PROVINCE OF BRITISH COLUMBIA

•

Thirty-sixth Annual Report

of the

SUPERINTENDENT OF INSURANCE

1947

(Business transacted in 1946)

VICTORIA, B.C.:
Printed by Don McDiarmid, Printer to the King's Most Excellent Majesty.
1947.

To His Honour CHARLES ARTHUR BANKS, C.M.G.,
Lieutenant-Governor of the Province of British Columbia.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Thirty-sixth Annual Report of the Superintendent of Insurance for the year ended December 31st, 1946.

GORDON S. WISMER,
Attorney-General.

Victoria, B.C., July 3rd, 1947.

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Report of the Superintendent of Insurance.

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., July 3rd, 1947.

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-sixth Annual Report of the Department of Insurance covering the year ended December 31st, 1946.

At that date 321 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	....	64	64
Great Britain	4	72	76
Australia	....	2	2
France	....	5	5
Hong Kong	1	2	3
New Zealand	....	2	2
Switzerland	....	4	4
United States	4	133	137
Totals	22	299	321
The comparative figures are for—			
1945	17	293	310
1944	15	288	303

Eleven new insurers were licensed during the year. These are as follows: Cuna Mutual Insurance Society; Century Indemnity Company; Granite State Fire Insurance Company; London & Edinburgh Insurance Company, Limited; Pacific Indemnity Company; Pioneer Equitable Insurance Company of Indiana; Old Colony Insurance Company; Ohio Farmers Indemnity Company; Service Fire Insurance Company of New York; Standard Insurance Company of New York; and Transcontinental Insurance Company.

The Aid Association for Lutherans and the Lutheran Brotherhood were two new fraternal societies licensed during the year, the total number of fraternal societies licensed being nine at December 31st, 1946.

The First American Fire Insurance Company, Maryland Insurance Company, and National Security Insurance Company were insurers which ceased business in the Province during the year.

A complete list of licensed insurers will be found on pages 7 to 54. A similar list made up to December, 1946, was printed for circulation and published in The British Columbia Gazette. For purposes of convenience the present list is made up to June 30th, 1947, so that it includes insurers licensed since December 31st, 1946, and shows the classes of insurance for which all insurers are now licensed.

On analysis the list shows that 37 companies were licensed for life insurance, 236 for fire insurance, 190 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 55 to 68.

There are ten underwriters' agencies licensed under the Act. The list appears on page 54.

Ten reciprocal exchanges, listed at page 54, were granted permits under section 194 of the "Insurance Act."

Life insurance, as in the previous seven years, records a substantial increase in premium income. The amount of life insurance in force in the Province exceeds $757,000,000, a gain in excess of $94,000,000 over the previous year.

Fire insurance figures again record a favourable increase in net premiums earned. It is interesting to note that the loss ratio decreased from 49.01 per cent. for the previous year to 36.06 per cent.

Automobile insurance also recorded a substantial increase in net premiums earned, but the loss ratio continues high, being 62.47 per cent.

Insurance premiums on miscellaneous insurance this year show a favourable increase, with a satisfactory decrease in loss ratio.

The taxes collected on unlicensed insurance amounted to $22,481.43, which was an increase of $3,353 over the preceding year.

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

Licences issued to.	1946.	1945.	1944.	1943.	1942.
Life insurance agents	1,347	1,167	1,077	1,006	932
Other than life insurance agents	1,353	1,231	1,117	1,084	1,087
Insurance salesmen	1,008	661	504	474	580
Insurance adjusters	34	33	28	28	30
Employees of insurance adjusters	27	17	13	8	17
Totals	3,769	3,109	2,739	2,600	2,646

Licences issued under the "Real-estate Agents' Licensing Act" showed a further increase. The total number of licences issued during 1946–47 was 2,763, as compared with 2,339 in 1945–46 and 1,605 in 1944–45.

Licences issued to.	1946–47.	1945–46.	1944–45.	1943–44.	1942–43.
Real-estate agents	1,110	1,004	800	642	553
Real-estate salesmen	1,653	1,335	805	480	393
Totals	2,763	2,339	1,605	1,122	946

I have the honour to be,

Sir,

Your obedient servant,

S. W. TAYLOR,

Superintendent of Insurance.

LIST OF INSURERS LICENSED UNDER THE "INSURANCE ACT."

(Made up, as mentioned on page 5, to June 30th, 1947.)

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	Aircraft (excluding insurance against loss of or damage to an aircraft), automobile (excluding insurance against loss of or damage to an automobile), employers' liability, guarantee, plate-glass, public-liability, theft, and property-damage (limited to loss or damage to 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).
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. Basse, 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.	William Evans, 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.	R. W. Palmer, 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.	Herbert R. Fullerton, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited 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.	F. Temple 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, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited 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 the 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 insurance of 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 Insurance Co., Ltd., 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).
Baloise Marine Insurance Co., Ltd., Basle, Switzerland	J. G. Cochrane, Vancouver	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.
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).
Bankers & Traders' Insurance Co., Ltd., Sydney, Australia	Theo. Hare, 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).
Boiler Inspection and Insurance Co. of Canada, Toronto, Ont.	W. F. Kemp, Vancouver.....	Boiler and machinery.

Boston Insurance Co., Boston, Mass.	C. S. Cameron, 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	R. W. Palmer, 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.

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 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 windstorm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited 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, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles or by 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).
British General Insurance Co., Ltd., London, England	R. W. Palmer, 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	H. A. Seabrook, 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, 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).
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	Herbert R. Fullerton, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by earthquake, or by vandalism or malicious mischief, 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), 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 personal effects or 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).

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.
California Insurance Co., San Francisco, Cal...	R. W. Palmer, 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).
Canada Accident and Fire Assurance Co., Montreal, Quebec	R. W. Palmer, 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, propery-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.

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.
Car and General Insurance Corporation, Ltd., London, Eng.	J. H. Lawson, Vancouver....	Accident, automobile, employers' liability, fire, marine, 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).
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 Indemnity Co., Hartford, Conn.	J. F. Parrott, Vancouver	Accident, aircraft (excluding insurance against loss of or damage to an aircraft by fire or transportation), automobile (excluding insurance against loss of or damage to an automobile by fire or transportation), guarantee, plate-glass, sickness, and theft.
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.

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.
Commercial Union Assurance Co., Ltd., London, Eng.	R. W. Palmer, 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.	R. W. Palmer, 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.
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.	Herbert R. Fullerton, 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, guarantee, 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).

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.
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).
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 windstorm, 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	Aircraft, 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).
Federal Insurance Co., Raritan, New Jersey.....	John Valentine Clyne, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, inland-transportation, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by hail, 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), 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 the insurance of bridges, or to loss or damage to the property caused through breakdown of machinery, or by falling aircraft, or 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 water escape from plumbing or heating equipment of the building or from outside water-mains and the melting of ice or snow on roof, or by vehicles).
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, public-liability, 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.

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.
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).
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.	Miss M. M. Patton, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person).

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.
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	Charles S. Cameron, 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).

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., 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.	William Evans, 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.

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.
Great American Insurance Co., New York, N.Y.	William Evans, 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	C. F. Dunfee, Vancouver	Accident, life, sickness.
Guarantee Co. of North America, Montreal, Quebec	R. H. Shanks, Victoria	Guarantee, theft, and property-damage (limited to loss of or damage to personal property, excluding insurance against loss or damage by fire).
Guardian Assurance Co., Ltd., London, England	W. S. Day, 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, public-liability, sickness, sprinkler-leakage, theft, 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	H. A. Seabrook, Vancouver	Accident, automobile, employers' liability, fire, inland-transportation, plate-glass, public-liability, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas), sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Halifax Insurance Co., Halifax, N.S.	Donovan Defieux, Vancouver	Accident, aircraft, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, live-stock, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, and weather.

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).
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	Charles W. Tysoe, 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.	John Hart, Victoria.....	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).

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.
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, to the extent authorized by the insurance laws of the State of New York, 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, aircraft, 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, or by earthquake).
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	A. C. Law, 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 by an aircraft 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, 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.	Herbert R. Fullerton, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), 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	Automobile (limited to loss or damage to an automobile), fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by 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.
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 windstorm, 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, sickness, 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 and 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 and loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), 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, or by earthquake).
London & Edinburgh Insurance Co., Ltd., London, Eng.	James K. Cavers, Vancouver	Automobile insurance.
London and Lancashire Guarantee and Accident Co. of Canada, Toronto, Ont.	Jack E. Rose, Vancouver.....	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
London & Lancashire Insurance Co., Ltd., Liverpool, England	J. E. Rose, Vancouver.....	Aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, inland-transportation, marine, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
London and Provincial Marine and General Insurance Co., Ltd., London, Eng.	J. H. Watson, Vancouver.....	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, weather, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft).
London and Scottish Assurance Corporation, Ltd., London, England	W. G. Gerrard, Vancouver...	Accident, automobile, employers' liability, fire, 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.....	H. A. Seabrook, 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).

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
London Guarantee and Accident Co., Ltd., London, England	William P. Lanyon, 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.	William R. Fisher, Vancouver	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 and theft), boiler and machinery, employers' liability, guarantee, 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).
Lutheran Brotherhood, Minneapolis, Minn.	Arnold F. Anderson, Vancouver	Life, to the extent authorized by its articles of incorporation, constitution and laws.
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	T. K. Laidlaw, 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), boiler and machinery, employers' liability, guarantee, plate-glass, public-liability, sickness, sprinkler-leakage, theft, and workmen's compensation.
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.	Herbert R. Fullerton, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited 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.	Theo. Hare, 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.

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.
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.
Missisquoi & Rouville Mutual Fire Insurance Co., Frelighsburg, Que.	Francis M. Hann, 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 explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, 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), and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
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	Herbert R. Fullerton, Vancouver	Automobile, fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) 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.	Head office, Vancouver.....	Fire.
Mutual Implement & Hardware Insurance Co., Owatonna, Minn.	Thomas E. Shiel, Vancouver	On the cash plan, aircraft (limited to loss or damage to property caused by aircraft), automobile (limited to loss or damage to an automobile through fire or theft), fire, inland-transportation, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to property caused by 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.	Robert S. Bawlf, Vancouver	Life.
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).

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.
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.	L. M. Corke, 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, property-damage, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
National 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).

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.
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, inland-transportation, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by 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..... ver	Accident, 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), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited 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).
North River Insurance Co., New York, N.Y.	F. Temple Keeling, Vancouver	Aircraft (excluding insurance against liability for loss or damage to persons or property caused by an aircraft or the use or operation thereof), fire, inland-transportation, marine, property-damage, to the extent authorized by the insurance laws of the State of New York, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft).
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.

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
Northwestern Mutual Fire Association, Seattle, Wash.	A. B. Robertson, Vancouver	On the cash plan, automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage (limited to loss or damage to property caused intentionally or otherwise), public-liability (limited to loss or damage to property), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted 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.	R. W. Palmer, 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.	W. O. Banfield, Vancouver	Life.
Occidental Fire Insurance Co., Montreal, Quebec	A. E. Bibbs, Vancouver.....	Accident, automobile, employers' liability, fire, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or 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.	R. W. Palmer, 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 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).
Ohio Farmers Indemnity Co., LeRoy, Ohio.....	Herbert R. Fullerton, Vancouver	Accident, automobile (excluding loss or damage to an automobile by fire), and theft.
Ohio Farmers Insurance Co., LeRoy, Ohio.....	Herbert R. Fullerton, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage (limited to loss or damage to personal effects), weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by the explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by 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.
Old Colony Insurance Co., Boston, Mass.....	Robert Kerr, Vancouver.....	Marine insurance.
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.....	R. W. Palmer, 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 explosion of natural or other gas and 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, or by earthquake).
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, 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 Equitable Insurance Co. of Indiana, Lebanon, Ind.	L. St. M. DuMoulin, Vancouver	Automobile, fire, guarantee, hail, inland-transportation, live-stock, property, property-damage, sprinkler-leakage, and weather.
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 and loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof, or by earthquake).
Protective Association of Canada, Granby, Quebec	William James Charles Brown, Victoria	Accident and sickness.
Providence Fire Insurance Co., Paris, France	John F. Thompson, Vancouver	Fire and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss of or damage to the property caused by falling aircraft), hail, 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, or tornado).
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	Herbert R. Fullerton, 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).

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
Prudential Assurance Co., Ltd., London, Eng...	G. D. Holmes, Vancouver.....	Accident, automobile, 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).
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, 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).
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 property caused by vehicles or by earthquake).
Reliable Life Insurance Society, Hamilton, Ont.	E. R. Flewwelling, Vancouver	Life and sickness.

Reliance Insurance Co. of Canada, Montreal, Quebec.	A. W. Nyblom, Vancouver...	Fire, inland-transportation, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Royal Exchange Assurance, London, Eng.....	J. H. Lawson, Vancouver....	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Royal Insurance Co., Ltd., Liverpool, England...	Frederic Henri LeCouteur, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, life, marine, plate-glass, property-damage, public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft).
Royal Plate Glass and General Insurance Co. of Canada, Vancouver, B.C.	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.

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 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).
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, tornado, or hail).
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 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).
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.	R. M. Abernethy, 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, New York, N.Y.	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 Norway, Minneapolis, Minn.....	Bertel Borgen, Vancouver....	Life and sickness insurance, to the extent authorized by its articles of incorporation, constitution and laws.
Sons of Scotland Benevolent Association, Toronto, Ont.	Henry O. MacDonald, Vancouver	Life and sickness.
South British Insurance Company, Limited, Auckland, New Zealand	Wm. R. Brydon, Vancouver	Accident, automobile, employers' liability, fire, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise), public-liability, theft, workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Southern Insurance Co., Ltd., London, Eng.....	Robert J. Nightingale, 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), 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 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, or by earthquake, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Sovereign Life Assurance Co. of Canada, Winnipeg, Man.	Bernardine O'Connell, Vancouver	Life.

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
Springfield Fire and Marine Insurance Co., Springfield, Mass.	W. S. Day, Vancouver	Aircraft (limited to liability for loss or damage to property caused 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 Insurance Co. of New York, New York, N.Y.	J. F. Parrott, Vancouver	Aircraft (limited to loss or damage to property caused by falling aircraft), automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or by the use or operation thereof), fire, hail, inland-transportation, marine, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), to the extent authorized by the insurance laws of the State of New York.
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.
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.
Supreme Council of the Royal Arcanum, Boston, Mass.	H. J. Applegate, Victoria....	Life, to the extent authorized by its certificate of incorporation, constitution and laws.
"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).
Transcontinental Insurance Co., New York, N.Y.	L. M. Corke, 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, 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 bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, 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.
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...	R. W. Palmer, Vancouver...	Accident, automobile, employers' liability, fire, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise), public-liability, sickness, theft, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Union Fire, Accident and General Insurance Co., Paris, France	John F. Thompson, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Union Insurance Society of Canton, Ltd., Victoria, Hong Kong	W. R. Brydon, Vancouver....	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, insurrection, invasion, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake).

Union Marine and General Insurance Co., Ltd., Liverpool, England	K. S. Vaughan, Vancouver..	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property caused by wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
United British Insurance Co., Ltd., London, Eng.	W. R. Sloan, Vancouver.....	Automobile, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
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 National Indemnity Co., New York, N.Y.	L. M. Corke, Victoria.....	Accident, automobile (excluding insurance against loss of or damage to an automobile by fire), guarantee, plate-glass, sickness, and theft.
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).
United States Guarantee Co., New York, N.Y.	John Valentine Clyne, Vancouver	Accident, automobile (excluding insurance against loss of or damage to an automobile by fire or transportation), 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.
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).

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, Missisquoi & Rouville Mutual Fire Insurance Company, Pacific Indemnity Company, Pioneer Equitable Insurance Company of Indiana, 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, 1946.

Baloise Marine Insurance Company, Limited.
Federal Insurance Company.
Missisquoi & Rouville Mutual Fire Insurance Company.
North River Insurance Company.
Providence Fire Insurance Company.
Sons of Norway.
Supreme Council of the Royal Arcanum.
United National Indemnity Company.
United States Guarantee Company.

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

Name.	Representing.
British & Canadian Underwriters	Norwich Union Fire Insurance Society, Ltd.
Canadian Underwriters Agency	Baloise Fire Insurance Company.
Cardinal Underwriters	Pioneer Equitable Insurance Company of Indiana.
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, 1946.

Urbaine Fire Insurance Company.
Sointula Mutual Fire Association.
Rhode Island Insurance Company.

Annual Statements of Provincial Licensees.

BRITISH COLUMBIA PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

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

F. G. Syder, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1946.

Assets.

Bonds and debentures (book value)		$66,991.62
Cash on hand and in banks		338.32
Interest accrued		521.71
Accounts receivable		196.28
		$68,047.93

Liabilities.

Reserve of unearned premiums (net, at 80 per cent.)		$21,556.29
Investment reserves		1,154.12
Premiums paid in advance		2,149.42
		$24,859.83
Capital stock—		
Authorized	$25,000.00	
Subscribed and paid up		10,000.00
Surplus		33,188.10
		$68,047.93

Profit and Loss Account.

Premiums earned (net)		$20,781.54
Claims incurred	$15,826.56	
Commissions	9,151.54	
Taxes	465.64	
Salaries, fees, and travelling expenses	1,427.57	
		26,871.31
Underwriting loss		$6,089.77
Other revenue—		
Interest earned	$1,970.60	
Decrease in deficiency of market under book value of securities	1,523.00	
		3,493.60
Net loss		$2,596.17

RETURNS FOR BRITISH COLUMBIA.

(*See* page 80.)

BRITISH PACIFIC INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

H. J. Bailey.
George T. Cunningham.
J. McMahon.
R. C. White.
Frank Parsons.
Thomas S. Dixon.
W. S. Charlton.
Harry J. Seed.
C. W. S. Bell.

Frank Parsons, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1946.

Assets.

Bonds and debentures (book value)			$78,112.50
Cash in bank			3,818.39
Interest accrued			643.45
Agents' balances and premiums uncollected (net, commission deducted)			4,622.02
Amount due from reinsurance on losses already paid			388.25
Prepaid licences			370.00
			$87,954.61

Liabilities.

