THIRTY-FOURTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

FOR THE

PROVINCE OF BRITISH COLUMBIA

1945

(BUSINESS TRANSACTED IN 1944)

PRINTED BY
AUTHORITY OF THE LEGISLATIVE ASSEMBLY.

VICTORIA, B.C.:
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1945.

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-fourth Annual Report of the Superintendent of Insurance for the year ended December 31st, 1944.

R. L. MAITLAND,
Attorney-General.

Victoria, B.C., July 3rd, 1945.

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REPORT OF THE SUPERINTENDENT OF INSURANCE.

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., July 3rd, 1945.

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-fourth Annual Report of the Department of Insurance covering the year ended December 31st, 1944.

At that date 303 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	----	64	64
Great Britain	3	70	73
Australia	----	2	2
China	----	1	1
France	----	5	5
Hong Kong	1	2	3
New Zealand	----	1	1
Switzerland	----	4	4
United States	1	124	125
Totals	15	288	303
The comparative figures are for:—			
1943	15	283	298
1942	15	282	297

The British Aviation Insurance Company, Limited, Canadian Alliance Insurance Company, Canadian Mercantile Insurance Company, and Kansas City Fire & Marine Insurance Company are new insurers to be licensed during the year.

The Drapers & General Insurance Company, Limited, changed its name to Monument Insurance Company, Limited.

A complete list of licensed insurers will be found on pages 9 to 53. A similar list made up to December, 1944, was printed for circulation and published in The British Columbia Gazette. For purposes of convenience the present list is made up to June 30th, 1945, so that it includes insurers licensed since December 31st, 1944, 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, 234 for fire insurance, 178 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 54 to 63, as in previous years.

The Independent Order of Foresters is the only new fraternal society to be licensed during the year, the total number of fraternal societies now licensed being three.

There are now ten underwriters' agencies licensed under the Act. The list appears on page 53.

Ten reciprocal exchanges, listed at page 53 were granted permits under section 194 of the "Insurance Act."

Life insurance again records a remarkable increase in premium income for the sixth consecutive year. Although disbursements on death and maturity have increased accordingly no doubt war casualties have to some extent affected death disbursements. The disbursements for other payments made are, with the exception of a slight increase, the same as the preceding year. Company earnings on investments have not increased owing to the rate of interest payable on the class of bond securities held, including heavy holdings in Victory bonds. Dividends on stocks remain stable.

Fire insurance figures are more favourable than the preceding year. Premiums earned are higher by over $700,000, while the losses are only slightly above the 1943 total. The loss ratio, while still over 40 per cent., has declined 3.27 per cent. This is considerably lower than the average loss ratio for Canada.

Automobile insurance premium incomes were slightly higher, as also were the losses incurred. The loss ratio increased 2.25 per cent. over the 1943 ratio.

The aggregate amount of insurance under the heading of " Miscellaneous " shows a substantial increase for the third consecutive year. Only inland-transportation, marine and sickness failed to show gains in premiums written. The losses are less than the preceding year by over $1,000,000 and are below the losses for the years 1941 and 1942. The ratio of losses to premiums for the total of volume of miscellaneous business is approximately 40 per cent. as compared to over 60 per cent. for the previous year.

The taxes collected on unlicensed insurance amounted to $20,422, which was an increase of $1,368 over the preceding year.

The total figures for licensed insurance agents and salesmen show a substantial gain and no doubt will increase for some considerable period as service personnel are released.

Licences issued to.	1944.	1943.	1942.	1941.	1940.
Life insurance agents	1,077	1,006	932	1,016	1,238
Other than life insurance agents	1,117	1,084	1,087	1,121	1,203
Insurance salesmen	504	474	580	624	797
Insurance adjusters	28	28	30	28	25
Employees of insurance adjusters	13	8	17	19	23
Totals	2,739	2,600	2,646	2,808	2,906

The Association of Superintendents of Insurance for the Provinces met in Quebec City in executive session. An important amendment to the uniform provisions for life insurance was recommended for enactment and has been passed by the Legislature. The amendment gives to a beneficiary or a trustee appointed the right to enforce for his own benefit or as such trustee the payment of insurance-money, subject to any defence of the insured.

Licences issued under the " Real-estate Agents' Licensing Act " have increased approximately 50 per cent. The total licences issued during the previous year was 1,122 as compared with 1,605, and it would appear from present indications that a greater number of licences will be issued for the coming year owing to the continued real-estate activity.

Licences issued to.	1944–45.	1943–44.	1942–43.	1941–42.	1940–41.
Real-estate agents	800	642	553	577	551
Real-estate salesmen	805	480	393	473	432
Totals	1,605	1,122	946	1,050	983

I regret to report the death of my predecessor, Herbert G. Garrett, who was for twenty-seven years Registrar of Companies and Superintendent of Insurance. His active and untiring efforts in the interest of the assured and for the benefit of the insurance business at large is well known and needs no comment. His passing is keenly felt by all.

I have the honour to be,
Sir,
Your obedient servant,

S. W. TAYLOR,
Superintendent of Insurance.

LIST OF INSURERS LICENSED UNDER THE "INSURANCE ACT."

(Made up, as mentioned on page 5, to June 30th, 1945.)

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
Acadia Fire Insurance Co., Halifax, N.S.	K. S. Vaughan, Vancouver	Fire, inland-transportation, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Aetna Casualty and Surety Co., Hartford, Conn.	L. St. M. DuMoulin, Vancouver	Automobile (excluding loss or damage to an automobile by fire) and guarantee.
Aetna Insurance Co., Hartford, Conn.	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.	J. C. 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, employers' liability, fire, guarantee, marine, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), public-liability, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, 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	C. A. Bird, 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.	Charles V. Wakely, 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, 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).
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.	W. R. Brydon, 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 Pacific Insurance Company, Vancouver, B.C.	Head office, Vancouver	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).

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.	Charles W. J. Vincent, 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	Charles W. J. Vincent, 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 Mercantile Insurance Co., St. Hyacinthe, Que.	Gordon M. Thompson, Vancouver	Automobile, fire, inland-transportation, property-damage (limited to loss or damage to personal effects and 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).
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, 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), 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, 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).

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).
Croatian Fraternal Union of America of Pittsburgh, Pa.	Milka Birk, Vancouver	Accident, life, and sickness insurance.
Crown Life Insurance Co., Toronto, Ont.	W. D. Spanton, 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).

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, 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).
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	William D. Worthington, 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, 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).
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	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 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, 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, 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 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).
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, and if restricted to insurance of the same property as 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 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.
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 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.
Grain Insurance and Guarantee Co., Winnipeg, Man.	Frederick C. Sweet, Vancouver	Fire, guarantee, 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 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).
Great American Indemnity Co., New York, N.Y.	J. C. 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.	J. C. 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 and theft.
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.	C. A. Bird, 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).

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.
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 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).
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.
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.
High Court of the Canadian Order of Foresters, Brantford, Ont.	William E. Fillery, Vancouver	Life and sickness.
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.	C. V. Wakely, 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, 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, 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, inland-transportation, plate-glass, property-damage (limited to loss or damage to personal effects, or to property caused by explosion of natural or other gas), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, 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).

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
Imperial Life Assurance Co. of Canada, Toronto, Ontario	Robert N. Balsillie, 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.
Independent Order of Foresters, Toronto, Ont.	Maurice H. Maddock, Vancouver	Life and sickness.
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).
Kansas City Fire & Marine Insurance Co., Kansas City, Mo.	Royden Stanley Stultz, 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).
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).

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 & 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).
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 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 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).
The Maccabees, Detroit, Michigan	J. B. Love, Vancouver	Life and sickness.
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).

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.
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).
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 marine, and, if restricted to insurance of the same property as 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.
Monument Insurance Co., Ltd., London, England	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) and 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).
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.

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.
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 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).
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).
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 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).
National Life Assurance Co. of Canada, Toronto, Ontario	A. B. Robertson, Vancouver	Life.
National-Liverpool Insurance Co., Montreal, Quebec	F. H. 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).
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).

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 Union Fire Insurance Co. of Pittsburgh, Pa., Pittsburgh, Pa.	C. A. Bird, Vancouver	Aircraft (excluding liability for loss or damage to property or resulting from bodily injury to or death of any person), automobile, fire, inland-transportation, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by vehicles).
Newark Fire Insurance Co., Newark, N.J.	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	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, 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 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 England Fire Insurance Company, Pittsfield, Mass.	John R. Reed, Vancouver	Automobile (limited to loss or damage to an automobile), fire, inland-transportation, property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
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).

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.
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.
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 Coast Fishermen's Mutual Marine Insurance Company, Vancouver, B.C.	Head office, Vancouver	Marine.
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).

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.
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).
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).

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
Prudential Insurance Co. of America, Newark, N.J.	William Mann, Vancouver	Accident, life, and sickness.
Quebec Fire Assurance Co., Quebec, Que.	J. E. Rose, Vancouver	Fire, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Queen Insurance Co. of America, New York, N.Y.	Rithet Consolidated, Ltd., Victoria	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, and to loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles).
Queensland Insurance Co., Ltd., Sydney, Australia	John L. Robertson, Vancouver	Accident, automobile, fire, inland-transportation, marine, plate-glass, property-damage, 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).
Rhode Island Insurance Company, Providence, R.I.	Robert B. Leigh, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, and property-damage (limited to loss or damage to personal effects).

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.	Head office, Vancouver	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).

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 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).
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.	John H. Morrison, 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 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.

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.
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 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).
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).
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).

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.
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).
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, theft, and workmen's compensation.
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	Sidney A. Smith, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, marine, 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 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, weather (limited to loss or damage to the property through wind-storm, cyclone, tornado or hail).
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).

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.
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).
Woman's Benefit Association, Port Huron, Mich.	Caroline M. O'Brien, Vancouver	Life.
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	C. A. Bird, 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.

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, British Pacific Insurance Company, Canadian Home Assurance Company, Royal Plate Glass and General Insurance Company of Canada, Utah Home Fire Insurance Company, 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.

High Court of the Canadian Order of Foresters and The Reliable Life Insurance Society have 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 AND FRATERNAL SOCIETIES WHICH HAVE BEEN LICENSED SINCE DECEMBER 31ST, 1944.

British Pacific Insurance Company.
High Court of the Canadian Order of Foresters.
Croatian Fraternal Union of America.
Pacific Coast Fishermen's Mutual Marine Insurance Company.
The Maccabees.
Woman's Benefit Association.
Grain Insurance and Guarantee Company.
Rhode Island 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.

NAMES OF INSURERS WHICH HAVE CEASED BUSINESS IN BRITISH COLUMBIA, SINCE DECEMBER 31ST, 1944.

Globe & Republic Insurance Company.
Helvetia Swiss Fire Insurance Company, Limited.

Annual Statements of Provincial Licensees.

BRITISH COLUMBIA PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

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

F. G. Syder, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1944.

Assets.

Bonds and debentures (book value)		$51,185.07
Cash in bank		22,502.78
Agents' balances and premiums uncollected (net, commission deducted)		1,417.77
Other assets		123.40
		$75,229.02

Liabilities.

Reserve of unearned premiums (net, at 80 per cent.)		$20,462.88
Investment reserves		3,553.13
		$24,016.01
Capital stock—		
Authorized	$25,000.00	
Subscribed and paid up		10,000.00
Surplus		41,213.01
		$75,229.02

Profit and Loss Account.

Premiums earned (net)		$19,658.86
Claims incurred (net)	$13,545.08	
Commissions	8,257.17	
Taxes	601.68	
Salaries, fees, and other expenses	1,509.57	
		23,913.50
Underwriting loss		$4,254.64
Other revenue—		
Interest earned	$2,880.04	
Decrease in deficiency of market under book value of securities	889.24	
		3,769.28
Net loss for the year		$485.36

CANADIAN HOME ASSURANCE COMPANY.

Head Office—Montreal, Que.

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, 1944.

Assets.

Agreements for sale of real estate		$4,372.61
Mortgage loans on real estate		17,200.00
Bonds and debentures (book value)		414,435.00
Stocks (book value)		1.00
Cash on hand and in banks		55,189.04
Interest accrued		2,919.78
Agents' balances and premiums uncollected (net)		65,363.12
Surrender value of life policies		15,127.14
Federal income tax recoverable		2,479.48
		$577,087.17

Liabilities.

Provision for unpaid claims		$103,825.97
Adjustment expenses		20,178.41
Reserve of unearned premiums (net, at 80 per cent.)		180,017.70
Present value of claims payable by instalments not yet due		10,000.00
Reserve and unpaid losses under unlicensed reinsurance unsecured		32.27
Reinsurance premiums		4,908.98
Reinsurance reserves—		
Accident and casualty	$29,919.42	
European, general	30,219.25	
		60,138.67
Taxes due and accrued		11,000.00
Other liabilities		500.00
Capital stock—		
Authorized	$500,000.00	
Subscribed	300,000.00	
Paid up		113,905.00
Surplus		72,580.17
		$577,087.17

Profit and Loss Account.

Premiums earned (net)		$389,101.00
Claims incurred (net)	$201,357.04	
Adjustment expenses (net)	33,057.90	
Commissions	146,682.90	
Taxes	8,578.88	
Salaries, fees, and travelling expenses	8,100.00	
All other expenses	6,439.08	
		404,215.80
Underwriting loss		$15,114.80
Other revenue—		
Interest earned	$13,620.77	
Profit on sale of securities and real estate	5,423.41	
		19,044.18
Net profit		$3,929.38

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 67, 71, and 77.)

EMPIRE LIFE INSURANCE COMPANY.

Head Office—Kingston, Ont.

Directors.

George J. Guy.
George M. Orr.
N. A. Fairhead.
N. P. Lambert.
D. W. McCormick.
D. R. McLaughlin.
A. B. Matthews.

L. T. Boyd, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1944.

Assets.

Real estate (book value)		$281,039.60
Mortgage loans on real estate		1,308,745.80
Agreements of sale of real estate		27,341.00
Loans on and amount secured by policies		691,820.73
Bonds and debentures (book value)		8,816,926.32
Stocks (book value)		1,259,729.25
Cash on hand and in banks		155,388.79
Agents' debit balances		17,681.12
Accounts receivable		1,860.77
Interest, dividends, and rents due and accrued		127,689.11
Premiums due and uncollected or deferred (net)		159,307.53
		$12,847,530.02
Deduct assets not admitted—		
Excess of total book value of ledger assets over total authorized value	$41,366.29	
Cash advanced to or in the hands of officers or agents	9,667.43	
		51,033.72
		$12,796,496.30

Liabilities.

Liability under assurance and other contracts (net)		$11,139,248.00
Liability for payments due under contracts (net)		102,451.98
Provision for unreported death and disability claims		20,000.00
Amounts left with Company		205,846.00
Premiums paid in advance		13,395.43
Dividends to policyholders due and unpaid		2,708.44
Provision for accrued profits to policyholders		82,545.00
Shareholders' surplus		14,945.60
Taxes		30,873.92
Salaries, rents, and office expenses due and accrued		3,582.09
Medical examiners' fees due and accrued		955.00
Legal fees due and accrued		300.00
Commissions to agents due and accrued		9,982.53
Reserve for contingencies		285,000.00
Staff Pension, Assurance, and Savings Funds		40,682.00
Miscellaneous accounts		5,432.33
Capital—		
Authorized	$2,500,000.00	
Subscribed	1,308,500.00	
Paid up		313,195.00
Surplus		525,352.98
		$12,796,496.30

Income.

