....	967	*Nil*
Boston Insurance Co.	451	152	11,578	6,623
British America Assurance Co.	1,310	—111	19,018	7,412
British & Foreign Marine Insurance Co., Ltd.	.....	.....	7,764	1,165
British Canadian Insurance Co.	.....	.....	.....	.....
British Empire Assurance Co.	.....	.....	.....	.....
British Law Insurance Co., Ltd.	.....	.....	.....	.....
British Northwestern Fire Insurance Co.	61	*Nil*	.....	.....
British Oak Insurance Co., Ltd.	.....	.....	.....	.....
British Traders Insurance Co., Ltd.	.....	.....	9,319	2,081
Camden Fire Insurance Association	22	*Nil*	.....	.....
Canada Accident and Fire Assurance Co.	*Nil*	—1,893	.....	.....
Canada Security Assurance Co.	151	*Nil*	.....	.....
Canadian General Insurance Co.	40	10	.....	.....
Canadian Home Assurance Co.	.....	.....	.....	.....
Canadian Indemnity Co.	206	*Nil*	.....	.....
Canadian Surety Co.	.....	.....	.....	.....
Canton Insurance Office, Ltd.	.....	.....	25	422
Central Manufacturers Mutual Insurance Co.	26	*Nil*	.....	.....
Century Insurance Co., Ltd.	328	—28	4,754	1,985
Columbia Insurance Co. of N.Y.	187	36	.....	.....
Commercial Union Assurance Co., Ltd.	8	62	.....	.....
Connecticut Fire Insurance Co.	662	—76	13,320	4,819
Continental Insurance Co.	4,184	—1,770	.....	.....
Carried forward	$19,208	$4,893	$130,447	$51,930

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1943—*Con.*
INLAND-TRANSPORTATION AND MARINE INSURANCE—*Continued.*

