PROVINCE OF BRITISH COLUMBIA

Fortieth Annual Report

of the

SUPERINTENDENT OF INSURANCE

1951

(Business transacted in 1950)

VICTORIA, B.C.
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1951

To His Honour CLARENCE WALLACE, C.B.E.,
Lieutenant-Governor of the Province of British Columbia.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Fortieth Annual Report of the Superintendent of Insurance for the year ended December 31st, 1950.

GORDON S. WISMER,
Attorney-General.

Victoria, B.C., July 3rd, 1951.

TABLE OF CONTENTS

	Page
Report of Superintendent of Insurance	5
List as at June 30th, 1951—	
Insurers Licensed	7
Fraternal Benefit Societies Licensed under the " Insurance Act "	51
Reciprocal Exchanges Granted Permits	52
Underwriters' Agencies Licensed	52
Societies (Incorporated under the " Societies Act ") Licensed under the " Insurance Act "	53
Names of Insurers and Fraternal Societies Licensed since December 31st, 1950	52
Names of Insurers Which Have Ceased Business in British Columbia since December 31st, 1950	52
Annual Statements of Provincial Licensees—	
B.C.F.G. Mutual Hail Insurance Company	54
British Columbia Insurance Company	55
British Columbia Plate Glass Insurance Company	56
British Pacific Insurance Company	57
Empire Life Insurance Company	58
High Court of the Canadian Order of Foresters	59
Missisquoi & Rouville Mutual Fire Insurance Company	61
Mutual Fire Insurance Company of British Columbia	62
Pacific Coast Fishermen's Mutual Marine Insurance Company	63
Perth Mutual Fire Insurance Company	64
Reliable Life Insurance Society	66
Roberts Mutual Fire Insurance Company	67
Royal General Insurance Company of Canada	68
Western Union Insurance Company	69

Tables

Life Insurance—	
I. Business of 1950	71
II. Summary, 1946–50	71
Fire Insurance—	
III. Business of 1950	73
IV. Summary, 1946–50	76
Automobile Insurance—	
V. Business of 1950	77
VI. Summary, 1946–50	80
Miscellaneous Classes of Insurance—	
VII. Business of 1950	81
VIII. Summary, 1946–50	98

Report of the Superintendent of Insurance

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., July 3rd, 1951.

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 Fortieth Annual Report of the Department of Insurance covering the year ended December 31st, 1950.

At that date 345 insurers were licensed under the Act to transact business. The following summary indicates the origin of the insurers, how many held only Provincial licenses, and how many had Dominion registry in addition to a Provincial license:—

Where Incorporated	Provincial Licence	Dominion Registry	Total
British Columbia	8	...	8
Other Provinces	6	12	18
Canada	...	78	78
Great Britain	4	79	83
Australia	...	2	2
Denmark	...	1	1
France	...	4	4
Hong Kong	1	2	3
India	...	1	1
New Zealand	...	2	2
Norway	...	1	1
Singapore	1	...	1
Sweden	...	1	1
Switzerland	1	5	6
United States	3	131	134
Totals	24	319	343

The comparative figures are for 1949, 347, and 1948, 340.

Eighteen new insurers were licensed during the year. These are as follows: American Union Insurance Company of New York; B.C.F.G. Mutual Hail Insurance Company; Blackstone Mutual Fire Insurance Company; British Commonwealth Insurance Company, Limited; Calvert Fire Insurance Company; Canadian Commerce Insurance Company; Christiania General Insurance Company, Limited, Storebrand; Commercial Life Assurance Company of Canada; Commonwealth Insurance Company; Co-operative Life Insurance Company; Mutual Boiler and Machinery Insurance Company; New York Fire Insurance Company; Nordisk Reinsurance Company, Limited; Overseas Assurance Corporation, Limited; Reliance Insurance Company of Philadelphia; Reliance Marine Insurance Company. Limited; Svea-Nornan Insurance Company, Limited; and Victory Insurance Company, Limited.

Twelve insurers ceased business in the Province during the year, and are as follows: Alliance Insurance Company of Philadelphia; Canadian Alliance Insurance Company; Central Union Insurance Company (merged with American Union Insurance Company of New York); Columbia Insurance Company of New York; Commercial Union Fire Insurance Company of New York; Imperial Assurance Company; Lumbermens Insurance Company; Millers National Insurance Company; Rhode Island Insurance Company; Sentinel Fire Insurance Company (merged with New England Insurance Company); Southern Insurance Company, Limited; and United Firemen's Insurance Company of Philadelphia.

A complete list of insurers will be found on pages 7 to 53. A similar list, made up to December 31st, 1950, was printed for circulation and published in The British Columbia Gazette. For purposes of convenience the present list is made up to June 30th, 1951, so that it includes insurers licensed since December 31st, 1950, and shows the classes of insurance for which all insurers are now licensed.

On analysis the list shows that 44 companies (exclusive of fraternal societies) were licensed for life insurance, 232 for fire insurance, 195 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 54 to 70.

There were seven underwriters' agencies licensed under the Act, and the list appears on page 52.

The taxes collected on unlicensed insurance amounted to $5,649.37.

The number of insurance agents' and salesmen's licences issued for the year 1950 is given below, together with a comparative table for the previous four years.

Licences Issued To	1950	1949	1948	1947	1946
Life-insurance agents	1,412	1,392	1,386	1,372	1,347
Other than life-insurance agents	1,558	1,497	1,449	1,437	1,353
Insurance salesmen	1,139	1,079	1,172	1,071	1,008
Insurance adjusters	56	49	46	37	34
Employees of insurance adjusters	54	71	54	41	27
Totals	4,219	4,088	4,107	3,958	3,769

The number of real-estate agents' and salesmen's licences issued under the "Real-estate Agents' Licensing Act" for the year 1950–51, in comparison with the previous four years, is as follows:—

Licences Issued To	1950–51	1949–50	1948–49	1947–48	1946–47
Real-estate agents	1,064	1,062	1,076	1,090	1,110
Real-estate salesmen	1,896	1,879	1,848	1,686	1,653
Totals	2,960	2,941	2,924	2,776	2,763

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 6, to June 30th, 1951.)

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).
Allstate Insurance Co., Chicago, Ill.	W. L. Owen, Vancouver	Accident and automobile.

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
Alpina Insurance Co., Ltd., Zurich, Switzerland	J. S. Marshall, Vancouver	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 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 explosion of natural or other gas, 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).
American Alliance Insurance Co., New York, N.Y.	Donald F. Pollitt, 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 Insurance Co., St. Louis, Mo.	C. A. Mitchell, Vancouver	Accident and automobile.
American Central Insurance Co., St. Louis, Mo.	R. W. Palmer, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake or by vehicles, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
American Credit Indemnity Co. of New York, New York, N.Y.	S. W. Ross, Vancouver	Credit.
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 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).

American Union Insurance Co. of New York, New York, N.Y.	F. A. Farnan, 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).
Anglo-Scottish Insurance Co., Ltd., London, Eng.	Robert J. Nightingale, 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 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), 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 Co., New York, N.Y.	G. W. Laidler, Vancouver	Automobile, 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 of or damage to an aircraft), automobile (limited to loss of or damage to an automobile), 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	Automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof), fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by the explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by vehicles), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Baloise Marine Insurance Co., Ltd., Basle, Switzerland	J. G. Cochrane, Vancouver	Marine.
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).

