PROVINCE OF BRITISH COLUMBIA

•

Thirty-fifth Annual Report

of the

SUPERINTENDENT OF INSURANCE

1946

(Business transacted in 1945)

PRINTED BY
AUTHORITY OF THE LEGISLATIVE ASSEMBLY.

VICTORIA, B.C.:
Printed by CHARLES F. BANFIELD, Printer to the King's Most Excellent Majesty.
1946.

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-fifth Annual Report of the Superintendent of Insurance for the year ended December 31st, 1945.

GORDON S. WISMER,
Attorney-General.

Victoria, B.C., July 3rd, 1946.

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REPORT *of the* SUPERINTENDENT OF INSURANCE.

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., July 3rd, 1946.

The Honourable Gordon S. Wismer, K.C., M.L.A.,
Attorney-General, Victoria, B.C.

SIR,—Pursuant to the "Insurance Act," I beg to submit the Thirty-fifth Annual Report of the Department of Insurance covering the year ended December 31st, 1945.

At that date 310 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	6	....	6
Other Provinces	7	15	22
Canada	....	65	65
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	....	128	128
Totals	17	293	310
The comparative figures are for:—			
1944	15	288	303
1943	15	293	298

The Aviation & General Insurance Company, Limited; the British Pacific Insurance Company; the Grain Insurance and Guarantee Company; the Pacific Coast Fishermen's Mutual Marine Insurance Company; and the Rhode Island Insurance Company are new insurers licensed during the year.

The High Court of the Canadian Order of Foresters, the Croatian Fraternal Union of America, The Maccabees, and the Women's Benefit Association are new fraternal societies licensed during the year; the total number of fraternal societies licensed being seven at December 31st, 1945.

The Globe & Republic Insurance Company of America and the Yangtsze Insurance Association, Limited, were insurers which ceased business in the Province during the year.

A complete list of licensed insurers will be found on pages 7 to 50. A similar list made up to December, 1945, was printed for circulation and published in The British Columbia Gazette. For purposes of convenience the present list is made up to June 30th, 1946, so that it includes insurers licensed since December 31st, 1945, 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, 236 for fire insurance, 180 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 insurance.

The annual statements of the companies holding Provincial licences only are set forth at length on pages 52 to 65.

There are now nine underwriters' agencies licensed under the Act. The list appears on page 51.

Ten reciprocal exchanges, listed at page 51, were granted permits under section 194 of the "Insurance Act."

Life insurance for the seventh consecutive year records a substantial increase in premium income. The amount of life insurance in force in the Province exceeds 663 million dollars. New business written during the year exceeded 67.5 million dollars.

Fire insurance figures show a steady gain in premiums written, but the loss ratio increased from 40.79 per cent. in the preceding year to 49.01 per cent.

Automobile insurance premium incomes were considerably higher but the net losses incurred increased by approximately $600,000. The loss ratio increased over the preceding year by 15.17 per cent.

The total amount of insurance premiums for miscellaneous insurance shows little change, if any, over the preceding year with an increase in losses of more than $600,000.

The taxes collected on unlicensed insurance amounted to $19,128, which was a decrease of $1,294 over the preceding year.

The total figures for licensed insurance agents and salesmen show a substantial gain.

Licences issued to.	1945.	1944.	1943.	1942.	1941.
Life insurance agents	1,167	1,077	1,006	932	1,016
Other than life insurance agents	1,231	1,117	1,084	1,087	1,121
Insurance salesmen	661	504	474	580	624
Insurance adjusters	33	28	28	30	28
Employees of insurance adjusters	17	13	8	17	19
Totals	3,109	2,739	2,600	2,646	2,808

Licences issued under the "Real-estate Agents' Licensing Act" showed a gain of approximately 45 per cent. The total number of licences issued during 1943–44 was 1,122 as compared with 2,339 during the year 1945–46.

Licences issued to.	1945–46.	1944–45.	1943–44.	1942–43.	1941–42.
Real-estate agents	1,004	800	642	553	577
Real-estate salesmen	1,335	805	480	393	473
Totals	2,339	1,605	1,122	946	1,050

I have the honour to be,

Sir,

Your obdient 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, 1946.)

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).
Aid Association for Lutherans, Appleton, Wis.	Carl F. Baase, New Westminster	Life and sickness insurance (to the extent authorized by its articles of incorporation, constitution and laws).
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).
Aviation & General Insurance Co., Ltd., London, Eng.	R. J. Nightingale, Vancouver	Accident, aircraft, employers' liability, and public-liability.
Baloise Fire Insuranec Co., Limited, Basle, Switzerland	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 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, 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).

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 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).
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.	C. A. Bird, Vancouver	Marine.
British Aviation Insurance Co., Ltd., The, London, Eng.	F. H. LeCouteur, Vancouver	Accident, aircraft, and inland-transportation.
British Canadian Insurance Co., Montreal, Que.	F. T. Keeling, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee. inland-transportation, marine, plate-glass, property-damage (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).
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	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), 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).
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.	Theodore G. S. Hare, 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.	John N. C. Clayton, 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	Accident, aircraft, automobile, boiler and machinery, employers' liability, fire, guarantee, hail, inland-transportation, live-stock, marine, plate-glass, property, 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), 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 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, accident, aircraft, automobile, boiler and machinery, employers' liability, fire, guarantee, hail, inland-transportation, live-stock, marine, plate-glass, property, property-damage, 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).
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.	C. E. Storey, 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).
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.

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 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, Pittsburgh, Pa.	Milka Birk, Vancouver	Accident, life, and sickness insurance.
Crown Life Insurance Co., Toronto, Ont.	Ralph M. Brown, Vancouver	Life.
Cuna Mutual Insurance Society, Madison, Wis.	Francis G. Lucas, Vancouver	Life insurance.
Dominion Fire Insurance Co., Toronto, Ont.	Donovan Allen, Vancouver	Accident, automobile, employers' liability, fire, plate-glass, public-liability, and, if restricted to insurance of the same property as 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.	R. G. Cameron, 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.	W. O. Banfield, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage (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	Aircraft (excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), 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).
Fire Insurance Co. of Canada, Montreal, Quebec	Charles G. Hobson, 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 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, aircraft (excluding insurance against loss of, or damage to, an aircraft), automobile (excluding loss or damage to the automobile), employers' liability, guarantee, 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.	F. Monahan, 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, aircraft, automobile, boiler and machinery, credit, employers' liability, fire, guarantee, inland-transportation, live-stock, plate-glass, property-damage, 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, 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.
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).
Granite State Fire Insurance Co., Portsmouth, N.H.	T. K. Laidlaw, 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 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).
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.
Helvetia Swiss Fire Insurance Company, Limited, St. Gall, Switzerland	W. L. Locke, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, 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).
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, 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 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), 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).
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	On the cash plan, 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, 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).
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 resulting from bodily injury to or death of any person), 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 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.

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.	Theodore G. S. Hare, 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).

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.	Cornelius J. Keller, 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.	A. B. Robertson, 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, and to loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited 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).

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.	Theodore G. S. Hare, 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).
Pacific Indemnity Co., Los Angeles, Cal.	L. St. M. DuMoulin, Vancouver	Accident, automobile, boiler and machinery, employers' liability, public-liability, theft, and workmen's compensation.
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).
Pennsylvania 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.	Robert Kerr, 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, boiler and machinery, employers' liability, fire, guarantee, 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, 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, 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).
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	Accident, automobile, fire, guarantee, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, 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	Gordon Bell, 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).
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).
Service Fire Insurance Co. of New York	James J. McDowell, Vancouver	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof).
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 or 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	George F. Potter, 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	J. F. Thompson, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage 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	C. A. Bird, Vancouver	Marine.

Toronto General Insurance Company, Toronto, Ontario	John N. C. Clayton, 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.	C. A. Bird, 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.	G. P. Kaye, 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, Pacific Indemnity Company, Royal Plate Glass and General Insurance Company of Canada, Utah Home Fire Insurance Company, and Western Union Insurance Company have made deposits 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, 1945.

Aid Association for Lutherans.
Granite State Fire Insurance Company.
Cuna Mutual Insurance Society.
Pacific Indemnity Company.
Service Fire Insurance Company of New York.

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.
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.

Affiliated Underwriters, New York, N.Y.
American Exchange 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, 1945.

First American Fire Insurance Company.
Maryland Insurance Company.
National Security Insurance Company.

Annual Statements of Provincial Licensees.

BRITISH COLUMBIA PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

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

F. G. Syder, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER, 31ST, 1945.

Assets.

Bonds and debentures (book value)		$66,991.62
Cash in bank		656.53
Agents' balances and premiums uncollected (net, commission deducted)		272.18
		$67,920.33

Liabilities.

Reserve of unearned premiums (net, at 80 per cent.)		$19,458.94
Investment reserves		2,677.12
		$22,136.06
Capital stock—		
Authorized	$25,000.00	
Subscribed and paid up		10,000.00
Surplus		35,784.27
		$67,920.33

Profit and Loss Account.

Premiums earned (net)		$19,286.14
Claims incurred (net)	$18,884.21	
Commissions	7,302.79	
Taxes	512.86	
Salaries, fees, and other expenses	1,447.75	
		28,147.61
Underwriting loss		$8,861.47
Other revenue—		
Interest earned	$1,965.67	
Profit on sale of securities and real estate	591.05	
Decrease in deficiency of market under book value of securities	876.01	
		3,432.73
Net loss for the year		$5,428.74

RETURNS FOR BRITISH COLUMBIA.

(*See* page 78.)

BRITISH PACIFIC INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

H. J. Bailey.
George T. Cunningham.
Fred J. Hume.
J. McMahon.
R. C. White.
Frank Parsons.
Thomas S. Dixon.
W. S. Charlton.

Frank Parsons, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1945.

Assets.

Bonds and debentures (book value)			$78,184.89
Cash in bank			5,554.01
Interest accrued			880.00
Agents' balances and premiums uncollected (net, commission deducted)			740.79
Amount due from reinsurance on losses already paid			15.66
			$85,375.35

Liabilities.

Provision for unpaid claims			$397.94
Adjustment expenses			58.70
Reserve of unearned premiums (net, at 80 per cent.)			2,618.70
Reserve and unpaid losses under unlicensed reinsurance unsecured			504.27
Taxes due and accrued			97.90
Reinsurance premiums			687.28
Return premiums and balances due agents			2,218.38
Other liabilities			508.20
			$7,091.37
Capital stock—			
Authorized	$500,000.00		
Subscribed	200,000.00		
Paid up		$88,600.00	
Deficit in Profit and Loss Account		10,316.02	
			78,283.98
			$85,375.35

Profit and Loss Account.

Premiums earned (net)		$2,276.36
Claims incurred (net)	$718.16	
Adjustment expenses (net)	92.66	
Taxes	478.40	
Salaries, fees, and travelling expenses	6,469.07	
All other expenses	3,947.58	
		11,705.87
		$9,429.51
Less commission (credit)		1,211.70
Underwriting loss		$8,217.81
Other revenue—		
Interest earned	$2,931.62	
Profit on sale of securities and real estate	50.00	
		2,981.62
Net loss		$5,236.19

RETURNS FOR BRITISH COLUMBIA.

(*See* page 69.)

CANADIAN HOME ASSURANCE COMPANY.

Head Office—Montreal, Que.

Directors.

R. E. Schofield. G. Gibeault.
R. H. Saulnier. J. A. St. Arnaud.
Geo. Cowie.

R. E. Schofield, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1945.

Assets.

Agreements for sale of real estate		$2,102.46
Mortgage loans on real estate		2,750.00
Bonds and debentures (book value)		429,922.50
Stocks (book value)		11,751.00
Cash on hand and in banks		58,905.12
Interest accrued		3,309.90
Agents' balances and premiums uncollected (net)		50,205.63
Amount due from reinsurance on losses already paid		19.50
Surrender value of life policies		16,225.12
Federal income tax recoverable		919.33
		$576,110.56

Liabilities.

Provision for unpaid claims		$97,862.50
Adjustment expenses		18,743.25
Present value of claims payable by instalments not yet due		10,000.00
Reserve of unearned premiums (net, at 80 per cent.)		147,274.15
Reserve and unpaid losses under unlicensed reinsurance unsecured		13.04
Expenses due and accrued		500.00
Taxes due and accrued		8,000.00
Reinsurance premiums		13,250.96
All other liabilities—		
Accident and casualty premium reserve	$27,412.25	
European, general premium reserve	19,332.13	
European, general loss reserve	50,000.00	
		96,744.38
Capital stock—		
Authorized	$500,000.00	
Subscribed	300,000.00	
Paid up		113,905.00
Surplus		69,817.28
		$576,110.56

Profit and Loss Account.

Premiums earned (net)		$326,915.45
Claims incurred (net)	$171,857.73	
Adjustment expenses (net)	39,806.59	
Commissions	119,114.12	
Taxes	12,938.71	
Salaries, fees, and travelling expenses	8,000.00	
All other expenses	4,977.73	
		356,694.88
Underwriting loss		$29,779.43
Other revenue—		
Interest earned	$21,915.42	
Dividends earned	584.00	
Profit on sale of securities and real estate	3,578.56	
Excess profits tax refundable	919.33	
		26,997.31
Net loss		$2,782.12

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 69, 73, 78, 80, and 81.)

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, 1945.

Assets.

Real estate (book value)		$259,266.31
Mortgage loans on real estate		1,482,718.65
Agreements of sale of real estate		20,904.07
Loans on and amount secured by policies		665,288.62
Bonds and debentures (book value)		9,546,624.91
Stocks (book value)		1,384,229.77
Cash on hand and in banks		53,030.00
Agents' debit balances		27,856.06
Accounts receivable		2,263.23
Interest, dividends, and rents due and accrued		148,440.29
Premiums due and uncollected or deferred (net)		185,373.81
		$13,775,995.72
Deduct assets not admitted—		
Excess of total book value of ledger assets over total authorized value	$12,044.41	
Cash advanced to or in the hands of officers or agents	28,046.83	
		40,091.24
		$13,735,904.48

Liabilities.

Liability under assurance and other contracts (net)		$11,804,087.00
Liability for payments due under contracts (net)		142,659.81
Provision for unreported death and disability claims		20,000.00
Amounts left with Company		242,624.00
Premiums paid in advance		15,332.38
Dividends to policyholders due and unpaid		2,110.22
Provision for accrued profits to policyholders		109,418.00
Shareholders' surplus		13,453.56
Taxes		31,000.00
Salaries, rents, and office expenses due and accrued		7,122.77
Medical examiners' fees due and accrued		1,295.00
Legal fees due and accrued		200.00
Commissions to agents due and accrued		13,622.97
Interest due and accrued on borrowed money		271.26
Reserve for contingencies		200,000.00
Staff Pension, Assurance, and Savings Funds		91,650.00
Miscellaneous accounts payable		9,348.28
Capital—		
Authorized	$2,500,000.00	
Subscribed	1,308,500.00	
Paid up		313,257.50
Surplus		718,451.73
		$13,735,904.48

Income.

Premium income	$1,567,630.44
Consideration for supplementary contracts	3,162.62
Amounts left with Company	59,816.94
Interest, dividends, and rents	552,090.27
Gross profit on sale or maturity of bonds and stocks	173,329.43
All other income	17,102.93
	$2,373,132.63

Disbursements.

Disbursements under assurance and annuity contracts (net)	$824,102.49
Payments under supplementary contracts (net)	7,175.44
Reduction in premiums resulting from application of dividends	1,240.00
Amounts left with the Company	30,257.04
Taxes, licences, and fees	36,438.85
Head office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous	124,492.81
Branch office and agency expenses—Commissions, salaries, advances to agents, travelling expenses, rent, and miscellaneous	380,057.21
All other expenes—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	55,458.68
Payments from Staff Pension Fund	1,605.91
Dividends paid to shareholders	12,527.80
Loss on sale or maturity of real estate, bonds, and stocks	179.07
Investment expense	6,572.33
Interest on borrowed money	9,895.56
Interest paid on claims	1,004.78
Decrease by adjustment of bonds and debentures and debenture stocks (gross)	3,372.79
All other disbursements	2,300.00
Balance	876,451.87
	$2,373,132.63

RETURNS FOR BRITISH COLUMBIA.

(*See* page 67.)

HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

Head Office—Brantford, Ontario.

Governing Executive Authority.

S. C. Berridge. A. M. Jones. V. Bedard.
L. E. Jordan. J. W. Davies.

Alf. P. van Someran, High Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1945.

Assets.

Real estate (book value)		$41,226.61
Liens on policies		146,121.61
Bonds and debentures (book value)		21,362,535.82
Cash on hand and in banks		107,383.05
Unexpired insurance		4,598.37
Other assets		1,593.04
		$21,958,414.89
Deduct assets not admitted—		
Unexpired insurance	$4,598.37	
Supplies and stationery	1,521.71	
Postage	71.33	
		6,191.41
		$21,952,223.48

Liabilities.

Unpaid claims		$203,497.27
Salaries, rents, and office expenses due and accrued		3,019.38
Auditors' fees		125.00
Reserves—		
Mortuary Fund	$16,855,200.00	
Sickness and Accident Fund—		
No. 1	1,064,248.84	
No. 2	50,957.09	
Juvenile Fund	10,038.93	
Building Fund	162,050.72	
		18,142,495.58
Surplus		3,603,086.25
		$21,952,223.48

Income.