Provision for unpaid claims			$1,084.07
Adjustment expenses			104.54
Reserve of unearned premiums (net, at 80 per cent.)			9,464.61
Expenses due and accrued			757.99
Taxes due and accrued			549.44
Reinsurance premiums			3,458.86
Return premiums and balances due agents			872.24
			$16,291.75
Capital stock—			
Authorized	$500,000.00		
Subscribed	200,000.00		
Paid up		$88,600.00	
Deficit in Profit and Loss Account		16,937.14	
			71,662.86
			$87,954.61

Profit and Loss Account.

Premiums earned (net)		$20,626.39
Claims incurred (net)	$6,317.69	
Adjustment expenses (net)	653.76	
Commissions	5,123.44	
Taxes	1,345.12	
Salaries, fees and travelling expenses	11,237.25	
All other expenses	5,966.88	
		30,644.14
Underwriting loss		$10,017.75
Other revenue—		
Interest earned	$2,381.19	
Profit on sale of securities and real estate	1,230.00	
		3,611.19
Net loss		$6,406.56

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 71, 78, 83, and 87.)

CANADIAN HOME ASSURANCE COMPANY.

Head Office—Montreal, Que.

Directors.

R. E. Schofield.
R. H. Saulnier.
George Cowie.
G. Gibeault.
E. R. Schofield.

R. E. Schofield, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1946.

Assets.

Mortgage loans on real estate		$2,250.00
Bonds and debentures (book value)		318,746.20
Stocks (book value)		21,000.00
Cash on hand and in banks		154,959.14
Interest accrued		2,706.14
Agents' balances and premiums uncollected (net)		64,136.39
Amount due from reinsurance on losses already paid		5,568.78
Surrender value of life policies		24,910.85
Refundable 1942 excess profits tax		919.33
		$595,196.83

Liabilities.

Provision for unpaid claims		$88,300.00
Adjustment expenses		18,479.00
Present value of claims payable by instalments not yet due		10,000.00
Reserve of unearned premiums (net, at 80 per cent.)		157,226.94
Expenses due and accrued		1,250.00
Taxes due and accrued		9,500.00
Reinsurance premiums		5,836.75
All other liabilities—		
Accident and casualty premium reserve	$41,866.11	
European, general premium reserve	25,734.15	
European, general loss reserve	50,000.00	
		117,600.26
Capital stock—		
Authorized	$500,000.00	
Subscribed	300,000.00	
Paid up		113,905.00
Surplus		73,098.88
		$595,196.83

Profit and Loss Account.

Premiums earned (net)		$309,696.37
Claims incurred (net)	$151,076.31	
Adjustment expenses (net)	34,430.26	
Commissions	130,910.16	
Taxes	10,593.27	
Salaries, fees, and travelling expenses	8,000.00	
All other expenses	7,773.82	
		342,783.82
Underwriting loss		$33,087.45
Other revenue—		
Interest earned	$12,092.39	
Dividends earned	1,212.50	
Profit on sale of securities and real estate	23,051.12	
		36,356.01
Net profit		$3,268.56

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 71, 78, 80, 82, and 83.)

EMPIRE LIFE INSURANCE COMPANY.

Head Office—Kingston, Ont.

Directors.

George J. Guy.
George M. Orr.
N. A. Fairhead.
Hon. N. P. Lambert.
D. R. McLaughlin.
D. W. McCormick.
Charles P. Fell.
A. H. Keith Russell.

Charles P. Fell, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1946.

Assets.

Real estate (book value)		$241,079.78
Mortgage loans on real estate		2,267,583.18
Amount owing under agreements of sale of real estate		13,925.62
Loans on and amount secured by policies		645,254.92
Bonds and debentures (book value)		9,553,337.54
Stocks (book value)		1,677,288.53
Cash on hand and in banks		51,810.63
Accounts receivable		565.97
Agents' debit balances		34,530.20
Debtor accounts (sundry)		400.94
Interest, dividends, and rents due and accrued		129,684.76
Premiums due and uncollected or deferred (net)		195,390.96
		$14,810,853.03
Deduct assets not admitted—		
Cash advanced to or in the hands of officers or agents	$34,530.20	
Debtor accounts (sundry)	400.94	
		34,931.14
		$14,775,921.89

Liabilities.

Liability under assurance and other contracts (net)		$12,597,052.00
Liability for payments due under contracts (net)		111,478.22
Provision for unreported death and disability claims		20,000.00
Amounts left with company		300,674.00
Premiums paid in advance		18,424.17
Dividends to policyholders due and unpaid		2,080.53
Provision for profits to policyholders (other than deferred dividends)		40,000.00
Profits credited to deferred dividend policies (net)		76,269.00
Provision for accrued profits to policyholders not included above		20,000.00
Shareholders' surplus		13,727.85
Taxes		37,000.00
Salaries, rents and office expenses due and accrued		9,840.93
Medical examiners' fees due and accrued		1,790.00
Legal fees due and accrued		200.00
Commissions to agents due and accrued		22,452.61
Reserve for contingencies		300,000.00
Staff Pension, Assurance, and Savings Funds		114,841.00
Miscellaneous accounts payable		13,843.11
Capital—		
Authorized	$2,500,000.00	
Subscribed	1,308,500.00	
Paid up		313,282.50
Surplus		1,076,248.47
		$14,775,921.89

Income.

Premium income	$1,810,798.74
Consideration for supplementary contracts	10,597.00
Amounts left with company	86,024.47
Interest, dividends, and rents	570,741.25
Gross profit on sale or maturity of bonds and stocks	293,070.50
All other income	20,906.36
	$2,792,138.32

Disbursements.

Disbursements under assurance and annuity contracts (net)	$952,428.55
Payments under supplementary contracts (net)	7,986.98
Reduction in premiums resulting from application of dividends	1,807.55
Amounts left with the company	37,488.91
Taxes, licences, and fees	36,523.90
Head office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous	148,328.23
Branch office and agency expenses—Commissions, salaries, advances to agents, travelling expenses, rent, and miscellaneous	445,593.56
All other expenses—Advertising, books and periodicals, express, telegrams and telephones, legal fees, medical fees, office furniture, postage, printing and stationery, commissions on loans, contributions to Staff Pension Fund, and miscellaneous	71,331.55
Payments from Staff Pension Fund	2,148.55
Dividends paid to shareholders	12,530.30
Loss on sale or maturity of real estate, bonds, and stocks	9,469.03
Investment expense	12,471.31
Interest on borrowed money	13,109.00
Interest paid on claims	1,661.37
Charitable donations	2,350.00
Balance	1,036,909.53
	$2,792,138.32

RETURNS FOR BRITISH COLUMBIA.

(*See* page 69.)

HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

Head Office—Brantford, Ont.

Governing Executive Authority.

S. C. Berridge. A. M. Jones. V. Bedard.
L. E. Jordan. J. W. Davies.
Alf. P. van Someren, High Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1946.

Assets.

Real estate (book value)		$40,315.28
Liens on policies		114,696.75
Bonds and debentures (book value)		21,762,203.33
Cash on hand and in banks		150,192.09
Interest and dividends due and accrued		252,761.12
Premiums, dues, and assessments collected but not received by head office		45,647.16
Unexpired insurance		3,818.21
Other assets		1,933.52
		$22,371,567.46
Deduct assets not admitted—		
Unexpired insurance	$3,818.21	
Supplies and stationery	1,815.64	
Postage	117.88	
		5,751.73
		$22,365,815.73

Liabilities.

Mortuary Fund	$18,915,468.92
Sickness No. 1 Fund	1,108,579.19
Juvenile Fund	14,806.91
Sickness No. 2 Fund	58,906.93
Building Fund	207,098.20
General Fund	6,847.26
Surplus	2,054,108.32
	$22,365,815.73

Income.

Premiums, dues, and assessments	$704,746.61
Special assessments	4,377.27
Interest, dividends, and rents	935,944.57
Premium on foreign exchange	6,532.05
Other revenue	4,387.15
Profit on sale or maturity of bonds and debentures	51,813.13
	$1,707,800.78

Disbursements.

Premiums, dues and assessments	$931,863.58
Reversionary bonuses	51,138.90
Premium relief loans	31,077.11
Head office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, and miscellaneous	70,354.48
Agency and organization expenses—Commissions, salaries, travelling expenses, and miscellaneous	116,059.50
All other expenses—Advertising, exchange, 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, donations, unemployment insurance, and miscellaneous	50,314.41
Other disbursements	602.68
Decrease by adjustment of bonds, debentures and real estate	46,249.76
Balance	410,140.36
	$1,707,800.78

RETURNS FOR BRITISH COLUMBIA.

Income—	
Mortuary Fund	$13,432.07
Sickness and Accident Fund—	
No. 1	415.25
No. 2	33.48
Juvenile Fund	178.20
General Expense Fund	1,018.90
	$15,077.90
Disbursements—	
Mortuary Fund	$20,162.79
Sickness and Accident Fund—	
No. 1	165.25
No. 2	8.15
	$20,336.19

HOME ASSURANCE COMPANY OF CANADA.

Head Office—Calgary, Alta.

Directors.

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

G. A. Wilson, Managing Director.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1946.

Assets.

Bonds and debentures (book value)		$332,049.00
Cash on hand and in banks		135,036.21
Interest accrued		2,000.71
Agents' balances and premiums uncollected (net)		186,363.66
Other assets		5,117.80
		$660,567.38
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1946	$16,769.42	
Furniture and fixtures	3,714.80	
		20,484.22
		$640,083.16

Liabilities.

Provision for unpaid claims		$39,785.65
Adjustment expenses		2,978.56
Reserve of unearned premiums (net, at 80 per cent.)		250,610.75
Dividends to shareholders		6,178.05
Taxes due and accrued		16,780.77
Reinsurance premiums		8,741.09
Return premiums and balances due agents		1,889.95
Reserves—		
(*a*) For cash surrenders	$30,061.04	
(*b*) Under unlicensed reinsurance unsecured	57,370.14	
(*c*) Special reserves	99,098.50	
		186,529.68
Contingency reserves		2,607.00
Capital stock—		
Authorized	$500,000.00	
Subscribed	500,000.00	
Paid up		75,000.00
Surplus		48,981.66
		$640,083.16

Profit and Loss Account.

Premiums earned (net)		$668,273.66
Claims incurred (net)	$303,873.13	
Adjustment expenses (net)	39,021.15	
Commissions	253,110.80	
Taxes	18,645.44	
Salaries, fees, and travelling expenses	29,513.06	
All other expenses	28,602.64	
		672,766.22
Underwriting loss		$4,492.56
Other revenue—		
Interest earned	$10,050.36	
Profit on sale of securities and real estate	5,175.00	
		15,225.36
Net profit		$10,732.80

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 72, 76, 78, 80, and 88.)

MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA.

Head Office—Vancouver, B.C.

Directors.

William MacNair. Lloyd T. Beharell. Harry S. Berry.
R. U. Hurford. C. E. Whitney-Griffiths. Hugh E. Burr.

E. E. Townsley, Manager-Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1946.

Assets.

Bonds and debentures (book value)		$90,381.91
Cash on hand and in banks		4,381.23
Interest accrued		851.72
Agents' balances and premiums uncollected (net, commission deducted)		1,306.53
Sundry receivables and unemployment insurance stamps		157.00
Deferred commissions		7,595.92
Furniture and fixtures		45.47
		$104,719.78
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1946	$204.89	
Deferred commissions	7,595.92	
Furniture and fixtures	45.47	
		7,846.28
		$96,873.50

Liabilities.

Provision for unpaid claims		$4,263.50
Reserve of unearned premiums (net, at 100 per cent.)		23,899.30
Reinsurance premiums		306.00
Return premiums and balances due agents		382.52
Premiums received in advance		443.05
Balance—		
Statutory Reserve Fund	$13,000.00	
Surplus	54,579.13	
		67,579.13
		$96,873.50

Profit and Loss Account.

Premiums earned (net)			$38,845.47
Claims incurred (net)		$10,671.34	
Adjustment expenses (net)		269.72	
Commissions		7,245.41	
Taxes		121.63	
Salaries, fees, and travelling expenses		10,721.08	
All other expenses		8,463.45	
			37,492.63
Underwriting profit			$1,352.84
Other revenue—			
Interest earned	$2,559.22		
Commissions earned	822.86		
		$3,382.08	
Other expenditure—Bad debts written off		19.75	
			3,362.33
Net profit			$4,715.17

RETURNS FOR BRITISH COLUMBIA.

(See page 73.)

PACIFIC COAST FISHERMEN'S MUTUAL MARINE INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

Karl Dybhavn.	Dan Larsen.	J. A. Sim.
R. Wulff.	A. E. Carr.	Harry Hansen.
D. G. Macdonald.	S. Simpson.	Nels Rund.
O. J. Hansen.	G. Phillips.	Ivan Johansen.

Karl Dybhavn, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1946.

Assets.

Bonds and debentures (book value)		$7,500.00
Cash on hand and in banks		24,812.11
Interest accrued		37.60
Agents' balances and premiums uncollected (net, commission deducted)		11,236.62
Prepaid charges (original members' account)		2,457.50
Sundry accounts receivable		82.00
Other assets		532.61
		$46,658.44
Deduct assets not admitted—Furniture and printed supplies		532.61
		$46,125.83

Liabilities.

Provision for unpaid claims		$2,022.50
Reserve of unearned premiums (net, at 80 per cent.)		18,404.20
Reinsurance premiums		760.75
Sundry accounts payable		800.28
Reserve		6,000.00
Excess refundable to members		9,119.66
Capital stock—		
Authorized	$25,000.00	
Subscribed	3,450.00	
Paid up		3,450.00
Reserve fund		1,500.00
Surplus		4,068.44
		$46,125.83

Profit and Loss Account.

Premiums earned		$31,411.55
Claims incurred	$13,305.00	
Adjustment expenses	83.02	
Taxes	110.00	
Salaries, fees, and travelling expenses	5,501.09	
All other expenses	2,626.63	
		21,625.74
Underwriting profit		$9,785.81
Other revenue—Interest earned		187.50
		$9,973.31
Other expenditure—		
Statutory reserve	$1,114.79	
Excess refundable to members	6,755.60	
		7,870.39
Net profit		$2,102.92

RETURNS FOR BRITISH COLUMBIA.

(*See* page 86.)

THE RELIABLE LIFE INSURANCE SOCIETY.

Head Office—Hamilton, Ont.

Governing Executive Authority.

E. Gernaey. P. M. Button. William Benson.
J. L. Archer. G. Snyder.
C. H. Fitch, Secretary-Treasurer.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1946.

Assets.

Real estate (book value)		$32,000.00
Loans on real estate		28,150.00
Amounts secured by society's certificates in force		129,925.25
Bonds and debentures (book value)		2,803,054.52
Cash on hand and in banks		57,764.46
Interest and dividends, due and accrued		38,476.40
Premiums, dues, and assessments		9,823.57
Deposit with Quebec Government		5,000.00
Other assets		2.98
		$3,104,197.18
Deduct excess of total book value of ledger assets over total authorized value		82,589.80
		$3,021,607.38

Liabilities.

Provision for unpaid claims		$33,098.97
Provision for unreported claims		5,100.00
Premiums, dues, and assessments received in advance		39,729.38
Commissions		5,781.56
Miscellaneous		949.55
Reserves—		
Mortuary Fund	$2,346,338.00	
Sickness and Accident Fund	131,127.00	
Juvenile Fund	62,678.00	
		2,540,143.00
Special reserves—		
General reserve	$11,500.00	
National building reserve	600.00	
		12,100.00
Balance		384,704.92
		$3,021,607.38

Income.

Premiums, dues, and assessments	$365,529.69
Interest and dividends	126,430.59
Profit on sale or maturity of ledger assets	6,290.93
Gross increase by adjustment of ledger assets	47,331.80
Other revenue	931.23
	$546,514.24

Disbursements.

Claims, endowments, and surrenders	$243,631.79
Dividends	10,933.17
Head office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, rents, and miscellaneous	44,355.92
Agency and organization expenses—Commissions, salaries, travelling expenses, rents, and miscellaneous	115,652.16
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	20,556.16
Other disbursements	690.00
Balance	110,694.44
	$546,514.24

RETURNS FOR BRITISH COLUMBIA.

Income—	
Mortuary Fund	$7,545.27
Sickness and Accident Fund	382.17
Juvenile Fund	456.73
Guarantee Fund	3.25
	$8,387.42
Disbursements—	
Mortuary Fund	$8,251.56
Sickness and Accident Fund	445.40
Juvenile Fund	31.59
	$8,728.55

ROYAL PLATE GLASS AND GENERAL INSURANCE COMPANY OF CANADA.

Head Office—Vancouver, B.C.

Directors.

E. E. Buckerfield. J. R. Cooney. Frank Parsons.
F. E. Chadwick. T. S. Dixon. F. W. Sullivan.
W. S. Charlton. W. C. Heath. P. S. Young.
F. O. Hodgson.

Frank Parsons, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1946.

Assets.

Bonds and debentures (book value)	$369,643.31
Cash on hand and in banks	26,357.47
Interest accrued	3,035.00
Agents' balances and premiums uncollected (net, commission deducted)	36,825.10
Amount due from reinsurance on losses already paid	4,867.73
	$440,728.61

Liabilities.

Expenses due and accrued		$45.00
Taxes due and accrued		1,581.17
Reinsurance premiums		37,078.92
Capital stock—		
Authorized	$1,000,000.00	
Subscribed	100,000.00	
Paid up		100,000.00
Surplus		302,023.52
		$440,728.61

Profit and Loss Account.

Salaries, fees, and travelling expenses		$2,001.73
All other expenses		285.04
Underwriting loss		$2,286.77
Other revenue—		
Interest earned	$12,098.09	
Profit on sale of securities and real estate	2,312.50	
Increase in amortized over book value of bonds	1,006.57	
		$15,417.16

Other expenditure—			
Income and excess profits taxes	$3,531.17		
Investment expenses	121.60		
Interest paid on bonds purchased	861.79		
		4,514.56	
			10,902.60
Net profit			$8,615.83

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY.

Head Office—Saskatoon, Saskatchewan.

Directors.