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Bankers & Traders' Insurance Co., Ltd., Sydney, Australia	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 earthsuake, 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).
B.C.F.G. Mutual Hail Insurance Co., Kelowna, B.C.	Head office, Kelowna	Hail.
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).
Blackstone Mutual Fire Insurance Co., Providence, R.I.	John G. Baxter, 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 vehicles, 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).
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	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 (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.	J. E. Rose, 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	Fire and plate-glass, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by explosion of natural or other gas, or by 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 property through wind-storm, cyclone, tornado, or hail).
British Columbia Plate Glass Insurance Co., Vancouver, B.C.	Head office, Vancouver	Plate-glass.
British Commonwealth Insurance Co., Ltd., London, Eng.	Graham B. Ladner, Vancouver	Inland-transportation, marine, and property-damage (limited to loss or damage to personal effects).

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
British Crown Assurance Corporation, Ltd., Glasgow, Scotland	Mark Nevill, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
British Empire Assurance Co., Toronto, Ont.	W. S. Day, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), workmen's compensation, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles or by earthquake, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
British General Insurance Co., Ltd., London, 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 and sickness.
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	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 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 property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building or from outside water-mains and the melting of ice or snow on roof).

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
California Insurance Co., San Francisco, 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).
Calvert Fire Insurance Co., Philadelphia, Pa.	J. G. Cochrane, Vancouver	Automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof).
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, 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).
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 Commerce Insurance Co., Toronto, Ont.	J. A. Harrison, 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).
Canadian Fire Insurance Co., Winnipeg, Man.	George F. Watts, Vancouver	Accident, automobile, fire, guarantee, inland-transportation, live-stock, marine, 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.	Herbert R. Fullerton, Vancouver	Accident, automobile, employers' liability, fire, plate-glass, public-liability, 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).
Canadian Indemnity Co., Winnipeg, Man.	George F. Watts, 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).
Canadian Mercantile Insurance Co., St. Hyacinthe, Que.	Arden M. Brown, 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).

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
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.	N. C. Pimm, 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, 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), 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 caused by hail).
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 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).

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).
Christiana General Insurance Co., Ltd., Storebrand, Oslo, Norway	Fred. H. Roost, 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 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 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).
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).
Commerce Mutual Fire Insurance Co., St. Hyacinthe, Que.	Arden M. Brown, 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 Life Assurance Co. of Canada, Toronto, Ont.	William M. R. Soars, Vancouver	Life.
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 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 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
Commonwealth Insurance Co., Winnipeg, Man.	R. D. J. Guy, Vancouver	Employers' liability, fire, 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 explosion of natural or other gas, or 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), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Confederation Life Association, Toronto, Ont.	C. E. Storey, Vancouver	Accident, life, and sickness.
Connecticut Fire Insurance Co., Hartford, Conn.	Duncan Campbell, Victoria	Automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sprinkler-leakage, theft, 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., Chicago, Ill.	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., Chicago, Ill.	S. Howie, Vancouver	Accident, automobile (excluding loss or damage to an automobile by fire), employers' liability, inland-transportation, 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, 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, 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, marine, 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).
Co-operative Life Insurance Co., Regina, Sask.	Robert J. McMaster, Vancouver	Life.

Cornhill Insurance Co., Ltd., London, Eng.	Herbert R. Fullerton, Vancouver	Accident (limited to expenses incurred arising from bodily injuries suffered by the driver and passengers resulting from the operation of an automobile), 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	Accident, life, and sickness.
Cuna Mutual Insurance Society, Madison, Wis.	J. H. Wallace, Vancouver	Life (restricted to insurance on the lives of members of credit unions).
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	Accident, life, and sickness.
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	Auotomobile (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 personal effects), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Eagle Star Insurance Co., Ltd., London, 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).
T. Eaton Life Assurance Co., Toronto, Ont.	James Ross Jenkins, 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).
English & American Insurance Co., Ltd., London, Eng.	Robert M. Abernethy, Vancouver	Inland-transportation, marine, and property-damage (limited to loss or damage to personal effects).
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	Automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Equitable Life Insurance Co. of Canada, Waterloo, Ont.	C. L. Arrowsmith, Vancouver	Life.
Equitable Life Assurance Society of the United States, New York, N.Y.	David Neil Hossie, Vancouver	Accident, life, and sickness.

Essex and Suffolk Equitable Insurance Society, Ltd., London, Eng.	H. B. Leuty, Vancouver	Fire, inland-transportation, property-damage, sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Eureka-Security Fire and Marine Insurance Co., Cincinnati, Ohio	F. T. Keeling, Vancouver	Automobile (limited to loss or damage to an automobile by fire or theft), fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Excelsior Life Insurance Co., Toronto, Ont.	James H. Smethurst, Vancouver	Life.
Excess Insurance Co., Ltd., London, Eng.	Charles G. Hobson, Vancouver	Fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Federal Fire Insurance Co. of Canada, Toronto, Ont.	George S. Brown, Victoria	Accident, automobile, fire, guarantee, inland-transportation, plate-glass, property-damage, theft, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Federal Insurance Co., Raritan, N.J.	W. S. Owen, Vancouver	Accident (provided in connection with a policy of automobile insurance insuring against liability for bodily injuries, limited to expenses incurred arising from bodily injuries suffered by driver and passengers and resulting from the ownership or operation of an automobile), automobile, fire, inland-transportation, 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) 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
Federated Mutual Implement and Hardware Insurance Co., Owatonna, Minn.	L. H. Dewey, Vancouver	On the cash plan, accident, aircraft (limited to loss or damage to property caused by falling aircraft), automobile, fire, inland-transportation, plate-glass, property-damage (limited 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, 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).
Federation Insurance Co. of Canada, Montreal, Que.	W. L. Locke, Vancouver	Accident, automobile, fire, guarantee, 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 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, employers' liability, guarantee, plate-glass, public-liability, sickness, theft, and workmen's compensation.
Fidelity Life Assurance Co., Regina, Sask.	Thomas E. Wilson, Vancouver	Life.
Fidelity-Phenix Fire Insurance Co. of New York, New York, N.Y.	R. B. Leigh, Vancouver	Aircraft, automobile, fire, inland-transportation, property-damage, 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, 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).
Fire Association of Philadelphia, Philadelphia, Pa.	W. S. Day, Vancouver	Aircraft (excluding insurance against liability for loss or damage to persons or property caused by an aircraft or the use or operation thereof), automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof), fire, inland-transportation, marine, and property-damage, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), 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 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 through wind-storm, cyclone, tornado, or hail).

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, automobile, employers' liability, fire, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, and theft, 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 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), and weather.
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.	Stanley G. Stoker, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person).

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
General Insurance 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).
Girard Insurance Co. of Philadelphia, Pa., 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.	Donald F. Pollitt, 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.	Donald F. Pollitt, 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).