Premiums, dues, and assessments	$687,455.30
Special assessments	10,796.62
Interest, dividends, and rents	993,499.45
Premium on foreign exchange	27,166.39
Other revenue	3,586.57
Profit on sale or maturity of bonds and debentures	271,613.40
	$1,994,117.73

Disbursements.

Claims, endowments, and surrenders	$965,493.02
Reversionary bonuses	40,585.75
Premium relief loans	26,665.80
Head office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, rents, and miscellaneous	60,869.47
Agency and organization expenses—Commissions, salaries, travelling expenses, and miscellaneous	96,738.40
All other expenses—Advertising, books and periodicals, express, telegrams and telephone, legal fees, medical fees, official publications, office furniture, printing and stationery, postage and excise, convention and meetings, taxes, licences and fees, regalia supplies, unemployment insurance, and miscellaneous	54,105.10
Other disbursements	403.86
Decrease by adjustment of bonds and debentures	304,083.75
Balance	445,172.58
	$1,994,117.73

RETURNS FOR BRITISH COLUMBIA.

Income—	
Mortuary Fund	$13,754.78
Sickness and Accident Fund—	
No. 1	354.74
No. 2	36.99
Juvenile Fund	135.30
General Fund	992.42
	$15,274.23
Disbursements—	
Mortuary Fund	$17,752.71
Sickness and Accident Fund—	
No. 1	453.05
No. 2	13.85
	$18,219.61

HOME ASSURANCE COMPANY OF CANADA.

Head Office—Calgary, Alberta.

Directors.

H. E. Wingfield.
A. Corrie.
G. Fisher.
E. E. Murray.
G. A. Wilson.
E. Roberts.
J. Harries.
C. W. Tysoe.
J. R. Wilson.

G. A. Wilson, Managing Director.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1945.

Assets.

Mortgage loans on real estate		$1,244.00
Bonds and debentures (book value)		301,046.50
Cash on hand and in banks		73,736.78
Interest accrued		2,107.16
Agents' balances and premiums uncollected (net)		97,803.83
Amount due from reinsurance on losses already paid		5,279.92
Other assets		1,278.60
		$482,496.79
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1945	$9,951.56	
Furniture and fixtures	1,275.60	
		11,227.16
		$471,269.63

Liabilities.

Provision for unpaid claims		$15,845.00
Reserve of unearned premiums (net, at 83.66 per cent.)		164,464.20
Dividends to shareholders		5,917.05
Taxes due and accrued		13,480.02
Reinsurance premiums		4,750.00
Return premiums and balances due agents		1,559.52
Reserves—		
(*a.*) For unreported claims	$10,000.00	
(*b.*) Under unlicensed reinsurance unsecured	49,248.26	
(*c.*) Special reserves	71,053.28	
		130,301.54
Other liabilities		107.00
Capital stock—		
Authorized	$500,000.00	
Subscribed	500,000.00	
Paid up		74,217.50
Surplus		60,627.80
		$471,269.63

Profit and Loss Account.

Premiums earned (net)			$394,900.28
Claims incurred (net)		$164,812.60	
Adjustment expenses (net)		16,089.73	
Commissions		142,581.34	
Taxes		11,699.54	
Salaries, fees, and travelling expenses		24,657.90	
All other expenses		34,019.41	
			393,860.52
Underwriting profit			$1,039.76
Other revenue—			
Interest earned	$12,118.60		
Profit on sale of securities and real estate	616.57		
Decrease in deficiency of market under book value of securities	3,023.43		
		$15,758.60	
Other expenditure—			
Income and excess profits taxes		5,167.87	
			10,590.73
Net profit			$11,630.49

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 74, 76, 78, and 86.)

MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA.

Head Office—Vancouver, B.C.

Directors.

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

E. E. Townsley, Manager-Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1945.

Assets.

Bonds and debentures (book value)		$86,211.85
Cash on hand and in banks		194.11
Interest accrued		686.75
Agents' balances and premiums uncollected (net, commission deducted)		574.95
Deferred commissions		6,979.66
Furniture and fixtures		75.47
		$94,722.79
Deduct assets not admitted—		
Deferred commissions	$6,979.66	
Furniture and fixtures	75.47	
		7,055.13
		$87,667.66

Liabilities.

Provision for unpaid claims		$302.26
Reserve of unearned premiums (net, at 100 per cent.)		22,344.60
Expenses due and accrued		75.00
Reinsurance premiums		45.70
Return premiums and balances due agents		1,066.91
Other liabilities		343.05
Balance—		
Statutory Reserve Fund	$13,000.00	
Surplus	50,490.14	
		63,490.14
		$87,667.66

Profit and Loss Account.

Premiums earned (net)			$35,713.11
Claims incurred (net)		$8,119.26	
Adjustment expenses (net)		93.15	
Commissions		6,547.41	
Taxes		121.31	
Salaries, fees, and travelling expenses		11,822.92	
All other expenses		5,191.47	
			31,895.52
Underwriting profit			$3,817.59
Other revenue—			
Interest earned	$2,121.92		
Commissions earned	764.08		
		$2,886.00	
Other expenditure—			
Bad debts written off		47.50	
			2,838.50
Net profit for the year			$6,656.09

RETURNS FOR BRITISH COLUMBIA.

(*See* page 71.)

PACIFIC COAST FISHERMEN'S MUTUAL MARINE INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

L. H. C. Phillips	Andrew Carr.
Collen McKea.	J. Alex Sim.
Robert Wulff.	Ole Stegavig.
Karl Dybhavn.	William Brett.
D. G. Macdonald.	Sam Simpson.
Jack Deane.	Oliver Adams.

Karl Dybhavn, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1945.

Assets.

Bonds and debentures (book value)	$7,500.00
Cash on hand and in banks	4,107.61
Interest accrued	37.60
Agents' balances and premiums uncollected (net, commission deducted)	1,429.75
Other assets	3,863.54
	$16,938.50

Liabilities.

Reserve of unearned premiums (net, at 80 per cent.)		$9,992.53
Reinsurance premiums		800.00
Other liabilities		2,542.63
Capital stock—		
Authorized	$25,000.00	
Subscribed	720.00	
Paid up		720.00
Reserve fund		385.21
Surplus		2,498.13
		$16,938.50

Profit and Loss Account.

Premiums earned (net)		$7,211.31
Taxes	$266.50	
Salaries, fees, and travelling expenses	984.87	
All other expenses	750.14	
		2,001.51
Underwriting profit		$5,209.80
Other revenue—		
Interest earned		37.60
		$5,247.40
Other expenditure—		
Statutory reserve	$385.21	
Excess refundable to members	2,365.06	
		2,749.27
Net profit		$2,498.13

RETURNS FOR BRITISH COLUMBIA.

(*See* page 84.)

THE RELIABLE LIFE INSURANCE SOCIETY.

Head Office—Hamilton, Ont.

Governing Executive Authority.

P. M. Button.
E. Gernoey.
J. L. Archer.
Wm. Benson.
G. Snyder.

D. H. Fitch, Secretary-Treasurer.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1945.

Assets.

Real estate (book value)		$32,000.00
Loans on policies		132,775.61
Bonds and debentures (book value)		2,708,369.37
Cash on hand and in banks		66,328.91
Interest due and accrued		38,140.20
Premiums, dues, and assessments		18,506.79
Deposit with Quebec Government		5,000.00
Other assets		.78
		$3,001,121.66
Deduct excess of total book value of ledger assets over total authorized value		98,620.39
		$2,902,501.27

Liabilities.

Provision for unpaid claims		$31,642.65
Provision for unreported claims		4,600.00
Premiums paid in advance		30,114.33
Commissions		5,443.34
Reserves—		
Mortuary Fund	$2,329,796.00	
Sickness and Accident Fund	125,193.00	
Juvenile Fund	45,710.00	
		2,500,699.00
Special reserves—		
Interest reserve	$50,000.00	
General reserve	11,500.00	
National building reserve	300.00	
		61,800.00
Balance		268,201.95
		$2,902,501.27

Income.

Premiums, dues, and assessments	$289,716.60
Interest	133,396.07
Profit on sale or maturity of ledger assets	125.00
Other revenue	1,848.53
Balance	46,917.11
	$472,003.31

Disbursements.

Claims, endowments, and surrenders	$284,467.09
Dividends	9,513.92
Head office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, rents, and miscellaneous	36,007.09
Agency and organization expenses—Commissions, salaries, travelling expenses, rents, and miscellaneous	115,028.66
All other expenses—Advertising, books and periodicals, express, postage, telegrams and telephones, legal fees, medical fees, official publication, office furniture, printing and stationery, convention and meetings, taxes, licences, and fees, and miscellaneous	25,514.73
Other disbursements	55.44
Loss on sale or maturity of bonds and debentures	1,416.38
	$472,003.31

RETURNS FOR BRITISH COLUMBIA.

Income—	
Mortuary Fund	$7,511.63
Sickness and Accident Fund	407.06
Juvenile Fund	423.49
Guarantee Fund	5.40
	$8,347.58
Disbursements—	
Mortuary Fund	$9,279.86
Sickness and Accident Fund	303.55
Juvenile Fund	553.69
	$10,137.10

ROYAL PLATE GLASS AND GENERAL INSURANCE COMPANY OF CANADA.

Head Office—Vancouver, B.C.

Directors.

Ernest E. Buckerfield.
Frank E. Chadwick.
W. S. Charlton.
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, 1945.

Assets.

Bonds and debentures (amortized book value)	$365,997.99
Cash on hand and in banks	16,943.26
Interest accrued	3,255.43
Agents' balances and premiums uncollected (net)	26,359.10
Due from reinsurance on losses paid	8,769.38
	$421,325.16

Liabilities.

Expenses due and accrued		$135.00
Taxes due and accrued		1,248.92
Reinsurance premiums		26,533.55
Capital stock—		
Authorized	$1,000,000.00	
Subscribed	100,000.00	
Paid up		100,000.00
Surplus		293,407.69
		$421,325.16

Profit and Loss Account.

Salaries, fees, and travelling expenses			$1,898.87
All other expenses			285.04
Underwriting loss			$2,183.91
Other revenue—			
Interest earned	$13,504.79		
Profit on sale of securities and real estate	2,135.00		
		$15,639.79	
Other expenditure—			
Income and excess profits taxes	$3,789.31		
Investment expenses	100.89		
Interest paid on bonds purchased	1,746.74		
Decrease in amortized value over book value of bonds	122.05		
		5,758.99	
			9,880.80
Net profit			$7,696.89

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY.

Head Office—Saskatoon, Saskatchewan.

Directors

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

H. R. Earl, Managing Director.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1945.

Assets.

Real estate (book value)		$7,500.00
Bonds and debentures (market value)		1,085,308.13
Cash on hand and in banks		53,364.94
Rents due and accrued		10,480.49
Agents' balances and premiums uncollected (net, commission deducted)		73,299.40
Surrender value, life insurance		7,433.00
Reinsurance recoverable		9,531.68
Sundry accounts receivable		464.00
Subrogated mortgage		431.14
Assessments, 1945, unpaid		7,259.72
Automobiles		2,250.00
Furniture and fixtures		12,512.55
Unassessed premium notes		122,812.07
		$1,392,647.12
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1945	$1,031.39	
Assessments, 1945, unpaid	7,259.72	
Deficiency of market under book value of stocks	14.56	
Automobiles	2,250.00	
Furniture and fixtures	12,512.55	
Unassessed premium notes	122,812.07	
		145,880.29
		$1,246,766.83

Liabilities.

Provision for unpaid claims	$74,948.00
Adjustment expenses	6,358.83
Reserve of unearned premiums (net, at 80 per cent.)	386,573.25
Reserve and unpaid losses under unlicensed reinsurance unsecured	924.26
Reserve for contingencies	21,000.00
Assessments prepaid	670.60
Surplus	756,291.89
	$1,246,766.83

Profit and Loss Account.

Premiums earned (net)			$609,077.32
Claims incurred (net)		$319,983.98	
Adjustment expenses		26,502.01	
Commissions		166,677.71	
Taxes		22,200.84	
Salaries, fees, and travelling expenses		54,323.45	
All other expenses		25,050.78	
			614,738.77
Underwriting loss			$5,661.45
Other revenue—			
Interest earned	$37,644.60		
Finance charges and head office fees	60.57		
Rents earned (net)	596.74		
Bad debts recovered, previously written off	1,318.03		
Profit on sale of securities and real estate	3,440.00		
Decrease in deficiency of market under book value of securities	35,964.67		
Decrease in agents' ninety-day balances	424.72		
		$79,449.33	

Other expenditure—			
Retirement Fund	$5,430.36		
Contingency reserve	801.27		
		$6,231.63	
			$73,217.70
Net profit			$67,556.25

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 71, 75, 77, 80, 84, and 88.)

SOINTULA MUTUAL FIRE INSURANCE ASSOCIATION.

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

Directors.

Wilho Luck.
Uno Salmi.
John Frederickson.
William Williams.
Matt Riksman.
John Lehtinen.
Anton Impola.

Uno Salmi, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1945.

Assets.

Bonds (book value)	$2,000.00
Cash on hand and in banks	1,696.57
Interest accrued	10.00
	$3,706.57

Liabilities.

Reserve fund	$3,526.08
Surplus	180.49
	$3,706.57

Profit and Loss Account.

Premiums earned			$151.70
Expenses			54.08
Underwriting profit			$97.62
Other revenue—			
Interest earned	$67.37		
Entrance fees	20.00		
		$87.37	
Other expenditure—			
Income and excess profits taxes		4.50	
			82.87
Profit for the year			$180.49

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.
Mrs. Ann Freeze.

Frank R. Freeze, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1945.

Assets.

Bonds and debentures (book value)		$205,870.00
Stocks (book value)		109,249.50
Cash on hand and in banks		16,559.22
Interest accrued		4,939.23
Dividends due		576.00
Agents' balances and premiums uncollected (net)		52,668.21
Amount due from reinsurance on losses paid		684.15
Other assets		4,558.66
		$395,104.97
Deduct assets not admitted—		
Office furniture	$2,899.71	
Automobile	474.58	
		3,374.29
		$391,730.68

Liabilities.

Provision for unpaid claims		$56,442.66
Adjustment expenses		8,014.11
Reserve of unearned premiums (net, at 80 per cent.)		154,208.69
Taxes due and accrued		12,134.37
Reinsurance premiums		2,277.45
Contingent commission		6,478.05
Other liabilities		522.77
Capital stock—		
Authorized	$500,000.00	
Subscribed	500,000.00	
Paid up		100,000.00
Premium on capital stock		4,000.00
Surplus		47,652.58
		$391,730.68

Profit and Loss Account.

Premiums earned (net)			$266,547.26
Claims incurred (net)		$158,468.85	
Adjustment expenses		20,548.03	
Commissions		68,119.97	
Taxes		6,903.44	
Salaries, fees, and travelling expenses		973.81	
Management fee		11,502.84	
All other expenses		3,962.28	
			270,479.22
Underwriting loss			$3,931.96
Other revenue—			
Interest earned	$8,342.58		
Dividends earned	4,812.40		
Profit on sale of securities and real estate	16,392.50		
		$29,547.48	
Other expenditure—			
Income and excess profits taxes		6,665.33	
			22,882.15
Net profit			$18,950.19

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 72, 75, 77, 79, 81, 82, 84, and 88.)

TABLE I.—ABSTRACT OF LIFE INSURANCE RETURNS FOR 1945.