Name of Insurer.	Inland-Transportation Insurance.		Marine Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Brought forward	$19,208	$4,893	$130,447	$51,930
Cornhill Insurance Co., Ltd.			20,900	12,581
Dominion of Canada General Insurance Co., Ltd.				
Eagle Fire Company of New York				
Eagle Star Insurance Co., Ltd.	360	*Nil*	542	—30
Economic Insurance Co., Ltd.			27,300	17,026
Employers' Liability Assurance Corporation, Ltd.	10	*Nil*		
Equitable Fire & Marine Insurance Co.	132	—15		
Essex & Suffolk Equitable Insurance Society, Ltd.	31	*Nil*		
Fidelity-Phenix Fire Insurance Co.	1,309	—290		
Fire Association of Philadelphia	2,011	5,547	569	235
Fireman's Fund Insurance Co.	479	25	170,132	49,535
First American Fire Insurance Co.	1,564	—535		
Franklin Fire Insurance Co. of Philadelphia				
General Accident Assurance of Canada	899	*Nil*		
General Accident Fire & Life Assurance Corpn., Ltd.	309	*Nil*		
General Insurance Co. of America	477	17	45,087	*Nil*
General Security Insurance Co.				
Glens Falls Insurance Co.	12	*Nil*		
Globe Indemnity Co. of Canada	238	1		
Great American Insurance Co.	55	*Nil*	14,868	1,131
Guardian Insurance Co. of Canada	2,099	434		
Guildhall Insurance Co., Ltd.	982	*Nil*		
Halifax Insurance Co.	717	145	94	—2,748
Hanover Fire Insurance Co.			96,364	32,231
Hardware Dealers Mutual Fire Insurance Co.				
Hartford Fire Insurance Co.	114	21	57	—1,285
Home Assurance Co. of Canada				
Home Fire and Marine Insurance Co.				
Home Insurance Co.	24,258	34,973	167,677	142,927
Imperial Guarantee & Accident Insur. Co. of Canada				
Indemnity Marine Assurance Co., Ltd.	982	—83	14,263	5,597
Insurance Co. of North America	33,402	10,966	284,462	246,264
Legal & General Assurance Society, Ltd.	169	1,401		
Liverpool & London & Globe Insurance Co., Ltd.	958	4	19,832	17,505
London and Lancashire Guar. and Accident Co. of Canada				
London & Lancashire Insurance Co., Ltd.	1,063	106	163	*Nil*
London & Provincial Marine & General Insur. Co., Ltd.				
London Assurance	4,618	*Nil*	74,635	54,694
London Guarantee & Accident Co., Ltd.	1,871	357		
Lumbermens Insurance Co.	1,267	181		
Marine Insurance Co., Ltd.	1,445	416	282	441
Maritime Insurance Co., Ltd.			10,362	2,611
Maryland Insurance Co.				
Michigan Fire & Marine Insurance Co.	302	214		
Milwaukee Mechanics Insurance Co.	1,812	471		
Motor Union Insurance Co., Ltd.				
Mutual Implement & Hardware Insurance Co.				
National Ben Franklin Fire Insurance Co.	69	*Nil*		
National Fire Insurance Co. of Hartford	14	*Nil*		
National Liberty Insurance Co.				
National Union Fire Insurance Co.				
New Brunswick Fire Insurance Co.				
New York Underwriters Insurance Co.				
New Zealand Insurance Co., Ltd.	831	*Nil*		
Niagara Fire Insurance Co.	834	5,800		
North British & Mercantile Insurance Co., Ltd.	58	*Nil*	63,559	24,371
North Empire Fire Insurance Co.	374	71		
Northern Assurance Co., Ltd.	90	*Nil*	1,686	991
Northwestern Mutual Fire Association	334	*Nil*		
Northwestern National Insurance Co.				
Norwich Union Fire Insurance Society, Ltd.	411	150	23,960	16,989
Ocean Accident & Guarantee Corporation, Ltd.	26	10		
Ohio Farmers Insurance Co.				
Pacific Coast Fire Insurance Co.	164	—14	2,377	905
Pearl Assurance Co., Ltd.	*Nil*	50		
Philadelphia Fire & Marine Insurance Co.	*Nil*	112		
Phoenix Assurance Co., Ltd.	3,512	642		
Carried forward	$109,870	$66,070	$1,169,618	$673,901

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1943—*Con.*

INLAND-TRANSPORTATION AND MARINE INSURANCE—*Continued.*

Name of Insurer.	Inland-Transportation Insurance.		Marine Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Brought forward	$109,870	$66,070	$1,169,618	$673,901
Phoenix Insurance Co.	1,096	—125	6,777	*Nil*
Planet Assurance Co., Ltd.	*Nil*	*Nil*	3,352	1,323
Providence Washington Insurance Co.	18	*Nil*	33,942	80,711
Prudential Assurance Co., Ltd.	13,167	7,544	.....	.....
Queen Insurance Co. of America	26	*Nil*	55,182	26,740
Queensland Insurance Co., Ltd.	1,064	80	24,786	15,216
Railway Passengers Assurance Co.	5	*Nil*	.....	.....
Reliance Insurance Co. of Canada	.....	.....	.....	.....
Royal Exchange Assurance	40	*Nil*	.....	.....
Royal Insurance Co., Ltd.	2,874	264	1,988	408
St. Paul Fire & Marine Insurance Co.	15,630	413	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	.....	.....
Scottish Union and National Insurance Co.	.....	.....	.....	.....
Sea Insurance Co., Ltd.	4	*Nil*	35,193	13,726
Security Insurance Co. of New Haven	216	*Nil*	.....	.....
Sentinel Fire Insurance Co.	75	53	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Springfield Fire & Marine Insurance Co.	2,643	1,868	.....	.....
Standard Marine Insurance Co., Ltd.	.....	.....	38,261	24,726
Sun Insurance Office, Ltd.	37	21	52,113	14,066
Thames & Mersey Insurance Co., Ltd.	.....	.....	29,930	12,794
Toronto General Insurance Co.	33	8	.....	.....
Travelers Fire Insurance Co.	525	338	.....	.....
Union Assurance Society, Ltd.	6	*Nil*	.....	.....
Union Insurance Society of Canton, Ltd.	2,600	913	208,261	75,555
Union Marine & General Insurance Co., Ltd.	1,158	214	23,960	12,047
United States Fire Insurance Co.	819	—69	11,886	4,523
Utah Home Fire Insurance Co.	.....	.....	71,439	45,193
Wawanesa Mutual Insurance Co.	.....	.....	.....	.....
Westchester Fire Insurance Co.	819	—69	11,886	4,523
Western Assurance Co.	1,801	—152	26,149	9,950
Western Union Insurance Co.	496	*Nil*	.....	.....
World Fire & Marine Insurance Co.	2,288	3,121	31	*Nil*
World Marine & General Insurance Co., Ltd.	.....	.....	8,540	2,418
Yang-tse Insurance Association, Ltd.	.....	.....	39,381	24,613
Yorkshire Insurance Co., Ltd.	.....	.....	.....	.....
Zurich General Accident and Liability Ins. Co., Ltd.	.....	.....	.....	.....
Totals	$157,310	$80,492	$1,851,675	$1,042,433