Premium income	$1,390,463.58
Consideration for supplementary contracts	2,337.00
Amounts left with Company	54,974.57
Interest, dividends, and rents	501,369.65
Gross profit on sale or maturity of bonds and stocks	36,414.08
All other income	11,638.11
	$1,997,196.99

Disbursements.

Disbursements under assurance and annuity contracts (net)	$789,693.93
Payments under supplementary contracts (net)	6,407.88
Reduction in premiums resulting from application of dividends	1,020.17
Amounts left with the Company	29,377.73
Taxes, licences, and fees	22,943.64
Head office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous	111,333.95
Branch office and agency expenses—Commissions, salaries, advances to agents, travelling expenses, rent, and miscellaneous	320,987.41
All other expenses—Advertising, books and periodicals, express, telegrams and telephones, legal fees, medical fees, office furniture, postage, printing and stationery, contributions to Staff Pension Fund, and miscellaneous	40,147.30
Payments from Staff Pension Fund	379.40
Dominion income and excess profits tax	5,077.93
Dividends paid to shareholders	12,526.80
Loss on sale or maturity of real estate bonds, and stocks	11,349.02
Investment expense	7,385.76
Interest on borrowed money	4,565.23
All other disbursements	1,050.00
Balance	632,950.84
	$1,997,196.99

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.
A. E. Bishop.
G. A. Wilson.
E. Roberts.
J. Harris.
C. W. Tysoe.

G. A. Wilson, Managing Director.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1944.

Assets.

Mortgage loans on real estate		$1,679.69
Bonds and debentures (book value)		268,574.68
Cash on hand and in banks		54,810.56
Interest accrued		1,782.63
Agents' balances and premiums uncollected (net)		55,255.14
Other assets		1,205.93
		$383,308.63
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1944	$9,795.53	
Deficiency of market under book value of bonds and debentures	3,023.43	
Furniture and fixtures	1,192.93	
Prepaid fees	10.00	
		14,021.89
		$369,286.74

Liabilities.

Provision for unpaid claims	$20,477.50
Reserve of unearned premiums (net, at 80 per cent.)	117,242.42
Dividends to shareholders	6,818.00
Taxes due and accrued	8,047.80
Reinsurance premiums	2,855.76
Return premiums and balances due agents	2,195.69

Reserves—		
(*a.*) For unreported claims	$6,000.00	
(*b.*) For unpaid losses under unlicensed reinsurance unsecured	45,766.47	
(*c.*) Under reinsurance agreements	27,068.30	
(*d.*) For cash surrender values	12,500.00	
		$91,334.77
Other liabilities		107.00
Capital stock—		
Authorized	$500,000.00	
Subscribed	500,000.00	
Paid up		62,500.00
Surplus		57,707.80
		$369,286.74

Profit and Loss Account.

Premiums earned (net)			$328,583.61
Losses and claims incurred (net)		$140,540.24	
Adjustment expenses (net)		13,487.52	
Commissions		117,071.89	
Taxes		9,442.84	
Salaries, fees, and travelling expenses		23,829.60	
All other expenses		28,751.15	
			333,123.24
Underwriting loss			$4,539.63
Other revenue—			
Interest earned	$8,516.43		
Profit on sale of securities and real estate	9,961.02		
Decrease in deficiency of market under book value of securities	6,320.00		
Other gains	1.50		
		$24,798.95	
Other expenditure—			
Income and excess profits taxes		4,133.46	
			20,665.49
Net profit			$16,125.86

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 68, 72, 74, 76, and 84.)

MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA.

Head Office—Vancouver, B.C.

Directors.

Archibald Blair.
Henry Bose.
William MacNair.
William Newby.
R. U. Hurford.
Harry S. Berry.
Lloyd T. Beharrell.
Hugh E. Burr.
C. E. Whitney-Griffiths.

Wm. Townsley, Manager-Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1944.

Assets.

Bonds and debentures (book value)	$75,280.00
Cash on hand and in banks	1,874.84
Interest due and accrued	529.79
Agents' balances and premiums uncollected (net, commission deducted)	1,290.03
Premium instalments not yet due	32,415.17
Premium notes	116,891.82
Deferred commissions	6,482.64
Furniture and fixtures	75.47
	$234,839.76

Deduct assets not admitted—		
Furniture and fixtures	$75.47	
Deferred commissions	6,482.64	
Premium instalments not yet due	32,415.17	
Premium notes held by Company	116,891.82	
Agents' balances on premiums written prior to October 1st, 1944	152.53	
		$156,017.63
		$78,822.13

Liabilities.

Reserve of unearned premiums (net, at 100 per cent.)		$21,560.75
Reinsurance premiums		114.95
Return premiums and balances due agents		858.44
Other liabilities		188.75
Balance—		
Statutory Reserve Fund	$11,500.00	
Surplus	44,599.24	
		56,099.24
		$78,822.13

Profit and Loss Account.

Premiums earned (net)		$34,414.38
Claims incurred (net)	$10,839.60	
Adjustment expenses (net)	51.25	
Commissions	5,878.23	
Taxes	117.60	
Salaries, fees, and travelling expenses	9,235.48	
All other expenses	4,282.50	
		30,404.66
Underwriting profit		$4,009.72
Other revenue—		
Interest earned	$2,315.27	
Commission earned	327.30	
Interest on promissory notes	3.93	
		2,646.50
Net profit for the year		$6,656.22

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, 1944.

Assets.

Real estate (book value)	$32,000.00
Loans on policies	138,595.88
Bonds and debentures (book value)	2,750,482.54
Cash on hand and in banks	65,312.72
Interest due and accrued	36,362.33
Premiums, dues, and assessments	16,378.75
Deposit with Quebec Government	5,000.00
Other assets	.64
	$3,044,132.86
Deduct excess of total book value of ledger assets over total authorized value	111,820.29
	$2,932,312.57

Liabilities.

Provision for unpaid claims		$70,726.21
Provision for unreported claims		4,000.00
Premiums paid in advance		20,191.80
Commissions		2,626.21
Reserves—		
Mortuary Fund	$2,233,671.00	
Sickness and Accident Fund	112,541.00	
Juvenile Fund	34,975.00	
		2,381,187.00
Balance		453,581.35
		$2,932,312.57

Income.

Premiums, dues, and assessments	$248,272.82
Interest	123,973.81
Other revenue	1,510.58
Balance	19,701.03
	$393,458.24

Disbursements.

Claims, endowments, and surrenders	$255,907.84
Dividends	7,630.14
Head office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, rents, and miscellaneous	34,899.87
Agency and organization expenses—Commissions, salaries, travelling expenses, rents, and miscellaneous	67,979.88
All other expenses—Advertising, books and periodicals, express, postage, telegrams and telephones, legal fees, medical fees, official publication, office furniture, printing and stationery, taxes, licences and fees, and miscellaneous	15,802.16
Other disbursements	221.36
Decrease by adjustment of bonds and debentures	11,016.99
	$393,458.24

RETURNS FOR BRITISH COLUMBIA.

Income—	
Mortuary Fund	$8,073.55
Sickness and Accident Fund	399.98
Juvenile Fund	376.63
Guarantee Fund	5.40
	$8,855.56
Disbursements—	
Mortuary Fund	$6,970.39
Sickness and Accident Fund	145.65
	$7,116.04

ROYAL PLATE GLASS AND GENERAL INSURANCE COMPANY OF CANADA.

Head Office—Vancouver, B.C.

Directors.

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

Frank Parsons, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1944.

Assets.

Bonds and debentures (amortized book value)		$361,830.04
Cash on hand and in banks		20,838.61
Interest accrued		2,202.50
Agents' balances and premiums uncollected (net)		27,555.28
Due from reinsurance on losses paid		2,885.37
		$415,311.80

Liabilities.

Expenses due and accrued		$180.00
Taxes due and accrued		1,675.51
Reinsurance premiums		27,745.49
Capital stock—		
Authorized	$1,000,000.00	
Subscribed	100,000.00	
Paid up		100,000.00
Surplus		285,710.80
		$415,311.80

Profit and Loss Account.

Salaries, fees, and travelling expenses			$2,191.28
All other expenses			360.91
Underwriting loss			$2,552.19
Other revenue—			
Interest earned	$13,149.09		
Profit on sale of securities and real estate	3,999.25		
		$17,148.34	
Other expenditure—			
Income and excess profits taxes	$3,803.35		
Investment expenses	133.31		
Interest paid on bonds purchased	644.55		
Decrease in amortized over book value of bonds	111.90		
		4,693.11	
			12,455.23
Net profit			$9,903.04

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY.

Head Office—Saskatoon, Saskatchewan.

Directors.

R. J. Harper.
Wm. Kershaw.
H. R. Earl.
H. J. Beck.
D. Maclean.
G. C. Lawson.
J. E. Evans.
J. H. G. Bailey.
R. W. Brigham.

H. R. Earl, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1944.

Assets.

Real estate (book value)	$7,500.00
Bonds and debentures (book value)	958,241.69

Cash on hand and in banks		$35,083.53
Interest due and accrued		18,339.37
Unassessed premium notes		144,254.05
Unpaid assessments		2,345.40
Agents' balances		58,751.44
Reinsurances recoverable		21,583.82
Furniture, fixtures, and automobiles		13,296.98
Surrender value, life insurance		6,698.40
Other assets		500.00
		$1,266,594.68
Deduct assets not admitted—		
Unassessed premium notes	$144,254.05	
Unpaid assessments	2,345.40	
Agents' balances on premiums written prior to October 1st, 1944	1,350.70	
Deficiency of market under book value of bonds and debentures	6,386.11	
Interest	4,311.30	
Furniture, fixtures, and automobiles	13,296.98	
		171,944.54
		$1,094,650.14

Liabilities.

Provision for unpaid claims	$41,266.53
Reserve of unearned premiums (net, at 80 per cent.)	339,076.78
Adjustment expenses	2,486.50
Reserve and unpaid losses under unlicensed reinsurance	2,467.92
Reserve for contingencies	20,000.00
Assessments prepaid	616.77
Surplus	688,735.64
	$1,094,650.14

Profit and Loss Account.

Premiums earned (net)			$523,180.45
Losses and claims incurred (net)		$203,395.96	
Adjustment expenses (net)		18,321.68	
Commissions		140,369.58	
Taxes		18,803.31	
Salaries, fees, and travelling expenses		49,893.48	
All other expenses		24,182.27	
			454,966.28
Underwriting profit			$68,214.17
Other revenue—			
Interest earned	$29,463.63		
Finance charges and Head Office fees	66.01		
Rents earned (net)	225.29		
Bad debts recovered, previously written off	4,673.85		
Profit on sale of securities and real estate	2,642.50		
Decrease in deficiency of market under book value of securities	7,017.71		
Decrease in agents' ninety-day balances	1,975.53		
		$46,064.52	
Other expenditure—			
Retirement Fund	$23,703.65		
Contingency reserve	1,003.75		
		24,707.40	
			21,357.12
Net profit			$89,571.29

RETURNS FOR BRITISH COLUMBIA.

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

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, 1944.

Assets.

Bonds (book value)	$2,000.00
Cash on hand and in banks	1,516.08
Interest accrued	10.00
	$3,526.08

Liabilities.

Reserve Fund	$3,443.63
Surplus	82.45
	$3,526.08

Profit and Loss Account.

Premiums earned		$150.00
Taxes	$20.00	
Salaries, fees, etc.	17.00	
Other expenses	88.75	
		125.75
Underwriting profit		$24.25
Other revenue—		
Interest earned	$71.70	
Other expenditure—		
Income and taxes	13.50	
		58.20
Profit for the year		$82.45

WESTERN UNION INSURANCE COMPANY.

Head Office—Calgary, Alberta.

Directors.

Frank R. Freeze.
Robert D. Freeze.
M. MacKenzie.
Wm. G. Peterson.
Howard F. Freeze.
C. M. Freeze.
Roy J. Widney.
L. C. Jackson.
Ann Freeze.

Frank R. Freeze, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1944.

Assets.

Bonds and debentures (book value)	$204,912.50
Stocks (book value)	84,649.50
Cash on hand and in banks	6,309.83
Interest accrued	2,429.68
Dividends due	576.00
Agents' balances and premiums uncollected (net)	32,178.72
Amount due from reinsurance on losses paid	2,817.47
Other assets	4,488.54
	$388,362.24

Deduct assets not admitted—			
Furniture and equipment		$3,261.45	
Automobile		644.58	
			$3,906.03
			$334,456.21

Liabilities.

Provision for unpaid claims			$42,410.85
Adjustment expenses			4,345.14
Reserve of unearned premiums (net, at 80 per cent.)			138,842.22
Taxes due and accrued			7,792.79
Reinsurance premiums			1,201.16
Contingent commission			6,500.00
Other liabilities			1,193.40
Capital stock—			
Authorized		$500,000.00	
Subscribed		500,000.00	
Paid up			100,000.00
Premium on capital stock			4,000.00
Surplus			28,170.65
			$334,456.21

Profit and Loss Account.

Premiums earned (net)			$226,048.06
Losses and claims incurred (net)		$117,148.79	
Adjustment expenses		9,396.10	
Commissions		72,561.89	
Taxes		6,738.83	
Salaries, fees for auditor		1,204.79	
Management fee		15,884.83	
All other expenses		5,167.61	
			228,102.84
Underwriting loss			$2,054.78
Other revenue—			
Interest earned	$6,547.36		
Dividends earned	4,391.87		
Profit on sale of securities and real estate	460.00		
		$11,399.23	
Other expenditure—			
Income and excess profits taxes		2,985.09	
			8,414.14
Net profit			$6,359.36

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 70, 73, 75, 77, 78, 80, 82, and 86.)

TABLE I.—ABSTRACT OF LIFE INSURANCE RETURNS FOR 1944.