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

H. R. Earl, Managing Director.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1946.

Assets.

Real estate (book value)		$7,500.00
Bonds and debentures (book value)		1,129,383.04
Cash on hand and in banks		51,338.80
Interest accrued		12,000.23
Agents' balances and premiums uncollected (net, commission deducted)		103,763.56
Amount due from reinsurance on losses already paid		541.90
Cash surrender value of life insurance		8,215.00
Sundry accounts receivable		1,684.00
Subrogated mortgage		431.14
Unpaid assessments		8,347.09
Automobiles		2,797.00
Furniture and fixtures		15,640.35
Unassessed premium notes		97,979.20
		$1,439,621.31
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1946	$950.75	
Furniture and fixtures	15,640.35	
Automobiles	2,797.00	
Unpaid assessments	8,347.09	
Unassessed premium notes	97,979.20	
		125,714.39
		$1,313,906.92

Liabilities.

Provision for unpaid claims	$80,272.09
Adjustment expenses	6,629.26
Reserve of unearned premiums (net, at 80 per cent.)	445,793.03
Reserve and unpaid losses under unlicensed reinsurance unsecured	1,743.92
Taxes due and accrued	25,576.18
Assessments prepaid	418.97
Surplus	753,473.47
	$1,313,906.92

Profit and Loss Account.

Premium earned (net)			$748,636.52
Claims incurred (net)		$389,050.29	
Adjustment expenses		35,608.14	
Commissions		219,863.86	
Taxes		28,596.91	
Salaries, fees, and travelling expenses		58,226.82	
All other expenses		28,650.88	
			759,996.90
Underwriting loss			$11,360.38
Other revenue—			
Interest earned	$36,413.17		
Rents earned (net)	478.48		
Bad debts recovered, previously written off	338.79		
Profit on sale of securities and real estate	6,654.60		
Decrease in agents' ninety-day balances	135.16		
		$44,020.20	
Other expenditure—Retirement fund		7,361.42	
			$36,658.78
Net profit			$25,298.40

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 73, 77, 79, 82, 86, and 90.)

WESTERN UNION INSURANCE COMPANY.

Head Office—Calgary, Alta.

Directors.

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

Frank R. Freeze, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1946.

Assets.

Bonds and debentures (book value)		$370,992.50
Cash on hand and in banks		17,625.87
Interest accrued		2,702.04
Dividends due		300.00
Agents' balances and premiums uncollected (net, commission deducted)		42,924.93
Office furniture		2,987.97
Automobile		495.00
Accounts receivable		357.79
Refundable portion of excess profits tax		413.16
		$438,799.26
Deduct assets not admitted—		
Office furniture	$2,987.97	
Automobile	495.00	
		3,482.97
		$435,316.29

Liabilities.

Provision for unpaid claims		$76,266.69
Adjustment expenses		6,573.39
Reserve of unearned premiums (net, at 80 per cent.)		160,081.60
Taxes due and accrued		10,750.57
Reinsurance premiums		6,980.15
Indemnity collateral deposit		530.64
Contingent commission		3,075.20
Capital stock—		
Authorized	$500,000.00	
Subscribed	500,000.00	
Paid up		100,000.00
Premium on capital stock		4,000.00
Surplus		67,058.05
		$435,316.29

Profit and Loss Account.

Premiums earned			$278,022.00
Claims incurred		$164,170.18	
Adjustment expenses		18,079.50	
Commissions		68,794.29	
Taxes		7,183.38	
Salaries, fees, and travelling expenses		1,309.48	
Management fee		14,217.80	
All other expenses		5,097.97	
			278,852.60
Underwriting loss			$830.60
Other revenue—			
Interest earned	$9,843.27		
Dividends earned	5,786.00		
Profit on sale of securities and real estate	8,891.21		
		$24,520.48	
Other expenditure—Income and excess profits taxes		4,175.73	
			20,344.75
Net profit			$19,514.15

RETURNS FOR BRITISH COLUMBIA.
(*See* pages 74, 77, 81, 83, 84, 87, and 90.)

TABLE I.—ABSTRACT OF LIFE INSURANCE RETURNS FOR 1946.

(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, 1946.	New issued.	In Force Dec. 31st, 1946.
Aetna Life Insurance Co.	Ordinary	$72,810	$43	*Nil*	$24,000	$9,045	*Nil*	$1	$1,701,521	$857,356	$2,375,022
	Group	56,881	2,950	*Nil*	61,500	7,000	$1,950	*Nil*	4,137,300	70,000	4,508,500
Canada Life Assurance Co.	Ordinary	756,357	110,661	*Nil*	269,809	268,394	70,718	22,130	21,394,426	4,662,676	24,773,135
	Group	93,852	*Nil*	*Nil*	87,557	994	1,046	*Nil*	3,652,256	48,000	4,037,918
Commercial Union Assurance Co., Ltd.		693	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	32,070	*Nil*	32,070
Confederation Life Association	Ordinary	924,134	72,420	*Nil*	459,902	224,965	43,889	19,468	31,746,540	6,092,742	36,461,154
	Group	14,010	*Nil*	*Nil*	8,700	*Nil*	*Nil*	*Nil*	891,300	201,000	1,177,900
Continental Life Insurance Co.		110,488	6,852	*Nil*	34,865	41,491	2,365	3,316	3,451,448	763,011	4,060,693
Crown Life Insurance Co.	Ordinary	571,219	65,671	*Nil*	212,794	79,921	16,640	24,602	22,458,261	4,608,876	25,656,393
	Group	33,564	47,007	*Nil*	18,500	*Nil*	15,920	2,939	2,009,500	898,855	3,152,360
Cuna Mutual Insurance Society	Ordinary	760	*Nil*	*Nil*	*Nil*	40	*Nil*	*Nil*	32,190	14,800	35,677
	Group	28,318	*Nil*	*Nil*	9,774	1,628	*Nil*	*Nil*	2,309,306	105,762	3,948,288
Dominion Life Assurance Co.	Ordinary	559,808	118,498	*Nil*	188,362	108,502	27,225	10,034	17,239,355	4,140,853	20,104,086
	Group	191	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	176	*Nil*	*Nil*	*Nil*
Dominion of Canada General Insurance Co.	Ordinary	37,678	16,222	*Nil*	7,928	3,854	1,770	*Nil*	1,240,130	219,250	1,377,154
	Group	387	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	51,500	*Nil*	46,500
Empire Life Insurance Co.	Ordinary	61,365	751	*Nil*	31,581	7,818	250	6	1,852,114	353,485	1,972,215
	Group	390	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	32,500	*Nil*	35,000
Equitable Life Insurance Co.		30,496	730	*Nil*	9,582	5,064	*Nil*	169	898,466	44,451	905,851
Excelsior Life Insurance Co.		276,803	4,083	*Nil*	86,774	56,022	2,550	2,308	9,670,530	1,905,573	11,004,240
Fidelity Life Assurance Co.		56,351	870	*Nil*	8,500	6,523	600	512	1,683,853	359,173	2,058,115
Great West Life Assurance Co.	Ordinary	1,298,405	160,106	$1,060	704,980	403,485	71,911	22,512	48,171,440	5,893,775	53,597,573
	Group	43,988	27,878	*Nil*	30,769	646	1,399	2,390	3,679,772	16,000	3,763,657
Imperial Life Assurance Co.	Ordinary	570,572	60,726	*Nil*	301,432	175,172	8,337	21,382	19,239,174	2,259,834	20,983,872
	Group	6,388	*Nil*	*Nil*	12,500	*Nil*	*Nil*	*Nil*	824,500	55,500	696,000
London Life Insurance Co.	Ordinary	1,012,473	50,535	*Nil*	295,143	230,758	15,872	20,615	37,700,240	8,480,804	45,832,380
	Industrial	286,310	*Nil*	*Nil*	19,642	86,698	*Nil*	*Nil*	11,353,263	1,684,439	12,475,292
	Group	68,178	1,439	*Nil*	27,527	10,378	*Nil*	*Nil*	4,127,912	278,000	4,385,804
Loyal Protective Life Insurance Co.		4,063	*Nil*	*Nil*	*Nil*	120	*Nil*	*Nil*	51,500	94,750	137,750
Manufacturers Life Insurance Co.	Ordinary	935,607	65,279	*Nil*	333,977	212,738	41,280	7,247	24,873,900	4,394,302	28,910,252
	Group	1,856	*Nil*	*Nil*	1,625	*Nil*	*Nil*	*Nil*	37,000	*Nil*	37,000
Metropolitan Life Insurance Co.	Ordinary	1,598,932	3,648	*Nil*	451,899	436,799	9,593	*Nil*	56,260,391	8,816,171	62,525,317
	Industrial	1,409,360	.....	*Nil*	560,939	390,390	282	*Nil*	31,725,396	2,500,924	32,780,524
	Group	93,422	74,849	*Nil*	47,150	37,472	40,663	9,741	4,658,700	146,200	6,673,700
Monarch Life Assurance Co.		348,246	107,388	*Nil*	113,049	108,424	20,795	2,230	14,152,441	2,246,363	15,690,355
Montreal Life Insurance Co.	Ordinary	145,423	11,760	*Nil*	29,053	11,337	522	412	5,526,214	1,160,006	6,229,406
	Group	5,475	121,928	*Nil*	*Nil*	154	2,201	51,034	370,460	*Nil*	352,395
Mutual Life Assurance Co. of Canada	Ordinary	1,888,557	484,584	*Nil*	792,127	681,937	91,300	47,658	58,394,848	9,400,466	66,584,373
	Group	8,393	32,491	*Nil*	8,335	104	2,339	2,354	1,261,981	59,100	1,456,070
Mutual Life Insurance Co. of New York		34,256	*Nil*	*Nil*	52,326	7,182	1,406	*Nil*	1,716,477	*Nil*	1,604,885
National Life Assurance Co. of Canada	Ordinary	73,965	1,542	*Nil*	44,832	18,680	992	*Nil*	2,891,997	358,252	3,164,161
	Group	110	*Nil*	*Nil*	200	*Nil*	*Nil*	*Nil*	3,460	*Nil*	3,460
New York Life Insurance Co.		371,571	3,930	*Nil*	217,310	142,422	12,364	1,304	11,911,980	1,745,800	13,048,114
North American Life Assurance Co.	Ordinary	1,034,427	343,481	*Nil*	265,194	273,302	19,966	63,299	34,179,575	4,721,986	38,552,537
	Group	6,103	*Nil*	*Nil*	2,000	*Nil*	*Nil*	*Nil*	602,710	*Nil*	478,658
Northern Life Assurance Co.	Ordinary	43,241	948	*Nil*	14,669	18,287	*Nil*	*Nil*	1,882,831	27,000	1,912,953
	Group	899	*Nil*	*Nil*	3,000	*Nil*	*Nil*	*Nil*	71,000	*Nil*	67,000
Norwich Union Life Insurance Society		29	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	1,947	1,947
Occidental Life Insurance Co. of California	Ordinary	131,732	9,975	*Nil*	63,126	6,874	610	19,173	5,722,597	1,379,663	6,524,133
	Group	5,469	*Nil*	*Nil*	5,000	*Nil*	*Nil*	*Nil*	231,858	325	575,174
Prudential Assurance Co., Ltd.	Ordinary	103,873	6,152	*Nil*	9,442	12,187	6,240	190	2,466,323	866,053	2,945,797
	Group	231	2,095	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	26,000	23,500
Prudential Insurance Co. of America	Ordinary	971,444	1,289	*Nil*	223,218	218,312	5,127	11	27,120,231	4,048,745	31,385,214
	Industrial	625,249	*Nil*	*Nil*	250,124	237,280	*Nil*	*Nil*	14,817,579	953,311	14,924,673
	Group	10,490	7,714	*Nil*	4,540	5,193	2,454	*Nil*	840,116	28,286	856,797
Royal Insurance Co., Ltd.		104,560	*Nil*	*Nil*	90,078	17,716	*Nil*	*Nil*	5,049,092	497,981	5,335,070
Sovereign Life Assurance Co.		105,675	59,783	*Nil*	39,465	25,619	16,232	21,636	3,662,752	1,027,780	4,423,314
Standard Life Assurance Co.	Ordinary	97,039	235,014	*Nil*	97,668	9,370	101	10,149	4,043,169	567,070	4,399,043
	Group	*Nil*	67,952	*Nil*	*Nil*	*Nil*	217	295	*Nil*	*Nil*	*Nil*
Sun Life Assurance Co. of Canada	Ordinary	1,998,676	221,511	*Nil*	658,202	561,777	182,977	38,469	57,095,758	10,700,178	66,022,455
	Group	463,493	190,325	*Nil*	206,250	156,357	10,854	225,517	29,532,179	610,550	34,982,460
Travelers Insurance Co.	Ordinary	190,543	104	*Nil*	143,000	56,596	1,444	*Nil*	6,510,102	1,324,600	7,113,104
	Group	62,217	*Nil*	*Nil*	37,428	*Nil*	*Nil*	*Nil*	4,983,360	954,750	6,265,081
Western Life Assurance Co.		50,227	1,190	*Nil*	14,041	4,443	119	*Nil*	1,498,407	390,842	1,698,185
Totals		$19,897,722	$2,802,374	$1,060	$7,691,388	$5,379,470	$752,520	$653,279	$665,727,251	$103,636,616	$757,141,706
Totals for 1945		$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

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.	
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
1946	18,799,000	2,321,000	1,581,000	22,701,000	7,691,000	6,785,000	14,476,000	757,142,000

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1946.