PROPERTY-DAMAGE AND PERSONAL-PROPERTY INSURANCE.

Name of Insurer.	Property-Damage Insurance.		Personal-Property Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Acadia Fire Insurance Co.	$121	*Nil*	$1,189	$757
Aetna Insurance Co.	1,627	*Nil*	9,085	2,900
Agricultural Insurance Co.	214	$3	1,001	1,188
Alliance Assurance Co., Ltd.	163	*Nil*	.....	.....
Alliance Insurance Co. of Philadelphia	110	*Nil*	65	*Nil*
American Alliance Insurance Co.	143	*Nil*	124	154
American Central Insurance Co.	.....	.....	.....	.....
American Equitable Assurance Co.	.....	.....	.....	.....
American Home Fire Assurance Co.	.....	.....	.....	.....
American Insurance Co.	465	*Nil*	346	3,246
Anglo-Scottish Insurance Co., Ltd.	.....	.....	.....	.....
Atlas Assurance Co., Ltd.	.....	.....	2,600	2,940
Automobile Insurance Co. of Hartford	.....	.....	2,139	1,065
Baltimore American Insurance Co.	.....	.....	.....	.....
Bankers' & Traders' Insurance Co.	.....	.....	.....	.....
Carried forward	$2,843	$3	$16,549	$12,250

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1943—*Con.*
PROPERTY-DAMAGE AND PERSONAL-PROPERTY INSURANCE—*Continued.*