(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, 1944.	New issued.	In Force Dec. 31st, 1944.
Aetna Life Insurance Co.	Ordinary	$58,401	$746	*Nil*	$53,957	$3,475	*Nil*	*Nil*	$1,252,943	$376,789	$1,482,483
	Group	74,428	*Nil*	*Nil*	68,850	2,000	$622	*Nil*	9,392,300	621,000	7,703,020
Canada Life Assurance Co.	Ordinary	585,717	101,196	*Nil*	219,270	195,140	74,716	$13,906	17,697,986	2,539,317	19,584,463
	Group	94,132	*Nil*	*Nil*	62,655	2,314	264	*Nil*	2,990,000	75,500	3,189,250
Commercial Union Assurance Co., Ltd.		678	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	32,070	*Nil*	32,070
Confederation Life Association	Ordinary	709,338	60,421	*Nil*	351,717	203,571	40,074	15,564	26,876,886	3,281,623	28,938,730
	Group	7,464	13	*Nil*	9,939	22	*Nil*	*Nil*	593,500	62,000	625,400
Continental Life Insurance Co.		88,372	*Nil*	*Nil*	20,986	38,609	2,125	108	2,739,622	364,512	3,006,676
Crown Life Insurance Co.	Ordinary	460,066	36,727	*Nil*	157,321	76,173	12,676	16,740	18,118,069	2,669,844	19,887,734
	Group	15,276	51,714	*Nil*	2,500	*Nil*	10,794	4,171	1,547,500	*Nil*	1,571,500
Dominion Life Assurance Co.	Ordinary	443,466	*Nil*	*Nil*	123,556	85,512	15,965	18,055	14,222,438	2,115,470	15,715,536
	Group	175	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
Dominion of Canada General Insurance Co.	Ordinary	30,948	429	*Nil*	3,003	1,708	1,923	*Nil*	886,729	374,431	1,218,974
	Group	254	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	65,000	*Nil*	55,000
Empire Life Insurance Co.	Ordinary	46,361	978	*Nil*	15,093	4,618	405	651	1,439,153	347,708	1,707,372
	Group	209	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	22,500	*Nil*	22,500
Equitable Life Insurance Co.		27,148	333	*Nil*	40,239	4,056	*Nil*	22	826,575	67,897	856,966
Excelsior Life Insurance Co.		231,313	6,152	*Nil*	84,335	69,496	2,712	*Nil*	8,250,709	1,158,556	8,961,038
Fidelity Life Assurance Co.		40,000	1,604	*Nil*	2,073	4,818	*Nil*	1,005	1,396,819	140,500	1,505,774
Great West Life Assurance Co.	Ordinary	1,164,465	100,091	*Nil*	477,754	324,058	57,104	32,416	43,551,643	3,330,902	45,816,642
	Group	35,603	10,752	*Nil*	36,032	2,000	*Nil*	826	3,215,161	*Nil*	2,267,290
Imperial Life Assurance Co.	Ordinary	510,915	51,751	*Nil*	260,534	159,898	7,445	12,384	16,479,494	1,380,758	17,654,830
	Group	15,345	*Nil*	*Nil*	15,740	*Nil*	*Nil*	*Nil*	797,000	*Nil*	774,500
London Life Insurance Co.	Ordinary	750,787	10,464	*Nil*	203,939	178,882	14,289	30,343	29,598,281	3,861,887	32,787,774
	Industrial	252,023	*Nil*	*Nil*	21,246	48,171	*Nil*	*Nil*	7,862,267	1,597,759	9,957,433
	Group	53,870	*Nil*	*Nil*	41,025	1,409	*Nil*	*Nil*	3,794,393	109,500	3,861,063
Loyal Protective Life Insurance Co.		1,469	*Nil*	*Nil*	*Nil*	69	*Nil*	*Nil*	45,500	17,000	45,000
Manufacturers Life Insurance Co.	Ordinary	758,114	21,452	*Nil*	230,740	156,287	48,747	28,537	20,909,167	2,725,038	23,033,644
	Group	1,703	*Nil*	*Nil*	825	*Nil*	*Nil*	*Nil*	38,000	*Nil*	35,000
Metropolitan Life Insurance Co.	Ordinary	1,341,211	3,612	*Nil*	430,408	272,959	8,082	4,567	47,906,062	5,300,776	51,595,377
	Industrial	1,317,612	*Nil*	*Nil*	766,611	281,064	182	*Nil*	30,050,046	2,488,140	31,080,371
	Group	60,404	40,955	*Nil*	29,550	16,239	33,067	7,566	4,071,900	23,600	4,594,200
Monarch Life Assurance Co.		314,892	39,253	*Nil*	133,607	83,995	21,501	30,504	12,570,787	1,234,631	13,235,731
Montreal Life Insurance Co.	Ordinary	111,702	6,796	*Nil*	13,548	5,159	1,370	34	3,978,565	943,572	4,778,618
	Group	6,252	90,205	*Nil*	1,200	350	1,646	7,623	445,564	*Nil*	426,870
Mutual Life Assurance Co. of Canada	Ordinary	1,559,958	364,312	*Nil*	743,480	466,784	96,896	13,288	49,698,441	5,347,501	53,689,711
	Group	3,635	46,351	*Nil*	*Nil*	243	1,236	2,238	472,335	470,580	1,039,210
Mutual Life Insurance Co. of New York		48,186	85	*Nil*	21,693	9,416	1,723	*Nil*	1,916,906	*Nil*	1,847,224
National Life Assurance Co. of Canada	Ordinary	60,573	2,221	*Nil*	17,991	20,709	552	*Nil*	2,979,797	48,667	2,856,157
	Group	106	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	3,460	*Nil*	3,460
New York Life Insurance Co.		335,157	5,164	*Nil*	179,158	116,359	16,509	16,500	11,311,890	573,800	11,545,372
North American Life Assurance Co.	Ordinary	877,327	156,678	*Nil*	267,851	216,073	17,855	30,325	29,535,969	2,879,039	31,383,281
	Group	12,164	*Nil*	*Nil*	1,000	*Nil*	*Nil*	*Nil*	757,333	*Nil*	810,954
Northern Life Assurance Co.	Ordinary	44,707	720	*Nil*	19,760	18,116	*Nil*	*Nil*	1,900,607	9,000	1,875,306
	Group	1,076	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	73,750	*Nil*	71,750
Norwich Union Life Insurance Society		*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
Occidental Life Insurance Co.	Ordinary	99,181	822	*Nil*	46,173	4,087	240	*Nil*	4,323,672	691,330	4,858,582
	Group	3,211	*Nil*	*Nil*	8,017	*Nil*	*Nil*	*Nil*	156,415	*Nil*	168,065
Prudential Assurance Co., Ltd.		72,296	70,211	*Nil*	1,589	970	4,075	66	1,454,570	1,612,236	2,242,462
Prudential Insurance Co. of America	Ordinary	797,874	2,344	*Nil*	202,654	126,224	4,845	1,641	21,837,993	3,250,694	24,454,902
	Industrial	588,697	*Nil*	*Nil*	220,640	151,230	*Nil*	*Nil*	14,561,678	954,396	14,765,647
	Group	7,018	8,375	*Nil*	3,000	12,153	2,303	*Nil*	612,373	*Nil*	677,971
Royal Insurance Co., Ltd.		92,002	*Nil*	*Nil*	76,642	16,207	*Nil*	*Nil*	4,374,148	475,108	4,698,875
Sovereign Life Assurance Co.		85,019	47,409	*Nil*	40,150	28,670	13,522	35,595	3,114,451	517,820	3,435,342
*Standard Life Assurance Co.		96,018	34,429	*Nil*	53,145	9,817	101	227	3,445,230	540,885	3,963,002
Sun Life Assurance Co. of Canada	Ordinary	1,662,904	125,712	*Nil*	598,426	445,430	189,001	13,224	50,295,186	4,922,366	53,292,925
	Group	398,185	169,738	*Nil*	224,250	93,369	4,750	11,274	29,192,720	735,500	29,296,858
Travelers Insurance Co.	Ordinary	180,713	153	*Nil*	114,676	15,212	1,304	*Nil*	6,075,919	610,700	6,200,581
	Group	53,206	*Nil*	*Nil*	28,963	2,000	*Nil*	*Nil*	4,157,770	778,000	4,933,951
Western Life Assurance Co.		40,304	726	*Nil*	15,421	18,696	478	*Nil*	1,244,835	328,410	1,409,351
Totals		$16,729,630	$1,671,094	*Nil*	$6,762,932	$3,993,817	$711,099	$349,400	$577,162,077	$61,954,742	$617,529,768

* Statement to November 15th, 1944.

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.	
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
1944	14,981,000	2,158,000	1,262,000	18,401,000	6,763,000	5,054,000	11,817,000	617,530,000

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1944.

(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.)	Per Cent.
Acadia Fire Insurance Co.	$22,934	$20,101	$10,895	54.20
Aetna Insurance Co.	47,857	48,447	50,133	103.48
Agricultural Insurance Co.	16,369	12,698	12,949	101.98
Alliance Assurance Co., Ltd.	60,628	54,512	14,683	26.94
Alliance Insurance Co. of Philadelphia	25,904	33,822	44,555	131.73
American Alliance Insurance Co.	2,834	3,389	2,055	60.64
American Central Insurance Co.	5,002	4,526	1,202	26.60
American Equitable Assurance Co. of New York	21,384	14,741	2,005	13.60
American Home Fire Assurance Co.	14,942	12,875	3,521	27.35
American Insurance Co.	11,965	12,443	8,985	72.22
Anglo-Scottish Insurance Co., Ltd.	20,830	17,541	15,595	88.91
Atlas Assurance Co., Ltd.	38,117	45,226	11,170	24.70
Automobile Insurance Co. of Hartford	*Nil*	.....	.....	.....
Baloise Fire Insurance Co., Ltd.	2,185	3,802	360	9.47
Baltimore American Insurance Co. of New York. (*See* note.)	.....	.....	.....	.....
Bankers and Shippers Insurance Co. of New York	29,234	21,424	5,240	24.45
Bankers' & Traders' Insurance Co., Ltd.	42,757	35,414	6,534	18.45
Beaver Fire Insurance Co.	3,605	3,078	687	22.30
Bee Fire Insurance Company	2,562	2,842	956	33.64
Boston Insurance Co.	6,722	8,283	—389	—4.70
British America Assurance Co.	32,571	29,222	18,866	64.56
British & European Insurance Co., Ltd.	2,501	2,264	601	26.55
British Aviation Insurance Co.	*Nil*	.....	.....	.....
British Canadian Insurance Co.	15,490	12,860	6,713	52.20
British Crown Assurance Corporation, Ltd.	28,468	32,397	9,226	28.48
British Empire Assurance Co.	38,525	29,572	12,449	42.10
British General Insurance Co., Ltd.	6,253	5,658	1,508	26.65
British Law Insurance Co., Ltd.	7,726	9,622	416	4.32
British Northwestern Fire Insurance Co.	16,456	12,432	5,969	48.02
British Oak Insurance Co., Ltd.	11,513	4,559	784	17.19
British Traders Insurance Co., Ltd.	20,781	18,126	6,790	37.46
Buffalo Insurance Co.	9,206	10,299	1,621	15.74
Caledonian American Insurance Co.	10,423	11,041	3,695	33.47
Caledonian Insurance Co.	32,686	33,033	14,920	45.17
California Insurance Co.	2,501	2,264	601	26.55
Camden Fire Insurance Association	22,447	22,293	13,531	60.70
Canada Accident & Fire Assurance Co.	13,756	12,447	3,308	26.58
Canada Security Assurance Co.	12,707	9,534	3,945	41.38
Canadian Alliance Insurance Company	4,951	924	733	79.33
Canadian Fire Insurance Co.	29,234	24,154	6,362	26.34
Canadian General Insurance Co.	22,947	15,271	4,880	31.96
Canadian Home Assurance Co.	12,658	10,450	3,307	31.65
Canadian Indemnity Co.	18,054	15,660	—1,175	.....
Canadian Mercantile Insurance Co.	8,625	6,159	744	12.07
Canadian Surety Co.	16,820	14,991	5,374	35.86
Car & General Insurance Corporation, Ltd.	11,453	9,757	2,307	23.64
Casualty Co. of Canada	5,509	3,654	1,981	26.90
Central Insurance Co., Ltd.	8,111	7,647	2,090	27.33
Central Manufacturers Mutual Insurance Co.	1,924	2,348	75	3.20
Central Union Insurance Co.	2,399	2,605	1,216	46.64
Century Insurance Co., Ltd.	27,817	26,876	8,083	30.08
Citizens Insurance Co. of Jersey City	1,277	1,920	417	21.73
City of New York Insurance Co. (*See* note.)	.....	.....	.....	.....
Columbia Insurance Co. of New York	7,645	6,706	3,632	54.16
Commerce Mutual Fire Insurance Co.	31,761	24,496	14,013	57.20
Commercial Union Assurance Co., Ltd.	65,970	58,353	19,208	32.92
Commercial Union Fire Insurance of New York	1,251	1,131	301	26.61
Connecticut Fire Insurance Co.	17,688	22,104	7,343	33.22
Consolidated Fire & Casualty Insurance Co.	14,495	9,770	1,793	18.35
Continental Insurance Co.	51,574	50,646	16,230	32.05
Cornhill Insurance Co., Ltd.	33,342	30,092	13,122	43.61
Dominion Fire Insurance Co.	34,415	30,153	7,963	26.41
Dominion of Canada General Insurance Co.	13,924	10,464	14,478	138.30
Eagle Fire Co. of New York	3,714	3,008	3,206	106.58
Eagle Star Insurance Co., Ltd.	35,502	31,229	7,922	25.37
Economical Mutual Fire Insurance Co.	17,133	12,289	5,574	45.36
Employers Liability Assurance Corporation, Ltd.	36,172	39,926	9,738	24.39
Ensign Insurance Co.	12,104	9,580	3,425	35.75
Equitable Fire & Marine Insurance Co.	3,538	4,419	1,469	33.24
Essex & Suffolk Equitable Insurance Society, Ltd.	4,336	5,478	1,250	22.82
Carried forward	$1,216,184	$1,105,047	$463,140	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1944—*Continued.*

