PROVINCE OF BRITISH COLUMBIA

Thirty-eighth Annual Report

of the

SUPERINTENDENT OF INSURANCE

1949

(Business transacted in 1948)

VICTORIA, B.C.:
Printed by DON MCDIARMID, Printer to the King's Most Excellent Majesty.
1949.

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-eighth Annual Report of the Superintendent of Insurance for the year ended December 31st, 1948.

GORDON S. WISMER,
Attorney-General.

Victoria, B.C., July 3rd, 1949.

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Report of the Superintendent of Insurance.

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., July 3rd, 1949.

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-eighth Annual Report of the Department of Insurance covering the year ended December 31st, 1948.

At that date 329 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	7	....	7
Other Provinces	8	15	23
Canada	....	68	68
Great Britain	6	74	80
Australia	....	2	2
France	....	5	5
Hong Kong	1	2	3
India	....	1	1
New Zealand	....	2	2
Switzerland	2	4	6
United States	4	128	132
Totals	28	301	329
The comparative figures are for—			
1947	25	306	331
1946	22	299	321

Fourteen new insurers were licensed during the year. These are as follows: Alpina Insurance Company, Limited; British Columbia Insurance Company; Canada Health and Accident Assurance Company; Contingency Insurance Company, Limited; The T. Eaton Life Assurance Company; Federation Insurance Company of Canada; North American Life and Casualty Company; Orion Insurance Company, Limited; Progressive Insurance Company of Canada; Rhode Island Insurance Company (licence revived); Roberts Mutual Fire Insurance Company; Ruby General Insurance Company, Limited; Unity Fire Insurance Corporation; and World Auxiliary Insurance Corporation, Limited.

The Associated Canadian Travellers was a new fraternal society licensed during the year, the total number of fraternal societies licensed being thirteen.

Seventeen insurers ceased business in the Province during the year, and are as follows: Baltimore American Insurance Company, City of New York Insurance Company, Fonciere Fire Insurance Company, Franklin Fire Insurance Company, Gibraltar Fire and Marine Insurance Company, Home Assurance Company of Canada (in liquidation), Homestead Fire Insurance Company, Indiana Lumbermen's Mutual Insurance Company, Lumbermen's Mutual Insurance Company, Lumber Mutual Fire Insurance

Company of Boston, National Liberty Insurance Company of America, National Liverpool Insurance Company, National Retailers Mutual Insurance Company, Newark Fire Insurance Company, New Brunswick Fire Insurance Company, Pioneer Insurance Company, and Queen Insurance Company of America.

A complete list of insurers will be found on pages 7 to 54. A similar list made up to December 31st, 1948, was printed for circulation and published in The British Columbia Gazette. For purposes of convenience the present list is made up to June 30th, 1949, so that it includes insurers licensed since December 31st, 1948, and shows the classes of insurance for which all insurers are now licensed.

On analysis the list shows that 39 companies (exclusive of fraternal societies) were licensed for life insurance, 238 for fire insurance, 191 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 70.

There were ten underwriters' agencies licensed under the Act. The list appears on page 53. One underwriters' agency, the Cardinal Underwriters, has ceased business in the Province since January 1st, 1949.

The taxes collected on unlicensed insurance amounted to $23,791.61.

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

Licences issued to	1948.	1947.	1946.	1945.	1944.
Life-insurance agents	1,386	1,372	1,347	1,167	1,077
Other than life-insurance agents	1,449	1,437	1,353	1,231	1,117
Insurance salesmen	1,172	1,071	1,008	661	504
Insurance adjusters	46	37	34	33	28
Employees of insurance adjusters	54	41	27	17	13
Totals	4,107	3,958	3,769	3,109	2,739

The number of real-estate agents' and real-estate salesmen's licences issued under the "Real-estate Agents' Licensing Act" for the year 1948–49 in comparison with the year 1947–48 is as follows:—

Licences issued to	1948–49.	1947–48.	1946–47.	1945–46.	1944–45.
Real-estate agents	1,076	1,090	1,110	1,004	800
Real-estate salesmen	1,848	1,686	1,653	1,335	805
Totals	2,924	2,776	2,763	2,339	1,605

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, 1949.)

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	Accident, automobile, 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 bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), 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).
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, 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, 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, Eng.	Maurice Rattray or Adrian J. Moyls, Vancouver	Accident, automobile, 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, 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).
Alpina Insurance Co., Ltd., Zurich, Switzerland	J. S. Marshall, Vancouver	Marine.
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....	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, Conn.	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).

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.
Baloise Marine Insurance Co., Ltd., Basle, Switzerland	J. G. Cochrane, Vancouver	Marine.
Bankers and Shippers Insurance Co. of New York, New York, N.Y.	Clarence Albert Mitchell, 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 Co., 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.	Gordon E. Evans, 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, Eng.	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, Eng.	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.
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).

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 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, 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).
British Law Insurance Co., Ltd., London, Eng.	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, Eng.	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 Co., 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 Co., Buffalo, N.Y.....	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, marine, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by loss or damage to personal effects), sprinkler leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
California Insurance Co., San Francisco, Calif...	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).

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.
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, Que.	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 Health and Accident Assurance Corporation, Waterloo, Ont.	Arthur J. Cowan, Vancouver	Accident and sickness.
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, Man.	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 Co., 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 Co., Montreal, Que....	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, Man.....	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.	Frederick B. Urquhart, Vancouver	Accident, aircraft, automobile, boiler and machinery, employers' liability, fire, guarantee, hail, inland-transportation, live-stock, marine, plate-glass, property, property-damage (limited to loss or damage to personal effects and to loss or damage to property caused by explosion of natural or other gas), public-liability, sickness, sprinkler-leakage, theft, weather, workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Canadian Surety Co., Toronto, Ont.....	A. M. McTavish, Vancouver	Accident, aircraft, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to personal effects or caused to property by explosion of natural or other gas), public-liability, sprinkler-leakage, theft, weather, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by earthquake, or by horses or cattle, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Canton Insurance Office, Ltd., Victoria, Hong Kong	F. Temple Keeling, Vancouver	Marine.
Car and General Insurance Corporation, Ltd., London, Eng.	W. H. Sloan, 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).

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.
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, Eng.	F. H. LeCouteur, 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 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 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.	Francis A. Farnan, 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).
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).
Columbia Insurance Co. 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, Que.	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 Co., Newark, N.J.	Frank Parsons, Vancouver	Accident, automobile (excluding loss or damage to an automobile by fire), employers' liability, guarantee, plate-glass, property-damage, public-liability, sickness, theft, and workmen's compensation.
Commercial Union Assurance Co., Ltd., London, Eng.	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).

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.
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.	Clarence Albert Mitchell, 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 Assurance Co.....	C. S. Bell, Vancouver.....	Life, accident, and sickness, upon the condition that the words "incorporated under the laws of the State of Illinois, U.S.A.," will be used in conspicuous relation to the name "Continental Assurance Company" wherever it appears in the company's contracts, application forms, advertisements, or other published material.
Continental Casualty Co., Hammond, Ind.....	S. Howie, Vancouver.....	Accident, automobile (excluding loss or damage to an automobile by fire), employers' liability, plate-glass, public-liability, sickness, and theft.
Continental Insurance Co., New York, N.Y.....	R. B. Leigh, Vancouver.....	Aircraft, automobile, 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.
Contingency Insurance Co., Ltd., London, Eng.	Gilbert Peter Kaye, Vancouver	Automobile, fire, inland-transportation, property-damage (limited to loss or damage to personal effects), public-liability, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by vehicles, or by explosion of natural or other gas), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).

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.	A. G. Butcher, Vancouver	Life.
Dominion Fire Insurance Co., Toronto, Ont.	F. W. Edwards, 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 Co. of New York, New York, N.Y.	W. O. Banfield, Vancouver.	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, inland-transportation, property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Eagle Star Insurance Co., Ltd., London, Eng.	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).

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.
T. Eaton Life Assurance Co., Toronto, Ont.	Walter Stewart Owen, Vancouver	Life.
Economic Insurance Co., Ltd., London, Eng.	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.	Russell A. Hicks, 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.	F. W. Edwards, 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, N.J.	W. S. Owen, Vancouver	Accident, automobile, fire, inland-transportation, marine, 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	Accident, fire, guarantee, inland-transportation, 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 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, or tornado).
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.	Marten B. B. Rolfe, 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 Co., Regina, Sask.	Thomas E. Wilson, Vancouver	Life.

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
Fidelity-Phenix Fire Insurance Co. of New York, New York, N.Y.	R. B. Leigh, Vancouver	Aircraft, automobile, 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, Que.	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, Calif.	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, N.J.	F. W. Edwards, 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, Wash.	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).
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, marine, 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, Wash.	E. L. Morley, Vancouver.....	Accident, automobile (excluding loss of, or damage to, an automobile by fire), 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).
General Insurance Co. of America, Seattle, Wash.	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 Co. of Canada Montreal, Que.	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).

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.
Girard Fire and Marine Insurance Co., Philadelphia, Pa.	F. W. Edwards, 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, N.Y.....	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, Que.	L. M. Corke, Victoria.....	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, Ont.	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.
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, Man.	C. F. Dunfee, Vancouver.....	Accident, life, sickness.
Guarantee Co. of North America, Montreal, Que.	R. H. Shanks, Victoria.....	Guarantee, inland-transportation, 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, Eng.	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, Que.	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.

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.
Guildhall Insurance Co., Ltd., London, Eng.	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.	Harry G. Livingstone, 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).
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 Co., 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 Fire and Marine Insurance Co. of California, San Francisco, Calif.	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).
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, property-damage (limited to loss or damage to property caused by earthquake, 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 to loss or damage to personal effects), real property, to the extent authorized by the insurance laws of the State of New York, sprinkler-leakage, and 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 vehicles).
Hudson Bay Insurance Co., Montreal, Que.	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).

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
Imperial Guarantee and Accident Insurance Co. of Canada, Toronto, Ont.	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, Ont.	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.	W. G. Gerrard, Vancouver	Inland-transportation, marine, and property-damage.
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 Co. 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).
Law Union and Rock Insurance Co., Ltd., London, Eng.	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, 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, 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, Que.	F. H. LeCouteur, Vancouver	Accident, automobile, boiler (excluding 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 bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, and against loss of or damage to real or immovable property and to personal effects), public-liability, sickness, 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), 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.
Local Government Guarantee Society Ltd., London, Eng.	W. R. Sloan, 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, Eng.	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, Eng.	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, Eng.	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, Eng.	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).
London Guarantee and Accident Co., Ltd., London, Eng.	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, 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) 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.

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

Mercury Insurance Co., St. Paul, Minn.	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.	F. W. Edwards, 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, Mich.	A. S. Matthew, Vancouver	Automobile (limited to loss or damage to an automobile), fire, inland-transportation, property-damage, sprinkler-leakage, and weather (limited to loss or damage to property caused by 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 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, Wis.	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).

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.
Monarch Life Assurance Co., Winnipeg, Man.	R. Frank R. Boreham, Vancouver	Life.
Montreal Life Insurance Co., Montreal, Que.	Ian Cameron, Vancouver	Life.
Monument Insurance Co., Ltd., London, Eng.	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, Eng.	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.	W. Marvin Carpenter, 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.	L. H. Dewey, 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, Ont.	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.	F. W. Edwards, 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).
National Fire and Casualty Insurance Co., Montreal, Que.	Frederick B. Urquhart, Vancouver	Fire and 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 bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or 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), sprinkler-leakage, and weather (limited to loss or damage to the property caused by cyclone, tornado, wind-storm, 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., Winnipeg, Man.	F. C. Sweet, Vancouver.....	Automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, public-liability, and theft.
National Life Assurance Co. of Canada, Toronto, Ont.	A. B. Robertson, Vancouver	Life.
National Provincial Insurance Co., Ltd., London, Eng.	W. R. Sloan, 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).

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
National Union Fire Insurance Co. of Pittsburgh, Pa., Pittsburgh, Pa.	C. A. Bird, Vancouver.....	Aircraft (excluding liability for loss or damage to property or resulting from bodily injury to or death of any person), automobile, fire, inland-transportation, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, property-damage (limited to loss or damage to the property caused by vehicles).
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 and Casualty Co., Minneapolis, Minn.	Richard D. Garrett, Vancouver	Life, accident, and sickness.
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, Que.	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.	George E. G. Whitaker, Victoria	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.
Northwest Casualty Co., Seattle, Wash.	A. E. Warrick, Vancouver.	Accident, automobile, employers' liability, plate-glass, public-liability, and theft.
Northwestern Mutual Fire Association, Seattle, Wash.	A. E. Warrick, 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.	F. W. Edwards, 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.	W. O. Banfield, 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, 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, Que.	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, Calif.	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.
Orion Insurance Co., Ltd., London, Eng.....	James Stirrat Marshall, Vancouver	Marine.
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) 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).
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, Calif.....	L. St. M. DuMoulin, Vancouver	Accident, automobile, boiler and machinery, employers' liability, 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.
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).
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 aircaft), 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).
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).
Progressive Insurance Co. of Canada, Montreal, Que.	Alan N. Ker, Vancouver.....	Fire, accident, automobile, 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), property-damage (limited to loss or damage to the property caused by vehicles, or by earthquake, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, 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).
Protective Association of Canada, Granby, Que.	William James Charles Brown, Victoria	Accident and sickness.
Providence Fire Insurance Co., Paris, France....	Clarence Albert Mitchell, 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).

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.
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, Eng.	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).
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).
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, Que.	A. W. Nyblom, Vancouver	Fire, inland-transportation, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Rhode Island Insurance Co., Providence, R.I.	L. St. M. DuMoulin, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), and property-damage (limited to loss or damage to personal effects).
Roberts Mutual Fire Insurance Co., New Westminster, B.C.	Head office, New Westminster, B.C.	Fire.
Royal Exchange Assurance, London, Eng.	W. R. Sloan, 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, Eng.	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).

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.
Ruby General Insurance Co., Ltd., Calcutta, India	T. G. S. Hare, Vancouver	Fire, automobile, 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, property-damage (limited to loss or damage to the property caused by falling aircraft, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by earthquake, or by explosion of natural or other gas, or by hail, or by sprinkler-leakage, 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, or tornado).
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.
Scottish Canadian Assurance Corporation, Toronto, Ont.	F. T. Keeling, Vancouver....	Accident, automobile, fire, guarantee, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Scottish Insurance Corporation, Ltd., Edinburgh, Scotland	Gordon Bell, Vancouver.....	Automobile, fire, property-damage (limited to loss or damage to personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Scottish Metropolitan Assurance Co., Ltd., Edinburgh, Scotland	W. G. Gerrard, Vancouver...	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise), public-liability, sickness, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).

Scottish Union and National Insurance Co., Edinburgh, Scotland	F. A. Farnan, 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, Eng.....	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).

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.
South British Insurance Co., Ltd., 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).
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, Eng.	F. W. Waller, Victoria.....	Inland-transportation and marine.

Stanstead & Sherbrooke Insurance Co., Sherbrooke, Que.	Clarence Albert Mitchell, 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, Eng.....	W. R. Sloan, 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, Eng.....	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, Que.	A. L. Wright, Vancouver..	Life.
"Switzerland" General Insurance Co., Ltd., Zurich, Switzerland	John Donald, New Westminster	Fire, 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 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, Eng.	C. A. Bird, Vancouver.....	Marine.
Toronto General Insurance Co., Toronto, Ont.	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).

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.
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).
Union Fire, Accident and General Insurance Co., Paris, France	Clarence Albert Mitchell, 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, Eng.	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 com*motion, or military or usurped power, or by vandalism or malicious mischief, or by 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, accident, automobile, fire, plate-glass, 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, 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 bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by 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.

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.
United States Fidelity and Guaranty Co., Baltimore, Md.	Marten B. B. Rolfe, 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.	W. S. Owen, Vancouver.....	Accident, automobile, employers' liability, guarantee, public-liability, 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 Co., 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).
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).

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Western Assurance Co., Toronto, Ont.	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, Ont.	Florence L. Wright, Vancouver	Life.
Western Union Insurance Co., Calgary, Alta.	Lorne C. Jackson, Haney	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, Eng.	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).
World Auxiliary Insurance Corporation, Ltd., London, Eng.	James Stirrat Marshall, Vancouver	Marine.
World Fire and Marine Insurance Co., Hartford, Conn.	J. F. Parrott, 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 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, Eng.	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	Kenneth L. Yule, 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."

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
Aid Association for Lutherans, Appleton, Wis.	Carl F. Baase, New Westminster	Life and sickness insurance, to the extent authorized by its articles of incorporation, constitution and laws.
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; 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, 1948.

Continental Assurance Company.

National Fire & Casualty Insurance Company.

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

Name.	Representing.
British & Canadian Underwriters	Norwich Union Fire Insurance Society, Ltd.
Canadian Underwriters Agency	Baloise Fire Insurance Company.
Eastern Underwriters Department	Camden Fire Insurance Association.
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, 1948.

Hardware Dealers Mutual Fire Insurance Company.
Nationale Fire Insurance Company.
Pioneer Equitable Insurance Company of Indiana.

NAMES OF UNDERWRITERS' AGENCIES WHICH HAVE CEASED BUSINESS IN BRITISH COLUMBIA SINCE DECEMBER 31ST, 1948.

Cardinal Underwriters of the Pioneer Equitable Insurance Company of Indiana.

LIST OF SOCIETIES (INCORPORATED UNDER THE "SOCIETIES ACT") LICENSED UNDER THE "INSURANCE ACT."

Associated Hospitals Services of British Columbia.
British Columbia Mutual Benefit Association.
Canadian Mutual Aid Association.
Canadian Mutual Benefit Association.
Creston Valley Sick Benefit Association.
C.U. & C. Health Services Society.
Empire Home Benefit Association.
Family Assurance Society.
Fidelity Health Association.
Fifteen Hundred Club of Victoria District.
Fraser Valley Medical-Dental Society.
Interior Mutual Benefit Association.
Kimberley Medical & Hospital Services Society.
Medical Services Association.
Pacific Mutual Benefit Association.
Powell River Employees' Sick Benefit Society.
Provident Mutual Benefit Association.
Rossland-Trail Sick Benefit Association of British Columbia.
Sumner Mutual Benefit Association.
Telephone Employees' Medical Services Association of British Columbia.
Two Thousand Benefit Association.
United Homes Security Association.
Western Mutual Benefit Association.

Annual Statements of Provincial Licensees.

BRITISH COLUMBIA INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

Theo. Hare. C. G. Hobson. J. D. Christie.

Theo. Hare, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1948.

Assets.

Bonds and debentures (book value)		$5,031.25
Cash in bank		4,986.91
Interest accrued		37.81
		$10,055.97

Liabilities.

Reserve of unearned premiums (net, at 80 per cent.)		$0.51
Expenses due and accrued		170.00
Taxes due and accrued		.10
Capital stock—		
Authorized—		
Common	$400,000.00	
Preferred	100,000.00	
Subscribed	50,000.00	
Paid up		10,328.00
		$10,498.61
Deficit		442.64
		$10,055.97

Profit and Loss Account.

Premiums earned (net)		$4.57
Claims incurred (net)	*Nil*	
Commissions	$1.98	
Taxes	266.60	
Salaries, fees, and travelling expenses	25.00	
Other expenses	172.46	
		466.04
Underwriting loss		$461.47
Other revenue—Interest earned	$143.83	
Other expenditure—Loss on sale of securities	125.00	
		18.83
Net loss		$442.64

RETURNS FOR BRITISH COLUMBIA.

(*See* page 83.)

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, 1948.

Assets.

Bonds and debentures (book value)		$63,991.62
Cash on hand and in banks		55.61
Interest accrued		681.71
		$64,728.94

Liabilities.

Reserve of unearned premiums (net, at 80 per cent.)		$32,102.94
Investment reserves		1,743.00
Premiums paid in advance		2,667.01
		$36,512.95
Capital stock—		
Authorized	$25,000.00	
Subscribed and paid up		10,000.00
Surplus		18,215.99
		$64,728.94

Profit and Loss Account.