Name of Insurer.	Property-Damage Insurance.		Personal-Property Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Brought forward	$2,843	$3	$16,549	$12,250
Beaver Fire Insurance Co.	6	*Nil*		
Boston Insurance Co.	109	*Nil*	115	25
British America Assurance Co.	392	12	4,005	4,750
British & European Insurance Co., Ltd.				
British Canadian Insurance Co.	21	*Nil*	*Nil*	*Nil*
British Crown Assurance Corporation, Ltd.	774	*Nil*	27	228
British Empire Assurance Co.	231	*Nil*		
British General Insurance Co., Ltd.				
British Law Insurance Co., Ltd.			26	12
British Northwestern Fire Insurance Co.	17	*Nil*	1,723	2,013
British Oak Insurance Co., Ltd.	25	*Nil*		
British Traders' Insurance Co., Ltd.	297	1		
Caledonian American Insurance Co.	4	*Nil*	238	*Nil*
Caledonian Insurance Co.	12	*Nil*	596	521
California Insurance Co.				
Camden Fire Insurance Association	50	*Nil*	1,600	671
Canada Accident & Fire Assurance Co.			5,591	4,372
Canada Security Assurance Co.	39	*Nil*	3,321	1,718
Canadian Fire Insurance Co.	507	*Nil*	1,059	2,166
Canadian General Insurance Co.	216	*Nil*	12,137	19,996
Canadian Home Assurance Co.				
Canadian Indemnity Co.	111	*Nil*	5,397	5,773
Canadian Surety Co.	124	*Nil*	2,384	2,640
Car & General Insurance Co., Ltd.	11	*Nil*		
Casualty Insurance Co. of Canada			35	*Nil*
Central Insurance Co., Ltd.	68	*Nil*		
Central Manufacturers Insurance Co.	13	*Nil*	519	—100
Central Union Insurance Co.	2	*Nil*		
Century Insurance Co., Ltd.	45	3	1,001	1,188
Citizens Insurance Co. of New Jersey	5	*Nil*		
City of New York Insurance Co.				
Columbia Insurance Co. of N.Y.	41	*Nil*	396	232
Commercial Casualty Insurance Co.				
Commercial Union Assurance Co., Ltd.			4,371	4,477
Connecticut Fire Insurance Co.	13,964	—44	1,406	9,743
Consolidated Fire & Casualty Insurance Co.			1,931	1,237
Continental Casualty Co.				
Continental Insurance Co.	227	*Nil*	1,028	—4,558
Cornhill Insurance Co., Ltd.				
Dominion Fire Insurance Co.				
Dominion of Canada General Insurance Co.	*Nil*	*Nil*	10,202	17,511
Eagle Fire Co. of New York			115	12
Eagle Star Insurance Co.	101	*Nil*	1,055	2,119
Economical Mutual Fire Insurance Co.			184	30
Employers' Liability Assurance Corporation, Ltd.	1,073	*Nil*	5,236	6,728
Equitable Fire & Marine Insurance Co.	2,794	—9	281	1,949
Essex & Suffolk Equitable Insurance Society, Ltd.			436	516
Eureka-Security Fire & Marine Insurance Co.	—2	*Nil*		
Federal Fire Insurance Co. of Canada			450	463
Fidelity Insurance Co. of Canada				
Fidelity-Phenix Fire Insurance Co.	162	*Nil*	3,373	934
Fire Association of Philadelphia	—505	*Nil*	—3,465	2,483
Fire Insurance Co. of Canada				
Fireman's Fund Insurance Co.	151,616	88,998	160,202	101,700
Firemen's Insurance Co. of Newark				
First American Fire Insurance Co.			728	99
Franklin Fire Insurance Co.				
General Accident Assurance Co. of Canada			8,874	6,992
General Accident Fire & Life Assurance Corporation, Ltd.	33	*Nil*	2,889	—1,351
General Insurance Co. of America	13,466	*Nil*	22,717	20,346
General Security Insurance Co. of Canada				
Gibraltar Fire & Marine Insurance Co.				
Girard Fire & Marine Insurance Co.				
Glens Falls Insurance Co.			3,762	1,000
Globe Indemnity Co. of Canada	85	*Nil*	940	1,748
Gore District Mutual Fire Insurance Co.			1,810	494
Great American Insurance Co.	1,311	*Nil*	1,120	1,388
Carried forward	$190,288	$88,964	$286,364	$234,515

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1943—*Con.*
PROPERTY-DAMAGE AND PERSONAL-PROPERTY INSURANCE—*Continued.*