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	Per Cent.
Brought forward	$1,216,184	$1,105,047	$463,140	.....
Eureka Security Fire & Marine Insurance Co.	7,538	5,635	—1,321	.....
Excess Insurance Co., Ltd.	11,338	9,391	4,230	45.04
Federal Fire Insurance Co. of Canada	34,914	21,100	8,838	41.88
Fidelity-Phenix Fire Insurance Co. of New York	36,149	33,012	13,529	40.98
Fire Association of Philadelphia	12,856	15,604	5,261	33.71
Fire Insurance Co. of Canada	27,158	25,135	8,223	32.71
Fireman's Fund Insurance Co.	57,744	61,695	60,533	98.12
Firemen's Insurance Co. of Newark	19,465	16,450	5,806	35.29
First American Fire Insurance Co.	12,410	11,276	2,532	22.45
First National Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
Fonciere Fire Insurance Co. of Paris, France	1,983	780	692	88.76
Franklin Fire Insurance Co. of Philadelphia. (*See* note.)	.....	.....	.....	.....
General Accident Assurance Co. of Canada	6,671	8,250	865	10.48
General Accident Fire & Life Assurance Corp., Ltd.	13,315	10,169	3,279	32.25
General Insurance Co. of America	101,299	100,515	21,370	21.26
General Security Insurance Co. of Canada	3,548	3,029	486	16.05
Gibraltar Fire & Marine Insurance Co. (*See* note.)	.....	.....	.....	.....
Girard Fire & Marine Insurance Co.	3,091	1,300	110	8.46
Glens Falls Insurance Co.	30,688	23,208	12,537	54.01
Globe and Republic Insurance Co. of America	24	5,218	5,243	100.47
Globe Indemnity Co. of Canada	10,139	9,559	2,612	27.32
Gore District Mutual Fire Insurance Co.	42,919	36,258	21,877	60.34
Great American Insurance Co.	28,783	34,872	25,547	73.26
Guardian Assurance Co., Ltd.	103,819	105,292	17,769	16.80
Guardian Insurance Co. of Canada	13,319	11,675	1,194	10.22
Guildhall Insurance Co., Ltd.	18,971	19,119	7,989	41.79
Halifax Insurance Co.	192,035	178,975	70,941	39.64
Hanover Fire Insurance Co.	9,324	8,277	1,264	15.27
Hardware Dealers Mutual Fire Insurance Co.	40,304	30,206	14,408	47.70
Hartford Fire Insurance Co.	173,913	75,351	20,645	27.40
Helvetia Swiss Fire Insurance Co., Ltd.	1,812	5,442	2,716	49.91
Home Assurance Co. of Canada	46,893	39,140	34,450	88.01
Home Fire & Marine Insurance Co. of California	21,489	22,275	2,703	12.13
Home Insurance Co.	178,748	184,443	56,103	30.42
Homestead Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
Hudson Bay Insurance Co.	12,688	11,962	3,268	27.31
Imperial Assurance Co.	15,289	13,401	7,263	54.20
Imperial Guarantee & Accid. Insur. Co. of Canada	4,845	3,981	5,061	127.13
Imperial Insurance Office	12,344	11,568	12,177	105.26
Indiana Lumbermen's Mutual Insurance Co.	5,636	5,920	1,473	24.88
Insurance Co. of North America	73,644	86,816	52,582	60.57
Jersey Insurance Co. of New York	12,348	11,497	3,408	29.64
Kansas City Fire & Marine Insurance Co.	*Nil*	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	38,744	36,221	2,616	7.22
Legal & General Assurance Society, Ltd.	56,941	60,853	24,690	40.57
Liverpool & London & Globe Insurance Co., Ltd.	92,111	86,426	26,466	30.62
Liverpool-Manitoba Assurance Co.	16,222	15,294	4,179	27.32
Local Government Guarantee Society, Ltd. (*See* note.)	.....	.....	.....	.....
London & County Insurance Co., Ltd.	20,851	20,016	2,829	14.13
London & Lancashire Guar. & Accident Co. of Canada	10,031	8,268	2,380	28.79
London & Lancashire Insurance Co., Ltd.	95,308	96,277	53,549	55.62
London & Provincial Marine & Gen. Insur. Co., Ltd.	3,105	2,920	1,633	55.92
London & Scottish Assurance Corporation, Ltd.	7,165	7,202	1,741	24.17
London Assurance	54,186	53,411	12,913	24.18
London-Canada Insurance Co.	5,459	2,779	1,771	63.73
London Guarantee & Accident Co., Ltd.	15,289	13,402	7,263	54.19
Lumbermen's Insurance Co.	46,679	24,419	9,317	38.15
Lumbermen's Mutual Insurance Co.	3,474	4,477	1,248	27.88
Lumber Mutual Fire Insurance Co. of Boston, Mass.	3,405	4,142	1,248	30.13
Marine Insurance Co., Ltd.	*Nil*	.....	.....	.....
Maryland Insurance Co.	7,122	5,965	1,900	31.85
Mercantile Insurance Co.	17,938	12,377	4,860	39.27
Merchants & Manufacturers Insurance Co.	14,795	10,311	4,071	39.48
Merchants Fire Assurance Corporation of New York	30,146	23,417	9,413	40.19
Merchants Marine Insurance Co., Ltd.	9,833	10,318	3,474	33.67
Mercury Insurance Co.	14,574	8,855	5,861	66.00
Michigan Fire & Marine Insurance Co.	11,009	9,612	3,739	38.90
Millers National Insurance Co.	20,599	20,113	8,473	42.12
Mill Owners Mutual Fire Insurance Co. of Iowa	3,959	4,284	861	20.09
Carried forward	$3,214,582	$2,904,202	$1,172,298	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1944—*Continued.*

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	Per Cent.
Brought forward	$3,214,582	$2,904,202	$1,172,298	.....
Milwaukee Mechanics' Insurance Co.	235,081	191,340	119,038	62.21
Monument Insurance Company, Ltd.	14,918	11,384	6,583	57.83
Motor Union Insurance Co., Ltd.	5,726	4,878	1,154	23.64
Mutual Fire Insurance Co. of British Columbia	35,030	34,414	10,840	31.50
Mutual Implement & Hardware Insurance Co.	43,810	34,372	15,642	45.51
National Ben Franklin Fire Insurance Co.	11,690	10,759	5,404	50.23
Nationale Fire Insurance Co.	5,330	2,330	1,413	60.64
National Fire Insurance Co. of Hartford	31,149	25,053	5,026	20.06
National Liberty Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
National Liverpool Insurance Co.	8,111	7,647	2,090	27.33
National Provincial Insurance Co , Ltd.	5,726	4,878	1,154	23.64
National Retailers Mutual Insurance Co.	2,158	2,611	2,263	86.67
National Security Insurance Co.	16,374	14,198	4,818	33.93
National Union Fire Insurance Co. of Pittsburgh, Pa.	15,372	10,370	3,303	31.85
Newark Fire Insurance Co.	9,108	9,514	2,396	25.18
New Brunswick Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
New England Fire Insurance Co.	2,752	2,403	935	38.89
New Hampshire Fire Insurance Co.	8,618	8,275	1,058	12.78
New York Underwriters Insurance Co.	13,493	12,022	1,570	13.05
New Zealand Insurance Co., Ltd.	19,713	12,452	5,147	41.33
Niagara Fire Insurance Co.	17,808	13,996	3,587	25.63
North British & Mercantile Insurance Co., Ltd.	39,172	39,892	23,336	58.50
North Empire Fire Insurance Co.	15,289	13,401	7,263	54.20
Northern Assurance Co., Ltd.	20,354	18,063	5,305	29.37
Northwestern Mutual Fire Association	121,845	111,524	29,363	26.33
Northwestern National Insurance Co.	11,688	9,275	3,372	36.36
North West Fire Insurance Co.	5,002	4,526	1,204	26.60
Norwich Union Fire Insurance Society, Ltd.	60,814	64,705	44,260	68.40
Occidental Fire Insurance Co.	12,076	13,414	6,873	51.23
Ocean Accident & Guarantee Corporation, Ltd.	13,756	12,447	3,308	26.58
Ohio Farmers Insurance Co.	60,917	47,897	16,203	33.83
Pacific Coast Fire Insurance Co.	14,263	12,755	5,610	43.98
Pacific Fire Insurance Co.	17,079	—40,381	6,168	.....
Palatine Insurance Co., Ltd.	15,006	13,580	3,608	26.57
Patriotic Assurance Co., Ltd.	12,725	11,452	5,703	49.80
Pearl Assurance Co., Ltd.	55,110	58,698	27,357	46.61
Pennsylvania Lumbermen's Mutual Fire Insurance Co.	4,098	2,443	1,117	45.71
Philadelphia Fire & Marine Insurance Co.	29,090	26,410	2,497	9.45
Phoenix Assurance Co., Ltd.	127,625	124,658	41,469	33.27
Phoenix Insurance Co.	44,848	41,822	25,297	60.49
Pioneer Insurance Co.	7,136	6,728	1,838	27.31
Planet Assurance Co., Ltd.	13,079	9,690	6,809	79.26
Providence Washington Insurance Co.	8,636	9,501	1,469	15.46
Provincial Insurance Co., Ltd.	31,014	26,179	17,090	65.28
Prudential Assurance Co., Ltd.	70,640	52,481	31,462	59.95
Quebec Fire Assurance Co.	20,510	19,297	8,501	44.05
Queen Insurance Co.	36,474	34,385	9,397	27.32
Queensland Insurance Co., Ltd.	28,206	23,535	10,991	46.70
Railway Passengers Assurance Co.	6,802	6,405	6,317	98.61
Reliance Insurance Co. of Canada	8,918	5,153	4,023	78.07
Royal Exchange Assurance	44,716	43,557	9,526	21.87
Royal Insurance Co., Ltd.	125,534	130,654	49,302	37.73
Royal Plate Glass & General Ins. Co. of Canada. (*See* note.)	.....	.....	.....	.....
Royal Scottish Insurance Co., Ltd.	5,871	5,721	3,682	64.36
St. Paul Fire & Marine Insurance Co.	36,059	28,910	11,944	41.00
Saskatchewan Mutual Fire Insurance Co.	34,547	28,975	13,890	47.93
Scottish Canadian Assurance Corporation	10,565	8,678	827	9.53
Scottish Insurance Corporation, Ltd.	10,069	9,939	3,418	34.39
Scottish Metropolitan Assurance Co., Ltd.	7,346	7,795	965	12.38
Scottish Union & National Insurance Co.	22,768	21,301	4,855	22.79
Sea Insurance Co., Ltd.	13,064	15,375	10,789	70.17
Security Insurance Co. of New Haven	7,689	6,873	4,209	61.23
Security National Insurance Co.	2,018	2,234	576	25.77
Sentinel Fire Insurance Co.	2,752	2,404	935	38.89
Sointula Mutual Fire Association	150	.....	.....	.....
South British Insurance Company, Ltd.	16,972	15,567	5,457	35.05
Southern Insurance Co., Ltd.	6,963	5,849	2,236	58.23
Carried forward	$4,975,804	$4,430,865	$1,850,540	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1944—*Continued.*

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	Per Cent.
Brought forward	$4,975,804	$4,430,865	$1,850,540	.....
Springfield Fire & Marine Insurance Co.	132,744	117,970	41,678	35.33
Stanstead & Sherbrooke Insurance Co.	23,378	16,157	8,746	54.13
State Assurance Co., Ltd.	5,726	4,878	1,154	23.64
Sun Insurance Office, Ltd.	63,375	63,820	41,576	65.15
Switzerland General Insurance Co., Ltd.	3,398	5,805	860	14.82
Toronto General Insurance Co.	18,775	12,495	3,993	31.96
Travelers Fire Insurance Co.	106,257	136,892	1,969	1.44
Union Assurance Society, Ltd.	23,760	21,502	5,713	26.57
Union Fire, Accident & General Insurance Co.	14,566	14,827	1,797	12.11
Union Insurance Society of Canton, Ltd.	35,624	31,073	11,640	37.46
Union Marine & General Insurance Co., Ltd.	15,289	13,401	7,263	54.20
United British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
United Firemen's Insurance Co. of Philadelphia	7,645	6,700	3,632	54.21
United Mutual Fire Insurance Co.	12,163	11,952	5,001	41.89
United States Fire Insurance Co.	55,391	56,155	33,259	59.23
Urbaine Fire Insurance Co.	—3	.....	213	.....
Wawanesa Mutual Insurance Co.	126,664	100,761	36,550	36.27
Wellington Fire Insurance Co.	22,163	9,642	4,125	42.78
Westchester Fire Insurance Co.	321	—15	.....	.....
Western Assurance Co.	17,816	14,121	7,110	50.35
Western Union Insurance Co.	13,017	11,566	10,600	91.65
Westminster Fire Office. (*See* note.)	.....	.....	.....	.....
World Fire & Marine Insurance Co.	27,488	29,981	13,421	44.76
World Marine & General Insurance Co., Ltd.	8,328	6,394	1,800	28.15
Yorkshire Insurance Co., Ltd.	24,513	20,062	2,939	14.65
Totals	$5,734,202	$5,137,004	$2,095,579	40.79
Totals for 1943	$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.)	Per Cent.
Affiliated Underwriters	$13,283	$34,907	$3,658	10.48
American Exchange Underwriters	2,401	5,741	103	1.80
Canadian Reciprocal Exchange	1,278	1,332	102	7.68
Canners Exchange Subscribers at Warner Inter Insurance Bureau	6,650	5,682	1,679	29.08
Fireproof Sprinklered Underwriters	20	224	*Nil*	*Nil*
Individual Underwriters	4,013	5,299	244	4.60
Lumbermen's Underwriting Alliance	12,946	10,954	300	2.74
Metropolitan Inter-Insurers	1,539	1,938	*Nil*	*Nil*
New York Reciprocal Exchange	4,252	8,194	326	3.98
Underwriters Exchange	2,768	2,481	29	1.20
Totals	$49,150	$76,752	$6,441	8.39
Totals for 1943	$89,689	$67,631	$110,970	164.08

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.
				Per Cent.
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
1944	5,734,000	5,137,000	2,096,000	40.79

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1944.

(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.)	Per Cent.
Aetna Casualty & Surety Co.	*Nil*			
Aetna Insurance Co.	*Nil*			
Agricultural Insurance Co.	$97	$52		
Alliance Insurance Co. of Philadelphia	*Nil*			
American Alliance Insurance Co.	120	119	$7	5.88
American Automobile Fire Insurance Co.	20,152	20,007	6,783	33.90
American Automobile Insurance Co.	31,581	31,678	4,963	15.66
American Central Insurance Co.	*Nil*			
Anglo-Scottish Insurance Co., Ltd.	5,810	5,778	1,085	18.78
Arex Indemnity Company	2,125	1,765	1,983	112.35
Atlas Assurance Co., Ltd.	5,884	6,704	7,434	110.89
Bankers & Traders Insurance Co., Ltd.	64,820	55,389	18,197	32.85
British America Assurance Co.	41,957	41,126	32,623	79.32
British Canadian Insurance Co.	19,574	16,716	14,251	85.25
British Empire Assurance Co.	16,307	14,718	5,670	38.52
British General Insurance Co., Ltd.	7,268	7,034	2,920	41.51
British Law Insurance Co., Ltd.	12,136	11,948	3,508	29.36
British Oak Insurance Co., Ltd.	2,835	2,333	2,659	113.97
British Traders Insurance Co., Ltd.	17,145	15,894	4,964	31.23
Caledonian Insurance Co.	2,511	2,554	127	4.99
Camden Fire Insurance Association	2,804	2,829	2,033	71.86
Canada Accident & Fire Assurance Co.	20,895	20,221	8,396	41.52
Canada Security Assurance Co.	25,224	20,597	14,257	69.22
Canadian Fire Insurance Co.	19,123	18,348	3,040	16.57
Canadian General Insurance Co.	20,617	20,143	8,395	41.68
Canadian Home Assurance Co.	2,790	2,677	13	—.50
Canadian Indemnity Co.	25,531	23,513	4,367	18.57
Canadian Mercantile Insurance Co.	617	529	256	48.39
Canadian Surety Co.	29,685	28,214	10,267	36.39
Car & General Insurance Corporation, Ltd.	3,175	3,005	1,515	50.43
Casualty Co. of Canada	37,430	35,978	19,097	53.07
Central Insurance Co., Ltd. (*See* note.)				
Central Manufacturers Mutual Insurance Co.	*Nil*			
Century Insurance Co., Ltd.	5,940	5,907	1,085	18.37
Commerce Mutual Fire Insurance Co.	284	246	118	47.97
Commercial Casualty Insurance Co.	90,451	85,551	58,938	68.89
Commercial Union Assurance Co., Ltd.	11,810	11,420	4,745	41.55
Consolidated Fire & Casualty Insurance Co.	1,693	1,579	312	19.76
Continental Casualty Co.	652	1,278	3,474	271.92
Continental Insurance Co.	*Nil*			
Cornhill Insurance Co., Ltd.	11,558	11,114	1,593	14.34
Dominion Fire Insurance Co.	3,468	3,135	124	3.96
Dominion of Canada General Insurance Co.	38,406	40,151	20,095	50.00
Eagle Fire Co. of New York	222	172	165	95.93
Economical Mutual Fire Insurance Co.	3,015	2,271	1,074	47.29
Employers Liability Assurance Corporation, Ltd.	23,158	22,494	5,662	25.17
Eureka-Security Fire & Marine Insurance Co.	320	366	1,424	389.63
Federal Fire Insurance Co.	7,385	5,864	2,184	37.24
Fidelity & Casualty Co. of New York	*Nil*			
Fidelity Insurance Co. of Canada	1,573	746	—330	
Fidelity-Phenix Fire Insurance Co. of New York	1,353	1,195	643	53.82
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	31,608	35,597	10,535	29.59
General Accident Fire & Life Assur. Corporation, Ltd.	14,981	20,507	7,685	37.48
General Casualty Co. of America	77,096	79,163	50,234	63.46
General Exchange Insurance Corporation	6,893	8,077	3,869	47.90
General Insurance Co. of America	36,780	36,604	16,051	43.85
General Security Insurance Co. of Canada	427	218	177	81.20
Gibraltar Fire & Marine Insurance Co. (*See* note.)				
Glens Falls Insurance Co.	10,312	7,902	4,353	55.08
Globe Indemnity Co. of Canada	26,129	26,124	2,009	7.69
Gore District Mutual Fire Insurance Co.	10,560	12,329	3,476	28.19
Great American Indemnity Co.	1,773	1,800	1,307	72.61
Great American Insurance Co.	1,076	1,062	63	5.93
Guardian Assurance Co., Ltd.	*Nil*			
Guardian Insurance Co. of Canada	214,006	207,705	87,478	42.11
Guildhall Insurance Co., Ltd.	35,664	33,416	14,024	41.97
Carried forward	$1,106,806.00	$1,073,862	$481,377	