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
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.
Guildhall Insurance Co., Ltd., London, Eng.	H. A. Seabrook, 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), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or 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.	W. S. Day, Vancouver	Accident, aircraft (limited to liability for loss or damage to property 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.	W. S. Day, 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).

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 to personal effects), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, or tornado), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, 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 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 hail).
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), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, 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).
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 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).

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 Insurance Office, Toronto, Ont.	R. V. Kentish Rankin, Vancouver	Accident, aircraft, automobile, boiler and machinery, employers' liability, 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 workmen's compensation.
Imperial Life Assurance Co. of Canada, Toronto, Ont.	Harold G. Knowlton, Vancouver	Accident, life, and sickness.
Indemnity Insurance Co. of North America, Philadelphia, Pa.	George L. Craddock, Vancouver	Accident, automobile (excluding loss or damage to an automobile by fire), employers' liability, guarantee, live-stock, plate-glass, public-liability, sickness, theft, and workmen's compensation.
Indemnity Marine Assurance Co., Ltd., London, Eng.	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, live-stock, 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).
John Hancock Mutual Life Insurance Co., Boston, Mass.	Walter S. Owen, Vancouver	Life, accident, and sickness.
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 Fire Insurance Co., Boston, Mass.	L. St. M. DuMoulin, Vancouver	On the cash plan, accident, automobile, fire, inland-transportation, marine, 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).
Liberty Mutual Insurance Co., Boston, Mass.	L. St. M. DuMoulin, Vancouver	On the cash plan, accident, automobile, employers' liability, fire, 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), inland-transportation, plate-glass, property-damage (limited to loss or damage to personal effects), public-liability, sickness, 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, or by 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).
Licenses and General Insurance Co., Ltd., London, Eng.	W. O. Banfield, Vancouver	Automobile, fire, inland-transportation, marine, property-damage, 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) 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, 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).
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.	N. C. Pimm, 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	Accident, automobile, and sickness.
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.	Jack 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 (except that 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 shall be limited to insurance of the same property as is insured under a policy of fire insurance of the company), 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).

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 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 by 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 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.
Manufacturers Life Insurance Co., Toronto, Ont.	Joseph A. Broadbent, 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).
Maritime Insurance Co., Ltd., Liverpool, Eng.	Gordon Keatley, 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.

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Mercantile Insurance Co., Toronto, Ont.	Jack E. Rose, Vancouver	Fire, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
Merchants and Manufacturers Insurance Co. of New York, New York, N.Y.	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.	Frederick B. Urquhart, 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.	J. Stanley Brown, Vancouver	Accident, life, and sickness.
Michigan Fire and Marine Insurance Co., Detroit, Mich.	L. St. M. DuMoulin, Vancouver	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).

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 Insurance Co. of Milwaukee, Wis., 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).
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	Accident (limited to expenses incurred arising from bodily injuries suffered by the driver and passengers resulting from the operation of an automobile), 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).
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 property caused 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), 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 caused by hail).
Mutual Benefit Health & Accident Association, Omaha, Neb.	W. Marvin Carpenter, Vancouver	Accident and sickness.
Mutual Boiler and Machinery Insurance Co., Boston, Mass.	Winifred A. Langfield, Vancouver	Boiler and machinery.
Mutual Fire Insurance Co. of British Columbia, Vancouver, B.C.	Head office, Vancouver	Fire.
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.

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-Ben Franklin 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 Employers' Mutual General Insurance Association, Ltd., London, Eng.	T. G. S. Hare, Vancouver	Automobile, fire, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by explosion of natural or other gas, or by 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 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.	G. O. Jones, Vancouver	Accident, automobile, fire, guarantee, inland-transportation, plate-glass, property-damage, 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) 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).
National Life Assurance Co. of Canada, Toronto, Ont.	P. R. Brissenden, Vancouver	Life.
National Provincial Insurance Co., Ltd., London, Eng.	N. C. Pimm, Vancouver	Fire, plate-glass, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

National 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 Insurance Co., Pittsfield, Mass.	L. St. M. DuMoulin, 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), 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 Fire Insurance Co., New York, N.Y.	C. Albert Mitchell, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), 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, 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), and weather (limited to loss or damage to the property through hail).
New York Life Insurance Co., New York, N.Y.	H. R. Parker, Vancouver	Accident, life, and sickness.
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).

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
New Zealand Insurance Co., Ltd., Auckland, New Zealand	G. P. Kaye, Vancouver	Automobile, fire, inland-transportation, marine, 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, automobile, fire, inland-transportation, property-damage, 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, 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.
Nordisk Reinsurance Co., Ltd., Copenhagen, Denmark	Frederick H. Roost, Vancouver	Fire, inland-transportation, and 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), limited to the business of reinsurance only.
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.	William P. Lanyon, 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.	Bruce M. Gordon, 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 W. L. McKenzie, Vancouver	Life.
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).
North West Life Assurance Co., Vancouver, B.C.	Head Office, Vancouver	Life.
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.

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
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.
Orion Insurance Co., Ltd., London, Eng.	Christopher A. Bird, Vancouver	Accident, automobile, employers' liability, fire, inland-transportation, marine, plate-glass, property-damage (limited to loss or damage to personal effects), 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 vehicles, 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).
Overseas Assurance Corporation, Ltd., Singapore	Frederick H. Roost, Vancouver	Marine.

Pacific Coast Fire Insurance Co., Vancouver, B.C.	Robert J. Nightingale, Vancouver	Accident, automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, 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 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 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 Coast Fishermen's Mutual Marine Insurance Co., 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.
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, 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, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as 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).

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
Pennsylvania Lumbermens Mutual Insurance Co., Philadelphia, Pa.	H. R. Hutchinson, Vancouver	On the cash plan, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).
Perth Mutual Fire Insurance Co., Stratford, Ont.	Francis M. Hann, Vancouver	On the cash plan, fire, inland-transportation, plate-glass, property-damage, sprinkler-leakage, theft, and weather.
Phenix Fire Insurance Company of Paris (Compagnie Française Du Phenix), Paris, France	J. S. Marshall, Vancouver	Fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by earthquake, or by 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), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
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 insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), automobile, employers' liability, fire, guarantee, inland-transportation, marine, plate-glass, property-damage, public-liability, sprinkler-leakage, theft, 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).
Providence Washington Insurance Co., Providence, R.I.	Carrington E. Blyth, Vancouver	Automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), employers' liability, 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), public-liability, sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Provincial Insurance Co., Ltd., Kendal, Eng.	Herbert R. Fullerton, Vancouver	Accident (limited to expenses incurred arising from bodily injuries suffered by the driver and passenger resulting from the operation of an automobile), 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), property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Prudential Assurance Co., Ltd., London, Eng.	G. D. Holmes, Vancouver	Accident, automobile, boiler and machinery, employers' liability, fire, guarantee, inland-transportation, life, marine, plate-glass, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by loss or damage to personal effects), public-liability, sickness, sprinkler-leakage, theft, weather (limited to loss or damage to property through wind-storm, cyclone, or tornado), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake).
Prudential Insurance Co. of America, Newark, N.J.	William Mann, Vancouver	Accident, life, and sickness.
Quebec Fire Assurance Co., Quebec, Que.	J. E. Rose, Vancouver	Fire, property-damage (limited to loss or damage to property caused intentionally or otherwise, or by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief).
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	Automobile, employers' liability, fire, guarantee, inland-transportation, plate-glass, property-damage, public-liability, sprinkler-leakage, theft, and weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail).
Reliance Insurance Co. of Philadelphia, Philadelphia, Pa.	Ronald Vernon Kirkley, Vancouver	Marine.
Reliance Marine Insurance Co., Ltd., Liverpool, Eng.	Thomas W. Warkman, Vancouver	Fire, inland-transportation, marine, and property-damage, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), 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).

