PROVINCE OF BRITISH COLUMBIA

Thirty-seventh Annual Report

of the

SUPERINTENDENT OF INSURANCE

1948

(Business transacted in 1947)

VICTORIA, B.C.:
Printed by Don McDiarmid, Printer to the King's Most Excellent Majesty.
1948.

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-seventh Annual Report of the Superintendent of Insurance for the year ended December 31st, 1947.

GORDON S. WISMER,
Attorney-General.

Victoria, B.C., July 3rd, 1948.

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Report of the Superintendent of Insurance.

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., July 3rd, 1948.

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-seventh Annual Report of the Department of Insurance covering the year ended December 31st, 1947.

At that date 331 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	5	....	5
Other Provinces	9	15	24
Canada	....	64	64
Great Britain	5	72	77
Australia	....	2	2
France	....	5	5
Hong Kong	1	2	3
New Zealand	....	2	2
Switzerland	1	4	5
United States	4	140	144
Totals	25	306	331
The comparative figures are for—			
1946	22	299	321
1945	17	293	310

Ten new insurers were licensed during the year. These are as follows: Baloise Marine Insurance Co., Ltd.; Federal Insurance Company; Manufacturers Mutual Fire Insurance Company; Missisquoi & Rouville Mutual Fire Insurance Company; Non-Marine Underwriters, Members of Lloyd's, London, England; North River Insurance Company; Perth Mutual Fire Insurance Company; Providence Fire Insurance Company; United National Indemnity Company; and United States Guarantee Company.

The Sons of Norway, Supreme Council of the Royal Arcanum, and the Order of the United Commercial Travellers of America were three new fraternal societies licensed during the year, the total number of fraternal societies licensed being twelve at December 31st, 1947.

The Rhode Island Insurance Company, Sointula Mutual Fire Insurance Association, and the Urbaine Fire Insurance Company were insurers which ceased business in the Province during the year.

A complete list of insurers will be found on pages 7 to 54. A similar list made up to December 31st, 1947, was printed for circulation and published in The British Columbia Gazette. For purposes of convenience the present list is made up to June 30th, 1948, so that it includes insurers licensed since December 31st, 1947, and shows the classes of insurance for which all insurers are now licensed.

On analysis the list shows that 37 companies (exclusive of fraternal societies) were licensed for life insurance, 238 for fire insurance, 196 for automobile insurance, and 95 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 69.

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 insurers, as in the previous eight years, recorded substantial increases in premium income. The total life insurance in force in the Province exceeds $858,000,000, a gain in excess of $1,000,000.

Fire insurance figures record a favourable increase in net premiums earned. The loss ratio increased from 36.06 per cent. for the previous year to 42.34 per cent.

Although automobile insurance continues to record a substantial increase in net premiums earned, the loss ratio is fairly constant over the past three years, being 61.38 per cent.

The taxes collected on unlicensed insurance amounted to $32,916.77, which was an increase of $10,435.34.

The total figures for licensed insurance agents and salesmen showed an increase over the previous licence-year.

Licences issued to.	1947.	1946.	1945.	1944.	1943.
Life insurance agents	1,372	1,347	1,167	1,077	1,006
Other than life insurance agents	1,437	1,353	1,231	1,117	1,084
Insurance salesmen	1,071	1,008	661	504	474
Insurance adjusters	37	34	33	28	28
Employees of insurance adjusters	41	27	17	13	8
Totals	3,958	3,769	3,109	2,739	2,600

The number of real-estate agents' and real-estate salesmen's licences issued under the "Real-estate Agents' Licensing Act" for the year 1947–48 in comparison with the year 1946–47 is as follows:—

Licences issued to.	1947–48.	1946–47.	1945–46.	1944–45.	1943–44.
Real-estate agents	1,090	1,110	1,004	800	642
Real-estate salesmen	1,686	1,653	1,335	805	480
Totals	2,776	2,763	2,339	1,605	1,122

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, 1948.)

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).
Alliance Assurance Co., Ltd., London, England	*Maurice Rattray or Adrian* J. Moyls, Vancouver	Automobile, 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 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, 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 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.
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).
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	T. W. Christie, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by 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 Insurance Co., Vancouver, B.C.	Theodore G. S. Hare, Vancouver	Plate-glass.
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 wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage 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, property-damage (limited to loss or damage to personal effects or caused to property by explosion of natural or other gas), public-liability, sprinkler-leakage, theft, weather, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by earthquake, or by horses or cattle, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Canton Insurance Office, Ltd., Victoria, Hong Kong	F. Temple Keeling, Vancouver	Marine.

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.	A. T. M. Pearse, 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).

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).
Crown Life Insurance Co., Toronto, Ont.	Ralph M. Brown, Vancouver	Life.
Cuna Mutual Insurance Society, Madison, Wis.	Francis G. Lucas, Vancouver	Life.
Dominion Fire Insurance Co., Toronto, Ont.	Donovan Allen, Vancouver	Accident, automobile, employers' liability, fire, guarantee, plate-glass, 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, or by vandalism or malicious mischief, or by 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).
T. Eaton Life Assurance Co., Toronto, Ont.	Walter Stewart Owen, 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.
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.	C. Gardner-Smith, 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.....	Donald S. Montgomery, Vancouver	Accident, automobile, 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).
Federation Insurance Co. of Canada, Montreal, Que.	W. L. Locke, Vancouver...	Fire, and, if restricted to insurance of same property as 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 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), 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.
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.
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	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 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), 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 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, 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 loss or damage to the property caused by falling aircraft or by earthquake, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, 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), and property-damage, to the extent authorized by the insurance laws of the Commonwealth of Pennsylvania.
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 Nancy M. Anderson, 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	Arthur W. Evans, 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.	L. H. Dewey, 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).
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.
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, 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, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Legal and General Assurance Society, Ltd., London, Eng.	F. T. Keeling, Vancouver.....	Accident, automobile, fire, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas), public-liability, sickness, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado).
Liberty Mutual Insurance Co., Boston, Mass.....	J. H. Constantine, Vancouver	On the cash plan, accident (limited to loss by bodily injury or death caused by accident), automobile (limited to liability for loss or damage to property or resulting from bodily injury to or death of any person), employers' liability, guarantee (limited to the guaranteeing of the fidelity of persons in positions of trust, public or private, and executing bonds in legal actions and proceedings), property-damage, public-liability, 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, inland-transportation, 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 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 by 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, boiler and machinery, employers' liability, guarantee, plate-glass, property-damage, public-liability, sickness, theft, and workmen's compensation insurance.
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), 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), 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), 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).

Manufacturers Life Insurance Co., Toronto, Ont.	James Sherratt, Vancouver	Life.
Manufacturers Mutual Fire Insurance Co., Providence, R.I.	T. H. Crosby, Vancouver	Fire and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by falling aircraft, 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 vehicles), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
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 resulting from bodily injury to or death of any person), automobile, 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).

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.
Mercury Insurance Co., St. Paul, Minn.	C. G. Heisterman, Victoria	Automobile, fire, property-damage (limited to loss or damage to property caused by earthquake or by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Metropolitan Casualty Insurance Co. of New York, Newark, N.J.	Donovan Allen, Vancouver	Accident, automobile (excluding loss of or damage to an automobile by fire or transportation), employers' liability, guarantee, plate-glass, public-liability, sickness, and theft.
Metropolitan Life Insurance Co., New York, N.Y.	Norman O. Haugh, 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	Ian Cameron, 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	Eric V. Chown, 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 General Insurance Co., Ltd., Winnipeg, Man.	Frederick C. Sweet, Vancouver	Accident, aircraft, automobile, boiler and machinery, fire, guarantee, inland-transportation, livestock, 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 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).
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).

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 Brunswick Fire Insurance Co., New Brunswick, N.J.	C. V. Wakely, Vancouver.....	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, and to loss or damage to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), and property-damage (limited to loss or damage to the property caused by vehicles, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
New England Fire Insurance Company, Pittsfield, Mass.	John R. Reed, Vancouver.....	Automobile (limited to loss or damage to an automobile), fire, inland-transportation, property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
New Hampshire Fire Insurance Co., Manchester, N.H.	A. C. Law, Vancouver.....	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, 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).
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	Robert Berry, Vancouver....	Accident, aircraft, automobile, boiler and machinery, credit, employers' liability, fire, guarantee, hail, inland-transportation, live-stock, property-damage, plate-glass, public-liability, sickness, sprinkler-leakage, theft, weather, and workmen's compensation.
North American Life Assurance Co., Toronto, Ont.	Cornelius J. Keller, Vancouver	Life.
North British and Mercantile Insurance Co., Ltd., London, Eng.	A. E. Bibbs, Vancouver.....	Accident, 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.	Doris Patrick, 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.	C. G. 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.	Charles C. 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.....	Frederick T. Keeling, 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), 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).
Perth Mutual Fire Insurance Co., Stratford, Ont.	Theo Hare, Vancouver.....	Fire, inland-transportation, plate-glass, property-damage, sprinkler-leakage, theft, and weather.
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.	Albin W. Nyblom, 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).

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, aircraft, 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.	C. G. 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.	C. G. 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	A. T. M. Pearse, Vancouver	Automobile, fire, inland-transportation, property-damage (limited to loss or damage to property caused by earthquake, or by explosion of natural or other gas, or by 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.	W. H. Usher, Vancouver...	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof).
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.
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).

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.
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.
"Switzerland" General Insurance Co., Ltd., Zurich, Switzerland	John Donald, New Westminster	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).
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).

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
Union 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.	Donald S. Montgomery, Vancouver	Accident, automobile (excluding insurance against loss of, or damage to, an automobile by fire or transportation), guarantee, and theft.
Unity Fire Insurance Corporation, New York, N.Y.	Gordon M. Thompson, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by 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), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Utah Home Fire Insurance Company, Salt Lake City, Utah	Donald S. Montgomery, 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.	Eric G. Peake, 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).

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.
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, wharves, 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	John A. Harrison, 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 and to loss or damage to personal effects), 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 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).
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).

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.

LIST OF FRATERNAL BENEFIT SOCIETIES LICENSED UNDER THE "INSURANCE ACT."

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.
The Associated Canadian Travellers, Calgary, Alta.	Roy Cecil Darnbrough, Vancouver	Life and personal accident, to the extent authorized by its Act of incorporation, constitution, and laws.
Croatian Fraternal Union of America, Pittsburgh, Pa.	Milka Birk, Vancouver	Accident, life, and sickness.
High Court of the Canadian Order of Foresters, Brantford, Ont.	William E. Fillery, Vancouver	Life and sickness.
Independent Order of Foresters, Toronto, Ont.	Maurice H. Maddock, Vancouver	Life and sickness.
Lutheran Brotherhood, Minneapolis, Minn.	Arnold F. Anderson, Vancouver	Life, to the extent authorized by its articles of incorporation, constitution, and laws.
The Maccabees, Detroit, Mich.	J. B. Love, Vancouver	Life and sickness.
Reliable Life Insurance Society, Hamilton, Ont.	E. R. Flewwelling, Vancouver	Life and sickness.
Sons of Norway, Minneapolis, Minn.	Bertel Borgen, Vancouver	Life and sickness, 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.
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.
United Commercial Travellers of America, The Order of, Columbus, Ohio	Walter L. Woodhouse, Victoria	Accident, to the extent authorized by its articles of incorporation, constitution, and laws.
Woman's Benefit Association, Port Huron, Mich.	Caroline M. O'Brien, Vancouver	Life.

DEPOSITS.

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

British Columbia Insurance Company; British Columbia Plate Glass Insurance Company; British Pacific Insurance Company; Canadian Home Assurance Company; Missisquoi & Rouville Mutual Fire Insurance Company; Non-Marine Underwriters, Members of Lloyd's, London, England; Pacific Indemnity Company; Perth Mutual Fire Insurance 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."

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

High Court of the Canadian Order of Foresters and 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, 1947.

Associated Canadian Travellers.
British Columbia Insurance Company.
Unity Fire Insurance Corporation.
Federation Insurance Company of Canada.
National General Insurance Company, Limited.
The T. Eaton Life Assurance 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, 1947.

Fonciere Fire Insurance Company.

Annual Statements of Provincial Licensees.

BRITISH COLUMBIA PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

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

F. G. Syder, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1947.

Assets.

Bonds and debentures (book value)		$63,991.62
Cash on hand and in banks		784.38
Interest accrued		606.71
Accounts receivable		93.46
		$65,476.17

Liabilities.

Reserve of unearned premiums (net, at 80 per cent.)		$27,130.67
Investment reserves		1,067.62
Premiums paid in advance		1,138.66
		$29,336.95
Capital stock—		
Authorized	$25,000.00	
Subscribed and paid up		10,000.00
Surplus		26,139.22
		$65,476.17

Profit and Loss Account.

Premiums earned (net)		$23,717.83
Claims incurred	$19,347.85	
Commissions	11,716.90	
Taxes	557.58	
Salaries, fees, and travelling expenses	1,570.02	
		33,192.35
Underwriting loss		$9,474.52
Other revenue—		
Interest earned	$2,204.14	
Profit on sale of securities and real estate	135.00	
Decrease in deficiency of market under book value of securities	86.50	
		2,425.64
Net loss		$7,048.88

RETURNS FOR BRITISH COLUMBIA.

(*See* page 83.)

BRITISH PACIFIC INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

H. J. Baillie. T. S. Dixon. Frank Parsons.
C. W. S. Bell. J. H. McMahon. H. J. Seed.
W. S. Charlton. R. C. White.

Frank Parsons, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1947.

Assets.

Bonds and debentures (book value)		$81,647.50
Cash in bank		7,836.00
Interest accrued		665.75
Agents' balances and premiums uncollected (net, commission deducted)		10,380.68
Amount due from reinsurance on losses already paid		570.70
Due from reinsuring companies—taxes		53.73
Automobile		1,725.25
Furniture and fixtures		4,895.77
Prepaid expenses		699.73
Incorporation expense		3,450.00
		$111,925.11
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1947	$784.93	
Automobile	1,725.25	
Furniture and fixtures	4,895.77	
Incorporation expense	3,450.00	
		10,855.95
		$101,069.16

Liabilities.

Provisions for unpaid claims			$3,868.71
Adjustment expenses			78.13
Reserve of unearned premiums (net, at 80 per cent.)			24,602.71
Expenses due and accrued			725.65
Taxes due and accrued			1,250.13
Reinsurance premiums			4,610.67
Return premiums and balances due agents			332.67
			$35,468.67
Capital stock—			
Authorized	$500,000.00		
Subscribed	200,000.00		
Paid up		$88,600.00	
Deficit in Profit and Loss Account		22,999.51	
			65,600.49
			$101,069.16

Profit and Loss Account.

Premiums earned (net)		$44,621.91
Claims incurred (net)	$12,452.79	
Adjustment expenses	70.86	
Commissions	14,048.99	
Taxes	1,727.96	
Salaries, fees, and travelling expenses	11,049.17	
All other expenses	8,254.17	
		47,603.94
Underwriting loss		$2,982.03
Other revenue—Interest earned		2,466.11
Net loss		$515.92

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 73, 77, 81, 86, and 91.)

CANADIAN HOME ASSURANCE COMPANY.

Head Office—Montreal, Que.

Directors.

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

R. E. Schofield, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1947.

Assets.

Mortgage loans on real estate		$1,750.00
Bonds and debentures (book value)		393,648.50
Stocks (book value)		134,723.94
Cash on hand and in banks		44,532.88
Interest accrued		3,300.74
Agents' balances and premiums uncollected (net)		67,198.19
Amount due from reinsurance on losses already paid		985.66
Surrender value of life policies		25,971.91
Refundable 1942 excess profits tax		919.33
R. E. Schofield, commission		13,111.41
		$686,142.56
Deduct assets not admitted—		
Deficiency of market under book value of bonds and debentures	$11,003.00	
Deficiency of market under book value of stocks	8,986.44	
		19,989.44
		$666,153.12

Liabilities.

Provision for unpaid claims		$107,968.75
Adjustment expenses		1,720.75
Present value of claims payable by instalments not yet due		10,000.00
Reserve of unearned premiums (net, at 80 per cent.)		189,014.45
Expenses due and accrued		500.00
Taxes due and accrued		11,000.00
Reinsurance premiums		8,085.61
Contingency reserves		1,220.00
All other liabilities—		
Accident and casualty premium reserve	$50,656.05	
European, general premium reserve	28,344.58	
European, general loss reserve	50,000.00	
		129,000.63
Capital stock—		
Authorized	$500,000.00	
Subscribed	300,000.00	
Paid up		113,905.00
Surplus		93,737.93
		$666,153.12

Profit and Loss Account.

Premiums earned (net)		$341,903.81
Claims incurred (net)	$152,755.29	
Adjustment expenses (net)	4,003.67	
Commissions	152,021.94	
Taxes	12,097.26	
Salaries, fees, and travelling expenses	8,000.00	
All other expenses	7,536.71	
		336,414.87
Underwriting profit		$5,488.94
Other revenue—		
Interest earned	$9,787.51	
Dividends earned	5,468.74	
Profit on sale of securities and real estate	6,771.89	
R. E. Schofield, commission	13,111.41	
		35,139.55
Net profit		$40,628.49

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 73, 77, 81, 83, and 86.)

EMPIRE LIFE INSURANCE COMPANY.

Head Office—Kingston, Ont.

Directors.

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

Charles P. Fell, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1947.

Assets.

Real estate (book value)		$226,286.36
Amounts owing under agreements of sale of real estate		12,924.48
Mortgage loans on real estate		2,695,435.01
Loans on and amount secured by policies		682,005.84
Bonds and debentures (book value)		9,827,402.22
Stocks (book value)		1,908,924.68
Cash on hand and in banks		93,758.15
Accounts receivable		54.15
Agents' debit balances		41,549.32
Debtor accounts (sundry)		382.97
Total ledger assets at book value		$15,488,723.18
Deduct excess of total book value of ledger assets over total authorized value		62,727.18
		$15,425,996.00
Total interest, dividends, and rents due and accrued		138,855.46
Premiums due and uncollected or deferred (net)		234,507.32
		$15,799,358.78
Deduct assets not admitted—		
Cash advanced to or in the hands of officers or agents	$41,549.32	
Debtor accounts (sundry)	382.97	
		41,932.29
		$15,757,426.49

Liabilities.