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1944 —*Continued.*

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	Per Cent.
Brought forward	$1,106,806.00	$1,073,862	$481,377	.....
Halifax Insurance Co.	75,902	78,926	39,088	49.52
Hardware Dealers Mutual Fire Insurance Co.	553	308	.....	.....
Hartford Accident & Indemnity Co.	22,876	21,212	13,489	63.59
Hartford Fire Insurance Co.	4,292	3,974	756	19.02
Home Assurance Co. of Canada	68,020	59,075	34,591	58.55
Home Insurance Co.	12,089	14,021	4,470	31.88
Homestead Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
Hudson Bay Insurance Co. (*See* note.)	.....	.....	.....	.....
Imperial Guarantee & Accident Ins. Co. of Canada	3,161	3,081	824	26.74
Imperial Insurance Office	7,302	6,934	4,054	58.46
Indemnity Insurance Co. of North America	553	397	78	19.65
Indiana Lumbermen's Mutual Insurance Co.	*Nil*	.....	.....	.....
Insurance Co. of North America	572	1,222	.....	.....
Law, Union & Rock Insurance Co., Ltd.	10,790	11,221	1,918	17.09
Legal & General Assurance Society, Ltd.	14,876	14,617	2,697	18.45
Liberty Mutual Insurance Co.	139	178	80	44.94
Liverpool & London & Globe Insurance Co., Ltd.	14,490	14,468	1,767	12.21
Liverpool-Manitoba Assurance Co.	2,873	2,875	328	11.40
London & County Insurance Co., Ltd.	7,584	6,967	10,336	148.36
London & Lancashire Guarantee & Accident Co. of Canada	45,750	49,509	15,111	30.52
London & Lancashire Insurance Co., Ltd.	13,573	13,267	3,855	29.06
London & Provincial Marine General Insurance Co., Ltd.	7,306	7,153	3,064	42.83
London & Scottish Assurance Corporation, Ltd.	625	645	29	4.49
London Assurance	6,056	5,813	1,982	34.10
London-Canada Insurance Co.	23,001	22,241	7,554	33.96
London Guarantee & Accident Co., Ltd.	117,603	108,900	51,886	47.64
Lumbermen's Mutual Casualty Co.	3,004	3,012	772	25.63
Marine Insurance Co., Ltd.	5,837	6,119	4,471	73.06
Maryland Casualty Co.	1,953	2,017	263	12.04
Merchants Marine Insurance Co., Ltd.	7,420	8,790	1,258	14.31
Mercury Insurance Co.	5,161	3,402	928	.27
Metropolitan Casualty Insurance Co.	10,877	10,001	3,509	35.09
Michigan Fire & Marine Insurance Co.	3,407	3,906	2,967	75.96
Milwaukee Mechanics' Insurance Co.	112,149	106,333	65,705	61.79
Monument Insurance Co., Ltd.	4,414	4,177	1,055	25.27
Motor Union Insurance Co., Ltd.	23,861	22,731	6,096	26.81
Mutual Implement & Hardware Insurance Co.	553	308	.....	.....
National Ben Franklin Fire Insurance Co.	3,497	3,242	1,021	31.49
National Fire Insurance Co. of Hartford	*Nil*	.....	.....	.....
National Liberty Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
National Retailers Mutual Insurance Company	198	119	100	55.87
National Union Fire Insurance Co. of Pittsburgh, Pa.	164	208	64	30.77
Newark Fire Insurance Co.	2,638	2,662	801	30.09
New England Fire Insurance Co.	852	976	742	76.02
New York Underwriters Insurance Co.	*Nil*	.....	.....	.....
New Zealand Insurance Co., Ltd.	13,861	11,462	1,677	14.63
Niagara Fire Insurance Co.	*Nil*	.....	.....	.....
North British & Mercantile Insurance Co., Ltd.	7,999	8,034	717	8.92
Northern Assurance Co., Ltd.	11,593	10,631	3,223	30.31
Northwest Casualty Co.	66,039	64,665	27,211	42.08
Northwestern Mutual Fire Association	.....	4	.....	.....
Northwestern National Insurance Co.	194	198	.....	.....
Norwich Union Fire Insurance Society, Ltd.	24,832	24,179	6,726	27.82
Occidental Fire Insurance Co.	1,479	1,572	—322	.....
Ocean Accident & Guarantee Corporation, Ltd.	40,882	39,590	16,427	41.49
Ohio Farmers Insurance Co.	7,758	8,151	3,067	37.63
Pacific Coast Fire Insurance Co.	5,680	5,648	1,085	19.22
Palatine Insurance Co., Ltd.	4,542	4,396	1,825	41.51
Patriotic Assurance Co., Ltd.	2,442	2,571	548	21.31
Pearl Assurance Co., Ltd.	17,296	16,232	10,805	66.57
Phoenix Assurance Co., Ltd.	88,476	89,520	56,939	63.60
Phoenix Insurance Co.	*Nil*	.....	.....	.....
Pioneer Insurance Co. (*See* note.)	.....	.....	.....	.....
Providence Washington Insurance Co.	551	557	572	102.69
Provincial Insurance Co., Ltd.	29,796	29,394	6,682	22.73
Prudential Assurance Co., Ltd.	14,366	15,759	6,831	43.35
Queen Insurance Co. of America	3,178	3,205	962	30.01
Queensland Insurance Co., Ltd.	19,180	17,915	4,296	23.29
Railway Passengers Assurance Co.	8,066	8,523	751	8.81
Royal Exchange Assurance	21,788	21,390	30,324	141.76
Carried forward	$2,142,775	$2,082,465	$949,432	.....

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1944 —*Continued.*

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	Per Cent.
Brought forward	$2,142,775	$2,082,465	$949,432	.....
Royal Insurance Co., Ltd.	33,470	33,408	3,172	9.49
Royal Plate Glass & General Insurance Co. of Canada. (*See* note.)	.....	.....	.....	.....
St. Paul Fire & Marine Insurance Co.	1,457	2,535	672	26.00
St. Paul Mercury Indemnity Co. of St. Paul	2,768	2,861	568	19.85
Saskatchewan Mutual Fire Insurance Co.	67,106	63,843	26,690	41.80
Scottish Insurance Corporation, Ltd.	79	40	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	5,283	5,097	1,306	25.62
Scottish Union & National Insurance Co.	9,164	9,307	4,442	47.73
Security Insurance Co. of New Haven	*Nil*	.....	.....	.....
South British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
Southern Insurance Co., Ltd.	1,937	1,926	362	18.80
Springfield Fire & Marine Insurance Co.	29,815	34,333	25,961	75.62
Sun Insurance Office, Ltd.	13,956	14,282	5,454	38.19
Toronto General Insurance Co.	16,868	16,482	6,864	41.64
Travelers Fire Insurance Co.	1,479	1,457	97	6.65
Travelers Indemnity Co.	6,484	6,604	602	9.12
Union Assurance Society, Ltd.	5,451	5,275	2,190	41.52
Union Fire, Accident & General Insurance Co.	*Nil*	.....	.....	.....
Union Insurance Society of Canton, Ltd.	31,841	29,516	9,218	31.23
Union Marine & General Insurance Co., Ltd.	31,181	33,585	12,115	36.07
United British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
United Mutual Fire Insurance Co.	45	36	.....	.....
United Pacific Insurance Co.	52,000	48,936	32,478	66.37
United States Fidelity & Guaranty Co.	5,441	10,736	—1,024	.....
United States Fire Insurance Co.	*Nil*	.....	.....	.....
Wawanesa Mutual Insurance Co.	88,523	80,832	53,487	66.17
Wellington Fire Insurance Co.	9,327	9,125	1,564	17.14
Western Assurance Co.	25,067	22,611	21,483	95.01
Western Union Insurance Co.	49,532	42,704	26,845	62.86
Westminster Fire Office. (*See* note.)	.....	.....	.....	.....
World Fire & Marine Insurance Co.	*Nil*	.....	.....	.....
World Marine & General Insurance Co., Ltd.	4,490	4,877	1,837	37.66
Yorkshire Insurance Co., Ltd.	17,444	17,807	5,600	31.45
Zurich General Accident & Liability Insurance Co., Ltd.	82,682	81,692	40,544	49.63
Totals	$2,735,665	$2,662,372	$1,231,959	46.27
Totals for 1943	$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.)	Per Cent.
Affiliated Underwriters	$651	$583	$340	58.30

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.
				Per Cent.
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
1944	2,736,000	2,662,000	1,232,000	46.27

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1944.

(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.	*$20,147	$18,576		
Alliance Assurance Co., Ltd.				
Anglo-Scottish Insurance Co., Ltd.	558	140		
Atlas Assurance Co., Ltd.	5			
British America Assurance Co.	6,232	14,772	$5,005	$4,285
British Aviation Insurance Co.	1,088			
British Canadian Insurance Co.	2,179	572	1,484	1,230
British Empire Assurance Co.	5,816	1,456	3,766	1,885
British Northwestern Fire Insurance Co.	1,246	1,316	781	375
Canada Accident & Fire Assurance Co.	3,734	1,180	1,449	589
Canada Security Assurance Co.	185		68	
Canadian Fire Insurance Co.	447	162		
Canadian General Insurance Co.	2,720	6,703	1,075	1,262
Canadian Home Assurance Co.				
Canadian Indemnity Co.	916	245	413	86
Canadian Surety Co.				
Car & General Insurance Corporation, Ltd.	18			
Casualty Co. of Canada	*15			
	4,213	2,459	2,794	205
Century Insurance Co., Ltd.	1,848	1,280		
Commercial Casualty Insurance Co.	*30,806	22,446		
	37,278	23,658	29,095	10,578
Commercial Union Assurance Co., Ltd.	3,703	3,792	1,740	1,474
Confederation Life Association	*10,200	7,583		
Consolidated Fire & Casualty Insurance Co.	3			
Continental Casualty Co.	83,120	65,224	96,016	28,958
Dominion Fire Insurance Co.				
Dominion of Canada General Insurance Co.	50,593	6,990	10,768	8,745
	*545			
Economical Mutual Fire Insurance Co.	*6,920	5,091		
Employers' Liability Assurance Corporation, Ltd.	3,331	869	1,277	1,966
Federal Fire Insurance Co. of Canada	21			
Fidelity & Casualty Co. of New York	59			
Fidelity Insurance Co. of Canada	195	—5	32	100
General Accident Assurance Co. of Canada	3,356	1,262	1,623	195
	*2,158	770		
General Accident Fire & Life Assurance Corpn., Ltd.	1,173	271	573	319
	*	20		
General Casualty Co. of America	2,238	369		
General Security Insurance Co. of Canada				
Globe Indemnity Co. of Canada	1,310	514	776	212
Great American Indemnity Co.	5			
Great West Life Assurance Co.	3,202	1,116	1,343	1,574
	*516	2,401		
Guardian Insurance Co. of Canada	6,586	1,764	869	207
Guildhall Insurance Co., Ltd.	380	10	50	146
Halifax Insurance Co.	1,277	1,682	521	
Hartford Accident & Indemnity Co.	495			
Home Assurance Co. of Canada	*10,320	4,921		
Hudson Bay Insurance Co.				
Imperial Guarantee & Accident Insur. Co. of Canada	2,447	1,325	1,012	609
Imperial Insurance Office	505	140	77	
Indemnity Insurance Co. of North America	3,065	317		
Law, Union & Rock Insurance Co., Ltd.	886	80	114	
Legal & General Assurance Society, Ltd.	379	622	587	1,019
Liberty Mutual Insurance Co.				
Liverpool & London & Globe Insurance Co., Ltd.	146	57	86	24
London & Lancashire Guar. & Accident Co. of Canada	3,230	279	1,235	1,774
London & Provincial Marine & General Insur. Co., Ltd.	966	447		
	*81	42		
London & Scottish Assurance Corporation, Ltd.	5			
London Assurance	20		12	
Carried forward	$322,887	$202,918	$164,641	$67,817

* Accident and sickness.