(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, 1945.	New issued.	In Force Dec. 31st, 1945.
Aetna Life Insurance Co.	Ordinary	$61,083	.....	*Nil*	$34,531	$17,650	*Nil*	$3,880	$1,482,483	$435,625	$1,701,521
	Group	69,260	$1,148	*Nil*	58,400	1,100	$1,365	*Nil*	7,703,020	247,500	4,137,300
Canada Life Assurance Co.	Ordinary	661,902	51,323	*Nil*	266,819	173,368	73,259	14,883	19,584,463	2,777,848	21,394,426
	Group	100,587	*Nil*	*Nil*	56,675	2,682	304	*Nil*	3,189,250	543,346	3,652,256
Commercial Union Assurance Co., Ltd.		446	*Nil*	*Nil*	1,500	*Nil*	*Nil*	*Nil*	32,070	*Nil*	32,070
Confederation Life Association	Ordinary	780,582	72,972	*Nil*	344,320	192,389	41,055	37,730	28,938,730	3,895,530	31,746,540
	Group	12,916	26	*Nil*	5,300	*Nil*	*Nil*	*Nil*	625,400	281,100	891,300
Continental Life Insurance Co.		97,638	7,400	*Nil*	18,782	44,278	2,125	291	3,006,676	530,540	3,451,448
Crown Life Insurance Co.	Ordinary	507,623	34,119	*Nil*	144,527	55,689	15,337	19,581	19,887,734	3,390,933	22,458,261
	Group	24,444	52,687	*Nil*	10,000	*Nil*	12,649	3,856	1,571,500	447,000	2,009,500
Dominion Life Assurance Co.	Ordinary	478,804	116,158	*Nil*	105,661	75,564	18,651	16,926	15,715,536	2,119,198	17,239,355
	Group	171	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
Dominion of Canada General Insurance Co.	Ordinary	35,971	714	*Nil*	7,820	648	1,620	*Nil*	1,218,974	160,800	1,240,130
	Group	*Nil*	*Nil*	*Nil*	3,500	*Nil*	*Nil*	*Nil*	55,000	*Nil*	51,500
Empire Life Insurance Co.	Ordinary	54,692	1,099	*Nil*	18,345	7,353	405	634	1,707,372	356,256	1,852,114
	Group	297	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	22,500	10,000	32,500
Equitable Life Insurance Co.		28,948	364	*Nil*	26,033	3,889	*Nil*	25	856,966	72,449	898,466
Excelsior Life Insurance Co.		226,784	5,659	*Nil*	93,269	50,688	2,490	838	8,961,038	1,133,051	9,670,530
Fidelity Life Assurance Co.		45,697	831	*Nil*	5,454	3,542	100	*Nil*	1,505,774	175,720	1,683,853
Great West Life Assurance Co.	Ordinary	1,181,584	137,210	$216	608,155	370,812	64,727	36,245	45,816,642	3,343,952	48,171,440
	Group	33,759	11,470	*Nil*	27,699	1,180	63	1,476	2,267,290	68,000	3,679,772
Imperial Life Assurance Co.	Ordinary	541,177	63,378	*Nil*	217,857	140,811	8,572	7,969	17,654,830	1,662,696	19,239,174
	Group	18,876	*Nil*	*Nil*	7,000	579	*Nil*	*Nil*	774,500	*Nil*	824,500
London Life Insurance Co.	Ordinary	851,648	15,114	.....	240,072	195,939	14,120	9,383	32,787,774	5,137,394	37,700,240
	Industrial	295,337	*Nil*	.....	22,724	51,661	*Nil*	*Nil*	9,957,433	1,789,579	11,353,263
	Group	64,445	*Nil*	.....	26,134	9,297	*Nil*	*Nil*	3,861,063	509,600	4,127,912
Loyal Protective Life Insurance Co.		1,866	*Nil*	*Nil*	*Nil*	115	*Nil*	*Nil*	45,000	16,500	51,500
Manufacturers Life Insurance Co.	Ordinary	825,484	67,729	*Nil*	232,917	190,370	39,296	10,320	23,033,644	2,275,490	24,873,900
	Group	1,772	*Nil*	*Nil*	2,000	*Nil*	*Nil*	*Nil*	35,000	*Nil*	37,000
Metropolitan Life Insurance Co.	Ordinary	1,438,787	13,250	.....	443,638	327,537	8,472	705	51,595,377	5,583,865	56,260,391
	Industrial	1,359,093	*Nil*	.....	693,919	336,535	282	*Nil*	31,080,371	2,245,832	31,725,396
	Group	68,159	51,917	.....	32,831	20,481	37,826	9,678	4,594,200	17,600	4,658,700
Monarch Life Assurance Co.		311,460	79,228	*Nil*	107,184	76,314	19,347	13,688	13,235,731	1,350,746	14,152,441
Montreal Life Insurance Co.	Ordinary	132,069	8,861	*Nil*	19,585	9,259	1,751	3,070	4,778,618	983,216	5,526,214
	Group	5,884	100,552	*Nil*	1,200	313	1,843	40,055	426,870	*Nil*	370,460
Mutual Life Assurance Co. of Canada	Ordinary	1,688,028	274,649	*Nil*	688,595	478,144	80,114	53,335	53,689,711	5,968,043	58,394,848
	Group	8,093	26,804	*Nil*	2,591	*Nil*	2,294	2,407	1,039,210	251,364	1,261,981
Mutual Life Insurance Co. of New York		56,932	316	*Nil*	58,328	13,620	1,693	*Nil*	1,847,224	*Nil*	1,716,477
National Life Assurance Co. of Canada	Ordinary	61,608	1,863	*Nil*	54,444	17,201	506	*Nil*	2,856,157	111,625	2,891,997
	Group	137	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	3,460	*Nil*	3,460
New York Life Insurance Co.		350,421	5,930	*Nil*	325,509	122,073	11,660	3,724	11,545,372	976,800	11,911,980
North American Life Assurance Co.	Ordinary	923,089	268,898	*Nil*	325,690	210,913	23,492	23,038	31,383,281	3,722,821	34,179,575
	Group	10,409	*Nil*	*Nil*	3,000	*Nil*	*Nil*	*Nil*	810,954	52,500	602,710
Northern Life Assurance Co.	Ordinary	44,630	854	*Nil*	32,022	12,768	*Nil*	11	1,875,306	16,108	1,882,831
	Group	1,057	*Nil*	*Nil*	2,000	*Nil*	*Nil*	*Nil*	71,750	*Nil*	71,000
Norwich Union Life Insurance Society		*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
Occidental Life Insurance Co.	Ordinary	113,504	21,004	*Nil*	39,648	10,592	240	*Nil*	4,858,582	1,108,614	5,722,597
	Group	3,004	*Nil*	*Nil*	4,500	90	*Nil*	*Nil*	168,065	*Nil*	231,858
Prudential Assurance Co., Ltd.		84,646	1,698	*Nil*	*Nil*	1,196	6,185	*Nil*	2,242,462	619,706	2,466,323
Prudential Insurance Co. of America	Ordinary	874,959	1,181	*Nil*	206,057	169,849	5,014	1,213	24,454,902	3,246,294	27,120,231
	Industrial	612,037	*Nil*	*Nil*	257,927	172,749	*Nil*	*Nil*	14,765,647	843,525	14,817,579
	Group	7,747	6,664	*Nil*	*Nil*	3,150	2,233	*Nil*	677,971	*Nil*	840,116
Royal Insurance Co., Ltd.		156,209	*Nil*	*Nil*	136,838	84,083	*Nil*	*Nil*	4,698,875	442,904	5,049,092
Sovereign Life Assurance Co.		85,687	50,172	*Nil*	69,494	13,170	15,878	3,448	3,435,342	306,400	3,662,752
*Standard Life Assurance Co.	Ordinary	94,853	115,015	*Nil*	31,332	20,581	101	5,103	3,963,002	284,780	4,043,169
	Group	572	*Nil*	*Nil*	.....	.....	.....	.....	.....	.....	.....
Sun Life Assurance Co. of Canada	Ordinary	1,783,665	113,485	*Nil*	694,457	444,794	194,921	11,338	53,282,925	5,900,655	57,095,758
	Group	410,979	246,850	*Nil*	254,500	121,518	7,219	16,036	29,296,858	497,900	29,532,179
Travelers Insurance Co.	Ordinary	237,953	*Nil*	*Nil*	142,486	38,702	1,443	*Nil*	6,200,581	902,800	6,510,102
	Group	60,543	*Nil*	*Nil*	36,391	2,000	*Nil*	*Nil*	4,933,951	455,600	4,983,260
Western Life Assurance Co.		44,278	1,075	*Nil*	18,930	10,937	478	*Nil*	1,409,351	232,610	1,498,407
Totals		$18,034,285	$2,029,667	$216	$7,268,590	$4,308,173	$719,130	$350,886	$617,519,768	$67,502,415	$663,385,655
Totals for 1944		$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, 1945.

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.	
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
1945	16,396,000	2,267,000	1,401,000	20,064,000	7,269,000	5,378,000	12,647,000	663,386,000

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1945.

(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.	$24,825	$21,527	$8,781	40.79
Aetna Insurance Co.	62,886	42,256	38,124	90.22
Agricultural Insurance Co.	10,881	13,206	22,931	173.64
Alliance Assurance Co., Ltd.	73,488	60,105	13,003	21.63
Alliance Insurance Co. of Philadelphia	24,743	25,948	2,141	8.25
American Alliance Insurance Co.	3,636	2,589	760	29.35
American Central Insurance Co.	4,891	4,646	1,876	40.38
American Equitable Assurance Co. of New York	30,592	21,083	11,874	56.32
American Home Fire Assurance Co.	19,926	13,483	1,041	7.72
American Insurance Co.	21,047	13,005	6,198	47.65
Anglo-Scottish Insurance Co., Ltd.	22,740	20,721	9,479	45.74
Atlas Assurance Co., Ltd.	35,315	36,480	18,268	50.08
Automobile Insurance Co. of Hartford	*Nil*	*Nil*	*Nil*	*Nil*
Baloise Fire Insurance Co., Ltd.	2,206	2,174	3,050	140.29
Baltimore American Insurance Co. of New York. (*See* note.)	.....	.....	.....	.....
Bankers and Shippers Insurance Co. of New York	21,598	20,499	13,985	68.22
Bankers' & Traders' Insurance Co., Ltd.	59,256	42,572	25,352	59.55
Beaver Fire Insurance Co.	3,094	3,322	2,277	68.54
Bee Fire Insurance Company	3,570	3,111	2,248	72.26
Boston Insurance Co.	10,373	6,994	4,467	63.87
British America Assurance Co.	36,186	31,136	17,894	57.47
British & European Insurance Co., Ltd.	2,446	2,323	937	40.33
British Aviation Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
British Canadian Insurance Co.	17,562	15,980	6,397	40.03
British Crown Assurance Corporation, Ltd.	10,087	11,716	7,297	62.28
British Empire Assurance Co.	38,121	35,884	21,228	59.16
British General Insurance Co., Ltd.	6,114	5,807	2,339	40.28
British Law Insurance Co., Ltd.	10,723	6,753	4,978	73.71
British Northwestern Fire Insurance Co.	9,051	13,682	4,851	35.45
British Oak Insurance Co., Ltd.	12,697	11,740	2,073	17.66
British Pacific Insurance Company	5,061	1,861	482	25.64
British Traders Insurance Co., Ltd.	22,056	19,186	9,789	51.02
Buffalo Insurance Co.	10,230	9,466	6,976	73.70
Caledonian American Insurance Co.	11,335	10,360	1,539	14.85
Caledonian Insurance Co.	36,550	30,961	7,129	23.03
California Insurance Co.	2,446	2,323	937	40.33
Camden Fire Insurance Association	21,128	20,299	3,574	17.61
Canada Accident & Fire Assurance Co.	13,451	12,775	5,152	40.33
Canada Security Assurance Co.	9,571	12,038	3,200	26.58
Canadian Alliance Insurance Company	5,603	5,222	3,223	61.72
Canadian Fire Insurance Co.	33,550	26,522	11,595	43.72
Canadian General Insurance Co.	19,560	23,096	11,892	51.49
Canadian Home Assurance Co.	20,375	11,011	5,565	50.54
Canadian Indemnity Co.	24,338	18,211	7,080	94.89
Canadian Mercantile Insurance Co.	15,759	9,217	11,882	128.91
Canadian Surety Co.	18,212	16,397	6,843	41.73
Car & General Insurance Corporation, Ltd.	11,424	11,169	5,237	46.89
Casualty Co. of Canada	8,084	4,764	2,176	45.67
Central Insurance Co., Ltd.	8,514	7,452	3,554	47.69
Central Manufacturers Mutual Insurance Co.	2,682	1,928	138	7.14
Central Union Insurance Co.	587	1,745	584	33.47
Century Insurance Co., Ltd.	32,242	27,439	37,812	137.80
Citizens Insurance Co. of Jersey City	1,694	909	—32	—3.52
City of New York Insurance Co. (*See* note.)	.....	.....	.....	.....
Columbia Insurance Co. of New York	8,275	7,177	2,927	40.79
Commerce Mutual Fire Insurance Co.	32,568	32,629	15,888	48.70
Commercial Union Assurance Co., Ltd.	64,662	62,074	24,259	39.08
Commercial Union Fire Insurance of New York	1,223	1,162	467	40.20
Connecticut Fire Insurance Co.	20,607	16,809	7,518	44.73
Consolidated Fire & Casualty Insurance Co.	18,242	14,009	6,435	45.93
Continental Insurance Co.	29,825	45,001	17,213	38.25
Cornhill Insurance Co., Ltd.	33,958	31,444	19,144	60.88
Dominion Fire Insurance Co.	33,969	32,809	9,028	27.52
Dominion of Canada General Insurance Co.	16,226	12,349	4,384	28.16
Eagle Fire Co. of New York	3,721	3,983	1,727	43.36
Eagle Star Insurance Co., Ltd.	69,317	51,922	25,437	48.99
Economical Mutual Fire Insurance Co.	17,477	16,276	5,757	35.37
Employers Liability Assurance Corporation, Ltd.	37,176	33,850	20,808	61.47
Ensign Insurance Co.	11,763	11,023	4,483	40.67
Equitable Fire & Marine Insurance Co.	4,122	3,362	1,504	44.74
Carried forward	$1,315,637	$1,148,972	$567,155	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1945—*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	$1,315,637	$1,148,972	$567,155	.....
Essex & Suffolk Equitable Insurance Society, Ltd.	3,845	4,152	1,366	32.92
Eureka Security Fire & Marine Insurance Co.	2,888	6,667	4,309	64.63
Excess Insurance Co., Ltd.	10,833	11,001	1,737	15.79
Federal Fire Insurance Co. of Canada	42,750	33,228	14,283	42.98
Fidelity-Phenix Fire Insurance Co. of New York	29,208	34,019	7,668	22.54
Fire Association of Philadelphia	18,922	11,382	12,282	107.90
Fire Insurance Co. of Canada	29,064	26,694	9,219	34.53
Fireman's Fund Insurance Co.	61,013	53,386	62,545	117.16
Firemen's Insurance Co. of Newark	19,889	18,704	15,396	82.31
First American Fire Insurance Co.	13,779	11,658	4,597	39.43
First National Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
Fonciere Fire Insurance Co. of Paris, France	1,727	2,009	1,161	57.79
Franklin Fire Insurance Co. of Philadelphia. (*See* note.)	.....	.....	.....	.....
General Accident Assurance Co. of Canada	5,545	6,734	1,520	22.57
General Accident Fire & Life Assurance Corp., Ltd.	13,736	13,135	6,778	51.60
General Insurance Co. of America	105,725	98,074	29,300	29.87
General Security Insurance Co. of Canada	2,589	3,528	1,880	53.29
Gibraltar Fire & Marine Insurance Co. (*See* note.)	.....	.....	.....	.....
Girard Fire & Marine Insurance Co.	1,732	3,186	2,160	67.80
Glens Falls Insurance Co.	39,972	31,565	23,444	74.02
Globe and Republic Insurance Co. of America	*Nil*	*Nil*	*Nil*	*Nil*
Globe Indemnity Co. of Canada	10,642	9,297	4,442	47.78
Gore District Mutual Fire Insurance Co.	46,519	41,604	18,670	44.88
Grain Insurance and Guarantee Co.	1,421	1,286	7,119	553.58
Great American Insurance Co.	35,440	26,828	7,307	27.24
Guardian Assurance Co., Ltd.	107,017	104,146	32,525	31.22
Guardian Insurance Co. of Canada	14,189	12,088	4,280	35.41
Guildhall Insurance Co., Ltd.	19,715	18,691	7,569	40.50
Halifax Insurance Co.	151,275	165,665	82,250	49.65
Hanover Fire Insurance Co.	8,607	9,003	2,691	29.88
Hardware Dealers Mutual Fire Insurance Co.	35,522	37,645	2,343	6.22
Hartford Fire Insurance Co.	64,988	156,209	40,238	25.76
Helvetia Swiss Fire Insurance Co., Ltd.	3,219	2,192	624	28.49
Home Assurance Co. of Canada	62,458	51,888	19,573	37.72
Home Fire & Marine Insurance Co. of California	19,692	19,121	10,240	53.56
Home Insurance Co.	175,851	195,850	75,026	38.30
Homestead Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
Hudson Bay Insurance Co.	13,316	11,634	5,559	47.78
Imperial Assurance Co.	16,550	14,353	5,854	40.79
Imperial Guarantee & Accid. Insur. Co. of Canada	4,909	4,496	—936	.....
Imperial Insurance Office	12,272	12,010	5,183	43.15
Indiana Lumbermen's Mutual Insurance Co.	5,837	5,460	474	8.68
Insurance Co. of North America	57,259	64,784	60,758	93.79
Jersey Insurance Co. of New York	13,799	13,125	8,935	68.07
Kansas City Fire & Marine Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Law, Union & Rock Insurance Co., Ltd.	37,494	37,337	18,173	48.67
Legal & General Assurance Society, Ltd.	60,286	46,993	30,844	65.64
Liverpool & London & Globe Insurance Co., Ltd.	86,741	84,463	32,020	37.91
Liverpool-Manitoba Assurance Co.	17,027	14,875	7,108	47.78
Local Government Guarantee Society, Ltd. (*See* note.)	.....	.....	.....	.....
London & County Insurance Co., Ltd.	22,023	19,463	29,004	149.02
London & Lancashire Guar. & Accident Co. of Canada	9,860	7,541	12,284	162.89
London & Lancashire Insurance Co., Ltd.	102,958	90,401	59,800	66.16
London & Provincial Marine & Gen. Insur. Co., Ltd.	3,223	1,848	4,257	230.36
London & Scottish Assurance Corporation, Ltd.	8,523	6,544	3,734	57.06
London Assurance	56,793	52,863	27,717	52.43
London-Canada Insurance Co.	4,502	5,129	1,106	21.56
London Guarantee & Accident Co., Ltd.	16,550	14,353	5,854	40.79
Lumbermen's Insurance Co.	60,624	45,404	21,284	46.87
Lumbermen's Mutual Insurance Co.	4,361	4,016	829	20.64
Lumber Mutual Fire Insurance Co. of Boston, Mass.	4,241	3,740	227	6.08
Marine Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Maryland Insurance Co.	7,368	7,006	36,560	521.85
Mercantile Insurance Co.	15,894	16,407	2,504	15.26
Merchants & Manufacturers Insurance Co.	12,781	13,077	9,305	71.15
Merchants Fire Assurance Corporation of New York	31,157	29,426	24,979	84.88
Merchants Marine Insurance Co., Ltd.	8,874	9,649	3,286	34.06
Mercury Insurance Co.	12,161	13,493	5,970	44.00
Michigan Fire & Marine Insurance Co.	11,769	13,116	3,661	27.91
Carried forward	$3,194,561	$3,033,613	$1,508,030	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1945—*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	$3,194,561	$3,033,613	$1,508,030	.....
Millers National Insurance Co.	25,050	20,193	10,278	50.89
Mill Owners Mutual Fire Insurance Co. of Iowa	4,132	3,947	96	2.43
Milwaukee Mechanics' Insurance Co.	203,642	205,489	127,985	62.28
Monument Insurance Company, Ltd.	11,793	13,602	7,417	54.53
Motor Union Insurance Co., Ltd.	5,712	5,584	2,619	46.89
Mutual Fire Insurance Co. of British Columbia	36,497	35,713	8,119	22.73
Mutual Implement & Hardware Insurance Co.	38,614	40,662	2,395	5.89
National Ben Franklin Fire Insurance Co.	11,184	11,110	5,193	46.74
Nationale Fire Insurance Co.	6,267	4,942	498	10.07
National Fire Insurance Co. of Hartford	45,257	28,361	2,909	10.25
National Liberty Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
National Liverpool Insurance Co.	8,514	7,437	3,554	47.79
National Provincial Insurance Co., Ltd.	5,712	5,584	2,619	46.89
National Retailers Mutual Insurance Co.	2,926	2,426	35	1.44
National Security Insurance Co.	26,457	18,638	4,979	26.71
National Union Fire Insurance Co. of Pittsburgh, Pa.	2,625	11,003	3,101	28.18
Newark Fire Insurance Co.	8,823	8,148	3,822	46.91
New Brunswick Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
New England Fire Insurance Co.	2,942	3,279	915	27.90
New Hampshire Fire Insurance Co.	16,794	8,252	8,020	97.25
New York Underwriters Insurance Co.	11,415	14,343	10,387	72.42
New Zealand Insurance Co., Ltd.	25,766	19,217	7,402	28.52
Niagara Fire Insurance Co.	15,511	15,468	8,138	52.61
North British & Mercantile Insurance Co., Ltd.	36,492	37,172	14,572	39.20
North Empire Fire Insurance Co.	16,550	14,353	5,854	40.79
Northern Assurance Co., Ltd.	20,316	19,036	10,146	53.30
Northwestern Mutual Fire Association	129,863	121,149	28,909	23.86
Northwestern National Insurance Co.	11,512	10,574	2,411	22.80
North West Fire Insurance Co.	4,891	4,646	1,875	40.38
Norwich Union Fire Insurance Society, Ltd.	61,557	56,886	25,834	45.41
Occidental Fire Insurance Co.	11,434	11,464	13,515	117.89
Ocean Accident & Guarantee Corporation, Ltd.	13,451	12,775	5,152	40.33
Ohio Farmers Insurance Co.	54,094	52,337	46,001	87.89
Pacific Coast Fire Insurance Co.	16,158	14,566	8,956	61.48
Pacific Fire Insurance Co.	24,508	23,445	15,927	67.93
Palatine Insurance Co., Ltd.	14,674	13,935	5,623	40.35
Patriotic Assurance Co., Ltd.	12,786	11,784	3,961	33.62
Pearl Assurance Co., Ltd.	53,937	53,445	34,254	64.09
Pennsylvania Lumbermen's Mutual Fire Insurance Co.	4,573	4,313	227	5.27
Philadelphia Fire & Marine Insurance Co.	17,854	24,564	22,291	90.75
Phoenix Assurance Co., Ltd.	133,240	122,977	44,947	36.55
Phoenix Insurance Co.	51,894	42,920	20,839	48.55
Pioneer Insurance Co.	7,491	6,543	3,127	47.79
Planet Assurance Co., Ltd.	9,925	12,613	4,960	39.33
Providence Washington Insurance Co.	12,500	9,419	10,700	113.60
Provincial Insurance Co., Ltd.	31,750	28,840	30,003	104.03
Prudential Assurance Co., Ltd.	84,749	68,695	47,560	69.23
Quebec Fire Assurance Co.	19,833	19,080	4,922	25.80
Queen Insurance Co.	38,284	33,467	15,981	47.75
Queensland Insurance Co., Ltd.	40,094	35,215	22,046	62.60
Railway Passengers Assurance Co.	9,234	6,690	4,749	70.99
Reliance Insurance Co. of Canada	10,390	8,474	3,791	44.74
Royal Exchange Assurance	47,431	42,971	27,641	64.32
Royal Insurance Co., Ltd.	133,568	117,802	65,334	55.46
Royal Plate Glass & General Ins. Co. of Canada. (*See* note.)	.....	.....	.....	.....
Royal Scottish Insurance Co., Ltd.	5,010	5,589	2,431	43.49
St. Paul Fire & Marine Insurance Co.	25,448	28,374	26,469	93.
Saskatchewan Mutual Fire Insurance Co.	41,525	35,869	20,921	58.32
Scottish Canadian Assurance Corporation	9,354	10,857	7,466	68.77
Scottish Insurance Corporation, Ltd.	11,701	9,866	3,916	39.69
Scottish Metropolitan Assurance Co., Ltd.	7,486	6,794	2,975	43.79
Scottish Union & National Insurance Co.	24,267	23,416	5,517	23.56
Sea Insurance Co., Ltd.	14,473	12,591	3,597	28.57
Security Insurance Co. of New Haven	8,330	7,564	2,343	30.98
Security National Insurance Co.	1,884	1,007	1,442	143.20
Sentinel Fire Insurance Co.	2,942	3,279	915	27.90
Sointula Mutual Fire Association	.....	.....	.....	.....
Carried forward	$4,997,647	$4,704,367	$2,358,611	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1945—*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	$4,997,647	$4,704,367	$2,358,611	.....
South British Insurance Company, Ltd.	17,948	15,673	9,098	58.05
Southern Insurance Co., Ltd.	8,195	6,922	3,189	46.07
Springfield Fire & Marine Insurance Co.	137,477	148,659	40,583	27.30
Stanstead & Sherbrooke Insurance Co.	30,332	24,583	9,242	37.59
State Assurance Co., Ltd.	5,712	5,584	2,619	46.89
Sun Insurance Office, Ltd.	60,098	61,435	16,243	26.44
Switzerland General Insurance Co., Ltd.	6,465	4,105	4,889	119.10
Toronto General Insurance Co.	16,004	18,897	9,730	51.49
Travelers Fire Insurance Co.	82,315	94,809	49,480	52.19
Union Assurance Society, Ltd.	23,234	22,064	8,899	40.33
Union Fire, Accident & General Insurance Co.	16,058	14,468	2,943	20.34
Union Insurance Society of Canton, Ltd.	37,809	32,889	16,781	51.02
Union Marine & General Insurance Co., Ltd.	16,550	14,353	5,854	40.79
United British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
United Firemen's Insurance Co. of Philadelphia	8,275	7,177	2,927	40.79
United Mutual Fire Insurance Co.	13,690	12,114	203	1.67
United States Fire Insurance Co.	64,625	54,333	45,700	84.11
Urbaine Fire Insurance Co.	4	543	.....	.....
Utah Home Fire Insuarnce Co.	14,829	3,878	482	12.43
Wawanesa Mutual Insurance Co.	138,161	119,000	44,976	37.79
Wellington Fire Insurance Co.	26,973	21,451	8,466	39.46
Westchester Fire Insurance Co.	14,459	3,043	.....	.....
Western Assurance Co.	16,398	17,381	15,874	91.33
Western Union Insurance Co.	12,957	12,557	7,583	60.39
Westminster Fire Office. (*See* note.)	.....	.....	.....	.....
World Fire & Marine Insurance Co.	27,173	26,375	9,658	36.61
World Marine & General Insurance Co., Ltd.	5,782	7,134	2,220	31.11
Yorkshire Insurance Co., Ltd.	24,282	25,264	9,460	37.44
Totals	$5,823,452	$5,479,058	$2,685,710	49.01
Totals for 1944	$5,734,292	$5,137,004	$2,095,579	40.79