Premiums earned (net)		$29,225.39
Claims incurred	$23,294.63	
Commissions	13,679.57	
Taxes	685.84	
Salaries, fees, and travelling expenses	750.00	
Other expenses	116.36	
		38,526.40
Underwriting loss		$9,301.01
Other revenue—Interest earned	$2,053.16	
Other expenditure—Decrease in deficiency of market under book value of securities	675.38	
		1,377.78
Net loss		$7,923.23

RETURNS FOR BRITISH COLUMBIA.

(*See* page 83.)

BRITISH PACIFIC INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

H. J. Bailey. T. S. Dixon. H. J. Seed.
C. W. S. Bell. J. H. McMahon. R. C. White.
W. S. Charlton. Frank Parsons. B. S. Brown, Jr.
G. D. Cunningham. George Parsons.

Frank Parsons, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1948.

Assets.

Bonds and debentures (book value)	$104,906.25
Cash on hand and in banks	13,634.03
Accrued interest	940.48
Agents' balances	23,850.98
Reinsurance premiums	1,602.90
Carried forward	$144,934.64

Assets—Continued.

Brought forward			$144,934.64
Amount due from reinsurance on losses paid			2,219.02
Taxes due from reinsuring companies			848.59
Automobiles			1,725.25
Furniture and fixtures			12,651.80
Incorporation expense			3,450.00
Prepaid expenses, supplies, etc.			2,525.68
Sundry accounts receivable			126.21
Gross assets			$168,481.19
Deduct assets not admitted—			
Agents' balances on premiums written prior to October 1st, 1948		$3,638.13	
Reinsurance premiums due from companies prior to October 1st, 1948		454.18	
Deficiency, market under book value of bonds		315.63	
Automobile		1,725.25	
Furniture and fixtures		12,651.80	
Incorporaiton expense		3,450.00	
			22,234.99
Total admitted assets			$146,246.20

Liabilities.

Provision for unpaid claims			$19,402.72
Adjustment expenses			493.00
Reserve for unearned premiums (net, 80 per cent.)			65,663.62
Reserve for unpaid losses			1,477.77
Expenses due and accrued			1,721.37
Taxes due and accrued			4,234.45
Reinsurance premiums			13,742.73
Premiums paid in advance			1,151.87
			$107,887.53
Capital stock—			
Authorized	$500,000.00		
Subscribed	200,000.00		
Paid up		$88,600.00	
Deficit in Profit and Loss Account		50,241.33	
			38,358.67
			$146,246.20

Profit and Loss Account.

Premiums earned (net)			$160,704.51
Claims incurred (net)		$67,009.31	
Adjustment expenses		763.83	
Commissions		36,890.70	
Taxes		4,054.09	
Salaries, fees, and travelling expense		43,476.23	
Other expense		24,639.94	
			176,834.10
Underwriting loss			$16,129.59
Other revenue—			
Interest earned		$2,933.28	
Profit on sale of securities		30.66	
		$2,963.94	
Less other expenditure—Bad debts written off		1,219.36	
			1,744.58
Net loss			$14,385.01

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 73, 77, 81, 87, and 92.)

CANADIAN HOME ASSURANCE COMPANY.

Head Office—Montreal, Que.

Directors.

G. S. Challies. J. G. Porteous. R. E. Schofield.
Owen Lobley. Max Wollner.

Max Wollner, Managing Director.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1948.

Assets.

Mortgage loans on real estate		$1,250.00
Bonds and debentures (book value)		630,611.00
Stocks (book value)		113,182.28
Cash on hand and in banks		117,349.79
Interest accrued		6,358.69
Agents' balances and premiums uncollected (net)		50,452.59
Account receivable		6,440.00
		$925,644.35

Liabilities.

Provision for unpaid claims		$156,884.00
Adjustment expenses		1,861.00
Present value of claims payable by instalments not yet due		10,000.00
Reserve of unearned premiums (net, at 80 per cent.)		192,719.32
Expenses due and accrued		573.71
Taxes due and accrued		12,000.00
Reinsurance premiums		11,171.77
Return premiums and balances due agents		201.85
Investment reserves		18,422.66
All other liabilities—		
Accident and casualty premium reserve	$54,856.18	
European general premium reserve	29,192.40	
European general loss reserve	50,000.00	
R. E. Schofield, purchase of agency	22,175.00	
		156,223.58
Capital stock—		
Authorized	$500,000.00	
Subscribed	400,000.00	
Paid up		245,480.00
Surplus		120,106.46
		$925,644.35

Profit and Loss Account.

Premiums earned (net)			$388,453.21
Claims incurred (net)		$223,511.70	
Adjustment expenses (net)		18,920.19	
Commissions		96,127.53	
Taxes		12,579.35	
Salaries, fees, and travelling expenses		35,079.60	
All other expenses		16,699.56	
			402,917.93
Underwriting loss			$14,464.72
Other revenue—			
Interest earned	$10,527.86		
Dividends earned	4,284.38		
		$14,812.24	
Other expenditure—			
Loss on sale of securities and real estate	$11,803.99		
Appropriation for agency purchase	22,175.00		
		33,978.99	
			19,166.75
Net loss			$33,631.47

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 73, 77, 81, 87, and 92.)

EMPIRE LIFE INSURANCE COMPANY.

Head Office—Kingston, Ont.

Directors.

C. P. Fell.	H. H. Blakeman.	D. W. McCormick.
A. H. K. Russell.	G. J. Guy.	D. R. McLaughlin.
N. A. Fairhead.	Hon. N. P. Lambert.	G. M. Orr.

C. P. Fell, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1948.

Assets.

Real estate (book value)		$130,182.65
Amounts owing under agreements of sale of real estate		11,924.78
Mortgage loans on real estate		3,046,498.79
Loans on and amount secured by policies		719,908.68
Bonds and debentures (book value)		10,664,448.50
Stocks (book value)		1,585,110.94
Cash on hand and in banks		202,981.24
Accounts receivable		1,238.63
Agents' debit balances		58,472.04
Total ledger assets at book value		$16,420,766.25
Deduct excess of total book value of ledger assets over total authorized value		14,485.94
		$16,406,280.31
Total interest, dividends, and rents due and accrued		154,890.19
Premiums due and uncollected or deferred (net)		275,200.83
		$16,836,371.33
Deduct assets not admitted—		
Cash advanced to or in the hands of officers or agents	$58,472.04	
Debit accounts (sundry)	779.47	
		59,251.51
		$16,777,119.82

Liabilities.

Liability under assurance and other contracts (net)		$14,212,358.00
Liability for payments due under contracts (net)		131,334.00
Provision for unreported death and disability claims		20,000.00
Amounts left with company		418,671.00
Premiums paid in advance		13,454.13
Dividends to policyholders due and unpaid		2,631.79
Provision for profits to policyholders (other than deferred dividends)		71,135.00
Profits credited to deferred-dividend policies (net)		57,874.00
Provision for accrued profits to policyholders not included above		70,991.00
Shareholders' surplus		16,948.85
Taxes		30,483.32
Salaries, rents, and office expenses due and accrued		7,313.90
Medical examiners' fees due and accrued		775.00
Legal fees due and accrued		200.00
Commissions to agents due and accrued		8,404.13
Reserve for contingencies		400,000.00
Staff pension, assurance and savings funds		183,100.00
Miscellaneous accounts payable		21,076.81
Capital stock—		
Authorized	$2,500,000.00	
Subscribed	1,308,500.00	
Paid up		314,215.00
Surplus		796,153.89
		$16,777,119.82

Income.

Premium income	$2,044,534.00
Consideration for supplementary contracts	24,157.00
Amounts left with company	86,416.31
Interest, dividends, and rents	612,989.10
Gross profit on sale or maturity of bonds and stocks	55,993.15
All other income	28,886.90
	$2,852,976.46

Disbursements.

Disbursements under assurance and annuity contracts (net)	$1,075,257.51
Payments under supplementary contracts (net)	11,822.19
Reduction in premiums resulting from application of dividends	2,608.60
Amounts left with the company	40,590.65
Taxes, licences, and fees	44,967.77
Head office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous	162,744.42
Branch office and agency expenses—Commissions, salaries, advances to agents, travelling expenses, rent, and miscellaneous	379,903.69
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	89,848.44
Payments from Staff Pension Fund	4,698.04
Insurance Society fees	2,422.31
Staff group insurance	1,462.75
Inspection reports and M.I.B.	10,637.35
Machine supplies	2,936.88
Charitable donations	1,250.00
Investment expense	10,277.98
Executive officers' retirement expense	6,729.99
Dividends paid to shareholders	12,565.10
Interest paid on claims	1,236.90
Interest on borrowed money	516.86
Loss on sale or maturity of real estate, bonds, and stocks	55,714.54
Balance	934,784.49
	$2,852,976.46

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, 1948.

Assets.

Real estate (book value)		$38,627.04
Liens on policies		98,039.85
Bonds and debentures (book value)		22,500,882.05
Cash on hand and in banks		90,381.94
Interest and dividends due and accrued		245,206.00
Premiums, dues, and assessments collected but not received by head office		45,777.38
Unexpired insurance premiums		3,695.29
Other assets		2,581.48
		$23,025,191.03
Deduct assets not admitted—		
Unexpired insurance premiums	$3,695.29	
Supplies and stationery	2,371.98	
Postage on hand	209.50	
		6,276.77
		$23,018,914.26

Liabilities.

Mortuary Fund	$19,285,617.22
Sickness No. 1 Fund	1,171,425.02
Juvenile Fund	24,800.00
Sickness No. 2 Fund	76,277.11
Building Fund	219,504.78
General Expense Fund	6,273.64
Surplus	2,235,016.49
	$23,018,914.26

Income.

Premiums, dues, and assessments	$751,561.87
Special assessments	757.00
Interest, dividends, and rents	915,589.98
Other revenue	4,982.70
Profit on sale or maturity of bonds and debentures	9,662.10
	$1,682,553.65

Disbursements.

Claims, endowments, and surrenders	$1,052,671.32
Reversionary bonuses	78,237.91
Premium relief loans	13,392.52
Head office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, and miscellaneous	62,313.28
Agency and organization expenses—Commissions, salaries, travelling expenses, and miscellaneous	126,831.10
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	70,854.61
Operating expenses on rented buildings	744.11
Decrease by adjustment of bonds, debentures, and real estate	12,332.99
Balance	265,175.81
	$1,682,553.65

RETURNS FOR BRITISH COLUMBIA.

Income—	
Mortuary Fund	$14,514.29
Sickness and Accident Fund—	
No. 1	337.95
No. 2	33.88
Juvenile Fund	289.97
General Expense Fund	1,151.61
	$16,327.70
Disbursements—	
Mortuary Fund	$18,153.82
Sickness and Accident Fund No. 1	376.25
	$18,530.07

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, 1948.

Assets.

Real estate (book value)		$3,000.00
Mortgage loans on real estate		69,600.00
Bonds and debentures (book value)		919,152.50
Cash on hand and in banks		118,556.98
Interest and rents, due and accrued		7,406.89
Agents' balances and reinsurance premiums uncollected (net)		30,224.26
Premiums due from reinsurers		16,022.00
Amount due from reinsurance on losses already paid		9,278.28
Unpaid assessments (*less* commission)		2,642.05
Overpayment, 1948 income tax		5,028.67
Due from reinsuring companies, taxes and commission		1,800.14
Office furniture and fixtures (*less* depreciation)		1,891.92
Automobile (*less* depreciation)		829.18
Spring and waterworks (*less* depreciation)		83.99
Sundries		5.01
		$1,185,521.87
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1948	$1,063.88	
Office furniture and fixtures	1,891.92	
Automobile	829.18	
Spring and waterworks	83.99	
		3,868.97
		$1,181,652.90

Liabilities.

Provision for unpaid claims		$33,854.81
Adjustment expenses		356.97
Reserve of unearned premiums (net, at 80 per cent.)		265,298.74
Cash dividends to shareholders, but not yet due		153,796.47
Expenses due and accrued		1,885.62
Taxes due and accrued		10,010.90
Reinsurance premiums		16,489.39
Contingency reserves		20,202.52
Special reserve for losses due reinsurance companies		1,045.71
Capital stock—		
Authorized	$200,000.00	
Subscribed	200,000.00	
Paid up		44,000.00
Surplus		634,711.77
		$1,181,652.90

Profit and Loss Account.

Premiums earned (net)		$339,700.09
Claims incurred (net)	$201,768.46	
Adjustment expenses (net)	5,425.16	
Commissions	107,560.26	
Taxes	8,999.86	
Salaries, fees, and travelling expenses	28,885.00	
All other expenses	14,181.72	
		366,820.46
Underwriting loss		$27,120.37

Profit and Loss Account—Continued.

Brought forward			$27,120.37
Other revenue—			
Interest earned	$29,683.25		
Rents earned (net)	414.90		
Profit on sale of securities and real estate	1,256.50		
		$31,354.65	
Other expenditure—			
Income taxes	$971.33		
Transferred to reserve for contingencies	6,917.24		
		7,888.57	
			23,466.08
Net loss			$3,654.29

RETURNS FOR BRITISH COLUMBIA.

(*See* page 75.)

MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA.

Head Office—Vancouver, B.C.

Directors.

W. MacNair. R. U. Hurford. H. S. Berry.
L. T. Beharrell. C. E. Whitney-Griffiths. H. E. Burr.
H. Bose.

E. E. Townsley, Manager-Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1948.

Assets.

Bonds and debentures (book value)		$95,419.41
Cash on hand and in banks		1,569.21
Interest accrued		919.15
Agents' balances and premiums uncollected (net, commission deducted)		2,333.63
Amount due from reinsurance on losses already paid		1,646.71
Sundry receivables and unemployment insurance stamps		194.91
Furniture and fixtures		179.91
Deferred commissions		7,908.37
Due from other insurance companies		549.48
		$110,720.78
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1948	$372.20	
Furniture and fixtures	179.91	
Deferred commissions	7,908.37	
		8,460.48
		$102,260.30

Liabilities.

Provision for unpaid claims		$1,531.69
Reserve of unearned premiums (net, at 80 per cent.)		26,895.37
Taxes due and accrued		1,766.54
Reinsurance premiums		39.02
Return premiums and balances due agents		337.63
Premiums received in advance		345.16
Return premiums		721.19
Balance—		
Statutory reserve fund	$16,000.00	
Surplus	54,623.70	
		70,623.70
		$102,260.30

Profit and Loss Account.

Premiums earned (net)			$44,414.63
Claims incurred (net)		$14,711.18	
Adjustment expenses (net)		300.53	
Commissions		7,968.73	
Taxes		158.74	
Salaries, fees, and travelling expenses		12,043.84	
All other expenses		7,642.55	
			42,825.57
Underwriting profit			$1,589.06
Other revenue—			
Interest earned	$2,802.33		
Commissions earned	745.05		
		$3,547.38	
Other expenditure—			
Income and excess profits taxes	$1,766.54		
Bad debts written off	92.75		
		1,859.29	
			1,688.09
Net profit			$3,277.15

RETURNS FOR BRITISH COLUMBIA.

(*See* page 75.)

PACIFIC COAST FISHERMEN'S MUTUAL MARINE INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

H. W. Brown.	C. Bygdness.	Harry Hansen.
D. G. Macdonald.	J. Eilertsen.	Nels Ruud.
O. J. Hansen.	A. E. Carr.	Ivar Johansen.
R. Wulff.	J. Daly.	G. Phillips.

H. W. Brown, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1948.

Assets.

Bonds and debentures (book value)		$25,510.00
Cash on hand and in banks		83,286.75
Interest accrued		210.10
Agents' balances and premiums uncollected (net, commission deducted)		8,463.90
Lease		2,680.00
Sundry accounts receivable		1,081.11
Office furniture		1,557.96
Deferred charges		2,018.62
		$124,808.44
Deduct assets not admitted—Office furniture		1,557.96
		$123,250.48

Liabilities.

Provision for unpaid claims		$8,440.00
Reserve of unearned premiums (net, at 80 per cent.)		28,394.22
Taxes due and accrued		700.00
Reinsurance premiums		1,297.68
Return premiums and balances due agents		956.51
Sundry accounts payable		125.00
Reserve for lay-up periods		9,000.00
Refunds loaned by members		57,896.47
Capital stock—		
Authorized	$25,000.00	
Subscribed	6,900.00	
Paid up		6,900.00
Reserve fund		4,000.00
Surplus		5,540.60
		$123,250.48

Profit and Loss Account.

Premiums earned		$59,840.99
Claims incurred	$21,161.30	
Adjustment expenses	300.16	
Taxes	810.00	
Salaries, fees, and travelling expenses	8,311.82	
All other expenses	3,414.16	
		33,997.44
Underwriting profit		$25,843.55
Other revenue—Interest earned		1,472.61
		$27,316.16
Other expenditure—		
Statutory reserve (increase)	$2,000.00	
Excess refundable to members	23,396.22	
		25,396.22
Net profit		$1,919.94

RETURNS FOR BRITISH COLUMBIA.

(*See* page 91.)

THE PERTH MUTUAL FIRE INSURANCE COMPANY.

Head Office—Stratford, Ont.

Directors.

H. W. Strudley.	W. J. Anderson.	J. M. Riddell.
J. A. Makins.	H. H. Dempsey.	H. G. Lee.
R. M. Trow.	C. D. Dingman.	H. W. Maxwell.

J. M. Macrae, Secretary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1948.

Assets.

Real estate (book value)		$35,997.42
Loans on real estate		10,500.00
Bonds and debentures		1,973,708.04
Stocks (book value)		327,058.00
Cash on hand and in banks		105,621.43
Interest and rents, accrued		19,297.40
Agents' balances and premiums uncollected (net, commission deducted)		47,696.92
Amount due from reinsurance on losses already paid		7,154.77
Office furniture and fixtures		2,549.25
		$2,529,583.23
Deduct assets not admitted—		
Agents' balances of premiums written prior to October 1st, 1948	$617.32	
Premiums due from reinsuring companies written prior to October 1st, 1948	149.34	
Office furniture and fixtures	2,549.25	
		3,315.91
		$2,526,267.32

Liabilities.

Provision for unpaid claims	$39,532.73
Adjustment expenses	500.00
Reserve of unearned premiums (net, at 80 per cent.)	265,252.73
Expenses due and accrued (permanent reserve)	10,000.00
Taxes due and accrued	11,184.96
Return premiums and balances due agents	91.40
Investment reserves (permanent reserve)	150,000.00
Contingency reserves (permanent reserve)	60,000.00
Surplus	1,989,705.50
	$2,526,267.32

Profit and Loss Account.

Premiums earned			$345,776.40
Claims incurred		$204,145.34	
Adjustment expenses		8,396.67	
Commissions		98,376.82	
Taxes		9,748.59	
Salaries, fees, and travelling expenses		45,979.53	
All other expenses		17,792.02	
			384,438.97
Underwriting loss			$38,662.57
Other revenue—			
Interest earned	$65,976.42		
Dividends earned	11,904.11		
Profit on sale of securities	1,069.83		
		$78,950.36	
Other expenditure—			
Income and excess profits taxes	$5,684.96		
Loss *re* rents earned	370.70		
Depreciation on office premises	1,263.09		
Special grant to Stratford Hospital	3,000.00		
		10,318.75	
			68,631.61
Net profit			$29,969.04

RETURNS FOR BRITISH COLUMBIA.

(*See* page 75.)

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, 1948.

Assets.

Real estate (book value)		$32,000.00
Loans on real estate		123,470.00
Amounts secured by society's certificates in force		131,467.75
Bonds and debentures (book value)		2,746,481.44
Cash on hand in banks		105,027.07
Interest and dividends, due and accrued		38,408.64
Premiums, dues, and assessments		2,773.09
Deposit with Quebec Government		5,000.00
Unemployment insurance prepaid		1.49
		$3,184,629.48
Deduct excess of total book value of ledger assets over total authorized value		48,122.20
		$3,136,507.28

Liabilities.