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1944—*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	$322,887	$202,918	$164,641	$67,817
London Guarantee & Accident Co., Ltd.	7,859	3,859	4,979	1,026
London Life Insurance Co.	*105,258	69,682		
Loyal Protective Life Insurance Co.	*28,426	9,968		
Lumbermen's Mutual Casualty Co.	228			
Maryland Casualty Co.	271			
	*5			
Metropolitan Casualty Insurance Co.	*118			
Metropolitan Life Insurance Co.	8,338	25	2,193	430
	*40,478	21,276		
Motor Union Insurance Co., Ltd.				
Mutual Benefit Health & Accident Association	*362,981	211,477		
Mutual Life Assurance Co. of Canada	*2,878	1,905		
North British & Mercantile Insurance Co., Ltd.	2,276	1,246	987	777
	*16,361	9,073		
Northern Assurance Co., Ltd.	137			
Norwich Union Fire Insurance Society, Ltd.	1,948	701	271	61
Occidental Fire Insurance Co.	161		23	
Occidental Life Insurance Co.	*2,303	1,683	143	
Ocean Accident & Guarantee Corporation, Ltd.	7,736	2,460	1,314	333
Pearl Assurance Co., Ltd.	1,205	1,453		
Phoenix Assurance Co., Ltd.	1,955	7,189	3,382	2,059
Protective Association of Canada	40			
	*23,233	22,985		
Prudential Assurance Co., Ltd.	371	200	28	
Prudential Insurance Co. of America	—2			
	*495	—18		
Queensland Insurance Co., Ltd.				
Railway Passengers Assurance Co.	2,079	478	581	160
Royal Exchange Assurance	193			
Royal Insurance Co., Ltd.	1,272	487	734	201
Saskatchewan Mutual Fire Insurance Co.	698			
Scottish Metropolitan Assurance Co., Ltd.	240			
South British Insurance Co., Ltd.				
Sun Insurance Office, Ltd.	3,972	180	644	—206
Toronto General Insurance Co.	2,225	5,484	880	1,033
Travelers Insurance Co.	36,030	6,087		
	*188,945	130,472	1,842	361
Union Assurance Society, Ltd.	533	89	146	16
Union Insurance Society of Canton, Ltd.	5,908	1,348	20,642	14,878
Union Marine & General Insurance Co., Ltd.	504	207	156	4
United States Fidelity & Guaranty Co.	607	350	125	
Wawanesa Mutual Insurance Co.	55	18		
Wellington Fire Insurance Co.				
Western Assurance Co.	4,546	1,011	3,588	1,767
Western Union Insurance Co.	*343			
	88			
World Marine & General Insurance Co., Ltd.	91			
Yorkshire Insurance Co., Ltd.	3,374	3,248		
	*3,018	2,237		
Zurich General Accident & Liability Insur. Co., Ltd.	691	542		733
	*28,686	25,649		
Totals	$1,222,041	$745,969	$207,298	$91,450
Totals for 1943	$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.				
Atlas Assurance Co., Ltd.				
Automobile Insurance Co. of Hartford				
British America Assurance Co.	$15		$485	$267
British Aviation Insurance Co.				
British Canadian Insurance Co.			1,011	36
Carried forward	$15		$1,496	$303

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1944—*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	$15		$1,496	$303
British Columbia Plate Glass Insurance Co.			20,643	13,545
British Empire Assurance Co.			245	75
British Northwestern Fire Insurance Co.			369	146
Canada Accident & Fire Assurance Co.			804	224
Canada Security Assurance Co.			166	113
Canadian Alliance Insurance Co.				
Canadian Fire Insurance Co.			446	115
Canadian General Insurance Co.			998	683
Canadian Home Assurance Co.				
Canadian Indemnity Co.			1,597	328
Canadian Mercantile Insurance Co.				
Canadian Surety Co.			262	111
Casualty Co. of Canada			302	481
Century Insurance Co., Ltd.			464	676
Commercial Casualty Insurance Co.			1,044	525
Commercial Union Assurance Co., Ltd.			76	6
Consolidated Fire & Casualty Insurance Co.			20	40
Continental Casualty Co.			389	233
Continental Insurance Co.				
Dominion Fire Insurance Co.			229	
Dominion of Canada General Insurance Co.			968	1,299
Eagle Star Insurance Co., Ltd.			90	79
Employers' Liability Assurance Corporation, Ltd.			933	572
Federal Fire Insurance Co. of Canada			208	23
Fidelity & Casualty Co. of New York				
Fidelity Insurance Co. of Canada			306	209
General Accident Assurance Co. of Canada			582	76
General Accident Fire & Life Assurance Co., Ltd.			87	74
General Casualty Co. of America			2,837	1,111
General Security Insurance Co. of Canada				
Gibraltar Fire & Marine Insurance Co.				
Globe Indemnity Co. of Canada			651	350
Gore District Mutual Fire Insurance Co.			44	
Great American Indemnity Co.	15,722	—2,300	614	240
Great American Insurance Co.	54,142	—1,036		
Guardian Assurance Co., Ltd.				
Guardian Insurance Co. of Canada			1,247	302
Halifax Insurance Co.			1,493	782
Hartford Accident & Indemnity Co.	288		1,327	1,498
Hartford Fire Insurance Co.				
Home Assurance Co. of Canada			290	61
Home Insurance Co.				
Hudson Bay Insurance Co.				
Imperial Guarantee & Accident Co.			1,091	61
Imperial Insurance Office			963	672
Indemnity Insurance Co. of North America			5	79
Insurance Company of North America				
Kansas City Fire & Marine Insurance Co.				
Law, Union & Rock Insurance Co., Ltd.			70	48
Legal & General Insurance Society, Ltd.			402	238
Liverpool & London & Globe Insurance Co., Ltd.			72	39
London & Lancashire Guarantee & Accident Co. of Canada			940	604
London & Lancashire Insurance Co., Ltd.				
London & Provincial Marine & General Insur. Co., Ltd.			42	51
London & Scottish Assurance Corporation, Ltd.			292	73
London Assurance				
London Guarantee & Accident Co., Ltd.	195	3,000	443	760
Lumbermen's Mutual Casualty Co.				
Marine Insurance Co., Ltd.				
Maryland Casualty Co.	288		10	
Metropolitan Casualty Insurance Co.			1,104	350
Motor Union Insurance Co., Ltd.			14	
Mutual Implement & Hardware Insurance Co.				
National Ben Franklin Fire Insurance Co.				
National Fire Insurance Co. of Hartford				
National Provincial Insurance Co., Ltd.			772	1,198
National Union Fire Insurance Co.				
New York Underwriters Insurance Co.				
New Zealand Insurance Co., Ltd.			160	20
Carried forward	$70,650	—$336	$47,607	$28,473

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1944—*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	$70,650	—$336	$47,607	$28,473
Niagara Fire & Mercantile Insurance Co.				
North British & Mercantile Insurance Co., Ltd.			240	305
Northern Assurance Co., Ltd.			484	142
Northwest Casualty Co.			805	
Norwich Union Fire Insurance Society, Ltd.			739	385
Occidental Fire Insurance Co.			272	47
Ocean Accident & Guarantee Corporation, Ltd.			1,633	1,285
Phoenix Assurance Co., Ltd.	75		848	712
Phoenix Insurance Co.				
Providence Washington Insurance Co.				
Prudential Assurance Co., Ltd.			682	76
Queensland Insurance Co., Ltd.			867	549
Railway Passengers Assurance Co.			209	134
Royal Insurance Co., Ltd.			616	332
Royal Plate Glass & General Insurance Co. of Canada				
St. Paul Fire & Marine Insurance Co.				
Scottish Metropolitan Assurance Co., Ltd.			130	140
South British Insurance Co., Ltd.				
Springfield Fire & Marine Insurance Co.				
Sun Insurance Office, Ltd.			148	67
Toronto General Insurance Co.			816	559
Travelers Fire Insurance Co.				
Travelers Indemnity Co.	287		99	146
Travelers Insurance Co.				
Union Assurance Society, Ltd.			137	103
Union Insurance Society of Canton, Ltd.			1,145	994
Union Marine & General Insurance Co., Ltd.			443	157
United States Fidelity & Guaranty Co.	288		244	76
United States Fire Insurance Co.				
Wawanesa Mutual Insurance Co.			106	40
Wellington Fire Insurance Co.			58	
Western Assurance Co.	15		96	98
Western Union Insurance Co.			74	184
World Marine & General Insurance Co., Ltd.			2	16
Yorkshire Insurance Co., Ltd.			372	81
Zurich General Accident & Liability Insurance Co., Ltd.			34	—59
Totals	$71,315	—$336	$58,906	$35,042
Totals for 1943	$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.				
Anglo-Scottish Insurance Co., Ltd.			$44	
Arex Indemnity Co.	$1,500	$42	7,607	—$753
Atlas Assurance Co., Ltd.	29		430	17
British America Assurance Co.	66		461	13
British Canadian Insurance Co.	14		2,254	—9
British Empire Assurance Co.	5		1,719	
British Northwestern Fire Insurance Co.	21		784	
Canada Accident & Fire Assurance Co.	104		3,679	—630
Canada Security Assurance Co.	47	20	367	
Canadian Fire Insurance Co.	9		27	
Canadian General Insurance Co.	1,449	390	24,704	10,683
Canadian Home Assurance Co.			10	
Canadian Indemnity Co.	6,542	255	57,067	12,815
Canadian Surety Co.	96		7,551	1,603
Car and General Insurance Corporation, Ltd.			57	8,014
Casualty Co. of Canada	25		1,892	2,442
Century Insurance Co., Ltd.	63		1,615	145
Commercial Casualty Insurance Co.	4,543	1,864	25,241	2,169
Commercial Union Assurance Co., Ltd.	303		904	
Consolidated Fire & Casualty Insurance Co.			97	
Carried forward	$14,816	$2,571	$136,510	$36,509

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1944—*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	$14,816	$2,571	$136,510	$36,509
Continental Casualty Co.	.....	.....	2,055	2,225
Dominion of Canada General Insurance Co.	.....	.....	3,922	703
Economical Mutual Fire Insurance Co.	.....	.....	5	.....
Employers' Liability Assurance Corporation, Ltd.	2,790	181	33,429	10,957
Federal Fire Insurance Co.	.....	.....	297	.....
Fidelity & Casualty Co. of New York	51	.....	.....	.....
Fidelity Insurance Co. of Canada	691	.....	2,531	217
General Accident Assurance Co. of Canada	2,367	6,215	13,383	16,315
General Accident Fire & Life Assurance Corpn., Ltd.	37,486	4,087	9,106	2,035
General Casualty Co. of America	1,603	237	6,744	1,124
Globe Indemnity Co. of Canada	701	50	6,432	508
Gore District Mutual Fire Insurance Co.	15	.....	428	8
Great American Indemnity Co.	.....	.....	.....	.....
Guardian Insurance Co. of Canada	4,596	2,304	14,682	318
Guildhall Insurance Co., Ltd.	.....	.....	.....	.....
Halifax Insurance Co.	814	742	3,335	622
Hartford Accident & Indemnity Co.	202	.....	2,239	108
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	.....	.....	58	.....
Imperial Insurance Office	2	.....	21	.....
Indemnity Insurance Co. of North America	1,435	1,158	17,075	2,684
Law, Union & Rock Insurance Co., Ltd.	325	211	779	.....
Legal & General Assurance Society, Ltd.	.....	.....	9,133	1,897
Liberty Mutual Insurance Co.	24	.....	8	.....
Liverpool & London & Globe Insurance Co., Ltd.	78	6	714	56
London & Lancashire Guar. & Accident Co. of Canada	1,600	—20	10,733	1,680
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	56	.....
London & Scottish Assurance Corporation, Ltd.	10	.....	1,393	75
London Assurance	.....	.....	38	.....
London Guarantee & Accident Co., Ltd.	10,469	2,628	3,116	408
Lumbermen's Mutual Casualty Co.	287	.....	17	.....
Maryland Casualty Co.	36	.....	648	.....
Metropolitan Casualty Insurance Co.	4,323	1,850	381	87
Motor Union Insurance Co., Ltd.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	.....	.....	160	.....
North British & Mercantile Insurance Co., Ltd.	139	.....	746	—140
Northern Assurance Co., Ltd.	146	.....	923	473
Northwest Casualty Co.	.....	.....	1,737	479
Norwich Union Fire Insurance Society, Ltd.	786	43	2,503	54
Occidental Fire Insurance Co.	3	.....	168	—275
Ocean Accident & Guarantee Corporation, Ltd.	313	95	5,441	891
Pearl Assurance Co., Ltd.	4	.....	9,640	3,525
Phoenix Assurance Co., Ltd.	1,051	.....	1,929	—258
Prudential Assurance Co., Ltd.	15	.....	3,195	268
Queensland Insurance Co., Ltd.	.....	.....	3,349	317
Railway Passengers Assurance Co.	179	15	780	10
Royal Exchange Assurance	130	.....	2,376	8
Royal Insurance Co., Ltd.	663	48	6,653	479
Royal Plate Glass and General Insurance Co.	.....	.....	.....	.....
Saskatchewan Mutual Fire Insurance Co.	.....	.....	227	.....
Scottish Metropolitan Assurance Co., Ltd.	55	.....	237	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	37	.....	481	.....
Toronto General Insurance Co.	1,185	319	20,212	8,810
Travelers Indemnity Co.	.....	.....	337	9
Travelers Insurance Co.	212	56	7,690	6,393
Union Assurance Society, Ltd.	.....	.....	167	.....
Union Insurance Society of Canton, Ltd.	1,809	364	20,567	5,371
Union Marine and General Insurance Co., Ltd.	377	19	244	.....
United States Fidelity & Guaranty Co.	791	.....	4,733	2,267
Wawanesa Mutual Insurance Co.	.....	.....	.....	.....
Western Assurance Co.	1	.....	910	—300
Western Union Insurance Co.	.....	.....	849	.....
World Marine & General Insurance Co., Ltd.	14	.....	732	720
Yorkshire Insurance Co., Ltd.	295	33	2,016	57
Zurich General Accident & Liability Insurance Co., Ltd.	1,050	472	3,612	143
Totals	$93,976	$23,684	$381,882	$107,837
Totals for 1943	$60,423	$19,162	$337,281	$67,341

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1944—*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.	$10		$11	$45
Arex Indemnity Company				
Atlas Assurance Co., Ltd.			624	225
British America Assurance Co.	735		1,532	452
British Canadian Insurance Co.	659	—$135	735	458
British Empire Assurance Co.	95		1,335	437
British Northwestern Fire Insurance Co.			408	1,200
Canada Accident & Fire Assurance Co.	501	354	1,253	338
Canada Security Assurance Co.	27		1,911	83
Canadian Fire Insurance Co.	4,774	881	2,115	2
Canadian General Insurance Co.	10,778	—111	16,471	4,590
Canadian Home Assurance Co.	35			
Canadian Indemnity Co.	18,417	4,491	14,286	3,138
Canadian Surety Co.	26,564	2,017	3,065	1,290
Casualty Co. of Canada	149		2,199	630
Century Insurance Co., Ltd.	1,250		571	—55
Commercial Casualty Insurance Co.	4,678	764	19,088	11,470
Commercial Union Assurance Co., Ltd.			306	189
Consolidated Fire & Casualty Insurance Co.				
Continental Casualty Co.			74	352
Dominion of Canada General Insurance Co.	2,365	5,302	10,636	2,007
Economical Mutual Fire Insurance Co.			27	
Employers' Liability Assurance Corporation, Ltd.	4,905	36	5,954	1,065
Federal Fire Insurance Co. of Canada			45	
Fidelity & Casualty Co. of New York			72	
Fidelity Insurance Co. of Canada	3,064	—765	2,603	2,379
General Accident Assurance Co. of Canada	1,751	1,566	2,779	1,103
General Accident Fire & Life Assurance Corpn., Ltd.			1,429	250
General Casualty Co. of America			7,449	8,055
General Insurance Co. of America			61	
General Security Insurance Co. of Canada			18	
Globe Indemnity Co. of Canada	961	—45	2,683	198
Gore District Mutual Fire Insurance Co.	—5		575	
Great American Indemnity Co.	—206		—9	
Guarantee Co. of North America	896			
Guardian Insurance Co. of Canada	8,976	355	8,503	6,786
Guildhall Insurance Co., Ltd.				
Halifax Insurance Co.	833		4,569	1,587
Hartford Accident & Indemnity Co.	90		1,838	—590
Hudson Bay Insurance Co.				
Imperial Guarantee & Accident Insur. Co. of Canada	1,440	1,445	493	
Imperial Insurance Office	107		50	100
Indemnity Insurance Co. of North America	4,233		5,419	1,226
Law, Union & Rock Insurance Co., Ltd.	124		529	212
Legal & General Assurance Society, Ltd.			7,512	3,317
Liberty Mutual Insurance Co.				
Liverpool & London & Globe Insurance Co.	106	—5	318	22
London & Lancashire Guar. & Accident Co. of Canada	1,839		6,285	3,064
London & Provincial Marine and General Insur. Co., Ltd.			21	
London & Scottish Assurance Corporation, Ltd.			39	45
London Assurance				
London Guarantee & Accident Co., Ltd.	1,620		2,496	557
Lumbermen's Mutual Casualty Co.			16	
Maryland Casualty Co.	105			63
Metropolitan Casualty Insurance Co.	30		1,115	345
New Zealand Insurance Co., Ltd.			770	286
North British & Mercantile Insurance Co., Ltd.	337		1,143	569
Northern Assurance Co., Ltd.	233		1,241	113
Northwest Casualty Co.			1,338	1,535
Norwich Union Fire Insurance Society, Ltd.	954		2,335	1,513
Occidental Fire Insurance Co.			311	1,882
Ocean Accident & Guarantee Corporation, Ltd.	632	354	2,494	2,107
Pearl Assurance Co., Ltd.	—683		866	
Phoenix Assurance Co., Ltd.	399		829	472
Prudential Assurance Co., Ltd.	43		1,082	584
Queensland Insurance Co., Ltd.			2,272	1,050
Railway Passengers Assurance Co.	304		1,146	
Reliance Insurance Co. of Canada			286	20
Carried forward	$104,125	$16,504	$155,572	$66,766