Liability under assurance and other contracts (net)		$13,414,835.00
Liability for payments due under contracts (net)		172,023.00
Provision for unreported death and disability claims		20,000.00
Amounts left with company		359,934.00
Premiums paid in advance		18,405.32
Dividends to policyholders due and unpaid		2,196.00
Provision for profits to policyholders (other than deferred dividends)		40,000.00
Profits credited to deferred-dividend policies (net)		70,451.00
Provision for accrued profits to policyholders not included above		20,000.00
Shareholders' surplus		13,513.95
Taxes		30,961.24
Salaries, rents, and office expenses due and accrued		9,675.67
Medical examiners' fees due and accrued		1,595.80
Legal fees due and accrued		200.00
Commissions to agents due and accrued		13,385.03
Reserve for contingencies		300,000.00
Staff pension, assurance, and savings funds		153,750.00
Miscellaneous accounts payable		31,376.03
Capital—		
Authorized	$2,500,000.00	
Subscribed	1,308,500.00	
Paid up		314,127.50
Surplus		770,996.95
		$15,757,426.49

Income.

Premium income	$1,954,884.40
Consideration for supplementary contracts	28,627.78
Amounts left with company	96,270.92
Interest, dividends, and rents	560,183.13
Gross profit on sale or maturity of bonds and stocks	107,640.85
All other income	30,773.55
	$2,778,380.63

Disbursements.

Disbursements under assurance and annuity contracts (net)	$915,064.42
Payments under supplementary contracts (net)	10,896.73
Reduction in premiums resulting from application of dividends	1,783.68
Amounts left with the company	45,175.47
Taxes, licences, and fees	51,731.81
Head office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous	161,896.09
Branch office and agency expenses—Commissions, salaries, advances to agents, travelling expenses, rent, and miscellaneous	463,913.71
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	79,629.96
Payments from Staff Pension Fund	2,027.77
Dividends paid to shareholders	12,531.30
Loss on sale or maturity of real estate, bonds, and stocks	7,812.51
Investment expense	11,978.94
Interest on borrowed money	1,985.93
Interest paid on claims	583.22
Charitable donations	1,425.00
Exchange on United States funds	1,477.13
Balance	1,008,466.96
	$2,778,380.63

RETURNS FOR BRITISH COLUMBIA.

(*See* page 71.)

HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

Head Office—Brantford, Ont.

Governing Executive Authority.

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

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1947.

Assets.

Real estate (book value)		$39,449.52
Liens on policies		110,648.04
Bonds and debentures (book value)		22,176,579.63
Cash on hand and in banks		136,077.88
Interest and dividends due and accrued		240,787.03
Premiums, dues, and assessments collected but not received by head office		39,522.92
Unexpired insurance premiums		3,037.30
Other assets		1,896.81
		$22,747,999.13
Deduct assets not admitted—		
Unexpired insurance premiums	$3,037.30	
Supplies and stationery	1,771.54	
Postage on hand	125.27	
		4,934.11
		$22,743,065.02

Liabilities.

Mortuary Fund	$19,157,940.26
Sickness No. 1 Fund	1,145,420.05
Juvenile Fund	18,800.00
Sickness No. 2 Fund	67,733.25
Building Fund	213,372.40
General Fund	5,223.55
Surplus	2,134,575.51
	$22,743,065.02

Income.

Premiums, dues, and assessments	$741,578.67
Special assessments	672.00
Interest, dividends, and rents	934,209.96
Other revenue	5,039.42
Profit on sale or maturity of bonds and debentures	26,691.07
	$1,708,191.12

Disbursements.

Claims, endowments, and surrenders	$927,650.53
Reversionary bonuses	62,731.57
Premium relief loans	4,982.50
Head office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, and miscellaneous	72,434.54
Agency and organization expenses—Commissions, salaries, travelling expenses, and miscellaneous	137,973.06
All other expenses—Advertising, exchange, express, telegrams and telephone, legal fees, medical fees, official publications, investment expenses, printing and stationery, postage and excise, convention and meetings, taxes, licences and fees, donations, unemployment insurance, lodge supplies, and miscellaneous	80,520.98
Operating expenses on rented buildings	488.13
Loss on sale or maturity of ledger assets	37.50
Decrease by adjustment of bonds, debentures, and real estate	26,024.69
Balance	395,347.62
	$1,708,191.12

RETURNS FOR BRITISH COLUMBIA.

Income—	
Mortuary Fund	$14,834.73
Sickness and Accident Fund—	
No. 1	341.90
No. 2	33.08
Juvenile Fund	236.70
General Expense Fund	1,129.45
	$16,575.86
Disbursements—	
Mortuary Fund	$19,397.70
Sickness and Accident Fund—No. 1	359.30
Juvenile Fund	200.00
	$19,957.00

HOME ASSURANCE COMPANY OF CANADA.

Head Office—Calgary, Alta.

Directors.

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

G. A. Wilson, Managing Director.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1947.

Assets.

Bonds and debentures (book value)		$400,269.91
Cash on hand and in banks		171,262.10
Interest accrued		2,188.67
Agents' balances and premiums uncollected (net)		152,239.07
Other assets		11,936.45
		$737,896.20
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1947	$8,832.21	
Furniture and fixtures	6,722.95	
Automobile	2,810.50	
		18,365.66
		$719,530.54

Liabilities.

Provision for unpaid claims		$40,559.78
Adjustment expenses		3,055.97
Reserve of unearned premiums (net, at 80 per cent.)		336,109.97
Taxes due and accrued		22,049.18
Due to reinsurer		122,288.44
Reinsurance premiums		4,309.21
Return premiums and balances due agents		4,243.51
Dividends to shareholders		1,091.55
Reserve for cash surrenders		30,061.04
Contingency reserves		2,607.00
Capital stock—		
Authorized	$500,000.00	
Subscribed	500,000.00	
Paid up		123,346.00
Surplus		29,808.89
		$719,530.54

Profit and Loss Account.

Premiums earned (net)		$916,560.95
Claims incurred (net)	$498,502.72	
Adjustment expenses (net)	72,581.10	
Commissions	343,435.73	
Taxes	25,828.17	
Salaries, fees, and travelling expenses	33,685.02	
All other expenses	35,894.01	
		1,009,926.75
Underwriting loss		$93,365.80
Other revenue—		
Interest earned	$10,912.53	
Profit on sale of securities and real estate	3,591.80	
Adjustment *re* overestimation of dividends for 1945	200.00	
		14,704.33
Net loss		$78,661.47

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 74, 78, 81, 83, and 92.)

MISSISQUOI & ROUVILLE MUTUAL FIRE INSURANCE COMPANY.

Head Office—Frelighsburg, Que.

Directors.

Hon. Jacob Nicol.	C. C. Dyer.	H. C. Hayes.
H. A. Stevenson.	H. F. Vilas.	H. C. Beatty.
L. E. Langis Galipeault.	E. M. Shepard.	F. A. Pouliot.

E. H. Spencer, Secretary-Treasurer.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1947.

Assets.

Real estate (book value)		$3,187.50
Mortgage loans on real estate		6,400.00
Bonds and debentures (book value)		904,371.00
Cash on hand and in banks		137,173.94
Interest and rents, due and accrued		6,950.44
Agents' balances and premiums uncollected (net)		33,442.59
Amount due from reinsurance on losses already paid		8,145.09
Unpaid assessments, *less* commission		2,885.86
Due from reinsuring companies, taxes and commission		677.91
Office furniture and fixtures (*less* depreciation)		1,722.75
Automobile (*less* depreciation)		1,130.70
Spring and waterworks (*less* depreciation)		126.00
		$1,106,213.78
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1947	$1,063.88	
Office furniture and fixtures	1,722.75	
Automobile	1,130.70	
Spring and waterworks	126.00	
		4,043.33
		$1,102,170.45

Liabilities.

Provision for unpaid claims		$25,970.98
Adjustment expenses		309.05
Reserve of unearned premiums (net, at 80 per cent.)		198,753.46
Cash dividends to shareholders, declared, but not yet due		153,796.47
Expenses due and accrued		2,283.23
Taxes due and accrued		13,902.09
Reinsurance premiums		11,678.19
Contingency reserves		13,285.28
Capital—		
Authorized	$200,000.00	
Subscribed	200,000.00	
Paid up		44,000.00
Surplus		638,191.70
		$1,102,170.45

Profit and Loss Account.

Premiums earned (net)		$258,347.42
Claims incurred (net)	$126,191.97	
Adjustment expenses (net)	4,032.17	
Law costs in connection with claims	129.79	
Commissions	67,142.21	
Taxes	7,164.91	
Salaries, fees, and travelling expenses	28,837.21	
All other expenses	12,266.41	
		245,764.67
Underwriting profit		$12,582.75
Other revenue—		
Interest earned	$30,284.40	
Rents earned (net)	385.00	
Transfer from Mutual Plan Reserve for contingencies *re* prior years' profit taxes	2,355.83	
		33,025.23
Other expenditure—		
Income taxes	$12,759.57	
Loss on sale of securities and real estate	1,240.35	
		13,999.92
Net profit		$31,608.06

RETURNS FOR BRITISH COLUMBIA.

(*See* page 75.)

MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA.

Head Office—Vancouver, B.C.

Directors.

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

E. E. Townsley, Manager-Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1947.

Assets.

Bonds and debentures (book value)		$90,381.91
Cash on hand and in banks		3,324.18
Interest accrued		867.50
Agents' balances and premiums uncollected (net, commission deducted)		783.52
Sundry receivables and unemployment insurance stamps		59.39
Deferred commissions		7,798.03
Furniture and fixtures		117.24
		$103,331.77
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1947	$80.70	
Deferred commissions	7,798.03	
Furniture and fixtures	117.24	
		7,995.97
		$95,335.80

Liabilities.

Provision for unpaid claims		$1,406.26
Reserve of unearned premiums (net, at 100 per cent.)		25,410.42
Reinsurance premiums		63.58
Taxes due and accrued		169.18
Return premiums and balances due agents		140.35
Premiums received in advance		386.60
Balance—		
Statutory reserve fund	$14,500.00	
Surplus	53,259.41	
		67,759.41
		$95,335.80

Profit and Loss Account.

Premiums earned (net)			$41,668.92
Claims incurred (net)		$16,461.36	
Adjustment expenses (net)		132.70	
Commissions		7,564.86	
Taxes		144.87	
Salaries, fees, and travelling expenses		11,213.52	
All other expenses		8,864.93	
			44,382.24
Underwriting loss			$2,713.32
Other revenue—			
Interest earned	$2,745.00		
Commissions earned	451.69		
		$3,196.69	
Other expenditure—Income and excess profits taxes		169.18	
			3,027.51
Net profit			$314.19

RETURNS FOR BRITISH COLUMBIA.

(*See* page 75.)

PACIFIC COAST FISHERMEN'S MUTUAL MARINE INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

K. Dybhavn.	H. W. Brown.	Harry Hansen.
D. G. Macdonald.	A. E. Carr.	Nels Rund.
R. Wulff.	G. Phillips.	Ivan Johansen.
O. J. Hansen.	S. L. Simpson.	J. Daly.

Karl Dybhavn, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1947.

Assets.

Bonds and debentures (book value)		$25,510.00
Cash on hand and in banks		45,762.01
Interest accrued		210.10
Agents' balances and premiums uncollected (net, commission deducted)		7,429.62
Prepaid charges (original members' account)		1,755.00
Office furniture		277.84
Sundry accounts receivable		1,328.95
		$82,273.52
Deduct assets not admitted—Office furniture		277.84
		$81,995.68

Liabilities.

Provision for unpaid claims		$4,605.00
Reserve of unearned premiums (net, at 80 per cent.)		20,714.45
Taxes due and accrued		241.93
Reinsurance premiums		888.89
Return premiums and balances due agents		1,128.85
Sundry accounts payable		102.95
Reserve		8,000.00
Excess refundable to members		34,632.83
Capital stock—		
Authorized	$25,000.00	
Subscribed	4,780.00	
Paid up		4,780.00
Reserve fund		2,000.00
Surplus		4,900.78
		$81,995.68

Profit and Loss Account.

Premiums earned		$47,741.80
Claims incurred	$11,378.82	
Adjustment expenses	520.22	
Taxes	351.93	
Salaries, fees, and travelling expenses	6,414.67	
All other expenses	2,917.68	
		21,583.32
Underwriting profit		$26,158.48
Other revenue—Interest earned		689.81
		$26,848.29
Other expenditure—		
Statutory reserve	$500.00	
Excess refundable to members	25,770.72	
		26,270.72
Net profit		$577.57

RETURNS FOR BRITISH COLUMBIA.

(*See* page 90.)

THE PERTH MUTUAL FIRE INSURANCE COMPANY.

Head Office—Stratford, Ont.

Directors.

H. W. Strudley.	W. J. Anderson.	J. M. Riddell, K.C.
J. A. Makins.	H. H. Dempsey.	J. A. C. Kay.
Lt.-Col. R. M. Trow.	C. D. Dingman.	H. G. Lee.

J. M. Macrae, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1947.

Assets.

Real estate (book value)	$37,260.51
Loans on real estate	2,000.00
Bonds and debentures (book value)	1,984,274.99
Stocks (book value)	261,542.25
Cash on hand and in banks	126,537.57
Interest and rents, accrued	19,008.35
Agents' balances and premiums uncollected (net, commission deducted)	49,811.30
Amount due from reinsurance on losses already paid	6,344.65
	$2,486,779.62
Deduct assets not admitted—Agents' balances on premiums written prior to October 1st, 1947	610.77
	$2,486,168.85

Liabilities.

Provision for unpaid claims	$49,866.71
Adjustment expenses	500.00
Reserve of unearned premiums (net, at 80 per cent.)	237,286.84
Expenses due and accrued (permanent reserve)	10,000.00
Taxes due and accrued	15,972.04
Return premiums and balances due agents	101.66
Investment reserves (permanent reserve)	150,000.00
Contingency reserves (permanent reserve)	60,000.00
Surplus	1,962,441.60
	$2,486,168.85

Profit and Loss Account.

Premiums earned (net)			$294,484.63
Claims incurred (net)		$134,956.09	
Adjustment expenses (net)		4,990.94	
Commissions		83,046.52	
Taxes		13,597.38	
Salaries, fees, and travelling expenses		49,642.74	
All other expenses		13,071.31	
			299,304.98
Underwriting loss			$4,820.35
Other revenue—			
Interest earned	$69,234.00		
Dividends earned	5,718.50		
Profit on sale of securities	1,359.49		
		$76,311.99	
Other expenditure—			
Income and excess profits taxes	$14,972.04		
Bad debts written off	94.02		
Loss *re* rents earned	421.68		
Depreciation on office premises at 2½ per cent.	1,263.09		
		16,750.83	
			54,740.81

THE RELIABLE LIFE INSURANCE SOCIETY.

Head Office—Hamilton, Ont.

Governing Executive Authority.

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

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1947.

Assets.

Real estate (book value)		$32,000.00
Loans on real estate		62,280.00
Amounts secured by society's certificates in force		126,516.47
Bonds and debentures (book value)		2,852,158.43
Cash on hand and in banks		49,263.33
Interest and dividends, due and accrued		38,459.69
Premiums, dues, and assessments		3,059.98
Deposit with Quebec Government		5,000.00
Other assets		1.63
		$3,168,739.53
Deduct excess of total book value of ledger assets over total authorized value		82,878.19
		$3,085,861.34

Liabilities.

Provision for unpaid claims		$44,257.35
Provision for unreported claims		5,100.00
Premiums, dues, and assessments received in advance		41,084.23
Matured policy, due and unpaid		500.00
Commissions		3,941.23
Miscellaneous		941.26
Reserves—		
Mortuary Fund	$2,342,552.00	
Sickness and Accident Fund	135,088.00	
Junvenile Fund	86,749.00	
		2,564,389.00
Special reserves—		
General reserve	$11,500.00	
Interest reserve	50,000.00	
National building reserve	600.00	
		62,100.00
Balance		363,548.27
		$3,085,861.34

Income.

Premiums, dues, and assessments	$370,285.19
Interest and dividends	122,392.24
Profit on sale or maturity of ledger assets	15,718.47
Other revenue	322.08
	$508,717.98

Disbursements.

Claims, endowments, and surrenders	$259,331.62
Dividends	12,398.61
Head office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, rents, and miscellaneous	47,842.02
Agency and organization expenses—Commissions, salaries, travelling expenses, rents, and miscellaneous	95,055.34
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	21,022.37
Other disbursements	328.90
Decrease by adjustment of bonds, debentures, and real estate	1,682.73
Balance	71,056.39
	$508,717.98

RETURNS FOR BRITISH COLUMBIA.

Income—	
Mortuary Fund	$7,518.49
Sickness and Accident Fund	374.37
Juvenile Fund	425.97
Guarantee Fund	4.20
	$8,323.03
Disbursements—	
Mortuary Fund	$6,009.81
Sickness and Accident Fund	210.90
Juvenile Fund	7.39
	$6,228.10

ROYAL PLATE GLASS AND GENERAL INSURANCE COMPANY OF CANADA.

Head Office—Vancouver, B.C.

Directors.

E. E. Buckerfield. T. S. Dixon. W. B. Reardon.
F. E. Chadwick. F. O. Hodgson. F. W. Sullivan.
W. S. Charlton. F. Parsons. P. S. Young.
J. R. Cooney.

Frank Parsons, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1947.

Assets.

Bonds and debentures (book value)		$369,435.73
Cash on hand and in banks		31,128.06
Interest accrued		3,035.00
Agents' balances and premiums uncollected (net, commission deducted)		29,616.15
Amount due from reinsurance on losses already paid		5,049.68
		$438,264.62

Liabilities.

Expenses due and accrued		$30.00
Taxes due and accrued		1,443.48
Reinsurance premiums		29,616.15
Capital stock—		
Authorized	$1,000,000.00	
Subscribed	100,000.00	
Paid up		100,000.00
Surplus		307,174.99
		$438,264.62

Profit and Loss Account.

Salaries, fees, and travelling expenses			$1,995.02
All other expenses			342.54
Underwriting loss			$2,337.56
Other revenue—Interest earned	$11,004.72		
		$11,004.72	
Other expenditure—			
Income and excess profits taxes	$3,222.31		
Investment expenses	85.80		
Decrease in amortized over book value of bonds	207.58		
		3,515.69	
			7,489.03
Net profit			$5,151.47

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY.

Head Office—Saskatoon, Sask.

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, 1947.

Assets.

Real estate (book value)		$7,500.00
Bonds and debentures (book value)		1,238,522.98
Cash on hand and in banks		63,034.51
Interest accrued		12,034.00
Agents' balances and premiums uncollected (net, commission deducted)		133,087.79
Amount due from reinsurance on losses already paid		40.13
Cash surrender value of life insurance		8,953.33
Sundry accounts receivable		2,128.00
Unpaid assessments		7,482.55
Automobiles		5,151.10
Furniture and fixtures		15,843.82
Unassessed premium notes		74,753.51
		$1,568,531.72
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1947	$468.62	
Furniture and fixtures	15,843.82	
Automobiles	5,151.10	
Unpaid assessments	7,482.55	
Unassessed premium notes	74,753.51	
		103,699.60
		$1,464,832.12

Liabilities.