Provision for unpaid claims		$36,636.60
Provision for unreported claims		6,600.00
Premiums, dues, and assessments received in advance		37,643.51
Matured policies, due and unpaid		1,450.00
Commissions		4,701.81
Miscellaneous		372.10
Deposits from agents		130.00
Council dues held in trust		266.11
Liability to pension plan for past services		13,879.00
Reserves—		
Mortuary Fund	$2,424,417.00	
Sickness and Accident Fund	136,331.00	
Juvenile Fund	121,972.00	
		2,682,720.00
Special reserves—		
Interest reserve	$26,250.00	
General reserve	10,000.00	
National building reserve	600.00	
		36,850.00
Balance		315,258.10
		$3,136,507.28

Income.

Premiums, dues, and assessments	$372,129.80
Interest and dividends	117,546.41
Profit on sale or maturity of ledger assets	6,020.68
Sundry revenue	216.20
	$495,913.09

Disbursements.

Claims, endowments, and surrenders	$298,258.07
Dividends	17,931.39
Head office expenses—Salaries, directors' fees, auditors' fees and expenses, travelling expenses, rents, and miscellaneous	52,044.81
Agency and organization expenses—Commissions, salaries, travelling expenses, rents, and miscellaneous	97,722.87
All other expenses—Advertising, books and periodicals, express, postage, telegrams and telephones, legal fees, medical fees, official publication, office furniture, printing and stationery, taxes, licences and fees, and miscellaneous	13,189.20
Other disbursements	15.18
Decrease by adjustment of bonds, debentures, and real estate	789.79
Balance	15,961.78
	$495,913.09

RETURNS FOR BRITISH COLUMBIA.

Income—	
Mortuary Fund	$6,631.96
Sickness and Accident Fund	376.55
Juvenile Fund	411.30
Guarantee Fund	4.20
	$7,424.01
Disbursements—	
Mortuary Fund	$13,144.12
Sickness and Accident Fund	280.00
Juvenile Fund	38.63
	$13,462.75

ROYAL PLATE GLASS AND GENERAL INSURANCE COMPANY OF CANADA.

Head Office—Vancouver, B.C.

Directors.

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

Frank Parsons, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1948.

Assets.

Bonds and debentures (book value)		$369,222.78
Cash on hand and in banks		33,785.58
Interest accrued		3,035.00
Agents' balances and premiums uncollected (net, commission deducted)		36,954.26
Amount due from reinsurance on losses already paid		8,182.85
		$451,180.47

Liabilities.

Expenses due and accrued		$100.00
Taxes due and accrued		1,590.96
Reinsurance premiums		36,954.26
Capital stock—		
Authorized	$1,000,000.00	
Subscribed	100,000.00	
Paid up		100,000.00
Surplus		312,535.25
		$451,180.47

Profit and Loss Account.

Salaries, fees, and travelling expenses			$2,072.45
All other expenses			260.04
Underwriting loss			$2,332.49
Other revenue—Interest earned		$11,005.21	
Other expenditure—			
Income and excess profits taxes	$3,000.96		
Investment expenses	98.55		
Decrease in amortized over book value of bonds	212.95		
		3,312.46	
			7,692.75
Net profit			$5,360.26

NOTE.—The entire business of this insurer is reinsured.

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, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1948.

Assets.

Real estate (book value)		$7,500.00
Bonds and debentures (book value)		1,316,660.05
Cash on hand and in banks		74,380.62
Interest accrued		13,013.40
Agents' balances and premiums uncollected (net, commission deducted)		148,605.94
Amount due from reinsurance on losses already paid		1.19
Cash surrender value of life insurance		9,702.60
Sundry accounts receivable		1,282.90
Automobiles		5,227.02
Furniture and fixtures		16,930.36
Unassessed premium notes		67,058.86
Unpaid assessments		3,625.71
		$1,663,988.65
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1948	$597.15	
Automobiles	5,227.02	
Furniture and fixtures	16,930.36	
Unassessed premium notes	67,058.86	
Unpaid assessments	3,625.71	
		93,439.10
		$1,570,549.55

Liabilities.

Provision for unpaid claims	$151,991.00
Adjustment expenses	13,253.00
Reserve of unearned premiums (net, at 80 per cent.)	618,209.68
Taxes due and accrued	26,393.16
Assessments prepaid	471.15
Surplus	760,231.56
	$1,570,549.55

Profit and Loss Account.

Premiums earned (net)			$981,458.53
Claims incurred (net)		$524,476.37	
Adjustment expenses		51,703.87	
Commissions		274,894.70	
Taxes		25,943.46	
Salaries, fees, and travelling expenses		77,955.79	
All other expenses		43,255.11	
			998,229.30
Underwriting loss			$16,770.77
Other revenue—			
Interest earned	$42,926.07		
Finance charges and H.O. fees	46.61		
Rents earned (net)	779.15		
Bad debts recovered, previously written off	332.61		
		$44,084.44	
Other expenditure—			
Income and excess-profits taxes	$4,366.88		
Retirement Fund	8,701.25		
Increase in reserve for agents' balances	173.00		
		13,241.13	
			30,843.31
Net profit			$14,072.54

RETURNS FOR BRITISH COLUMBIA.

(*See* pages 75, 79, 82, 87, and 91.)

WESTERN UNION INSURANCE COMPANY.

Head Office—Calgary, Alta.

Directors.

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

Frank R. Freeze, General Manager.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1948.

Assets.

Loans on real estate		$8,750.08
Bonds and debentures (book value)		404,397.50
Cash on hand and in banks		64,550.45
Interest accrued		2,785.99
Agents' balances and premiums uncollected (net, commission deducted)		66,157.95
Amount due from reinsurance on losses already paid		6,198.28
Office furniture and equipment		2,164.49
Automobiles		2,856.00
Refundable excess profits tax		2,095.41
Prepaid licences		970.00
		$560,926.15
Deduct assets not admitted—		
Deficiency of market under book value of bonds and debentures	$953.00	
Office furniture and fixtures	2,164.49	
Automobiles	2,856.00	
Loans on real estate	8,750.08	
		14,723.57
		$546,202.58

Liabilities.

Provision for unpaid claims		$125,817.97
Adjustment expenses		10,673.11
Reserve of unearned premiums (net, at 80 per cent.)		197,456.18
Taxes due and accrued		11,654.54
Reinsurance premiums		3,209.17
Indemnity collateral deposits		1,046.72
Reserve for unreported claims		20,000.00
Capital stock—		
Authorized	$500,000.00	
Subscribed	500,000.00	
Paid up		100,000.00
Premium on capital stock		4,000.00
Surplus		72,344.89
		$546,202.58

Profit and Loss Account.

Premiums earned (net)			$349,491.94
Claims incurred (net)		$206,670.23	
Adjustment expenses incurred (net)		20,598.08	
Commissions		80,433.39	
Taxes		9,800.87	
Salaries, fees, and travelling expenses		3,453.02	
Management fee		19,904.92	
All other expenses		4,404.56	
			345,265.07
Underwriting profit			$4,226.87
Other revenue—			
Interest earned	$14,014.73		
Dividends earned	586.00		
Profit on sale of securities and real estate	381.00		
		$14,981.73	
Other expenditure—			
Income and excess-profits taxes	$5,811.22		
Increase in deficiency of market under book value of securities	953.00		
		6,764.22	
			8,217.51
Net profit			$12,444.38

RETURNS FOR BRITISH COLUMBIA.
(*See* pages 76, 80, 82, 92, and 95.)

TABLE I.—ABSTRACT OF LIFE INSURANCE RETURNS FOR 1948.

(Figures shown in nearest dollar.)

Insurer.		Premium Income.			Disbursements.				Exhibit of Policies.		
					Assurance.		Annuities.				
		Assurance.	Annuities.	Sinking Fund Payments.	On Death or Maturity.	On Surrender, for Disability, Dividends, etc.	To Annuitants.	On Death, Surrender, etc.	In Force Jan. 1st, 1948.	New issued.	In Force Dec. 31st, 1948.
Aetna Life Insurance Co.	Ordinary	$103,750	$28	Nil	$21,040	$11,433	Nil	Nil	$2,849,042	$713,927	$3,179,984
	Group	65,763	33,746	Nil	41,255	126	$6,485	Nil	5,379,872	1,359,000	6,066,700
Canada Life Assurance Co.	Ordinary	986,190	154,704	Nil	306,394	247,517	69,923	$17,159	28,802,508	5,153,071	32,125,345
	Group	143,017	Nil	Nil	86,609	—159	2,893	—806	5,714,586	1,334,750	7,407,081
Commercial Union Assurance Co., Ltd.		361	Nil	Nil	Nil	Nil	Nil	Nil	32,070	.....	32,666
Confederation Life Association	Ordinary	1,111,061	99,808	Nil	339,450	283,288	53,758	34,456	40,498,006	5,932,562	44,968,225
	Group	24,948	881	Nil	4,300	1,500	Nil	Nil	1,434,100	340,500	2,759,794
Continental Life Insurance Co.		135,121	5,132	Nil	40,800	36,879	2,965	1,504	4,732,698	769,355	5,159,570
Crown Life Insurance Co.	Ordinary	673,946	57,429	Nil	233,173	27,428	19,707	16,207	27,967,723	3,359,943	29,928,384
	Group	36,748	739,298	Nil	22,048	Nil	48,601	21,442	4,006,603	916,500	4,411,913
Cuna Mutual Insurance Society	Ordinary	1,873	Nil	Nil	Nil	86	Nil	Nil	57,398	39,800	94,463
	Group	69,004	Nil	Nil	29,390	6,347	Nil	Nil	6,646,577	446,734	9,739,885
Dominion Life Assurance Co.	Ordinary	727,668	74,221	Nil	159,695	118,159	37,776	37,031	22,900,655	5,422,732	26,517,397
	Group	246	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Dominion of Canada General Insurance Co.	Ordinary	55,930	10,640	Nil	6,500	11,664	1,860	Nil	1,540,461	265,294	1,760,916
	Group	326	Nil	Nil	Nil	Nil	Nil	Nil	63,500	Nil	Nil
The T. Eaton Life Assurance Co.		19,674	374	Nil	20,328	5,015	Nil	Nil	689,648	16,240	680,814
Empire Life Insurance Co.	Ordinary	80,788	1,500	Nil	38,288	30,064	500	114	2,823,775	964,375	3,445,577
	Group	203	Nil	Nil	Nil	Nil	Nil	Nil	30,000	2,500	20,000
Equitable Life Insurance Co.		54,973	1,138	Nil	26,900	17,021	Nil	1,890	874,827	1,531,735	2,107,393
Excelsior Life Insurance Co.		369,002	5,681	Nil	94,123	80,426	2,705	2,343	12,513,301	2,769,781	14,764,154
Fidelity Life Assurance Co.		88,426	1,226	Nil	14,782	7,306	600	25	2,540,911	838,738	3,292,916
Great-West Life Assurance Co.	Ordinary	1,573,304	93,953	$6,558	657,440	547,613	86,221	39,935	61,072,789	9,732,195	68,800,504
	Group	62,462	106,868	7,648	40,636	3,706	3,907	4,460	4,427,351	93,500	4,947,057
Imperial Life Assurance Co.	Ordinary	675,996	63,445	Nil	258,062	204,388	12,372	13,768	23,106,229	2,254,581	24,793,400
	Group	17,276	Nil	Nil	11,500	Nil	Nil	Nil	1,005,500	Nil	921,000
London Life Insurance Co.	Ordinary	1,393,286	18,682	Nil	318,710	319,452	19,269	9,227	54,173,480	11,000,596	64,103,641
	Industrial	420,119	Nil	Nil	32,467	117,364	Nil	Nil	13,845,307	2,354,891	15,522,355
	Group	87,793	7,106	Nil	55,092	15,546	Nil	205	7,204,314	404,000	8,660,977
Loyal Protective Life Insurance Co.		9,950	Nil	Nil	1,000	553	Nil	Nil	223,750	129,500	294,750
Manufacturers Life Insurance Co.	Ordinary	1,107,632	42,997	Nil	293,535	277,336	41,504	13,022	32,405,811	3,906,072	35,579,675
	Group	1,787	2,498	Nil	140	Nil	Nil	Nil	33,000	45,000	85,000
Metropolitan Life Insurance Co.	Ordinary	1,867,522	5,600	Nil	587,064	548,241	7,077	Nil	69,295,254	6,734,118	72,912,637
	Industrial	1,531,521	Nil	Nil	193,339	785,077	244	Nil	34,106,761	2,444,684	34,963,292
	Group	115,845	97,581	Nil	78,250	33,897	56,266	12,288	7,778,746	2,280,000	10,890,432
Monarch Life Assurance Co.		436,210	55,901	Nil	145,356	104,076	29,814	24,108	17,908,530	3,449,858	20,635,948
Montreal Life Insurance Co.	Ordinary	155,042	10,072	Nil	36,946	25,678	525	3,782	6,734,534	389,304	6,427,621
	Group	4,867	86,791	Nil	2,500	95	3,463	241,357	320,965	Nil	295,733
Mutual Life Assurance Co. of Canada	Ordinary	2,186,062	238,504	Nil	737,935	720,612	134,956	107,451	74,682,278	10,392,558	83,076,704
	Group	19,912	37,658	Nil	13,681	417	6,119	3,193	2,358,550	303,500	2,967,222
Mutual Life Insurance Co. of New York		5,346	Nil	Nil	Nil	221	Nil	Nil	1,532,781	226,299	1,569,569
National Life Assurance Co. of Canada	Ordinary	86,497	2,766	Nil	44,142	21,694	1,446	2,172	3,614,044	719,765	4,290,797
	Group	65	Nil	Nil	Nil	Nil	Nil	Nil	3,460	65,000	62,460
New York Life Insurance Co.		409,964	3,907	Nil	330,910	131,864	11,433	1,228	14,038,161	1,596,800	14,572,191
North American Life and Casualty Co.		224	Nil	Nil	Nil	Nil	Nil	Nil	.....	52,875	52,875
North American Life Assurance Co.	Ordinary	1,303,718	117,880	Nil	457,739	304,913	32,045	43,019	43,154,641	6,829,676	48,159,695
	Group	4,803	103,324	Nil	1,000	Nil	Nil	827	471,244	Nil	340,139
Northern Life Assurance Co.	Ordinary	38,599	1,520	Nil	21,167	24,215	Nil	4	1,936,355	41,624	1,884,972
	Group	1,071	Nil	Nil	2,000	Nil	Nil	Nil	63,000	Nil	63,000
Norwich Union Life Insurance Society		884	Nil	Nil	Nil	220	Nil	Nil	9,232	8,711	22,983
Occidental Life Insurance Co. of California	Ordinary	153,980	778	Nil	81,462	14,207	1,160	Nil	8,340,905	1,827,824	9,242,733
	Group	9,421	Nil	Nil	2,000	Nil	Nil	Nil	614,464	Nil	662,189
Prudential Assurance Co., Ltd.	Ordinary	132,353	14,861	Nil	3,104	8,510	8,445	380	3,522,103	986,927	3,821,873
	Group	135	970	Nil	Nil	Nil	Nil	1,326	27,000	Nil	15,000
Prudential Insurance Co. of America	Ordinary	1,197,877	1,568	Nil	300,891	306,000	5,823	1,023	35,139,748	3,885,126	38,665,269
	Industrial	573,051	Nil	Nil	234,243	242,066	Nil	Nil	14,964,680	758,880	13,535,781
	Group	24,696	41,204	Nil	8,000	13,319	4,369	Nil	1,354,589	—44,539	1,377,747
Royal Insurance Co., Ltd.		110,923	Nil	Nil	91,572	28,076	Nil	Nil	5,385,769	338,355	5,422,190
Sovereign Life Assurance Co. of Canada		127,435	40,118	Nil	28,322	26,161	26,050	35,915	5,302,160	597,575	5,555,715
Standard Life Assurance Co.	Ordinary	167,454	171,605	Nil	43,248	30,803	7,206	36,554	5,240,794	881,121	6,221,776
	Group	1,287	244,906	Nil	Nil	Nil	9,471	7,504	.....	84,875	83,875
Sun Life Assurance Co. of Canada	Ordinary	2,318,776	222,157	Nil	1,033,652	590,353	199,035	12,204	75,236,589	11,645,680	83,109,592
	Group	539,093	283,674	Nil	282,150	170,842	29,350	15,706	39,307,488	1,365,256	42,469,083
Travelers Insurance Co.	Ordinary	209,518	2,604	Nil	73,545	37,501	1,444	Nil	7,687,198	1,694,300	8,525,210
	Group	95,583	Nil	Nil	47,645	1,500	Nil	Nil	8,119,377	717,900	9,697,644
Western Life Assurance Co.		45,955	1,036	Nil	34,363	8,743	190	730	1,624,231	122,688	1,597,065
Totals		$23,974,312	$3,308,340	$14,206	$8,069,883	$6,549,359	$986,977	$762,753	$859,471,423	$122,494,612	$955,362,548
Totals for 1947		$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

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.	
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
1948	21,652,000	2,525,000	3,121,000	27,298,000	8,070,000	8,299,000	16,369,000	955,363,000

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1948.