NOTE.—The entire business of this Insurer has been 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	12,449	13,976	21	.14
American Exchange Underwriters	3,558	2,759	*Nil*	*Nil*
Canadian Reciprocal Exchange	1,179	650	—4	.....
Canners Exchange Subscribers at Warner Inter Insurance Bureau	6,015	5,767	*Nil*	.....
Fireproof Sprinklered Underwriters	216	31	*Nil*	.....
Individual Underwriters	5,202	3,704	*Nil*	.....
Lumbermen's Underwriting Alliance	15,344	14,406	*Nil*	.....
Metropolitan Inter-Insurers	2,627	2,394	*Nil*	.....
New York Reciprocal Exchange	5,749	3,196	*Nil*	.....
Underwriters Exchange	3,870	2,465	*Nil*	.....
Totals	$56,209	$49,348	.17	.....
Totals for 1944	$49,150	$76,752	$6,441	8.39

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.
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
1945	5,823,000	5,479,000	2,686,000	49.01

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1945.

(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*	*Nil*	*Nil*	*Nil*
Aetna Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Agricultural Insurance Co.	*Nil*	$45	*Nil*	*Nil*
Alliance Insurance Co. of Philadelphia	*Nil*	*Nil*	*Nil*	*Nil*
American Alliance Insurance Co.	$119	119	$71	59.66
American Automobile Fire Insurance Co.	23,689	22,011	15,278	69.41
American Automobile Insurance Co.	45,297	39,326	39,708	100.97
American Central Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
American Equitable Assurance Co. of New York	97	49	*Nil*	*Nil*
Anglo-Scottish Insurance Co., Ltd.	8,063	6,936	4,943	71.26
Arex Indemnity Company	1,965	1,979	434	21.96
Atlas Assurance Co., Ltd.	5,883	5,834	3,510	60.16
Bankers & Traders Insurance Co., Ltd.	82,657	76,635	39,812	51.95
British America Assurance Co.	50,328	46,565	10,897	23.40
British Canadian Insurance Co.	19,551	19,192	27,486	143.22
British Empire Assurance Co.	23,413	19,458	17,650	90.71
British General Insurance Co., Ltd.	8,248	7,783	4,436	57.00
British Law Insurance Co., Ltd.	13,077	12,512	7,315	58.46
British Oak Insurance Co., Ltd.	1,968	2,300	2,507	109.00
British Traders Insurance Co., Ltd.	17,999	17,598	11,200	63.64
Caledonian Insurance Co.	3,218	2,888	234	8.10
Camden Fire Insurance Association	3,770	3,304	1,416	42.86
Canada Accident & Fire Assurance Co.	23,713	22,377	12,753	56.99
Canada Security Assurance Co.	30,426	28,169	28,878	102.52
Canadian Fire Insurance Co.	24,035	22,020	8,611	39.11
Canadian General Insurance Co.	22,183	21,383	11,472	53.65
Canadian Home Assurance Co.	8,427	5,797	2,130	36.75
Canadian Indemnity Co.	28,103	26,047	6,940	26.64
Canadian Mercantile Insurance Co.	1,326	981	92	9.38
Canadian Surety Co.	32,333	31,059	12,622	40.64
Car & General Insurance Corporation, Ltd.	3,402	3,321	3,421	103.02
Casualty Co. of Canada	45,322	42,764	29,204	68.29
Central Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Central Manufacturers Mutual Insurance Co. (*See* note.)	.....	.....	.....	.....
Century Insurance Co., Ltd.	8,244	7,092	4,943	69.70
Commerce Mutual Fire Insurance Co.	809	548	43	7.85
Commercial Casualty Insurance Co.	93,192	90,216	70,981	78.68
Commercial Union Assurance Co., Ltd.	13,403	12,752	7,207	56.52
Consolidated Fire & Casualty Insurance Co.	2,547	2,156	177	8.20
Continental Casualty Co.	703	687	7,187	1045.58
Continental Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Cornhill Insurance Co., Ltd.	11,703	11,502	4,102	35.66
Dominion Fire Insurance Co.	4,282	3,893	1,133	29.10
Dominion of Canada General Insurance Co.	46,187	42,685	36,702	85.98
Eagle Fire Co. of New York	283	252	*Nil*	*Nil*
Economical Mutual Fire Insurance Co.	2,871	1,804	84	4.66
Employers Liability Assurance Corporation, Ltd.	24,374	23,918	21,532	90.02
Eureka-Security Fire & Marine Insurance Co.	320	301	23	7.82
Federal Fire Insurance Co.	17,479	11,919	10,344	86.78
Fidelity & Casualty Co. of New York	*Nil*	*Nil*	*Nil*	*Nil*
Fidelity Insurance Co. of Canada	1,785	1,664	529	31.79
Fidelity-Phenix Fire Insurance Co. of New York	3,361	1,332	1,413	106.09
Fire Association of Philadelphia	*Nil*	*Nil*	*Nil*	*Nil*
Fireman's Fund Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Firemen's Insurance Co. of Newark	*Nil*	*Nil*	*Nil*	*Nil*
First National Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
Franklin Fire Insurance Co. of Philadelphia. (*See* note.)	.....	.....	.....	.....
General Accident Assurance Co. of Canada	20,199	25,838	1,079	4.18
General Accident Fire & Life Assur. Corporation, Ltd.	14,993	15,121	7,952	52.59
General Casualty Co. of America	96,311	87,664	63,123	72.00
General Exchange Insurance Corporation	5,770	6,216	3,292	52.96
General Insurance Co. of America	43,200	40,068	16,689	41.65
General Security Insurance Co. of Canada	656	543	84	15.47
Gibraltar Fire & Marine Insurance Co. (*See* note.)	.....	.....	.....	.....
Glens Falls Insurance Co.	17,262	12,813	9,231	72.00
Globe Indemnity Co. of Canada	30,768	28,318	15,965	56.38
Gore District Mutual Fire Insurance Co.	17,684	14,000	3,802	27.16
Great American Indemnity Co.	2,111	1,960	272	13.88
Great American Insurance Co.	1,071	1,076	637	59.20
Guardian Assurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Carried forward	$1,010,180	$934,790	$591,546	.....

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1945—*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	$1,010,180	$934,790	$591,546	.....
Guardian Insurance Co. of Canada	234,753	228,079	138,086	60.54
Guildhall Insurance Co., Ltd.	36,858	36,612	18,669	50.99
Halifax Insurance Co.	79,937	84,832	45,284	53.38
Hardware Dealers Mutual Fire Insurance Co.	595	555	*Nil*	*Nil*
Hartford Accident & Indemnity Co.	25,498	24,375	14,229	58.38
Hartford Fire Insurance Co.	3,989	4,159	1,366	32.84
Home Assurance Co. of Canada	84,822	79,356	50,175	63.22
Home Insurance Co.	11,452	11,822	7,949	67.23
Homestead Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
Hudson Bay Insurance Co. (*See* note.)	.....	.....	.....	.....
Imperial Guarantee & Accident Ins. Co. of Canada	3,593	3,437	343	9.98
Imperial Insurance Office	9,154	8,395	5,921	70.53
Indemnity Insurance Co. of North America	764	661	35	5.29
Indiana Lumbermen's Mutual Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Insurance Co. of North America	16	286	.....	.....
Law, Union & Rock Insurance Co., Ltd.	12,496	12,657	5,658	44.70
Legal & General Assurance Society, Ltd.	14,403	14,707	9,126	62.05
Liberty Mutual Insurance Co.	493	334	46	1.38
Liverpool & London & Globe Insurance Co., Ltd.	16,913	15,636	8,914	57.01
Liverpool-Manitoba Assurance Co.	3,358	3,102	1,769	57.03
London & County Insurance Co., Ltd.	9,346	8,569	4,957	57.85
London & Lancashire Guarantee & Accident Co. of Canada	53,114	49,906	31,308	62.73
London & Lancashire Insurance Co., Ltd.	15,754	14,998	15,365	102.45
London & Provincial Marine General Insurance Co., Ltd.	8,008	4,075	7,872	193.17
London & Scottish Assurance Corporation, Ltd.	650	632	.....	.....
London Assurance	7,189	7,014	3,321	47.35
London-Canada Insurance Co.	26,418	25,551	11,870	46.45
London Guarantee & Accident Co., Ltd.	121,631	121,664	60,131	49.42
Lumbermen's Mutual Casualty Co.	5,689	5,057	4,332	85.66
Marine Insurance Co., Ltd.	4,261	4,678	3,575	76.42
Maryland Casualty Co.	2,475	2,241	1,097	48.97
Merchants Marine Insurance Co., Ltd.	6,461	6,961	9,195	132.09
Mercury Insurance Co.	2,568	3,696	—187	.....
Metropolitan Casualty Insurance Co.	14,416	12,710	1,568	12.36
Michigan Fire & Marine Insurance Co.	3,037	2,870	831	28.95
Milwaukee Mechanics' Insurance Co.	118,424	115,649	76,928	66.52
Monument Insurance Co., Ltd.	4,516	4,452	3,255	73.12
Motor Union Insurance Co., Ltd.	28,323	26,412	10,080	38.16
Mutual Implement & Hardware Insurance Co.	595	555	.....	.....
National Ben Franklin Fire Insurance Co.	4,118	3,787	924	24.40
National Fire Insurance Co. of Hartford	*Nil*	*Nil*	*Nil*	*Nil*
National Liberty Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
National Retailers Mutual Insurance Company	644	426	5	1.17
National Union Fire Insurance Co. of Pittsburgh, Pa.	281	223	394	176.68
Newark Fire Insurance Co.	2,979	2,797	1,613	57.67
New England Fire Insurance Co.	759	717	208	29.01
New York Underwriters Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
New Zealand Insurance Co., Ltd.	18,663	15,314	6,930	45.25
Niagara Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
North British & Mercantile Insurance Co., Ltd.	9,307	8,679	3,420	39.41
Northern Assurance Co., Ltd.	14,755	13,268	6,837	51.53
Northwest Casualty Co.	74,246	70,246	42,505	60.51
Northwestern Mutual Fire Association	*Nil*	*Nil*	5	*Nil*
Northwestern National Insurance Co.	109	153	.....	.....
Norwich Union Fire Insurance Society, Ltd.	27,608	26,292	24,667	93.82
Occidental Fire Insurance Co.	1,731	1,647	643	39.07
Ocean Accident & Guarantee Corporation, Ltd.	46,445	43,856	24,953	56.90
Ohio Farmers Insurance Co.	7,874	7,644	3,108	40.66
Pacific Coast Fire Insurance Co.	7,882	6,781	4,943	72.90
Palatine Insurance Co., Ltd.	5,155	4,864	2,773	57.01
Patriotic Assurance Co., Ltd.	2,522	2,502	403	16.12
Pearl Assurance Co., Ltd.	14,522	15,620	3,158	20.22
Phoenix Assurance Co., Ltd.	100,782	94,372	47,763	50.61
Phoenix Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Pioneer Insurance Co. (*See* note.)	.....	.....	.....	.....
Providence Washington Insurance Co.	512	526	795	151.14
Provincial Insurance Co., Ltd.	31,749	30,739	8,097	26.34
Prudential Assurance Co., Ltd.	21,046	17,597	10,885	61.86
Queen Insurance Co., Ltd.	3,586	3,368	1,935	57.45
Carried forward	$2,379,424	$2,252,903	$1,341,578	.....