Provision for unpaid claims	$147,159.00
Adjustment expenses	12,104.00
Reserve of unearned premiums (net, at 80 per cent.)	536,687.77
Taxes due and accrued	22,819.10
Assessments prepaid	334.37
Surplus	745,727.88
	$1,464,832.12

Profit and Loss Account.

Premiums earned (net)			$879,367.83
Claims incurred (net)		$472,064.98	
Adjustment expenses		44,246.56	
Commissions		267,222.12	
Taxes		26,934.72	
Salaries, fees, and travelling expenses		69,308.05	
All other expenses		35,989.17	
			915,765.60
Underwriting loss			$36,397.77
Other revenue—			
Interest earned	$38,750.30		
Finance charges and H.O. fees	56.18		
Rents earned (net)	507.21		
Bad debts recovered, previously written off	403.95		
Profit on sale of securities and real estate	2,875.00		
Decrease in agents' ninety-day balances	395.80		
		$42,988.44	
Other expenditure—Retirement Fund		8,027.62	
			34,960.82
Net profit			$1,436.95

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 75, 79, 82, 86, and 90.)

WESTERN UNION INSURANCE COMPANY.

Head Office—Calgary, Alberta.

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, 1947.

Assets.

Bonds and debentures (book value)		$404,617.50
Cash on hand and in banks		28,464.73
Interest accrued		2,878.91
Agents' balances and premiums uncollected (net, commission deducted)		61,297.04
Office furniture		2,576.23
Automobile		363.00
Accounts receivable		103.11
Refundable portion of excess profits tax		2,508.57
		$502,809.09
Deduct assets not admitted—		
Office furniture	$2,576.23	
Automobile	363.00	
		2,939.23
		$499,869.86

Liabilities.

Provision for unpaid claims		$98,623.93
Adjustment expenses		7,798.78
Reserve of unearned premiums (net, at 80 per cent.)		194,421.23
Taxes due and accrued		13,056.90
Reinsurance premiums		698.56
Contingency reserves		10,000.00
Indemnity collateral deposit		538.61
Capital stock—		
Authorized	$500,000.00	
Subscribed	500,000.00	
Paid up		100,000.00
Premium on capital stock		4,000.00
Surplus		70,731.85
		$499,869.86

Profit and Loss Account.

Premiums earned			$315,703.92
Claims incurred		$179,963.03	
Adjustment expenses		15,960.68	
Commissions		88,564.58	
Taxes		8,786.31	
Salaries, fees, and travelling expenses		1,241.59	
Management fee		17,061.36	
All other expenses		3,252.80	
			314,830.35
Underwriting profit			$873.57
Other revenue—			
Interest earned	$12,446.46		
Dividends earned	1,068.88		
Profit on sale of securities and real estate	2.10		
Refundable excess profits tax	2,095.41		
		$15,612.85	
Other expenditure—Income and excess profits taxes		13,356.36	
			2,256.49
Net profit			$3,130.06

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 76, 79, 82, 90, and 94.)

TABLE I.—ABSTRACT OF LIFE INSURANCE RETURNS FOR 1947.

(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, 1947.	New issued.	In Force Dec. 31st, 1947.
Aetna Life Insurance Co.	Ordinary	$93,182	*Nil*	*Nil*	$30,764	$11,191	$600	*Nil*	$2,375,022	$693,535	$2,849,042
	Group	63,454	$24,341	*Nil*	41,000	2,073	2,525	*Nil*	4,508,500	613,916	5,379,872
Canada Life Assurance Co.	Ordinary	868,383	107,619	*Nil*	318,829	239,321	73,898	$23,702	24,773,135	5,578,248	28,802,508
	Group	125,638	*Nil*	*Nil*	98,941	2,371	2,425	2,021	4,037,918	779,000	5,714,586
Commercial Union Assurance Co., Ltd.		345	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	32,070	*Nil*	32,070
Confederation Life Association	Ordinary	1,008,626	175,233	*Nil*	412,301	253,861	49,775	25,659	36,461,154	5,905,900	40,498,006
	Group	15,270	*Nil*	*Nil*	3,950	*Nil*	*Nil*	*Nil*	1,177,900	231,700	1,434,100
Continental Life Insurance Co.		125,829	7,750	*Nil*	28,978	26,764	2,965	174	4,060,693	898,690	4,732,698
Crown Life Insurance Co.	Ordinary	726,776	68,664	*Nil*	141,668	164,349	17,801	38,439	25,656,393	4,347,737	27,967,723
	Group	33,801	60,285	*Nil*	14,500	*Nil*	20,681	3,176	3,152,360	536,500	4,006,603
Cuna Mutual Insurance Society	Ordinary	970	*Nil*	*Nil*	*Nil*	74	*Nil*	*Nil*	35,677	23,900	57,398
	Group	45,276	*Nil*	*Nil*	14,263	4,485	*Nil*	*Nil*	3,948,288	169,275	6,646,577
Dominion Life Assurance Co.	Ordinary	646,026	123,732	*Nil*	155,667	118,645	41,136	10,702	20,104,086	4,276,932	22,900,655
	Group	251	*Nil*	*Nil*	3,000	*Nil*	*Nil*	353	*Nil*	*Nil*	*Nil*
Dominion of Canada General Insurance Co.	Ordinary	43,364	15,897	*Nil*	5,698	4,981	1,860	*Nil*	1,377,154	209,894	1,540,461
	Group	302	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	46,500	*Nil*	63,500
Empire Life Insurance Co.	Ordinary	74,825	1,290	*Nil*	23,713	10,161	350	7	1,972,215	907,336	2,823,775
	Group	9	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	35,000	*Nil*	30,000
Equitable Life Insurance Co.		31,766	23,750	*Nil*	36,532	7,343	*Nil*	57	905,851	67,389	874,827
Excelsior Life Insurance Co.		322,937	4,389	*Nil*	81,330	67,168	2,550	4,334	11,004,240	2,028,821	12,513,301
Fidelity Life Assurance Co.		70,857	1,081	*Nil*	13,998	9,147	600	*Nil*	2,058,115	493,764	2,540,911
Great West Life Assurance Co.	Ordinary	1,438,424	177,706	$3,529	744,481	409,178	77,903	27,627	53,597,573	8,477,521	61,072,789
	Group	54,321	71,314	*Nil*	36,799	1,202	2,858	3,864	3,763,657	92,000	4,427,351
Imperial Life Assurance Co.	Ordinary	607,371	51,908	*Nil*	256,732	191,495	10,804	57,876	20,983,872	2,369,728	23,106,229
	Group	15,364	*Nil*	*Nil*	12,000	5,000	*Nil*	*Nil*	696,000	*Nil*	1,005,500
London Life Insurance Co.	Ordinary	1,169,484	22,064	*Nil*	377,209	274,902	18,121	11,632	45,832,380	8,402,104	54,173,480
	Industrial	394,859	*Nil*	*Nil*	29,372	87,521	*Nil*	*Nil*	12,475,292	1,881,095	13,845,307
	Group	73,480	5,035	*Nil*	38,508	10,409	*Nil*	*Nil*	4,385,804	1,169,500	7,204,314
Loyal Protective Life Insurance Co.		6,383	*Nil*	*Nil*	*Nil*	477	*Nil*	*Nil*	137,750	124,000	223,750
Manufacturers Life Insurance Co.	Ordinary	1,035,448	46,669	*Nil*	284,168	238,394	43,018	18,268	28,910,252	4,568,342	32,405,811
	Group	1,523	*Nil*	*Nil*	1,500	*Nil*	*Nil*	*Nil*	37,000	*Nil*	33,000
Metropolitan Life Insurance Co.	Ordinary	1,773,291	3,636	*Nil*	447,155	469,389	9,459	521	62,525,317	9,149,445	69,295,254
	Industrial	1,469,061	*Nil*	*Nil*	557,529	417,347	282	*Nil*	32,780,524	2,638,832	34,106,761
	Group	107,339	87,922	*Nil*	72,089	20,218	45,591	10,497	6,673,700	896,400	7,778,746
Monarch Life Assurance Co.		392,347	131,983	*Nil*	166,288	103,071	25,984	12,698	15,690,355	2,850,308	17,908,530
Montreal Life Insurance Co.	Ordinary	152,086	12,598	*Nil*	32,736	19,006	525	5,511	6,229,406	1,075,582	6,734,534
	Group	4,511	135,012	*Nil*	6,530	14	2,758	21,318	352,395	*Nil*	320,965
Mutual Life Assurance Co. of Canada	Ordinary	2,048,024	357,694	*Nil*	694,162	644,177	103,403	45,116	66,584,373	9,781,096	74,682,278
	Group	14,348	26,827	*Nil*	9,037	417	2,756	3,040	1,456,070	317,019	2,358,550
Mutual Life Insurance Co. of New York		929	*Nil*	*Nil*	101,936	81,627	219	*Nil*	1,604,885	*Nil*	1,532,781
National Life Assurance Co. of Canada	Ordinary	80,759	1,807	*Nil*	39,268	22,370	992	1,756	3,164,161	703,762	3,614,044
	Group	151	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	3,460	*Nil*	3,460
New York Life Insurance Co.		403,101	4,737	*Nil*	155,364	141,020	12,511	12,581	13,048,114	1,795,100	14,038,161
North American Life Assurance Co.	Ordinary	1,176,523	213,313	*Nil*	288,883	268,420	25,299	101,779	38,552,537	6,465,802	43,154,641
	Group	6,014	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	478,658	*Nil*	471,244
Northern Life Assurance Co.	Ordinary	43,489	985	*Nil*	18,099	25,255	*Nil*	2,317	1,912,953	74,000	1,936,355
	Group	947	*Nil*	*Nil*	948	*Nil*	*Nil*	*Nil*	67,000	*Nil*	63,000
Norwich Union Life Insurance Society		497	*Nil*	*Nil*	*Nil*	74	*Nil*	*Nil*	1947	*Nil*	9,232
Occidental Life Insurance Co. of California	Ordinary	155,650	13,659	*Nil*	54,590	10,080	820	*Nil*	6,524,133	2,313,502	8,340,905
	Group	8,619	*Nil*	*Nil*	5,000	*Nil*	*Nil*	*Nil*	575,174	*Nil*	614,464
Prudential Assurance Co., Ltd.	Ordinary	116,225	29,912	*Nil*	*Nil*	4,704	6,986	345	2,945,797	748,103	3,522,103
	Group	180	1,567	*Nil*	*Nil*	*Nil*	*Nil*	696	23,500	*Nil*	27,000
Prudential Insurance Co. of America	Ordinary	1,096,030	1,387	*Nil*	242,029	240,847	5,916	4,059	31,385,214	4,329,439	35,139,748
	Industrial	638,193	*Nil*	*Nil*	271,433	235,462	*Nil*	*Nil*	14,924,673	918,237	14,964,680
	Group	11,101	36,225	*Nil*	3,090	7,843	1,281	*Nil*	856,797	362,152	1,354,589
Royal Insurance Co., Ltd.		103,907	*Nil*	*Nil*	46,783	21,082	*Nil*	*Nil*	5,335,070	277,094	5,385,769
Sovereign Life Assurance Co. of Canada		116,413	61,890	*Nil*	39,119	40,388	20,314	73,363	4,423,314	893,000	5,302,160
Standard Life Assurance Co.	Ordinary	106,588	289,019	*Nil*	67,710	22,579	3,351	20,624	4,399,043	944,290	5,240,794
	Group	*Nil*	89,002	*Nil*	*Nil*	*Nil*	2,735	2,771	*Nil*	*Nil*	*Nil*
Sun Life Assurance Co. of Canada	Ordinary	2,162,571	383,121	*Nil*	826,773	516,153	193,564	13,573	66,022,455	12,205,049	75,236,589
	Group	505,248	258,885	*Nil*	243,500	153,094	19,163	11,855	34,982,460	1,776,570	39,307,488
Travelers Insurance Co.	Ordinary	200,843	2,682	*Nil*	58,651	56,425	1,463	*Nil*	7,113,104	1,681,200	7,687,198
	Group	80,891	*Nil*	*Nil*	47,812	2,000	*Nil*	*Nil*	6,265,081	1,626,600	8,119,377
Western Life Assurance Co.		49,319	3,894	*Nil*	21,223	16,150	32	*Nil*	1,698,185	109,381	1,624,231
Totals		$22,119,749	$3,136,484	$3,529	$7,723,638	$5,679,724	$855,274	$572,311	$757,141,706	$118,778,500	$858,781,775
Totals for 1946		$19,900,603	$2,802,374	$1,060	$7,691,388	$5,379,470	$752,520	$653,279	$665,727,251	$103,408,512	$757,141,706

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.	
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
1947	20,793,000	2,502,000	1,964,000	25,259,000	7,724,000	7,107,000	14,831,000	858,782,000

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1947.

(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.	$31,096	$27,749	$10,325	37.20
Aetna Insurance Co.	109,936	91,565	43,419	47.42
Agricultural Insurance Co.	33,431	21,459	5,036	23.47
Alliance Assurance Co., Ltd.	135,547	123,390	61,062	49.49
Alliance Insurance Co. of Philadelphia	34,066	18,732	3,859	20.60
American Alliance Insurance Co.	10,337	6,778	1,632	24.07
American Central Insurance Co.	7,224	5,072	1,875	36.96
American Equitable Assurance Co. of New York	15,753	23,757	7,594	31.97
American Home Fire Assurance Co.	35,598	29,274	8,483	28.98
American Insurance Co.	37,556	32,946	15,875	48.18
Anglo-Scottish Insurance Co., Ltd.	38,537	32,399	13,270	40.96
Atlas Assurance Co., Ltd.	56,322	49,255	12,026	24.42
Automobile Insurance Co. of Hartford, Conn.	*Nil*	*Nil*	*Nil*	*Nil*
Baloise Fire Insurance Co., Ltd.	13,668	8,137	3,497	42.97
Baltimore American Insurance Co. of New York. (*See* note.)	.....	.....	.....	.....
Bankers and Shippers Insurance Co. of New York	25,440	25,021	9,427	77.64
Bankers' & Traders' Insurance Co., Ltd.	132,072	94,260	75,184	79.76
Beaver Fire Insurance Co.	6,949	4,001	1,625	40.61
Bee Fire Insurance Company	20,621	12,523	1,084	8.66
Boston Insurance Co.	12,984	15,419	7,322	47.49
British America Assurance Co.	59,109	49,363	10,531	21.33
British & European Insurance Co., Ltd.	3,612	2,514	938	37.31
British Canadian Insurance Co.	27,473	20,060	3,172	15.81
British Crown Assurance Corporation, Ltd.	24,409	22,216	7,533	33.91
British Empire Assurance Co.	77,184	55,686	22,467	40.35
British General Insurance Co., Ltd.	9,030	6,273	2,344	37.36
British Law Insurance Co., Ltd.	10,551	9,692	1,841	18.99
British Northwestern Fire Insurance Co.	16,272	14,811	5,022	33.91
British Oak Insurance Co., Ltd.	27,552	19,312	15,184	78.62
British Pacific Insurance Company	16,492	11,170	5,862	52.48
British Traders Insurance Co., Ltd.	42,185	32,088	14,866	46.33
Buffalo Insurance Co.	22,251	16,778	2,985	17.79
Caledonian American Insurance Co.	14,858	13,484	6,404	47.49
Caledonian Insurance Co.	58,802	51,304	32,489	63.33
California Insurance Co.	3,612	2,532	938	37.04
Camden Fire Insurance Association	23,175	27,087	10,366	38.27
Canada Accident & Fire Assurance Co.	19,865	13,816	5,157	37.32
Canada Security Assurance Co.	13,618	8,859	1,379	15.57
Canadian Alliance Insurance Company	21,690	10,655	8,276	77.68
Canadian Fire Insurance Co.	68,412	41,767	12,057	28.86
Canadian General Insurance Co.	39,336	22,893	7,231	31.59
Canadian Home Assurance Co.	39,208	36,977	15,354	41.52
Canadian Indemnity Co.	34,035	27,350	20,730	75.79
Canadian Mercantile Insurance Co.	55,915	37,300	35,162	94.27
Canadian Surety Co.	24,009	18,145	5,315	29.29
Car & General Insurance Corporation, Ltd.	15,603	12,795	7,933	62.00
Casualty Co. of Canada	14,394	10,631	2,519	23.69
Central Insurance Co., Ltd.	12,775	10,038	4,389	43.51
Central Manufacturers Mutual Insurance Co.	3,892	3,479	7,691	221.00
Central Union Insurance Co.	7,518	7,928	837	10.56
Century Insurance Co., Ltd.	58,910	49,421	15,422	31.20
Citizens Insurance Co. of Jersey City	3,614	1,614	1,909	118.28
City of New York Insurance Co. (*See* note.)	.....	.....	.....	.....
Columbia Insurance Co. of New York	10,365	9,250	3,442	37.21
Commerce Mutual Fire Insurance Co.	79,757	57,812	40,414	69.91
Commercial Union Assurance Co., Ltd.	121,286	82,781	42,038	50.78
Commercial Union Fire Insurance of New York	1,806	1,255	469	37.37
Connecticut Fire Insurance Co.	31,836	25,793	14,894	57.75
Consolidated Fire & Casualty Insurance Co.	29,629	23,274	12,489	53.66
Continental Insurance Co.	96,358	68,482	17,873	26.10
Cornhill Insurance Co., Ltd.	45,241	37,454	8,295	22.15
Dominion Fire Insurance Co.	44,927	38,208	12,811	33.55
Dominion of Canada General Insurance Co.	27,518	20,403	5,254	25.75
Eagle Fire Co. of New York	7,068	7,133	1,319	18.49
Eagle Star Insurance Co., Ltd.	85,561	72,570	35,001	48.23
Economical Mutual Fire Insurance Co.	29,282	25,738	20,106	78.12
Employers Liability Assurance Corporation, Ltd.	69,368	62,510	23,404	37.44
Ensign Insurance Co.	16,798	14,428	1,057	7.33
Equitable Fire & Marine Insurance Co.	6,367	5,159	2,979	57.75
Carried forward	$2,329,665	$1,842,025	$818,743	.....