(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.	$53,797	$31,221	$30,564	97.90
Aetna Insurance Co.	110,627	102,307	95,098	92.95
Agricultural Insurance Co.	29,852	10,352	54,071	522.32
Alliance Assurance Co., Ltd.	217,307	131,509	159,622	121.38
Alliance Insurance Co. of Philadelphia	30,751	27,880	4,526	16.23
American Alliance Insurance Co.	13,837	10,085	6,901	68.43
American Central Insurance Co.	7,676	6,857	2,660	38.79
American Equitable Assurance Co. of New York	20,196	23,701	8,720	36.79
American Home Fire Assurance Co.	35,125	32,682	13,602	41.62
American Insurance Co.	56,616	40,993	31,626	77.15
Anglo-Scottish Insurance Co., Ltd.	22,866	30,158	10,261	34.02
Atlas Assurance Co., Ltd.	66,093	56,597	32,953	58.22
Automobile Insurance Co. of Hartford, Conn.	92	88	.....	.....
Baloise Fire Insurance Co., Ltd.	29,018	14,564	17,984	123.48
Baltimore American Insurance Co. of New York. (See note.)	.....	.....	.....	.....
Bankers and Shippers Insurance Co. of New York	29,934	26,166	11,121	42.50
Bankers' & Traders' Insurance Co., Ltd.	181,254	135,564	81,666	60.24
Beaver Fire Insurance Co.	8,391	4,873	2,122	43.55
Bee Fire Insurance Company	18,421	18,443	13,706	74.32
Boston Insurance Co.	39,421	19,737	746	3.78
British American Assurance Co.	70,200	56,485	13,407	23.74
British & European Insurance Co., Ltd.	3,838	3,455	1,330	38.49
British Canadian Insurance Co.	39,491	27,935	16,377	58.63
British Crown Assurance Corporation, Ltd.	29,618	25,771	12,854	49.88
British Empire Assurance Co.	79,743	76,346	52,716	69.05
British General Insurance Co., Ltd.	9,595	8,607	3,325	38.63
British Law Insurance Co., Ltd.	22,960	10,057	3,652	36.31
British Northwestern Fire Insurance Co.	19,745	17,191	8,569	49.85
British Oak Insurance Co., Ltd.	32,351	26,617	18,578	69.80
British Pacific Insurance Company	25,001	18,214	7,074	38.84
British Traders Insurance Co., Ltd.	52,579	41,984	37,177	88.55
Buffalo Insurance Co.	13,904	19,299	2,522	13.07
Caledonian American Insurance Co.	17,863	16,215	4,081	25.17
Caledonian Insurance Co.	78,244	64,263	33,260	51.76
California Insurance Co.	3,838	3,330	1,330	39.93
Camden Fire Insurance Association	23,629	21,378	14,370	67.22
Canada Accident & Fire Assurance Co.	21,110	18,866	7,316	38.78
Canada Security Assurance Co.	13,685	11,469	7,091	61.83
Canadian Alliance Insurance Company	8,602	.....	8,870	.....
Canadian Fire Insurance Co.	81,135	61,377	22,522	36.69
Canadian General Insurance Co.	38,684	36,206	25,496	70.42
Canadian Home Assurance Co.	36,302	40,790	22,901	56.14
Canadian Indemnity Co.	51,234	32,797	26,658	81.29
Canadian Mercantile Insurance Co.	80,239	60,606	30,231	49.88
Canadian Surety Co.	49,764	30,189	12,963	42.94
Car & General Insurance Corporation, Ltd.	16,230	15,422	4,845	31.41
Casualty Co. of Canada	8,956	15,125	6,293	41.61
Central Insurance Co., Ltd.	12,816	12,520	3,748	29.94
Central Manufacturers Mutual Insurance Co.	5,385	4,004	1,662	41.50
Central Union Insurance Co.	1,554	7,658	2,613	34.12
Century Insurance Co., Ltd.	90,403	50,525	30,707	60.77
Citizens Insurance Co. of Jersey City	4,331	3,073	4,031	131.17
City of New York Insurance Co. (*See* note.)	.....	.....	.....	.....
Columbia Insurance Co. of New York	17,932	12,112	10,188	84.11
Commerce Mutual Fire Insurance Co.	92,602	82,298	43,130	52.41
Commercial Union Assurance Co., Ltd.	143,439	124,797	71,677	57.43
Commercial Union Fire Insurance Co. of New York	1,919	1,718	665	38.70
Connecticut Fire Insurance Co.	40,316	31,166	13,596	43.62
Consolidated Fire & Casualty Insurance Co.	34,494	27,925	9,542	34.17
Continental Insurance Co.	123,753	94,635	97,179	102.68
Cornhill Insurance Co., Ltd.	52,504	44,513	13,035	29.28
Dominion Fire Insurance Co.	44,079	44,844	10,958	24.44
Dominion of Canada General Insurance Co.	31,051	24,615	5,702	23.16
Eagle Fire Co. of New York	11,595	7,401	6,041	81.62
Eagle Star Insurance Co., Ltd.	104,918	91,823	69,666	75.87
Economical Mutual Fire Insurance Co.	35,189	27,965	28,042	100.27
Employers Liability Assurance Corporation, Ltd.	77,501	67,454	61,631	91.37
Ensign Insurance Co.	16,612	16,052	1,976	12.33
Equitable Fire & Marine Insurance Co.	8,063	6,233	2,719	43.62
Essex & Suffolk Equitable Insurance Society, Ltd.	6,552	5,250	1,708	32.53
Eureka Security Fire & Marine Insurance Co.	24,580	18,429	12,167	66.02
Carried forward	$2,889,402	$2,290,781	$1,486,140	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$2,889,402	$2,290,781	$1,486,140	.....
Excess Insurance Co., Ltd.	18,733	17,329	3,809	21.98
Federal Fire Insurance Co. of Canada	62,598	66,614	20,801	31.22
Federal Insurance Co.	9,697	2,965	2,123	71.60
Federation Insurance Co. of Canada	100,008	.....	15,262	.....
Fidelity-Phenix Fire Insurance Co. of New York	129,202	102,568	48,587	47.37
Fire Association of Philadelphia	24,743	23,176	22,569	97.38
Fire Insurance Co. of Canada	57,166	49,650	24,061	48.46
Fireman's Fund Insurance Co.	138,994	111,775	44,005	39.37
Firemen's Insurance Co. of Newark	41,783	35,743	3,444	9.64
First National Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
Fonciere Fire Insurance Co. of Paris, France	.....	.....	.....	.....
Franklin Fire Insurance Co. of Philadelphia. (*See* note.)	.....	.....	.....	.....
General Accident Assurance Co. of Canada	30,534	18,550	16,037	86.45
General Accident Fire & Life Assurance Corp., Ltd.	32,778	27,741	30,368	109.47
General Insurance Co. of America	197,136	171,312	31,189	18.20
General Security Insurance Co. of Canada	11,092	5,837	1,061	18.18
Gibraltar Fire & Marine Insurance Co. (*See* note.)	.....	.....	.....	.....
Girard Fire & Marine Insurance Co.	898	1,126	23	2.04
Glens Falls Insurance Co.	15,556	14,689	2,778	18.91
Globe Indemnity Co. of Canada	16,020	15,652	4,685	29.93
Gore District Mutual Fire Insurance Co.	103,588	104,663	62,213	59.44
Grain Insurance and Guarantee Co.	2,426	2,512	.....	.....
Granite State Fire Insurance Co.	38,469	20,697	11,388	55.02
Great American Insurance Co.	101,468	83,598	50,605	60.53
Guardian Assurance Co., Ltd.	203,112	175,193	110,365	62.99
Guardian Insurance Co. of Canada	31,080	27,190	16,248	60.00
Guildhall Insurance Co., Ltd.	32,490	33,573	65,322	194.56
Halifax Insurance Co.	123,510	135,150	49,250	36.44
Hanover Fire Insurance Co.	33,566	27,703	18,036	51.51
Hardware Dealers Mutual Fire Insurance Co.	1,962	33,803	1,211	3.58
Hartford Fire Insurance Co.	157,289	134,850	.....	.....
Helvetia Swiss Fire Insurance Co., Ltd.	23,839	11,408	15,123	132.56
Home Assurance Co. of Canada	.....	.....	.....	.....
Home Fire & Marine Insurance Co. of California	32,790	22,213	3,916	17.63
Home Insurance Co.	179,380	189,716	111,717	58.88
Homestead Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
Hudson Bay Insurance Co.	20,045	19,584	5,862	29.93
Imperial Assurance Co.	17,932	22,438	9,384	41.82
Imperial Guarantee & Accid. Insur. Co. of Canada	23,239	14,308	15,375	107.46
Imperial Insurance Office	23,891	16,955	10,639	62.75
Indiana Lumbermen's Mutual Insurance Co.	6,548	7,536	7,067	93.78
Insurance Co. of North America	106,019	99,743	72,126	72.31
Jersey Insurance Co.	19,124	16,715	7,105	42.51
Kansas City Fire & Marine Insurance Co.	.....	1,871	3	.16
Law, Union & Rock Insurance Co., Ltd.	56,343	57,719	14,271	24.72
Legal & General Assurance Society, Ltd.	111,332	92,531	54,626	59.03
Liverpool & London & Globe Insurance Co., Ltd.	138,399	127,465	69,342	54.40
Liverpool-Manitoba Assurance Co.	25,632	25,043	7,496	29.93
Local Government Guarantee Society, Ltd. (*See* note.)	.....	.....	.....	.....
London & County Insurance Co., Ltd.	37,990	34,761	49,348	141.96
London & Lancashire Guar. & Accident Co. of Canada	19,808	21,814	6,372	29.21
London & Lancashire Insurance Co., Ltd.	209,717	166,864	109.033	65.34
London & Provincial Marine & Gen. Insur. Co., Ltd.	5,870	4,564	2,359	51.69
London & Scottish Assurance Corporation, Ltd.	3,166	10,020	4,101	40.93
London Assurance	107,303	101,835	117,683	115.56
London-Canada Insurance Co.	17,014	11,647	10,433	89.58
London Guarantee & Accident Co., Ltd.	26,899	23,332	14,880	63.77
Lumbermen's Insurance Co.	120,836	102,950	57,240	55.60
Lumbermen's Mutual Insurance Co.	9,479	8,198	7,267	88.64
Lumber Mutual Fire Insurance Co. of Boston, Mass.	8,175	2,540	1,763	69.41
Manufacturers Mutual Fire Insurance Co.	50,367	5,445	29	.53
Marine Insurance Co., Ltd.	.....	.....	.....	.....
Mercantile Insurance Co.	25,294	21,391	5,928	32.39
Merchants & Manufacturers Insurance Co.	15,767	17,775	4,242	23.86
Merchants Fire Assurance Corporation of New York	47,575	53,418	14,269	26.71
Merchants Marine Insurance Co., Ltd.	19,411	14,316	10,469	73.13
Mercury Insurance Co.	19,063	20,418	23,669	116.00
Michigan Fire & Marine Insurance Co.	13,944	16,024	10,299	64.27
Millers National Insurance Co.	12,392	28,079	8,780	31.27
Mill Owners Mutual Fire Insurance Co. of Iowa	7,055	5,136	408	7.94
Carried forward	$6,165,097	$5,130,212	$3,004,204	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1948—*Continued.*

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	Per Cent.
Brought forward	$6,165,097	$5,130,212	$3,004,204	.....
Milwaukee Mechanics' Insurance Co.	348,869	298,431	125,000	41.89
Missisquoi & Rouville Mutual Fire Insurance Co.	25,671	25,316	16,351	64.59
Monument Insurance Company, Ltd.	17,009	17,975	5,022	27.94
Motor Union Insurance Co., Ltd.	8,115	7,712	2,423	31.41
Mutual Fire Insurance Co. of British Columbia	45,900	44,415	14,711	33.12
Mutual Implement & Hardware Insurance Co.	84,354	45,264	2,849	6.29
National Ben Franklin Fire Insurance Co.	18,300	16,375	2,573	15.71
Nationale Fire Insurance Co.	20,633	22,895	14,524	63.43
National Fire Insurance Co. of Hartford	114,040	131,131	62,419	47.60
National Liberty Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
National Liverpool Insurance Co., Ltd.	12,816	12,521	3,748	29.93
National Provincial Insurance Co., Ltd.	8,115	7,712	2,423	31.41
National Retailers Mutual Insurance Co.	1,820	2,321	180	7.83
National Union Fire Insurance Co. of Pittsburgh, Pa.	4,135	5,661	44,775	790.94
Newark Fire Insurance Co.	—1,027	13,068	4,030	30.84
New Brunswick Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
New England Fire Insurance Co.	3,486	4,006	2,575	64.28
New Hampshire Fire Insurance Co.	33,167	27,825	22,522	80.94
New York Underwriters Insurance Co.	24,648	21,946	18,400	83.84
New Zealand Insurance Co., Ltd.	71,677	54,312	49,028	90.27
Niagara Fire Insurance Co.	60,091	43,458	26,912	61.93
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	893,610	367,715	947,752	257.74
North British & Mercantile Insurance Co., Ltd.	60,388	56,724	12,374	21.81
North Empire Fire Insurance Co.	17,932	20,732	9,385	45.27
North River Insurance Company	31,636	25,535	18,163	71.13
Northern Assurance Co., Ltd.	58,970	37,204	30,074	80.84
Northwestern Mutual Fire Association	205,021	201,674	44,048	21.84
Northwestern National Insurance Co.	20,307	16,935	8,326	49.16
North West Fire Insurance Co.	7,676	6,875	2,661	38.71
Norwich Union Fire Insurance Society, Ltd.	105,222	95,038	64,234	67.59
Occidental Fire Insurance Co.	32,725	23,014	9,327	40.53
Ocean Accident & Guarantee Corporation, Ltd.	21,777	19,323	7,316	37.86
Ohio Farmers Insurance Co.	113,432	87,553	34,426	39.32
Pacific Coast Fire Insurance Co.	22,458	19,283	10,659	55.28
Pacific Fire Insurance Co.	34,091	29,791	12,666	42.52
Palatine Insurance Co., Ltd.	23,029	20,631	7,981	38.68
Patriotic Assurance Co., Ltd.	27,925	21,187	9,828	46.39
Pearl Assurance Co., Ltd.	94,737	89,387	73,729	82.48
Pennsylvania Lumbermen's Mutual Fire Insurance Co.	5,822	6,625	1,162	17.54
Perth Mutual Fire Insurance Co.	34,268	30,446	21,972	72.17
Philadelphia Fire & Marine Insurance Co.	23,820	33,201	31,307	94.30
Phoenix Assurance Co., Ltd.	179,490	172,866	93,818	54.27
Phoenix Insurance Co.	112,600	77,885	43,637	56.03
Pioneer Equitable Insurance Co. of Indiana	.....	.....	.....	.....
Pioneer Insurance Co.	11,275	11,018	3,298	29.93
Planet Assurance Co., Ltd.	19,397	17,108	8,697	50.84
Providence Fire Insurance Co.	27,977	11,716	4,992	42.61
Providence Washington Insurance Co.	73,955	32,549	24,599	75.57
Provincial Insurance Co., Ltd.	51,543	48,553	20,320	41.85
Prudential Assurance Co., Ltd.	200,143	154,146	97,291	63.12
Quebec Fire Assurance Co.	29,216	25,101	9,104	36.27
Queen Insurance Co.	—4,293	54,623	16,855	30.86
Queensland Insurance Co., Ltd.	99,081	75,505	67,086	88.85
Railway Passengers Assurance Co.	15,148	11,186	1,649	14.74
Reliance Insurance Co. of Canada	20,328	15,713	6,855	43.63
Royal Exchange Assurance	78,584	77,198	38,783	50.23
Royal Insurance Co., Ltd.	287,020	190,837	63,623	33.33
Royal Plate Glass & General Ins. Co. of Canada. (*See* note.)	.....	.....	.....	.....
Royal Scottish Insurance Co., Ltd.	7,899	8,733	5,468	62.61
Ruby General Insurance Company	19,652	1,666	380	22.82
St. Paul Fire & Marine Insurance Co.	65,254	56,554	45,024	79.00
Saskatchewan Mutual Fire Insurance Co.	75,520	67,029	30,980	46.21
Scottish Canadian Assurance Corporation	29,650	18,826	19,602	104.12
Scottish Insurance Corporation, Ltd.	27,392	25,520	12,085	47.35
Scottish Metropolitan Assurance Co., Ltd.	16,596	14,658	9,569	65.28
Scottish Union & National Insurance Co.	73,015	57,444	58,724	102.23
Sea Insurance Co., Ltd.	32,508	27,019	18,620	68.91
Security Insurance Co. of New Haven	31,158	22,425	25,898	115.48
Carried forward	$10,481,711	$8,417,307	$5,509,016	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$10,481,711	$8,417,307	$5,509,016	.....
Security National Insurance Co.	4,936	4,295	2,142	49.88
Sentinel Fire Insurance Co.	3,486	4,006	2,575	64.27
South British Insurance Company, Ltd.	38,000	34,018	25,480	74.90
Southern Insurance Co., Ltd.	7,622	15,463	3,096	20.02
Springfield Fire & Marine Insurance Co.	171,012	188,085	193,605	102.93
Standard Insurance Co. of New York	32,419	19,764	37,513	189.80
Stanstead & Sherbrooke Insurance Co.	47,983	48,021	25,886	53.91
State Assurance Co., Ltd.	8,115	7,712	2,423	31.41
Sun Insurance Office, Ltd.	112,738	95,240	42,849	44.15
Switzerland General Insurance Co., Ltd.	41,487	28,157	27,234	96.72
Toronto General Insurance Co.	31,651	29,623	20,861	70.42
Transcontinental Insurance Co.	15,455	7,274	5,925	81.45
Travelers Fire Insurance Co.	85,693	89,989	92,858	103.19
Union Assurance Society, Ltd.	36,462	32,418	12,637	38.98
Union Fire, Accident & General Insurance Co.	31,865	28,758	12,523	43.54
Union Insurance Society of Canton, Ltd.	97,646	77,970	69,043	88.55
Union Marine & General Insurance Co., Ltd.	26,899	23,332	14,880	63.77
United British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
United Firemen's Insurance Co. of Philadelphia	17,932	12,112	10,188	84.11
United Mutual Fire Insurance Co.	26,115	19,425	803	4.14
United States Fire Insurance Corporation	114,229	108,319	112,286	103.66
Unity Fire Insurance Corporation	15,092	10,933	4,779	43.71
Utah Home Fire Insurance Co.	164,241	143,448	133,705	93.21
Wawanesa Mutual Insurance Co.	207,457	177,841	45,217	25.42
Wellington Fire Insurance Co.	52,598	46,997	23,963	50.98
Westchester Fire Insurance Co.	6,795	13,575	3,383	24.92
Western Assurance Co.	55,992	19,258	36,071	187.30
Western Fire Office. (*See* note.)	.....	.....	.....	.....
Western Union Insurance Co.	9,666	13,877	13,008	93.73
World Fire & Marine Insurance Co.	51,373	34,996	28,433	81.25
World Marine & General Insurance Co., Ltd.	6,895	10,751	5,468	50.86
Yorkshire Insurance Co., Ltd.	46,969	42,195	25,097	59.48
Totals	$12,050,534	$9,805,159	$6,542,947	66.73
Totals for 1947	$9,758,226	$7,887,172	$3,329,916	42.22

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 cases 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	$25,441	$20,247	$3,489	17.23
American Exchange Underwriters	4,120	3,493	481	13.78
Canadian Reciprocal Underwriters	1,325	1,207	187	15.46
Canners Exchange Subscribers at Warner Inter Insurance Bureau	7,456	9,301	.....	.....
Fireproof Sprinklered Underwriters	2,503	1,624	213	13.14
Individual Underwriters	7,386	5,828	802	13.76
Lumbermen's Underwriting Alliance	61,313	46,216	98,953	214.11
Metropolitan Inter-Insurers	5,438	4,494	481	10.71
New York Reciprocal Underwriters	6,548	6,193	694	11.21
Underwriters Exchange	5,729	3,198	—279	.....
Totals	$127,259	$101,801	$105,021	103.16
Totals for 1947	$86,423	$67,859	$23,838	35.13

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.
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
1948	12,051,000	9,805,000	6,543,000	66.73

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1948.

(Figures shown in nearest dollar.)

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	(1.)	(2.)	(3.)	Per Cent.
Aetna Casualty & Surety Co.	.....	.....	.....	.....
Aetna Insurance Co.	.....	.....	.....	.....
Agricultural Insurance Co.	.....	.....	.....	.....
Alliance Assurance Co., Ltd.	$22,537	$11,710	$12,533	107.03
Alliance Insurance Co. of Philadelphia	.....	.....	.....	.....
American Alliance Insurance Co.	556	450	127	27.61
American Automobile Fire Insurance Co.	8,986	22,837	7,751	33.94
American Automobile Insurance Co.	14,769	43,740	22,909	52.37
American Central Insurance Co.	.....	.....	.....	.....
American Insurance Co., Newark, N.J.	4,206	3,977	1,277	32.11
Anglo-Scottish Insurance Co., Ltd.	27,461	22,751	16,058	70.58
Arex Indemnity Company	3,370	3,006	390	12.99
Atlas Assurance Co., Ltd.	41,787	27,795	14,737	53.02
Bankers & Traders Insurance Co., Ltd.	711,972	573,665	261,307	45.55
British American Assurance Co.	155,072	129,259	102,093	78.98
British Canadian Insurance Co.	58,820	47,317	23,851	50.41
British Empire Assurance Co.	95,486	83,662	74,413	88.94
British General Insurance Co., Ltd.	20,340	17,472	14,235	81.47
British Law Insurance Co., Ltd.	26,009	23,262	13,873	59.63
British Oak Insurance Co., Ltd.	28,292	22,194	17,258	77.76
British Pacific Insurance Co.	65,604	38,855	22,482	57.86
British Traders Insurance Co., Ltd.	75,097	59,751	36,086	60.39
Caledonian Insurance Co.	23,328	17,011	7,644	44.94
Camden Fire Insurance Association	6,747	5,475	5,397	98.58
Canada Accident & Fire Assurance Co.	58,479	50,239	40,930	81.47
Canada Security Assurance Co.	37,747	31,961	21,980	68.77
Canadian Fire Insurance Co.	69,863	63,806	32,197	50.46
Canadian General Insurance Co.	49,579	44,665	26,819	60.04
Canadian Home Assurance Co.	52,015	38,547	46,729	121.23
Canadian Indemnity Co.	67,012	58,175	32,671	56.15
Canadian Mercantile Insurance Co.	22,544	11,927	4,645	38.94
Canadian Surety Co.	117,134	94,258	56,153	59.57
Car & General Insurance Corporation, Ltd.	12,052	9,491	4,939	52.03
Casualty Co. of Canada	100,812	93,165	54,806	58.83
Central Insurance Co., Ltd.	.....	.....	.....	.....
Central Manufacturers Mutual Insurance Co. (*See* note.)	.....	.....	.....	.....
Century Indemnity Co.	740	399	.....	.....
Century Insurance Co., Ltd.	28,911	23,621	16,287	68.95
Commerce Mutual Fire Insurance Co.	22,550	12,206	4,645	38.06
Commercial Casualty Insurance Co.	304,479	241,471	121,448	50.30
Commercial Union Assurance Co., Ltd.	33,053	28,067	25,633	91.33
Consolidated Fire & Casualty Insurance Co.	1,795	2,273	1,616	71.09
Continental Casualty Co.	1,819	1,531	486	31.72
Continental Insurance Co.	1,669	999	1,945	194.56
Cornhill Insurance Co., Ltd.	24,173	19,244	22,232	115.53
Dominion Fire Insurance Co.	9,464	8,597	6,219	72.34
Dominion of Canada General Insurance Co.	180,993	162,903	88,358	54.24
Eagle Fire Co. of New York	7,353	4,661	2,490	53.42
Economical Mutual Fire Insurance Co.	53,604	47,112	25,500	54.13
Employers Liability Assurance Corporation, Ltd.	38,411	34,572	28,158	81.45
Carried forward	$2,686,690	$2,238,079	$1,321,307	.....