Name of Insurer.	Property-Damage Insurance.		Personal-Property Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Brought forward	$190,288	$88,964	$286,364	$234,515
Guardian Assurance Co., Ltd.	675	*Nil*	3,840	6,532
Guardian Insurance Co. of Canada	19	*Nil*	3,802	2,444
Guildhall Insurance Co., Ltd.	1	*Nil*	137	14
Halifax Insurance Co.	739	*Nil*	17,123	18,652
Hanover Fire Insurance Co.	83	*Nil*		
Hardware Dealers Mutual Fire Insurance Co.			582	269
Hartford Fire Insurance Co.	885	*Nil*	3,273	2,654
Helvetia Swiss Fire Insurance Co.				
Home Assurance Co. of Canada			957	3
Home Fire & Marine Insurance Co.				
Home Insurance Co.	581	*Nil*	19,120	19,165
Homestead Fire Insurance Co.				
Hudson Bay Insurance Co.	106	*Nil*		
Imperial Assurance Co.	81	*Nil*		
Imperial Guarantee & Accident Insurance Co. of Canada	94	*Nil*		
Imperial Insurance Office	149	*Nil*	247	45
Indemnity Marine Assurance Co., Ltd.	136	9	3,004	3,563
Indiana Lumbermen's Mutual Insurance Co.	4	*Nil*		
Insurance Co. of North America	2,681	*Nil*	32,568	606,798
Law, Union & Rock Insurance Co., Ltd.	96	*Nil*		
Legal and General Assurance Society, Ltd.	3,049	413	2,984	3,863
Liberty Mutual Insurance Co.				
Liverpool & London & Globe Insurance Co., Ltd.	2,094	*Nil*	3,759	6,994
Liverpool Manitoba Assurance Co.	135	*Nil*		
Local Government Guarantee Society, Ltd.				
London & County Insurance Co., Ltd.	38	*Nil*		
London & Lancashire Guar. & Accident Co. of Canada	6	*Nil*		
London & Lancashire Insurance Co., Ltd.	9,404	58	15,000	15,932
London & Provincial Marine & General Ins. Co., Ltd.			748	2,479
London & Scottish Assurance Corporation, Ltd.	40	*Nil*	181	489
London Assurance	2,126	*Nil*	289	31
London-Canada Insurance Co.			551	140
London Guarantee & Accident Co.	81	*Nil*	3,965	2,525
Lumber Mutual Fire Insurance Co.				
Lumbermens Insurance Co.			5,851	7,286
Lumbermens Mutual Casualty Co.				
Marine Insurance Co., Ltd.				
Maryland Insurance Co.			170	*Nil*
Mercantile Insurance Co.	71	*Nil*		
Merchants & Manufacturers Insurance Co.				
Merchants Fire Assurance Corporation				
Merchants Marine Insurance Co., Ltd.	73	*Nil*		
Mercury Insurance Co.				
Michigan Fire & Marine Insurance Co.	319	*Nil*	3,639	2,382
Millers National Insurance Co.				
Mill Owners Mutual Fire Insurance Co. of Iowa				
Milwaukee Mechanics Insurance Co.	2,337	*Nil*	41,554	38,455
Motor Union Insurance Co., Ltd.	5	*Nil*		
Mutual Implement & Hardware Insurance Co.			650	239
National Ben Franklin Fire Insurance Co.			10,302	10,024
Nationale Fire Insurance Co.				
National Fire Insurance Co. of Hartford	602	*Nil*		
National Liberty Insurance Co. of America				
National Liverpool Insurance Co.	68	*Nil*		
National Provincial Insurance Co., Ltd.	5	*Nil*		
National Retailers Mutual Insurance Co.				
National Union Fire Insurance Co. of Pittsburgh			1,316	155
Newark Fire Insurance Co.	73	*Nil*		
New Brunswick Fire Insurance Co.				
New England Fire Insurance Co.				
New Hampshire Fire Insurance Co.				
New York Underwriters Insurance Co.				
New Zealand Insurance Co., Ltd.			951	46
Niagara Fire Insurance Co.	112	*Nil*	1,376	616
North British & Mercantile Insurance Co., Ltd.			2,723	2,738
North Empire Fire Insurance Co.	81	*Nil*	793	505
Northern Assurance Co., Ltd.	—69	*Nil*	1,896	3,316
Northwestern Mutual Fire Association			12,523	10,085
Carried forward	$217,268	$89,444	$482,238	$1,002,954