(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.	$26,362	$24,927	$6,562	26.32
Aetna Insurance Co.	89,106	74,159	5,460	7.36
Agricultural Insurance Co.	21,282	12,744	426	3.34
Alliance Assurance Co., Ltd.	88,398	75,210	51,105	67.95
Alliance Insurance Co. of Philadelphia	15,677	22,039	2,803	12.72
American Alliance Insurance Co.	5,890	4,617	1,411	30.56
American Central Insurance Co.	4,960	5,211	1,690	32.43
American Equitable Assurance Co. of New York	34,464	31,024	8,069	26.01
American Home Fire Assurance Co.	23,430	18,073	7,109	39.34
American Insurance Co.	29,762	23,938	9,439	39.43
Anglo-Scottish Insurance Co., Ltd.	29,393	22,419	10,084	44.98
Atlas Assurance Co., Ltd.	46,743	35,237	9,925	28.17
Automobile Insurance Co. of Hartford	.....	.....	.....	.....
Baloise Fire Insurance Co., Ltd.	6,813	2,510	2,976	118.56
Baltimore American Insurance Co. of New York. (*See* note.)	.....	.....	.....	.....
Bankers and Shippers Insurance Co. of New York	20,419	18,249	6,424	35.20
Bankers' & Traders' Insurance Co., Ltd.	95,670	75,426	32,875	43.60
Beaver Fire Insurance Co.	4,079	3,456	3,169	91.70
Bee Fire Insurance Company	6,764	4,496	803	17.86
Boston Insurance Co.	15,529	11,846	14,254	120.33
British America Assurance Co.	46,760	36,009	9,880	27.44
British & European Insurance Co., Ltd.	2,480	2,606	845	32.42
British Aviation Insurance Co.	.....	.....	.....	.....
British Canadian Insurance Co.	19,486	17,288	9,140	52.87
British Crown Assurance Corporation, Ltd.	20,744	20,629	5,605	27.17
British Empire Assurance Co.	52,335	39,804	20,246	50.86
British General Insurance Co., Ltd.	6,200	6,515	2,113	32.43
British Law Insurance Co., Ltd.	8,091	11,058	405	3.66
British Northwestern Fire Insurance Co.	13,829	18,155	3,737	20.58
British Oak Insurance Co., Ltd.	17,277	15,505	7,603	49.04
British Pacific Insurance Company	13,541	8,770	1,946	22.19
British Traders Insurance Co., Ltd.	28,365	22,508	7,429	33.01
Buffalo Insurance Co.	18,262	11,227	2,116	18.85
Caledonian American Insurance Co.	13,511	11,263	6,302	55.95
Caledonian Insurance Co.	47,290	38,779	16,777	43.26
California Insurance Co.	2,480	2,606	845	32.42
Camden Fire Insurance Association	26,251	21,461	7,378	34.38
Canada Accident & Fire Assurance Co.	13,640	14,332	4,650	32.44
Canada Security Assurance Co.	8,853	9,751	1,470	15.08
Canadian Alliance Insurance Company	9,657	6,137	1,322	21.54
Canadian Fire Insurance Co.	41,301	29,679	11,074	37.31
Canadian General Insurance Co.	23,577	18,399	7,791	42.34
Canadian Home Assurance Co.	39,911	21,279	9,643	45.31
Canadian Indemnity Co.	28,658	23,214	3,982	17.15
Canadian Mercantile Insurance Co.	35,107	18,700	11,159	59.67
Canadian Surety Co.	16,397	17,836	4,418	24.77
Car & General Insurance Corporation, Ltd.	12,322	11,345	1,392	12.27
Casualty Co. of Canada	11,058	7,264	1,496	20.59
Central Insurance Co., Ltd.	9,796	8,739	2,800	32.04
Central Manufacturers Mutual Insurance Co.	3,357	2,556	31	1.21
Central Union Insurance Co.	7,890	766	44	5.74
Century Insurance Co., Ltd.	42,889	33,540	11,171	33.31
Citizens Insurance Co. of Jersey City	1,361	1,760	75	4.26
City of New York Insurance Co. (*See* note.)	.....	.....	.....	.....
Columbia Insurance Co. of New York	8,787	8,308	2,187	26.32
Commerce Mutual Fire Insurance Co.	54,862	35,523	21,230	59.76
Commercial Union Assurance Co., Ltd.	75,143	68,272	24,114	35.32
Commercial Union Fire Insurance of New York	1,240	1,177	423	35.93
Connecticut Fire Insurance Co.	24,223	22,193	5,749	25.90
Consolidated Fire & Casualty Insurance Co.	22,110	18,716	8,173	43.67
Continental Insurance Co.	59,583	37,794	15,116	39.99
Cornhill Insurance Co., Ltd.	35,898	33,606	11,982	35.65
Dominion Fire Insurance Co.	40,081	34,356	11,407	33.20
Dominion of Canada General Insurance Co.	21,948	17,242	1,693	9.82
Eagle Fire Co. of New York	7,130	3,723	582	15.63
Eagle Star Insurance Co., Ltd.	65,086	53,969	22,249	41.22
Economical Mutual Fire Insurance Co.	24,232	19,597	7,378	37.65
Employers Liability Assurance Corporation, Ltd.	59,937	37,043	22,135	59.75
Ensign Insurance Co.	14,844	11,390	4,794	42.09
Equitable Fire & Marine Insurance Co.	4,845	4,439	1,150	25.91
Carried forward	$1,727,366	$1,382,409	$509,831	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$1,727,366	$1,382,409	$509,831	.....
Essex & Suffolk Equitable Insurance Society, Ltd.	4,336	3,844	1,301	33.84
Eureka Security Fire & Marine Insurance Co.	11,071	2,764	1,521	55.01
Excess Insurance Co., Ltd.	15,378	10,469	6,502	62.10
Federal Fire Insurance Co. of Canada	48,883	41,806	16,490	39.44
Fidelity-Phenix Fire Insurance Co. of New York	55,141	32,938	6,050	18.37
Fire Association of Philadelphia	16,764	17,245	2,327	13.49
Fire Insurance Co. of Canada	40,267	28,639	11,594	40.48
Fireman's Fund Insurance Co.	87,804	65,679	56,144	85.48
Firemen's Insurance Co. of Newark	26,313	20,276	12,172	60.03
First American Fire Insurance Co.	—12,395	—193	.....	.....
First National Insurance Co. of America. (*See note.*)	.....	.....	.....	.....
Fonciere Fire Insurance Co. of Paris, France	4,247	2,307	683	29.58
Franklin Fire Insurance Co. of Philadelphia. (*See* note.)	.....	.....	.....	.....
General Accident Assurance Co. of Canada	8,049	5,371	2,098	39.06
General Accident Fire & Life Assurance Corp., Ltd.	21,910	12,951	1,687	13.03
General Insurance Co. of America	117,867	103,973	18,678	17.96
General Security Insurance Co. of Canada	3,068	2,647	1,195	45.15
Gibraltar Fire & Marine Insurance Co. (*See* note.)	.....	.....	.....	.....
Girard Fire & Marine Insurance Co.	2,650	2,020	1,830	90.59
Glens Falls Insurance Co.	44,084	41,675	15,395	36.94
Globe Indemnity Co. of Canada	12,245	10,950	3,500	31.96
Gore District Mutual Fire Insurance Co.	84,369	44,550	19,289	43.30
Grain Insurance and Guarantee Co.	1,009	1,064	.....	.....
Granite State Fire Insurance Co.	7,388	696	1,225	176.01
Great American Insurance Co.	53,006	37,719	12,702	33.68
Guardian Assurance Co., Ltd.	137,907	107,872	24,709	22.92
Guardian Insurance Co. of Canada	22,727	14,696	4,102	27.91
Guildhall Insurance Co., Ltd.	24,126	19,431	7,910	40.71
Halifax Insurance Co.	117,021	185,331	34,160	18.43
Hanover Fire Insurance Co.	12,095	10,287	4,133	40.17
Hardware Dealers Mutual Fire Insurance Co.	31,566	35,578	3,636	10.22
Hartford Fire Insurance Co.	77,510	67,521	8,962	13.20
Helvetia Swiss Fire Insurance Co., Ltd.	7,034	3,570	9,944	279.95
Home Assurance Co. of Canada	98,853	76,510	31,731	41.47
Home Fire & Marine Insurance Co. of California	16,261	20,872	6,121	29.32
Home Insurance Co.	186,447	171,373	31,307	18.26
Homestead Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
Hudson Bay Insurance Co.	15,322	13,701	4,379	31.96
Imperial Assurance Co.	17,575	16,617	4,375	26.32
Imperial Guarantee & Accid. Insur. Co. of Canada	8,399	4,168	3,015	72.34
Imperial Insurance Office	12,607	11,721	2,998	25.58
Indiana Lumbermen's Mutual Insurance Co.	6,872	6,617	294	4.44
Insurance Co. of North America	111,205	65,054	16,193	24.89
Jersey Insurance Co. of New York	13,046	13,704	4,104	29.95
Kansas City Fire & Marine Insurance Co.	.....	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	45,969	38,200	33,580	87.91
Legal & General Assurance Society, Ltd.	67,635	59,669	18,467	30.95
Liverpool & London & Globe Insurance Co., Ltd.	114,212	91,720	25,637	27.94
Liverpool-Manitoba Assurance Co.	19,591	17,519	5,600	31.97
Local Government Guarantee Society, Ltd. (*See* note.)	.....	.....	.....	.....
London & County Insurance Co., Ltd.	23,024	22,272	1,269	5.70
London & Lancashire Guar. & Accident Co. of Canada	12,419	10,837	3,970	37.56
London & Lancashire Insurance Co., Ltd.	130,898	106,486	31,799	29.86
London & Provincial Marine & Gen. Insur. Co., Ltd.	3,924	3,203	7,001	218.58
London & Scottish Assurance Corporation, Ltd.	7,650	9,029	8,410	93.14
London Assurance	78,558	59,432	22,977	38.66
London-Canada Insurance Co.	6,834	4,238	2,652	62.57
London Guarantee & Accident Co.,Ltd.	17,575	16,617	4,375	26.32
Lumbermen's Insurance Co.	86,414	61,760	12,967	20.99
Lumbermen's Mutual Insurance Co.	7,493	5,785	369	6.38
Lumber Mutual Fire Insurance Co. of Boston, Mass.	6,168	4,962	325	6.54
Marine Insurance Co., Ltd.	.....	.....	.....	.....
Maryland Insurance Co.	—5,986	679	.....	.....
Mercantile Insurance Co.	16,794	16,767	4,133	24.65
Merchants & Manufacturers Insurance Co.	13,031	12,500	6,492	51.94
Merchants Fire Assurance Corporation of New York	40,407	32,831	15,430	47.43
Merchants Marine Insurance Co., Ltd.	12,103	8,864	5,424	61.19
Mercury Insurance Co.	13,845	13,245	1,722	13.00
Metropolitan Casualty Insurance Co.	20,072	17,288	18,150	104.99
Carried forward	$4,036,023	$3,330,325	$1,135,036	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$4,036,023	$3,330,325	$1,135,036	.....
Michigan Fire & Marine Insurance Co.	14,520	12,172	5,211	42.81
Millers National Insurance Co.	41,028	27,191	9,339	34.35
Mill Owners Mutual Fire Insurance Co. of Iowa	7,092	4,648	303	6.51
Milwaukee Mechanics' Insurance Co.	286,546	214,558	188,864	88.02
Monument Insurance Company, Ltd.	12,816	12,259	6,256	51.03
Motor Union Insurance Co., Ltd.	6,161	5,672	696	12.27
Mutual Fire Insurance Co. of British Columbia	40,400	38,845	10,671	27.47
Mutual Implement & Hardware Insurance Co.	36,675	35,796	3,963	11.07
National Ben Franklin Fire Insurance Co.	14,022	11,336	440	3.88
Nationale Fire Insurance Co.	10,565	5,930	3,647	61.50
National Fire Insurance Co. of Hartford	53,558	50,716	17,349	34.20
National Liberty Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
National Liverpool Insurance Co.	9,796	8,760	2,800	31.96
National Provincial Insurance Co., Ltd.	6,161	5,672	696	12.27
National Retailers Mutual Insurance Co.	2,985	2,993	87	3.20
National Union Fire Insurance Co. of Pittsburgh, Pa.	5,787	4,243	232	5.46
Newark Fire Insurance Co.	10,534	9,117	3,011	33.03
New Brunswick Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
New England Fire Insurance Co.	3,630	3,043	1,303	42.82
New Hampshire Fire Insurance Co.	21,992	15,810	2,402	15.19
New York Underwriters Insurance Co.	12,322	11,694	3,674	31.42
New Zealand Insurance Co., Ltd.	36,859	29,146	11,445	39.27
Niagara Fire Insurance Co.	40,811	28,661	3,339	11.65
North British & Mercantile Insurance Co., Ltd.	52,298	37,498	7,546	20.12
North Empire Fire Insurance Co.	17,575	18,617	4,375	26.32
Northern Assurance Co., Ltd.	31,424	21,777	14,872	68.29
Northwestern Mutual Fire Association	165,121	128,338	31,106	24.24
Northwestern National Insurance Co.	15,332	11,417	2,348	20.57
North West Fire Insurance Co.	4,960	5,211	1,690	32.43
Norwich Union Fire Insurance Society, Ltd.	76,103	64,403	19,949	30.98
Occidental Fire Insurance Co.	16,095	11,584	5,169	44.62
Ocean Accident & Guarantee Corporation, Ltd.	13,640	14,332	4,650	32.44
Ohio Farmers Insurance Co.	61,989	57,949	11,689	20.17
Pacific Coast Fire Insurance Co.	18,252	14,914	3,927	26.33
Pacific Fire Insurance Co.	23,255	24,425	7,316	29.95
Palatine Insurance Co., Ltd.	14,879	15,635	5,071	32.43
Patriotic Assurance Co., Ltd.	12,598	12,548	5,710	45.50
Pearl Assurance Co., Ltd.	70,653	56,146	19,624	34.95
Pennsylvania Lumbermen's Mutual Fire Insurance Co.	7,477	5,674	7,477	131.76
Philadelphia Fire & Marine Insurance Co.	21,083	33,612	11,182	33.27
Phoenix Assurance Co., Ltd.	167,122	142,699	52,559	36.83
Phoenix Insurance Co.	58,956	54,229	12,558	23.16
Pioneer Insurance Co.	8,618	7,708	2,463	31.95
Planet Assurance Co., Ltd.	11,496	9,378	5,178	55.21
Providence Washington Insurance Co.	19,694	14,804	6,071	41.01
Provincial Insurance Co., Ltd.	31,211	31,986	8,319	26.01
Prudential Assurance Co., Ltd.	117,260	86,644	21,531	24.85
Quebec Fire Assurance Co.	23,334	19,413	3,637	18.73
Queen Insurance Co.	44,078	39,480	12,591	31.89
Queensland Insurance Co., Ltd.	66,850	50,777	13,054	25.70
Railway Passengers Assurance Co.	12,106	9,304	2,474	26.59
Reliance Insurance Co. of Canada	12,213	11,190	2,899	25.91
Royal Exchange Assurance	62,522	47,796	7,718	16.14
Royal Insurance Co., Ltd.	156,153	140,098	98,810	70.53
Royal Plate Glass & General Ins. Co. of Canada. (*See* note.)	.....	.....	.....	.....
Royal Scottish Insurance Co., Ltd.	8,581	5,282	7,978	151.04
St. Paul Fire & Marine Insurance Co.	35,977	28,782	10,184	35.00
Saskatchewan Mutual Fire Insurance Co.	59,576	47,031	17,059	36.27
Scottish Canadian Assurance Corporation	12,633	8,784	5,973	68.00
Scottish Insurance Corporation, Ltd.	14,213	12,162	7,736	63.61
Scottish Metropolitan Assurance Co., Ltd.	10,534	8,110	4,308	53.12
Scottish Union & National Insurance Co.	37,453	25,390	15,993	62.99
Sea Insurance Co., Ltd.	15,032	14,712	13,909	94.54
Security Insurance Co. of New Haven	14,518	9,315	5,227	56.11
Security National Insurance Co.	3,457	3,415	934	27.36
Sentinel Fire Insurance Co.	3,630	3,043	1,303	42.82
Sointula Mutual Fire Association	.....	.....	.....	.....
South British Insurance Company, Ltd.	20,701	16,408	8,554	52.10
Carried forward	$6,360,935	$5,250,607	$1,923,485	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$6,360,935	$5,250,607	$1,923,485	.....
Southern Insurance Co., Ltd.	10,674	8,304	2,015	24.26
Springfield Fire & Marine Insurance Co.	175,175	140,743	65,196	46.32
Stanstead & Sherbrooke Insurance Co.	38,133	30,119	16,775	55.69
State Assurance Co., Ltd.	6,161	5,672	696	12.27
Sun Insurance Office, Ltd.	70,251	59,001	23,169	39.30
Switzerland General Insurance Co., Ltd.	13,948	7,797	12,003	153.94
Toronto General Insurance Co.	19,290	15,055	6,375	42.34
Travelers Fire Insurance Co.	98,915	85,361	12,543	14.69
Union Assurance Society, Ltd.	23,559	24,755	8,032	32.44
Union Fire, Accident & General Insurance Co.	28,899	16,981	7,223	42.54
Union Insurance Society of Canton, Ltd.	48,625	38,585	12,735	33.01
Union Marine & General Insurance Co., Ltd.	17,575	16,617	4,375	26.32
United British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
United Firemen's Insurance Co. of Philadelphia	8,787	8,308	2,187	26.32
United Mutual Fire Insurance Co.	18,271	15,090	138	0.90
United States Fire Insurance Co.	78,698	68,722	3,279	4.77
Urbaine Fire Insurance Co.	.....	182	.....	.....
Utah Home Fire Insurance Co.	105,894	79,718	29,185	36.61
Wawanesa Mutual Insurance Co.	166,839	134,484	27,991	20.81
Wellington Fire Insurance Co.	33,900	27,439	13,566	49.44
Westchester Fire Insurance Co.	25,323	17,220	4,285	24.88
Western Assurance Co.	15,931	17,097	1,103	6.45
Western Union Insurance Co.	11,272	11,781	6,684	56.73
Westminster Fire Office. (*See* note.)	.....	.....	.....	.....
World Fire & Marine Insurance Co.	35,180	28,087	20,384	72.57
World Marine & General Insurance Co., Ltd.	9,155	6,456	3,833	59.37
Yorkshire Insurance Co., Ltd.	39,439	23,177	6,859	29.59
Totals	$7,460,829	$6,137,358	$2,214,115	36.06
Totals for 1945	$5,823,452	$5,479,058	$2,685,710	49.01

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	$24,641	$14,754	$482	3.27
American Exchange Underwriters	6,236	5,823	271	4.65
Canadian Reciprocal Underwriters	2,325	2,406	82	3.4077
Canners Exchange Subscribers at Warner Inter Insurance Bureau	4,667	5,612	.....	.....
Fireproof Sprinklered Underwriters	335	357	.....	.....
Individual Underwriters	7,253	7,636	375	4.92
Lumbermen's Underwriting Alliance	22,438	19,192	289	1.506
Metropolitan Inter-Insurers	1,306	952	.....	.....
New York Reciprocal Underwriters	8,240	9,494	423	4.46
Underwriters Exchange	2,371	3,380	225	6.65
Totals	$79,812	$69,606	$2,147	.....
Totals for 1945	$56,209	$49,348	$17	.....

TABLE IV.—FIRE 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.
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
1946	7,335,000	6,058,000	2,185,000	36.06

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1946.

(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.	.....	.....	.....	.....
Aetna Insurance Co.	.....	.....	.....	.....
Agricultural Insurance Co.	.....	.....	.....	.....
Alliance Insurance Co. of Philadelphia	$11	$6	.....	.....
American Alliance Insurance Co.	189	159	$62	38.99
American Automobile Fire Insurance Co.	27,166	25,797	10,533	40.83
American Automobile Insurance Co.	60,297	52,907	43,037	81.34
American Central Insurance Co.	.....	.....	.....	.....
American Equitable Assurance Co. of New York	9	54	.....	.....
Anglo-Scottish Insurance Co., Ltd.	11,253	9,724	3,725	38.31
Arex Indemnity Company	2,293	2,320	2,459	106.02
Atlas Assurance Co., Ltd.	7,489	6,923	2,654	39.78
Bankers & Traders Insurance Co., Ltd.	124,123	106,575	61,669	57.85
British American Assurance Co.	64,412	57,832	40,947	70.80
British Canadian Insurance Co.	26,086	22,176	9,025	40.70
British Empire Assurance Co.	36,581	30,354	32,356	106.60
British General Insurance Co., Ltd.	10,498	9,397	4,934	52.50
British Law Insurance Co., Ltd.	14,319	13,865	23,123	166.77
British Oak Insurance Co., Ltd.	4,883	3,573	1,521	42.57
British Traders Insurance Co., Ltd.	28,065	23,438	13,997	59.72
Caledonian Insurance Co.	4,850	4,044	710	17.56
Camden Fire Insurance Association	3,444	3,625	1,559	43.01
Canada Accident & Fire Assurance Co.	30,181	27,013	14,187	52.52
Canada Security Assurance Co.	27,107	28,663	17,439	60.84
Canadian Fire Insurance Co.	34,364	30,179	16,918	56.06
Canadian General Insurance Co.	28,793	25,706	16,510	64.23
Canadian Home Assurance Co.	.....	.....	.....	.....
Canadian Indemnity Co.	37,036	33,557	12,350	36.80
Canadian Mercantile Insurance Co.	1,452	1,384	374	27.22
Canadian Surety Co.	46,238	40,008	21,810	54.51
Car & General Insurance Corporation, Ltd.	4,555	4,017	—573	.....
Casualty Co. of Canada	64,768	54,172	31,772	58.65
Central Insurance Co., Ltd.	.....	.....	.....	.....
Central Manufacturers Mutual Insurance Co. (*See* note.)	.....	.....	.....	.....
Century Insurance Co., Ltd.	11,579	9,977	3,725	37.34
Commerce Mutual Fire Insurance Co.	1,163	985	375	38.07
Commercial Casualty Insurance Co.	128,379	111,921	68,124	60.87
Commercial Union Assurance Co., Ltd.	17,059	15,315	8,020	52.38
Consolidated Fire & Casualty Insurance Co.	2,394	2,457	1,530	62.27
Continental Casualty Co.	693	708	105	14.82
Continental Insurance Co.	.....	.....	.....	.....
Cornhill Insurance Co., Ltd.	12,134	11,894	3,852	32.38
Dominion Fire Insurance Co.	6,195	5,281	2,840	53.78
Dominion of Canada General Insurance Co.	66,889	56,495	23,029	40.76
Eagle Fire Co. of New York	739	528	765	144.87
Economical Mutual Fire Insurance Co.	5,294	5,145	2,402	46.69
Employers Liability Assurance Corporation, Ltd.	26,559	25,742	9,543	37.07
Eureka-Security Fire & Marine Insurance Co.	280	289	37	12.90
Federal Fire Insurance Co.	28,564	24,153	17,375	71.94
Fidelity & Casualty Co. of New York	.....	.....	.....	.....
Fidelity Insurance Co. of Canada	1,986	1,828	1,654	90.48
Fidelity-Phenix Fire Insurance Co. of New York	2,089	3,780	2,515	66.53
Fire Association of Philadelphia	.....	.....	.....	.....
Fireman's Fund Insurance Co.	.....	.....	.....	.....
Firemen's Insurance Co. of Newark	.....	.....	.....	.....
First National Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
Franklin Fire Insurance Co. of Philadelphia. (*See* note.)	.....	.....	.....	.....
General Accident Assurance Co. of Canada	25,763	22,991	14,718	64.02
General Accident Fire & Life Assur. Corporation, Ltd.	11,976	13,608	8,505	62.50
General Casualty Co. of America	113,460	108,380	39,244	36.02
General Exchange Insurance Corporation	15,204	8,662	6,988	80.67
General Insurance Co. of America	51,405	47,502	24,212	50.97
General Security Insurance Co. of Canada	456	562	.....	.....
Gibraltar Fire & Marine Insurance Co. (*See* note.)	.....	.....	.....	.....
Glens Falls Insurance Co.	36,019	24,988	37,629	150.59
Globe Indemnity Co. of Canada	40,202	35,730	21,023	58.84
Gore District Mutual Fire Insurance Co.	44,341	31,736	24,338	76.69
Great American Indemnity Co.	3,051	2,640	146	5.53
Great American Insurance Co.	1,697	1,420	556	39.15
Guardian Assurance Co., Ltd.	8,233	4,202	1,546	36.79
Carried forward	$1,364,265	$1,196,387	$707,894	.....