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$2,686,690	$2,238,079	$1,321,307	.....
Eureka-Security Fire & Marine Insurance Co.	779	628	2,158	343.63
Federal Fire Insurance Co.	46,861	46,258	28,863	62.39
Federal Insurance Co.	445	331	.....	.....
Fidelity & Casualty Co. of New York	5,924	4,013	224	5.57
Fidelity Insurance Co. of Canada	3,384	2,916	1,373	47.08
Fidelity-Phenix Fire Insurance Co. of New York	1,156	756	131	17.33
Fire Association of Philadelphia	.....	.....	.....	.....
Fireman's Fund Insurance Co.	.....	.....	.....	.....
Firemen's Insurance Co. of Newark	.....	.....	.....	.....
First National Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
Franklin Fire Insurance Co. of Philadelphia. (*See* note.)	.....	.....	.....	.....
General Accident Assurance Co. of Canada	50,747	41,806	28,396	67.92
General Accident Fire & Life Assur. Corporation, Ltd.	23,867	20,464	10,132	49.51
General Casualty Co. of America	157,912	152,476	137,194	89.98
General Exchange Insurance Corporation	77,896	52,600	45,200	85.93
General Insurance Co. of America	90,738	83,135	42,941	51.65
General Security Insurance Co. of America	.....	84	25	29.76
Gibraltar Fire & Marine Insurance Co. (*See* note.)	.....	.....	.....	.....
Glens Falls Insurance Co.	31,926	34,761	11,015	31.68
Globe Indemnity Co. of Canada	72,898	66,081	29,015	43.90
Gore District Mutual Fire Insurance Co.	98,275	84,799	50,507	59.56
Great American Indemnity Co.	6,795	5,747	5,454	94.90
Great American Insurance Co.	4,079	3,467	934	26.94
Guardian Assurance Co., Ltd.	97,154	88,324	103,004	116.62
Guardian Insurance Co. of Canada	794,187	678,171	529,956	78.14
Guildhall Insurance Co., Ltd.	99,576	83,479	36,124	40.82
Halifax Insurance Co.	93,517	87,717	35,062	39.97
Hardware Dealers Mutual Fire Insurance Co.	1,047	1,746	—135	.....
Hartford Accident & Indemnity Co.	123,405	99,227	70,800	71.35
Hartford Fire Insurance Co.	11,893	11,215	.....	.....
Home Assurance Co. of Canada	.....	.....	.....	.....
Home Insurance Co.	1,754	11,399	7,695	67.50
Homestead Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
Hudson Bay Insurance Co. (*See* note.)	.....	.....	.....	.....
Imperial Guarantee & Accident Ins. Co. of Canada	20,927	15,877	10,364	65.28
Imperial Insurance Office	11,873	10,905	8,989	82.44
Indemnity Insurance Co. of North America	1,219	1,339	—1,525	.....
Indiana Lumbermen's Mutual Insurance Co.	.....	.....	.....	.....
Insurance Co. of North America	448	352	.....	.....
Jersey Insurance Co. of New York	.....	.....	.....	.....
Kansas City Fire & Marine Ins. Co.	.....	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	50,904	39,704	22,691	57.15
Legal & General Assurance Society, Ltd.	46,972	37,680	17,890	46.25
Liberty Mutual Insurance Co.	2,256	1,537	237	15.42
Liverpool & London & Globe Insurance Co., Ltd.	41,160	36,825	17,133	46.52
Liverpool-Manitoba Assurance Co.	8,149	7,300	3,370	46.16
London & County Insurance Co., Ltd.	13,154	12,914	4,327	33.50
London & Edinburgh Insurance Co., Ltd.	67,828	42,596	32,319	75.87
London & Lancashire Guarantee & Accident Co. of Canada	164,128	132,748	108,063	81.40
London & Lancashire Insurance Co., Ltd.	32,338	28,254	9,111	32.24
London & Provincial Marine-General Insurance Co., Ltd.	15,797	13,682	7,869	57.51
London & Scottish Assurance Corporation, Ltd.	1,538	1,352	243	17.97
London Assurance	15,000	13,553	6,865	50.65
London-Canada Insurance Co.	90,653	74,013	59,599	80.52
London Guarantee & Accident Co., Ltd.	60,466	120,183	68,749	57.20
Lumbermen's Mutual Casualty Co.	13,386	11,363	6,102	53.70
Marine Insurance Co., Ltd.	8,667	7,578	1,511	19.90
Maryland Casualty Co.	1,762	1,634	885	54.16
Merchants Marine Insurance Co., Ltd.	17,094	14,336	5,672	39.56
Mercury Insurance Co.	4,437	3,218	3,137	97.00
Metropolitan Casualty Insurance Co.	31,218	27,258	23,224	85.20
Michigan Fire & Marine Insurance Co.	520	3,771	2,010	53.30
Milwaukee Mechanics' Insurance Co.	246,655	228,324	184,133	80.65
Monument Insurance Co., Ltd.	4,176	4,558	1,691	37.09
Motor Union Insurance Co., Ltd.	197,430	145,989	118,122	80.91
Mutual Implement & Hardware Insurance Co.	2,783	1,845	—134	.....
National Ben Franklin Fire Insurance Co.	20,927	17,816	11,245	63.12
Carried forward	$5,776,770	$4,958,183	$3,231,267	.....

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$5,776,770	$4,958,183	$3,231,267	.....
National Fire Insurance Co. of Hartford	8,912	6,747	2,829	41.92
National Liberty Insurance Co. of America. (*See* note.)	.....	.....	.....	.....
National Liverpool Insurance Co.	.....	.....	.....	.....
National Retailers Mutual Insurance Co.	.....	.....	.....	.....
National Union Fire Insurance Co. of Pittsburgh, Pa.	472	380	—450	.....
Newark Fire Insurance Co.	4,093	6,841	3,752	54.85
New Brunswick Fire Insurance Co. (*See* note.)	.....	.....	.....	.....
New England Fire Insurance Co.	130	942	502	53.29
New Hampshire Fire Insurance Co.	.....	.....	.....	.....
New York Underwriters Insurance Co.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	50,469	51,197	32,932	64.32
Niagara Fire Insurance Co.	3,833	2,358	741	31.42
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	171,901	96,921	138,229	142.62
North British & Mercantile Insurance Co., Ltd.	25,370	22,091	15,939	72.15
Northern Assurance Co., Ltd.	107,962	86,487	91,311	105.58
Northwest Casualty Co.	177,268	153,110	131,430	85.84
Northwestern Mutual Fire Association	.....	.....	.....	.....
Northwestern National Insurance Co.	124	88	—40	.....
Norwich Union Fire Insurance Society, Ltd.	80,318	65,236	32,470	49.77
Occidental Fire Insurance Co.	23,662	16,933	11,910	70.34
Ocean Accident & Guarantee Corporation, Ltd.	114,415	98,295	80,079	81.47
Ohio Farmers Indemnity Co.	54,610	45,395	17,259	38.02
Ohio Farmers Insurance Co.	44,425	30,797	13,189	42.82
Pacific Coast Fire Insurance Co.	26,070	21,910	16,058	73.29
Pacific Indemnity Co.	5,994	3,265	8,583	263.00
Palatine Insurance Co., Ltd.	12,713	10,923	8,898	81.46
Patriotic Assurance Co., Ltd.	15,495	12,793	7,060	55.18
Pearl Assurance Co., Ltd.	59,849	46,630	27,857	59.74
Phoenix Assurance Co., Ltd.	87,193	112,154	71,519	63.77
Phoenix Insurance Co.	.....	.....	.....	.....
Pioneer Equitable Insurance Co. of Indiana	.....	.....	.....	.....
Pioneer Insurance Co. (*See* note.)	.....	.....	.....	.....
Providence Washington Insurance Co.	36	76	298	392.10
Provincial Insurance Co., Ltd.	42,856	39,456	28,471	72.16
Prudential Assurance Co., Ltd.	184,350	127,656	87,711	68.71
Queen Insurance Co. of America	4,912	8,210	4,502	54.84
Queensland Insurance Co., Ltd.	113,477	99,809	70,230	70.36
Railway Passengers Assurance Co.	18,100	18,806	2,700	14.36
Royal Exchange Assurance	98,209	68,318	51,070	74.75
Royal Insurance Co., Ltd.	103,322	85,986	37,523	43.63
Royal Plate Glass & General Insurance Co. of Canada. (*See* note.)	.....	.....	.....	.....
Ruby General Insurance Co.	110,676	13,545	6,830	50.42
St. Paul Fire & Marine Insurance Co.	28,035	20,362	11,920	58.00
St. Paul Mercury Indemnity Co. of St. Paul	38,599	26,515	18,801	71.00
Saskatchewan Mutual Fire Insurance Co.	206,274	172,516	78,375	45.43
Scottish Canadian Assurance Corporation	24,156	15,606	7,818	50.10
Scottish Insurance Corporation, Ltd.	23,171	14,272	9,822	68.82
Scottish Metropolitan Assurance Co., Ltd.	14,751	13,437	5,841	43.47
Scottish Union & National Insurance Co.	64,886	53,091	40,597	76.47
Security Insurance Co. of New Haven	.....	.....	.....	.....
Service Fire Insurance Co. of New York	25,337	24,347	14,969	61.5
South British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
Southern Insurance Co., Ltd.	9,153	7,583	5,353	70.59
Springfield Fire & Marine Insurance Co.	4,548	32,993	17,587	53.30
Standard Insurance Co. of New York	.....	.....	.....	.....
Sun Insurance Office, Ltd.	32,877	25,790	28,319	109.81
Switzerland General Insurance Co., Ltd.	10	10	2	20.00
Toronto General Insurance Co.	40,564	36,543	21,943	60.05
Transcontinental Insurance Co.	9,442	11,173	8,587	76.85
Travelers Fire Insurance Co.	3,723	3,090	539	17.44
Travelers Indemnity Co.	25,263	21,216	17,924	84.48
Travelers Insurance Co.	.....	.....	.....	.....
Union Assurance Society, Ltd.	15,255	13,118	10,677	81.45
Union Fire, Accident & General Insurance Co.	17	15	2	.....
Union Insurance Society of Canton, Ltd.	139,466	110,967	67,016	60.39
	$8,233,513	$6,914,182	$4,598,751	.....

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1948—*Continued.*

Name of Insurer.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio of (3) to (2).
	$8,233,513	$6,914,182	$4,598,751	.....
Union Marine & General Insurance Co., Ltd.	77,868	72,041	41,403	57.47
United British Insurance Co., Ltd. (*See* note.)	.....	.....	.....	.....
United Mutual Fire Insurance Co.	1,278	726	436	60.05
United National Indemnity Co.	19,963	18,167	21,935	120.74
United Pacific Insurance Co.	351	164	—5,231	.....
United States Fidelity & Guaranty Co.	6,485	12,143	6,065	49.95
United States Fire Insurance Co.	.....	.....	.....	.....
United States Guarantee Co.	207	173	.....	.....
Utah Home Fire Insurance Co.	.....	.....	.....	.....
Wawanesa Mutual Insurance Co.	274,846	239,876	158,308	65.99
Wellington Fire Insurance Co.	43,032	46,194	28,149	60.93
Western Assurance Co.	150,442	109,236	69,576	63.69
Western Union Insurance Co.	53,619	47,506	28,929	60.89
Westminster Fire Office	.....	.....	.....	.....
World Fire & Marine Insurance Co.	.....	.....	.....	.....
World Marine & General Insurance Co., Ltd.	11,455	9,957	13,642	137.01
Yorkshire Insurance Co., Ltd.	45,858	38,331	22,485	58.66
Zurich General Accident & Liability Insurance Co., Ltd.	296,888	235,150	129,140	54.92
Totals 1948	$9,215,805	$7,743,846	$5,113,588	66.03
Totals 1947	$6,276,602	$5,321,828	$3,264,852	61.35

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 cases 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	$3,341	$1,935	$1,907	98.53

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.
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
1948	9,216,000	7,744,000	5,114,000	66.03

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948.

(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.	$215	$47	.....	.....
	*87,286	71,223	.....	.....
Alliance Assurance Co., Ltd.	13	.....	.....	.....
Anglo-Scottish Insurance Co., Ltd.	549	104	.....	.....
Atlas Assurance Co., Ltd.	5	.....	.....	.....
Aviation & General Insurance Co., Ltd.	37	.....	.....	.....
British America Assurance Co.	4,345	7,382	$3,391	$1,071
British Aviation Insurance Co.	6,075	—441	.....	.....
British Canadian Insurance Co.	3,347	925	2,678	2,623
British Empire Assurance Co.	10,962	5,165	8,683	10,438
British Northwestern Fire Insurance Co.	2,829	637	683	713
British Pacific Insurance Co.	.....	.....	.....	.....
Canada Accident & Fire Assurance Co.	3,444	410	1,234	440
Canada Health & Accident Assurance Corporation	*20	.....	.....	.....
Canada Security Assurance Co.	149	.....	136	332
Canadian Fire Insurance Co.	370	—159	.....	.....
Canadian General Insurance Co.	2,323	1,145	589	494
Canadian Home Assurance Co.	82	.....	.....	.....
	*30	.....	.....	.....
Canadian Indemnity Co.	657	—185	407	—35
Canadian Mercantile Insurance Co.	2	.....	.....	.....
Canadian Surety Co.	238	.....	.....	.....
Car & General Insurance Corporation, Ltd.	8	.....	.....	.....
Casualty Co. of Canada	3,496	3,153	.....	.....
	*227	*15	2,231	814
Century Indemnity Company	135	.....	.....	.....
Century Insurance Co., Ltd.	7,491	.....	.....	.....
Commercial Mutual Fire Insurance Co.	3	.....	.....	.....
Commercial Casualty Insurance Co.	29,230	11,252	.....	.....
	*49,129	*19,348	18,228	8,268
Commercial Union Assurance Co., Ltd.	5,619	3,135	955	66
Confederation Life Association	823	.....	.....	.....
	*72,511	*47,146	.....	.....
Consolidated Fire & Casualty Insurance Co.	12	.....	.....	.....
Continental Casualty Co.	65,045	48,095	135,888	57,577
Dominion Fire Insurance Co.	.....	.....	.....	.....
Dominion of Canada General Insurance Co.	23,841	5,825	.....	.....
	*1,478	*193	8,614	4,085
Economical Mutual Fire Insurance Co.	.....	.....	.....	.....
	*3,764	*909	.....	.....
Employers' Liability Assurance Corp. of Canada	4,251	573	985	543
Federal Fire Insurance Co. of Canada	340	292	.....	.....
Fidelity & Casualty Co. of New York	2,523	.....	.....	.....
Fidelity Insurance Co. of Canada	165	236	24	.....
General Accident Assurance Co. of Canada	4,882	1,375	.....	.....
	*2,081	*512	2,947	838
General Accident Fire & Life Assurance Corpn., Ltd.	1,576	673	.....	.....
	*48	.....	734	76
General Casualty Co. of America	4,207	88	.....	.....
General Security Insurance Co. of Canada	.....	.....	.....	.....
Globe Indemnity Co. of Canada	1,814	604	717	1,306
Gore District Mutual Fire Insurance Co.	1,398	3	.....	.....
Great American Indemnity Co.	140	.....	.....	.....
Great-West Life Assurance Co.	15,430	3,839	.....	.....
	*24,363	*15,173	6,625	3,693
Guardian Assurance Co., Ltd.	283	.....	.....	.....
Guardian Insurance Co. of Canada	8,602	2,209	971	409
Guildhall Insurance Co., Ltd.	316	129	67	—43
Halifax Insurance Co.	825	187	311	67
Hartford Accident & Indemnity Co.	1,055	.....	.....	.....
Home Assurance Co. of Canada	.....	.....	.....	.....
Carried forward	$460,089	$251,217	$197,098	$93,775

* Accident and sickness.

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$460,089	$251,217	$197,098	$93,775
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	2,396	398	.....	.....
	*17,550	*9,708	1,352	293
Imperial Insurance Office	1,925	24	156	25
Indemnity Insurance Co. of North America	5,894	1,895	.....	.....
Law, Union & Rock Insurance Co., Ltd.	1,643	258	146	.....
Legal & General Assurance Society, Ltd.	242	14	267	39
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	201	67	80	145
London & Lancashire Guar. & Accident Co. of Canada	5,600	4,771	1,719	1,484
London & Provincial Marine & General Insur. Co., Ltd.	765	.....	.....	.....
	*58	.....	.....	.....
London & Scottish Assurance Corporation, Ltd.	5	.....	.....	.....
London Assurance	49	.....	25	.....
London Guarantee & Accident Co., Ltd.	6,659	1,320	2,045	1,604
London Life Insurance Co.	*212,775	*144,043	.....	.....
Loyal Protective Life Insurance Co.	*54,467	*18,958	.....	.....
Lumbermen's Mutual Casualty Co.	9,027	5,943	.....	.....
Maryland Casualty Co.	325	.....	.....	.....
	*13	.....	112	.....
Metropolitan Casualty Insurance Co.	400	50	.....	.....
Metropolitan Life Insurance Co.	11,309	1,045	.....	.....
	*115,978	*73,770	.....	.....
Motor Union Insurance Co., Ltd.	298	.....	.....	.....
Mutual Benefit Health & Accident Association	*474,284	*175,027	.....	.....
Mutual Life Assurance Co. of Canada	*43,769	*25,280	.....	.....
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	23,519	6,070	.....	.....
	*189	.....	238	.....
North British & Mercantile Insurance Co., Ltd.	3,740	590	.....	.....
	*32,667	*24,857	875	866
Northern Assurance Co., Ltd.	212	210	.....	.....
Northwest Casualty Co.	2,361	858	.....	.....
Norwich Union Fire Insurance Society, Ltd.	2,209	855	602	.....
Occidental Fire Insurance Co.	269	62	10	.....
Occidental Life Insurance Co.	723	78	.....	.....
	*11,650	*6,624	.....	.....
Ocean Accident & Guarantee Corporation, Ltd.	7,958	2,041	1,213	1,646
Pearl Assurance Co., Ltd.	253	.....	.....	.....
Phoenix Assurance Co., Ltd.	1,690	1,021	1,121	498
Protective Association of Canada	67	.....	.....	.....
	*23,635	*25,491	.....	.....
Prudential Assurance Co., Ltd.	648	129	.....	.....
	*1,190	.....	166	2
Prudential Insurance Co. of America	498	8	.....	.....
	*4,837	3,909	.....	.....
Queensland Insurance Co., Ltd.	.....	.....	.....	.....
Railway Passengers Assurance Co.	1,629	324	389	358
Royal Exchange Assurance	257	.....	.....	.....
Royal Insurance Co., Ltd.	1,904	574	679	1,236
Saskatchewan Mutual Fire Insurance Co.	2,132	403	.....	.....
Scottish Canadian Assurance Corporation	15	.....	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	268	—5	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Southern Insurance Co., Ltd.	7	.....	.....	.....
Sun Insurance Office, Ltd.	4,072	1,633	673	1,000
Toronto General Insurance Co.	1,900	937	482	404
Travelers Insurance Co.	81,146	21,117	.....	.....
	*473,221	*345,428	11,337	3,617
Union Assurance Society, Ltd.	364	.....	159	25
Union Insurance Society of Canton, Ltd.	6,229	374	3,894	1,330
Union Marine & General Insurance Co., Ltd.	762	.....	76	90
United National Indemnity Co.	50	.....	.....	.....
Carried forward	$2,117,992	$1,157,376	$224,914	$108,472

* Accident and sickness.