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1943—*Con.*
PROPERTY-DAMAGE AND PERSONAL-PROPERTY INSURANCE—*Continued.*

Name of Insurer.	Property-Damage Insurance.		Personal-Property Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Brought forward	$217,268	$89,444	$482,238	$1,002,954
Northwestern National Insurance Co.				
North-West Fire Insurance Co.				
Norwich Union Fire Insurance Society, Ltd.	472	*Nil*	7,044	5,574
Occidental Fire Insurance Co.				
Ocean Accident & Guarantee Corporation, Ltd.			5,230	3,720
Ohio Farmers Insurance Co.			7,152	10,223
Pacific Coast Fire Insurance Co.	23	2	501	594
Pacific Fire Insurance Co.			1,407	822
Palatine Insurance Co., Ltd.				
Patriotic Assurance Co., Ltd.	17	*Nil*	297	2,056
Pearl Assurance Co., Ltd.	449	—100	4,496	6,631
Pennsylvania Lumbermens Mutual Fire Insurance Co.				
Philadelphia Fire & Marine Insurance Co.	107	*Nil*		
Phoenix Assurance Co., Ltd.	3,319	*Nil*	7,366	4,711
Phoenix Insurance Co.	23,139	—72	2,330	16,146
Pioneer Insurance Co.	60	*Nil*		
Planet Assurance Co., Ltd.	86	*Nil*		
Providence Washington Insurance Co.	466	*Nil*	34	52
Provincial Insurance Co., Ltd.				
Prudential Assurance Co., Ltd.	465	*Nil*	3,892	5,152
Quebec Fire Assurance Co.	25	*Nil*		
Queen Insurance Co. of America	305	*Nil*		
Queensland Insurance Co., Ltd.	884	200	15,644	6,822
Railway Passengers Assurance Co.			317	40
Reliance Insurance Co. of Canada	54	*Nil*		
Royal Exchange Assurance	180	*Nil*	4,442	5,272
Royal Insurance Co., Ltd.	2,109	*Nil*	5,193	19,139
Royal Plate Glass & General Insurance Co. of Canada	4,104	*Nil*		
Royal Scottish Insurance Co., Ltd.	41	*Nil*		
St. Paul Fire & Marine Insurance Co.	2,019	*Nil*	10,701	3,139
Saskatchewan Mutual Fire Insurance Co.			3,129	1,425
Scottish Canadian Assurance Corporation				
Scottish Insurance Corporation, Ltd.	146	*Nil*		
Scottish Metropolitan Assurance Co., Ltd.	31	*Nil*	768	429
Scottish Union & National Insurance Co.	183	*Nil*	3,168	2,819
Sea Insurance Co., Ltd.	340	*Nil*		
Security Insurance Co. of New Haven	1,139	*Nil*	200	20
Security National Insurance Co.	3	*Nil*		
Sentinel Fire Insurance Co.	80	*Nil*	910	596
South British Insurance Co., Ltd.	158	2		
Southern Insurance Co., Ltd.				
Springfield Fire & Marine Insurance Co.	4,355	*Nil*	33,646	20,843
State Assurance Co., Ltd.	5	*Nil*		
Sun Insurance Office, Ltd.	2,304	*Nil*	4,051	2,719
Switzerland General Insurance Co., Ltd.	15	*Nil*		
Toronto General Insurance Co.	177	*Nil*	9,930	16,356
Travelers Fire Insurance Co.	5,706	*Nil*	25,603	5,264
Travelers Indemnity Co.				
Union Assurance Society, Ltd.			1,525	2,186
Union Fire, Accident & General Insurance Co.				
Union Insurance Society of Canton, Ltd.	529	1	13,939	18,088
Union Marine & General Insurance Co., Ltd.	81	*Nil*	2,377	1,514
United British Insurance Co., Ltd.				
United Firemen's Insurance Co.	41	*Nil*		
United Mutual Fire Insurance Co.				
United States Fidelity & Guaranty Co.				
United States Fire Insurance Co.	844	8	2,503	2,969
Urbaine Fire Insurance Co.				
Wawanesa Mutual Insurance Co.			2,654	4,189
Wellington Fire Insurance Co.	26	*Nil*	*Nil*	35
Westchester Fire Insurance Co.	362	8	2,503	2,969
Western Assurance Co.	252	17	5,507	6,532
Western Union Insurance Co.	192	*Nil*		
Westminster Fire Office				
World Fire & Marine Insurance Co.	1,797	*Nil*	1,225	247
World Marine & General Insurance Co.	56	*Nil*	756	729
Yorkshire Insurance Co., Ltd.			8,079	8,118
Zurich General Accident & Liability Insurance Co., Ltd.				
Totals	$274,384	$89,510	$680,757	$1,191,094