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$1,364,265	$1,196,387	$707,894	.....
Guardian Insurance Co. of Canada	334,576	282,127	166,299	58.94
Guildhall Insurance Co., Ltd.	46,960	41,892	23,152	55.27
Halifax Insurance Co.	77,726	78,778	60,991	77.42
Hardware Dealers Mutual Fire Insurance Co.	1,030	891	225	25.25
Hartford Accident & Indemnity Co.	39,245	32,613	13,612	41.74
Hartford Fire Insurance Co.	5,501	4,779	2,764	57.84
Home Assurance Co. of Canada	117,315	111,821	50,474	45.14
Home Insurance Co.	12,968	12,034	7,575	62.94
Homestead Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
Hudson Bay Insurance Co. (*See* note.)	.....	.....	.....	.....
Imperial Guarantee & Accident Ins. Co. of Canada	5,622	4,675	1,802	38.55
Imperial Insurance Office	9,375	9,330	4,413	47.30
Indemnity Insurance Co. of North America	1,101	905	107	11.82
Indiana Lumbermen's Mutual Insurance Co.	.....	.....	.....	.....
Insurance Co. of North America	127	77	.....	.....
Law, Union & Rock Insurance Co., Ltd.	16,794	14,755	9,785	66.32
Legal & General Assurance Society, Ltd.	21,638	18,551	19,184	103.41
Liberty Mutual Insurance Co.	608	576	17	2.95
Liverpool & London & Globe Insurance Co., Ltd.	22,133	19,661	9,735	49.51
Liverpool-Manitoba Assurance Co.	4,395	3,904	1,909	48.90
London & County Insurance Co., Ltd.	10,336	10,057	1,618	16.09
London & Edinburgh Insurance Co., Ltd.	3,062	477	945	198.18
London & Lancashire Guarantee & Accident Co. of Canada	65,946	59,290	23,560	39.74
London & Lancashire Insurance Co., Ltd.	14,696	14,971	—8,038	.....
London & Provincial Marine-General Insurance Co., Ltd.	9,273	8,777	5,806	59.09
London & Scottish Assurance Corporation, Ltd.	886	810	2,059	254.20
London Assurance	8,231	7,595	2,043	26.90
London-Canada Insurance Co.	34,369	29,597	16,166	54.62
London Guarantee & Accident Co., Ltd.	189,476	157,603	121,269	76.94
Lumbermen's Mutual Casualty Co.	6,326	5,048	3,868	66.60
Marine Insurance Co., Ltd.	9,219	8,195	3,131	38.21
Maryland Casualty Co.	1,819	2,202	1,222	55.49
Merchants Marine Insurance Co., Ltd.	8,572	7,564	—2,591	—34.25
Mercury Insurance Co.	3,044	2,817	1,117	39.00
Metropolitan Casualty Insurance Co.	.....	.....	.....	.....
Michigan Fire & Marine Insurance Co.	2,566	2,810	1,350	48.04
Milwaukee Mechanics' Insurance Co.	159,702	139,924	104,472	74,66
Monument Insurance Co., Ltd.	5,599	5,083	1,616	31.79
Motor Union Insurance Co., Ltd.	41,771	35,450	12,950	36.52
Mutual Implement & Hardware Insurance Co.	1,030	871	225	25.82
National Ben Franklin Fire Insurance Co.	5,474	4,792	3,933	82.07
National Fire Insurance Co. of Hartford	.....	.....	.....	.....
National Liberty Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
National Retailers Mutual Insurance Company	732	701	65	9.30
National Union Fire Insurance Co. of Pittsburgh, Pa.	403	457	23	5.03
Newark Fire Insurance Co.	3,919	3,482	2,277	65.39
New England Fire Insurance Co.	641	701	338	48.22
New York Underwriters Insurance Co.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	45,850	33,242	20,928	62.96
Niagara Fire Insurance Co.	.....	.....	.....	.....
North British & Mercantile Insurance Co., Ltd.	11,482	10,395	6,350	61.09
Northern Assurance Co., Ltd.	22,526	18,623	6,985	37.51
Northwest Casualty Co.	99,098	87,776	58,047	66.13
Northwestern Mutual Fire Association	.....	.....	.....	.....
Northwestern National Insurance Co.	72	90	.....	.....
Norwich Union Fire Insurance Society, Ltd.	36,916	32,369	29,181	90.15
Occidental Fire Insurance Co.	2,016	1,920	1,651	85.98
Ocean Accident & Guarantee Corporation, Ltd.	59,050	52,817	27,754	52.54
Ohio Farmers Insurance Co.	7,786	7,415	2,232	30.11
Ohio Fire Indemnity Company	3,410	1,705	2,048	120.14
Pacific Coast Fire Insurance Co.	10,927	9,469	3,348	35.36
Palatine Insurance Co., Ltd.	6,561	5,876	3,082	52.45
Patriotic Assurance Co., Ltd.	5,375	4,103	3,159	77.00
Pearl Assurance Co., Ltd.	15,981	15,826	3,870	24.45
Phoenix Assurance Co., Ltd.	112,133	106,564	75,783	71.11
Phoenix Insurance Co.	.....	.....	.....	.....
Pioneer Insurance Co. (*See* note.)	.....	.....	.....	.....
Providence Washington Insurance Co.	53	279	364	130.47
Provincial Insurance Co., Ltd.	37,835	34,901	28,046	80.36
Carried forward	$3,145,542	$2,766,400	$1,652,190	.....

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$3,145,542	$2,766,400	$1,652,190	.....
Prudential Assurance Co., Ltd.	28,921	25,468	10,530	41.35
Queen Insurance Co. of America	4,703	4,183	2,732	65.31
Queensland Insurance Co., Ltd.	60,063	51,185	46,885	91.59
Railway Passengers Assurance Co.	11,435	9,659	6,422	66.49
Rhode Island Insurance Co.	3,479	2,334	3,334	142.83
Royal Exchange Assurance	26,184	25,825	13,723	53.14
Royal Insurance Co., Ltd.	50,860	45,253	21,255	46.97
Royal Plate Glass & General Insurance Co. of Canada. (*See* note.)	.....	.....	.....	.....
St. Paul Fire & Marine Insurance Co.	2,975	2,635	1,219	46.00
St. Paul Mercury Indemnity Co. of St. Paul	5,961	4,840	4,542	94.00
Saskatchewan Mutual Fire Insurance Co.	101,900	87,965	48,206	54.80
Scottish Insurance Corporation, Ltd.	1,686	879	500	56.88
Scottish Metropolitan Assurance Co., Ltd.	9,065	7,696	15,704	204.05
Scottish Union & National Insurance Co.	23,456	17,540	17,240	98.29
Security Insurance Co. of New Haven	.....	.....	.....	.....
South British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
Southern Insurance Co., Ltd.	3,751	3,241	1,242	38.32
Springfield Fire & Marine Insurance Co.	22,453	24,575	11,816	48.08
Sun Insurance Office, Ltd.	19,098	18,124	3,146	17.36
Switzerland General Insurance Co., Ltd.	10	12	.....	.....
Toronto General Insurance Co.	23,558	21,032	13,509	64.23
Travelers Fire Insurance Co.	1,999	1,831	199	10.87
Travelers Indemnity Co.	12,152	10,118	6,571	64.94
Union Assurance Society, Ltd.	7,873	7,047	3,701	52.51
Union Fire, Accident & General Insurance Co.	.....	.....	.....	.....
Union Insurance Society of Canton, Ltd.	52,120	43,527	25,995	59.72
Union Marine & General Insurance Co., Ltd.	41,661	38,555	23,622	61.27
United British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
United Mutual Fire Insurance Co.	53	50	.....	.....
United Pacific Insurance Co.	65,046	61,019	49,708	81.46
United States Fidelity & Guaranty Co.	8,939	7,212	2,172	30.12
United States Fire Insurance Co.	.....	.....	.....	.....
Wawanesa Mutual Insurance Co.	145,631	129,510	76,399	58.99
Wellington Fire Insurance Co.	28,118	23,665	11,124	47.01
Western Assurance Co.	28,712	26,668	52,103	195.38
Western Union Insurance Co.	29,305	28,819	15,315	53.14
Westminster Fire Office. (*See* note.)	.....	.....	.....	.....
World Fire & Marine Insurance Co.	.....	.....	.....	.....
World Marine & General Insurance Co., Ltd.	6,640	5,502	2,689	48.87
Yorkshire Insurance Co., Ltd.	25,039	22,338	12,249	54.83
Zurich General Accident & Liability Insurance Co., Ltd.	128,782	111,781	115,459	103.29
Totals	$4,127,170	$3,636,488	$2,271,501	62.47
Totals for 1945	$3,116,017	$2,938,455	$1,804,848	61.44

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	$888	$819	$318	38.77

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.
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
1946	4,067,000	3,636,000	2,272,000	62.47

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946.

(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.	$251	$80	.....	.....
	*23,367	17,544	.....	.....
Alliance Assurance Co., Ltd.	535	267	.....	.....
Anglo-Scottish Insurance Co., Ltd.	.....	.....	.....	.....
Atlas Assurance Co., Ltd.	5	.....	.....	.....
Aviation & General Insurance Co., Ltd.	14	.....	.....	.....
British America Assurance Co.	4,959	4,100	$4,201	$2,126
British Aviation Insurance Co.	4,917	1,186	.....	.....
British Canadian Insurance Co.	3,111	841	2,164	1,298
British Empire Assurance Co.	9,681	2,259	6,353	3,642
British Northwestern Fire Insurance Co.	1,899	300	.....	—4
British Pacific Insurance Co.	1,579	.....	.....	.....
	*1,171	203	.....	.....
Canada Accident & Fire Assurance Co.	3,801	926	1,798	611
Canada Security Assurance Co.	180	4	25	.....
Canadian Fire Insurance Co.	344	15	.....	.....
Canadian General Insurance Co.	2,452	547	793	235
Canadian Home Assurance Co.	25	.....	.....	.....
	*30	.....	.....	.....
Canadian Indemnity Co.	692	68	391	6
Canadian Surety Co.	.....	.....	.....	.....
Car & General Insurance Corporation, Ltd.	18	.....	.....	.....
Casualty Co. of Canada	4,716	4,753	2,523	206
Century Indemnity Company	52	.....	.....	.....
Century Insurance Co., Ltd.	5,776	2,123	.....	.....
Commercial Casualty Insurance Co.	*42,788	*20,678	.....	.....
	38,255	18,107	29,369	8,429
Commercial Union Assurance Co., Ltd.	4,831	4,414	1,399	87
Confederation Life Association	*10,007	*5,140	.....	.....
Consolidated Fire & Casualty Insurance Co.	33	.....	.....	.....
Continental Casualty Co.	63,927	37,654	129,134	37,571
Dominion Fire Insurance Co.	.....	.....	.....	.....
Dominion of Canada General Insurance Co.	*375	*753	.....	.....
	22,409	10,192	10,075	7,937
Economical Mutual Fire Insurance Co.	*5,890	1,484	.....	.....
Employers' Liability Assurance Corp. of Canada	3,705	233	879	132
Federal Fire Insurance Co. of Canada	245	27	.....	.....
Fidelity & Casualty Co. of New York	210	.....	.....	.....
Fidelity Insurance Co. of Canada	141	.....	32	.....
General Accident Assurance Co. of Canada	4,594	1,234	2,740	1,573
	*1,697	*67	.....	.....
General Accident Fire & Life Assurance Corpn., Ltd.	1,360	356	685	89
General Casualty Co. of America	3,008	958	.....	.....
General Security Insurance Co. of Canada	.....	.....	.....	.....
Globe Indemnity Co. of Canada	1,685	816	926	—96
Gore District Mutual Fire Insurance Co.	354	.....	.....	.....
Great American Indemnity Co.	118	.....	.....	.....
Great West Life Assurance Co.	*10,469	*6,833	.....	.....
	7,404	5,169	2,073	842
Guardian Assurance Co., Ltd.	2	.....	.....	.....
Guardian Insurance Co. of Canada	3,725	1,280	682	566
Guildhall Insurance Co., Ltd.	610	—25	88	13
Halifax Insurance Co.	1,280	450	667	93
Hartford Accident & Indemnity Co.	513	.....	.....	.....
Home Assurance Co. of Canada	*7,375	6,379	.....	.....
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	2,710	407	1,589	418
	*264	*43	.....	.....
Imperial Insurance Office	787	7	149	.....
Indemnity Insurance Co. of North America	6,677	637	51	.....
Law, Union & Rock Insurance Co., Ltd.	1,067	1,029	174	40
Legal & General Assurance Society, Ltd.	315	118	450	525
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	187	90	103	23
London & Lancashire Guar. & Accident Co. of Canada	3,536	111	1,435	332
London & Provincial Marine & General Insur. Co., Ltd.	972	505	.....	.....
	*29	.....	.....	.....
Carried forward	$323,129	$160,362	$200,948	$66,694

* Accident and sickness.

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$323,129	$160,362	$200,948	$66,694
London & Scottish Assurance Corporation, Ltd.	10	.....	.....	.....
London Assurance	119	.....	25	.....
London Guarantee & Accident Co., Ltd.	8,019	7,352	3,901	3,291
London Life Insurance Co.	*110,602	*67,933	.....	.....
Loyal Protective Life Insurance Co.	*30,105	*8,350	.....	.....
Lumbermen's Mutual Casualty Co.	5,674	2,765	.....	.....
Maryland Casualty Co.	*62	.....	.....	.....
	228	.....	.....	.....
Metropolitan Casualty Insurance Co.	281	47	.....	.....
Metropolitan Life Insurance Co.	*78,760	26,995	.....	.....
	10,930	4,337	3,716	1,585
Motor Union Insurance Co., Ltd.	144	.....	.....	.....
Mutual Benefit Health & Accident Association	*350,181	*162,215	.....	.....
Mutual Life Assurance Co. of Canada	*11,804	*3,421	.....	.....
North British & Mercantile Insurance Co., Ltd.	2,725	750	823	591
	*21,113	*11,098	.....	.....
Northwest Casualty Co.	1,489	132	.....	.....
Northern Assurance Co., Ltd.	131	—20	.....	.....
Norwich Union Fire Insurance Society, Ltd.	2,252	636	586	33
Occidental Fire Insurance Co.	160	.....	.....	.....
Occidental Life Insurance Co.	*5,812	*3,146	17	.....
	346	39	18	.....
Ocean Accident & Guarantee Corporation, Ltd.	8,210	2,347	1,611	1,143
Pearl Assurance Co., Ltd.	410	195	.....	.....
Phoenix Assurance Co., Ltd.	1,275	1,085	1,329	751
Protective Association of Canada	*24,998	*22,833	.....	.....
	56	75	.....	.....
Prudential Assurance Co., Ltd.	574	6	203	6
Prudential Insurance Co. of America	350	11	.....	.....
Queensland Insurance Co., Ltd.	.....	.....	.....	.....
Railway Passengers Assurance Co.	1,969	459	564	473
Royal Exchange Assurance	180	.....	.....	.....
Royal Insurance Co., Ltd.	1,630	772	877	200
Saskatchewan Mutual Fire Insurance Co.	1,336	260	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	265	490	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	4,138	1,097	524	.....
Toronto General Insurance Co.	2,006	448	649	193
Travelers Insurance Co.	*270,197	*181,825	.....	.....
	58,763	12,089	3,922	4,901
Union Assurance Society, Ltd.	471	—270	162	.....
Union Insurance Society of Canton, Ltd.	5,942	1,518	5,523	3,380
Union Marine & General Insurance Co., Ltd.	712	.....	116	68
United States Fidelity & Guaranty Co.	481	200	140	.....
Wawanesa Mutual Insurance Co.	.....	.....	.....	.....
Wellington Fire Insurance Co.	121	.....	.....	.....
Western Assurance Co.	4,587	388	3,350	2,141
Western Union Insurance Co.	101	46	.....	.....
	*72	—45	.....	.....
World Marine & General Insurance Co., Ltd.	77	.....	.....	.....
Yorkshire Insurance Co., Ltd.	*2,197	*—7,189	.....	.....
	2,690	54,873	.....	.....
Zurich General Accident & Liability Insur. Co., Ltd.	1,551	948	.....	.....
	*44,892	*28,250	.....	.....
Totals	$1,404,327	$762,359	$229,004	$85,450
Totals for 1945	$1,265,029	$843,247	$232,916	$108,137

* 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.	$402	.....	.....	.....
Alas Assurance Co., Ltd.	.....	.....	$126	.....
Carried forward	$402	.....	$126	.....