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$2,117,992	$1,157,376	$224,914	$108,472
United States Fidelity & Guaranty Co.	567	11	132	—11
Wawanesa Mutual Insurance Co.	.....	.....	.....	.....
Wellington Fire Insurance Co.	418	33	.....	.....
Western Assurance Co.	3,643	1,630	2,927	1,166
Western Union Insurance Co.	81	.....	.....	.....
	*73	.....	.....	.....
World Marine & General Insurance Co., Ltd.	75	210	.....	.....
Yorkshire Insurance Co., Ltd.	2,165	—1,673	.....	.....
	*1,337	.....	.....	.....
Zurich General Accident & Liability Insurance Co., Ltd.	3,433	738	.....	.....
	*88,060	*55,497	119	.....
Totals	$2,217,844	$1,213,822	$228,092	$109,592
Totals for 1947	$1,748,096	$926,800	$244,636	$96,046

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.	$1,875	$144	.....	.....
Alliance Assurance Co., Ltd.	.....	.....	$79	.....
American Equitable Assurance Co.	.....	.....	.....	.....
Anglo-Scottish Insurance Co., Ltd.	.....	.....	—5	$6
Atlas Assurance Co., Ltd.	.....	.....	3	110
Automobile Insurance Co. of Hartford	1,875	114	.....	.....
Aviation & General Insurance Co., Ltd.	1,660	159	.....	.....
British America Assurance Co.	492	46	1,539	1,047
British Aviation Insurance Co.	17,961	9,726	.....	.....
British Canadian Insurance Co.	.....	.....	1,253	501
British Columbia Insurance Company	.....	.....	5	.....
British Columbia Plate Glass Insurance Co.	.....	.....	34,198	23,295
British Empire Assurance Co.	.....	.....	1,237	1,045
British Law Insurance Co.	.....	.....	73	.....
British Northwestern Fire Insurance Co.	.....	.....	356	276
Canada Accident & Fire Assurance Co.	.....	.....	1,518	933
Canada Security Assurance Co.	.....	.....	187	182
Canadian Alliance Insurance Co.	.....	.....	.....	.....
Canadian Fire Insurance Co.	.....	.....	790	299
Canadian General Insurance Co.	.....	.....	2,011	1,221
Canadian Home Assurance Co.	.....	.....	17	.....
Canadian Indemnity Co.	.....	.....	2,980	2,268
Canadian Mercantile Insurance Co.	.....	.....	.....	.....
Canadian Surety Co.	.....	.....	787	1,415
Casualty Co. of Canada	.....	.....	294	212
Century Indemnity Co.	2,673	324	.....	.....
Century Insurance Co., Ltd.	3,462	2,258	463	1,213
Commercial Casualty Insurance Co.	.....	.....	541	818
Commercial Union Assurance Co., Ltd.	3,415	1,879	271	820
Consolidated Fire & Casualty Insurance Co.	.....	.....	4	.....
Continental Casualty Co.	.....	.....	155	818
Continental Insurance Co.	.....	.....	.....	.....
Dominion Fire Insurance Co.	.....	.....	14	.....
Dominion of Canada General Insurance Co.	.....	.....	1,995	1,473
Eagle Star Insurance Co., Ltd.	.....	.....	461	284
Employers' Liability Assurance Corporation, Ltd.	.....	.....	3,206	942
Federal Fire Insurance Co. of Canada	.....	.....	1,628	.....
Carried forward	$33,413	$14,650	$56,060	$39,178

* Accident and sickness.

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$33,413	$14,650	$56,060	$39,178
Federation Insurance Co. of Canada	.....	.....	16	.....
Fidelity & Casualty Co. of New York	.....	.....	.....	.....
Fidelity Insurance Co. of Canada	.....	.....	52	163
Fire Association of Philadelphia	936	72	.....	.....
General Accident Assurance Co. of Canada	.....	.....	1,371	968
General Accident Fire & Life Assurance Co., Ltd.	.....	.....	127	365
General Casualty Co. of America	.....	.....	2,902	2,090
General Security Insurance Co. of Canada	.....	.....	.....	.....
Gibraltar Fire & Marine Insurance Co.	.....	.....	.....	.....
Globe Indemnity Co. of Canada	.....	.....	1,309	1,480
Gore District Mutual Fire Insurance Co.	.....	.....	461	240
Great American Indemnity Co.	—238	.....	624	565
Great American Insurance Co.	331	333	.....	.....
Guardian Assurance Co., Ltd.	.....	.....	266	60
Guardian Insurance Co. of Canada	.....	.....	6,419	1,642
Guildhall Insurance Co., Ltd.	.....	.....	72	120
Halifax Insurance Co.	.....	.....	1,720	1,895
Hardware Dealers Mutual Fire Insurance Co.	.....	.....	.....	.....
Hartford Accident & Indemnity Co.	2,673	324	2,538	1,712
Hartford Fire Insurance Co.	1,875	.....	.....	.....
Home Assurance Co. of Canada	.....	.....	.....	.....
Home Insurance Co.	.....	.....	.....	.....
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Co.	.....	.....	2,319	514
Imperial Insurance Office	3,460	2,287	873	510
Indemnity Insurance Co. of North America	.....	.....	1,418	1,350
Insurance Company of North America	.....	.....	.....	.....
Kansas City Fire & Marine Insurance Co.	.....	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	.....	.....	186	185
Legal & General Assurance Society, Ltd.	.....	.....	3,066	1,253
Liverpool & London & Globe Insurance Co., Ltd.	.....	.....	146	164
London & Lancashire Guar. & Accident Co. of Canada	.....	.....	3,351	2,040
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	26	.....
London & Scottish Assurance Corporation, Ltd.	.....	.....	.....	209
London Assurance	.....	.....	142	2
London Guarantee & Accident Co., Ltd.	4,030	—1,889	652	978
Lumbermen's Mutual Casualty Co.	.....	.....	.....	.....
Marine Insurance Co., Ltd.	.....	.....	.....	.....
Maryland Casualty Co.	2,673	324	—5	.....
Metropolitan Casualty Insurance Co.	.....	.....	1,220	929
Motor Union Insurance Co., Ltd.	.....	.....	120	155
Mutual Implement & Hardware Insurance Co.	.....	.....	.....	.....
National Ben Franklin Fire Insurance Co.	.....	.....	.....	.....
National Fire Insurance Co. of Hartford	.....	.....	.....	.....
National General Insurance Co.	.....	.....	688	172
National Provincial Insurance Co., Ltd.	.....	.....	1,485	1,023
National Union Fire Insurance Co.	1,875	144	.....	.....
New York Underwriters Insurance Co.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	.....	.....	727	269
Niagara Fire Insurance Co.	.....	.....	.....	.....
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	58,095	164,611	.....	153
North British & Mercantile Insurance Co., Ltd.	3,529	1,575	557	—4
North River Insurance Co.	625	48	.....	.....
Northern Assurance Co., Ltd.	.....	.....	354	477
Northwest Casualty Co.	.....	.....	1,379	1,216
Norwich Union Fire Insurance Society, Ltd.	.....	.....	1,097	—39
Occidental Fire Insurance Co.	.....	.....	152	62
Ocean Accident & Guarantee Corporation, Ltd.	.....	.....	1,283	1,291
Pearl Assurance Co., Ltd.	.....	.....	270	.....
Phoenix Assurance Co., Ltd.	—105	4,123	1,027	1,178
Phoenix Insurance Co.	1,875	144	.....	.....
Providence Washington Insurance Co.	937	72	.....	.....
Carried forward	$115,984	$186,818	$96,470	$64,565

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$115,984	$186,818	$96,470	$64,565
Prudential Assurance Co., Ltd.	.....	.....	395	339
Queensland Insurance Co., Ltd.	.....	.....	.....	232
Railway Passengers Assurance Co.	.....	.....	1,506	—199
Royal Insurance Co., Ltd.	3,583	834	1,239	1,401
Royal Plate Glass & General Insurance Co. of Canada	.....	.....	.....	.....
St. Paul Fire & Marine Insurance Co.	1,875	144	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	381	319
South British Insurance Co., Ltd.	.....	.....	.....	.....
Southern Insurance Co., Ltd.	.....	.....	21	.....
Springfield Fire & Marine Insurance Co.	1,405	.....	.....	.....
Sun Insurance Office, Ltd.	.....	.....	487	125
Toronto General Insurance Co.	.....	.....	1,646	999
Travelers Fire Insurance Co.	1,405	108	.....	.....
Travelers Indemnity Co.	2,673	372	133	197
Travelers Insurance Co.	.....	.....	.....	.....
Union Assurance Society, Ltd.	.....	.....	486	93
Union Insurance Society of Canton, Ltd.	3,462	2,179	1,871	1,071
Union Marine & General Insurance Co., Ltd.	.....	.....	614	712
United National Indemnity Co.	.....	.....	308	54
United States Fidelity & Guaranty Co.	2,673	324	893	529
United States Fire Insurance Co.	625	48	.....	.....
Utah Home Fire & Marine Insurance Co.	.....	.....	.....	.....
Wawanesa Mutual Insurance Co.	.....	.....	707	670
Wellington Fire Insurance Co.	.....	.....	454	1,159
Western Assurance Co.	492	46	647	156
Western Union Insurance Co.	.....	.....	.....	125
World Marine & General Insurance Co., Ltd.	.....	.....	5	.....
Yorkshire Insurance Co., Ltd.	.....	.....	298	—150
Zurich General Accident & Liability Insurance Co., Ltd.	.....	.....	707	—87
Totals	$134,177	$190,873	$109,268	$72,310
Totals for 1947	$69,417	$30,418	$91,842	$61,110

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.	.....	.....	$1,049	.....
Anglo-Scottish Insurance Co., Ltd.	$19	.....	660	.....
Arex Indemnity Co.	700	$2,779	9,195	$23,468
Atlas Assurance Co., Ltd.	—14	.....	905	4
British America Assurance Co.	101	7	1,528	150
British Aviation Insurance Co.	.....	.....	3,856	427
British Canadian Insurance Co.	.....	.....	3,831	3,667
British Empire Assurance Co.	126	.....	3,448	3,132
British Law Insurance Co.	13	.....	7	.....
British Northwestern Fire Insurance Co.	6	.....	2,196	43
Canada Accident & Fire Assurance Co.	90	.....	7,529	3,254
Canada Security Assurance Co.	8	.....	705	45
Canadian Fire Insurance Co.	2	.....	1,914	16
Canadian General Insurance Co.	593	7	41,616	17,845
Canadian Home Assurance Co.	.....	.....	181	10
Canadian Indemnity Co.	13,602	2,301	108,578	37,725
Canadian Mercantile Insurance Co.	.....	.....	25	.....
Canadian Surety Co.	32	.....	9,650	4,658
Car and General Insurance Corporation, Ltd.	8	.....	40	89
Carried forward	$15,286	$5,094	$196,913	$94,553

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$15,286	$5,094	$196,913	$94,553
Casualty Co. of Canada	.....	.....	972	157
Century Indemnity Co.	.....	.....	.....	.....
Century Insurance Co., Ltd.	.....	.....	5,457	—1,095
Commerce Mutual Fire Insurance Co.	.....	.....	25	.....
Commercial Casualty Insurance Co.	3,142	3,578	35,983	25,955
Commercial Union Assurance Co., Ltd.	244	5	4,973	2,492
Consolidated Fire & Casualty Insurance Co.	.....	.....	841	1,006
Continental Casualty Co.	5	.....	2,314	367
Dominion Fire Insurance Co.	.....	.....	—19	.....
Dominion of Canada General Insurance Co.	48	.....	5,109	1,234
Economical Mutual Fire Insurance Co.	.....	.....	82	.....
Employers' Liability Assurance Corporation, Ltd.	689	233	29,081	8,757
Federal Fire Insurance Co.	.....	.....	841	1,006
Fidelity & Casualty Co. of New York	822	.....	.....	.....
Fidelity Insurance Co. of Canada	93	.....	6,133	190
General Accident Assurance Co. of Canada	1,427	76	13,619	15,476
General Accident Fire & Life Assurance Corpn., Ltd.	189	13	3,853	370
General Casualty Co. of America	1,873	162	22,188	1,268
General Insurance Co. of America	.....	.....	.....	.....
General Security Insurance Co. of Canada	.....	.....	.....	.....
Globe Indemnity Co. of Canada	298	—126	7,776	4,269
Gore District Mutual Fire Insurance Co.	1,457	112	3,711	2,607
Grain Insurance & Guarantee Co.	.....	.....	.....	.....
Great American Indemnity Co.	26	.....	344	.....
Guarantee Co. of North America	.....	.....	.....	.....
Guardian Assurance Co., Ltd.	14	.....	451	.....
Guardian Insurance Co. of Canada	9,850	6,241	49,186	21,812
Guildhall Insurance Co., Ltd.	20	.....	48	.....
Halifax Insurance Co.	576	.....	4,494	2,963
Hartford Accident & Indemnity Co.	865	.....	4,310	415
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	.....	.....	253	.....
Imperial Insurance Office	.....	.....	10	.....
Indemnity Insurance Co. of North America	1,268	2,156	47,250	11,046
Insurance Company of North America	.....	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	440	.....	874	—85
Legal & General Assurance Society, Ltd.	.....	.....	11,061	2,222
Liberty Mutual Insurance Co.	46	.....	70	3,300
Liverpool & London & Globe Insurance Co., Ltd.	33	—13	860	475
London & Lancashire Guar. & Accident Co. of Canada	2,601	93	13,903	644
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	47	.....
London & Scottish Assurance Corporation, Ltd.	33	.....	1,257	3,982
London Assurance	144	.....	1,656	180
London Guarantee & Accident Co., Ltd.	372	25	4,392	1,085
Lumbermen's Mutual Casualty Co.	—153	.....	94	50
Maryland Casualty Co.	—36	.....	758	.....
Metropolitan Casualty Insurance Co.	28	57	4,034	5,548
Motor Union Insurance Co., Ltd.	.....	.....	20	.....
National General Insurance Co.	.....	.....	74	.....
New Zealand Insurance Co., Ltd.	.....	.....	40	.....
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	2,867	1,016	61,752	69,684
North British & Mercantile Insurance Co., Ltd.	103	.....	1,108	—220
Northern Assurance Co., Ltd.	201	18	4,822	397
Northwest Casualty Co.	.....	.....	4,498	617
Norwich Union Fire Insurance Society, Ltd.	1,400	585	4,202	2,994
Occidental Fire Insurance Co.	39	.....	245	23
Ocean Accident & Guarantee Corporation, Ltd.	35	.....	6,247	2,669
Ohio Farmers Indemnity Co.	.....	.....	4,326	1,831
Pacific Indemnity Company	.....	.....	262	2,276
Pearl Assurance Co., Ltd.	70	.....	4,760	—537
Phoenix Assurance Co., Ltd.	194	.....	3,078	81
Prudential Assurance Co., Ltd.	5,845	2,584	4,235	—4,992
Carried forward	$52,454	$21,909	$584,873	$287,052

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$52,454	$21,909	$584,873	$287,052
Queensland Insurance Co., Ltd.	.....	.....	—167	585
Railway Passengers Assurance Co.	248	.....	438	383
Royal Exchange Assurance	2	48	9,342	8,663
Royal Insurance Co., Ltd.	282	—118	7,505	4,040
Royal Plate Glass and General Insurance Co.	.....	.....	.....	.....
Saskatchewan Mutual Fire Insurance Co.	.....	.....	208	.....
Scottish Canadian Assurance Corporation	.....	.....	200	.....
Scottish Metropolitan Assurance Co., Ltd.	24	.....	201	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Southern Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	68	.....	—125	25
Toronto General Insurance Co.	485	6	34,050	14,600
Travelers Indemnity Co.	.....	.....	716	28
Travelers Insurance Co.	264	53	1,350	1,916
Union Assurance Society, Ltd.	.....	.....	758	48
Union Insurance Society of Canton, Ltd.	1,095	799	35,507	15,404
Union Marine & General Insurance Co., Ltd.	584	—8	866	—1,116
United National Indemnity Co.	8	.....	749	90
United States Fidelity & Guaranty Co.	38	.....	6,404	1,272
Wawanesa Mutual Insurance Co.	.....	.....	.....	.....
Wellington Fire Insurance Co.	.....	.....	841	1,006
Western Assurance Co.	9	.....	2,392	.....
Western Union Insurance Co.	.....	.....	.....	.....
World Marine & General Insurance Co., Ltd.	4	.....	880	155
Yorkshire Insurance Co., Ltd.	95	.....	740	19
Zurich General Accident & Liability Insurance Co., Ltd.	1,805	637	11,442	—12,213
Totals	$57,465	$23,326	$699,170	$321,957
Totals for 1947	$41,253	$10,948	$564,427	$176,188

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.	.....	.....	$317	.....
Anglo-Scottish Insurance Co., Ltd.	$25	.....	277	$416
Arex Indemnity Company	.....	.....	.....	.....
Atlas Assurance Co., Ltd.	.....	.....	621	125
British America Assurance Co.	1,461	$506	4,677	1,118
British Canadian Insurance Co.	2,932	—100	1,647	79
British Empire Assurance Co.	223	.....	4,559	2,410
British Law Insurance Co.	.....	.....	13	.....
British Northwestern Fire Insurance Co.	.....	.....	1,406	12
British Pacific Insurance Co.	.....	.....	.....	.....
Canada Accident & Fire Assurance Co.	695	—50	2,596	2,042
Canada Security Assurance Co.	.....	.....	2,566	670
Canadian Fire Insurance Co.	10,165	1,320	4,841	2,995
Canadian General Insurance Co.	30,149	3,733	14,110	5,297
Canadian Home Assurance Co.	1,017	2,500	1,265	447
Canadian Indemnity Co.	28,344	1,884	24,235	5,441
Canadian Mercantile Insurance Co.	.....	.....	286	161
Canadian Surety Co.	52,452	5,668	4,649	1,582
Casualty Co. of Canada	167	.....	1,069	483
Century Indemnity Co.	.....	.....	.....	.....
Century Insurance Co., Ltd.	1,389	.....	1,056	6
Carried forward	$129,019	$15,461	$70,190	$23,284