Royal Exchange Assurance, London, Eng.	N. C. Pimm, 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 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 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 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).
Ruby General Insurance Co., Ltd., Calcutta, India	T. G. S. Hare, Vancouver	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, 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 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).
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 Insurance Co., Saskatoon, Sask.	Ben S. Whitaker, Vancouver	Accident, automobile, employers' liability, fire, inland-transportation, property-damage (limited to loss or damage to personal effects), public-liability, 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, or by vehicles, or by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Scottish Canadian Assurance Corporation, Toronto, Ont.	Robert B. Spears, 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, 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 vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by 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	Accident, automobile, fire, inland-transportation, 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), 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 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.	F. Temple Keeling, 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, 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).
Service Fire Insurance Co. of New York, New York, N.Y.	W. H. Usher, Vancouver	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof).
South British Insurance 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).
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 or damage to an aircraft), automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), fire, hail, inland-transportation, property-damage (except that loss or damage to the property caused by earthquake or by vehicles shall be limited to insurance of the same property as is insured under a policy of fire insurance of the company), sprinkler-leakage, and weather (limited to loss or damage to property through wind-storm, cyclone, or tornado).
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, or tornado), 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	Fire, inland-transportation, marine, property, property-damage, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, hail, sprinkler-leakage, and weather.
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).

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
State Assurance Co., Ltd., Liverpool, Eng.	N. C. Pimm, 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, 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), 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 property caused by hail).
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.
Svea-Nornan Insurance Co., Ltd., Gothenburg, Sweden	Charles W. J. Vincent, Vancouver	Accident, automobile, guarantee, inland-transportation, fire, 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, 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), 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 caused by hail).
Switzerland General Insurance Co., Ltd., Zurich, Switzerland	Jacob Wolstencroft, 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).
Transcontinental Insurance Co., New York, N.Y.	G. O. Jones, Vancouver	Accident, automobile, fire, guarantee, inland-transportation, plate-glass, property-damage, sickness, 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), and sprinkler-leakage.
Travelers Fire Insurance Co., Hartford, Conn.	L. St. 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. St. 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, employers' liability, guarantee, plate-glass, property-damage, public-liability, and theft.
Travelers Insurance Co., Hartford, Conn.	L. St. 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, 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).
Union Fire, Accident and General Insurance Co., Paris, France	Clarence Albert Mitchell, Vancouver	Accident (limited to expenses incurred arising from bodily injuries suffered by the driver and passengers resulting from the operation of an automobile), automobile, fire, property-damage (limited to loss or damage to property caused by explosion of natural or other gas), sprinkler-leakage, weather (limited to loss or damage to property through wind-storm, cyclone, tornado, or hail), and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft) and property-damage (limited to loss or damage to the property caused by earthquake, or by vehicles, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief, or by water escape from plumbing or heating equipment of the building, or from outside water-mains and the melting of ice or snow on roof).

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Union 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.	N. C. Pimm, 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, 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), 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 caused by hail).
United National Indemnity Co., New York, N.Y.	G. O. Jones, Vancouver	Accident, automobile, fire, guarantee, inland-transportation, plate-glass, property-damage, 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 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).
United Pacific Insurance Co., Tacoma, Wash.	Wm. Butchart, Vancouver	Automobile (excluding loss of or damage to an automobile by fire or theft), employers' liability, and public-liability.
United States Fidelity and Guaranty Co., Baltimore, Md.	Marten B. B. Rolfe, Vancouver	Accident, aircraft, automobile, employers' liability, guarantee, plate-glass, public-liability, sickness, theft, and workmen's compensation.
United States Fire Insurance Co., New York, N.Y.	F. Temple 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 (provided in connection with a policy of automobile insurance insuring against liability for bodily injuries, limited to expenses incurred arising from bodily injuries suffered by driver and passengers and resulting from the ownership or operation of an automobile), automobile, employers' liability, guarantee, plate-glass, public-liability, and theft.

Unity Fire and General Insurance Co., New York, N.Y.	Fred B. Urquhart, 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).
Victory Insurance Co., Ltd., London, Eng.	Frederick H. Roost, 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).
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, property-damage (limited to loss or damage to personal effects, or to bridges, tunnels, piers, wharves, docks, slips, dry-docks, and marine railways, or to loss or damage to property caused by explosion of natural or other gas, or to the extent authorized by the insurance laws of the State of New York), sprinkler-leakage, 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, property-damage (limited to loss or damage to the property caused by earthquake).

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Western Assurance Co., Toronto, Ont.	W. S. Day, 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 I. Wright, Vancouver	Life.
Western Union Insurance Co., Calgary, Alta.	David E. Larson, Vancouver	Accident, automobile, boiler and machinery, fire, guarantee, inland-transportation, live-stock, plate-glass, public-liability, sickness, and theft, and, if restricted to insurance of the same property as is insured under a policy of fire insurance of the company, aircraft (limited to loss or damage to the property caused by falling aircraft), property-damage (limited to loss or damage to the property caused by explosion of natural or other gas, or by bombardment, invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by vandalism or malicious mischief), sprinkler-leakage, and weather (limited to loss or damage to the property through wind-storm, cyclone, tornado, or hail).
Westminster Fire Office, London, 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	Aircraft (limited to loss or damage to property), automobile (excluding insurance against 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), 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 (except that 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 shall be limited to insurance of the same property as is insured under a policy of fire insurance of the company), 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"

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. Whittall, Vancouver	Life and sickness.
Independent Order of Foresters, Toronto, Ont.	Maurice H. Maddock, Vancouver	Life and sickness.
Lutheran Brotherhood, Minneapolis, Minn.	Leslie R. Peterson, 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, to the extent authorized by its articles of incorporation, constitution, and laws.
The North West Commercial Travellers' Association of Canada, Winnipeg, Man.	Alexander Raby McFarlane, Vancouver	Life, to the extent authorized by its Act of incorporation, constitution, and laws.
Reliable Life Insurance Society, Hamilton, Ont.	Thomas H. Lewis, 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, to the extent authorized by its articles of incorporation, constitution, and laws.
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, to the extent authorized by its articles of incorporation and by-laws.
Workers Benevolent Association of Canada, Winnipeg, Man.	Dmytro Zubyk, Vancouver	Accident, life, and sickness, to the extent authorized by its Act of incorporation and by-laws.

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.

B.C.F.G. Mutual Hail Insurance Company; British Columbia Insurance Company; British Columbia Plate Glass Insurance Company; British Pacific Insurance Company; Missisquoi & Rouville Mutual Fire Insurance Company; Non-Marine Underwriters, Members of Lloyd's, London, England; North West Mutual Life Assurance Company; Pacific Indemnity Company; Perth Mutual Fire Insurance Company; Royal General Insurance Company of Canada; and Utah Home Fire Insurance Company have made deposits under the "Insurance Act."