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1945—*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	$2,379,424	$2,252,903	$1,341,578	.....
Queensland Insurance Co., Ltd.	32,160	26,027	19,378	74.44
Railway Passengers Assurance Co.	7,859	7,498	4,191	55.89
Rhode Island Insurance Co.	1,408	963	.....	.....
Royal Exchange Assurance	25,321	23,772	14,881	62.59
Royal Insurance Co., Ltd.	39,160	36,254	19,980	55.11
Royal Plate Glass & General Insurance Co. of Canada. (*See* note.)	.....	.....	.....	.....
St. Paul Fire & Marine Insurance Co.	2,414	2,012	343	17.00
St. Paul Mercury Indemnity Co. of St. Paul	3,597	3,188	123	.04
Saskatchewan Mutual Fire Insurance Co.	73,462	74,374	34,564	46.47
Scottish Insurance Corporation, Ltd.	*Nil*	39	*Nil*	.....
Scottish Metropolitan Assurance Co., Ltd.	6,258	5,796	4,457	76.90
Scottish Union & National Insurance Co.	10,712	9,955	5,606	56.31
Security Insurance Co. of New Haven	*Nil*	*Nil*	*Nil*	*Nil*
South British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
Southern Insurance Co., Ltd.	2,688	2,312	1,648	71.28
Springfield Fire & Marine Insurance Co.	26,576	25,254	8,312	32.92
Sun Insurance Office, Ltd.	14,547	14,300	3,513	34.11
Toronto General Insurance Co.	18,150	17,495	8,813	50.37
Travelers Fire Insurance Co.	1,649	1,566	257	16.44
Travelers Indemnity Co.	7,930	7,251	1,905	26.27
Union Assurance Society, Ltd.	6,186	5,837	3,328	57.02
Union Fire, Accident & General Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Union Insurance Society of Canton, Ltd.	33,427	32,683	20,800	63.64
Union Marine & General Insurance Co., Ltd.	35,165	33,016	12,243	37.08
United British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
United Mutual Fire Insurance Co.	45	45	.....	.....
United Pacific Insurance Co.	92,109	73,641	48,903	66.41
United States Fidelity & Guaranty Co.	5,127	5,330	5,742	107.73
United States Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Wawanesa Mutual Insurance Co.	105,840	101,973	79,459	77.92
Wellington Fire Insurance Co.	18,762	14,334	5,448	38.00
Western Assurance Co.	24,828	24,839	99,485	400.52
Western Union Insurance Co.	25,961	36,962	20,361	55.09
Westminster Fire Office. (*See* note.)	.....	.....	.....	.....
World Fire & Marine Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
World Marine & General Insurance Co., Ltd.	4,412	4,453	639	14.35
Yorkshire Insurance Co., Ltd.	19,345	9,496	1,632	17.19
Zurich General Accident & Liability Insurance Co., Ltd.	91,495	84,887	37,259	43.89
Totals	$3,116,017	$2,938,455	$1,804,848	61.44
Totals for 1944	$2,735,665	$2,662,372	$1,231,959	46.27

NOTE.—The entire business of this Insurer has been 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	$729	$646	$19	2.88

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.
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
1945	3,116,000	2,938,000	1,805,000	61.44

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945.

(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.	*$20,956	$18,498	.....	.....
Alliance Assurance Co., Ltd.	.....	.....	.....	.....
Anglo-Scottish Insurance Co., Ltd.	458	486	.....	.....
Atlas Assurance Co., Ltd.	5	*Nil*	.....	.....
British America Assurance Co.	6,676	18,378	$5,448	$2,886
British Aviation Insurance Co.	1,686	*Nil*	.....	.....
British Canadian Insurance Co.	2,257	1,147	1,511	238
British Empire Assurance Co.	6,515	4,660	4,752	1,266
British Northwestern Fire Insurance Co.	1,375	—239	772	375
Canada Accident & Fire Assurance Co.	3,809	2,664	1,670	290
Canada Security Assurance Co.	177	*Nil*	21	30
Canadian Fire Insurance Co.	433	—35	.....	.....
Canadian General Insurance Co.	2,561	680	986	442
Canadian Home Assurance Co.	.....	.....	.....	.....
Canadian Indemnity Co.	822	—52	382	385
Canadian Surety Co.	.....	.....	.....	.....
Car & General Insurance Corporation, Ltd.	18	.....	.....	.....
Casualty Co. of Canada	*6	*Nil*	.....	.....
	5,012	4,571	3,007	2,053
Century Insurance Co., Ltd.	2,967	536	*Nil*	.....
Commercial Casualty Insurance Co.	*31,308	28,891	.....	.....
	36,923	18,830	28,806	20,062
Commercial Union Assurance Co., Ltd.	4,447	4,382	1,789	1,446
Confederation Life Association	*8,345	4,988	.....	.....
Consolidated Fire & Casualty Insurance Co.	21	*Nil*	*Nil*	*Nil*
Continental Casualty Co.	59,615	41,056	115,238	23,232
Dominion Fire Insurance Co.	.....	.....	.....	.....
Dominion of Canada General Insurance Co.	*423	*Nil*	.....	.....
	27,038	8,030	11,106	15,924
Economical Mutual Fire Insurance Co.	*6,505	1,816	.....	.....
Employers' Liability Assurance Corporation, Ltd.	3,532	3,874	1,193	1,151
Federal Fire Insurance Co. of Canada	147	*Nil*	.....	.....
Fidelity & Casualty Co. of New York	106	*Nil*	.....	.....
Fidelity Insurance Co. of Canada	175	*Nil*	32	402
General Accident Assurance Co. of Canada	*1,303	247	.....	.....
	4,303	1,411	2,110	1,605
General Accident Fire & Life Assurance Corpn., Ltd.	981	56	519	267
General Casualty Co. of America	2,570	—274	.....	.....
General Security Insurance Co. of Canada	.....	.....	.....	.....
Globe Indemnity Co. of Canada	1,320	75	780	76
Gore District Mutual Fire Insurance Co.	111	*Nil*	.....	.....
Great American Indemnity Co.	25	*Nil*	.....	.....
Great West Life Assurance Co.	*3,014	6,971	.....	.....
	4,533	1,560	1,438	193
Guardian Insurance Co. of Canada	5,409	1,432	712	657
Guildhall Insurance Co., Ltd.	450	127	72	10
Halifax Insurance Co.	1,394	324	684	121
Hartford Accident & Indemnity Co.	401	*Nil*	.....	.....
Home Assurance Co. of Canada	8,711	3,955	.....	.....
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	2,379	—164	1,199	359
Imperial Insurance Office	684	63	181	188
Indemnity Insurance Co. of North America	6,612	1,346	.....	.....
Law, Union & Rock Insurance Co., Ltd.	933	310	136	*Nil*
Legal & General Assurance Society. Ltd.	470	319	705	405
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	147	8	87	8
London & Lancashire Guar. & Accident Co. of Canada	3,326	1,495	1,233	522
London & Provincial Marine & General Insur. Co., Ltd.	*56	*Nil*	.....	.....
	955	—34	*Nil*	*Nil*
London & Scottish Assurance Corporation, Ltd.	10	*Nil*	.....	.....
Carried forward	$284,415	$182,388	$186,569	$74,593

* Accident and sickness.

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945—*Continued.*

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	$284,415	$182,388	$186,569	$74,593
London Assurance	35	*Nil*	12	*Nil*
London Guarantee & Accident Co., Ltd.	8,201	6,007	4,054	4,381
London Life Insurance Co.	*105,002	62,964	.....	.....
Loyal Protective Life Insurance Co.	*27,057	18,674	.....	.....
Lumbermen's Mutual Casualty Co.	431	*Nil*	.....	.....
Maryland Casualty Co.	*10	*Nil*	.....	.....
	154	*Nil*	.....	.....
Metropolitan Casualty Insurance Co.	384	*Nil*	.....	.....
Metropolitan Life Insurance Co.	*44,340	38,954	.....	.....
	9,458	2,813	2,544	2,490
Motor Union Insurance Co., Ltd.	128	*Nil*	.....	.....
Mutual Benefit Health & Accident Association	*366,075	269,768	.....	.....
Mutual Life Assurance Co. of Canada	*4,499	2,061	.....	.....
North British & Mercantile Insurance Co., Ltd.	2,293	437	909	53
	*18,155	15,157	.....	.....
Northwest Casualty Co.	1,072	405	.....	.....
Northern Assurance Co., Ltd.	108	23	.....	.....
Norwich Union Fire Insurance Society, Ltd.	2,338	772	438	133
Occidental Fire Insurance Co.	179	69	42	184
Occidental Life Insurance Co.	204	*Nil*	.....	.....
	*4,362	2,995	.....	.....
Ocean Accident & Guarantee Corporation, Ltd.	8,668	2,612	1,779	14
Pearl Assurance Co., Ltd.	4,583	20	.....	.....
Phoenix Assurance Co., Ltd.	1,035	4,851	1,053	2,211
Protective Association of Canada	69	163	.....	.....
	*24,206	21,968	.....	.....
Prudential Assurance Co., Ltd.	363	—170	37	*Nil*
Prudential Insurance Co. of America	79	4	.....	.....
	**Nil*	—49	.....	.....
Queensland Insurance Co., Ltd.	.....	.....	.....	.....
Railway Passengers Assurance Co.	2,001	207	597	757
Royal Exchange Assurance	195	*Nil*	.....	.....
Royal Insurance Co., Ltd.	1,281	71	738	73
Saskatchewan Mutual Fire Insurance Co.	1,041	237	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	257	*Nil*	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	4,028	—1,079	480	77
Toronto General Insurance Co.	2,095	556	807	361
Travelers Insurance Co.	*233,062	156,585	.....	.....
	43,906	12,182	2,655	102
Union Assurance Society, Ltd.	345	1,690	114	*Nil*
Union Insurance Society of Canton, Ltd.	7,219	2,256	26,452	20,805
Union Marine & General Insurance Co., Ltd.	590	70	154	*Nil*
United States Fidelity & Guaranty Co.	483	44	125	17
Wawanesa Mutual Insurance Co.	.....	.....	.....	.....
Wellington Fire Insurance Co.	30	*Nil*	.....	.....
Western Assurance Co.	4,497	1,284	3,357	1,328
Western Union Insurance Co.	*506	152	.....	.....
	153	2,729	.....	.....
World Marine & General Insurance Co., Ltd.	69	*Nil*	.....	.....
Yorkshire Insurance Co., Ltd.	*2,687	5,698	.....	.....
	2,940	2,790	.....	.....
Zurich General Accident & Liability Insur. Co., Ltd.	782	*Nil*	*Nil*	558
	*38,959	24,889	.....	.....
Totals	$1,265,029	$843,247	$232,916	$108,137
Totals for 1944	$1,222,041	$745,969	$207,298	$91,450

* 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.	$50	*Nil*	*Nil*	.....
Atlas Assurance Co., Ltd.	.....	.....	.....	.....
Automobile Insurance Co. of Hartford	51	.....	*Nil*	.....
Carried forward	$101	.....	.....	.....

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945—*Continued.*

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	$101	.....	.....	.....
British America Assurance Co.	11	*Nil*	$741	$710
British Aviation Insurance Co.	1,058	*Nil*	.....	.....
British Canadian Insurance Co.	.....	.....	498	765
British Columbia Plate Glass Insurance Co.	.....	.....	18,282	18,884
British Empire Assurance Co.	.....	.....	179	—8
British Northwestern Fire Insurance Co.	.....	.....	282	439
Canada Accident & Fire Assurance Co.	.....	.....	1,298	974
Canada Security Assurance Co.	.....	.....	47	68
Canadian Alliance Insurance Co.	.....	.....	.....	.....
Canadian Fire Insurance Co.	.....	.....	610	288
Canadian General Insurance Co.	.....	.....	804	1,782
Canadian Home Assurance Co.	.....	.....	10	*Nil*
Canadian Indemnity Co.	.....	.....	1,408	787
Canadian Mercantile Insurance Co.	.....	.....	.....	.....
Canadian Surety Co.	.....	.....	319	290
Casualty Co. of Canada	.....	.....	468	381
Century Insurance Co., Ltd.	.....	.....	144	614
Commercial Casualty Insurance Co.	.....	.....	996	1,095
Commercial Union Assurance Co., Ltd.	.....	.....	.....	.....
Consolidated Fire & Casualty Insurance Co.	.....	.....	2	22
Continental Casualty Co.	.....	.....	782	578
Continental Insurance Co.	.....	.....	.....	.....
Dominion Fire Insurance Co.	.....	.....	66	11
Dominion of Canada General Insurance Co.	.....	.....	1,011	4,653
Eagle Star Insurance Co., Ltd.	.....	.....	318	—5
Employers' Liability Assurance Corporation, Ltd.	.....	.....	1,053	741
Federal Fire Insurance Co. of Canada	.....	.....	584	109
Fidelity & Casualty Co. of New York	.....	.....	.....	.....
Fidelity Insurance Co. of Canada	.....	.....	101	410
General Accident Assurance Co. of Canada	.....	.....	630	275
General Accident Fire & Life Assurance Co., Ltd.	.....	.....	113	201
General Casualty Co. of America	.....	.....	2,440	1,667
General Security Insurance Co. of Canada	.....	.....	.....	.....
Gibraltar Fire & Marine Insurance Co.	.....	.....	.....	.....
Globe Indemnity Co. of Canada	.....	.....	601	508
Gore District Mutual Fire Insurance Co.	.....	.....	131	67
Great American Indemnity Co.	1,283	*Nil*	368	408
Great American Insurance Co.	19,295	$947	.....	.....
Guardian Assurance Co., Ltd.	.....	.....	.....	.....
Guardian Insurance Co. of Canada	.....	.....	1,080	602
Halifax Insurance Co.	.....	.....	1,720	1,578
Hardware Dealers Mutual Fire Insurance Co.	595	*Nil*	.....	.....
Hartford Accident & Indemnity Co.	57	*Nil*	777	1,160
Hartford Fire Insurance Co.	50	*Nil*	.....	.....
Home Assurance Co. of Canada	.....	.....	455	448
Home Insurance Co.	.....	.....	.....	.....
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Co.	.....	.....	610	441
Imperial Insurance Office	.....	.....	885	393
Indemnity Insurance Co. of North America	.....	.....	269	*Nil*
Insurance Company of North America	3	.....	.....	.....
Kansas City Fire & Marine Insurance Co.	.....	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	.....	.....	*Nil*	288
Legal & General Insurance Society, Ltd.	.....	.....	889	444
Liverpool & London & Globe Insurance Co., Ltd.	.....	.....	67	57
London & Lancashire Guarantee & Accident Co. of Canada	.....	.....	1,244	1,035
London & Lancashire Insurance Co., Ltd.	.....	.....	.....	.....
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	19	*Nil*
London & Scottish Assurance Corporation, Ltd.	.....	.....	70	—61
London Assurance	.....	.....	123	*Nil*
London Guarantee & Accident Co., Ltd.	.....	.....	510	2,478
Lumbermen's Mutual Casualty Co.	.....	.....	.....	.....
Marine Insurance Co., Ltd.	.....	.....	.....	.....
Maryland Casualty Co.	57	*Nil*	.....	.....
Metropolitan Casualty Insurance Co.	.....	.....	1,507	1,115
Motor Union Insurance Co., Ltd.	.....	.....	.....	.....
Mutual Implement & Hardware Insurance Co.	.....	.....	.....	.....
National Ben Franklin Fire Insurance Co.	.....	.....	.....	.....
Carried forward	$22,510	$947	$44,511	$46,692