FIRE INSURANCE PREMIUMS AND LOSSES FOR 1947—*Continued.*

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	Per Cent.
Brought forward	$2,329,665	$1,842,025	$818,743	.....
Essex & Suffolk Equitable Insurance Society, Ltd.	5,303	4,390	723	16.47
Eureka Security Fire & Marine Insurance Co.	16,036	14,313	3,068	21.44
Excess Insurance Co., Ltd.	16,412	15,340	6,231	40.61
Federal Fire Insurance Co. of Canada	68,256	50,297	27,528	54.73
Federal Insurance Co.	2,142	350	.....	.....
Fidelity-Phenix Fire Insurance Co. of New York	101,884	64,514	14,807	22.95
Fire Association of Philadelphia	24,377	19,716	8,928	45.28
Fire Insurance Co. of Canada	51,776	41,874	19,575	46.74
Fireman's Fund Insurance Co.	122,869	96,826	14,714	15.20
Firemen's Insurance Co. of Newark	35,487	28,689	—4,970	.....
First National Insurance Co. of America. (*See note.*)	.....	.....	.....	.....
Fonciere Fire Insurance Co. of Paris, France	15,853	5,932	1,062	17.91
Franklin Fire Insurance Co. of Philadelphia. (*See* note.)	.....	.....	.....	.....
General Accident Assurance Co. of Canada	17,357	7,880	1,069	13.57
General Accident Fire & Life Assurance Corp., Ltd.	28,221	24,626	3,125	12.69
General Insurance Co. of America	173,636	116,977	29,468	25.19
General Security Insurance Co. of Canada	5,500	2,467	691	28.01
Gibraltar Fire & Marine Insurance Co. (*See* note.)	.....	.....	.....	.....
Girard Fire & Marine Insurance Co.	1,087	2,514	—503	.....
Glens Falls Insurance Co.	14,706	32,704	1,863	5.70
Globe Indemnity Co. of Canada	15,969	12,588	5,487	43.59
Gore District Mutual Fire Insurance Co.	104,080	87,367	39,898	45.67
Grain Insurance and Guarantee Co.	1,817	2,245	.....	.....
Granite State Fire Insurance Co.	16,016	8,237	11,640	141.31
Great American Insurance Co.	83,048	61,778	12,610	20.41
Guardian Assurance Co., Ltd.	185,885	148,039	73,640	49.74
Guardian Insurance Co. of Canada	27,042	22,991	7,158	31.13
Guildhall Insurance Co., Ltd.	32,844	26,060	9,891	37.95
Halifax Insurance Co.	149,557	104,427	65,295	62.53
Hanover Fire Insurance Co.	26,163	16,398	8,685	52.96
Hardware Dealers Mutual Fire Insurance Co.	39,677	32,350	10,939	33.82
Hartford Fire Insurance Co.	129,541	90,772	61,265	67.49
Helvetia Swiss Fire Insurance Co., Ltd.	9,670	6,264	—4,084	.....
Home Assurance Co. of Canada	109,887	103,014	59,841	58.09
Home Fire & Marine Insurance Co. of California	25,854	18,743	1,216	6.49
Home Insurance Co.	227,562	206,468	138,627	67.14
Homestead Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
Hudson Bay Insurance Co.	19,981	15,753	6,865	43.58
Imperial Assurance Co.	20,731	18,499	6,884	37.20
Imperial Guarantee & Accid. Insur. Co. of Canada	15,426	9,540	3,054	32.01
Imperial Insurance Office	17,006	14,696	6,686	45.50
Indiana Lumbermen's Mutual Insurance Co.	8,207	7,044	3,722	52.84
Insurance Co. of North America	114,417	111,775	33,461	29.94
Jersey Insurance Co. of New York	16,253	13,944	6,023	43.19
Kansas City Fire & Marine Insurance Co.	2,245	374	.....	.....
Law, Union & Rock Insurance Co., Ltd.	59,818	50,607	14,227	28.11
Legal & General Assurance Society, Ltd.	85,966	73,599	32,374	43.99
Liverpool & London & Globe Insurance Co., Ltd.	133,933	122,129	44,467	36.40
Liverpool-Manitoba Assurance Co.	25,550	20,141	8,779	43.59
Local Government Guarantee Society, Ltd. (*See* note.)	.....	.....	.....	.....
London & County Insurance Co., Ltd.	33,453	23,974	5,005	20.88
London & Lancashire Guar. & Accident Co. of Canada	16,414	12,649	2,176	17.20
London & Lancashire Insurance Co., Ltd.	173,455	152,778	50,179	32.84
London & Provincial Marine & Gen. Insur. Co., Ltd.	4,268	3,904	263	6.74
London & Scottish Assurance Corporation, Ltd.	9,043	7,807	2,975	38.11
London Assurance	100,746	85,091	23,918	28.11
London-Canada Insurance Co.	11,620	7,363	1,537	20.87
London Guarantee & Accident Co.,Ltd.	20,731	18,499	6,884	37.20
Lumbermen's Insurance Co.	108,945	93,417	56,512	60.49
Lumbermen's Mutual Insurance Co.	7,534	7,086	5,034	71.04
Lumber Mutual Fire Insurance Co. of Boston, Mass.	5,649	5,264	9,066	172.22
Manufacturers Mutual Fire Insurance Co.	2,142	1,022	.....	.....
Marine Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Mercantile Insurance Co.	21,728	18,517	2,270	12.26
Merchants & Manufacturers Insurance Co.	15,434	14,010	8,271	59.04
Merchants Fire Assurance Corporation of New York	58,959	43,515	17,190	39.50
Merchants Marine Insurance Co., Ltd.	13,408	12,458	5,283	42.41
Mercury Insurance Co.	19,411	15,566	5,791	37.00
Carried forward	$5,357,652	$4,300,196	$1,817,126	.....

FIRE INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$5,357,652	$4,300,196	$1,817,126	.....
Michigan Fire & Marine Insurance Co.	18,286	15,766	5,914	37.51
Millers National Insurance Co.	32,493	38,448	29,921	77.82
Mill Owners Mutual Fire Insurance Co. of Iowa	4,731	6,523	1,560	23.91
Milwaukee Mechanics' Insurance Co.	314,537	257,922	64,354	24.95
Missisquoi & Rouville Mutual Fire Insurance Co.	22,880	13,189	8,912	67.57
Monument Insurance Company, Ltd.	19,229	13,382	2,856	21.34
Motor Union Insurance Co., Ltd.	7,802	6,398	3,967	62.00
Mutual Fire Insurance Co. of British Columbia	43,180	41,669	16,461	39.50
Mutual Implement & Hardware Insurance Co.	44,395	39,347	13,722	34.87
National Ben Franklin Fire Insurance Co.	16,513	14,466	307	2.12
Nationale Fire Insurance Co.	24,792	12,436	7,608	61.18
National Fire Insurance Co. of Hartford	109,103	62,537	30,672	49.00
National Liberty Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
National Liverpool Insurance Co., Ltd.	12,775	10,071	4,389	43.58
National Provincial Insurance Co., Ltd.	7,802	6,398	3,967	62.00
National Retailers Mutual Insurance Co.	1,902	2,613	3,115	119.20
National Union Fire Insurance Co. of Pittsburgh, Pa.	7,254	6,082	5,811	95.54
Newark Fire Insurance Co.	13,737	10,829	4,720	43.59
New Brunswick Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
New England Fire Insurance Co.	4,572	3,942	1,478	37.49
New Hampshire Fire Insurance Co.	26,375	24,048	7,322	30.45
New York Underwriters Insurance Co.	19,877	13,350	8,559	64.11
New Zealand Insurance Co., Ltd.	51,254	37,153	14,945	40.23
Niagara Fire Insurance Co.	40,792	31,664	24,934	78.74
Non-Marine Underwriters, Members of Lloyd's, London, England	35,737	14,333	.....	.....
North British & Mercantile Insurance Co., Ltd.	56,942	54,765	27,042	49.38
North Empire Fire Insurance Co.	20,731	18,499	6,884	37.20
Northern Assurance Co., Ltd.	36,510	32,882	16,664	50.67
North River Insurance Company	23,371	16,714	6,357	38.03
Northwestern Mutual Fire Association	181,392	153,077	75,039	49.02
Northwestern National Insurance Co.	18,587	14,974	1,156	7.72
North West Fire Insurance Co.	7,224	5,018	1,875	37.36
Norwich Union Fire Insurance Society, Ltd.	99,653	81,696	15,887	19.45
Occidental Fire Insurance Co.	24,483	16,457	5,284	32.11
Ocean Accident & Guarantee Corporation, Ltd.	19,865	13,840	5,157	37.26
Ohio Farmers Insurance Co.	95,081	70,656	22,036	31.19
Pacific Coast Fire Insurance Co.	24,030	20,066	7,986	39.80
Pacific Fire Insurance Co.	28,973	24,863	10,737	43.18
Palatine Insurance Co., Ltd.	21,671	15,055	5,626	37.36
Patriotic Assurance Co., Ltd.	19,287	14,646	11,007	75.15
Pearl Assurance Co., Ltd.	81,077	72,148	31,027	43.00
Pennsylvania Lumbermen's Mutual Fire Insurance Co.	6,991	7,082	10,391	146.72
Perth Mutual Fire Insurance Co.	29,024	18,341	14,486	78.98
Philadelphia Fire & Marine Insurance Co.	37,155	24,934	1,104	4.43
Phoenix Assurance Co., Ltd.	188,323	177,825	44,070	24.78
Phoenix Insurance Co.	72,541	63,824	46,761	73.26
Pioneer Equitable Insurance Co. of Indiana	49,763	25,357	1,336	5.26
Pioneer Insurance Co.	11,240	8,859	3,862	43.59
Planet Assurance Co., Ltd.	16,810	13,583	1,938	14.27
Providence Fire Insurance Co.	6,051	1,678	6	.30
Providence Washington Insurance Co.	14,775	18,076	12,271	67.89
Provincial Insurance Co., Ltd.	50,210	32,377	12,679	39.16
Prudential Assurance Co., Ltd.	146,301	126,840	46,654	36.78
Quebec Fire Assurance Co.	27,434	24,729	6,649	26.88
Queen Insurance Co.	57,425	45,350	19,738	43.52
Queensland Insurance Co., Ltd.	85,140	68,508	27,375	39.96
Railway Passengers Assurance Co.	11,542	12,697	4,656	36.67
Reliance Insurance Co. of Canada	16,051	13,005	7,510	57.75
Royal Exchange Assurance	76,527	66,579	52,610	79.01
Royal Insurance Co., Ltd.	196,729	167,228	64,625	38.64
Royal Plate Glass & General Ins. Co. of Canada. (*See* note.)	.....	.....	.....	.....
Royal Scottish Insurance Co., Ltd.	9,671	9,106	2,862	31.43
St. Paul Fire & Marine Insurance Co.	56,893	43,486	10,078	23.00
Saskatchewan Mutual Fire Insurance Co.	78,897	60,880	25,625	42.09
Scottish Canadian Assurance Corporation	16,924	11,128	4,777	42.93
Scottish Insurance Corporation, Ltd.	26,171	17,989	6,614	36.77
Scottish Metropolitan Assurance Co., Ltd.	13,791	11,316	2,189	19.34
Carried forward	$8,298,926	$6,678,895	$2,763,250	.....

FIRE INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$8,298,926	$6,678,895	$2,763,250	.....
Scottish Union & National Insurance Co.	55,751	42,007	31,651	75.35
Sea Insurance Co., Ltd.	26,669	19,029	3,700	19.44
Security Insurance Co. of New Haven	21,196	16,570	6,286	37.93
Security National Insurance Co.	4,068	3,703	1,255	33.91
Sentinel Fire Insurance Co.	4,572	3,942	1,478	37.49
South British Insurance Company, Ltd.	34,698	24,177	13,306	55.00
Southern Insurance Co., Ltd.	17,969	11,489	7,258	63.17
Springfield Fire & Marine Insurance Co.	215,019	189,872	81,646	43.00
Standard Insurance Co., of New York	18,212	5,521	569	10.31
Stanstead & Sherbrooke Insurance Co.	46,395	36,760	26,195	71.26
State Assurance Co., Ltd.	7,802	6,398	3,967	62.00
Sun Insurance Office, Ltd.	94,573	81,178	36,228	44.63
Switzerland General Insurance Co., Ltd.	32,254	21,136	6,068	28.70
Toronto General Insurance Co.	32,184	18,730	5,916	31.59
Transcontinental Insurance Co.	7,597	1,875	11	.50
Travelers Fire Insurance Co.	104,501	98,901	46,370	46.89
Union Assurance Society, Ltd.	34,313	23,907	8,907	37.25
Union Fire, Accident & General Insurance Co.	29,115	28,647	20,422	71.28
Union Insurance Society of Canton, Ltd.	72,317	55,007	25,486	46.33
Union Marine & General Insurance Co., Ltd.	20,731	18,499	6,884	37.20
United British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
United Firemen's Insurance Co. of Philadelphia	10,365	9,250	3,442	37.21
United Mutual Fire Insurance Co.	17,628	17,192	2,633	15.31
United States Fire Insurance Co.	107,712	101,372	58,567	57.77
Utah Home Fire Insurance Co.	41,029	35,212	20,273	57.57
Wawanesa Mutual Insurance Co.	201,940	162,681	58,052	35.68
Wellington Fire Insurance Co.	49,018	33,622	21,268	63.25
Westchester Fire Insurance Co.	15,303	22,398	21,067	94.06
Western Assurance Co.	21,950	16,255	—3,284	.....
Western Union Insurance Co.	16,174	12,736	6,881	54.03
Westminster Fire Office. (*See* note.)	.....	.....	.....	.....
World Fire & Marine Insurance Co.	43,863	38,047	20,769	54.59
World Marine & General Insurance Co., Ltd.	12,011	10,419	11,168	107.18
Yorkshire Insurance Co., Ltd.	42,371	41,745	12,227	29.29
Totals	$9,758,226	$7,887,172	$3,329,916	42.22
Totals for 1946	$7,460,829	$6,137,358	$2,214,115	36.06

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	$27,797	$18,415	$1,866	10.13
American Exchange Underwriters	2,309	2,355	1,948	82.72
Canadian Reciprocal Underwriters	1,313	1,177	332	2.82
Canners Exchange Subscribers at Warner Inter Insurance Bureau	5,121	4,708	.....	.....
Fireproof Sprinklered Underwriters	1,128	537	861	160.34
Individual Underwriters	4,640	4,340	2,410	55.53
Lumbermen's Underwriting Alliance	33,779	27,497	10,686	38.86
Metropolitan Inter-Insurers	2,593	1,574	1,936	123.03
New York Reciprocal Underwriters	4,486	4,076	2,807	68.66
Underwriters Exchange	3,257	3,180	992	31.2
Totals	$86,423	$67,859	$23,838	35.13
Totals for 1946	$79,812	$69,606	$2,147	.....

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.
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
1947	9,758,000	7,887,000	3,329,000	42.22

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1947.

(Figures shown in nearest dollar.)

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	Per Cent.
Aetna Casualty & Surety Co.	*Nil*	*Nil*	*Nil*	*Nil*
Aetna Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Agricultural Insurance Co.	$2	$1	.....	.....
Alliance Assurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Alliance Insurance Co. of Philadelphia	.....	5	.....	.....
American Alliance Insurance Co.	362	279	$224	80.29
American Automobile Fire Insurance Co.	37,905	32,626	19,487	59.72
American Automobile Insurance Co.	75,093	67,646	34,410	50.86
American Central Insurance Co.	*Nii*	*Nil*	*Nil*	*Nil*
Anglo-Scottish Insurance Co., Ltd.	18,209	15,081	9,776	64.82
Arex Indemnity Company	2,670	2,536	4,394	173.28
Atlas Assurance Co., Ltd.	12,042	9,678	2,372	24.51
Bankers & Traders Insurance Co., Ltd.	301,101	206,968	129,184	62.42
British America Assurance Co.	*100,828*	82,342	56,826	69.01
British Canadian Insurance Co.	38,819	34,092	18,663	54.74
British Empire Assurance Co.	68,409	53,812	42,757	79.46
British General Insurance Co., Ltd.	15,112	13,012	6,967	53.54
British Law Insurance Co., Ltd.	20,876	17,904	6,341	35.42
British Oak Insurance Co., Ltd.	15,635	10,968	12,620	115.06
British Pacific Insurance Co.	9,390	4,695	2,025	43.13
British Traders Insurance Co., Ltd.	38,473	33,738	26,275	77.88
Caledonian Insurance Co.	10,628	7,772	4,364	56.15
Camden Fire Insurance Association	4,402	4,037	6,078	150.56
Canada Accident & Fire Assurance Co.	43,446	37,411	20,026	53.52
Canada Security Assurance Co.	26,124	26,388	18,830	71.36
Canadian Fire Insurance Co.	56,236	45,496	21,190	46.57
Canadian General Insurance Co.	39,784	35,643	26,107	73.24
Canadian Home Assurance Co.	21,292	17,925	7,633	42.59
Canadian Indemnity Co.	46,032	41,893	19,277	46.01
Canadian Mercantile Insurance Co.	1,818	1,655	959	57.94
Canadian Surety Co.	70,398	58,644	29,826	50.86
Car & General Insurance Corporation, Ltd.	6,625	5,557	2,107	37.91
Casualty Co. of Canada	85,153	74,776	60,969	81.53
Central Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Central Manufacturers Mutual Insurance Co. (*See* note.)	.....	.....	.....	.....
Century Indemnity Co.	51	27	.....	.....
Century Insurance Co., Ltd.	18,474	15,375	9,776	63.58
Commerce Mutual Fire Insurance Co.	1,791	1,458	959	65.78
Commercial Casualty Insurance Co.	169,880	151,609	36,514	24.08
Commercial Union Assurance Co., Ltd.	24,556	21,279	13,819	64.94
Consolidated Fire & Casualty Insurance Co.	2,711	2,502	782	31.25
Continental Casualty Co.	816	785	3,774	480.76
Continental Insurance Co.	284	149	65	43.75
Cornhill Insurance Co., Ltd.	14,228	13,216	5,301	40.11
Dominion Fire Insurance Co.	8,328	7,383	5,299	71.77
Dominion of Canada General Insurance Co.	146,508	109,354	50,237	45.93
Eagle Fire Co. of New York	1,574	1,175	479	40.77
Economical Mutual Fire Insurance Co.	27,057	14,222	6,202	43.61
Employers Liability Assurance Corporation, Ltd.	30,836	28,597	7,178	25.10
Eureka-Security Fire & Marine Insurance Co.	462	376	375	99.73
Federal Fire Insurance Co.	45,038	36,293	18,719	51.57
Federal Insurance Co.	80	80	.....	.....
Fidelity & Casualty Co. of New York	1,779	928	28	3.02
Fidelity Insurance Co. of Canada	2,143	2,282	—120	.....
Fidelity-Phenix Fire Insurance Co. of New York	222	1,138	—29	.....
Fire Association of Philadelphia	*Nil*	*Nil*	*Nil*	*Nil*
Fireman's Fund Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Firemen's Insurance Co. of Newark	*Nil*	*Nil*	*Nil*	*Nil*
First National Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
Franklin Fire Insurance Co. of Philadelphia. (*See* note.)	.....	.....	.....	.....
General Accident Assurance Co. of Canada	31,551	28,829	14,112	48.95
General Accident Fire & Life Assur. Corporation, Ltd.	16,454	14,376	7,070	49.18
General Casualty Co. of America	141,303	126,835	78,783	62.11
General Exchange Insurance Corporation	36,684	23,428	27,617	117.88
General Insurance Co. of America	75,157	62,625	42,129	67.27
General Security Insurance Co. of Canada	181	313	—40	.....
Gibraltar Fire & Marine Insurance Co. (*See* note.)	.....	.....	.....	.....
Glens Falls Insurance Co.	35,991	34,777	16,242	46.70
Globe Indemnity Co. of Canada	59,817	50,958	18,501	36.31
Gore District Mutual Fire Insurance Co.	68,219	56,523	29,455	52.11
Carried forward	$2,129,039	$1,749,472	$982,914	.....