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1944—*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	$104,125	$16,504	$155,572	$66,766
Royal Exchange Assurance	2,643	240	1,583	337
Royal Insurance Co., Ltd.	1,637	—45	2,805	186
Royal Plate Glass & General Insurance Co. of Canada				
Scottish Metropolitan Assurance Co., Ltd.				
South British Insurance Co., Ltd.				
Sun Insurance Office, Ltd.	—12		624	396
Toronto General Insurance Co.	8,819	139	13,476	3,755
Travelers Indemnity Co.			3,608	3,570
Union Assurance Society, Ltd.			566	125
Union Fire, Accident & General Insurance Co.				
Union Insurance Society of Canton, Ltd.	458		10,961	3,345
Union Marine & General Insurance Co., Ltd.	536		773	54
United States Fidelity & Guaranty Co.	5,273	—100	1,543	1,997
Wawanesa Mutual Insurance Co.		23	508	30
Wellington Fire Insurance Co.			166	
Western Assurance Co.	1,516		965	1,047
Western Union Insurance Co.	45		6	
World Marine & General Insurance Co., Ltd.			553	114
Yorkshire Insurance Co., Ltd.	619	159	1,261	768
Zurich General Accident & Liability Insurance Co., Ltd.			1,963	1,738
Totals	$125,659	$16,920	$196,767	$84,228
Totals for 1943	$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.	$490	$352		
Aetna Insurance Co.	8,259	5,992	$16,539	$3,854
Agricultural Insurance Co.	115	9	3,371	1,048
Alliance Assurance Co., Ltd.			1,329	157
Alliance Insurance Co. of Philadelphia	367			
American Alliance Insurance Co. of New York	2			
American Insurance Co.		—46		
Atlas Assurance Co., Ltd.	190		35,650	14,542
Automobile Insurance Co. of Hartford	457			
Baltimore American Insurance Co. of New York				
Bankers' & Traders' Insurance Co., Ltd.			1,841	
Boston Insurance Co.	217	5,143	—900	—2,083
British America Assurance Co.	462	34	13,485	4,192
British & Foreign Marine Insurance Co., Ltd.			2,969	498
British Aviation Insurance Co.				
British Canadian Insurance Co.				
British Empire Assurance Co.				
British Law Insurance Co., Ltd.				
British Northwestern Fire Insurance Co.	88			
British Oak Insurance Co., Ltd.				
British Traders Insurance Co., Ltd.			10,960	580
Camden Fire Insurance Association	30	93		
Canada Accident and Fire Assurance Co.	28	35		
Canada Security Assurance Co.	289			
Canadian General Insurance Co.	107	14		
Canadian Home Assurance Co.				
Canadian Indemnity Co.				
Canadian Mercantile Insurance Co.				
Canadian Surety Co.				
Canton Insurance Office, Ltd.			171	
Central Manufacturers Mutual Insurance Co.	76			
Century Insurance Co., Ltd.	115	9	3,371	1,048
Columbia Insurance Co. of N.Y.	163	118		
Commercial Union Assurance Co., Ltd.	4	1,497	8,644	1,652
Carried forward	$11,459	$13,250	$97,430	$25,488

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1944.—*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	$11,459	$13,250	$97,430	$25,488
Connecticut Fire Insurance Co.	1,118	37	12,379	6,915
Continental Insurance Co.	1,023	959		
Cornhill Insurance Co., Ltd.			16,395	7,861
Dominion of Canada General Insurance Co., Ltd.				
Eagle Fire Company of New York	6			
Eagle Star Insurance Co., Ltd.	337		618	3
Economic Insurance Co., Ltd.			33,142	12,103
Employers' Liability Assurance Corporation, Ltd.	26			
Equitable Fire & Marine Insurance Co.	223	7		
Essex & Suffolk Equitable Insurance Society, Ltd.	29			
Fidelity-Phenix Fire Insurance Co.	635			
Fire Association of Philadelphia	—192	—339		—50
Fireman's Fund Insurance Co.	402	—1,590	134,940	63,352
First American Fire Insurance Co.				
Franklin Fire Insurance Co. of Philadelphia				
General Accident Assurance of Canada	200	1,150		
General Accident Fire & Life Assurance Corpn., Ltd.	316			
General Insurance Co. of America	617		13,655	
General Security Insurance Co.				
Glens Falls Insurance Co.	760	168		
Globe Indemnity Co. of Canada	113	70		
Gore District Mutual Fire Insurance Co.	630			
Great American Insurance Co.	23		75,621	15,481
Guardian Insurance Co. of Canada	—297	397		
Guildhall Insurance Co., Ltd.	182			
Halifax Insurance Co.	997		3,896	—2,771
Hanover Fire Insurance Co.			62,934	21,616
Hardware Dealers Mutual Fire Insurance Co.			41,622	14,568
Hartford Fire Insurance Co.	83		20	—5
Home Assurance Co. of Canada				
Home Fire and Marine Insurance Co.				
Home Insurance Co.	27,814	9,672	142,018	54,957
Imperial Guarantee & Accident Insur. Co. of Canada				
Indemnity Marine Assurance Co., Ltd.	346	26	10,114	4,798
Insurance Co. of North America	15,900	2,079	107,216	41,640
Legal & General Assurance Society, Ltd.	281	1,559		
Liverpool & London & Globe Insurance Co., Ltd.	459	279	17,847	10,058
London and Lancashire Guar. and Accident Co. of Canada				
London & Lancashire Insurance Co., Ltd.	1,108	44	139	
London & Provincial Marine & General Insur. Co., Ltd.				
London Assurance	3,977	4,299	50,060	30,138
London Guarantee & Accident Co., Ltd.	1,635	1,175		
Lumbermens Insurance Co.	1,165			
Marine Insurance Co., Ltd.	2,235	618	30	
Maritime Insurance Co., Ltd.			9,902	4,098
Maryland Insurance Co.				
Michigan Fire & Marine Insurance Co.	230	132		
Milwaukee Mechanics Insurance Co.	6,151	6,920		
Motor Union Insurance Co., Ltd.				
Mutual Implement & Hardware Insurance Co.				
National Ben Franklin Fire Insurance Co.	46			
National Fire Insurance Co. of Hartford	15			
National Liberty Insurance Co.				
National Union Fire Insurance Co.				
New Brunswick Fire Insurance Co.				
New England Fire Insurance Co.	57	33		
New York Underwriters Insurance Co.				
New Zealand Insurance Co., Ltd.	297	2,271		
Niagara Fire Insurance Co.	811	—1,015		
North British & Mercantile Insurance Co., Ltd.	10		34,686	20,336
North Empire Fire Insurance Co.	327	235		
Northern Assurance Co., Ltd.	345		992	350
Northwestern Mutual Fire Association	299			
Northwestern National Insurance Co.				
Norwich Union Fire Insurance Society, Ltd.	569	412	25,227	9,774
Ocean Accident & Guarantee Corporation, Ltd.	5			
Carried forward	$82,772	$42,848	$890,883	$340,710

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1944—*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	$82,772	$42,848	$890,883	$340,710
Ohio Farmers Insurance Co.				
Pacific Coast Fire Insurance Co.	58	4	1,686	524
Pacific Fire Insurance Co.	655			
Pearl Assurance Co., Ltd.				
Philadelphia Fire & Marine Insurance Co.				
Phoenix Assurance Co., Ltd.	3,100	2,651		
Phoenix Insurance Co.	2,889	62	32,807	
Planet Assurance Co., Ltd.				
Providence Washington Insurance Co.	141		29,959	5,264
Prudential Assurance Co., Ltd.	19,344	9,691		
Queen Insurance Co. of America	23		60,501	14,802
Queensland Insurance Co., Ltd.	939	557	45,160	19,763
Railway Passengers Assurance Co.				
Reliance Insurance Co. of Canada	563	19		
Royal Exchange Assurance	416			
Royal Insurance Co., Ltd.	633	348	2,725	410
St. Paul Fire & Marine Insurance Co.	22,406	4,124		
Scottish Metropolitan Assurance Co., Ltd.				
Scottish Union and National Insurance Co.				
Sea Insurance Co., Ltd.			35,598	17,939
Security Insurance Co. of New Haven	8			
Sentinel Fire Insurance Co.	57	33		
South British Insurance Co., Ltd.				
Springfield Fire & Marine Insurance Co.	2,486	1,097		
Standard Marine Insurance Co., Ltd.			36,586	14,437
Sun Insurance Office, Ltd.	32	8	17,062	12,408
Thames & Mersey Insurance Co., Ltd.			26,007	9,932
Toronto General Insurance Co.	88	11		
Travelers Fire Insurance Co.	233	82		
Union Assurance Society, Ltd.	27	16		
Union Insurance Society of Canton, Ltd.	3,608	114	207,975	71,059
Union Marine & General Insurance Co., Ltd.	1,088	705	25,227	6,971
United States Fire Insurance Co.	289	22	8,428	2,620
Utah Home Fire Insurance Co.			54,356	25,375
Wawanesa Mutual Insurance Co.	78			
Wellington Fire Insurance Co.	42			
Westchester Fire Insurance Co.	288	21	8,428	2,620
Western Assurance Co.	635	47	18,542	5,764
Western Union Insurance Co.	956	477		
World Fire & Marine Insurance Co.	398	—786	986	204
World Marine & General Insurance Co., Ltd.			5,321	1,729
Yang-tse Insurance Association, Ltd.			19,396	9,572
Yorkshire Insurance Co., Ltd.	62			
Zurich General Accident and Liability Ins. Co., Ltd.				
Totals	$144,314	$62,151	$1,527,633	$562,103
Totals for 1943	$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.	$62		$1,436	$441
Aetna Insurance Co.	7,157	$2	3,057	464
Agricultural Insurance Co.	298		1,183	203
Alliance Assurance Co., Ltd.	168			
Alliance Insurance Co. of Philadelphia	353	177	89	
American Alliance Insurance Co.	150		131	3
American Central Insurance Co.				
American Equitable Assurance Co.				
American Home Fire Assurance Co.				
American Insurance Co.	549		39	
Carried forward	$8,737	$179	$5,935	$1,111

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1944—*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	$8,737	$179	$5,935	$1,111
Anglo-Scottish Insurance Co., Ltd.				
Atlas Assurance Co., Ltd.			2,719	743
Automobile Insurance Co. of Hartford			4,145	245
Baltimore American Insurance Co.				
Bankers' & Traders' Insurance Co.				
Beaver Fire Insurance Co.	—2			
Boston Insurance Co.	56		156	47
British America Assurance Co.	216		4,732	812
British & European Insurance Co., Ltd.				
British Canadian Insurance Co.	47			
British Crown Assurance Corporation, Ltd.	25		79	—46
British Empire Assurance Co.	89			
British General Insurance Co., Ltd.				
British Law Insurance Co., Ltd.				
British Northwestern Fire Insurance Co.	42		2,721	443
British Oak Insurance Co., Ltd.	27			
British Traders' Insurance Co., Ltd.	107	40		
Caledonian American Insurance Co.	31		500	49
Caledonian Insurance Co.	200		431	136
California Insurance Co.				
Camden Fire Insurance Association	63		2,064	158
Canada Accident & Fire Assurance Co.			5,696	1,556
Canada Security Assurance Co.	142	32	1,124	886
Canadian Alliance Insurance Co.				
Canadian Fire Insurance Co.	556		1,797	—124
Canadian General Insurance Co.	207		12,957	4,613
Canadian Home Assurance Co.				
Canadian Indemnity Co.	44		4,974	—338
Canadian Mercantile Insurance Co.			28	
Canadian Surety Co.	35		2,698	202
Car & General Insurance Co., Ltd.	27			
Casualty Insurance Co. of Canada				10
Central Insurance Co., Ltd.	37			
Central Manufacturers Insurance Co.	9		556	40
Central Union Insurance Co.	15			
Century Insurance Co., Ltd.	3		1,183	203
Citizens Insurance Co. of New Jersey	—67			
City of New York Insurance Co.				
Columbia Insurance Co. of N.Y.	21		479	147
Commerce Mutual Fire Insurance Co.			28	
Commercial Casualty Insurance Co.				
Commercial Union Assurance Co., Ltd.			5,532	39
Connecticut Fire Insurance Co.	9,799	402	2,569	3,021
Consolidated Fire & Casualty Insurance Co.			2,571	870
Continental Casualty Co.				
Continental Insurance Co.	14		1,392	—258
Cornhill Insurance Co., Ltd.			2,530	130
Dominion Fire Insurance Co.	4			
Dominion of Canada General Insurance Co.			10,805	4,321
Eagle Fire Co. of New York	5		23	
Eagle Star Insurance Co.	113		1,591	99
Economical Mutual Fire Insurance Co.			446	52
Employers' Liability Assurance Corporation, Ltd.	731		3,241	—1,721
Equitable Fire & Marine Insurance Co.	1,960	80	514	604
Essex & Suffolk Equitable Insurance Society, Ltd.			407	120
Eureka-Security Fire & Marine Insurance Co.	10			
Federal Fire Insurance Co. of Canada			4,270	250
Fidelity Insurance Co. of Canada				
Fidelity-Phenix Fire Insurance Co.	263		4,164	441
Fire Association of Philadelphia	—167		86	
Fire Insurance Co. of Canada				
Fireman's Fund Insurance Co.	261,371	—25,835	208,155	307,328
Firemen's Insurance Co. of Newark	35			
First American Fire Insurance Co.			605	1,295
Franklin Fire Insurance Co.				
General Accident Assurance Co. of Canada			7,479	1,410
General Accident Fire & Life Assurance Corporation, Ltd.	468		973	804
General Insurance Co. of America	4,789		25,057	9,314
Carried forward	$290,062	—$25,102	$337,412	$339,012