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945—*Continued.*

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	$22,510	$947	$44,511	$46,692
National Fire Insurance Co. of Hartford	.....	.....	.....	.....
National Provincial Insurance Co., Ltd.	.....	.....	531	1,431
National Union Fire Insurance Co.	38	*Nil*	.....	.....
New York Underwriters Insurance Co.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	.....	.....	322	56
Niagara Fire Insurance Co.	.....	.....	.....	.....
North British & Mercantile Insurance Co., Ltd.	.....	.....	253	233
Northern Assurance Co., Ltd.	.....	.....	47	172
Northwest Casualty Co.	.....	.....	488	433
Norwich Union Fire Insurance Society, Ltd.	.....	.....	536	899
Occidental Fire Insurance Co.	.....	.....	141	172
Ocean Accident & Guarantee Corporation, Ltd.	.....	.....	1,479	1,131
Phoenix Assurance Co., Ltd.	215	*Nil*	736	957
Phoenix Insurance Co.	50	*Nil*	.....	.....
Providence Washington Insurance Co.	25	*Nil*	.....	.....
Prudential Assurance Co., Ltd.	.....	.....	261	597
Queensland Insurance Co., Ltd.	.....	.....	752	631
Railway Passengers Assurance Co.	.....	.....	278	269
Royal Insurance Co., Ltd.	.....	.....	569	481
Royal Plate Glass & General Insurance Co. of Canada	.....	.....	.....	.....
St. Paul Fire & Marine Insurance Co.	50	*Nil*	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	90	91
South British Insurance Co., Ltd.	.....	.....	.....	.....
Southern Insurance Co., Ltd.	.....	.....	5	*Nil*
Springfield Fire & Marine Insurance Co.	38	*Nil*	.....	.....
Sun Insurance Office, Ltd.	.....	.....	500	44
Toronto General Insurance Co.	.....	.....	658	1,458
Travelers Fire Insurance Co.	38	*Nil*	.....	.....
Travelers Indemnity Co.	57	*Nil*	140	85
Travelers Insurance Co.	.....	.....	.....	.....
Union Assurance Society, Ltd.	.....	.....	201	130
Union Insurance Society of Canton, Ltd.	.....	.....	467	1,107
Union Marine & General Insurance Co., Ltd.	.....	.....	242	517
United States Fidelity & Guaranty Co.	57	*Nil*	602	*Nil*
United States Fire Insurance Co.	17	*Nil*	.....	.....
Utah Home Fire & Marine Insurance Co.	*Nil*	800	.....	.....
Wawanesa Mutual Insurance Co.	.....	.....	140	*Nil*
Wellington Fire Insurance Co.	.....	.....	1,212	259
Western Assurance Co.	11	*Nil*	54	51
Western Union Insurance Co.	.....	.....	35	*Nil*
World Marine & General Insurance Co., Ltd.	.....	.....	4	—8
Yorkshire Insurance Co., Ltd.	.....	.....	101	271
Zurich General Accident & Liability Insurance Co., Ltd.	.....	.....	9	54
Totals	$23,106	$1,747	$55,364	$58,213
Totals for 1944	$71,315	—$336	$58,906	$35,042

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.	.....	.....	$108	*Nil*
Arex Indemnity Co.	$1,900	—$430	7,835	—$1,524
Atlas Assurance Co., Ltd.	259	*Nil*	557	*Nil*
British America Assurance Co.	146	*Nil*	1,281	*Nil*
British Canadian Insurance Co.	2	360	2,339	—305
British Empire Assurance Co.	47	*Nil*	1,490	64
British Northwestern Fire Insurance Co.	17	*Nil*	1,986	7
Canada Accident & Fire Assurance Co.	319	*Nil*	4,556	895
Canada Security Assurance Co.	*Nil*	15	719	—50
Canadian Fire Insurance Co.	232	*Nil*	274	550
Canadian General Insurance Co.	1,586	102	22,927	9,408
Carried forward	$4,508	$47	$44,072	$9,045

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945—*Continued.*

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	$4,508	$47	$44,072	$9,045
Canadian Home Assurance Co.	.....	.....	243	144
Canadian Indemnity Co.	6,559	337	62,151	18,721
Canadian Surety Co.	133	*Nil*	7,394	40
Car and General Insurance Corporation, Ltd.	.....	.....	72	2
Casualty Co. of Canada	56	*Nil*	1,175	298
Century Insurance Co., Ltd.	63	*Nil*	3,389	2,104
Commercial Casualty Insurance Co.	2,778	—372	25,902	11,550
Commercial Union Assurance Co., Ltd.	.....	.....	654	*Nil*
Consolidated Fire & Casualty Insurance Co.	.....	.....	187	*Nil*
Continental Casualty Co.	.....	.....	3,118	6,503
Dominion of Canada General Insurance Co.	74	3	4,710	1,446
Economical Mutual Fire Insurance Co.	.....	.....	88	*Nil*
Employers' Liability Assurance Corporation, Ltd.	2,377	453	15,850	—927
Federal Fire Insurance Co.	.....	.....	515	*Nil*
Fidelity & Casualty Co. of New York	28	*Nil*	21	*Nil*
Fidelity Insurance Co. of Canada	850	6	3,209	1,692
General Accident Assurance Co. of Canada	4,736	3,313	9,403	2,436
General Accident Fire & Life Assurance Corpn., Ltd.	—1,191	1,685	7,184	2,433
General Casualty Co. of America	2,865	1,702	11,185	943
Globe Indemnity Co. of Canada	885	209	5,986	10,994
Gore District Mutual Fire Insurance Co.	768	*Nil*	1,680	369
Great American Indemnity Co.	8	*Nil*	38	*Nil*
Guardian Insurance Co. of Canada	8,056	3,342	24,263	5,810
Guildhall Insurance Co., Ltd.	96	*Nil*	10	*Nil*
Halifax Insurance Co.	1,606	98	6,621	3,497
Hartford Accident & Indemnity Co.	213	*Nil*	1,824	—81
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	.....	.....	95	*Nil*
Imperial Insurance Office	.....	.....	12	*Nil*
Indemnity Insurance Co. of North America	948	781	23,955	635
Law, Union & Rock Insurance Co., Ltd.	368	90	610	40
Legal & General Assurance Society, Ltd.	.....	.....	11,798	1,697
Liberty Mutual Insurance Co.	.....	.....	29	*Nil*
Liverpool & London & Globe Insurance Co., Ltd.	98	23	665	1,222
London & Lancashire Guar. & Accident Co. of Canada	1,945	538	6,094	411
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	39	*Nil*
London & Scottish Assurance Corporation, Ltd.	25	*Nil*	2,060	*Nil*
London Assurance	19	*Nil*	498	*Nil*
London Guarantee & Accident Co., Ltd.	965	215	2,382	440
Lumbermen's Mutual Casualty Co.	94	*Nil*	16	*Nil*
Maryland Casualty Co.	*Nil*	40	46	*Nil*
Metropolitan Casualty Insurance Co.	284	85	3,124	2,114
Motor Union Insurance Co., Ltd.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	.....	.....	118	*Nil*
North British & Mercantile Insurance Co., Ltd.	72	*Nil*	1,432	7
Northern Assurance Co., Ltd.	183	*Nil*	3,079	1,608
Northwest Casualty Co.	.....	.....	3,281	—263
Norwich Union Fire Insurance Society, Ltd.	1,046	607	2,404	697
Occidental Fire Insurance Co.	3	*Nil*	202	*Nil*
Ocean Accident & Guarantee Corporation, Ltd.	301	—95	7,746	—826
Pearl Assurance Co., Ltd.	83	*Nil*	5,302	4,231
Phoenix Assurance Co., Ltd.	570	101	1,950	6,284
Prudential Assurance Co., Ltd.	535	*Nil*	2,414	—475
Queensland Insurance Co., Ltd.	.....	.....	3,108	893
Railway Passengers Assurance Co.	159	*Nil*	544	40
Royal Exchange Assurance	25	10	4,223	51
Royal Insurance Co., Ltd.	837	196	6,323	10,407
Royal Plate Glass and General Insurance Co.	.....	.....	.....	.....
Saskatchewan Mutual Fire Insurance Co.	.....	.....	160	*Nil*
Scottish Metropolitan Assurance Co., Ltd.	45	*Nil*	280	*Nil*
South British Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	144	*Nil*	265	5
Toronto General Insurance Co.	1,298	83	18,758	7,897
Travelers Indemnity Co.	.....	.....	1,818	—1
Travelers Insurance Co.	184	6	6,195	—4,288
Union Assurance Society, Ltd.	.....	.....	419	*Nil*
Union Insurance Society of Canton, Ltd.	2,877	578	21,036	7,143
Union Marine and General Insurance Co., Ltd.	411	158	307	*Nil*
Carried forward	$48,987	$14,239	$383,731	$116,988

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945—*Continued.*

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	$48,987	$14,239	$383,731	$116,988
United States Fidelity & Guaranty Co.	1,115	13	4,518	—3,129
Wawanesa Mutual Insurance Co.	.....	.....	.....	.....
Wellington Fire Insurance Co.	.....	.....	118	*Nil*
Western Assurance Co.	.....	.....	650	290
Western Union Insurance Co.	.....	.....	—369	*Nil*
World Marine & General Insurance Co., Ltd.	4	*Nil*	646	—211
Yorkshire Insurance Co., Ltd.	162	192	1,077	252
Zurich General Accident & Liability Insurance Co., Ltd.	1,780	382	5,994	4,294
Totals	$52,048	$14,826	$396,365	$118,484
Totals for 1944	$93,976	$23,684	$381,882	$107,837

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.	*Nil*	*Nil*	.....	.....
Alliance Assurance Co., Ltd.	.....	.....	.....	.....
Anglo-Scottish Insurance Co., Ltd.	$229	*Nil*	$11	*Nil*
Arex Indemnity Company	.....	.....	.....	.....
Atlas Assurance Co., Ltd.	.....	.....	618	$1,298
British America Assurance Co.	1,144	*Nil*	1,723	83
British Canadian Insurance Co.	653	*Nil*	831	342
British Empire Assurance Co.	134	*Nil*	1,501	905
British Northwestern Fire Insurance Co.	.....	.....	572	*Nil*
Canada Accident & Fire Assurance Co.	366	—$254	1,188	922
Canada Security Assurance Co.	24	*Nil*	1,909	266
Canadian Fire Insurance Co.	5,318	826	2,421	117
Canadian General Insurance Co.	11,537	3,831	11,631	5,758
Canadian Home Assurance Co.	262	*Nil*	502	250
Canadian Indemnity Co.	18,931	—393	13,835	4,294
Canadian Surety Co.	21,811	1,321	3,726	1,183
Casualty Co. of Canada	216	*Nil*	1,733	884
Century Insurance Co., Ltd.	810	*Nil*	764	*Nil*
Commercial Casualty Insurance Co.	3,657	200	21,163	6,608
Commercial Union Assurance Co., Ltd.	.....	.....	227	254
Consolidated Fire & Casualty Insurance Co.	.....	.....	114	*Nil*
Continental Casualty Co.	.....	.....	.....	.....
Dominion of Canada General Insurance Co.	3,745	*Nil*	2,444	1,077
Economical Mutual Fire Insurance Co.	51	*Nil*	27	*Nil*
Employers' Liability Assurance Corporation, Ltd.	5,011	1,220	3,955	87
Federal Fire Insurance Co. of Canada	.....	.....	152	*Nil*
Fidelity & Casualty Co. of New York	80	*Nil*	.....	.....
Fidelity Insurance Co. of Canada	4,041	*Nil*	2,848	1,835
General Accident Assurance Co. of Canada	369	1,130	4,034	5,295
General Accident Fire & Life Assurance Corpn., Ltd.	.....	.....	1,720	42
General Casualty Co. of America	.....	.....	11,360	5,502
General Insurance Co. of America	.....	.....	.....	.....
General Security Insurance Co. of Canada	.....	.....	.....	.....
Globe Indemnity Co. of Canada	1,189	—13	2,715	729
Gore District Mutual Fire Insurance Co.	50	*Nil*	3,475	1,297
Great American Indemnity Co.	10	*Nil*	176	*Nil*
Guarantee Co. of North America	1,045	*Nil*	.....	.....
Guardian Insurance Co. of Canada	11,825	—602	11,372	3,080
Guildhall Insurance Co., Ltd.	.....	.....	.....	.....
Halifax Insurance Co.	1,918	*Nil*	4,009	2,271
Hartford Accident & Indemnity Co.	8	*Nil*	2,338	2,120
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	1,269	—1,536	382	100
Imperial Insurance Office	125	*Nil*	55	—61
Indemnity Insurance Co. of North America	4,734	5,000	7,393	1,267
Law, Union & Rock Insurance Co., Ltd.	170	*Nil*	292	43
Legal & General Assurance Society, Ltd.	.....	.....	7,810	3,362
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Carried forward	$100,809	$10,730	$131,026	$51,210

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945—*Continued.*

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	$100,809	$10,730	$131,026	$51,210
Liverpool & London & Globe Insurance Co.	133	51	278	82
London & Lancashire Guar. & Accident Co. of Canada	1,535	5,500	4,762	1,350
London & Provincial Marine and General Insur. Co., Ltd.	.....	.....	14	130
London & Scottish Assurance Corporation, Ltd.	.....	.....	143	*Nil*
London Assurance	.....	.....	31	.....
London Guarantee & Accident Co., Ltd.	1,967	*Nil*	5,663	7,416
Lumbermen's Mutual Casualty Co.	.....	.....	24	*Nil*
Maryland Casualty Co.	20	*Nil*	*Nil*	520
Metropolitan Casualty Insurance Co.	148	*Nil*	1,163	1,147
New Zealand Insurance Co., Ltd.	.....	.....	1,389	279
North British & Mercantile Insurance Co., Ltd.	283	*Nil*	829	1,059
Northern Assurance Co., Ltd.	283	*Nil*	1,299	1,994
Northwest Casualty Co.	.....	.....	1,473	—126
Norwich Union Fire Insurance Society, Ltd.	1,119	*Nil*	2,588	520
Occidental Fire Insurance Co.	.....	.....	256	*Nil*
Ocean Accident & Guarantee Corporation, Ltd.	870	—249	2,647	550
Pearl Assurance Co., Ltd.	5,470	*Nil*	2,250	163
Phoenix Assurance Co., Ltd.	557	*Nil*	1,029	28
Prudential Assurance Co., Ltd.	50	*Nil*	589	—128
Queensland Insurance Co., Ltd.	.....	.....	3,698	141
Railway Passengers Assurance Co.	339	*Nil*	4,668	167
Reliance Insurance Co. of Canada	.....	.....	233	.....
Royal Exchange Assurance	3,108	—40	1,103	55
Royal Insurance Co., Ltd.	1,471	—10	2,985	691
Royal Plate Glass & General Insurance Co. of Canada	.....	.....	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	.....	.....	460	120
Toronto General Insurance Co.	9,357	3,395	9,516	4,711
Travelers Indemnity Co.	.....	.....	8,447	652
Union Assurance Society, Ltd.	.....	.....	533	43
Union Fire, Accident & General Insurance Co.	.....	.....	.....	.....
Union Insurance Society of Canton, Ltd.	1,126	100	6,314	1,875
Union Marine & General Insurance Co., Ltd.	447	*Nil*	945	52
United States Fidelity & Guaranty Co.	7,989	*Nil*	2,356	5,088
Wawanesa Mutual Insurance Co.	.....	.....	677	46
Wellington Fire Insurance Co.	.....	.....	141	*Nil*
Western Assurance Co.	1,426	*Nil*	290	—446
Western Union Insurance Co.	77	*Nil*	6	.....
World Marine & General Insurance Co., Ltd.	.....	.....	224	12
Yorkshire Insurance Co., Ltd.	28	—174	1,447	806
Zurich General Accident & Liability Insurance Co., Ltd.	.....	.....	2,913	1,755
Totals	$138,612	$19,303	$204,409	$81,962
Totals for 1944	$125,659	$16,920	$196,767	$84,228

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.	$386	$780	.....	.....
Aetna Insurance Co.	9,428	12,467	$15,922	$4,811
Agricultural Insurance Co.	152	3	3,950	1,711
Alliance Assurance Co., Ltd.	.....	.....	1,275	21
Alliance Insurance Co. of Philadelphia	2,020	*Nil*	.....	.....
American Alliance Insurance Co. of New York	12	*Nil*	.....	.....
American Equitable Assurance Co.	13	14	.....	.....
American Insurance Co.	180	*Nil*	.....	.....
Atlas Assurance Co., Ltd.	123	*Nil*	33,143	21,076
Automobile Insurance Co. of Hartford	357	*Nil*	.....	.....
Baltimore American Insurance Co. of New York	.....	.....	.....	.....
Bankers' & Shippers Insurance Co.	270	*Nil*	.....	.....
Bankers' & Traders' Insurance Co., Ltd.	.....	.....	35	*Nil*
Boston Insurance Co.	741	3,099	51	—3,178
Carried forward	$13,682	$16,363	$54,376	$24,441