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1947—*Continued.*

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	Per Cent.
Brought forward	$2,129,039	$1,749,472	$982,914	.....
Great American Indemnity Co.	4,574	3,838	565	14.72
Great American Insurance Co.	2,906	2,355	1,885	71.55
Guardian Assurance Co., Ltd.	82,060	48,309	32,066	66.38
Guardian Insurance Co. of Canada	580,209	471,534	307,653	65.25
Guildhall Insurance Co., Ltd.	73,433	61,752	51,262	83.01
Halifax Insurance Co.	80,373	78,229	31,872	40.74
Hardware Dealers Mutual Fire Insurance Co.	1,394	1,118	150	13.44
Hartford Accident & Indemnity Co.	67,803	54,084	50,036	92.52
Hartford Fire Insurance Co.	9,958	7,822	4,003	51.17
Home Assurance Co. of Canada	142,056	132,138	82,475	62.41
Home Insurance Co.	24,615	20,414	18,457	90.41
Homestead Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
Hudson Bay Insurance Co. (*See* note.)	.....	.....	.....	.....
Imperial Guarantee & Accident Ins. Co. of Canada	10,640	8,065	3,287	40.76
Imperial Insurance Office	9,864	9,806	10,001	101.99
Indemnity Insurance Co. of North America	1,568	1,365	4,557	333.84
Indiana Lumbermen's Mutual Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Insurance Co. of North America	300	228	.....	.....
Jersey Insurance Co. of New York	*Nil*	*Nil*	*Nil*	*Nil*
Kansas City Fire & Marine Ins. Co.	2	1	.....	.....
Law, Union & Rock Insurance Co., Ltd.	27,710	23,332	19,576	83.90
Legal & General Assurance Society, Ltd.	26,607	24,219	13,868	57.26
Liberty Mutual Insurance Co.	547	591	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	32,747	27,979	13,136	46.94
Liverpool-Manitoba Assurance Co.	6,503	5,556	2,597	46.74
London & County Insurance Co., Ltd.	12,665	11,264	6,987	62.03
London & Edinburgh Insurance Co., Ltd.	26,694	14,811	10,225	69.03
London & Lancashire Guarantee & Accident Co. of Canada	102,247	86,973	27,297	31.39
London & Lancashire Insurance Co., Ltd.	20,458	17,586	18,858	107.23
London & Provincial Marine-General Insurance Co., Ltd.	11,009	10,614	2,505	23.60
London & Scottish Assurance Corporation, Ltd.	1,071	940	—4	.....
London Assurance	11,592	9,766	6,687	68.47
London-Canada Insurance Co.	55,504	45,440	32,581	71.70
London Guarantee & Accident Co., Ltd.	213,449	215,295	160,855	74.71
Lumbermen's Mutual Casualty Co.	8,941	7,204	2,278	31.60
Marine Insurance Co., Ltd.	4,415	6,213	6,543	105.31
Maryland Casualty Co.	1,622	1,646	7	.42
Merchants Marine Insurance Co., Ltd.	11,652	10,118	2,454	24.25
Mercury Insurance Co.	1,881	2,472	2,352	95.00
Metropolitan Casualty Insurance Co.	23,378	21,573	17,097	79.25
Michigan Fire & Marine Insurance Co.	6,901	4,761	1,850	38.86
Milwaukee Mechanics' Insurance Co.	204,252	184,800	150,279	81.32
Monument Insurance Co., Ltd.	5,075	5,310	2,905	54.00
Motor Union Insurance Co., Ltd.	59,034	50,563	27,934	55.24
Mutual Implement & Hardware Insurance Co.	1,394	1,138	150	13.21
National Ben Franklin Fire Insurance Co.	7,191	6,416	2,965	46.21
National Fire Insurance Co. of Hartford	3,420	1,773	579	32.60
National Liberty Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
National Liverpool Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
National Retailers Mutual Insurance Company	296	641	40	6.20
National Union Fire Insurance Co. of Pittsburgh, Pa.	288	256	1,850	722.65
Newark Fire Insurance Co.	5,844	5,004	2,560	51.16
New Brunswick Fire Insurance Co. (*See* note)	*Nil*	*Nil*	*Nil*	*Nil*
New England Fire Insurance Co.	1,725	1,191	462	38.79
New Hampshire Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
New York Underwriters Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
New Zealand Insurance Co., Ltd.	52,489	49,649	29,799	60.02
Niagara Fire Insurance Co.	748	1,099	35	3.18
Non-Marine Underwriters, Members of Lloyd's	1,820	988	31	3.14
North British & Mercantile Insurance Co., Ltd.	18,170	14,737	5,534	37.55
Northern Assurance Co., Ltd.	63,670	45,132	31,435	69.65
Northwest Casualty Co.	127,236	113,464	55,069	48.53
Northwestern Mutual Fire Association	*Nil*	*Nil*	*Nil*	*Nil*
Northwestern National Insurance Co.	53	62	150	241.94
Norwich Union Fire Insurance Society, Ltd.	50,239	43,583	35,392	81.20
Occidental Fire Insurance Co.	7,722	5,004	3,198	63.92
Ocean Accident & Guarantee Corporation, Ltd.	85,003	73,259	39,184	53.48
Ohio Farmers Indemnity Company	20,906	13,840	8,298	59.96
Ohio Farmers Insurance Co.	24,355	20,246	7,888	38.96
Carried forward	$4,569,317	$3,837,038	$2,334,669	.....

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$4,569,317	$3,837,038	$2,334,669	.....
Pacific Coast Fire Insurance Co.	17,944	14,788	9,776	66.11
Pacific Indemnity Co.	1,566	1,538	158	10.30
Palatine Insurance Co., Ltd.	9,445	8,130	4,355	53.56
Patriotic Assurance Co., Ltd.	10,256	7,910	2,709	34.25
Pearl Assurance Co., Ltd.	28,083	22,768	12,671	55.65
Phoenix Assurance Co., Ltd.	138,168	128,233	112,769	87.94
Phoenix Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Pioneer Equitable Insurance Co. of Indiana	*Nil*	*Nil*	*Nil*	*Nil*
Pioneer Insurance Co. (*See* note.)	.....	.....	.....	.....
Providence Washington Insurance Co.	84	69	.....	.....
Provincial Insurance Co., Ltd.	36,508	37,048	23,120	62.40
Prudential Assurance Co., Ltd.	58,181	45,194	25,899	57.31
Queen Insurance Co. of America	7,013	6,005	3,073	51.17
Queensland Insurance Co., Ltd.	86,294	73,880	45,787	61.98
Railway Passengers Assurance Co.	15,317	13,153	7,305	55.54
Royal Exchange Assurance	39,012	33,923	15,597	45.97
Royal Insurance Co., Ltd.	76,251	65,231	29,107	44.62
Royal Plate Glass & General Insurance Co. of Canada. (*See* note.)	.....	.....	.....	.....
St. Paul Fire & Marine Insurance Co.	11,195	7,606	4,776	62.00
St. Paul Mercury Indemnity Co. of St. Paul	11,577	8,912	10,285	115.00
Saskatchewan Mutual Fire Insurance Co.	137,380	119,994	84,273	70.23
Scottish Canadian Assurance Corporation	3,528	1,800	175	9.72
Scottish Insurance Corporation, Ltd.	6,846	4,276	997	23.31
Scottish Metropolitan Assurance Co., Ltd.	12,327	10,828	12,018	110.99
Scottish Union & National Insurance Co.	38,733	30,898	19,703	63.77
Security Insurance Co. of New Haven	*Nil*	*Nil*	*Nil*	*Nil*
Service Fire Insurance Co. of New York	24,712	9,224	3,760	62.45
South British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
Southern Insurance Co., Ltd.	6,070	5,028	3,259	64.82
Springfield Fire & Marine Insurance Co.	60,390	41,668	16,184	38.84
Standard Insurance Co. of New York	*Nil*	*Nil*	*Nil*	*Nil*
Sun Insurance Office, Ltd.	27,542	22,914	10,341	45.13
Switzerland General Insurance Co., Ltd.	14	12	.....	.....
Toronto General Insurance Co.	32,550	29,162	21,860	74.96
Transcontinental Insurance Co.	12,419	6,473	6,567	101.40
Travelers Fire Insurance Co.	2,432	2,239	555	24.78
Travelers Indemnity Co.	16,821	14,834	9,675	65.22
Travelers Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Union Assurance Society, Ltd.	11,334	9,759	5,223	53.51
Union Fire, Accident & General Insurance Co.	14	7	.....	.....
Union Insurance Society of Canton, Ltd.	71,451	62,657	48,813	77.91
Union Marine & General Insurance Co., Ltd.	64,276	54,791	35,469	64.73
United British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
United Mutual Fire Insurance Co.	56	56	.....	.....
United National Indemnity Co.	15,857	8,171	9,104	111.42
United Pacific Insurance Co.	31,059	73,182	720	0.98
United States Fidelity & Guaranty Co.	19,553	14,769	13,181	89.25
United States Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
United States Guarantee Co.	86	40	.....	.....
Utah Home Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Wawanesa Mutual Insurance Co.	201,317	180,790	113,234	62.63
Wellington Fire Insurance Co.	48,087	37,784	27,476	72.71
Western Assurance Co.	53,826	42,778	69,275	161.94
Western Union Insurance Co.	41,158	35,853	22,722	63.38
Westminster Fire Office	*Nil*	*Nil*	*Nil*	*Nil*
World Fire & Marine Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
World Marine & General Insurance Co., Ltd.	9,636	8,959	3,729	41.62
Yorkshire Insurance Co., Ltd.	31,234	28,215	15,501	54.94
Zurich General Accident & Liability Insurance Co., Ltd.	179,683	153,241	68,982	45.03
Totals	$6,276,602	$5,321,828	$3,264,852	61.35
Totals for 1946	$4,127,170	$3,636,488	$2,271,501	62.47

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.

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1947—*Continued.*

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	$223	$555	$579	104.31

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.
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
1947	6,277,000	5,322,000	3,265,000	61.35

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947.

(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.	$709	.....	.....	.....
	*39,036	$30,733	.....	.....
Alliance Assurance Co., Ltd.	.....	.....	.....	.....
Anglo-Scottish Insurance Co., Ltd.	597	704	.....	.....
Atlas Assurance Co., Ltd.	.....	.....	.....	.....
Aviation & General Insurance Co., Ltd.	23	.....	.....	.....
British America Assurance Co.	4,631	2,038	$3,919	$3,424
British Aviation Insurance Co.	7,064	341	.....	.....
British Canadian Insurance Co.	3,445	916	2,559	—178
British Empire Assurance Co.	18,725	7,132	28,205	12,510
British Northwestern Fire Insurance Co.	2,529	248	854	297
British Pacific Insurance Co.	2,905	.....	.....	.....
	*10,704	2,512	.....	.....
Canada Accident & Fire Assurance Co.	3,598	1,136	1,805	193
Canada Security Assurance Co.	269	.....	25	.....
Canadian Fire Insurance Co.	349	236	.....	.....
Canadian General Insurance Co.	2,526	564	639	385
Canadian Home Assurance Co.	50	.....	.....	.....
	*25	.....	.....	.....
Canadian Indemnity Co.	610	371	383	.....
Canadian Mercantile Insurance Co.	3	.....	.....	.....
Canadian Surety Co.	62	.....	.....	.....
Car & General Insurance Corporation, Ltd.	25	.....	.....	.....
Casualty Co. of Canada	4,538	3,078	.....	.....
	*168	.....	2,151	872
Century Indemnity Company	85	.....	.....	.....
Century Insurance Co., Ltd.	6,053	2,499	.....	.....
Commercial Mutual Fire Insurance Co.	3	.....	.....	.....
Commercial Casualty Insurance Co.	32,991	18,515	.....	.....
	*43,747	39,966	23,701	5,127
Commercial Union Assurance Co., Ltd.	5,993	2,810	.....	.....
	*—15	.....	1,291	130
Confederation Life Association	*29,158	15,405	.....	.....
Consolidated Fire & Casualty Insurance Co.	18	.....	.....	.....
Continental Casualty Co.	65,427	49,471	133,640	52,228
Dominion Fire Insurance Co.	.....	.....	.....	.....
Dominion of Canada General Insurance Co.	23,693	6,475	7,525	6,061
	*1,261	129	.....	.....
Economical Mutual Fire Insurance Co.	*4,594	2,392	.....	.....
Employers' Liability Assurance Corp. of Canada	4,357	866	911	597
Federal Fire Insurance Co. of Canada	346	28	.....	.....
Fidelity & Casualty Co. of New York	264	.....	.....	.....
Fidelity Insurance Co. of Canada	132	.....	24	.....
General Accident Assurance Co. of Canada	5,157	887	3,227	522
	*1,208	—5	.....	.....
General Accident Fire & Life Assurance Corpn., Ltd.	1,362	31	760	149
	*77	.....	.....	.....
General Casualty Co. of America	3,905	1,250	.....	.....
General Security Insurance Co. of Canada	.....	.....	.....	.....
Globe Indemnity Co. of Canada	1,766	751	788	350
Gore District Mutual Fire Insurance Co.	432	335	.....	.....
Great American Indemnity Co.	120	.....	.....	.....
Great West Life Assurance Co.	13,387	7,190	.....	.....
	*18,578	8,914	4,166	189
Guardian Assurance Co., Ltd.	300	.....	.....	.....
Guardian Insurance Co. of Canada	5,565	1,728	813	117
Guildhall Insurance Co., Ltd.	646	191	38	40
Halifax Insurance Co.	1,138	—53	427	471
Hartford Accident & Indemnity Co.	657	.....	.....	.....
Home Assurance Co. of Canada	*6,406	5,143	.....	.....
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	2,451	483	.....	.....
	*5,839	1,845	1,287	911
Imperial Insurance Office	1,497	86	175	57
Carried forward	$391,189	$217,341	$219,313	$84,452

* Accident and sickness.

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$391,189	$217,341	$219,313	$84,452
Indemnity Insurance Co. of North America	9,884	33,243	.....	.....
Law, Union & Rock Insurance Co., Ltd.	1,564	96	167	.....
Legal & General Assurance Society, Ltd.	236	.....	241	144
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	196	84	87	39
London & Lancashire Guar. & Accident Co. of Canada	4,824	2,229	1,701	108
London & Provincial Marine & General Insur. Co., Ltd.	837	—57	.....	.....
	*58	.....	.....	.....
London & Scottish Assurance Corporation, Ltd.	8	.....	.....	.....
London Assurance	97	.....	13	.....
London Guarantee & Accident Co., Ltd.	6,043	2,626	2,235	2,604
London Life Insurance Co.	*133,200	77,356	.....	.....
Loyal Protective Life Insurance Co.	*46,464	14,595	.....	.....
Lumbermen's Mutual Casualty Co.	7,317	2,509	.....	.....
Maryland Casualty Co.	554	.....	.....	.....
Metropolitan Casualty Insurance Co.	503	.....	.....	.....
Metropolitan Life Insurance Co.	9,901	2,662	.....	.....
	*73,909	51,926	.....	.....
Motor Union Insurance Co., Ltd.	171	.....	.....	.....
Mutual Benefit Health & Accident Association	*403,661	176,380	.....	.....
Mutual Life Assurance Co. of Canada	*17,676	12,847	.....	.....
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	988	.....	.....	.....
	*125	.....	.....	.....
North British & Mercantile Insurance Co., Ltd.	1,821	1,722	.....	.....
	*27,987	18,172	790	1,386
Northern Assurance Co., Ltd.	222	.....	.....	.....
Northwest Casualty Co.	1,978	—84	.....	.....
Norwich Union Fire Insurance Society, Ltd.	2,228	950	633	167
Occidental Fire Insurance Co.	250	.....	37	.....
Occidental Life Insurance Co.	.....	.....	.....	.....
Ocean Accident & Guarantee Corporation, Ltd.	7,843	2,825	1,492	581
Pearl Assurance Co., Ltd.	218	67	.....	.....
Phoenix Assurance Co., Ltd.	1,395	707	1,366	813
Protective Association of Canada	41	.....	.....	.....
	*24,460	23,839	.....	.....
Prudential Assurance Co., Ltd.	528	61	135	184
Prudential Insurance Co. of America	445	12	.....	.....
	*8,145	152	.....	.....
Queensland Insurance Co., Ltd.	.....	.....	.....	.....
Railway Passengers Assurance Co.	1,960	296	513	439
Royal Exchange Assurance	177	.....	.....	.....
Royal Insurance Co., Ltd.	1,716	760	746	333
Saskatchewan Mutual Fire Insurance Co.	1,774	867	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	461	—290	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	4,880	1,268	345	.....
Toronto General Insurance Co.	2,067	461	523	315
Travelers Insurance Co.	70,278	18,741	.....	.....
	*408,266	234,327	7,412	2,378
Union Assurance Society, Ltd.	382	.....	132	65
Union Insurance Society of Canton, Ltd.	5,903	729	3,427	1,781
Union Marine & General Insurance Co., Ltd.	923	500	80	.....
United National Indemnity Co.	64	.....	.....	.....
United States Fidelity & Guaranty Co.	527	82	143	—10
Wawanesa Mutual Insurance Co.	.....	.....	.....	.....
Wellington Fire Insurance Co.	342	47	.....	.....
Western Assurance Co.	4,111	681	3,105	267
Western Union Insurance Co.	110	.....	.....	.....
	*207	52	.....	.....
World Marine & General Insurance Co., Ltd.	78	.....	.....	.....
Yorkshire Insurance Co., Ltd.	2,440	989	.....	.....
	*2,084	207	.....	.....
Zurich General Accident & Liability Insur. Co., Ltd.	2,474	399	.....	.....
	*49,906	24,424	.....	.....
Totals	$1,748,096	$926,800	$244,636	$96,046
Totals for 1946	$1,404,327	$762,359	$229,004	$85,450

* Accident and sickness.