Empire Life Insurance Company and Western Union Insurance Company have made reciprocal deposits with the Provinces of Ontario and Alberta 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 WHICH HAVE CEASED BUSINESS IN BRITISH COLUMBIA SINCE DECEMBER 31ST, 1950

American Automobile Fire Insurance Company.
American Home Fire Assurance Company.
Hartford Steam Boiler Inspection and Insurance Company.
Marine Insurance Company, Limited.
National General Insurance Company.
Saskatchewan Mutual Fire Insurance Company (replaced by Saskatchewan Mutual Insurance Company).

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

Name	Representing
Canadian Underwriters Agency	Baloise Fire Insurance Company.
Eastern Underwriters Department	Camden Fire Insurance Association.
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 209 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 AND FRATERNAL SOCIETIES WHICH HAVE BEEN LICENSED SINCE DECEMBER 31ST, 1950

Equitable Life Assurance Society of the United States.
North West Commercial Travellers' Association of Canada (Fraternal Society)
North West Life Assurance Company.
Saskatchewan Mutual Insurance Company.

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

British Columbia Mutual Benefit Association.
Canadian Mutual Aid Association.
Canadian Mutual Benefit Association.
Creston Valley Sick Benefit Association.
C.U. & C. Health Services Society.
Family Assurance Society.
Fidelity Health Association.
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 Home Security Association.
Western Mutual Benefit Association.

Annual Statements of Provincial Licensees

B.C.F.G. MUTUAL HAIL INSURANCE COMPANY

Head Office—Kelowna, B.C.

Directors

G. A. Lundy.	E. M. Tait.	E. A. Titchmarsh.
J. A. English.	C. M. Nettleton.	C. E. Bentley.
W. R. Fulton.		N. R. C. Pooley.

G. A. Lundy, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1950

Assets

Bonds (book value)		$4,950.00
Cash on hand and in banks		8,214.14
Accrued interest		68.75
Accounts receivable		195.00
Office furniture and equipment		181.14
Deferred charges		2,897.47
		$16,506.50
Deduct assets not admitted—		
Office furniture and equipment	$181.14	
Deferred charges	2,897.47	
		3,078.61
		$13,427.89

Liabilities

Expenses due and accrued		$493.19
Capital stock—		
Authorized	$50,000.00	
Subscribed	10,780.00	
Paid up		10,780.00
Surplus		2,154.70
		$13,427.89

Profit and Loss Account

Premiums earned (net)		$28,105.74
Claims incurred (net)	$16,973.43	
Adjustment expenses	774.36	
Taxes	266.50	
Salaries, fees, travelling expenses	2,637.24	
All other expenses	1,520.99	
		22,172.52
Underwriting profit		$5,933.22
Other revenue—Interest earned	$24.46	
Other expenditure—Organization expense, 20 per cent written off	724.37	
		699.91
Net profit		$5,233.31

RETURNS FOR BRITISH COLUMBIA

(*See* page 96.)

BRITISH COLUMBIA INSURANCE COMPANY

Head Office—Vancouver, B.C.

Directors

T. G. S. Hare. W. A. D. Hare. A. S. Llewelyn.
C. G. Hobson. J. D. Christie. G. Wright.

T. G. S. Hare, President.

Statement for the Year Ended December 31st, 1950

Assets

Bonds and debentures (book value)		$27,495.10
Cash on hand and in banks		4,593.30
Accrued interest		261.94
Agents' balances		5,723.16
Loans and accounts receivable		77,622.25
		$115,695.75

Liabilities

Provision for unpaid claims		$2,152.75
Reserve for unearned premiums (net, 80 per cent)		1.07
Expenses due and accrued		133.96
Taxes due and accrued		.05
Reinsurance balances		4.38
		$2,292.21
Capital stock—		
Authorized—		
Common	$400,000.00	
Preferred	100,000.00	
Subscribed	221,945.00	
Paid up		111,177.50
Surplus		2,226.04
		$115,695.75

Profit and Loss Account

Premiums earned (net)		$6,700.04
Claims incurred (net)	$2,211.86	
Commissions	2,244.87	
Taxes	1,200.27	
All other expenses	1,015.70	
		6,672.70
Underwriting profit		$27.34
Other revenue—Interest earned	$2,614.09	
Other expenditure	*Nil*	
		2,614.09
Net profit		$2,641.43

Returns for British Columbia

(*See* page 83.)

BRITISH COLUMBIA PLATE GLASS INSURANCE COMPANY

Head Office—Vancouver, B.C.

Directors

J. S. Adam. F. G. Syder. W. J. Albutt.
S. Robinson. E. A. Albutt.
W. J. Albutt, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1950

Assets

Bonds and debentures (book value)		$62,500.20
Cash on hand and in banks		1,936.93
Interest accrued		656.71
Sundry accounts receivable		462.34
		$65,556.18

Liabilities

Reserve for unearned premiums (net, at 80 per cent)		$40,454.83
Premiums paid in advance		4,319.38
Reserve for claims in course of adjustment		1,805.28
Capital stock—		
Authorized	$25,000.00	
Subscribed and paid up		10,000.00
Surplus		8,976.69
		$65,556.18

Profit and Loss Account

Premiums earned (net)		$36,389.15
Claims incurred (net)	$27,879.33	
Commissions	15,231.04	
Taxes	815,13	
Salaries, fees, and travelling expenses	854.59	
		44,780.09
Underwriting loss		$8,390.94
Other revenue—Interest earned		2,036.80
Net loss		$6,354.14

RETURNS FOR BRITISH COLUMBIA

(*See* page 83.)

BRITISH PACIFIC INSURANCE COMPANY

Head Office—Vancouver, B.C.

Directors

H. J. Bailey.	J. H. McMahon.	B. S. Brown, Jr.
T. S. Dixon.	Frank Parsons.	G. T. Cunningham.
H. J. Seed.		George R. Parsons.

Frank Parsons, President.

Statement for the Year Ended December 31st, 1950

Assets

Bonds and debentures (book value)			$94,541.48
Cash on hand and in banks			37,278.76
Accrued interest			440.08
Agents' balances			2,840.08
Amount due from reinsurance on losses paid			1,221.97
Furniture and fixtures			10,308.61
Incorporation expense			3,450.00
Prepaid expenses, supplies, etc.			2,471.65
			$152,552.63
Deduct assets not admitted—			
Deficiency of market under book value of bonds and debentures		$1,116.48	
Furniture and fixtures		10,308.61	
Incorporation expense		3,450.00	
Office stationery and supplies, etc.		2,000.00	
			16,875.09
Total admitted assets			$135,677.54

Liabilities

Provision for unpaid claims			$12,754.26
Adjustment expenses			106.70
Reserve for unearned premiums (net, 80 per cent)			32,707.21
Taxes due and accrued			3,927.83
Capital stock—			
Authorized	$500,000		
Subscribed	200,000		
Paid up		$119,480.00	
Deficit in Profit and Loss Account		33,298.46	
			86,181.54
			$135,677.54

Profit and Loss Account

Premiums earned (net)		$178,941.47
Claims incurred (net)	$66,064.65	
Adjustment expenses	537.32	
Commissions	55,902.65	
Taxes	4,375.34	
Salaries, fees, and travelling expenses	26,106.74	
Other expenses	16,459.53	
		169,446.03
Underwriting profit		$9,495.44
Other revenue—		
Interest earned	$2,698.78	
Profit on sale of securities	239.73	
Other gains—Sales of fixed assets	380.11	
	$3,318.62	
Less depreciation	625.66	
		2,692.96
Net profit		$12,188.40

Returns for British Columbia

(*See* page 81.)