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945—*Continued.*

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	$13,682	$16,363	$54,376	$24,441
British America Assurance Co.	607	13	15,800	6,660
British & Foreign Marine Insurance Co., Ltd.	.....	.....	1,386	615
British Aviation Insurance Co.	.....	.....	.....	.....
British Canadian Insurance Co.	.....	.....	.....	.....
British Empire Assurance Co.	.....	.....	.....	.....
British Law Insurance Co., Ltd.	.....	.....	.....	.....
British Northwestern Fire Insurance Co.	185	15,012	.....	.....
British Oak Insurance Co., Ltd.	.....	.....	.....	.....
British Traders Insurance Co., Ltd.	.....	.....	8,463	2,145
Camden Fire Insurance Association	2	*Nil*	.....	.....
Canada Accident and Fire Assurance Co.	10	*Nil*	.....	.....
Canada Security Assurance Co.	443	*Nil*	.....	.....
Canadian Fire Insurance Co.	10	*Nil*	.....	.....
Canadian General Insurance Co.	651	151	.....	.....
Canadian Home Assurance Co.	.....	.....	.....	.....
Canadian Indemnity Co.	533	*Nil*	.....	.....
Canadian Mercantile Insurance Co.	.....	.....	.....	.....
Canadian Surety Co.	3	*Nil*	.....	.....
Canton Insurance Office, Ltd.	.....	.....	79	35
Central Manufacturers Mutual Insurance Co.	12	*Nil*	.....	.....
Century Insurance Co., Ltd.	152	3	3,950	1,685
Columbia Insurance Co. of N.Y.	129	260	.....	.....
Commercial Union Assurance Co., Ltd.	14	*Nil*	5,666	6,454
Connecticut Fire Insurance Co.	759	1,489	6,307	8,434
Continental Insurance Co.	86	442	.....	.....
Cornhill Insurance Co., Ltd.	.....	.....	.....	.....
Dominion of Canada General Insurance Co., Ltd.	.....	.....	.....	.....
Eagle Fire Company of New York	.....	.....	.....	.....
Eagle Star Insurance Co., Ltd.	.....	.....	630	23
Economic Insurance Co., Ltd.	.....	.....	29,813	19,126
Employers' Liability Assurance Corporation, Ltd.	71	500	.....	.....
Equitable Fire & Marine Insurance Co.	152	298	.....	.....
Essex & Suffolk Equitable Insurance Society, Ltd.	20	*Nil*	.....	.....
Federal Fire Insurance Co.	71	*Nil*	.....	.....
Fidelity-Phenix Fire Insurance Co.	646	9	.....	.....
Fire Association of Philadelphia	.....	.....	37,959	6,448
Fireman's Fund Insurance Co.	745	9	148,039	65,183
First American Fire Insurance Co.	.....	.....	.....	.....
Franklin Fire Insurance Co. of Philadelphia	.....	.....	.....	.....
General Accident Assurance of Canada	392	—179	.....	.....
General Accident Fire & Life Assurance Corpn., Ltd.	363	*Nil*	.....	.....
General Insurance Co. of America	544	106	445	*Nil*
General Security Insurance Co.	.....	.....	.....	.....
Glens Falls Insurance Co.	.....	.....	.....	.....
Globe Indemnity Co. of Canada	103	—44	.....	.....
Gore District Mutual Fire Insurance Co.	159	*Nil*	.....	.....
Great American Insurance Co.	109	*Nil*	102,656	27,592
Guardian Insurance Co. of Canada	2,131	983	.....	.....
Guildhall Insurance Co., Ltd.	622	*Nil*	.....	.....
Halifax Insurance Co.	997	860	6,517	7,507
Hanover Fire Insurance Co.	.....	.....	64,135	34,877
Hardware Dealers Mutual Fire Insurance Co.	.....	.....	.....	.....
Hartford Fire Insurance Co.	64	*Nil*	11	*Nil*
Home Assurance Co. of Canada	.....	.....	.....	.....
Home Fire and Marine Insurance Co.	.....	.....	67	*Nil*
Home Insurance Co.	20,121	—5,786	108,607	121,326
Imperial Guarantee & Accident Insur. Co. of Canada	.....	.....	.....	.....
Indemnity Marine Assurance Co., Ltd.	455	10	11,850	3,379
Insurance Co. of North America	8,827	2,799	66,215	26,535
Jersey Insurance Co.	191	*Nil*	.....	.....
Legal & General Assurance Society, Ltd.	42	—40	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	429	—178	11,461	13,800
London and Lancashire Guar. and Accident Co. of Canada	.....	.....	.....	.....
London & Lancashire Insurance Co., Ltd.	1,266	92	92	233
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	.....	.....
London Assurance	3,499	*Nil*	29,895	19,413
London Guarantee & Accident Co., Ltd.	1,288	2,602	.....	.....
Carried forward	$60,585	$35,774	$714,419	$395,911

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945—*Continued.*

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	$60,585	$35,774	$714,419	$395,911
Lumbermens Insurance Co.	.....	.....	.....	.....
Lumber Mutual Fire Insurance Co.	68	*Nil*	.....	.....
Marine Insurance Co., Ltd.	5,048	1,239	80	5
Maritime Insurance Co., Ltd.	.....	.....	11,103	5,008
Maryland Insurance Co.	.....	.....	.....	.....
Michigan Fire & Marine Insurance Co.	2,837	2,299	.....	.....
Milwaukee Mechanics Insurance Co.	12,315	10,670	.....	.....
Motor Union Insurance Co., Ltd.	.....	.....	.....	.....
Mutual Implement & Hardware Insurance Co.	.....	.....	.....	.....
National Ben Franklin Fire Insurance Co.	765	68	.....	.....
National Fire Insurance Co. of Hartford	16	*Nil*	.....	.....
National Liberty Insurance Co.	.....	.....	.....	.....
National Union Fire Insurance Co.	11	*Nil*	.....	.....
New Brunswick Fire Insurance Co.	.....	.....	.....	.....
New England Fire Insurance Co.	709	575	.....	.....
New York Underwriters Insurance Co.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	593	—146	.....	.....
Niagara Fire Insurance Co.	793	418	.....	.....
North British & Mercantile Insurance Co., Ltd.	33	*Nil*	26,863	15,385
North Empire Fire Insurance Co.	258	520	.....	.....
Northern Assurance Co., Ltd.	333	272	1,174	258
Northwestern Mutual Fire Association	513	.....	.....	.....
Northwestern National Insurance Co.	.....	.....	.....	.....
Norwich Union Fire Insurance Society, Ltd.	830	—244	26,673	2,342
Ocean Accident & Guarantee Corporation, Ltd.	57	9	.....	.....
Ohio Farmers Insurance Co.	.....	.....	.....	.....
Pacific Coast Fire Insurance Co.	76	2	1,975	829
Pacific Coast Fishermen's Mutual Marine Insurance Co.	.....	.....	17,204	*Nil*
Pacific Fire Insurance Co.	947	601	.....	.....
Pearl Assurance Co., Ltd.	25	*Nil*	.....	.....
Philadelphia Fire & Marine Insurance Co.	.....	.....	.....	.....
Phoenix Assurance Co., Ltd.	2,415	4,683	3,309	*Nil*
Phoenix Insurance Co.	1,707	2,467	21,028	*Nil*
Planet Assurance Co., Ltd.	.....	.....	5,415	1,048
Providence Washington Insurance Co.	12	*Nil*	36,851	20,094
Prudential Assurance Co., Ltd.	10,085	1,543	.....	.....
Queen Insurance Co. of America	606	*Nil*	39,788	13,624
Queensland Insurance Co., Ltd.	484	561	64,870	21,551
Railway Passengers Assurance Co.	.....	.....	.....	.....
Reliance Insurance Co. of Canada	383	751	.....	.....
Royal Exchange Assurance	884	*Nil*	.....	.....
Royal Insurance Co., Ltd.	762	—222	657	781
St. Paul Fire & Marine Insurance Co.	21,873	7,366	.....	.....
Saskatchewen Mutual Fire Insurance Co.	260	32	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	.....	.....
Scottish Union and National Insurance Co.	.....	.....	.....	.....
Sea Insurance Co., Ltd.	.....	.....	36,182	23,512
Security Insurance Co. of New Haven	.....	.....	.....	.....
Sentinel Fire Insurance Co.	709	575	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Springfield Fire & Marine Insurance Co.	24,111	19,542	.....	.....
Standard Marine Insurance Co., Ltd.	.....	.....	20,364	11,412
Sun Insurance Office, Ltd.	95	3	10,991	2,145
Thames & Mersey Insurance Co., Ltd.	.....	.....	29,132	11,632
Toronto General Insurance Co.	532	124	.....	.....
Travelers Fire Insurance Co.	260	33	.....	.....
Union Assurance Society, Ltd.	6	*Nil*	.....	.....
Union Insurance Society of Canton, Ltd.	11,334	1,615	153,473	63,030
Union Marine & General Insurance Co., Ltd.	889	1,561	16,708	5,142
United States Fire Insurance Co.	379	8	9,875	4,177
Utah Home Fire Insurance Co.	330	*Nil*	53,242	31,946
Wawanesa Mutual Insurance Co.	.....	.....	.....	.....
Wellington Fire Insurance Co.	17	*Nil*	.....	.....
Westchester Fire Insurance Co.	379	8	9,875	4,146
Western Assurance Co.	835	18	21,725	9,121
Western Union Insurance Co.	105	7	.....	.....
World Fire & Marine Insurance Co.	787	*Nil*	.....	.....
World Marine & General Insurance Co., Ltd.	.....	.....	4,124	3,377
Carried forward	$167,051	$92,732	$1,337,100	$655,340

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945—*Continued.*

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	$167,051	$92,732	$1,337,100	$655,340
Yang-tse Insurance Association, Ltd.	.....	.....	.....	4,149
Yorkshire Insurance Co., Ltd.	.....	.....	.....	.....
Zurich General Accident and Liability Ins. Co., Ltd.	.....	.....	.....	.....
Totals	$167,051	$92,732	$1,337,100	$659,489
Totals for 1944	$144,314	$62,151	$1,528,000	$562,000

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.	$16	.....	$1,717	$922
Aetna Insurance Co.	2,117	$78	6,022	4,221
Agricultural Insurance Co.	229	*Nil*	1,305	675
Alliance Assurance Co., Ltd.	736	*Nil*	.....	.....
Alliance Insurance Co. of Philadelphia	222	*Nil*	120	10
American Alliance Insurance Co.	8	*Nil*	138	41
American Central Insurance Co.	.....	.....	.....	.....
American Equitable Assurance Co.	.....	.....	961	16
American Home Fire Assurance Co.	.....	.....	.....	.....
American Insurance Co.	87	*Nil*	.....	.....
Anglo-Scottish Insurance Co., Ltd.	.....	.....	.....	.....
Atlas Assurance Co., Ltd.	.....	.....	3,223	2,768
Automobile Insurance Co. of Hartford	.....	.....	3,768	1,647
Baltimore American Insurance Co.	.....	.....	.....	.....
Bankers' & Shippers Insurance Co.	.....	.....	4,043	*Nil*
Bankers' & Traders' Insurance Co.	.....	.....	.....	.....
Beaver Fire Insurance Co.	.....	.....	.....	.....
Boston Insurance Co.	15	*Nil*	364	169
British America Assurance Co.	304	*Nil*	5,222	2,701
British & European Insurance Co., Ltd.	.....	.....	.....	.....
British Canadian Insurance Co.	56	*Nil*	.....	.....
British Crown Assurance Corporation, Ltd.	.....	.....	.....	.....
British Empire Assurance Co.	—32	*Nil*	.....	.....
British General Insurance Co., Ltd.	.....	.....	.....	.....
British Law Insurance Co., Ltd.	.....	.....	.....	.....
British Northwestern Fire Insurance Co.	.....	.....	3,043	336
British Oak Insurance Co., Ltd.	252	*Nil*	.....	.....
British Pacific Insurance Co.	.....	.....	693	30
British Traders' Insurance Co., Ltd.	63	18	.....	.....
Caledonian American Insurance Co.	—2	*Nil*	668	114
Caledonian Insurance Co.	—12	*Nil*	810	63
California Insurance Co.	.....	.....	.....	.....
Camden Fire Insurance Association	1	*Nil*	3,412	2,204
Canada Accident & Fire Assurance Co.	.....	.....	6,564	4,397
Canada Security Assurance Co.	19	*Nil*	3,062	911
Canadian Alliance Insurance Co.	.....	.....	.....	.....
Canadian Fire Insurance Co.	61	36	3,097	877
Canadian General Insurance Co.	139	*Nil*	15,199	9,708
Canadian Home Assurance Co.	.....	.....	.....	.....
Canadian Indemnity Co.	27	*Nil*	8,536	4,674
Canadian Mercantile Insurance Co.	.....	.....	5	16
Canadian Surety Co.	3	*Nil*	2,710	834
Car & General Insurance Co., Ltd.	.....	.....	.....	.....
Casualty Insurance Co. of Canada	.....	.....	48	*Nil*
Central Insurance Co., Ltd.	.....	.....	.....	.....
Central Manufacturers Insurance Co.	.....	.....	56	101
Central Union Insurance Co.	3	*Nil*	.....	.....
Century Insurance Co., Ltd.	71	*Nil*	1,305	675
Citizens Insurance Co. of New Jersey	8	*Nil*	.....	.....
City of New York Insurance Co.	.....	.....	.....	.....
Columbia Insurance Co. of N.Y.	5	*Nil*	572	307
Commerce Mutual Fire Insurance Co.	.....	.....	5	16
Carried forward	$4,396	$132	$76,668	$38,433

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945—*Continued.*

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	$4,396	$132	$76,668	$38,433
Commercial Casualty Insurance Co.	.....	.....	.....	.....
Commercial Union Assurance Co., Ltd.	.....	.....	4,482	4,104
Connecticut Fire Insurance Co.	563	—402	10,447	5,602
Consolidated Fire & Casualty Insurance Co.	.....	.....	2,850	2,495
Continental Casualty Co.	.....	.....	.....	.....
Continental Insurance Co.	191	*Nil*	328	342
Cornhill Insurance Co., Ltd.	.....	.....	3,327	1,127
Dominion Fire Insurance Co.	.....	.....	.....	.....
Dominion of Canada General Insurance Co.	.....	.....	12,501	7,611
Eagle Fire Co. of New York	.....	.....	37	2
Eagle Star Insurance Co.	.....	.....	1,940	1,488
Economical Mutual Fire Insurance Co.	.....	.....	76	190
Employers' Liability Assurance Corporation, Ltd.	206	*Nil*	4,283	5,589
Equitable Fire & Marine Insurance Co.	113	—80	2,089	1,120
Essex & Suffolk Equitable Insurance Society, Ltd.	.....	.....	443	461
Eureka-Security Fire & Marine Insurance Co.	1	*Nil*	.....	.....
Federal Fire Insurance Co. of Canada	.....	.....	10,378	2,251
Fidelity Insurance Co. of Canada	.....	.....	.....	.....
Fidelity-Phenix Fire Insurance Co.	84	*Nil*	2,289	1,057
Fire Association of Philadelphia	4,959	*Nil*	1,363	358
Fire Insurance Co. of Canada	.....	.....	.....	.....
Fireman's Fund Insurance Co.	108,859	32,382	433,094	344,375
Firemen's Insurance Co. of Newark	.....	.....	.....	.....
First American Fire Insurance Co.	.....	.....	625	—430
Franklin Fire Insurance Co.	.....	.....	.....	.....
General Accident Assurance Co. of Canada	187	50	5,569	2,076
General Accident Fire & Life Assurance Corporation, Ltd.	34	*Nil*	1,837	533
General Insurance Co. of America	5,243	*Nil*	26,144	13,758
General Security Insurance Co. of Canada	2	*Nil*	—5	30
Gibraltar Fire & Marine Insurance Co.	.....	.....	.....	.....
Girard Fire & Marine Insurance Co.	.....	.....	.....	.....
Glens Falls Insurance Co.	.....	.....	48,431	19,094
Globe Indemnity Co. of Canada	25	*Nil*	1,481	1,630
Gore District Mutual Fire Insurance Co.	.....	.....	9,263	2,622
Great American Insurance Co.	94	*Nil*	1,244	368
Guardian Assurance Co., Ltd.	.....	.....	7,550	2,021
Guardian Insurance Co. of Canada	.....	.....	6,771	10,717
Guildhall Insurance Co., Ltd.	153	*Nil*	638	36
Halifax Insurance Co.	383	270	21,070	18,882
Hanover Fire Insurance Co.	.....	.....	.....	.....
Hardware Dealers Mutual Fire Insurance Co.	.....	.....	512	216
Hartford Fire Insurance Co.	256	*Nil*	3,598	1,109
Helvetia Swiss Fire Insurance Co.	.....	.....	.....	.....
Home Assurance Co. of Canada	.....	.....	3,806	535
Home Fire & Marine Insurance Co.	.....	.....	.....	.....
Home Insurance Co.	1,025	86	1,766	4,708
Homestead Fire Insurance Co.	.....	.....	.....	.....
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Assurance Co.	10	*Nil*	.....	.....
Imperial Guarantee & Accident Insurance Co. of Canada	173	*Nil*	.....	.....
Imperial Insurance Office	.....	.....	87	*Nil*
Indemnity Marine Assurance Co., Ltd.	212	*Nil*	3,916	2,025
Indiana Lumbermen's Mutual Insurance Co.	.....	.....	.....	.....
Insurance Co. of North America	1,324	9,694	61,636	40,890
Jersey Insurance Company	.....	.....	2,899	*Nil*
Kansas City Fire & Marine Insurance Co.	.....	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	904	*Nil*	310	*Nil*
Legal and General Assurance Society, Ltd.	9,672	3,556	3,073	3,737
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	217	*Nil*	6,177	6,518
Liverpool Manitoba Assurance Co.	—13	*Nil*	.....	.....
Local Government Guarantee Society, Ltd.	.....	.....	.....	.....
London & County Insurance Co., Ltd.	.....	.....	53	15
London & Lancashire Guar. & Accident Co. of Canada	14	*Nil*	.....	.....
London & Lancashire Insurance Co., Ltd.	2,974	—80	17,060	11,834
London & Provincial Marine & General Ins. Co., Ltd.	.....	.....	2,941	2,201
London & Scottish Assurance Corporation, Ltd.	4	*Nil*	1,553	460
London Assurance	4,035	*Nil*	1,430	107
Carried forward	$146,281	$45,608	$808,030	$562,297