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$129,019	$15,461	$70,190	$23,284
Commerce Mutual Fire Insurance Co.	.....	.....	366	161
Commercial Casualty Insurance Co.	5,742	151	27,777	15,361
Commercial Union Assurance Co., Ltd.	.....	.....	2,431	898
Consolidated Fire & Casualty Insurance Co.	—5	.....	547	32
Continental Casualty Co.	.....	.....	173	.....
Dominion Fire Insurance Co.	24	.....	.....	.....
Dominion of Canada General Insurance Co.	2,405	625	2,883	2,809
Economical Mutual Fire Insurance Co.	.....	.....	27	.....
Employers' Liability Assurance Corporation, Ltd.	2,462	—363	5,015	560
Federal Fire Insurance Co. of Canada	—5	.....	547	32
Federation Insurance Co. of Canada	.....	.....	291	.....
Fidelity & Casualty Co. of New York	.....	.....	125	.....
Fidelity Insurance Co. of Canada	5,609	.....	1,453	283
General Accident Assurance Co. of Canada	5,719	—50	2,598	1,049
General Accident Fire & Life Assurance Corpn., Ltd.	.....	.....	1,232	—145
General Casualty Co. of America	5,102	.....	15,222	8,232
General Insurance Co. of America	.....	.....	.....	.....
General Security Insurance Co. of Canada	.....	.....	.....	.....
Globe Indemnity Co. of Canada	1,125	.....	4,615	1,101
Gore District Mutual Fire Insurance Co.	232	.....	7,184	3,515
Grain Insurance & Guarantee Co.	80	.....	6	.....
Great American Indemnity Co.	105	.....	848	6
Guarantee Co. of North America	1,488	.....	.....	.....
Guardian Assurance Co., Ltd.	1,333	—49	2,981	506
Guardian Insurance Co. of Canada	11,575	4,431	16,835	7,778
Guildhall Insurance Co., Ltd.	.....	.....	120	113
Halifax Insurance Co.	1,113	.....	3,855	548
Hartford Accident & Indemnity Co.	40	.....	3,631	154
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Guarantee & Accident Insur. Co. of Canada	1,876	—76	4,446	2,717
Imperial Insurance Office	285	.....	146	.....
Indemnity Insurance Co. of North America	9,046	—422	15,743	3,305
Insurance Company of N. America	.....	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	1,078	.....	892	524
Legal & General Assurance Society, Ltd.	.....	.....	17,563	9,397
Liberty Mutual Insurance Co.	.....	.....	130	.....
Liverpool & London & Globe Insurance Co., Ltd.	125	.....	513	123
London & Lancashire Guar. & Accident Co. of Canada	2,909	—500	7,942	3,048
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	89	.....
London & Scottish Assurance Corporation, Ltd.	.....	.....	90	.....
London Assurance	.....	.....	1,308	40
London Guarantee & Accident Co., Ltd.	2,008	—2,258	3,183	1,820
Lumbermen's Mutual Casualty Co.	133	.....	71	.....
Maryland Casualty Co.	14	.....	5	.....
Metropolitan Casualty Insurance Co.	704	.....	2,083	449
National General Insurance Co.	.....	.....	99	.....
New Zealand Insurance Co., Ltd.	.....	.....	2,230	1,722
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	8,591	11,358	17,384	13,547
North British & Mercantile Insurance Co., Ltd.	322	.....	1,451	—300
Northern Assurance Co., Ltd.	672	.....	2,005	371
Northwest Casualty Co.	.....	.....	2,131	1,785
Norwich Union Fire Insurance Society, Ltd.	1,730	.....	3,789	1,046
Occidental Fire Insurance Co.	.....	.....	215	62
Ocean Accident & Guarantee Corporation, Ltd.	2,355	55	4,600	485
Ohio Farmers Indemnity Co.	.....	.....	3,011	1,239
Pearl Assurance Co., Ltd.	5,554	.....	5,563	—109
Phoenix Assurance Co., Ltd.	1,088	.....	1,726	46
Prudential Assurance Co., Ltd.	.....	.....	1,141	904
Queensland Insurance Co., Ltd.	.....	.....	1,508	829
Railway Passengers Assurance Co.	573	.....	9,024	1,921
Reliance Insurance Co. of Canada	.....	.....	733	63
Royal Exchange Assurance	4,632	.....	1,554	760
Carried forward	$216,858	$28,363	$283,320	$112,071

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$216,858	$28,363	$283,320	$112,071
Royal Insurance Co., Ltd.	1,177	.....	4,457	1,470
Royal Plate Glass & General Insurance Co. of Canada	.....	.....	.....	.....
Scottish Canadian Assurance Corporation	—202	.....	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	.....	.....	558	46
Toronto General Insurance Co.	24,667	3,054	11,545	4,334
Travelers Indemnity Co.	.....	.....	5,983	208
Union Assurance Society, Ltd.	.....	.....	811	440
Union Fire, Accident & General Insurance Co.	.....	.....	.....	.....
Union Insurance Society of Canton, Ltd.	1,037	.....	9,131	987
Union Marine & General Insurance Co., Ltd.	454	.....	1,156	902
United National Indemnity Co.	—6	.....	380	353
United States Fidelity & Guaranty Co.	15,716	—127	2,543	1,696
Wawanesa Mutual Insurance Co.	.....	.....	1,315	257
Wellington Fire Insurance Co.	—5	.....	547	32
Western Assurance Co.	1,516	500	4,646	24
Western Union Insurance Co.	75	.....	5	.....
World Marine & General Insurance Co., Ltd.	.....	.....	372	31
Yorkshire Insurance Co., Ltd.	127	—43	1,443	181
Zurich General Accident & Liability Insurance Co., Ltd.	141	.....	2,934	1,597
Totals	$261,555	$31,747	$331,146	$124,629
Totals for 1947	$223,482	$7,926	$308,441	$95,532

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.	$578	$101	.....	.....
Aetna Insurance Co.	7,900	965	$22,642	$19,042
Agricultural Insurance Co.	909	114	13,035	7,878
Alliance Assurance Co., Ltd.	107	16	3,909	.....
Alliance Insurance Co. of Philadelphia	1,586	—336	.....	.....
Alpina Insurance Co.	.....	.....	7,436	3,698
American Alliance Insurance Co.	2,951	2,460	.....	.....
American Equitable Assurance Co.	.....	.....	.....	.....
American Insurance Co.	1,966	757	.....	.....
Anglo-Scottish Insurance Co.	.....	.....	.....	.....
Atlas Assurance Co., Ltd.	48	55	96,827	28,210
Automobile Insurance Co. of Hartford	918	86	.....	.....
Baloise Marine Insurance Co.	.....	.....	17,871	4,341
Baltimore American Insurance Co. of New York	.....	.....	.....	.....
Bankers' & Shippers Insurance Co.	482	1,086	.....	.....
Bankers' & Traders' Insurance Co., Ltd.	.....	.....	—114	.....
Boston Insurance Co.	355	.....	135,648	104,756
British America Assurance Co.	1,818	228	26,054	15,605
British & Foreign Marine Insurance Co., Ltd.	.....	.....	5,905	1,019
British Aviation Insurance Co.	8	.....	.....	.....
British Canadian Insurance Co.	.....	.....	.....	.....
British Empire Assurance Co.	.....	.....	.....	.....
British Law Insurance Co., Ltd.	.....	.....	.....	.....
British Northwestern Fire Insurance Co.	38	.....	.....	.....
British Oak Insurance Co., Ltd.	.....	.....	.....	.....
British Traders Insurance Co., Ltd.	.....	.....	6,190	4,708
Camden Fire Insurance Association	95	.....	.....	.....
Carried forward	$19,759	$5,532	$335,403	$189,257

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$19,759	$5,532	$335,403	$189,257
Canada Accident & Fire Assurance Co.	25	.....	.....	.....
Canada Security Assurance Co.	71	270	.....	.....
Canadian Fire Insurance Co.	876	297	989	388
Canadian General Insurance Co.	258	4,555	.....	.....
Canadian Home Assurance Co.	.....	.....	.....	.....
Canadian Indemnity Co.	3,734	1,047	8,963	4,730
Canadian Mercantile Insurance Co.	455	197	.....	.....
Canadian Surety Co.	112	.....	.....	.....
Canton Insurance Office, Ltd.	.....	.....	730	—464
Central Manufacturers Mutual Insurance Co.	.....	.....	.....	.....
Century Insurance Co., Ltd.	1,334	57	6,513	3,877
Columbia Insurance Co. of N.Y.	193	34	1,449	521
Commerce Mutual Fire Insurance Co.	473	197	.....	.....
Commercial Union Assurance Co., Ltd.	113	237	9,818	3,490
Connecticut Fire Insurance Co.	5,719	3,351	6,935	—12,790
Consolidated Fire & Casualty Insurance Co.	21	.....	.....	.....
Continental Insurance Co.	105	250	.....	.....
Cornhill Insurance Co., Ltd.	.....	.....	.....	.....
Dominion of Canada General Insurance Co., Ltd.	.....	.....	.....	.....
Eagle Fire Company of New York	.....	.....	.....	.....
Eagle Star Insurance Co., Ltd.	5	.....	2,587	.....
Economical Mutual Fire Insurance Co.	.....	260	.....	.....
Economic Insurance Co., Ltd.	.....	.....	.....	.....
Employers' Liability Assurance Corporation, Ltd.	29	.....	.....	.....
Equitable Fire & Marine Insurance Co.	1,144	670	.....	.....
Essex & Suffolk Equitable Insurance Society, Ltd.	8	10	.....	.....
Federal Fire Insurance Co.	590	1,558	.....	.....
Federation Insurance Co. of Canada	261	.....	.....	.....
Fidelity Phenix Fire Insurance Co.	1,870	202	.....	.....
Fire Association of Philadelphia	.....	—1,746	.....	.....
Firemen's Fund Insurance Co.	1,387	102	424,699	173,560
Franklin Fire Insurance Co. of Philadelphia	.....	.....	.....	.....
General Accident Assurance of Canada	240	—497	.....	.....
General Accident Fire & Life Assurance Corpn., Ltd.	692	569	.....	.....
General Insurance Co. of America	1,530	534	7,352	375
General Security Insurance Co.	.....	.....	.....	.....
Glens Falls Insurance Co.	88	—1	.....	.....
Globe Indemnity Co. of Canada	287	.....	.....	.....
Gore District Mutual Fire Insurance Co.	422	.....	.....	.....
Great American Insurance Co.	21,649	18,037	105,104	85,221
Guarantee Co. of North America	1,125	747	.....	.....
Guardian Assurance Co., Ltd.	1,375	.....	.....	.....
Guardian Insurance Co. of Canada	32,178	4,836	.....	.....
Guildhall Insurance Co., Ltd.	1,632	1,542	.....	.....
Halifax Insurance Co.	759	99	404	56
Hanover Fire Insurance Co.	.....	.....	343,835	52,641
Hardware Dealers Mutual Fire Insurance Co.	.....	.....	.....	.....
Hartford Fire Insurance Co.	88	.....	—30	.....
Home Assurance Co. of Canada	.....	.....	.....	.....
Home Fire and Marine Insurance Co.	.....	.....	304	14
Home Insurance Co.	91,433	3,148	257,796	167,715
Imperial Guarantee & Accident Insur. Co. of Canada	.....	.....	.....	.....
Indemnity Marine Assurance Co., Ltd.	.....	.....	—26	—224
Insurance Co. of North America	14,892	3,693	50,274	10,276
Jersey Insurance Co.	308	694	.....	.....
Legal & General Assurance Society, Ltd.	401	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	1,156	.....	12,213	6,923
London & Lancashire Guar. & Accident Co. of Canada	.....	.....	.....	.....
London & Lancashire Insurance Co., Ltd.	3,245	2,131	128	.....
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	.....	.....
London & Scottish Assurance Corporation	.....	.....	13,169	6,460
London Assurance	2,826	1,179	94,752	12,222
London Guarantee & Accident Co., Ltd.	1,926	335	.....	.....
Lumbermens Insurance Co.	854	18	.....	.....
Lumber Mutual Fire Insurance Co.	.....	.....	.....	.....
Carried forward	$217,648	$54,144	$1,683,361	$704,248

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$217,648	$54,144	$1,683,361	$704,248
Marine Insurance Co., Ltd.	—483	1,829	—139	33
Maritime Insurance Co., Ltd.			9,494	7,582
Michigan Fire & Marine Insurance Co.	917	190		
Milwaukee Mechanics Insurance Co.	19,861	6,478		
Motor Union Insurance Co., Ltd.				
Mutual Implement & Hardware Insurance Co.				
National Ben Franklin Fire Insurance Co.	2,031	282		
National Fire Insurance Co. of Hartford	35	27		
National General Insurance Co.	1,277			
National Liberty Insurance Co.				
National Union Fire Insurance Co.	28			
New Brunswick Fire Insurance Co.				
New England Fire Insurance Co.	229	48		
New Hampshire Fire Insurance Co.	15			
New York Underwriters Insurance Co.				
New Zealand Insurance Co., Ltd.	6,105	4,646		
Niagar Fire Insurance Co.	12	—165		
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	283,059	61,309		
North British & Mercantile Insurance Co., Ltd.	647	46	27,042	13,724
North Empire Fire Insurance Co.	385	67		
Northern Assurance Co., Ltd.	295		303	58
Northwestern Mutual Fire Association	753	864		
Northwestern National Insurance Co.				
Norwich Union Fire Insurance Society, Ltd.	786	60	9,781	3,649
Ocean Accident & Guarantee Corporation, Ltd.	202	202		
Ohio Farmers Indemnity	—120			
Ohio Farmers Insurance Co.	5,121	7,855		
Old Colony Insurance Co.			226,826	142,101
Orion Insurance Co., Ltd.			9,295	4,622
Pacific Coast Fire Insurance Co.	227	28	3,257	1,951
Pacific Coast Fishermen's Mutual Marine Insurance Co.				
Pacific Fire Insurance Co.	549	1,236		
Pearl Assurance Co., Ltd.	143	—2		
Philadelphia Fire & Marine Insurance Co.				
Phoenix Assurance Co., Ltd.	3,534	537	9,996	2,598
Phoenix Insurance Co.	11,733	7,193	191	381
Planet Assurance Co., Ltd.				
Providence Washington Insurance Co.	7,850	3,983	25,104	27,709
Prudential Assurance Co., Ltd.	3,472	4,716		
Queen Insurance Co. of America	33		24,065	14,294
Queensland Insurance Co., Ltd.		—3,817	136,617	90,615
Railway Passengers Assurance Co.	140			
Reliance Insurance Co. of Canada	2,883	1,689		
Royal Exchange Assurance	593	481	28	
Royal Insurance Co., Ltd.	2,267		2,870	1,413
Ruby General Insurance Co.	15		82	
St. Paul Fire & Marine Insurance Co.	23,177	—733	53,028	19,833
Saskatchewan Mutual Fire Insurance Co.	9,540	1,033		
Scottish Metropolitan Assurance Co., Ltd.				
Scottish Union and National Insurance Co.	1,119	140		
Sea Insurance Co., Ltd.	30		55,865	49,027
Security Insurance Co. of New Haven	48			
Sentinel Fire Insurance Co.	229	48		
South British Insurance Co., Ltd.				
Springfield Fire & Marine Insurance Co.	7,796	1,615		
Standard Insurance Co. of New York	909	114	13,044	7,952
Standard Marine Insurance Co., Ltd.	1,607	270	34,188	6,663
Sun Insurance Office, Ltd.	176	441	141,845	123,651
Switzerland General Insurance Co., Ltd.			7,436	3,698
Thames & Mersey Marine Insurance Co., Ltd.				
Toronto General Insurance Co.	211	3,727		
Transcontinental Insurance Co.	85			
Travelers Fire Insurance Co.	2,357	7,782		
Union Assurance Society, Ltd.	8	40		
Carried forward	$619,534	$168,403	$2,473,749	$1,225,802

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$619,534	$168,403	$2,473,749	$1,225,802
Union Insurance Society of Canton, Ltd.	8,467	1,618	363,279	155,068
Union Marine & General Insurance Co., Ltd.	1,366	201	11,506	5,091
United States Fire Insurance Co.	1,136	142	16,284	9,753
Utah Home Fire Insurance Co.	22,835	23,940	91,792	73,461
Wawanesa Mutual Insurance Co.	474	303	.....	.....
Wellington Fire Insurance Co.	—248	.....	.....	.....
Westchester Fire Insurance Co.	1,136	142	16,284	9,753
Western Assurance Co.	2,517	313	35,824	21,456
Western Union Insurance Co.	33	.....	.....	.....
World Auxiliary Insurance Corporation, Ltd.	.....	.....	9,295	4,622
World Fire & Marine Insurance Co.	79	589	—100	140
World Marine & General Insurance Co., Ltd.	.....	.....	8,252	442
Yorkshire Insurance Co., Ltd.	.....	.....	.....	.....
Zurich General Accident and Liability Ins. Co., Ltd.	.....	.....	.....	.....
Totals	$657,329	$195,651	$3,025,995	$1,505,588
Totals for 1947	$234,462	$118,213	$2,515,173	$1,014,241

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.	$15	$2	$2,625	$1,446
Aetna Insurance Co.	15,501	.....	32,422	26,995
Agricultural Insurance Co.	276	.....	5,996	2,412
Alliance Assurance Co., Ltd.	1,748	.....	2,425	122
Alliance Insurance Co. of Philadelphia	73	.....	751	56
American Alliance Insurance Co.	—9	.....	409	—231
American Central Insurance Co.	.....	.....	.....	.....
American Equitable Assurance Co.	.....	.....	.....	—2
American Home Fire Assurance Co.	.....	.....	.....	.....
American Insurance Co.	.....	.....	4,754	2,685
Anglo-Scottish Insurance Co., Ltd.	.....	.....	.....	.....
Atlas Assurance Co., Ltd.	.....	.....	5,265	1,812
Automobile Insurance Co. of Hartford	.....	.....	15,053	2,576
Baloise Fire Insurance Co.	19	.....	.....	.....
Baltimore American Insurance Co.	.....	.....	.....	.....
Bankers' & Shippers Insurance Co.	.....	.....	8,198	4,730
Bankers' & Traders' Insurance Co.	.....	.....	.....	.....
Beaver Fire Insurance Co.	.....	.....	.....	.....
Boston Insurance Co.	140	.....	5,257	16
British America Assurance Co.	168	.....	12,004	5,361
British & European Insurance Co., Ltd.	.....	.....	.....	.....
British Canadian Insurance Co.	232	.....	.....	.....
British Crown Assurance Corporation, Ltd.	.....	.....	.....	.....
British Empire Assurance Co.	729	.....	.....	.....
British General Insurance Co., Ltd.	.....	.....	.....	.....
British Law Insurance Co., Ltd.	.....	.....	46	8
British Northwestern Fire Insurance Co.	.....	.....	6,041	5,139
British Oak Insurance Co., Ltd.	102	.....	.....	.....
British Pacific Insurance Co.	.....	.....	.....	.....
British Traders' Insurance Co., Ltd.	120	9	.....	.....
Caledonian American Insurance Co.	2	.....	1,452	675
Caledonian Insurance Co.	184	.....	4,830	769
California Insurance Co.	.....	.....	.....	.....
Camden Fire Insurance Association	.....	.....	2,796	489
Canada Accident & Fire Assurance Co.	.....	.....	11,637	8,817
Canada Security Assurance Co.	3	.....	3,700	1,611
Carried forward	$19,303	$11	$125,661	$65,486