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*Continued.*

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.	$18	.....	.....	.....
American Equitable Assurance Co.	.....	.....	$7	.....
Anglo-Scottish Insurance Co., Ltd.	.....	.....	24	$1,112
Atlas Assurance Co., Ltd.	.....	.....	7	116
Automobile Insurance Co. of Hartford	18	.....	.....	.....
Aviation & General Insurance Co., Ltd.	30	$52	.....	.....
British America Assurance Co.	8	13	1,087	645
British Aviation Insurance Co.	26,824	27,341	.....	.....
British Canadian Insurance Co.	.....	.....	953	158
British Columbia Plate Glass Insurance Co.	.....	.....	29,292	19,348
British Empire Assurance Co.	.....	.....	1,435	735
British Northwestern Fire Insurance Co.	.....	.....	219	514
Canada Accident & Fire Assurance Co.	.....	.....	925	844
Canada Security Assurance Co.	.....	.....	82	20
Canadian Alliance Insurance Co.	.....	.....	.....	.....
Canadian Fire Insurance Co.	.....	.....	1,047	676
Canadian General Insurance Co.	.....	.....	1,123	820
Canadian Home Assurance Co.	.....	.....	.....	.....
Canadian Indemnity Co.	.....	.....	2,475	1,523
Canadian Mercantile Insurance Co.	.....	.....	.....	.....
Canadian Surety Co.	.....	.....	675	547
Casualty Co., of Canada	.....	.....	833	798
Century Indemnity Co.	78	191	.....	.....
Century Insurance Co., Ltd.	2,598	1,228	1,399	1,112
Commercial Casualty Insurance Co.	.....	.....	561	587
Commercial Union Assurance Co., Ltd.	2,807	16	459	968
Consolidated Fire & Casualty Insurance Co.	.....	.....	7	.....
Continental Casualty Co.	.....	.....	69	311
Continental Insurance Co.	.....	.....	.....	.....
Dominion Fire Insurance Co.	.....	.....	247	.....
Dominion of Canada General Insurance Co.	.....	.....	1,141	1,870
Eagle Star Insurance Co., Ltd.	.....	.....	194	303
Employers' Liability Assurance Corporation, Ltd.	.....	.....	1,409	1,302
Federal Fire Insurance Co. of Canada	.....	.....	1,488	965
Fidelity & Casualty Co. of New York	.....	.....	.....	.....
Fidelity Insurance Co. of Canada	.....	.....	387	238
Fire Association of Philadelphia	9	.....	.....	.....
General Accident Assurance Co. of Canada	.....	.....	1,549	828
General Accident Fire & Life Assurance Co., Ltd.	.....	.....	252	255
General Casualty Co. of America	.....	.....	4,314	1,834
General Security Insurance Co. of Canada	.....	.....	.....	.....
Gibraltar Fire & Marine Insurance Co.	.....	.....	.....	.....
Globe Indemnity Co. of Canada	.....	.....	1,201	589
Gore District Mutual Fire Insurance Co.	.....	.....	508	359
Great American Indemnity Co.	2,261	.....	749	481
Great American Insurance Co.	8,339	750	.....	.....
Guardian Assurance Co., Ltd.	.....	.....	9	.....
Guardian Insurance Co. of Canada	.....	.....	1,776	829
Guildhall Insurance Co., Ltd.	.....	.....	444	85
Halifax Insurance Co.	.....	.....	1,700	1,445
Hardware Dealers Mutual Fire Insurance Co.	.....	.....	.....	.....
Hartford Accident & Indemnity Co.	78	.....	1,979	1,209
Hartford Fire Insurance Co.	18	.....	.....	.....
Home Assurance Co. of Canada	.....	.....	—9	467
Home Insurance Co.	.....	.....	.....	.....
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Co.	.....	.....	1,366	459
Imperial Insurance Office	2,597	1,226	51	155
Indemnity Insurance Co. of North America	.....	.....	2,554	1,003
Insurance Company of North America	.....	.....	.....	.....
Kansas City Fire & Marine Insurance Co.	.....	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	.....	.....	116	131
Legal & General Insurance Society, Ltd.	.....	.....	1,536	464
Liverpool & London & Globe Insurance Co., Ltd.	.....	.....	134	65
London & Lancashire Guarantee & Accident Co. of Canada	.....	.....	1,989	281
London & Lancashire Insurance Co., Ltd.	.....	.....	.....	.....
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	56	121
London & Scottish Assurance Corporation, Ltd.	.....	.....	188	—130
London Assurance	.....	.....	.....	.....
London Guarantee & Accident Co., Ltd.	2,825	—7,933	423	887
Lumbermen's Mutual Casualty Co.	.....	.....	.....	.....
Marine Insurance Co., Ltd.	.....	.....	.....	.....
Carried forward	$48,508	$22,884	$70,430	$47,329

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$48,508	$22,884	$70,430	$47,329
Maryland Casualty Co.	78	191	10	.....
Metropolitan Casualty Insurance Co.	.....	.....	1,463	916
Motor Union Insurance Co., Ltd.	.....	.....	37	225
Mutual Implement & Hardware Insurance Co.	.....	.....	.....	.....
National Ben Franklin Fire Insurance Co.	.....	.....	.....	.....
National Fire Insurance Co. of Hartford	.....	.....	.....	.....
National Provincial Insurance Co., Ltd.	.....	.....	843	571
National Union Fire Insurance Co.	18	.....	.....	.....
New York Underwriters Insurance Co.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	.....	.....	510	404
Niagara Fire Insurance Co.	.....	.....	.....	.....
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	7,017	.....	.....	.....
North British & Mercantile Insurance Co., Ltd.	2,979	2,028	281	248
Northern Assurance Co., Ltd.	.....	.....	646	401
Northwest Casualty Co.	.....	.....	2,589	1,038
Norwich Union Fire Insurance Society, Ltd.	.....	.....	1,130	722
Occidental Fire Insurance Co.	.....	.....	85	—14
Ocean Accident & Guarantee Corporation, Ltd.	.....	.....	2,178	1,570
Pearl Assurance Co., Ltd.	.....	.....	300	.....
Phoenix Assurance Co., Ltd.	4,042	3,691	1,274	1,156
Phoenix Insurance Co.	18	.....	.....	.....
Providence Washington Insurance Co.	9	.....	.....	.....
Prudential Assurance Co., Ltd.	.....	.....	916	898
Queensland Insurance Co., Ltd.	.....	.....	.....	95
Railway Passengers Assurance Co.	.....	.....	389	690
Royal Insurance Co., Ltd.	2,597	.....	1,138	558
Royal Plate Glass & General Insurance Co. of Canada	.....	.....	.....	.....
St. Paul Fire & Marine Insurance Co.	18	.....	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	420	255
South British Insurance Co., Ltd.	.....	.....	.....	.....
Southern Insurance Co., Ltd.	.....	.....	.....	.....
Springfield Fire & Marine Insurance Co.	14	.....	.....	.....
Sun Insurance Office, Ltd.	.....	.....	148	33
Toronto General Insurance Co.	.....	.....	919	671
Travelers Fire Insurance Co.	1,352	.....	.....	.....
Travelers Indemnity Co.	78	191	75	296
Travelers Insurance Co.	.....	.....	.....	.....
Union Assurance Society, Ltd.	.....	.....	89	41
Union Insurance Society of Canton, Ltd.	2,598	1,229	1,811	978
Union Marine & General Insurance Co., Ltd.	.....	.....	1,010	508
United National Indemnity Co.	.....	.....	170	.....
United States Fidelity & Guaranty Co.	77	191	563	138
United States Fire Insurance Co.	6	.....	.....	.....
Utah Home Fire & Marine Insurance Co.	.....	.....	.....	.....
Wawanesa Mutual Insurance Co.	.....	.....	623	447
Wellington Fire Insurance Co.	.....	.....	556	444
Western Assurance Co.	8	13	122	.....
Western Union Insurance Co.	.....	.....	112	.....
World Marine & General Insurance Co., Ltd.	.....	.....	16	4
Yorkshire Insurance Co., Ltd.	.....	.....	336	53
Zurich General Accident & Liability Insurance Co., Ltd.	.....	.....	653	435
Totals	$69,417	$30,418	$91,842	$61,110
Totals for 1946	$32,316	$19,834	$73,347	$55,381

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.	.....	.....	$638	.....
Arex Indemnity Co.	$1,900	—$63	9,564	$11,910
Carried forward	$1,900	—$63	$10,202	$11,910

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$1,900	—$63	$10,202	$11,910
Atlas Assurance Co., Ltd.	20	.....	688	10
British America Assurance Co.	35	.....	2,712	—8,559
British Aviation Insurance Co.	124	.....	.....	.....
British Canadian Insurance Co.	109	.....	437	745
British Empire Assurance Co.	33	12	6,156	5,775
British Northwestern Fire Insurance Co.	—8	.....	1,053	—35
Canada Accident & Fire Assurance Co.	.....	.....	8,355	6,524
Canada Security Assurance Co.	50	.....	925	24
Canadian Fire Insurance Co.	.....	.....	1,091	101
Canadian General Insurance Co.	365	—554	40,252	4,964
Canadian Home Assurance Co.	.....	.....	192	—96
Canadian Indemnity Co.	9,248	4,059	73,809	22,886
Canadian Mercantile Insurance Co.	.....	.....	4	.....
Canadian Surety Co.	58	.....	6,425	2,267
Car and General Insurance Corporation, Ltd.	7	.....	124	962
Casualty Co. of Canada	.....	.....	1,142	538
Century Indemnity Co.	.....	.....	32	.....
Century Insurance Co., Ltd.	14	.....	1,734	1,843
Commerce Mutual Fire Insurance Co.	.....	.....	4	.....
Commercial Casualty Insurance Co.	2,801	1,107	27,907	10,161
Commercial Union Assurance Co., Ltd.	15	.....	4,413	10
Consolidated Fire & Casualty Insurance Co.	.....	.....	1,067	164
Continental Casualty Co.	.....	.....	3,485	1,123
Dominion Fire Insurance Co.	.....	.....	64	.....
Dominion of Canada General Insurance Co.	.....	.....	4,581	1,076
Economical Mutual Fire Insurance Co.	.....	.....	.....	.....
Employers' Liability Assurance Corporation, Ltd.	335	.....	18,774	9,108
Federal Fire Insurance Co.	.....	.....	1,067	164
Fidelity & Casualty Co. of New York	158	.....	.....	.....
Fidelity Insurance Co. of Canada	132	65	5,224	1,248
General Accident Assurance Co. of Canada	1,323	829	15,909	4,955
General Accident Fire & Life Assurance Corpn., Ltd.	170	.....	4,863	—1,763
General Casualty Co. of America	831	—963	16,110	2,822
General Insurance Co. of America	.....	.....	.....	.....
General Security Insurance Co. of Canada	.....	.....	49	.....
Globe Indemnity Co. of Canada	290	—160	8,333	—3,827
Gore District Mutual Fire Insurance Co.	909	160	2,276	1,470
Grain Insurance & Guarantee Co.	.....	.....	.....	.....
Great American Indemnity Co.	.....	.....	245	.....
Guarantee Co. of North America	.....	.....	.....	.....
Guardian Assurance Co., Ltd.	.....	.....	135	.....
Guardian Insurance Co. of Canada	7,117	4,205	45,925	15,881
Guildhall Insurance Co., Ltd.	49	.....	200	144
Halifax Insurance Co.	533	—61	5,329	977
Hartford Accident & Indemnity Co.	429	190	1,737	.....
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	13	.....	308	11
Imperial Insurance Office	.....	.....	4	.....
Indemnity Insurance Co. of North America	3,027	813	35,206	12,521
Insurance Company of North America	.....	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	329	—220	543	111
Legal & General Assurance Society, Ltd.	.....	.....	11,751	4,033
Liberty Mutual Insurance Co.	17	.....	112	.....
Liverpool & London & Globe Insurance Co., Ltd.	32	—18	941	—425
London & Lancashire Guar. & Accident Co. of Canada	701	120	14,711	1,214
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	39	.....
London & Scottish Assurance Corporation, Ltd.	.....	.....	944	—515
London Assurance	.....	.....	814	—18
London Guarantee & Accident Co., Ltd.	207	—3,496	11,008	6,673
Lumbermen's Mutual Casualty Co.	81	.....	20	.....
Maryland Casualty Co.	28	—40	.....	.....
Metropolitan Casualty Insurance Co.	44	40	3,585	747
New Zealand Insurance Co., Ltd.	.....	.....	266	.....
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	.....	.....	2,802	.....
North British & Mercantile Insurance Co., Ltd.	53	.....	1,260	250
Northern Assurance Co., Ltd.	203	25	1,062	142
Northwest Casualty Co.	.....	.....	3,541	1,008
Norwich Union Fire Insurance Society, Ltd.	1,009	1,414	3,791	—8
Carried forward	$32,791	$7,464	$415,738	$119,316

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$32,791	$7,464	$415,738	$119,316
Occidental Fire Insurance Co.	5	.....	323	40
Ocean Accident & Guarantee Corporation, Ltd.	30	.....	8,647	3,505
Ohio Farmers Indemnity Co.	.....	.....	5,055	490
Pacific Indemnity Company	25	3	316	456
Pearl Assurance Co., Ltd.	7	.....	12,714	7,451
Phoenix Assurance Co., Ltd.	—37	.....	3,212	563
Prudential Assurance Co., Ltd.	2,935	1,515	6,298	12,503
Queensland Insurance Co., Ltd.	.....	.....	1,956	950
Railway Passengers Assurance Co.	416	.....	1,161	50
Royal Exchange Assurance	177	.....	6,405	1,901
Royal Insurance Co., Ltd.	274	—151	8,072	—3,621
Royal Plate Glass and General Insurance Co.	.....	.....	.....	.....
Saskatchewan Mutual Fire Insurance Co.	.....	.....	189	.....
Scottish Metropolitan Assurance Co., Ltd.	11	.....	191	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Southern Insurance Co., Ltd.	.....	.....	10	.....
Sun Insurance Office, Ltd.	55	.....	798	—19
Toronto General Insurance Co.	299	—453	32,933	4,062
Travelers Indemnity Co.	.....	.....	895	410
Travelers Insurance Co.	316	5	1,314	—1,570
Union Assurance Society, Ltd.	3	.....	693	.....
Union Insurance Society of Canton, Ltd.	1,661	150	33,874	15,173
Union Marine and General Insurance Co., Ltd.	346	1,513	1,057	1,386
United National Indemnity Co.	.....	.....	876	.....
United States Fidelity & Guaranty Co.	—74	57	8,012	2,667
Wawanesa Mutual Insurance Co.	.....	.....	.....	.....
Wellington Fire Insurance Co.	.....	164	1,067	.....
Western Assurance Co.	2	.....	1,355	—100
Western Union Insurance Co.	.....	.....	.....	.....
World Marine & General Insurance Co., Ltd.	7	.....	365	184
Yorkshire Insurance Co., Ltd.	642	.....	1,501	—756
Zurich General Accident & Liability Insurance Co., Ltd.	1,362	681	9,400	11,147
Totals	$41,253	$10,948	$564,427	$176,188
Totals for 1946	$54,440	$21,843	$435,261	$218,529

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.	225	.....	$353	.....
Arex Indemnity Company	.....	.....	.....	.....
Atlas Assurance Co., Ltd.	.....	.....	458	$845
British America Assurance Co.	2,096	.....	3,342	3,739
British Canadian Insurance Co.	1,569	—$610	1,351	184
British Empire Assurance Co.	354	.....	5,057	423
British Northwestern Fire Insurance Co.	.....	.....	594	.....
British Pacific Insurance Co.	.....	.....	1,104	.....
Canada Accident & Fire Assurance Co.	618	.....	2,454	937
Canada Security Assurance Co.	.....	.....	954	411
Canadian Fire Insurance Co.	8,144	.....	4,163	1,815
Canadian General Insurance Co.	19,132	915	19,159	6,159
Canadian Home Assurance Co.	979	.....	1,168	226
Canadian Indemnity Co.	15,909	186	21,815	6,531
Canadian Mercantile Insurance Co.	.....	.....	79	.....
Canadian Surety Co.	44,331	—2,074	4,559	600
Casualty Co. of Canada	161	.....	1,594	480
Century Indemnity Co.	.....	.....	.....	.....
Century Insurance Co., Ltd.	1,581	—25	1,483	.....
Commerce Mutual Fire Insurance Co.	.....	.....	79	.....
Commercial Casualty Insurance Co.	6,142	241	24,265	6,815
Carried forward	$101,244	—$1,367	$94,031	$29,165