EMPIRE LIFE INSURANCE COMPANY

Head Office—Kingston, Ont.

Directors

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

C. P. Fell, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1950

Assets

Real estate (book value)		$150,275.13
Amounts owing under agreements of sale of real estate		7,300.73
Mortgage loans on real estate		4,364,390.87
Loans on and amount secured by policies		891,756.56
Bonds and debentures (book value)		10,937,417.18
Stocks (book value)		1,938,566.51
Cash on hand and in banks		207,310.87
Accounts receivable		2,799.20
Agents' debit balances		90,618.13
Total ledger assets at book value		$18,590,435.18
Deduct excess of total book value of ledger assets over total authorized value		6,280.89
		$18,584,154.29
Total interest, dividends, and rents due and accrued		186,846.87
Premiums due and uncollected or deferred (net)		388,011.46
		$19,159,012.62
Deduct assets not admitted—		
Cash advanced to or in the hands of officers or agents	$90,618.13	
Debit accounts (sundry)	2,226.40	
		92,844.53
Total admitted assets		$19,066,168.09

Liabilities

Reserve under assurance annuity and other contracts in force (net)		$16,015,485.00
Liability for payments due under contracts (net)		182,706.12
Provision for unreported death claims		32,000.00
Provision for disability claims		3,000.00
Amounts left with company		533,521.04
Premiums paid in advance		15,008.44
Dividends to policyholders due and unpaid		2,309.42
Provision for profits to policyholders (other than deferred dividends)		72,540.72
Profits credited to deferred-dividend policies (net)		36,622.00
Provision for accrued profits to policyholders not included above		130,183.28
Shareholders' surplus account		57,542.27
Taxes due and accrued		35,117.26
Salaries, rents, and office expenses due and accrued		13,233.98
Medical and legal fees due and accrued		730.00
Commissions to agents due and accrued		6,605.27
Reserve for contingencies		500,000.00
Staff Pension Fund		243,891.43
Sundry accounts payable		10,952.44
Capital stock—		
Authorized	$2,500,000.00	
Subscribed	1,308,500.00	
Paid up		319,570.00
Surplus		855,149.42
		$19,066,168.09

Income

Premium income	$2,275,223.11
Consideration for supplementary contracts	34,421.57
Amounts left with company	120,765.38
Interest, dividends, and rents	717,206.71
Gross profit on sale or maturity of real estate, bonds, and stocks	130,059.04
All other income	27,193.45
	$3,304,869.26

Disbursements

Disbursements under assurance and annuity contracts (net)	$1,131,027.75
Payments under supplementary contracts (net)	19,246.67
Reduction in premiums resulting from application of dividends	4,795.17
Amounts left with company	69,068.37
Taxes, licences, and fees	59,760.30
Head office expenses — Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous	229,605.71
Branch office and agency expenses—Commissions, salaries, advances to agents, travelling expenses, rents, and miscellaneous	426,164.47
All other expenses—Advertising, books and periodicals, express, telephone and telegraph, legal fees, medical fees, office furniture, postage, printing and stationery, commissions on loans, contributions to Staff Pension Fund, and miscellaneous	132,903.18
Payments from Staff Pension Fund	9,817.32
Dividends paid to shareholders	12,584.30
Interest paid on claims	993.15
Interest on borrowed money	1,304.50
Loss on sale or maturity of real estate, bonds, and stocks	67,844.68
Decrease by adjustment of ledger assets	6,359.54
Excess of income over disbursements	1,133,394.15
	$3,304,869.26

RETURNS FOR BRITISH COLUMBIA

(*See* page 71.)

HIGH COURT OF THE CANADIAN ORDER OF FORESTERS

Head Office—Brantford, Ont.

Governing Executive Authority

L. E. Jordan. A. M. Jones. J. W. Davies.
V. Bedard. W. M. Couper. W. J. Bourke.
Dr. L. McIlwraith.

L. L. B. Hamlin, High Treasurer.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1950

Assets

Real estate (book value)	$23,000.00
Liens on policies	63,631.12
Bonds and debentures (book value)	23,010,657.40
Cash on hand and in banks	137,838.98
Interest due and accrued	250,370.82
Premiums, dues, and assessments collected but not received by head office	52,674.66
Unexpired insurance premiums	5,352.61
Other assets	3,742.76
	$23,547,268.35

Brought forward		$23,547,268.35
Deduct assets not admitted—		
Supplies and stationery	$3,552.76	
Unexpired insurance premiums	5,352.61	
Postage on hand	190.00	
		9,095.37
		$23,538,172.98

Liabilities

Mortuary Fund	$19,434,694.38
Sickness and Accident Fund No. 1	1,224,118.42
Juvenile Fund	39,130.00
Sickness Benefit Fund No. 2	96,205.44
Building Fund	409,372.14
General Expense Fund	7,340.24
Pension Fund	27,483.17
Surplus	2,299,829.19
	$23,538,172.98

Income

Premiums, dues, and assessments	$751,738.29
Special assessments	755.25
Interest, dividends, and rents	924,191.11
Profit on sale or maturity of bonds and debentures	124,519.43
Premium on U.S. funds	60,949.55
Other revenue	4,580.74
	$1,866,734.37

Disbursements

Claims, endowments, and surrenders	$1,039,921.73
Reversionary bonuses	105,087.81
Premium relief loans	20,235.93
New building costs—Moving and operating expenses	20,585.55
Retirement allowance	2,400.00
Head office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees, travelling expenses, and miscellaneous	84,655.23
Agency and organization expenses—Commissions, salaries, travelling expenses, and miscellaneous	134,185.14
All other expenses—Advertising, exchange, express, telephone and telegraph, legal and medical fees, official publications, investment expenses, printing and stationery, postage and excise, convention and meetings, taxes, licences and fees, donations, unemployment insurance, and miscellaneous	84,078.47
Decrease by adjustment of bonds, debentures, and real estate	16,822.02
Pension Fund payment (service pension)	70,698.86
Excess of income over disbursements	288,063.63
	$1,866,734.37

Income—	
Mortuary Fund	$12,299.26
Sickness and Accident Funds—	
No. 1	317.97
No. 2	26.00
Juvenile Fund	230.25
General expenses	890.33
	$13,763.81
Disbursements—	
Mortuary Fund	$21,915.17
Sickness and Accident Funds—	
No. 1	594.50
No. 2	31.00
	$22,540.67

MISSISQUOI & ROUVILLE MUTUAL FIRE INSURANCE COMPANY

Head Office—Frelighsburg, Que.