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945—*Continued.*

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	$146,281	$45,608	$808,030	$562,297
London-Canada Insurance Co.	5	*Nil*	1,559	810
London Guarantee & Accident Co.	10	*Nil*	5,729	3,074
Lumber Mutual Fire Insurance Co.	.....	.....	.....	.....
Lumbermens Insurance Co.	.....	.....	.....	.....
Lumbermens Mutual Casualty Co.	.....	.....	.....	.....
Lumbermens Mutual Insurance Co.	6	*Nil*	.....	.....
Marine Insurance Co., Ltd.	.....	.....	458	25
Maryland Insurance Co.	.....	.....	48	*Nil*
Mercantile Insurance Co.	32	*Nil*	.....	.....
Merchants & Manufacturers Insurance Co.	.....	.....	.....	.....
Merchants Fire Assurance Corporation	.....	.....	.....	.....
Merchants Marine Insurance Co., Ltd.	18	*Nil*	.....	.....
Mercury Insurance Co.	—9	*Nil*	.....	.....
Michigan Fire & Marine Insurance Co.	—1	*Nil*	2,869	1,849
Millers National Insurance Co.	.....	.....	.....	.....
Mill Owners Mutual Fire Insurance Co. of Iowa	.....	.....	.....	.....
Milwaukee Mechanics Insurance Co.	963	*Nil*	64,355	45,950
Motor Union Insurance Co., Ltd.	.....	.....	.....	.....
Mutual Implement & Hardware Insurance Co.	.....	.....	476	261
National Ben Franklin Fire Insurance Co.	.....	.....	13,572	7,801
Nationale Fire Insurance Co.	.....	.....	.....	.....
National Fire Insurance Co. of Hartford	127	*Nil*	.....	.....
National Liberty Insurance Co. of America	.....	.....	.....	.....
National Liverpool Insurance Co.	.....	.....	.....	.....
National Provincial Insurance Co., Ltd.	.....	.....	.....	.....
National Retailers Mutual Insurance Co.	.....	.....	.....	.....
National Security Insurance Co.	.....	.....	.....	.....
National Union Fire Insurance Co. of Pittsburgh	.....	.....	3,221	976
Newark Fire Insurance Co.	.....	.....	.....	.....
New Brunswick Fire Insurance Co.	.....	.....	.....	.....
New England Fire Insurance Co.	.....	.....	717	462
New Hampshire Fire Insurance Co.	.....	.....	.....	.....
New York Underwriters Insurance Co.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	41	*Nil*	4,597	1,522
Niagara Fire Insurance Co.	65	*Nil*	2,759	2,594
North British & Mercantile Insurance Co., Ltd.	.....	.....	4,067	2,341
North Empire Fire Insurance Co.	.....	.....	1,144	615
Northern Assurance Co., Ltd.	1	*Nil*	3,418	1,590
Northwestern Mutual Fire Association	.....	.....	22,079	7,371
Northwestern National Insurance Co.	.....	.....	.....	.....
North-West Fire Insurance Co.	.....	.....	.....	.....
Norwich Union Fire Insurance Society, Ltd.	108	*Nil*	11,280	2,267
Occidental Fire Insurance Co.	.....	.....	69	992
Ocean Accident & Guarantee Corporation, Ltd.	.....	.....	6,436	4,422
Ohio Farmers Insurance Co.	.....	.....	300	4,848
Pacific Coast Fire Insurance Co.	35	*Nil*	653	338
Pacific Fire Insurance Co.	.....	.....	3,161	3,337
Palatine Insurance Co., Ltd.	.....	.....	.....	.....
Patriotic Assurance Co., Ltd.	.....	.....	743	646
Pearl Assurance Co., Ltd.	1,052	*Nil*	10,576	4,196
Pennsylvania Lumbermens Mutual Fire Insurance Co.	.....	.....	.....	.....
Philadelphia Fire & Marine Insurance Co.	.....	.....	.....	.....
Phoenix Assurance Co., Ltd.	263	*Nil*	10,945	5,575
Phoenix Insurance Co.	1,238	—1,227	28,142	10,825
Pioneer Insurance Co.	.....	.....	.....	.....
Planet Assurance Co., Ltd.	.....	.....	204	*Nil*
Providence Washington Insurance Co.	245	207	.....	.....
Provincial Insurance Co., Ltd.	.....	.....	4,399	670
Prudential Assurance Co., Ltd.	—60	*Nil*	8,672	4,765
Quebec Fire Assurance Co.	26	*Nil*	.....	.....
Queen Insurance Co. of America	.....	.....	.....	.....
Queensland Insurance Co., Ltd.	1,188	262	17,058	4,377
Railway Passengers Assurance Co.	.....	.....	661	95
Reliance Insurance Co. of Canada	284	—203	5,267	2,825
Rhode Island Insurance Co.	.....	.....	903	190
Royal Exchange Assurance	42	*Nil*	7,952	3,164
Royal Insurance Co., Ltd.	704	*Nil*	8,401	8,161
Carried forward	$152,682	$44,647	$1,064,920	$701,231

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945—*Continued.*

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	$152,682	$44,647	$1,064,920	$701,231
Royal Plate Glass & General Insurance Co. of Canada	.....	.....	.....	.....
Royal Scottish Insurance Co., Ltd.	.....	.....	.....	.....
St. Paul Fire & Marine Insurance Co.	—96	2	26,937	4,242
Saskatchewan Mutual Fire Insurance Co.	.....	.....	7,811	4,926
Scottish Canadian Assurance Corporation	.....	.....	.....	.....
Scottish Insurance Corporation, Ltd.	.....	.....	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	1,204	675
Scottish Union & National Insurance Co.	60	*Nil*	3,873	1,645
Sea Insurance Co., Ltd.	.....	.....	.....	.....
Security Insurance Co. of New Haven	64	*Nil*	437	89
Security National Insurance Co.	.....	.....	.....	.....
Sentinel Fire Insurance Co.	.....	.....	717	462
South British Insurance Co., Ltd.	20	2	.....	.....
Southern Insurance Co., Ltd.	.....	.....	.....	.....
Springfield Fire & Marine Insurance Co.	356	*Nil*	24,383	15,714
State Assurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	566	*Nil*	3,350	1,348
Switzerland General Insurance Co., Ltd.	.....	.....	.....	.....
Toronto General Insurance Co.	114	*Nil*	12,437	7,943
Travelers Fire Insurance Co.	799	*Nil*	33,366	12,901
Travelers Indemnity Co.	.....	.....	.....	.....
Union Assurance Society, Ltd.	.....	.....	3,722	1,340
Union Fire, Accident & General Insurance Co.	.....	.....	.....	.....
Union Insurance Society of Canton, Ltd.	112	28	14,415	7,703
Union Marine & General Insurance Co., Ltd.	10	*Nil*	3,435	1,844
United British Insurance Co., Ltd.	.....	.....	.....	.....
United Firemen's Insurance Co.	5	*Nil*	.....	.....
United Mutual Fire Insurance Co.	.....	.....	557	338
United States Fidelity & Guaranty Co.	.....	.....	*Nil*	—142
United States Fire Insurance Co.	549	*Nil*	3,263	1,688
Urbaine Fire Insurance Co.	.....	.....	.....	.....
Utah Home Fire & Marine Insurance Co.	120	*Nil*	.....	.....
Wawanesa Mutual Insurance Co.	.....	.....	6,236	1,395
Wellington Fire Insurance Co.	.....	.....	684	51
Westchester Fire Insurance Co.	183	*Nil*	3,263	1,688
Western Assurance Co.	465	*Nil*	7,179	3,713
Western Union Insurance Co.	.....	.....	25	94
Westminster Fire Office	.....	.....	.....	.....
World Fire & Marine Insurance Co.	84	*Nil*	3,115	417
World Marine & General Insurance Co.	2	*Nil*	684	190
Yorkshire Insurance Co., Ltd.	.....	.....	10,729	8,044
Zurich General Accident & Liability Insurance Co., Ltd.	.....	.....	.....	.....
Totals	$156,095	$44,679	$1,236,742	$779,681
Totals for 1944	$387,982	—$17,017	$864,646	$491,154

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.	.....	.....	S.L. $7	.....
Aetna Insurance Co.	.....	.....	H. 5,930	$755
Alliance Insurance Co. of Philadelphia	.....	.....	.....	.....
Carried forward	.....	.....	$5,937	$755

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945—*Continued.*

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	.....	.....	$5,937	$755
American Alliance Insurance Co.	.....	.....	.....	.....
American Insurance Co.	.....	.....	.....	.....
Boiler Inspection & Insurance Co. of Canada	.....	.....	.....	.....
British America Assurance Co.	.....	.....	.....	.....
British Empire Assurance Co.	.....	.....	.....	.....
British Oak Insurance Co., Ltd.	.....	$60	.....	.....
British Traders Insurance Co., Ltd.	.....	357	.....	.....
Canada Accident & Fire Assurance Co.	.....	.....	.....	.....
Canada Security Assurance Co.	$9	*Nil*	.....	.....
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	.....	.....	S.L. 2	*Nil*
Commercial Casualty Insurance Co.	.....	.....	.....	.....
Continental Insurance Co.	.....	.....	.....	.....
Eagle Fire Co. of New York	9	*Nil*	.....	.....
Employers' Liability Assurance Corporation, Ltd.	.....	.....	B. 257	*Nil*
Fidelity and Casualty Co. of N.Y.	.....	.....	B. —3	*Nil*
Fidelity-Phenix Fire Insurance Co.	7	*Nil*	.....	.....
Franklin Fire Insurance Co. of Philadelphia	.....	.....	.....	.....
General Accident Assurance Co. of Canada	.....	.....	B. 59,478	8,484
General Insurance Co. of America	—120	*Nil*	S.L. 40	*Nil*
General Security Insurance Co. of Canada	.....	.....	.....	.....
Gibraltar Fire & Marine Insurance Co.	.....	.....	.....	.....
Globe Indemnity Co. of Canada	.....	.....	B. 60	*Nil*
Great American Insurance Co.	.....	.....	.....	.....
Guardian Insurance Co. of Canada	.....	.....	B. 3,930	74
Halifax Insurance Company	.....	.....	L.S. 25	*Nil*
	272	.....	B. 34,223	1,953
Hardware Dealers Mutual Fire Insurance Co.	.....	.....	.....	.....
Hartford Accident & Indemnity	.....	.....	.....	.....
Hartford Fire Insurance Co.	227	*Nil*	.....	.....
Hartford Steam Boiler Inspection & Insurance Co.	.....	.....	B. 4,926	4,929
Home Fire & Marine Insurance Co.	.....	.....	.....	.....
Home Insurance Co.	.....	.....	S.L. 239	52
	29	—43	H. 225	—57
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Assurance Co.	.....	.....	S.L. 4	*Nil*
Imperial Insurance Office	.....	.....	.....	.....
Indemnity Insurance Co. of North America	.....	.....	L. 1,152	2,000
Insurance Co. of North America	.....	1,200	H. 5,536	356
Kansas City Fire & Marine Insurance Co.	.....	.....	.....	.....
Law, Union & Rock Insurance Co.	.....	.....	.....	.....
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	.....	.....	B. 7	*Nil*
London & Lancashire Insurance Co., Ltd.	3	*Nil*	.....	.....
London Guarantee Accident Co., Ltd.	.....	.....	S. 4	*Nil*
Maryland Casualty Co.	.....	.....	B. 70	*Nil*
Mercury Insurance Co.	.....	.....	.....	.....
Michigan Fire & Marine Insurance Co.	1	5	H. 554	36
Milwaukee Mechanics Insurance Co.	.....	.....	.....	.....
Mutual Implement & Hardware Insurance Co.	.....	.....	.....	.....
New England Fire Insurance Co.	.....	.....	H. 138	9
New York Underwriters Insurance Co.	2	*Nil*	.....	.....
New Zealand Insurance Co., Ltd.	.....	.....	.....	.....
Niagara Fire Insurance Co.	.....	.....	.....	.....
Carried forward	$439	$1,579	$116,804	$18,591

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1945—*Continued.*

WEATHER AND MISCELLANEOUS INSURANCE—*Continued.*

Name of Insurer.	Weather Insurance.		Miscellaneous Insurance. B.—Boiler and Machinery. C.—Credit. H.—Hail. L.S.—Livestock. S.L.—Sprinkler-leakage. W.C.—Workmen's Compensation.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Brought forward	$439	$1,579	$116,804	$18,591
North Empire Fire Insurance Co.	.....	.....	S.L. 2	*Nil*
Northern Assurance Co., Ltd.	.....	.....	.....	.....
Northwestern Mutual Fire Association	.....	.....	.....	.....
Norwich Union Fire Insurance Society, Ltd.	.....	.....	.....	.....
Ocean Accident & Guarantee Corporation, Ltd.	.....	.....	B. 1,176	*Nil*
Pearl Assurance Co., Ltd.	.....	.....	W. —6	*Nil*
Philadelphia Fire & Marine Insurance Co.	.....	.....	.....	.....
Phoenix Assurance Co., Ltd.	.....	.....	.....	.....
Prudential Assurance Co., Ltd.	.....	.....	.....	.....
Royal Insurance Co., Ltd.	.....	.....	B. 57	*Nil*
St. Paul Fire & Marine Insurance Co.	.....	.....	.....	.....
Saskatchewan Mutual Fire Insurance Co.	.....	.....	.....	.....
Scottish Insurance Corporation, Ltd.	.....	.....	.....	.....
Security Insurance Co. of New Haven	.....	.....	.....	.....
Sentinel Fire Insurance Co.	.....	1	H. 138	9
South British Insurance Co., Ltd.	*Nil*	67	.....	.....
Springfield Fire & Marine Insurance Co.	16	44	H. 4,705	302
Toronto General Insurance Co.	.....	.....	.....	.....
Travelers Fire Insurance Co.	.....	.....	S.L. 184	*Nil*
Travelers Indemnity Co.	.....	.....	B. 2,152	*Nil*
Union Insurance Society of Canton, Ltd.	*Nil*	612	.....	.....
Union Marine & General Insurance Co., Ltd.	.....	.....	S.L. 4	*Nil*
United Firemen's Insurance Co. of Philadelphia	.....	.....	S.L. 2	*Nil*
Wawanesa Mutual Insurance Co.	59	.....	.....	*Nil*
Westchester Fire Insurance Co.	.....	.....	.....	.....
Western Assurance Co.	.....	.....	.....	.....
World Fire & Marine Insurance Co.	.....	.....	.....	.....
Yorkshire Insurance Co., Ltd.	.....	.....	L.S. 29	*Nil*
Totals	$514	$2,303	$125,247	$18,902
Totals for 1944	$562	$558	$171,009	$16,506

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

(Figures shown in nearest thousand.)

Class of Insurance.	1941.	1942.	1943.	1944.	1945.
Accident, P.	$637,000	$836,000	$1,018,000	$1,222,000	$1,265,000
,, L.	293,000	397,000	545,000	746,000	843,000
Guarantee, P.	123,000	105,000	116,000	126,000	139,000
,, L.	11,000	13,000	—10,000	17,000	19,000
Inland-transportation, P.	111,000	119,000	157,000	144,000	167,000
,, ,, L.	4,000	159,000	80,000	62,000	93,000
Marine, P.	1,544,000	1,953,000	1,852,000	1,528,000	1,337,000
,, L.	1,487,000	1,008,000	1,042,000	562,000	659,000
Personal-property, P.	352,000	517,000	681,000	865,000	1,237,000
,, ,, L.	126,000	529,000	1,191,000	491,000	780,000
Property-damage, P.	166,000	173,000	274,000	387,000	156,000
,, ,, L.	87,000	29,000	89,000	—17,000	45,000
Public-liability, P.	227,000	280,000	337,000	382,000	396,000
,, ,, L.	62,000	105,000	67,000	107,000	118,000
Sickness, P.	213,000	189,000	236,000	207,000	233,000
,, L.	129,000	79,000	116,000	91,000	108,000
Theft, P.	151,000	120,000	145,000	197,000	204,000
,, L.	35,000	45,000	75,000	84,000	82,000
Other forms, P.	211,000	164,000	260,000	396,000	256,000
,, ,, L.	107,000	71,000	95,000	75,000	96,000
Total, P.	$3,736,000	$4,455,000	$5,076,000	$5,454,000	$5,390,000
,, L.	2,341,000	2,435,000	3,290,000	2,218,000	2,843,000

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