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$19,303	$11	$125,661	$65,486
Canadian Alliance Insurance Co.	.....	.....	.....	.....
Canadian Fire Insurance Co.	97	.....	9,824	2,996
Canadian General Insurance Co.	.....	.....	19,399	11,188
Canadian Home Assurance Co.	.....	.....	.....	.....
Canadian Indemnity Co.	151	.....	27,076	4,773
Canadian Mercantile Insurance Co.	.....	.....	1,664	395
Canadian Surety Co.	.....	.....	4,192	1,707
Car & General Insurance Co., Ltd.	.....	.....	.....	.....
Casualty Co. of Canada	.....	.....	150	83
Central Insurance Co., Ltd.	.....	.....	.....	.....
Central Manufacturers Mutual Insurance Co.	.....	.....	—136	466
Central Union Insurance Co.	.....	.....	.....	.....
Century Insurance Co., Ltd.	41	.....	3,001	1,340
Citizens Insurance Co. of New Jersey	18	.....	77	.....
City of New York Insurance Co.	.....	.....	.....	.....
Columbia Insurance Co. of N.Y.	5	1	875	482
Commerce Mutual Fire Insurance Co.	.....	.....	1,602	394
Commercial Casualty Insurance Co.	.....	.....	.....	.....
Commercial Union Assurance Co., Ltd.	.....	.....	13,958	7,443
Connecticut Fire Insurance Co.	198	.....	25,741	10,413
Consolidated Fire & Casualty Insurance Co.	.....	.....	4,452	1,631
Continental Casualty Co.	.....	.....	.....	.....
Continental Insurance Co.	372	.....	41,223	24,251
Cornhill Insurance Co., Ltd.	.....	.....	5,184	5,350
Dominion Fire Insurance Co.	.....	.....	.....	.....
Dominion of Canada General Insurance Co.	.....	.....	17,822	9,556
Eagle Fire Company of New York	4	.....	718	31
Eagle Star Insurance Co., Ltd.	.....	.....	6,462	1,237
Economical Mutual Fire Insurance Co.	.....	.....	728	747
Employers' Liability Assurance Corporation, Ltd.	310	.....	7,978	5,215
Equitable Fire & Marine Insurance Co.	—3	.....	5,148	2,082
Essex & Suffolk Equitable Insurance Society, Ltd.	.....	.....	599	234
Eureka-Security Fire & Marine Insurance Co.	195	.....	.....	.....
Federal Fire Insurance Co. of Canada	.....	.....	15,372	11,393
Federal Insurance Co.	.....	.....	276	.....
Fidelity-Phenix Fire Insurance Co.	7,267	.....	9,530	4,277
Fire Association of Philadelphia	113	.....	45,722	36,012
Fire Insurance Co. of Canada	.....	.....	.....	.....
Fireman's Fund Insurance Co.	84,358	360	595,693	150,561
Firemen's Insurance Co. of Newark	.....	.....	.....	.....
Franklin Fire Insurance Co.	.....	.....	.....	.....
General Accident Assurance of Canada	188	.....	8,024	3,548
General Accident Fire & Life Assurance Corporation, Ltd.	1,192	475	33,719	18,709
General Insurance Co. of America	3,077	150,034	47,032	24,629
General Security Insurance Co. of Canada	.....	.....	.....	4
Gibraltar Fire & Marine Insurance Co.	.....	.....	.....	.....
Girard Fire & Marine Insurance Co.	.....	.....	.....	.....
Glens Falls Insurance Co.	.....	.....	16,860	27,173
Globe Indemnity Co. of Canada	49	.....	3,237	2,010
Gore District Mutual Fire Insurance Co.	.....	.....	15,845	7,391
Great American Insurance Co.	—68	.....	2,999	—1,691
Guardian Assurance Co., Ltd.	—27	.....	9,796	5,588
Guardian Insurance Co. of Canada	.....	.....	15,424	11,408
Guildhall Insurance Co., Ltd.	439	26	26,343	22,695
Halifax Insurance Co.	274	—3	20,995	12,163
Hanover Fire Insurance Co.	.....	.....	.....	.....
Hardware Dealers Mutual Fire Insurance Co.	.....	.....	86	1,513
Hartford Fire Insurance Co.	201	.....	7,846	.....
Helvetia Swiss Fire Insurance Co.	.....	.....	.....	.....
Home Assurance Co. of Canada	.....	.....	.....	.....
Home Fire and Marine Insurance Co.	.....	.....	.....	.....
Home Insurance Co.	8	.....	17,122	70,578
Homestead Fire Insurance Co.	.....	.....	.....	.....
Hudson Bay Insurance Co.	.....	.....	.....	.....
Imperial Assurance Co.	5	1	.....	.....
Carried forward	$117,767	$150,905	$1,215,319	$565,461

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$117,767	$150,905	$1,215,319	$565,461
Imperial Guarantee & Accident Insur. Co. of Canada	95	.....	.....	.....
Imperial Insurance Office	.....	.....	60	235
Indemnity Marine Assurance Co., Ltd.	—16	.....	21	806
Indiana Lumbermen's Mutual Insurance Co.	.....	.....	.....	.....
Insurance Co. of North America	1,016	.....	71,766	40,939
Jersey Insurance Co.	.....	.....	5,238	3,022
Kansas City Fire & Marine Insurance Co.	.....	.....	.....	.....
Law, Union & Rock Insurance Insurance Co., Ltd.	1,246	.....	10	43
Legal & General Assurance Society, Ltd.	1,522	.....	23,641	64,551
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	407	.....	13,407	8,391
Liverpool Manitoba Assurance Co.	.....	.....	.....	.....
Local Government Guarantee Society, Ltd.	.....	.....	.....	.....
London & County Insurance Co., Ltd.	.....	.....	876	44
London & Lancashire Guar. & Accident Co. of Canada	25	.....	.....	.....
London & Lancashire Insurance Co., Ltd.	4,283	93,630	81,204	45,061
London & Provincial Marine & General Insur. Co., Ltd.	.....	.....	4,359	2,208
London & Scottish Assurance Corporation, Ltd.	.....	.....	982	448
London Assurance	4,152	29	11,965	7,736
London-Canada Insurance Co.	1	1,227	2,969	.....
London Guarantee & Accident Co.	8	1	8,750	4,820
Lumber Mutual Fire Insurance Co.	.....	.....	.....	.....
Lumbermens Insurance Co.	.....	.....	—698	5,162
Lumbermens Mutual Casualty Co.	.....	.....	.....	.....
Iumbermens Mutual Insurance Co.	43	.....	.....	.....
Marine Insurance Co., Ltd.	.....	.....	527	1,145
Mercantile Insurance Co.	48	.....	.....	.....
Merchants & Manufacturers Insurance Co.	.....	.....	.....	.....
Merchants Fire Assurance Corporation	.....	.....	.....	.....
Merchants Marine Insurance Co., Ltd.	.....	.....	.....	.....
Mercury Insurance Co.	.....	.....	.....	.....
Michigan Fire & Marine Insurance Co.	1	.....	4,403	5,839
Millers National Insurance Co.	.....	.....	.....	.....
Mill Owners Mutual Fire Insurance Co. of Iowa	.....	.....	.....	.....
Milwaukee Mechanics Insurance Co.	—15	.....	71,635	62,402
Motor Union Insurance Co., Ltd.	.....	.....	.....	.....
Mutual Implement & Hardware Insurance Co.	38	.....	1,453	1,500
National Ben Franklin Fire Insurance Co.	.....	.....	17,681	8,510
Nationale Fire Insurance Co.	.....	.....	.....	.....
National Fire Insurance Co. of Hartford	.....	.....	3,911	2,240
National General Insurance Co.	.....	.....	1,276	.....
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	.....	.....	253	2,466
Newark Fire Insurance Co.	.....	.....	.....	.....
New Brunswick Fire Insurance Co.	.....	.....	.....	.....
New England Fire Insurance Co.	.....	.....	1,101	1,460
New Hampshire Fire Insurance Co.	.....	.....	.....	.....
New York Underwriters Insurance Co.	.....	.....	.....	.....
New Zealand Insurance Co., Ltd.	.....	.....	13,073	10,698
Niagara Fire Insurance Co.	82	.....	8,578	2,138
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	38,241	20	4,926	4,428
North British & Mercantile Insurance Co., Ltd.	.....	.....	6,454	2,928
North Empire Fire Insurance Co.	5	.....	1,750	964
North River Insurance Co.	150	.....	.....	.....
Northern Assurance Co., Ltd.	.....	.....	9,510	2,498
Northwestern Mutual Fire Association	549	.....	36,819	27,839
Northwestern National Insurance Co.	.....	.....	.....	.....
North-West Fire Insurance Co.	.....	.....	.....	.....
Norwich Union Fire Insurance Society, Ltd.	227	.....	18,673	8,173
Occidental Fire Insurance Co.	.....	.....	407	109
Ocean Accident & Guarantee Corporation, Ltd.	.....	.....	14,141	7,861
Carried forward	$169,875	$245,812	$1,656,440	$902,125

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$169,875	$245,812	$1,656,440	$902,125
Ohio Farmers Insurance Co.	.....	.....	.....	.....
Pacific Coast Fire Insurance Co.	20	.....	1,501	670
Pacific Fire Insurance Co.	.....	.....	9,337	5,387
Palatine Insurance Co., Ltd.	.....	.....	.....	.....
Patriotic Assurance Co., Ltd.	.....	.....	3,879	980
Pearl Assurance Co., Ltd.	912	.....	23,505	17,402
Pennsylvania Lumbermens Mutual Fire Insurance Co.	.....	.....	.....	.....
Philadelphia Fire & Marine Insurance Co.	.....	.....	18	.....
Phoenix Assurance Co., Ltd.	212	6	15,759	8,668
Phoenix Insurance Co.	—27	.....	49,781	17,455
Pioneer Insurance Co.	.....	.....	.....	.....
Planet Assurance Co., Ltd.	.....	.....	302	124
Progressive Insurance Co. of Canada	.....	.....	145	.....
Providence Washington Insurance Co.	1,945	35	18,142	11,567
Provincial Insurance Co., Ltd.	.....	.....	6,496	2,743
Prudential Assurance Co., Ltd.	12,981	47,014	39,987	51,148
Quebec Fire Assurance Co.	52	.....	.....	.....
Queen Insurance Co. of America	.....	.....	.....	.....
Queensland Insurance Co., Ltd.	378	.....	31,469	11,188
Railway Passengers Assurance Co.	.....	.....	2,658	877
Reliance Insurance Co. of Canada	512	.....	12,978	5,250
Royal Exchange Assurance	377	.....	12,670	3,125
Royal Insurance Co., Ltd.	671	.....	18,008	10,059
Royal Plate Glass & General Insurance Co. of Canada	.....	.....	.....	.....
Royal Scottish Insurance Co., Ltd.	.....	.....	.....	.....
St. Paul Fire & Marine Insurance Co.	1,632	.....	164,152	239,482
Saskatchewan Mutual Fire Insurance Co.	.....	.....	491	1,995
Scottish Canadian Assurance Corporation	.....	.....	.....	.....
Scottish Insurance Corporation, Ltd.	.....	.....	1,105	1,254
Scottish Metropolitan Assurance Co., Ltd.	.....	.....	1,907	258
Scottish Union & National Insurance Co.	19	.....	8,815	9,435
Sea Insurance Co., Ltd.	.....	.....	.....	.....
Security Insurance of New Haven	.....	.....	1,167	2,714
Security National Insurance Co.	.....	.....	.....	.....
Sentinel Fire Insurance Co.	.....	.....	1,101	1,460
South British Insurance Co., Ltd.	59	6	.....	.....
Southern Insurance Co., Ltd.	.....	.....	.....	.....
Springfield Fire & Marine Insurance Co.	91	.....	37,428	49,632
Standard Insurance Co. of N.Y.	174	.....	5,988	2,144
Standard Marine Insurance Co.	146	—75	10,858	8,540
State Assurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	307	.....	3,768	2,107
Switzerland General Insurance Co., Ltd.	39	.....	.....	.....
Toronto General Insurance Co.	.....	.....	15,872	9,154
Transcontinental Insurance Co.	6	.....	6,819	1,700
Travelers Fire Insurance Co.	974	.....	19,088	2,838
Travelers Indemnity Co.	.....	.....	.....	.....
Union Assurance Society, Ltd.	.....	.....	7,768	4,198
Union Fire, Accident & General Insurance Co.	.....	.....	.....	.....
Union Insurance Society of Canton, Ltd.	448	93	36,119	20,519
Union Marine & General Insurance Co., Ltd.	8	.....	5,250	2,892
United British Insurance Co., Ltd.	.....	.....	.....	.....
United Firemen's Insurance Co.	5	1	.....	.....
United Mutual Fire Insurance Co.	—17	.....	—130	577
United States Fidelity & Guaranty Co.	.....	.....	.....	.....
United States Fire Insurance Co.	725	.....	7,503	3,351
Utah Home Fire Insurance Co.	89	96	.....	.....
Wawanesa Mutual Insurance Co.	.....	.....	16,426	7,030
Wellington Fire Insurance Co.	.....	.....	4,664	581
Westchester Fire Insurance Co.	220	.....	7,503	3,350
Western Assurance Co.	469	.....	16,506	7,372
Western Union Insurance Co.	26	.....	40	183
Westminster Fire Office	.....	.....	.....	.....
World Fire & Marine Insurance Co.	740	.....	8,183	5,744
World Marine & General Insurance Co.	.....	.....	1,984	506
Yorkshire Insurance Co., Ltd.	.....	.....	12,691	9,584
Zurich General Accident & Liability Insurance Co., Ltd.	.....	.....	.....	.....
Totals	$194,068	$292,988	$2,306,141	$1,447,368
Totals for 1947	$153,239	$13,006	$2,252,462	$1,225,233

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*Continued.*

WEATHER AND MISCELLANEOUS INSURANCE.

Name of Insurer.	Weather Insurance.		Miscellaneous Insurance. B.—Boiler and Machinery. C.—Credit. H.—Hail. L.S.—Live Stock. S.L.—Sprinkler-leakage. W.C.—Workmen's Compensation.	
	Net Premiums written.	Net Losses incurred.	Net Premiums written.	Net Losses incurred.
Acadia Fire Insurance Co.			S.L. —$7	
Aetna Insurance Co.	—$56		H. 2,594	$659
Alliance Insurance Co. of Philadelphia				
American Alliance Insurance Co.				
American Insurance Co.				
Baloise Fire Insurance Co.			S.L. 4	1
Boiler Inspection & Insurance Co. of Canada				
British America Assurance Co.				
British Empire Assurance Co.				
British Northwestern Fire Insurance Co.				
British Oak Insurance Co., Ltd.		$22		
British Traders Insurance Co., Ltd.		39		
Canada Accident & Fire Assurance Co.				
Canada Security Assurance Co.	1			
Canadian Alliance Insurance Co.				
Canadian Fire Insurance Co.				
Canadian General Insurance Co.				
Canadian Home Assurance Co.				
Canadian Mercantile Insurance Co.				
Central Union Insurance Co.			S.L. 5	
City of New York Insurance Co.				
Columbia Insurance Co. of New York			S.L. —3	
Commercial Casualty Insurance Co.				
Connecticut Fire Insurance Co.	11		S.L. 6	
Continental Insurance Co.				
Eagle Fire Co. of New York				
Economical Mutual Fire Insurance Co.				
Employers' Liability Assurance Corporation, Ltd.			B. 68	
			S.L. 1	—43
Equitable Fire & Marine Insurance Co.	2		S.L. 1	
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. 79,764	24,566
General Insurance Co. of America	279		S.L. —23	
General Security Insurance Co. of Canada				
Gibraltar Fire & Marine Insurance Co.				
Glens Falls Insurance Co.		22		
Globe Indemnity Co. of Canada			B. 60	
Great American Insurance Co.				
Guardian Assurance Co., Ltd.			B. 340	
Guardian Insurance Co. of Canada			B. 508	
Halifax Insurance Company	74			
Hardware Dealers Mutual Fire Insurance Co.				
Hartford Accident & Indemnity				
Hartford Fire Insurance Co.	658			
Hartford Steam Boiler Inspection & Insurance Co.			B. 10,304	B. 902
Home Fire & Marine Insurance				
Home Insurance Co.	104	741	S.L. 1,852	S.L. 369
Hudson Bay Insurance Co.				
Imperial Assurance Co.			S.L. —3	
Imperial Insurance Office				
Indemnity Insurance Co. of North America			L.S. —496	
Insurance Co. of North America			H. 2,468	H. 1,285
Kansas City Fire & Marine Insurance Co.				
Law, Union & Rock Insurance Co.				
Liberty Mutual Insurance Co.				
Liverpool & London & Globe Insurance Co., Ltd.			B. 7	
London & Lancashire Insurance Co., Ltd.	3			
London Guarantee Accident Co., Ltd.			S.L. —4	
Carried forward	$1,076	$824	$97.446	$27.739

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1948—*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	$1,076	$824	$97,446	$27,739
Lumbermen's Mutual Casualty Co.			B. 3,761	6,482
Maryland Casualty Co.			S.L. —766	
Mercury Insurance Co.				
Michigan Fire & Marine Insurance Co.				
Milwaukee Mechanics Insurance Co.				
Mutual Implement & Hardware Insurance Co.				
National Fire Insurance Co. of Hartford				
New England Fire Insurance Co.				
New York Underwriters Insurance Co.				
New Zealand Insurance Co., Ltd.				
Niagara Fire Insurance Co.				
Non-Marine Underwriters, Members of Lloyd's, London, Eng.			S.L. 75	
			L.S. 16,715	L.S. 6,500
			B. 16,807	B. 19,822
North Empire Fire Insurance Co.				
North River Insurance Co.				
Northern Assurance Co., Ltd.				
Northwestern Mutual Fire Association				
Norwich Union Fire Insurance Society, Ltd.				
Ocean Accident & Guarantee Corporation, Ltd.			B. 778	475
Pacific Indemnity Co.			B. 76,044	15,336
Pearl Assurance Co., Ltd.		—150		
Philadelphia Fire & Marine Insurance Co.				
Phoenix Assurance Co., Ltd.	2		S.L. —25	
Phoenix Insurance Co.	18		S.L. 9	
Prudential Assurance Co., Ltd.	108			
Reliance Insurance Co. of Canada	5		S.L. 3	
Royal Insurance Co., Ltd.			B. 57	
St. Paul Fire & Marine Insurance Co.				
Saskatchewan Mutual Fire Insurance Co.				
Scottish Insurance Corporation, Ltd.				
Scottish Union & National Insurance Co.			S.L. 49	
Security Insurance Co. of New Haven				
Sentinel Fire Insurance Co.				
South British Insurance Co., Ltd.		61		
Springfield Fire & Marine Insurance Co.	3		H. 13,287	15,841
Switzerland General Insurance Co., Ltd.			S.L. 8	2
Toronto General Insurance Co.				
Travelers Fire Insurance Co.				
Travelers Indemnity Co.			B. 30,633	295
Union Insurance Society of Canton, Ltd.		74		
Union Marine & General Insurance Co., Ltd.			S.L. —4	
United Firemen's Insurance Co. of Philadelphia			S.L. —3	
United States Fire Insurance Co.				
Utah Home Fire Insurance			S.L.	S.L. 4
Wawanesa Mutual Insurance Co.				
Westchester Fire Insurance Co.				
Western Assurance Co.				
World Fire & Marine Insurance Co.				
Yorkshire Insurance Co., Ltd.			L.S. 128	
Totals	$1,212	$809	$255,002	$92,496
Totals for 1947	$2,809	$1,787	$501,185	$79,000

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

(Figures shown in nearest thousand.)

Class of Insurance.	1944.	1945.	1946.	1947.	1948.
Accident, P.	$1,222,000	$1,265,000	$1,404,000	$1,748,000	$2,218,000
,, L.	746,000	843,000	762,000	927,000	1,214,000
Guarantee, P.	126,000	139,000	214,000	223,000	262,000
,, L.	17,000	19,000	11,000	8,000	32,000
Inland-transportation, P.	144,000	167,000	201,000	234,000	657,000
,, ,, L.	62,000	93,000	48,000	118,000	196,000
Marine, P.	1,528,000	1,337,000	1,604,000	2,515,000	3,026,000
,, L.	562,000	659,000	737,000	1,014,000	1,506,000
Personal-property, P.	865,000	1,237,000	1,778,000	2,252,000	2,306,000
,, ,, L.	491,000	780,000	988,000	1,225,000	1,447,000
Property-damage, P.	387,000	156,000	166,000	153,000	194,000
,, ,, L.	—17,000	45,000	—21,000	13,000	293,000
Public-liability, P.	382,000	396,000	435,000	564,000	699,000
,, ,, L.	107,000	118,000	219,000	176,000	322,000
Sickness, P.	207,000	233,000	229,000	245,000	228,000
,, L.	91,000	108,000	85,000	96,000	110,000
Theft, P.	197,000	204,000	254,000	308,000	331,000
,, L.	84,000	82,000	108,000	96,000	125,000
Other forms, P.	396,000	256,000	312,000	707,000	557,000
,, ,, L.	75,000	96,000	181,000	183,000	380,000
Total, P.	$5,454,000	$5,390,000	$6,597,000	$8,947,000	$10,478,000
,, L.	2,218,000	2,843,000	3,118,000	3,856,000	5,625,000

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