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1944—*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	$290,062	—$25,102	$337,412	$339,012
General Security Insurance Co. of Canada	11		35	
Gibraltar Fire & Marine Insurance Co.				
Girard Fire & Marine Insurance Co.	5			
Glens Falls Insurance Co.			20,347	—378
Globe Indemnity Co. of Canada	46		1,627	—185
Gore District Mutual Fire Insurance Co.			1,885	242
Great American Insurance Co.	1,114		1,180	26
Guardian Assurance Co., Ltd.	273		5,839	—1,827
Guardian Insurance Co. of Canada	32		5,704	3,341
Guildhall Insurance Co., Ltd.	899		2,416	38
Halifax Insurance Co.	1,664		18,165	4,716
Hanover Fire Insurance Co.	85			
Hardware Dealers Mutual Fire Insurance Co.			765	160
Hartford Fire Insurance Co.	8,434		2,210	873
Helvetia Swiss Fire Insurance Co.	5			
Home Assurance Co. of Canada			2,491	899
Home Fire & Marine Insurance Co.				
Home Insurance Co.	907		5,253	3,444
Homestead Fire Insurance Co.				
Hudson Bay Insurance Co.	57			
Imperial Assurance Co.	42			
Imperial Guarantee & Accident Insurance Co. of Canada	128			
Imperial Insurance Office	80		77	123
Indemnity Marine Assurance Co., Ltd.	10		3,549	609
Indiana Lumbermen's Mutual Insurance Co.	10			
Insurance Co. of North America	2,336		44,566	—2,832
Kansas City Fire & Marine Insurance Co.				
Law, Union & Rock Insurance Co., Ltd.	607			10
Legal and General Assurance Society, Ltd.	9,495	5,752	3,416	1,305
Liberty Mutual Insurance Co.				
Liverpool & London & Globe Insurance Co., Ltd.	1,164	1	6,507	—740
Liverpool Manitoba Assurance Co.	73			
Local Government Guarantee Society, Ltd.				
London & County Insurance Co., Ltd.	87		207	1,149
London & Lancashire Guar. & Accident Co. of Canada	11			
London & Lancashire Insurance Co., Ltd.	6,934	80	14,141	2,542
London & Provincial Marine & General Ins. Co., Ltd.			1,114	80
London & Scottish Assurance Corporation, Ltd.			1,168	—328
London Assurance	6,462		1,421	108
London-Canada Insurance Co.			1,523	524
London Guarantee & Accident Co.	42		4,795	1,471
Lumber Mutual Fire Insurance Co.				
Lumbermens Insurance Co.			3,919	
Lumbermens Mutual Casualty Co.				
Lumbermens Mutual Insurance Co.	4			
Marine Insurance Co., Ltd.			40	
Maryland Insurance Co.			98	11
Mercantile Insurance Co.	249			
Merchants & Manufacturers Insurance Co.				
Merchants Fire Assurance Corporation				
Merchants Marine Insurance Co., Ltd.	10			
Mercury Insurance Co.	73			
Michigan Fire & Marine Insurance Co.	213		3,929	1,403
Millers National Insurance Co.				
Mill Owners Mutual Fire Insurance Co. of Iowa				
Milwaukee Mechanics Insurance Co.	14		61,635	27,485
Motor Union Insurance Co., Ltd.	755			
Mutual Implement & Hardware Insurance Co.			813	132
National Ben Franklin Fire Insurance Co.	5		13,832	858
Nationale Fire Insurance Co.				
National Fire Insurance Co. of Hartford	486			
National Liberty Insurance Co. of America				
National Liverpool Insurance Co.	37			
National Provincial Insurance Co., Ltd.	87			
National Retailers Mutual Insurance Co.				
National Security Insurance Co.	19			
National Union Fire Insurance Co. of Pittsburgh			5,387	21,287
Newark Fire Insurance Co.	40			
Carried forward	$333,067	—$19,269	$577,466	$405,558

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1944—*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	$333,067	—$19,269	$577,466	$405,558
New Brunswick Fire Insurance Co.				
New England Fire Insurance Co.			982	351
New Hampshire Fire Insurance Co.				
New York Underwriters Insurance Co.				
New Zealand Insurance Co., Ltd.	251		3,344	334
Niagara Fire Insurance Co.	110		1,874	171
North British & Mercantile Insurance Co., Ltd.	731		3,410	1,300
North Empire Fire Insurance Co.	42		957	294
Northern Assurance Co., Ltd.	279		2,994	—516
Northwestern Mutual Fire Association			14,696	2,371
Northwestern National Insurance Co.				
North-West Fire Insurance Co.				
Norwich Union Fire Insurance Society, Ltd.	1,033	367	8,435	—227
Occidental Fire Insurance Co.	49		76	
Ocean Accident & Guarantee Corporation, Ltd.			6,830	275
Ohio Farmers Insurance Co.			3,237	1,475
Pacific Coast Fire Insurance Co.	2		592	102
Pacific Fire Insurance Co.			8,804	817
Palatine Insurance Co., Ltd.				
Patriotic Assurance Co., Ltd.	9		71	
Pearl Assurance Co., Ltd.	1,182		11,772	11,997
Pennsylvania Lumbermens Mutual Fire Insurance Co.				
Philadelphia Fire & Marine Insurance Co.				
Phoenix Assurance Co., Ltd.	2,494		9,084	2,937
Phoenix Insurance Co.	24,738	1,227	4,373	6,776
Pioneer Insurance Co.	32			
Planet Assurance Co., Ltd.	88			
Providence Washington Insurance Co.	346		24	7
Provincial Insurance Co., Ltd.			1,996	137
Prudential Assurance Co., Ltd.	87		7,490	1,522
Quebec Fire Assurance Co.	41			
Queen Insurance Co. of America	165			
Queensland Insurance Co., Ltd.	901	393	17,298	12,224
Railway Passengers Assurance Co.			723	362
Reliance Insurance Co. of Canada	4,940	202	1,295	2,418
Royal Exchange Assurance	455		5,859	1,833
Royal Insurance Co., Ltd.	1,111	3	8,990	—11,321
Royal Plate Glass & General Insurance Co. of Canada				
Royal Scottish Insurance Co., Ltd.	—9			
St. Paul Fire & Marine Insurance Co.	2,551		21,611	10,394
Saskatchewan Mutual Fire Insurance Co.			7,469	3,281
Scottish Canadian Assurance Corporation				
Scottish Insurance Corporation, Ltd.	51			
Scottish Metropolitan Assurance Co., Ltd.			1,114	706
Scottish Union & National Insurance Co.	358		3,939	1,697
Sea Insurance Co., Ltd.	189			
Security Insurance Co. of New Haven	129		366	66
Security National Insurance Co.	5			
Sentinel Fire Insurance Co.	53		982	351
South British Insurance Co., Ltd.	43			
Southern Insurance Co., Ltd.				
Springfield Fire & Marine Insurance Co.	2,831		33,399	11,802
State Assurance Co., Ltd.	14			
Sun Insurance Office, Ltd.	2,212		3,398	1,033
Switzerland General Insurance Co., Ltd.	—11			
Toronto General Insurance Co.	169		10,601	3,761
Travelers Fire Insurance Co.	4,320		26,931	9,062
Travelers Indemnity Co.				
Union Assurance Society, Ltd.			2,824	—31
Union Fire, Accident & General Insurance Co.				
Union Insurance Society of Canton, Ltd.	200	60	16,282	355
Union Marine & General Insurance Co., Ltd.	42		2,871	882
United British Insurance Co., Ltd.				
United Firemen's Insurance Co.	21			
United Mutual Fire Insurance Co.				
United States Fidelity & Guaranty Co.				
United States Fire Insurance Co.	585		2,958	508
Urbaine Fire Insurance Co.				
Carried forward	$385,906	—$17,017	$837,417	$485,064

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1944—*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	$385,906	—$17,017	$837,417	$485,064
Wawanesa Mutual Insurance Co.	.....	.....	6,052	1,119
Wellington Fire Insurance Co.	.....	.....	374	.....
Westchester Fire Insurance Co.	157	.....	2,958	508
Western Assurance Co.	21	.....	6,507	1,117
Western Union Insurance Co.	12	.....	66	69
Westminster Fire Office	.....	.....	.....	.....
World Fire & Marine Insurance Co.	874	.....	1,880	764
World Marine & General Insurance Co.	12	.....	613	—183
Yorkshire Insurance Co., Ltd.	.....	.....	8,779	2,696
Zurich General Accident & Liability Insurance Co., Ltd.	.....	.....	.....	.....
Totals	$386,982	—$17,017	$864,646	$491,154
Totals for 1943	$274,384	$89,510	$680,757	$1,191,094

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.	.....	.....	H. $5,868	$623
Alliance Insurance Co. of Philadelphia	.....	.....	.....	.....
American Alliance Insurance Co.	.....	.....	H. 8	.....
American Insurance Co.	.....	.....	.....	.....
Boiler Inspection & Insurance Co. of Canada	.....	.....	.....	.....
British America Assurance Co.	.....	.....	.....	.....
British Empire Assurance Co.	$36	.....	.....	.....
British Traders Insurance Co., Ltd.	.....	$60	.....	.....
Canada Accident & Fire Assurance Co.	.....	.....	.....	.....
Canada Security Assurance Co.	.....	.....	.....	.....
Canadian Alliance Insurance Co.	.....	.....	.....	.....
Canadian Fire Insurance Co.	.....	.....	.....	.....
Canadian General Insurance Co.	.....	.....	.....	.....
Canadian Home Assurance Co.	.....	.....	.....	.....
Canadian Mercantile Insurance Co.	.....	.....	.....	.....
City of New York Insurance Co.	.....	.....	.....	.....
Columbia Insurance Co. of New York	1	.....	.....	.....
Commercial Casualty Insurance Co.	.....	.....	.....	.....
Continental Insurance Co.	.....	.....	.....	.....
Employers' Liability Assurance Corporation, Ltd.	.....	.....	.....	.....
Fidelity and Casualty Co. of N.Y.	.....	.....	B. 198	.....
Fidelity-Phenix Fire Insurance Co.	47	.....	.....	.....
Franklin Fire Insurance Co. of Philadelphia	.....	.....	.....	.....
General Accident Assurance Co. of Canada	.....	.....	B. 81,086	7,056
General Insurance Co. of America	5	227	S.L. 32	.....
General Security Insurance Co. of Canada	.....	.....	.....	.....
Gibraltar Fire & Marine Insurance Co.	.....	.....	.....	.....
Globe Indemnity Co. of Canada	.....	.....	B. 72	.....
Great American Insurance Co.	1	.....	H. 72	.....
Guardian Insurance Co. of Canada	.....	.....	B. 19,673	—68
Halifax Insurance Company	.....	.....	L.S. 28	.....
	.....	75	B. 14,706	2,218
Hardware Dealers Mutual Fire Insurance Co.	.....	.....	.....	.....
Hartford Accident & Indemnity	.....	.....	.....	.....
Carried forward	$90	$362	$121,743	$9,829

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES, 1944—*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	$90	$362	$121,743	$9,829
Hartford Fire Insurance Co.	68			
Hartford Steam Boiler Inspection & Insurance Co.			B. 30,750	3,112
Home Fire & Marine Insurance Co.				
Home Insurance Co.			H. 470	
	131	93	S.L. 831	—110
Hudson Bay Insurance Co.				
Imperial Assurance Co.	2			
Indemnity Insurance Co. of North America			L.S. 2,046	2,400
Insurance Co. of North America			H. 5,869	622
Kansas City Fire & Marine Insurance Co.				
Law, Union & Rock Insurance Co.			W. 5	
Liberty Mutual Insurance Co.				
Liverpool & London & Globe Insurance Co., Ltd.			B. 8	
London & Lancashire Insurance Co., Ltd.	12			
London Guarantee Accident Co., Ltd.	2			
Maryland Casualty Co.				
Mercury Insurance Co.				
Michigan Fire & Marine Insurance Co.	1		H. 587	62
Milwaukee Mechanics Insurance Co.				
Mutual Implement & Hardware Insurance Co.				
New England Fire Insurance Co.			H. 147	16
New Zealand Insurance Co., Ltd.				
Niagara Fire Insurance Co.				
North Empire Fire Insurance Co.	2			
Northern Assurance Co., Ltd.				
Northwestern Mutual Fire Association				
Norwich Union Fire Insurance Society, Ltd.	16			
Ocean Accident & Guarantee Corporation, Ltd.			B. 942	
Philadelphia Fire & Marine Insurance Co.				
Phoenix Assurance Co., Ltd.	33			
Prudential Assurance Co., Ltd.	8			
Royal Insurance Co., Ltd.			B. 68	
St. Paul Fire & Marine Insurance Co.			H. 30	
Saskatchewan Mutual Fire Insurance Co.				
Scottish Insurance Corporation, Ltd.				
Security Insurance Co. of New Haven	21			
Sentinel Fire Insurance Co.			H. 147	16
South British Insurance Co., Ltd.				
Springfield Fire & Marine Insurance Co.	16		H. 4,988	529
Toronto General Insurance Co.			S.L. 6	
Travelers Indemnity Co.			B. 2,208	
Union Insurance Society of Canton, Ltd.		103		
Union Marine & General Insurance Co., Ltd.	2			
United Firemen's Insurance Co. of Philadelphia	1			
Wawanesa Mutual Insurance Co.	48			
Westchester Fire Insurance Co.	109			
Western Assurance Co.				
World Fire & Marine Insurance Co.				
Yorkshire Insurance Co., Ltd.			L.S. 194	
Totals	$562	$558	$171,009	$16,506
Totals for 1943	$1,857	$959	$78,221	$24,891

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

(Figures shown in nearest thousand.)

Class of Insurance.	1940.	1941.	1942.	1943.	1944.
Accident, P.	$532,000	$637,000	$836,000	$1,018,000	$1,222,000
,, L.	279,000	293,000	397,000	545,000	746,000
Guarantee, P.	143,000	123,000	105,000	116,000	126,000
,, L.	10,000	11,000	13,000	—10,000	17,000
Inland-transportation, P.	146,000	111,000	119,000	157,000	144,000
,, ,, L.	35,000	4,000	159,000	80,000	62,000
Marine, P.	1,749,000	1,544,000	1,953,000	1,852,000	1,528,000
,, L.	836,000	1,487,000	1,008,000	1,042,000	562,000
Personal-property, P.	.....	352,000	517,000	681,000	865,000
,, ,, L.	.....	126,000	529,000	1,191,000	491,000
Property-damage, P.	500,000	166,000	173,000	274,000	387,000
,, ,, L.	271,000	87,000	29,000	89,000	—17,000
Public-liability, P.	222,000	227,000	280,000	337,000	382,000
,, ,, L.	84,000	62,000	105,000	67,000	107,000
Sickness, P.	185,000	213,000	189,000	236,000	207,000
,, L.	114,000	129,000	79,000	116,000	91,000
Theft, P.	151,000	151,000	120,000	145,000	197,000
,, L.	68,000	35,000	45,000	75,000	84,000
Other forms, P.	155,000	211,000	164,000	260,000	396,000
,, ,, L.	98,000	107,000	71,000	95,000	75,000
Total, P.	$3,783,000	$3,736,000	$4,455,000	$5,076,000	$5,454,000
,, L.	1,795,000	2,341,000	2,435,000	3,290,000	2,218,000

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

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