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$402	.....	$126	.....
Automobile Insurance Co. of Hartford	402	.....	.....	.....
Aviation & General Insurance Co., Ltd.	272	.....	.....	.....
British America Assurance Co.	84	.....	867	$354
British Aviation Insurance Co.	21,985	$17,857	.....	.....
British Canadian Insurance Co.	.....	.....	601	580
British Columbia Plate Glass Insurance Co.	.....	.....	22,879	15,827
British Empire Assurance Co.	.....	.....	448	50
British Northwestern Fire Insurance Co.	.....	.....	873	460
Canada Accident & Fire Assurance Co.	.....	.....	1,042	709
Canada Security Assurance Co.	.....	.....	158	.....
Canadian Alliance Insurance Co.	.....	.....	.....	.....
Canadian Fire Insurance Co.	.....	.....	457	438
Canadian General Insurance Co.	.....	.....	1,260	558
Canadian Home Assurance Co.	.....	.....	960	.....
Canadian Indemnity Co.	.....	.....	2,585	1,068
Canadian Mercantile Insurance Co.	.....	.....	.....	.....
Canadian Surety Co.	.....	.....	589	155
Casualty Co., of Canada	.....	.....	488	328
Century Indemnity Co.	259	.....	.....	.....
Century Insurance Co., Ltd.	.....	.....	2,949	228
Commercial Casualty Insurance Co.	.....	.....	1,263	859
Commercial Union Assurance Co., Ltd.	.....	.....	989	183
Consolidated Fire & Casualty Insurance Co.	.....	.....	4	.....
Continental Casualty Co.	.....	.....	131	520
Continental Insurance Co.	.....	.....	.....	.....
Dominion Fire Insurance Co.	.....	.....	17	181
Dominion of Canada General Insurance Co.	.....	.....	2,189	1,365
Eagle Star Insurance Co., Ltd.	.....	.....	176	142
Employers' Liability Assurance Corporation, Ltd.	.....	.....	371	1,030
Federal Fire Insurance Co. of Canada	.....	.....	528	503
Fidelity & Casualty Co. of New York	.....	.....	.....	.....
Fidelity Insurance Co. of Canada	.....	.....	470	305
Fire Association of Philadelphia	202	.....	.....	.....
General Accident Assurance Co. of Canada	.....	.....	1,124	191
General Accident Fire & Life Assurance Co., Ltd.	.....	.....	419	176
General Casualty Co. of America	.....	.....	3,178	1,066
General Security Insurance Co. of Canada	.....	.....	.....	.....
Gibraltar Fire & Marine Insurance Co.	.....	.....	.....	.....
Globe Indemnity Co. of Canada	.....	.....	697	372
Gore District Mutual Fire Insurance Co.	.....	.....	186	92
Great American Indemnity Co.	321	.....	764	326
Great American Insurance Co.	184	—181	.....	.....
Guardian Assurance Co., Ltd.	.....	.....	25	.....
Guardian Insurance Co. of Canada	.....	.....	1,725	610
Guildhall Insurance Co., Ltd.	.....	.....	7	.....
Halifax Insurance Co.	.....	.....	1,575	1,209
Hardware Dealers Mutual Fire Insurance Co.	.....	.....	.....	.....
Hartford Accident & Indemnity Co.	259	.....	1,222	1,180
Hartford Fire Insurance Co.	402	.....	.....	.....
Home Assurance Co. of Canada	.....	.....	468	345
Home Insurance Co.	.....	.....	.....	.....
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Co.	.....	.....	161	236
Imperial Insurance Office	.....	.....	892	109
Indemnity Insurance Co. of North America	.....	.....	841	330
Insurance Company of North America	.....	.....	.....	.....
Kansas City Fire & Marine Insurance Co.	.....	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	.....	.....	225	40
Legal & General Insurance Society, Ltd.	.....	.....	662	377
Liverpool & London & Globe Insurance Co., Ltd.	.....	.....	77	41
London & Lancashire Guarantee & Accident Co. of Canada	.....	.....	1,171	1,708
London & Lancashire Insurance Co., Ltd.	.....	.....	.....	.....
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	42	.....
London & Scottish Assurance Corporation, Ltd.	.....	.....	62	206
London Assurance	.....	.....	.....	.....
London Guarantee & Accident Co., Ltd.	463	.....	1,459	428
Lumbermen's Mutual Casualty Co.	.....	.....	.....	.....
Marine Insurance Co., Ltd.	.....	.....	.....	.....
Maryland Casualty Co.	259	.....	.....	.....
Metropolitan Casualty Insurance Co.	.....	.....	1,055	618
Motor Union Insurance Co., Ltd.	.....	.....	75	10
Carried forward	$25,222	$17,676	$60,532	$35,513

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$25,222	$17,676	$60,532	$35,513
Mutual Implement & Hardware Insurance Co.	.....	.....	.....	.....
National Ben Franklin Fire Insurance Co.	.....	.....	.....	.....
National Fire Insurance Co. of Hartford	.....	.....	.....	.....
National Provincial Insurance Co., Ltd.	.....	.....	1,318	507
National Union Fire Insurance Co.	403	.....	.....	.....
New York Underwriters Insurance Co.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	.....	.....	377	102
Niagara Fire Insurance Co.	.....	.....	.....	.....
North British & Mercantile Insurance Co., Ltd.	.....	.....	206	243
Northern Assurance Co., Ltd.	.....	.....	351	231
Northwest Casualty Co.	.....	.....	573	574
Norwich Union Fire Insurance Society, Ltd.	.....	.....	780	212
Occidental Fire Insurance Co.	.....	.....	108	134
Ocean Accident & Guarantee Corporation, Ltd.	.....	.....	1,002	1,081
Phoenix Assurance Co., Ltd.	4,348	2,158	1,191	636
Phoenix Insurance Co.	402	.....	.....	.....
Providence Washington Insurance Co.	201	.....	.....	.....
Prudential Assurance Co., Ltd.	.....	.....	724	375
Queensland Insurance Co., Ltd.	.....	.....	275	1,010
Railway Passengers Assurance Co.	.....	.....	271	143
Royal Insurance Co., Ltd.	.....	.....	660	350
Royal Plate Glass & General Insurance Co. of Canada	.....	.....	.....	.....
St. Paul Fire & Marine Insurance Co.	402	.....	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	222	1
South British Insurance Co., Ltd.	.....	.....	.....	.....
Southern Insurance Co., Ltd.	.....	.....	5	.....
Springfield Fire & Marine Insurance Co.	301	.....	.....	.....
Sun Insurance Office, Ltd.	.....	.....	126	6
Toronto General Insurance Co.	.....	.....	1,031	457
Travelers Fire Insurance Co.	301	.....	.....	.....
Travelers Indemnity Co.	259	.....	161	84
Travelers Insurance Co.	.....	.....	.....	.....
Union Assurance Society, Ltd.	.....	.....	259	171
Union Insurance Society of Canton, Ltd.	.....	.....	1,727	1,856
Union Marine & General Insurance Co., Ltd.	.....	.....	243	346
United States Fidelity & Guaranty Co.	259	.....	459	310
United States Fire Insurance Co.	134	.....	.....	.....
Utah Home Fire & Marine Insurance Co.	.....	.....	.....	.....
Wawanesa Mutual Insurance Co.	.....	.....	437	199
Wellington Fire Insurance Co.	.....	.....	.....	248
Western Assurance Co.	84	.....	13	.....
Western Union Insurance Co.	.....	.....	7	479
World Marine & General Insurance Co., Ltd.	.....	.....	11	.....
Yorkshire Insurance Co., Ltd.	.....	.....	134	113
Zurich General Accident & Liability Insurance Co., Ltd.	.....	.....	144	.....
Totals	$32,316	$19,834	$73,347	$55,381
Totals for 1945	$23,106	$1,747	$55,364	$58,213

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	.....	$163	.....
Arex Indemnity Co.	1,900	—$105	7,763	$13,423
Atlas Assurance Co., Ltd.	—50	35	414	.....
British America Assurance Co.	251	4	1,236	48,766
British Aviation Insurance Co.	36	.....	.....	.....
British Canadian Insurance Co.	26	.....	3,726	1,090
British Empire Assurance Co.	33	.....	3,487	605
British Northwestern Fire Insurance Co.	9	.....	1,275	117
Canada Accident & Fire Assurance Co.	32	.....	5,731	794
Carried forward	$2,345	—$66	$20,629	$64,795

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$2,345	—$66	$20,629	$64,795
Canada Security Assurance Co.	.....	.....	296	.....
Canadian Fire Insurance Co.	.....	.....	211	50
Canadian General Insurance Co.	1,532	672	27,139	16,737
Canadian Home Assurance Co.	.....	.....	311	100
Canadian Indemnity Co.	5,912	970	44,052	10,724
Canadian Surety Co.	291	.....	6,279	2,017
Car and General Insurance Corporation, Ltd.	3	.....	167	.....
Casualty Co. of Canada	25	.....	968	68
Century Indemnity Co.	.....	.....	7	.....
Century Insurance Co., Ltd.	25	.....	1,799	—2,100
Commercial Casualty Insurance Co.	3,446	987	31,840	6,536
Commercial Union Assurance Co., Ltd.	5	.....	1,511	13
Consolidated Fire & Casualty Insurance Co.	.....	.....	257	10
Continental Casualty Co.	.....	.....	3,763	—1,806
Dominion Fire Insurance Co.	.....	.....	10	.....
Dominion of Canada General Insurance Co.	20	.....	6,299	747
Economical Mutual Fire Insurance Co.	.....	.....	8	.....
Employers' Liability Assurance Corporation, Ltd.	1,867	486	16,941	9,354
Federal Fire Insurance Co.	.....	.....	257	11
Fidelity & Casualty Co. of New York	29	.....	.....	.....
Fidelity Insurance Co. of Canada	292	44	3,044	39
General Accident Assurance Co. of Canada	1,831	3,436	12,020	9,762
General Accident Fire & Life Assurance Corpn., Ltd.	171	2	4,133	4,590
General Casualty Co. of America	2,337	4,865	13,568	9,668
Globe Indemnity Co. of Canada	832	1,000	8,529	—756
Gore District Mutual Fire Insurance Co.	1,209	74	2,873	529
Great American Indemnity Co.	18	.....	538	.....
Guardian Assurance Co., Ltd.	.....	.....	25	.....
Guardian Insurance Co. of Canada	6,800	4,398	37,297	7,328
Guildhall Insurance Co., Ltd.	70	.....	481	35
Halifax Insurance Co.	511	104	5,465	—138
Hartford Accident & Indemnity Co.	83	10	1,084	.....
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	.....	.....	168	.....
Imperial Insurance Office	.....	.....	.....	.....
Indemnity Insurance Co. of North America	2,019	571	22,771	17,067
Law, Union & Rock Insurance Co., Ltd.	538	311	1,582	80
Legal & General Assurance Society, Ltd.	.....	.....	12,758	3,890
Liberty Mutual Insurance Co.	15	.....	94	.....
Liverpool & London & Globe Insurance Co., Ltd.	92	111	986	—84
London & Lancashire Guar. & Accident Co. of Canada	907	607	5,970	1,556
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	39	.....
London & Scottish Assurance Corporation, Ltd.	.....	.....	749	833
London Assurance	23	.....	704	133
London Guarantee & Accident Co., Ltd.	1,056	152	6,024	458
Lumbermen's Mutual Casualty Co.	94	.....	18	.....
Maryland Casualty Co.	4	23	38	.....
Metropolitan Casualty Insurance Co.	245	277	2,791	—1,022
Motor Union Insurance Co., Ltd.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	.....	.....	324	.....
North British & Mercantile Insurance Co., Ltd.	23	.....	641	345
Northern Assurance Co., Ltd.	313	8	793	790
Northwest Casualty Co.	.....	.....	3,345	1,111
Norwich Union Fire Insurance Society, Ltd.	1,714	811	3,290	57
Occidental Fire Insurance Co.	11	.....	306	.....
Ocean Accident & Guarantee Corporation, Ltd.	116	31	8,998	1,107
Ohio Farmers Indemnity Co.	.....	.....	2,058	.....
Pacific Indemnity Company	25	.....	3,288	.....
Pearl Assurance Co., Ltd.	34	.....	6,805	3,209
Phoenix Assurance Co., Ltd.	860	.....	2,035	1,452
Prudential Assurance Co., Ltd.	10,472	940	3,150	5,156
Queensland Insurance Co., Ltd.	.....	.....	2,843	81
Railway Passengers Assurance Co.	148	.....	936	.....
Royal Exchange Assurance	158	72	6,615	327
Royal Insurance Co., Ltd.	787	947	8,322	—718
Royal Plate Glass and General Insurance Co.	.....	.....	.....	.....
Saskatchewan Mutual Fire Insurance Co.	.....	.....	156	.....
Scottish Metropolitan Assurance Co., Ltd.	67	.....	249	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Carried forward	$49,258	$21,843	$360,647	$174,141

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$49,258	$21,843	$360,647	$174,141
Sun Insurance Office, Ltd.	7	.....	528	116
Toronto General Insurance Co.	1,253	550	22,205	13,694
Travelers Indemnity Co.	.....	.....	491	91
Travelers Insurance Co.	129	5	1,265	4,050
Union Assurance Society, Ltd.	.....	.....	1,097	.....
Union Insurance Society of Canton, Ltd.	1,939	651	30,437	11,710
Union Marine and General Insurance Co., Ltd.	568	143	431	.....
United States Fidelity & Guaranty Co.	—58	204	7,148	60
Wawanesa Mutual Insurance Co.	.....	.....	3	.....
Wellington Fire Insurance Co.	.....	.....	257	11
Western Assurance Co.	.....	.....	1,254	.....
Western Union Insurance Co.	.....	.....	.....	.....
World Marine & General Insurance Co., Ltd.	1	.....	245	120
Yorkshire Insurance Co., Ltd.	339	5	1,284	2,209
Zurich General Accident & Liability Insurance Co., Ltd.	1,004	645	7,969	12,327
Totals	$54,440	$21,843	$435,261	$218,529
Totals for 1945	$52,048	$14,826	$396,365	$118,484

GUARANTEE AND THEFT INSURANCE.

Name of Insurer.	Guarantee Insurance.		Theft Insurance.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Aetna Casualty & Surety Co.	.....	.....	.....	.....
Alliance Assurance Co., Ltd.	$3	.....	.....	.....
Anglo-Scottish Insurance Co., Ltd.	151	.....	$38	.....
Arex Indemnity Company	.....	.....	.....	.....
Atlas Assurance Co., Ltd.	.....	.....	570	$221
British America Assurance Co.	1,801	.....	2,040	312
British Canadian Insurance Co.	1,127	$710	899	205
British Empire Assurance Co.	240	.....	1,447	8
British Northwestern Fire Insurance Co.	.....	.....	362	.....
British Pacific Insurance Co.	.....	.....	49	.....
Canada Accident & Fire Assurance Co.	518	.....	1,994	1,175
Canada Security Assurance Co.	.....	.....	696	982
Canadian Fire Insurance Co.	5,216	—12	2,465	916
Canadian General Insurance Co.	19,469	4,679	12,778	5,575
Canadian Home Assurance Co.	1,140	.....	679	169
Canadian Indemnity Co.	18,793	—567	17,151	4,718
Canadian Surety Co.	42,087	7,977	3,702	1,684
Casualty Co. of Canada	265	.....	1,412	1,023
Century Indemnity Co.	6	.....	.....	.....
Century Insurance Co., Ltd.	1,349	.....	1,027	225
Commercial Casualty Insurance Co.	14,434	286	25,492	10,704
Commercial Union Assurance Co., Ltd.	.....	.....	317	.....
Consolidated Fire & Casualty Insurance Co.	.....	.....	197	.....
Continental Casualty Co.	.....	.....	284	.....
Dominion of Canada General Insurance Co.	2,921	—6,158	2,580	3,626
Economical Mutual Fire Insurance Co.	.....	.....	27	.....
Employers' Liability Assurance Corporation, Ltd.	9,623	3,553	5,442	1,407
Federal Fire Insurance Co. of Canada	.....	.....	197	.....
Fidelity & Casualty Co. of New York	10	.....	.....	.....
Fidelity Insurance Co. of Canada	3,517	.....	3,661	3,854
General Accident Assurance Co. of Canada	5,128	.....	3,450	1,834
General Accident Fire & Life Assurance Corpn., Ltd.	.....	.....	980	84
General Casualty Co. of America	604	.....	12,603	2,236
General Insurance Co. of America	.....	.....	.....	.....
General Security Insurance Co. of Canada	.....	.....	.....	.....
Globe Indemnity Co. of Canada	986	.....	4,296	665
Gore District Mutual Fire Insurance Co.	188	.....	6,899	3,931
Grain Insurance & Guarantee Co.	95	.....	5	.....
Great American Indemnity Co.	.....	.....	1,319	285
Guarantee Co. of North America	1,116	—125	.....	.....
Guardian Assurance Co., Ltd.	1,272	.....	1,252	332
Carried forward	$132,059	$10,343	$116,310	$46,171