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$101,244	—$1,367	$94,031	$29,165
Commercial Union Assurance Co., Ltd.	.....	.....	2,019	.....
Consolidated Fire & Casualty Insurance Co.	.....	.....	557	33
Continental Casualty Co.	.....	.....	80	160
Dominion of Canada General Insurance Co.	2,965	—8,092	9,842	3,905
Economical Mutual Fire Insurance Co.	.....	.....	27	.....
Employers' Liability Assurance Corporation, Ltd.	2,308	—2,904	7,992	378
Federal Fire Insurance Co. of Canada	.....	.....	557	33
Fidelity & Casualty Co. of New York	.....	.....	32	.....
Fidelity Insurance Co. of Canada	4,710	150	4,866	—1,230
General Accident Assurance Co. of Canada	2,996	132	4,162	1,070
General Accident Fire & Life Assurance Corpn., Ltd.	.....	.....	832	235
General Casualty Co. of America	1,152	.....	12,329	1,921
General Insurance Co. of America	.....	.....	.....	.....
General Security Insurance Co. of Canada	.....	.....	.....	.....
Globe Indemnity Co. of Canada	4,036	.....	4,409	3,641
Gore District Mutual Fire Insurance Co.	178	.....	7,623	2,612
Grain Insurance & Guarantee Co.	60	.....	4	—25
Great American Indemnity Co.	55	.....	591	1,258
Guarantee Co. of North America	1,728	.....	.....	.....
Guardian Assurance Co., Ltd.	1,405	361	3,537	51
Guardian Insurance Co. of Canada	16,516	1,923	21,735	9,263
Guildhall Insurance Co., Ltd.	.....	.....	64	.....
Halifax Insurance Co.	553	.....	4,517	1,461
Hartford Accident & Indemnity Co.	100	.....	3,505	478
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	1,357	.....	846	1,274
Imperial Insurance Office	288	.....	128	.....
Indemnity Insurance Co. of North America	9,091	8,730	18,976	2,263
Insurance Company of N. America	.....	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	1,027	.....	1,515	—793
Legal & General Assurance Society, Ltd.	.....	.....	13,297	3,523
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Liverpool & London & Globe Insurance Co.	448	.....	490	404
London & Lancashire Guar. & Accident Co. of Canada	3,295	5,500	9,231	3,534
London & Provincial Marine and General Insur. Co., Ltd.	.....	.....	42	.....
London & Scottish Assurance Corporation, Ltd.	.....	.....	51	.....
London Assurance	.....	.....	603	47
London Guarantee & Accident Co., Ltd.	2,042	2,625	6,600	2,802
Lumbermen's Mutual Casualty Co.	135	.....	48	.....
Maryland Casualty Co.	497	.....	.....	.....
Metropolitan Casualty Insurance Co.	646	.....	1,273	163
New Zealand Insurance Co., Ltd.	.....	.....	1,961	1,427
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	16,109	.....	.....	.....
North British & Mercantile Insurance Co., Ltd.	423	.....	810	3,184
Northern Assurance Co., Ltd.	660	.....	2,184	602
Northwest Casualty Co.	.....	.....	2,318	2,260
Norwich Union Fire Insurance Society, Ltd.	1,994	.....	3,233	1,601
Occidental Fire Insurance Co.	.....	.....	140	18
Ocean Accident & Guarantee Corporation, Ltd.	1,248	.....	3,287	1,384
Ohio Farmers Indemnity Co.	.....	.....	3,346	1,465
Pearl Assurance Co., Ltd.	2,987	.....	1,550	602
Phoenix Assurance Co., Ltd.	1,075	.....	1,486	136
Prudential Assurance Co., Ltd.	—6	.....	1,901	868
Queensland Insurance Co., Ltd.	.....	.....	2,493	178
Railway Passengers Assurance Co.	414	.....	1,340	.....
Reliance Insurance Co. of Canada	.....	.....	.....	4
Royal Exchange Assurance	2,718	.....	2,218	8
Royal Insurance Co., Ltd.	3,871	.....	4,440	3,445
Royal Plate Glass & General Insurance Co. of Canada	.....	.....	.....	.....
Scottish Canadian Assurance Corp.	418	.....	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	.....	.....	502	—15
Toronto General Insurance Co.	15,654	749	15,677	5,039
Travelers Indemnity Co.	.....	.....	1,462	—2,028
Union Assurance Society, Ltd.	.....	.....	902	269
Union Fire, Accident & General Insurance Co.	.....	.....	.....	.....
Union Insurance Society of Canton, Ltd.	871	.....	7,930	2,487
Union Marine & General Insurance Co., Ltd.	555	.....	1,512	251
Carried forward	$207,823	$7,807	$297,103	$90,811

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$207,823	$7,807	$297,103	$90,811
United National Indemnity Co.	10	.....	284	.....
United States Fidelity & Guaranty Co.	13,671	170	3,451	1,315
Wawanesa Mutual Insurance Co.	.....	.....	1,017	167
Wellington Fire Insurance Co.	.....	.....	557	33
Western Assurance Co.	1,825	.....	574	1,349
Western Union Insurance Co.	75	.....	5	.....
World Marine & General Insurance Co., Ltd.	.....	.....	807	568
Yorkshire Insurance Co., Ltd.	78	—51	1,624	183
Zurich General Accident & Liability Insurance Co., Ltd.	.....	.....	3,019	1,106
Totals	$223,482	$7,926	$308,441	$95,532
Totals for 1946	$214,242	$10,933	$253,707	$108,106

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.	$291	$207	.....	.....
Aetna Insurance Co.	5,945	5,839	$11,313	$6,784
Agricultural Insurance Co.	496	33	14,125	5,717
Alliance Assurance Co., Ltd.	.....	.....	3,498	.....
Alliance Insurance Co. of Philadelphia	2,306	1,013	.....	.....
American Alliance Insurance Co.	1,750	.....	.....	.....
American Equitable Assurance Co.	53	—400	.....	.....
American Insurance Co.	254	75	.....	.....
Anglo-Scottish Insurance Co.	.....	.....	.....	2,655
Atlas Assurance Co., Ltd.	99	23	83,156	20,868
Automobile Insurance Co. of Hartford	682	.....	.....	.....
Baloise Marine Insurance Co.	.....	.....	32,048	605
Baltimore American Insurance Co. of New York	.....	.....	.....	.....
Bankers' & Shippers Insurance Co.	1,399	32	.....	.....
Bankers' & Traders' Insurance Co., Ltd.	.....	.....	646	.....
Boston Insurance Co.	772	407	62,578	23,160
British America Assurance Co.	993	66	28,234	10,515
British & Foreign Marine Insurance Co., Ltd.	.....	.....	3,607	598
British Aviation Insurance Co.	11	81	.....	.....
British Canadian Insurance Co.	.....	.....	.....	.....
British Empire Assurance Co.	.....	.....	.....	.....
British Law Insurance Co., Ltd.	.....	.....	.....	.....
British Northwestern Fire Insurance Co.	81	.....	.....	.....
British Oak Insurance Co., Ltd.	.....	.....	.....	.....
British Traders Insurance Co., Ltd.	.....	.....	7,451	.....
Camden Fire Insurance Association	.....	.....	.....	.....
Canada Accident and Fire Assurance Co.	22	—10	.....	.....
Canada Security Assurance Co.	59	11	.....	.....
Canadian Fire Insurance Co.	227	94	.....	.....
Canadian General Insurance Co.	511	1,550	.....	.....
Canadian Home Assurance Co.	.....	.....	.....	.....
Canadian Indemnity Co.	1,434	.....	5,344	300
Canadian Mercantile Insurance Co.	1,419	2	.....	.....
Canadian Surety Co.	.....	.....	.....	.....
Canton Insurance Office, Ltd.	.....	.....	578	598
Central Manufacturers Mutual Insurance Co.	9	.....	.....	.....
Century Insurance Co., Ltd.	589	17	7,059	2,655
Columbia Insurance Co. of N.Y.	97	69	1,758	804
Commerce Mutual Fire Insurance Co.	382	2	.....	.....
Commercial Union Assurance Co., Ltd.	226	.....	5,035	.....
Connecticut Fire Insurance Co.	2,885	792	5,103	3,094
Consolidated Fire & Casualty Insurance Co.	51	.....	.....	.....
Continental Insurance Co.	122	32	.....	.....
Cornhill Insurance Co., Ltd.	.....	.....	.....	.....
Dominion of Canada General Insurance Co., Ltd.	.....	.....	.....	.....
Eagle Fire Company of New York	3	.....	.....	.....
Eagle Star Insurance Co., Ltd.	50	.....	1,002	.....
Carried forward	$23,218	$9,935	$272,535	$78,353

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$23,218	$9,935	$272,535	$78,353
Economical Mutual Fire Insurance Co.	.....	335	.....	.....
Economic Insurance Co., Ltd.	.....	.....	.....	.....
Employers' Liability Assurance Corporation, Ltd.	36	.....	.....	.....
Equitable Fire & Marine Insurance Co.	577	158	.....	.....
Essex & Suffolk Equitable Insurance Society, Ltd.	24	4	.....	.....
Federal Fire Insurance Co.	1,804	171	.....	.....
Fidelity-Phenix Fire Insurance Co.	1,476	216	.....	.....
Fire Association of Philadelphia	2,723	1,746	80	.....
Fireman's Fund Insurance Co.	1,591	.....	323,463	163,472
Franklin Fire Insurance Co. of Philadelphia	.....	.....	.....	.....
General Accident Assurance of Canada	703	1,718	.....	.....
General Accident Fire & Life Assurance Corpn., Ltd.	435	.....	.....	.....
General Insurance Co. of America	1,341	335	2,694	29
General Security Insurance Co.	.....	.....	.....	.....
Glens Falls Insurance Co.	191	313	.....	.....
Globe Indemnity Co. of Canada	329	1,280	.....	.....
Gore District Mutual Fire Insurance Co.	458	.....	.....	.....
Great American Insurance Co.	14,711	.....	152,799	38,514
Guardian Assurance Co., Ltd.	202	.....	.....	.....
Guardian Insurance Co. of Canada	6,451	658	.....	.....
Guildhall Insurance Co., Ltd.	962	673	.....	.....
Halifax Insurance Co.	469	—117	2,419	5,073
Hanover Fire Insurance Co.	.....	.....	91,934	35,331
Hardware Dealers Mutual Fire Insurance Co.	.....	.....	.....	.....
Hartford Fire Insurance Co.	104	.....	1,366	.....
Home Assurance Co. of Canada	.....	.....	.....	.....
Home Fire and Marine Insurance Co.	.....	.....	82	29
Home Insurance Co.	2,295	13,699	215,266	91,431
Imperial Guarantee & Accident Insur. Co. of Canada	.....	.....	.....	.....
Indemnity Marine Assurance Co., Ltd.	.....	.....	—24	—1,382
Insurance Co. of North America	17,382	12,007	32,490	16,542
Jersey Insurance Co.	894	21	.....	.....
Legal & General Assurance Society, Ltd.	173	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	1,337	5,122	11,068	8,586
London and Lancashire Guar. and Accident Co. of Canada	.....	.....	.....	.....
London & Lancashire Insurance Co., Ltd.	2,008	1,432	88	12
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	.....	.....
London & Scottish Insurance Corp.	.....	.....	6,177	4,918
London Assurance	3,796	1,265	60,267	52,402
London Guarantee & Accident Co., Ltd.	970	.....	.....	.....
Lumbermens Insurance Co.	3,192	1,200	.....	.....
Lumber Mutual Fire Insurance Co.	.....	.....	.....	.....
Marine Insurance Co., Ltd.	8,192	2,238	354	.....
Maritime Insurance Co., Ltd.	.....	.....	.....	.....
Michigan Fire & Marine Insurance Co.	799	123	.....	.....
Milwaukee Mechanics Insurance Co.	16,401	5,766	.....	.....
Motor Union Insurance Co., Ltd.	.....	.....	.....	.....
Mutual Implement & Hardware Insurance Co.	.....	.....	.....	.....
National Ben Franklin Fire Insurance Co.	2,342	1,240	.....	.....
National Fire Insurance Co. of Hartford	192	.....	.....	.....
National Liberty Insurance Co.	.....	.....	.....	.....
National Union Fire Insurance Co.	.....	.....	.....	.....
New Brunswick Fire Insurance Co.	.....	.....	.....	.....
New England Fire Insurance Co.	200	31	.....	.....
New Hampshire Fire Insurance Co.	131	.....	.....	.....
New York Underwriters Insurance Co.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	1,562	197	.....	.....
Niagara Fire Insurance Co.	1,436	679	.....	.....
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	6,661	.....	.....	.....
North British & Mercantile Insurance Co., Ltd.	1,302	137	62,117	34,380
North Empire Fire Insurance Co.	194	138	.....	.....
Northern Assurance Co., Ltd.	252	.....	212	30
Northwestern Mutual Fire Association	492	.....	.....	.....
Northwestern National Insurance Co.	.....	.....	.....	.....
Norwich Union Fire Insurance Society, Ltd.	244	80	8,862	4,715
Ocean Accident & Guarantee Corporation, Ltd.	322	279	.....	.....
Ohio Farmers Indemnity	—27	.....	.....	.....
Ohio Farmers Insurance Co.	1,361	157	.....	.....
Carried forward	$131,908	$63,236	$1,244,249	$532,435

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$131,908	$63,236	$1,244,249	$532,435
Old Colony Insurance Co.	.....	.....	.....	.....
Pacific Coast Fire Insurance Co.	124	8	3,529	1,314
Pacific Coast Fishermen's Mutual Marine Insurance Co.	.....	.....	.....	.....
Pacific Fire Insurance Co.	.....	37	.....	.....
Pearl Assurance Co., Ltd.	85	2	.....	.....
Philadelphia Fire & Marine Insurance Co.	.....	.....	.....	.....
Phoenix Assurance Co., Ltd.	1,898	1,313	8,792	2,049
Phoenix Insurance Co.	5,230	1,312	.....	.....
Planet Assurance Co., Ltd.	.....	.....	—3,776	—1,257
Providence Washington Insurance Co.	55	65	102,259	20,765
Prudential Assurance Co., Ltd.	41,546	25,082	.....	.....
Queen Insurance Co. of America	159	.....	22,750	23,452
Queensland Insurance Co., Ltd.	.....	3,817	149,366	16,829
Railway Passengers Assurance Co.	3	.....	.....	.....
Reliance Insurance Co. of Canada	1,455	399	.....	.....
Royal Exchange Assurance	1,180	834	.....	.....
Royal Insurance Co., Ltd.	3,271	18,025	2,440	915
St. Paul Fire & Marine Insurance Co.	21,900	—67	36,751	4,698
Saskatchewan Mutual Fire Insurance Co.	1,732	592	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	.....	.....
Scottish Union and National Insurance Co.	60	—250	.....	.....
Sea Insurance Co., Ltd.	.....	.....	52,636	36,867
Security Insurance Co. of New Haven	239	39	.....	.....
Sentinel Fire Insurance Co.	.....	31	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Springfield Fire & Marine Insurance Co.	6,794	1,048	.....	.....
Standard Insurance Co. of New York	497	33	14,133	6,176
Standard Marine Insurance Co., Ltd.	458	.....	25,304	10,484
Sun Insurance Office, Ltd.	193	58	167,237	52,908
Thames & Mersey Marine Insurance Co., Ltd.	.....	.....	.....	.....
Toronto General Insurance Co.	418	1,268	.....	.....
Transcontinental Insurance Co.	128	.....	.....	.....
Travelers Fire Insurance Co.	849	—697	.....	.....
Union Assurance Society, Ltd.	20	6	.....	.....
Union Insurance Society of Canton, Ltd.	6,691	—444	441,142	182,680
Union Marine & General Insurance Co., Ltd.	811	415	12,059	6,325
United States Fire Insurance Co.	621	41	17,646	6,571
Utah Home Fire Insurance Co.	.....	.....	154,850	85,906
Wawanesa Mutual Insurance Co.	402	59	.....	.....
Wellington Fire Insurance Co.	.....	249	.....	.....
Westchester Fire Insurance Co.	621	41	17,646	6,572
Western Assurance Co.	1,365	91	38,822	14,457
Western Union Insurance Co.	40	.....	.....	.....
World Fire & Marine Insurance Co.	3,577	1,570	—76	.....
World Marine & General Insurance Co., Ltd.	.....	.....	7,414	4,095
Yorkshire Insurance Co., Ltd.	132	.....	.....	.....
Zurich General Accident and Liability Ins. Co., Ltd.	.....	.....	.....	.....
Totals	$234,462	$118,213	$2,515,173	$1,014,241
Totals for 1946	$200,508	$47,945	$1,603,780	$736,901

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.	$13	.....	$3,275	$2,302
Aetna Insurance Co.	4,079	$1,712	37,295	18,404
Agricultural Insurance Co.	190	.....	4,846	1,456
Alliance Assurance Co., Ltd.	1,901	.....	.....	.....
Alliance Insurance Co. of Philadelphia	6	.....	439	19
American Alliance Insurance Co.	638	.....	350	1,278
American Central Insurance Co.	.....	.....	.....	.....
American Equitable Assurance Co.	7	.....	—2,483	—176
Carried forward	$6,834	$1,712	$43,722	$23,283

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$6,834	$1,712	$43,722	$23,283
American Home Fire Assurance Co.				
American Insurance Co.			470	15
Anglo-Scottish Insurance Co., Ltd.	114			913
Atlas Assurance Co., Ltd.	32		6,350	2,337
Automobile Insurance Co. of Hartford			2,651	500
Baltimore American Insurance Co.				
Bankers' & Shippers Insurance Co.			7.440	4,023
Bankers' & Traders' Insurance Co.				
Beaver Fire Insurance Co.				
Boston Insurance Co.	43		26	142
British America Assurance Co.	288		9.715	3,651
British & European Insurance Co., Ltd.				
British Canadian Insurance Co.	48			
British Crown Assurance Corporation, Ltd.				
British Empire Assurance Co.	594			
British General Insurance Co., Ltd.				
British Law Insurance Co., Ltd.			589	
British Northwestern Fire Insurance Co.			4,320	1,708
British Oak Insurance Co., Ltd.	296			
British Pacific Insurance Co.			7,617	714
British Traders' Insurance Co., Ltd.	149	260		22
Caledonian American Insurance Co.	36		2,111	769
Caledonian Insurance Co.	350		3,387	424
California Insurance Co.				
Camden Fire Insurance Association			1,827	692
Canada Accident & Fire Assurance Co.			10,391	8,715
Canada Security Assurance Co.			1,547	2,900
Canadian Alliance Insurance Co.				
Canadian Fire Insurance Co.	375		6,131	2,271
Canadian General Insurance Co.			18,710	12,409
Canadian Home Assurance Co.				
Canadian Indemnity Co.	94	150	14,959	5,451
Canadian Mercantile Insurance Co.			306	399
Canadian Surety Co.			5,080	1,219
Car & General Insurance Co., Ltd.				
Casualty Co. of Canada			430	6
Central Insurance Co., Ltd.				
Central Manufacturers Insurance Co.			347	342
Central Union Insurance Co.				
Century Insurance Co., Ltd.	277		2,429	913
Citizens Insurance Co. of New Jersey	62		36	
City of New York Insurance Co.				
Columbia Insurance Co. of N.Y.	4		1,092	767
Commerce Mutual Fire Insurance Co.			361	1
Commercial Casualty Insurance Co.				
Commercial Union Assurance Co., Ltd.			13,439	5,438
Connecticut Fire Insurance Co.	130		20,107	9,667
Consolidated Fire & Casualty Insurance Co.			4,941	2,628
Continental Casualty Co.				
Continental Insurance Co.	505		22,026	7,371
Cornhill Insurance Co., Ltd.			3,428	863
Dominion Fire Insurance Co.				
Dominion of Canada General Insurance Co.			18,873	13,354
Eagle Fire Co. of New York			161	
Eagle Star Insurance Co.			2,995	783
Economical Mutual Fire Insurance Co.			795	470
Employers' LiabilityAssurance Corporation, Ltd.	601		6,540	2,441
Equitable Fire & Marine Insurance Co.	25		4,022	1,933
Essex & Suffolk Equitable Insurance Society, Ltd.	6		611	288
Eureka-Security Fire & Marine Insurance Co.	150			
Federal Fire Insurance Co. of Canada			16,123	5,406
Federal Insurance Co.			197	
Fidelity-Phenix Fire Insurance Co.	3,292		9,315	9,130
Fire Association of Philadelphia	2,520		30,784	13,256
Fire Insurance Co. of Canada				
Fireman's Fund Insurance Co.	96,746	9,857	630,538	341,240
Firemen's Insurance Co. of Newark				
Franklin Fire Insurance Co.				
General Accident Assurance Co. of Canada		3	7,170	804
Carried forward	$113,571	$11,982	$944,109	$489,658