Directors

Jacob Nicol. H. Hopkins. L. E. Langis Galipeault.
George C. Dyer. A. J. Shepard. H. C. Hayes.
H. C. Beatty. F. A. Pouliot.

Jacob Nicol, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1950

Assets

Real estate (book value)		$10,771.88
Mortgage loans on real estate		151,400.00
Bonds and debentures (book value)		885,105.85
Stocks (book value)		500.00
Cash on hand and in banks		137,188.95
Interest due and accrued		10,167.57
Agents' balances and reinsurance premiums uncollected (net)		51,465.09
Amount due from reinsurance on losses already paid		5,847.40
Unpaid assessments (*less* commission)		3,769.12
Due from reinsurance companies, taxes		1,302.36
Office furniture and fixtures (*less* depreciation)		1,917.89
Automobiles (*less* depreciation)		1,229.54
Spring and waterworks (*less* depreciation)		1.00
Sundry accounts receivable		219.60
		$1,260,886.25
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1949	$1,063.88	
Office furniture and fixtures	1,917.89	
Automobiles	1,229.54	
Spring and waterworks	1.00	
		4,212.31
		$1,256,673.94

Liabilities

Total provision for unpaid claims		$42,343.74
Adjustment expenses		391.67
Reserve of unearned premiums (net, at 80 per cent)		253,284.83
Expenses due and accrued		5,309.80
Taxes due and accrued		10,326.45
Reinsurance premiums		17,664.89
Special reserve for losses due reinsurance companies		971.70
Capital stock—		
Authorized	$200,000.00	
Subscribed	200,000.00	
Paid up		44,000.00
Surplus		882,380.86
		$1,256,673.94

Profit and Loss Account

Premiums earned (net)		$337,336.73
Claims incurred (net)	$199,043.91	
Adjustment expenses (net)	6,731.68	
Commissions	83,555.59	
Taxes	8,123.53	
Salaries, fees, and travelling expenses	34,404.16	
All other expenses	16,286.85	
		348,145.72
Underwriting loss		$10,808.99

Brought forward			$10,808.99
Other revenue—			
Interest earned	$36,779.68		
Rents earned (net)	754.01		
Profit on sale of securities and real estate	2,163.32		
		$39,697.01	
Other expenditure—Income and excess profits taxes	$2,283.72		
Repairs to real estate	13,504.19		
		15,787.91	
			23,909.10
Net profit			$13,100.11

RETURNS FOR BRITISH COLUMBIA
(*See* page 74.)

MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA

Head Office—Vancouver, B.C.

Directors

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

Thomas J. Robertson, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1950

Assets

Bonds and debentures (book value)		$110,625.91
Cash on hand and in banks		1,303.55
Interest accrued		1,002.71
Agents' balances and premiums uncollected (net, commission deducted)		2,337.11
Sundry receivables and unemployment insurance stamps		147.41
Furniture and fixtures		723.25
Deferred commissions		8,717.73
		$124,857.67
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1949	$428.06	
Furniture and fixtures	723.25	
Deferred commissions	8,717.73	
		9,869.04
		$114,988.63

Liabilities

Provision for unpaid claims		$3,500.00
Reserve of unearned premiums (net, at 100 per cent)		29,326.20
Expenses due and accrued		1,526.15
Taxes due and accrued		1,500.00
Reinsurance premiums		24.65
Return premiums and balance due agents		415.76
Premiums received in advance		534.05
Sundries—Unclaimed cheques and overcollections		65.98
		$36,892.79
Statutory reserve fund	$17,500.00	
Surplus	60,595.84	
		78,095.84
		$114,988.63

Profit and Loss Account

Premiums earned (net)			$49,398.27
Claims incurred (net)		$11,296.87	
Adjustment expenses		268.72	
Commissions		8,668.87	
Taxes		280.36	
Salaries, fees, and travelling expenses		14,045.46	
All other expenses		9,265.40	
			43,825.68
Underwriting profit			$5,572.59
Other revenue—			
Interest earned	$3,062.23		
Commissions earned	931.24		
		$3,993.47	
Other expenditure—			
Income and excess profits taxes	$1,590.00		
Bad debts written off	111.94		
		1,701.94	
			2,291.53
Net profit			$7,864.12

RETURNS FOR BRITISH COLUMBIA

(*See* page 74.)

PACIFIC COAST FISHERMEN'S MUTUAL MARINE INSURANCE COMPANY

Head Office—Vancouver, B.C.

Directors

H. W. Brown.	J. Eilertsen.	Harry Hansen.
D. G. Macdonald.	A. E. Carr.	Nels Ruud.
O. J. Hansen.	B. C. M. Berg.	Ivar Johansen.
R. Wulff.	J. Chambers.	G. Phillips.

H. W. Brown, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1950

Assets

Bonds and debentures		$29,402.50
Cash on hand and in banks		15,083.73
Cash in depositories, other than chartered banks (Credit Unions)		113,636.96
Accrued interest		379.41
Agents' balances and premiums uncollected (net, commission deducted)		14,795.25
Amount due from reinsurance on losses already paid		7,715.00
Other assets—Lease		760.00
Prepaid insurance		251.01
Office furniture and fixtures		1,856.04
Deferred charges		2,018.62
Accounts receivable		1,775.33
		$187,673.85
Deduct assets not admitted—		
Lease	$760.00	
Office furniture and fixtures	1,856.04	
Deferred charges	2,018.62	
Investments—$2,500, our own co-operative 3½-per-cent bonds	2,500.00	
		7,134.66
		$180,539.19

Liabilities

Provision for unpaid claims		$23,757.06
Reserve of unearned premiums (net, at 80 per cent)		39,428.66
Taxes due and accrued		966.03
Reinsurance premiums		2,118.68
Return premiums		869.82
Contingency reserves		5,328.62
Sundry accounts payable		1,910.85
Loans by policyholders (members' refunds)		76,856.96
Reserve for lay-up periods		11,000.00
Capital stock—		
Authorized	$25,000.00	
Subscribed	10,080.00	
Paid up		10,080.00
Reserve fund		5,500.00
Surplus		2,722.51
		$180,539.19

Profit and Loss Account

Premiums earned			$83,777.30
Claims incurred		$60,482.80	
Adjustment expenses		251.91	
Taxes		150.57	
Salaries, fees, and travelling expenses		13,391.48	
All other expenses		5,348.33	
			79,625.09
Underwriting profit			$4,152.21
Other revenue—Interest earned		$2,837.58	
Other expenditure—			
Income and excess profits taxes	$966.03		
Statutory reserve increase	1,500.00		
Contingency reserve increase	3,328.62		
		5,794.65	
			2,957.07
Net profit			$1,195.14

RETURNS FOR BRITISH COLUMBIA

(*See* page 91.)

THE PERTH MUTUAL FIRE INSURANCE COMPANY

Head Office—Stratford, Ont.