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$132,059	$10,343	$116,310	$46,171
Guardian Insurance Co. of Canada	16,385	250	15,208	6,765
Guildhall Insurance Co., Ltd.	.....	.....	7	.....
Halifax Insurance Co.	949	.....	4,705	2,058
Hartford Accident & Indemnity Co.	95	.....	5,115	439
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	1,755	—7	470	—4
Imperial Insurance Office	271	.....	121	.....
Indemnity Insurance Co. of North America	9,095	—735	16,467	4,403
Insurance Company of N. America	4,617	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	792	150	758	2,294
Legal & General Assurance Society, Ltd.	.....	.....	10,967	3,709
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Liverpool & London & Globe Insurance Co.	110	—52	477	73
London & Lancashire Guar. & Accident Co. of Canada	1,948	—3,218	4,083	1,924
London & Provincial Marine and General Insur. Co., Ltd.	.....	.....	28	98
London & Scottish Assurance Corporation, Ltd.	.....	.....	40	.....
London Assurance	.....	.....	564	.....
London Guarantee & Accident Co., Ltd.	2,939	.....	7,947	4,102
Lumbermen's Mutual Casualty Co.	232	.....	15	.....
Maryland Casualty Co.	—315	.....	.....	10
Metropolitan Casualty Insurance Co.	531	.....	1,185	377
New Zealand Insurance Co., Ltd.	.....	.....	1,486	957
North British & Mercantile Insurance Co., Ltd.	424	.....	1,430	—880
Northern Assurance Co., Ltd.	444	.....	1,437	35
Northwest Casualty Co.	.....	.....	2,063	1,127
Norwich Union Fire Insurance Society, Ltd.	1,709	.....	2,309	484
Occidental Fire Insurance Co.	.....	.....	198	108
Ocean Accident & Guarantee Corporation, Ltd.	1,117	.....	2,809	475
Ohio Farmers Indemnity Co.	.....	.....	3,973	.....
Pearl Assurance Co., Ltd.	2,742	.....	949	263
Phoenix Assurance Co., Ltd.	727	.....	1,640	222
Prudential Assurance Co., Ltd.	60	3	952	—3
Queensland Insurance Co., Ltd.	.....	.....	2,039	408
Railway Passengers Assurance Co.	405	.....	797	19
Reliance Insurance Co. of Canada	.....	.....	415	115
Royal Exchange Assurance	2,278	.....	1,720	149
Royal Insurance Co., Ltd.	1,688	.....	3,957	629
Royal Plate Glass & General Insurance Co. of Canada	.....	.....	.....	.....
Scottish Canadian Assurance Corp.	343	.....	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	.....	.....	722	50
Toronto General Insurance Co.	15,930	3,829	10,454	4,562
Travelers Indemnity Co.	.....	.....	10,838	10,590
Union Assurance Society, Ltd.	.....	.....	839	452
Union Fire, Accident & General Insurance Co.	.....	.....	.....	.....
Union Insurance Society of Canton, Ltd.	2,106	80	7,923	4,904
Union Marine & General Insurance Co., Ltd.	613	.....	1,115	—12
United States Fidelity & Guaranty Co.	10,145	—191	2,903	4,539
Wawanesa Mutual Insurance Co.	.....	.....	801	22
Wellington Fire Insurance Co.	.....	.....	197	.....
Western Assurance Co.	1,874	1,000	729	.....
Western Union Insurance Co.	134	.....	5	.....
World Marine & General Insurance Co., Ltd.	.....	.....	303	.....
Yorkshire Insurance Co., Ltd.	40	—359	2,037	371
Zurich General Accident & Liability Insurance Co., Ltd.	.....	.....	2,200	6,101
Totals	$214,242	$10,933	$253,707	$108,106
Totals for 1945	$138,612	$19,303	$204,409	$81,962

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946—*Continued.*

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.	$363	$159	.....	.....
Aetna Insurance Co.	7,688	417	$14,421	$6,959
Agricultural Insurance Co.	475	86	9,779	3,981
Alliance Assurance Co., Ltd.	.....	.....	789	.....
Alliance Insurance Co. of Philadelphia	4,190	3,135	.....	.....
American Alliance Insurance Co. of New York	56	1	.....	.....
American Equitable Assurance Co.	146	386	.....	.....
American Insurance Co.	248	.....	.....	.....
Atlas Assurance Co., Ltd.	114	.....	46,455	22,252
Automobile Insurance Co. of Hartford	1,953	.....	.....	.....
Baltimore American Insurance Co. of New York	.....	.....	.....	.....
Bankers' & Shippers Insurance Co.	476	138	.....	.....
Bankers' & Traders' Insurance Co., Ltd.	.....	.....	12	137
Boston Insurance Co.	156	675	9,369	19,722
British America Assurance Co.	954	172	19,109	8,099
British & Foreign Marine Insurance Co., Ltd.	.....	.....	3,616	1,177
British Aviation Insurance Co.	80	80	.....	.....
British Canadian Insurance Co.	.....	.....	.....	.....
British Empire Assurance Co.	.....	.....	.....	.....
British Law Insurance Co., Ltd.	.....	.....	.....	.....
British Northwestern Fire Insurance Co.	137	89	.....	.....
British Oak Insurance Co., Ltd.	.....	.....	.....	.....
British Traders Insurance Co., Ltd.	.....	.....	6,845	1,656
Camden Fire Insurance Association	.....	.....	.....	.....
Canada Accident and Fire Assurance Co.	30	10	.....	.....
Canada Security Assurance Co.	49	.....	.....	.....
Canadian Fire Insurance Co.	149	.....	.....	.....
Canadian General Insurance Co.	773	—56	.....	.....
Canadian Home Assurance Co.	.....	.....	.....	.....
Canadian Indemnity Co.	983	.....	.....	.....
Canadian Mercantile Insurance Co.	37	.....	.....	.....
Canadian Surety Co.	.....	.....	.....	.....
Canton Insurance Office, Ltd.	.....	.....	212	.....
Central Manufacturers Mutual Insurance Co.	171	.....	.....	.....
Century Insurance Co., Ltd.	238	43	4,777	2,048
Columbia Insurance Co. of N.Y.	121	33	.....	.....
Commerce Mutual Fire Insurance Co.	150	.....	.....	.....
Commercial Union Assurance Co., Ltd.	40	114	4,660	1,504
Connecticut Fire Insurance Co.	993	—1,178	5,334	15,432
Continental Insurance Co.	265	—94	.....	.....
Cornhill Insurance Co., Ltd.	.....	.....	.....	.....
Dominion of Canada General Insurance Co., Ltd.	.....	.....	.....	.....
Eagle Fire Company of New York	4	.....	.....	.....
Eagle Star Insurance Co., Ltd.	31	.....	540	—2
Economical Mutual Fire Insurance Co.	.....	1	.....	.....
Economic Insurance Co., Ltd.	.....	.....	34,914	23,684
Employers' Liability Assurance Corporation, Ltd.	2	—379	.....	.....
Equitable Fire & Marine Insurance Co.	199	—235	.....	.....
Essex & Suffolk Equitable Insurance Society, Ltd.	8	.....	.....	.....
Federal Fire Insurance Co.	291	.....	.....	.....
Fidelity-Phenix Fire Insurance Co.	468	6	.....	.....
Fire Association of Philadelphia	1,700	.....	81,160	15,252
Fireman's Fund Insurance Co.	1,459	360	167,294	95,531
First American Fire Insurance Co.	.....	.....	.....	.....
Franklin Fire Insurance Co. of Philadelphia	.....	.....	.....	.....
General Accident Assurance of Canada	766	502	.....	.....
General Accident Fire & Life Assurance Corpn., Ltd.	382	.....	.....	.....
General Insurance Co. of America	1,255	264	.....	.....
General Security Insurance Co.	.....	.....	.....	.....
Glens Falls Insurance Co.	1,178	334	.....	.....
Globe Indemnity Co. of Canada	110	5	.....	.....
Gore District Mutual Fire Insurance Co.	361	105	.....	.....
Great American Insurance Co.	544	8	58,536	35,595
Guardian Insurance Co. of Canada	3,992	410	.....	.....
Guildhall Insurance Co., Ltd.	2,068	308	.....	.....
Halifax Insurance Co.	927	—33	8,207	9,778
Hanover Fire Insurance Co.	.....	.....	85,398	29,301
Hardware Dealers Mutual Fire Insurance Co.	.....	.....	.....	.....
Hartford Fire Insurance Co.	138	.....	16	.....
Home Assurance Co. of Canada	.....	.....	.....	.....
Home Fire and Marine Insurance Co.	.....	.....	190	.....
Carried forward	$36,918	$5,866	$561,633	$292,106

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$36,918	$5,866	$561,633	$292,106
Home Insurance Co.	10,111	3,539	98,752	107,739
Imperial Guarantee & Accident Insur. Co. of Canada	.....	.....	.....	.....
Indemnity Marine Assurance Co., Ltd.	5	.....	—673	317
Insurance Co. of North America	8,889	3,174	20,972	25,572
Jersey Insurance Co.	304	88	.....	.....
Legal & General Assurance Society, Ltd.	206	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	478	21	11,154	6,883
London and Lancashire Guar. and Accident Co. of Canada	.....	.....	.....	.....
London & Lancashire Insurance Co., Ltd.	1,851	235	70	—69
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	.....	.....
London & Scottish Insurance Corp.	.....	.....	1,761	7
London Assurance	1,811	909	44,270	—3,906
London Guarantee & Accident Co., Ltd.	1,208	531	.....	.....
Lumbermens Insurance Co.	1,601	492	.....	.....
Lumber Mutual Fire Insurance Co.	.....	.....	.....	.....
Marine Insurance Co., Ltd.	6,757	2,392	189	.....
Maritime Insurance Co., Ltd.	.....	.....	8,542	7,858
Maryland Insurance Co.	.....	.....	.....	.....
Michigan Fire & Marine Insurance Co.	1,558	247	.....	.....
Milwaukee Mechanics Insurance Co.	21,563	4,711	.....	.....
Motor Union Insurance Co., Ltd.	.....	.....	.....	.....
Mutual Implement & Hardware Insurance Co.	.....	.....	.....	.....
National Ben Franklin Fire Insurance Co.	683	.....	.....	.....
National Fire Insurance Co. of Hartford	566	.....	.....	.....
National Liberty Insurance Co.	.....	.....	.....	.....
National Union Fire Insurance Co.	26	.....	.....	.....
New Brunswick Fire Insurance Co.	.....	.....	.....	.....
New England Fire Insurance Co.	389	62	.....	.....
New Hampshire Fire Insurance Co.	131	.....	.....	.....
New York Underwriters Insurance Co.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	808	13	.....	.....
Niagara Fire Insurance Co.	163	1,169	.....	.....
North British & Mercantile Insurance Co., Ltd.	33	.....	29,783	2,477
North Empire Fire Insurance Co.	242	106	.....	.....
Northern Assurance Co., Ltd.	244	—86	1,875	1,090
Northwestern Mutual Fire Association	420	.....	.....	.....
Northwestern National Insurance Co.	.....	.....	.....	.....
Norwich Union Fire Insurance Society, Ltd.	—95	1	15,097	—67
Ocean Accident & Guarantee Corporation, Ltd.	246	9	.....	.....
Ohio Farmers Indemnity	21	.....	.....	.....
Ohio Farmers Insurance Co.	.....	.....	.....	.....
Old Colony Insurance Co.	.....	.....	266	.....
Pacific Coast Fire Insurance Co.	119	21	2,389	1,018
Pacific Coast Fishermen's Mutual Marine Insurance Co.	.....	.....	45,823	.....
Pacific Fire Insurance Co.	542	155	.....	.....
Pearl Assurance Co., Ltd.	55	.....	.....	.....
Philadelphia Fire & Marine Insurance Co.	.....	.....	.....	.....
Phoenix Assurance Co., Ltd.	4,996	956	474	.....
Phoenix Insurance Co.	2,546	—1,952	5,586	7,271
Planet Assurance Co., Ltd.	.....	.....	—5,051	—1,429
Providence Washington Insurance Co.	75	59	61,233	21,332
Prudential Assurance Co., Ltd.	19,240	3,145	.....	.....
Queen Insurance Co. of America	161	.....	19,611	43,662
Queensland Insurance Co., Ltd.	707	.....	96,498	50,512
Railway Passengers Assurance Co.	150	.....	.....	.....
Reliance Insurance Co. of Canada	501	—594	.....	.....
Royal Exchange Assurance	1,936	—20	.....	.....
Royal Insurance Co., Ltd.	1,367	26	1,418	1,000
St. Paul Fire & Marine Insurance Co.	20,340	8,861	34,029	—2,201
Saskatchewan Mutual Fire Insurance Co.	807	55	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	.....	.....
Scottish Union and National Insurance Co.	2,160	250	.....	.....
Sea Insurance Co., Ltd.	.....	.....	49,737	15,730
Security Insurance Co. of New Haven	241	.....	.....	.....
Sentinel Fire Insurance Co.	390	62	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Springfield Fire & Marine Insurance Co.	13,242	2,098	.....	.....
Standard Insurance Co. of New York	474	86	10,003	3,840
Standard Marine Insurance Co., Ltd.	2,268	.....	19,775	8,810
Sun Insurance Office, Ltd.	22	.....	41,340	17,438
Carried forward	$169,476	$36,687	$1,130,733	$605,990

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$169,476	$36,687	$1,130,733	$605,990
Thames & Mersey Marine Insurance Co., Ltd.	.....	.....	46,317	9,265
Toronto General Insurance Co.	632	—46	.....	.....
Travelers Fire Insurance Co.	611	1,156	.....	.....
Union Assurance Society, Ltd.	20	10	.....	.....
Union Insurance Society of Canton, Ltd.	16,731	3,276	282,300	82,757
Union Marine & General Insurance Co., Ltd.	1,038	318	16,550	66
United States Fire Insurance Co.	596	107	11,943	5,002
Utah Home Fire Insurance Co.	2,344	502	74,548	16,984
Wawanesa Mutual Insurance Co.	194	21	.....	.....
Wellington Fire Insurance Co.	210	.....	.....	.....
Westchester Fire Insurance Co.	596	107	11,943	5,034
Western Assurance Co.	1,312	236	26,274	11,085
Western Union Insurance Co.	40	.....	.....	.....
World Fire & Marine Insurance Co.	6,708	2,871	—252	.....
World Marine & General Insurance Co., Ltd.	.....	.....	3,424	718
Yang-tse Insurance Association, Ltd.	.....	.....	.....	.....
Yorkshire Insurance Co., Ltd.	.....	.....	.....	.....
Zurich General Accident and Liability Ins. Co., Ltd.	.....	.....	.....	.....
Totals	$200,508	$47,945	$1,603,780	$736,901
Totals for 1945	$167,051	$92,732	$1,337,100	$659,489

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.	$4	.....	$2,550	$1,298
Aetna Insurance Co.	1,021	$40	6,027	14,984
Agricultural Insurance Co.	283	57	4,266	1,157
Alliance Assurance Co., Ltd.	1,116	.....	.....	.....
Alliance Insurance Co. of Philadelphia	22	.....	784	242
American Alliance Insurance Co.	70	.....	152	49
American Central Insurance Co.	.....	.....	.....	.....
American Equitable Assurance Co.	.....	.....	1,250	782
American Home Fire Assurance Co.	.....	.....	.....	.....
American Insurance Co.	79	.....	433	.....
Anglo-Scottish Insurance Co., Ltd.	318	.....	.....	.....
Atlas Assurance Co., Ltd.	.....	.....	4,420	2,283
Automobile Insurance Co. of Hartford	112	.....	2,199	1,179
Baltimore American Insurance Co.	.....	.....	.....	.....
Bankers' & Shippers Insurance Co.	.....	.....	6,111	2,635
Bankers' & Traders' Insurance Co.	.....	.....	.....	.....
Beaver Fire Insurance Co.	.....	.....	.....	.....
Boston Insurance Co.	.....	.....	387	236
British America Assurance Co.	960	226	8,614	3,899
British & European Insurance Co., Ltd.	.....	.....	.....	.....
British Canadian Insurance Co.	44	.....	.....	.....
British Crown Assurance Corporation, Ltd.	.....	.....	.....	.....
British Empire Assurance Co.	445	.....	.....	.....
British General Insurance Co., Ltd.	.....	.....	.....	.....
British Law Insurance Co., Ltd.	.....	.....	18	.....
British Northwestern Fire Insurance Co.	.....	.....	4,439	3,476
British Oak Insurance Co., Ltd.	134	.....	.....	.....
British Pacific Insurance Co.	.....	.....	5,334	3,290
British Traders' Insurance Co., Ltd.	366	104	.....	.....
Caledonian American Insurance Co.	51	.....	827	507
Caledonian Insurance Co.	206	50	1,101	395
California Insurance Co.	.....	.....	.....	.....
Camden Fire Insurance Association	.....	.....	3,801	1,082
Canada Accident & Fire Assurance Co.	.....	.....	8,222	4,584
Canada Security Assurance Co.	.....	.....	5,837	1,906
Canadian Alliance Insurance Co.	.....	.....	.....	.....
Canadian Fire Insurance Co.	287	.....	3,689	1,642
Carried forward	$5,518	$477	$70,461	$45,626