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$113,571	$11,982	$944,109	$489,658
General Accident Fire & Life Assurance Corporation, Ltd.	1,448	148	18,057	12,626
General Insurance Co. of America	1,644	.....	45,750	33,788
General Security Insurance Co. of Canada	.....	.....	37	38
Gibraltar Fire & Marine Insurance Co.	.....	.....	.....	.....
Girard Fire & Marine Insurance Co.	.....	.....	.....	.....
Glens Falls Insurance Co.	.....	.....	22,725	38,747
Globe Indemnity Co. of Canada	35	.....	3,002	1,581
Gore District Mutual Fire Insurance Co.	.....	.....	13,510	7,951
Great American Insurance Co.	4,708	.....	2,792	9,428
Guardian Assurance Co., Ltd.	822	.....	9,976	2,503
Guardian Insurance Co. of Canada	—1	.....	16,167	7,301
Guildhall Insurance Co., Ltd.	319	.....	16,703	11,895
Halifax Insurance Co.	349	3	19,432	22,703
Hanover Fire Insurance Co.	.....	.....	.....	.....
Hardware Dealers Mutual Fire Insurance Co.	.....	.....	1,125	648
Hartford Fire Insurance Co.	.....	.....	3,596	1,534
Helvetia Swiss Fire Insurance Co.	.....	.....	.....	.....
Home Assurance Co. of Canada	.....	.....	8,089	6,767
Home Fire & Marine Insurance Co.	.....	.....	.....	.....
Home Insurance Co.	2,343	.....	64,101	9,495
Homestead Fire Insurance Co.	.....	.....	.....	.....
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Assurance Co.	8	.....	.....	.....
Imperial Guarantee & Accident Insurance Co. of Canada	110	.....	.....	.....
Imperial Insurance Office	.....	.....	173	92
Indemnity Marine Assurance Co., Ltd.	.....	.....	35	1,108
Indiana Lumbermen's Mutual Insurance Co.	.....	.....	.....	.....
Insurance Co. of North America	856	.....	92,417	61,702
Jersey Insurance Company	.....	.....	4,753	2,570
Kansas City Fire & Marine Insurance Co.	.....	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	1,179	.....	40	73
Legal and General Assurance Society, Ltd.	213	.....	17,087	3,560
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	141	2	12,401	6,325
Liverpool Manitoba Assurance Co.	.....	.....	.....	.....
Local Government Guarantee Society, Ltd.	.....	.....	.....	.....
London & County Insurance Co., Ltd.	.....	.....	541	284
London & Lancashire Guar. & Accident Co. of Canada	48	.....	.....	.....
London & Lancashire Insurance Co., Ltd.	7,774	.....	65,957	33,477
London & Provincial Marine & General Ins. Co., Ltd.	.....	.....	2,387	1,858
London & Scottish Assurance Corporation, Ltd.	.....	.....	1,963	549
London Assurance	3,188	.....	9,551	6,150
London-Canada Insurance Co.	.....	.....	2,485	926
London Guarantee & Accident Co.	8	.....	10,920	7,677
Lumber Mutual Fire Insurance Co.	.....	.....	.....	.....
Lumbermens Insurance Co.	.....	.....	7,320	8,691
Lumbermens Mutual Casualty Co.	.....	.....	.....	.....
Lumbermens Mutual Insurance Co.	133	.....	.....	.....
Marine Insurance Co., Ltd.	.....	.....	75	.....
Mercantile Insurance Co.	271	.....	.....	.....
Merchants & Manufacturers Insurance Co.	.....	.....	.....	.....
Merchants Fire Assurance Corporation	.....	.....	.....	.....
Merchants Marine Insurance Co., Ltd.	.....	.....	.....	.....
Mercury Insurance Co.	65	.....	.....	.....
Michigan Fire & Marine Insurance Co.	36	.....	11,699	6,256
Millers National Insurance Co.	.....	.....	.....	.....
Mill Owners Mutual Fire Insurance Co. of Iowa	.....	.....	.....	.....
Milwaukee Mechanics Insurance Co.	43	6	82,317	48,144
Motor Union Insurance Co., Ltd.	.....	.....	.....	.....
Mutual Implement & Hardware Insurance Co.	75	.....	1,235	638
National Ben Franklin Fire Insurance Co.	.....	.....	16,762	9,073
Nationale Fire Insurance Co.	.....	.....	.....	.....
National Fire Insurance Co. of Hartford	997	.....	2,938	595
National Liberty Insurance Co. of America	.....	.....	.....	.....
National Liverpool Insurance Co.	.....	.....	.....	.....
National Provincial Insurance Co., Ltd.	.....	.....	.....	.....
National Retailers Mutual Insurance Co.	.....	.....	.....	.....
National Union Fire Insurance Co. of Pittsburgh	.....	.....	3,632	3,091
Newark Fire Insurance Co.	.....	.....	.....	.....
Carried forward	$140,383	$12,141	$1,535,859	$859,502

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$140,383	$12,141	$1,535,859	$859,502
New Brunswick Fire Insurance Co.	.....	.....	.....	.....
New England Fire Insurance Co.	9	.....	2,925	1,564
New Hampshire Fire Insurance Co.	.....	.....	.....	.....
New York Underwriters Insurance Co.	—30	.....	.....	.....
New Zealand Insurance Co., Ltd.	.....	.....	7,951	4,271
Niagara Fire Insurance Co.	185	.....	3,833	3,839
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	161	.....	275	.....
North British & Mercantile Insurance Co., Ltd.	417	.....	3,904	2,600
North Empire Fire Insurance Co.	9	.....	2,183	1,534
North River Insurance Co.	183	.....	.....	.....
Northern Assurance Co., Ltd.	.....	.....	7,603	5,117
Northwestern Mutual Fire Association	690	.....	35,797	22,104
Northwestern National Insurance Co.	.....	.....	.....	.....
North-West Fire Insurance Co.	.....	.....	.....	.....
Norwich Union Fire Insurance Society, Ltd.	46	15	16,155	9,576
Occidental Fire Insurance Co.	76	.....	656	38
Ocean Accident & Guarantee Corporation, Ltd.	.....	.....	11,042	8,149
Ohio Farmers Insurance Co.	.....	.....	.....	.....
Pacific Coast Fire Insurance Co.	108	.....	1,215	456
Pacific Fire Insurance Co.	.....	.....	8,473	4,581
Palatine Insurance Co., Ltd.	.....	.....	.....	.....
Patriotic Assurance Co., Ltd.	.....	.....	252	504
Pearl Assurance Co., Ltd.	1,087	286	17,727	1,605
Pennsylvania Lumbermens Mutual Fire Insurance Co.	.....	.....	.....	.....
Philadelphia Fire & Marine Insurance Co.	.....	.....	.....	.....
Phoenix Assurance Co., Ltd.	1,456	.....	27,511	14,965
Phoenix Insurance Co.	215	.....	35,558	16,020
Pioneer Insurance Co.	.....	.....	.....	.....
Planet Assurance Co., Ltd.	.....	.....	149	10
Providence Washington Insurance Co.	.....	.....	6,595	3,406
Provincial Insurance Co., Ltd.	.....	.....	6,370	2,633
Prudential Assurance Co., Ltd.	923	.....	9,004	9,200
Quebec Fire Assurance Co.	58	.....	.....	.....
Queen Insurance Co. of America	.....	.....	.....	.....
Queensland Insurance Co., Ltd.	.....	.....	40,153	10,726
Railway Passengers Assurance Co.	—38	.....	1,478	350
Reliance Insurance Co. of Canada	66	.....	10,138	4,874
Royal Exchange Assurance	.....	.....	11,135	6,559
Royal Insurance Co., Ltd.	176	10	15,571	7,911
Royal Plate Glass & General Insurance Co. of Canada	.....	.....	.....	.....
Royal Scottish Insurance Co., Ltd.	.....	.....	.....	.....
St. Paul Fire & Marine Insurance Co.	1,473	6	110,490	55,035
Saskatchewan Mutual Fire Insurance Co.	.....	.....	2,972	9,909
Scottish Canadian Assurance Corporation	.....	.....	.....	.....
Scottish Insurance Corporation, Ltd.	.....	.....	908	95
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	1,838	869
Scottish Union & National Insurance Co.	350	.....	16,480	4,560
Sea Insurance Co., Ltd.	.....	.....	.....	.....
Security Insurance Co. of New Haven	.....	.....	530	176
Security National Insurance Co.	.....	.....	.....	.....
Sentinel Fire Insurance Co.	209	.....	2,925	1,564
South British Insurance Co., Ltd.	106	1	.....	4
Southern Insurance Co., Ltd.	175	.....	.....	.....
Springfield Fire & Marine Insurance Co.	302	.....	99,446	53,174
Standard Insurance Co. of N.Y.	185	.....	4,834	1,087
State Assurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	825	.....	4,767	2,699
Switzerland General Insurance Co., Ltd.	.....	.....	.....	.....
Toronto General Insurance Co.	.....	.....	15,308	10,153
Transcontinental Insurance Co.	48	.....	1,573	.....
Travelers Fire Insurance Co.	1,087	.....	54,195	27,302
Travelers Indemnity Co.	.....	.....	.....	.....
Union Assurance Society, Ltd.	.....	.....	7,915	3,448
Union Fire, Accident & General Insurance Co.	.....	.....	.....	.....
Union Insurance Society of Canton, Ltd.	536	518	36,019	21,877
Union Marine & General Insurance Co., Ltd.	8	.....	6,549	4,603
United British Insurance Co., Ltd.	.....	.....	.....	.....
United Firemen's Insurance Co.	4	.....	.....	.....
Carried forward	$151,488	$12,977	$2,186,261	$1,198,649

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$151,488	$12,977	$2,186,261	$1,198,649
United Mutual Fire Insurance Co.	19	.....	967	143
United States Fidelity & Guaranty Co.	.....	.....	.....	.....
United States Fire Insurance Co.	825	.....	6,072	2,282
Utah Home Fire Insurance Co.	74	29	.....	.....
Wawanesa Mutual Insurance Co.	.....	.....	17,473	4,709
Wellington Fire Insurance Co.	.....	.....	1,266	542
Westchester Fire Insurance Co.	172	.....	6,072	2,282
Western Assurance Co.	—58	.....	13,358	5,020
Western Union Insurance Co.	29	.....	634	264
Westminster Fire Office	.....	.....	.....	.....
World Fire & Marine Insurance Co.	690	.....	4,282	5,260
World Marine & General Insurance Co.	.....	.....	1,932	674
Yorkshire Insurance Co., Ltd.	.....	.....	14,145	5,408
Zurich General Accident & Liability Insurance Co., Ltd.	.....	.....	.....	.....
Totals	$153,239	$13,006	$2,252,462	$1,225,233
Totals for 1946	$165,918	—$21,144	$1,777,715	$987,750

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.	.....	.....	H. 4,860	$537
Alliance Insurance Co. of Philadelphia	$42	.....	.....	.....
American Alliance Insurance Co.	.....	.....	.....	.....
American Insurance Co.	.....	.....	.....	.....
Boiler Inspection & Insurance Co. of Canada	.....	.....	.....	.....
British America Assurance Co.	.....	.....	.....	.....
British Empire Assurance Co.	7	.....	.....	.....
British Northwestern Fire Insurance Co.	.....	.....	.....	.....
British Oak Insurance Co., Ltd.	.....	.....	.....	.....
British Traders Insurance Co., Ltd.	.....	$183	.....	.....
Canada Accident & Fire Assurance Co.	.....	.....	.....	.....
Canada Security Assurance Co.	.....	.....	.....	.....
Canadian Alliance Insurance Co.	.....	.....	.....	.....
Canadian Fire Insurance Co.	.....	.....	.....	.....
Canadian General Insurance Co.	.....	.....	.....	.....
Canadian Home Assurance Co.	.....	.....	.....	.....
Canadian Mercantile Insurance Co.	.....	.....	.....	.....
City of New York Insurance Co.	.....	.....	.....	.....
Columbia Insurance Co. of New York	.....	.....	S.L. 1	.....
Commercial Casualty Insurance Co.	.....	.....	.....	.....
Connecticut Fire Insurance Co.	6	.....	.....	.....
Continental Insurance Co.	.....	.....	.....	.....
Eagle Fire Co. of New York	.....	.....	.....	.....
Economical Mutual Fire Insurance Co.	160	.....	.....	.....
Employers' Liability Assurance Corporation, Ltd.	.....	.....	.....	S.L. 150
	.....	.....	B. 294	.....
Equitable Fire & Marine Insurance Co.	2	.....	.....	.....
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. 264,115	47,237
Carried forward	$217	$183	$269,273	$47,924

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$217	$183	$269,273	$47,924
General Insurance Co. of America			S.L. 71	
General Security Insurance Co. of Canada				
Gibraltar Fire & Marine Insurance Co.				
Glens Falls Insurance Co.		372		
Globe Indemnity Co. of Canada			B. 144	
Great American Insurance Co.				
Guardian Assurance Co., Ltd.			B. 70	
Guardian Insurance Co. of Canada			B. 817	1,128
Halifax Insurance Company	—5		B. 15	
Hardware Dealers Mutual Fire Insurance Co.				
Hartford Accident & Indemnity				
Hartford Fire Insurance Co.	86	68		
Hartford Steam Boiler Inspection & Insurance Co.			B. 4,244	2,438
Home Fire & Marine Insurance Co.				
Home Insurance Co.				H. 33
	2,179	780	S.L. 1,419	2,903
Hudson Bay Insurance Co.				
Imperial Assurance Co.			S.L. 2	
Imperial Insurance Office				
Indemnity Insurance Co. of North America			L.S. 3,545	
Insurance Co. of North America			H. 2,446	115
Kansas City Fire & Marine Insurance Co.				
Law, Union & Rock Insurance Co.	4			
Liberty Mutual Insurance Co.				
Liverpool & London & Globe Insurance Co., Ltd.			B. 16	
London & Lancashire Insurance Co., Ltd.	12			
London Guarantee Accident Co., Ltd.			S.L. 2	
Lumbermen's Mutual Casualty Co.			B. 7,329	1,000
Maryland Casualty Co.			B. —7	
Mercury Insurance Co.				
Michigan Fire & Marine Insurance Co.	8		H. 1,287	114
Milwaukee Mechanics Insurance Co.				
Mutual Implement & Hardware Insurance Co.				
National Fire Insurance Co. of Hartford	—1			
New England Fire Insurance Co.			H. 322	29
New York Underwriters Insurance Co.				
New Zealand Insurance Co., Ltd.				
Niagara Fire Insurance Co.				
Non-Marine Underwriters, Members of Lloyd's, London, Eng.			L.S. 740	
North Empire Fire Insurance Co.			S.L. 2	
North River Insurance Co.	—5			
Northern Assurance Co., Ltd.				
Northwestern Mutual Fire Association				
Norwich Union Fire Insurance Society, Ltd.				
Ocean Accident & Guarantee Corporation, Ltd.			B. 1,975	
Pacific Indemnity Co.			B. 195,575	22,318
Pearl Assurance Co., Ltd.				
Philadelphia Fire & Marine Insurance Co.				
Phoenix Assurance Co., Ltd.			S.L. 62	
Phoenix Insurance Co.	11			
Prudential Assurance Co., Ltd.				
Reliance Insurance Co. of Canada	3			
Royal Insurance Co., Ltd.			B. 136	
St. Paul Fire & Marine Insurance Co.				
Saskatchewan Mutual Fire Insurance Co.				
Scottish Insurance Corporation, Ltd.				
Scottish Union & National Insurance Co.				
Security Insurance Co. of New Haven	234			
Sentinel Fire Insurance Co.	2		H. 322	29
South British Insurance Co., Ltd.		60		
Springfield Fire & Marine Insurance Co.	66		H. 10,940	969
Carried forward	$2,811	$1,463	$500,747	$79,000

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1947—*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	$2,811	$1,463	$500,747	$79,000
Toronto General Insurance Co.	.....	.....	.....	.....
Travelers Fire Insurance Co.	.....	.....	S.L. —29	.....
Travelers Indemnity Co.	.....	.....	B. 389	.....
Union Insurance Society of Canton, Ltd.	.....	314	.....	.....
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.	.....	10	.....	.....
Wawanesa Mutual Insurance Co.	.....	.....	.....	.....
Westchester Fire Insurance Co.	.....	.....	.....	.....
Western Assurance Co.	.....	.....	.....	.....
World Fire & Marine Insurance Co.	.....	.....	.....	.....
Yorkshire Insurance Co., Ltd.	.....	.....	L.S. 75	.....
Totals	$2,809	$1,787	$501,185	$79,000
Totals for 1946	$4,669	—$1,118	$147,604	$65,087

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

(Figures shown in nearest thousand.)

Class of Insurance.	1943.	1944.	1945.	1946.	1947.
Accident, P.	$1,018,000	$1,222,000	$1,265,000	$1,404,327	$1,748,096
,, L.	545,000	746,000	843,000	762,359	926,800
Guarantee, P.	116,000	126,000	139,000	214,242	223,482
,, L.	—10,000	17,000	19,000	10,933	7,926
Inland-transportation, P.	157,000	144,000	167,000	200,508	234,462
,, ,, L.	80,000	62,000	93,000	47,945	118,213
Marine, P.	1,852,000	1,528,000	1,337,000	1,603,780	2,515,173
,, L.	1,042,000	562,000	659,000	736,901	1,014,241
Personal-property, P.	681,000	865,000	1,237,000	1,777,715	2,252,462
,, ,, L.	1,191,000	491,000	780,000	987,750	1,225,233
Property-damage, P.	274,000	387,000	156,000	165,918	153,239
,, ,, L.	89,000	—17,000	45,000	—21,144	13,006
Public-liability, P.	337,000	382,000	396,000	435,261	564,427
,, ,, L.	67,000	107,000	118,000	218,529	176,188
Sickness, P.	236,000	207,000	233,000	229,004	244,636
,, L.	116,000	91,000	108,000	85,450	96,046
Theft, P.	145,000	197,000	204,000	253,707	308,441
,, L.	75,000	84,000	82,000	108,106	95,532
Other forms, P.	260,000	396,000	256,000	312,376	706,506
,, ,, L.	95,000	75,000	96,000	180,861	183,263
Total, P.	$5,076,000	$5,454,000	$5,390,000	$6,596,838	$8,950,924
,, L.	3,290,000	2,218,000	2,843,000	3,117,690	3,856,448

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