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1943—*Con.*

WEATHER AND MISCELLANEOUS INSURANCE.

Name of Insurer.	Weather Insurance.		Miscellaneous Insurance. B.—Boiler and Machinery. C.—Credit. H.—Hail. L.S.—Live Stock. S.L.—Sprinkler-leakage. W.C.—Workmen's Compensation.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Acadia Fire Insurance Co.				
Aetna Insurance Co.	$432	*Nil*	H. $3,680	$295
Alliance Insurance Co. of Philadelphia				3,265
American Alliance Insurance Co.				
American Insurance Co.				
Boiler Inspection & Insurance Co. of Canada			*Nil*	*Nil*
British America Assurance Co.	—7	*Nil*		
British Empire Assurance Co.	34	*Nil*		
British Traders Insurance Co., Ltd.				
Canada Accident & Fire Assurance Co.				
Canada Security Assurance Co.	32	*Nil*		
Canadian Fire Insurance Co.				
Canadian General Insurance Co.				
Canadian Home Assurance Co.				
City of New York Insurance Co.				
Columbia Insurance Co. of New York	1	*Nil*		
Commercial Casualty Insurance Co.				
Continental Insurance Co.	*Nil*	$25		
Employers' Liability Assurance Corporation, Ltd.				
Fidelity and Casualty Co. of N.Y.				
Fidelity-Phenix Fire Insurance Co.	45	*Nil*		
Franklin Fire Insurance Co. of Philadelphia				
General Accident Assurance Co. of Canada			B. 28,338	4,244
General Insurance Co. of America	561	715	S.L. 41	*Nil*
General Security Insurance Co. of Canada				
Gibraltar Fire & Marine Insurance Co.				
Globe Indemnity Co. of Canada				
Great American Insurance Co.				
Guardian Insurance Co. of Canada			B. 8,192	600
Halifax Insurance Company	—8	5	B. 21,463	5,763
Hardware Dealers Mutual Fire Insurance Co.				
Hartford Accident & Indemnity				
Hartford Fire Insurance Co.	409	*Nil*		
Hartford Steam Boiler Inspection & Insurance Co.			B. 4,642	8,417
Home Fire & Marine Insurance Co.				
Home Insurance Co.	*Nil*	214	S.L. 93	809
Hudson Bay Insurance Co.				
Imperial Assurance Co.	2	*Nil*		
Indemnity Insurance Co. of North America			L.S. 1,792	*Nil*
Insurance Co. of North America	24	*Nil*	H. 3,680	295
Law, Union & Rock Insurance Co.				
Liberty Mutual Insurance Co.				
Liverpool & London & Globe Insurance Co., Ltd.				
London & Lancashire Insurance Co., Ltd.				
London Guarantee Accident Co., Ltd.	2	*Nil*		
Maryland Casualty Co.				
Mercury Insurance Co.				
Michigan Fire & Marine Insurance Co.	29	*Nil*	H. 380	30
Milwaukee Mechanics Insurance Co.			S.L. 187	455
Mutual Implement & Hardware Insurance Co.				
New England Fire Insurance Co.			H. 95	7
New Zealand Insurance Co., Ltd.				
Niagara Fire Insurance Co.				
North Empire Fire Insurance Co.	2	*Nil*		
Northern Assurance Co., Ltd.				
Northwestern Mutual Fire Association				
Norwich Union Fire Insurance Society, Ltd.				
Ocean Accident & Guarantee Corporation, Ltd.			B. 1,894	*Nil*
Philadelphia Fire & Marine Insurance Co.				
Phoenix Assurance Co., Ltd.	33	*Nil*		
Carried forward	$1,591	$959	$74,477	$24,180