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$5,518	$477	$70,461	$45,626
Canadian General Insurance Co.	.....	.....	17,157	7,436
Canadian Home Assurance Co.	.....	.....	.....	.....
Canadian Indemnity Co.	160	.....	9,182	7,908
Canadian Mercantile Insurance Co.	.....	.....	.....	.....
Canadian Surety Co.	.....	.....	4,402	2,915
Car & General Insurance Co., Ltd.	.....	.....	.....	.....
Casualty Co. of Canada	.....	.....	72	146
Central Insurance Co., Ltd.	.....	.....	.....	.....
Central Manufacturers Insurance Co.	.....	.....	360	659
Central Union Insurance Co.	.....	.....	.....	.....
Century Insurance Co., Ltd.	950	56	2,153	975
Citizens Insurance Co. of New Jersey	71	.....	—42	.....
City of New York Insurance Co.	.....	.....	.....	.....
Columbia Insurance Co. of N.Y.	1	.....	850	433
Commerce Mutual Fire Insurance Co.	.....	.....	.....	.....
Commercial Casualty Insurance Co.	.....	.....	.....	.....
Commercial Union Assurance Co., Ltd.	.....	.....	7,384	4,652
Connecticut Fire Insurance Co.	233	.....	12,101	6,536
Consolidated Fire & Casualty Insurance Co.	.....	.....	3,911	1,784
Continental Casualty Co.	.....	.....	.....	.....
Continental Insurance Co.	59	.....	1,418	—29,355
Cornhill Insurance Co., Ltd.	.....	.....	1,162	2,171
Dominion Fire Insurance Co.	.....	.....	.....	.....
Dominion of Canada General Insurance Co.	.....	.....	18,557	11,306
Eagle Fire Co. of New York	.....	.....	491	9
Eagle Star Insurance Co.	.....	.....	2,888	1,234
Economical Mutual Fire Insurance Co.	.....	.....	530	288
Employers' LiabilityAssurance Corporation, Ltd.	490	.....	8,718	1,876
Equitable Fire & Marine Insurance Co.	46	.....	2,420	1,307
Essex & Suffolk Equitable Insurance Society, Ltd.	.....	.....	579	306
Eureka-Security Fire & Marine Insurance Co.	114	.....	.....	.....
Federal Fire Insurance Co. of Canada	.....	.....	11,147	5,125
Fidelity Insurance Co. of Canada	.....	.....	.....	.....
Fidelity-Phenix Fire Insurance Co.	846	.....	5,300	1,313
Fire Association of Philadelphia	6,478	5,289	1,141	779
Fire Insurance Co. of Canada	.....	.....	.....	.....
Fireman's Fund Insurance Co.	111,362	—28,230	611,808	320,274
Firemen's Insurance Co. of Newark	.....	.....	.....	.....
First American Fire Insurance Co.	.....	.....	—498	.....
Franklin Fire Insurance Co.	.....	.....	.....	.....
General Accident Assurance Co. of Canada	.....	—50	6,982	2,939
General Accident Fire & Life Assurance Corporation, Ltd.	1,171	4	3,845	522
General Insurance Co. of America	2,562	.....	42,302	21,055
General Security Insurance Co. of Canada	.....	.....	.....	.....
Gibraltar Fire & Marine Insurance Co.	.....	.....	.....	.....
Girard Fire & Marine Insurance Co.	.....	.....	.....	.....
Glens Falls Insurance Co.	.....	.....	86,457	48,647
Globe Indemnity Co. of Canada	42	.....	2,296	742
Gore District Mutual Fire Insurance Co.	.....	.....	14,131	7,788
Great American Insurance Co.	638	.....	1,367	442
Guardian Assurance Co., Ltd.	825	.....	8,147	6,186
Guardian Insurance Co. of Canada	.....	.....	10,600	7,801
Guildhall Insurance Co., Ltd.	.....	.....	3,872	553
Halifax Insurance Co.	482	102	22,872	16,043
Hanover Fire Insurance Co.	.....	.....	.....	.....
Hardware Dealers Mutual Fire Insurance Co.	.....	.....	1,334	271
Hartford Fire Insurance Co.	547	.....	3,551	2,591
Helvetia Swiss Fire Insurance Co.	.....	.....	.....	.....
Home Assurance Co. of Canada	.....	.....	7,744	2,845
Home Fire & Marine Insurance Co.	.....	.....	.....	.....
Home Insurance Co.	660	—271	20,463	6,009
Homestead Fire Insurance Co.	.....	.....	.....	.....
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Assurance Co.	2	.....	.....	.....
Imperial Guarantee & Accident Insurance Co. of Canada	236	.....	.....	.....
Imperial Insurance Office	3	.....	508	96
Indemnity Marine Assurance Co., Ltd.	135	169	123	2,377
Indiana Lumbermen's Mutual Insurance Co.	.....	.....	.....	.....
Carried forward	$133,631	—$22,454	$1,030,246	$522,610

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$133,631	—$22,454	$1,030,246	$522,610
Insurance Co. of North America	340		78,701	35,097
Jersey Insurance Company			3,904	1,683
Kansas City Fire & Marine Insurance Co.				
Law, Union & Rock Insurance Co., Ltd.	798			17
Legal and General Assurance Society, Ltd.	350	—2,231	13,566	16,233
Liberty Mutual Insurance Co.				
Liverpool & London & Globe Insurance Co., Ltd.	484	408	9,183	2,968
Liverpool Manitoba Assurance Co.				
Local Government Guarantee Society, Ltd.				
London & County Insurance Co., Ltd.	526		100	
London & Lancashire Guar. & Accident Co. of Canada	28			
London & Lancashire Insurance Co., Ltd.	8,031		32,231	17,095
London & Provincial Marine & General Ins. Co., Ltd.			2,361	1,824
London & Scottish Assurance Corporation, Ltd.	68		918	124
London Assurance	1,586		4,736	1,652
London-Canada Insurance Co.	2		1,464	1,521
London Guarantee & Accident Co.	2		8,513	4,327
Lumber Mutual Fire Insurance Co.				
Lumbermens Insurance Co.			5,049	2,056
Lumbermens Mutual Casualty Co.				
Lumbermens Mutual Insurance Co.	50			
Marine Insurance Co., Ltd.			58	
Maryland Insurance Co.			—52	
Mercantile Insurance Co.	129			
Merchants & Manufacturers Insurance Co.				
Merchants Fire Assurance Corporation				
Merchants Marine Insurance Co., Ltd.				
Mercury Insurance Co.	130			
Michigan Fire & Marine Insurance Co.	51		5,997	3,145
Millers National Insurance Co.				
Mill Owners Mutual Fire Insurance Co. of Iowa				
Milwaukee Mechanics Insurance Co.	800		72,618	43,413
Motor Union Insurance Co., Ltd.				
Mutual Implement & Hardware Insurance Co.	21		1,388	271
National Ben Franklin Fire Insurance Co.			15,370	12,411
Nationale Fire Insurance Co.				
National Fire Insurance Co. of Hartford	640			
National Liberty Insurance Co. of America				
National Liverpool Insurance Co.				
National Provincial Insurance Co., Ltd.	55			
National Retailers Mutual Insurance Co.				
National Security Insurance Co.				
National Union Fire Insurance Co. of Pittsburgh			5,248	2,077
Newark Fire Insurance Co.				
New Brunswick Fire Insurance Co.				
New England Fire Insurance Co.	12		1,499	786
New Hampshire Fire Insurance Co.				
New York Underwriters Insurance Co.	203			
New Zealand Insurance Co., Ltd.	62		5,915	2,750
Niagara Fire Insurance Co.	172		3,433	957
North British & Mercantile Insurance Co., Ltd.	153		5,812	6,455
North Empire Fire Insurance Co.	2		1,700	866
Northern Assurance Co., Ltd.	303		5,049	4,330
Northwestern Mutual Fire Association	400		41,430	16,845
Northwestern National Insurance Co.				
North-West Fire Insurance Co.				
Norwich Union Fire Insurance Society, Ltd.	35		14,328	4,973
Occidental Fire Insurance Co.			457	583
Ocean Accident & Guarantee Corporation, Ltd.			759	5,504
Ohio Farmers Insurance Co.			435	1,702
Pacific Coast Fire Insurance Co.	287	28	1,077	487
Pacific Fire Insurance Co.			6,960	4,064
Palatine Insurance Co., Ltd.				
Patriotic Assurance Co., Ltd.	48		990	401
Pearl Assurance Co., Ltd.	1,707		10,008	8,870
Pennsylvania Lumbermens Mutual Fire Insurance Co.				
Philadelphia Fire & Marine Insurance Co.			28	
Phoenix Assurance Co., Ltd.	1,022		18,073	8,014
Phoenix Insurance Co.	1,120		25,590	10,875
Carried forward	$153,248	—$24,249	$1,435,734	$746,986

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$153,248	—$24,249	$1,435,734	$746,986
Pioneer Insurance Co.	.....	.....	.....	.....
Planet Assurance Co., Ltd.	131	.....	83	8
Providence Washington Insurance Co.	136	.....	25	44
Provincial Insurance Co., Ltd.	.....	.....	2,895	2,483
Prudential Assurance Co., Ltd.	23	.....	6,726	6,973
Quebec Fire Assurance Co.	30	.....	.....	.....
Queen Insurance Co. of America	.....	.....	.....	.....
Queensland Insurance Co., Ltd.	541	3	25,114	11,133
Railway Passengers Assurance Co.	147	.....	637	331
Reliance Insurance Co. of Canada	118	.....	6,102	3,295
Rhode Island Insurance Co.	.....	.....	1,125	368
Royal Exchange Assurance	430	.....	8,370	5,408
Royal Insurance Co., Ltd.	2,903	817	11,958	3,781
Royal Plate Glass & General Insurance Co. of Canada	.....	.....	.....	.....
Royal Scottish Insurance Co., Ltd.	89	.....	.....	.....
St. Paul Fire & Marine Insurance Co.	332	.....	40,256	38,980
Saskatchewan Mutual Fire Insurance Co.	.....	.....	7,728	9,446
Scottish Canadian Assurance Corporation	.....	.....	.....	.....
Scottish Insurance Corporation, Ltd.	.....	.....	160	.....
Scottish Metropolitan Assurance Co., Ltd.	63	.....	1,615	731
Scottish Union & National Insurance Co.	982	.....	9,344	3,644
Sea Insurance Co., Ltd.	.....	.....	.....	.....
Security Insurance Co. of New Haven	37	.....	667	21
Security National Insurance Co.	.....	.....	.....	.....
Sentinel Fire Insurance Co.	13	.....	1,499	786
South British Insurance Co., Ltd.	214	18	.....	.....
Southern Insurance Co., Ltd.	149	.....	.....	.....
Springfield Fire & Marine Insurance Co.	463	.....	50,972	26,733
Standard Insurance Co. of N.Y.	64	.....	4,225	365
State Assurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	1,544	.....	4,514	2,135
Switzerland General Insurance Co., Ltd.	.....	.....	.....	.....
Toronto General Insurance Co.	.....	.....	14,037	6,084
Travelers Fire Insurance Co.	1,933	.....	45,687	46,830
Travelers Indemnity Co.	.....	.....	.....	.....
Union Assurance Society, Ltd.	.....	.....	4,604	1,814
Union Fire, Accident & General Insurance Co.	.....	.....	.....	.....
Union Insurance Society of Canton, Ltd.	650	155	30,132	8,868
Union Marine & General Insurance Co., Ltd.	2	.....	5,101	2,596
United British Insurance Co., Ltd.	.....	.....	.....	.....
United Firemen's Insurance Co.	1	.....	.....	.....
United Mutual Fire Insurance Co.	.....	.....	469	627
United States Fidelity & Guaranty Co.	.....	.....	.....	.....
United States Fire Insurance Co.	393	141	5,383	2,437
Urbaine Fire Insurance Co.	.....	.....	.....	.....
Utah Home Fire & Marine Insurance Co.	52	.....	.....	.....
Wawanesa Mutual Insurance Co.	.....	.....	11,520	2,681
Wellington Fire Insurance Co.	.....	.....	636	334
Westchester Fire Insurance Co.	247	141	5,384	2,437
Western Assurance Co.	555	311	11,844	5,362
Western Union Insurance Co.	.....	.....	423	54
Westminster Fire Office	.....	.....	.....	.....
World Fire & Marine Insurance Co.	328	1,519	5,168	895
World Marine & General Insurance Co.	100	.....	1,380	712
Yorkshire Insurance Co., Ltd.	.....	.....	15,998	8,348
Zurich General Accident & Liability Insurance Co., Ltd.	.....	.....	.....	.....
Totals	$165,918	—$21,144	$1,777,715	$987,750
Totals for 1945	$156,095	$44,679	$1,236,742	$779,681

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946—*Continued.*

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. $3	
Aetna Insurance Co.	$531		H. 5,834	$6,335
Alliance Insurance Co. of Philadelphia				
American Alliance Insurance Co.	33			
American Insurance Co.				
Boiler Inspection & Insurance Co. of Canada				
British America Assurance Co.				
British Empire Assurance Co.	—7			
British Northwestern Fire Insurance Co.			S.L. 894	
British Oak Insurance Co., Ltd.		$26		
British Traders Insurance Co., Ltd.		252		
Canada Accident & Fire Assurance Co.				
Canada Security Assurance Co.	4			
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. 1	
Commercial Casualty Insurance Co.				
Continental Insurance Co.				
Eagle Fire Co. of New York	1			
Employers' Liability Assurance Corporation, Ltd.			S.L. 159	
Fidelity and Casualty Co. of N.Y.				
Fidelity-Phenix Fire Insurance Co.				
Franklin Fire Insurance Co. of Philadelphia				
General Accident Assurance Co. of Canada			B. 110,128	28,599
General Insurance Co. of America	46		S.L. 6	
General Security Insurance Co. of Canada				
Gibraltar Fire & Marine Insurance Co.				
Globe Indemnity Co. of Canada			B. 440	
Great American Insurance Co.	298			
Guardian Assurance Co., Ltd.			B. 29	
Guardian Insurance Co. of Canada			B. 1,116	
Halifax Insurance Company	110	99	B.—35,482	485
Hardware Dealers Mutual Fire Insurance Co.				
Hartford Accident & Indemnity				
Hartford Fire Insurance Co.	597			
Hartford Steam Boiler Inspection & Insurance Co.			B. —800	255
Home Fire & Marine Insurance Co.				
Home Insurance Co.			S.L. 742	23
	627	133	H. 200	1,568
Hudson Bay Insurance Co.				
Imperial Assurance Co.			S.L. 2	
Imperial Insurance Office				
Indemnity Insurance Co. of North America			L.S. 2,200	
Insurance Co. of North America	1,658	—1,200		H. 8,069
Kansas City Fire & Marine Insurance Co.				
Law, Union & Rock Insurance Co.				
Liberty Mutual Insurance Co.				
Liverpool & London & Globe Insurance Co., Ltd.			B. 6	
London & Lancashire Insurance Co., Ltd.				
London Guarantee Accident Co., Ltd.			S.L. 2	
Lumbermen's Mutual Casualty Co.			B. 91	
Maryland Casualty Co.				
Mercury Insurance Co.				
Michigan Fire & Marine Insurance Co.	39	1	H. 436	775
Milwaukee Mechanics Insurance Co.				
Mutual Implement & Hardware Insurance Co.				
National Fire Insurance Co. of Hartford	339			
New England Fire Insurance Co.			H. 109	194
New York Underwriters Insurance Co.				
Carried forward	$4,276	—$689	$85,222	$46,303

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1946—*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	$4,276	—$689	$85,222	$46,303
New Zealand Insurance Co., Ltd.	.....	.....	.....	.....
Niagara Fire Insurance Co.	.....	.....	.....	.....
North Empire Fire Insurance Co.	.....	.....	S.L. 2	.....
Northern Assurance Co., Ltd.	.....	.....	.....	.....
Northwestern Mutual Fire Association	.....	.....	.....	.....
Norwich Union Fire Insurance Society, Ltd.	—2	.....	.....	.....
Ocean Accident & Guarantee Corporation, Ltd.	.....	.....	B. 1,521	.....
Pacific Indemnity Co.	.....	.....	B. 54,526	12,000
Pearl Assurance Co., Ltd.	—10	.....	.....	.....
Philadelphia Fire & Marine Insurance Co.	.....	.....	.....	.....
Phoenix Assurance Co., Ltd.	.....	.....	S.L. 36	.....
Prudential Assurance Co., Ltd.	.....	.....	.....	.....
Royal Insurance Co., Ltd.	.....	.....	B. 47	.....
St. Paul Fire & Marine Insurance Co.	.....	.....	.....	.....
Saskatchewan Mutual Fire Insurance Co.	.....	.....	.....	.....
Scottish Insurance Corporation, Ltd.	.....	.....	.....	.....
Scottish Union & National Insurance Co.	38	.....	S.L. 96	.....
Security Insurance Co. of New Haven	.....	.....	.....	.....
Sentinel Fire Insurance Co.	10	.....	H. 109	194
South British Insurance Co., Ltd.	.....	—4	.....	.....
Springfield Fire & Marine Insurance Co.	362	7	H. 3,708	6,590
Toronto General Insurance Co.	.....	.....	.....	.....
Travelers Fire Insurance Co.	.....	.....	S.L. 159	.....
Travelers Indemnity Co.	.....	.....	B. 1,215	.....
Union Insurance Society of Canton, Ltd.	.....	—432	.....	.....
Union Marine & General Insurance Co., Ltd.	.....	.....	S.L. 2	.....
United Firemen's Insurance Co. of Philadelphia	.....	.....	S.L. 1	.....
United States Fire Insurance Co.	2	.....	.....	.....
Utah Home Fire Insurance Co.	.....	.....	S.L. 484	.....
Wawanesa Mutual Insurance Co.	.....	.....	.....	.....
Westchester Fire Insurance Co.	.....	.....	.....	.....
Western Assurance Co.	.....	.....	.....	.....
World Fire & Marine Insurance Co.	—7	.....	.....	.....
Yorkshire Insurance Co., Ltd.	.....	.....	L.S. 476	.....
Totals	$4,669	—$1,118	$147,604	$65,087
Totals for 1945	$514	$2,303	$125,247	$18,902

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

(Figures shown in nearest thousand.)

Class of Insurance.	1942.	1943.	1944.	1945.	1946.
Accident, P.	$836,000	$1,018,000	$1,222,000	$1,265,000	$1,404,327
,, L.	397,000	545,000	746,000	843,000	762,359
Guarantee, P.	105,000	116,000	126,000	139,000	214,242
,, L.	13,000	—10,000	17,000	19,000	10,933
Inland-transportation, P.	119,000	157,000	144,000	167,000	200,508
,, ,, L.	159,000	80,000	62,000	93,000	47,945
Marine, P.	1,953,000	1,852,000	1,528,000	1,337,000	1,603,780
,, L.	1,008,000	1,042,000	562,000	659,000	736,901
Personal-property, P.	517,000	681,000	865,000	1,237,000	1,777,715
,, ,, L.	529,000	1,191,000	491,000	780,000	987,750
Property-damage, P.	173,000	274,000	387,000	156,000	165,918
,, ,, L.	29,000	89,000	—17,000	45,000	—21,144
Public-liability, P.	280,000	337,000	382,000	396,000	435,261
,, ,, L.	105,000	67,000	107,000	118,000	218,529
Sickness, P.	189,000	236,000	207,000	233,000	229,004
,, L.	79,000	116,000	91,000	108,000	85,450
Theft, P.	120,000	145,000	197,000	204,000	253,707
,, L.	45,000	75,000	84,000	82,000	108,106
Other forms, P.	164,000	260,000	396,000	256,000	312,376
,, ,, L.	71,000	95,000	75,000	96,000	180,861
Total, P.	$4,455,000	$5,076,000	$5,454,000	$5,390,000	$6,596,838
,, L.	2,435,000	3,290,000	2,218,000	2,843,000	3,117,690

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