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1943—*Con.*
WEATHER AND MISCELLANEOUS INSURANCE—*Continued.*

Name of Insurer.	Weather Insurance.		Miscellaneous Insurance. B.—Boiler and Machinery. C.—Credit. H.—Hail. L.S.—Live Stock. S.L.—Sprinkler-leakage. W.C.—Workmen's Compensation.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Brought forward	$1,591	$959	$74,477	$24,180
Prudential Assurance Co., Ltd.				
Royal Insurance Co., Ltd.				
Saskatchewan Mutual Fire Insurance Co.	1	*Nil*		
Scottish Insurance Corporation, Ltd.				
Sentinel Fire Insurance Co.	7	*Nil*	H. 95	7
South British Insurance Co., Ltd.				
Springfield Fire & Marine Insurance Co.	252	*Nil*	H. 3,228	251
Toronto General Insurance Co.				
Travelers Indemnity Co.			B. 332	453
Union Insurance Society of Canton, Ltd.				
Union Marine & General Insurance Co., Ltd.	2	*Nil*		
United Firemen's Insurance Co. of Philadelphia	1	*Nil*		
Wawanesa Mutual Insurance Co.				
Westchester Fire Insurance Co.	3	*Nil*		
Western Assurance Co.			B. 14	*Nil*
World Fire & Marine Insurance Co.				
Yorkshire Insurance Co., Ltd.			L.S. 75	*Nil*
Totals	$1,857	$959	$78,221	$24,891

TABLE VIII.—OTHER INSURANCE (TABLE VII.) SUMMARY.
(Figures shown in nearest thousand.)

Class of Insurance.	1939.	1940.	1941.	1942.	1943.
Accident, P.	$551,000	$532,000	$637,000	$836,000	$1,018,000
,, L.	277,000	279,000	293,000	397,000	545,000
Guarantee, P.	116,000	143,000	123,000	105,000	116,000
,, L.	—1,563	10,000	11,000	13,000	—10,000
Inland-transportation, P.	137,000	146,000	111,000	119,000	157,000
,, ,, L.	38,000	35,000	4,000	159,000	80,000
Marine, P.	1,464,000	1,749,000	1,544,000	1,953,000	1,852,000
,, L.	653,000	836,000	1,487,000	1,008,000	1,042,000
Personal-property, P.			352,000	517,000	681,000
,, ,, L.			126,000	529,000	1,191,000
Property-damage, P.	304,000	500,000	166,000	173,000	274,000
,, ,, L.	104,000	271,000	87,000	29,000	89,000
Public-liability, P.	218,000	222,000	227,000	280,000	337,000
,, ,, L.	69,000	84,000	62,000	105,000	67,000
Sickness, P.	172,000	185,000	213,000	189,000	236,000
,, L.	80,000	114,000	129,000	79,000	116,000
Theft, P.	193,000	151,000	151,000	120,000	145,000
,, L.	90,000	68,000	35,000	45,000	75,000
Other forms, P.	148,000	155,000	211,000	164,000	260,000
,, ,, L.	58,000	98,000	107,000	71,000	95,000
Total, P.	$3,303,000	$3,783,000	$3,736,000	$4,455,000	$5,113,000
,, L.	1,367,000	1,795,000	2,341,000	2,435,000	3,290,000

NOTE.—"P" refers to premiums and "L" to losses; gross to 1940, and since then net.

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