Directors

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

H. W. Strudley, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1950

Assets

Real estate (book value)	$175,086.41
Loans on real estate	2,000.00
Bonds and debentures	1,918,609.64
Stocks (book value)	335,331.83
Cash on hand and in banks	146,971.46
Interest and rents, accrued	18,771.87
Agents' balances and premiums uncollected (net, commission deducted)	64,831.01
Amount due from reinsurance on losses already paid	16,685.72
Office furniture and fixtures	5,406.21
	$2,682,694.15

Brought forward			$2,682,694.15
Deduct assets not admitted—			
Agents' balances, premiums written prior to October 1st, 1949		$556.46	
Office furniture and fixtures		5,406.21	
Premiums due from reinsuring companies, prior to October 1st, 1950		1,704.43	
			7,667.10
			$2,675,027.05

Liabilities

Provision for unpaid claims	$50,183.97
Adjustment expenses	500.00
Reserve of unearned premiums (net, at 80 per cent)	329,984.50
Expenses due and accrued (permanent reserve)	10,000.00
Taxes due and accrued	10,202.74
Return premiums and balances due agents	1,249.46
Investment reserves (permanent reserves)	150,000.00
Contingency reserves (permanent reserve)	60,000.00
	$612,120.67
Surplus	2,062,906.38
	$2,675,027.05

Profit and Loss Account

Premiums earned			$402,807.16
Claims incurred		$219,015.10	
Adjustment expenses		10,961.61	
Commissions		115,692.65	
Taxes		12,275.92	
Salaries, fees, and travelling expenses		63,274.24	
All other expenses		26,756.56	
			447,976.08
Underwriting loss			$45,168.92
Other revenue—			
Interest earned	$64,005.92		
Dividends earned	14,741.88		
Profit on sale of securities	798.18		
		$79,545.98	
Other expenditure—			
Income and excess profits taxes	$202.74		
Safekeeping and insurance on securities	358.50		
Loss *re* rents earned	1,451.40		
Depreciation on office premises	1,536.71		
		3,549.35	
			75,996.63
Net profit			$30,827.71

RETURNS FOR BRITISH COLUMBIA

(*See* page 75.)

THE RELIABLE LIFE INSURANCE SOCIETY

Head Office—Hamilton, Ont.

Governing Executive Authority

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

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1950

Assets

Real estate (book value)	$32,000.00
Loans on real estate	260,698.33
Loans, liens, and advances secured by society's certificate under non-forfeiture provisions	144,069.46
Bonds and debentures (book value)	2,621,361.69
Book value of stocks	33,038.12
Cash on hand and in banks	114,384.12
Deposit with Quebec Government	5,000.00
Unemployment insurance prepaid	2.24
Interest and dividends, due and accrued	39,053.62
Premiums, dues, and assessments	3,728.91
	$3,253,336.49
Deduct excess of total book value of ledger assets over total authorized value	31,254.08
	$3,222,082.41

Liabilities

Mortuary Fund	$2,521,821.39
Sickness and Accident Fund	148,311.36
Juvenile Fund	196,325.15
Guarantee Fund	.60
General Expense Fund	16,433.49
Surplus	339,190.42
	$3,222,082.41

Income

Premiums, dues, and assessments	$386,389.51
Interest and dividends	118,917.68
Premium on foreign exchange	2,714.77
Profit on sale or maturity of ledger assets	2,136.78
Sundry revenue	295.69
	$510,454.43

Disbursements

Claims, endowments, and surrenders	$262,541.92
Dividends to members	17,730.87
Head office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, rents, and miscellaneous	56,188.48
Agency and organization expenses—Commissions, salaries, travelling expenses, rents, and miscellaneous	93,660.43
All other expenses—Advertising, publications, express, postage, excise, telegraph and telephone, legal and medical fees, office furniture, printing and stationery, convention and meetings, taxes, licences and fees, miscellaneous	13,500.00
All other disbursements	5,681.14
Decrease by adjustment of ledger assets	9,745.11
Excess of income over disbursements	51,406.48
	$510,454.43

ROBERTS MUTUAL FIRE INSURANCE COMPANY

Head Office—Abbotsford, B.C.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1950

Assets

Cash on hand and in banks		$2,368.60
Agents' balances		262.29
Incorporation expense		544.09
		$3,174.98
Deduct assets not admitted—Incorporation expense		544.09
Total admitted assets		$2,630.89
Deficit		1,607.69
		$4,238.58

Liabilities

Reserve of unearned premiums (net, at 80 per cent)		$1,516.45
Reserve and unpaid losses under unlicensed reinsurance unsecured		631.85
Expenses due and accrued		480.86
Reinsurance premiums		43.27
Return premiums and balances due agents		131.50
Guarantee stock—		
Authorized	$100,000.00	
Subscribed	2,300.00	
Paid up		275.00
Reserve fund		1,159.65
		$4,238.58

Profit and Loss Account

Premiums earned (net)		$1,366.07
Claims incurred (net)	$25.00	
Commissions	281.80	
Taxes	20.00	
Salaries, fees, and travelling expenses	426.85	
All other expenses	143.93	
		897.58
Underwriting profit		$468.49
Other revenue—		
Interest earned	$2.08	
Entrance fees	4.33	
		6.41
Net profit		$474.90

ROYAL GENERAL INSURANCE COMPANY OF CANADA

Head Office—Vancouver, B.C.

Directors

John Boyd.	F. E. Chadwick.	Brenton S. Brown.
J. R. Cooney.	T. S. Dixon.	F. O. Hodgson.
Frank Parsons.	W. B. Reardon.	F. W. Sullivan.
	P. S. Young.	

John R. Cooney, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1950

Assets

Bonds and debentures (book value)	$394,489.25
Cash on hand and in banks	13,401.34
Interest accrued	3,260.00
Agents' balances and premiums uncollected (net, commission deducted)	57,657.05
Amount due from reinsurance on losses already paid	14,837.19
	$483,644.83

Liabilities

Expenses due and accrued		$155.00
Taxes due and accrued		572.06
Reinsurance premiums		57,657.05
Capital stock—		
Authorized	$1,000,000.00	
Subscribed	100,000.00	
Paid up		100,000.00
Surplus		325,260.72
		$483,644.83

Profit and Loss Account

Salaries, fees, and travelling expenses			$2,142.36
All other expenses			2,173.79
Underwriting loss			$4,316.15
Other revenue—Interest earned		$11,679.04	
Other expenditure—			
Income and excess profits taxes	$1,208.06		
Investment expenses	116.55		
Decrease in amortization over book value of bonds	298.02		
		1,622.63	
			10,056.41
Net profit			$5,740.26

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

WESTERN UNION INSURANCE COMPANY

Head Office—Calgary, Alta.

Directors

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

Frank R. Freeze, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1950

Assets

Mortgage loans on real estate		$24,072.82
Bonds and debentures (book value)		546,337.50
Cash on hand and in banks		79,484.48
Interest accrued		5,391.71
Agents' balances and premiums uncollected (net, commission deducted)		128,360.27
Amount due from reinsurance on losses already paid		230.28
Prepaid licences		960.00
		$784,837.06
Deduct assets not admitted—		
Deficiency of market under book value of bonds and debentures	$7,680.50	
Prepaid licences	960.00	
		8,640.50
		$776,196.56

Liabilities

Provision for unpaid claims		$81,548.47
Adjustment expenses		9,889.19
Reserve of unearned premiums (net, at 80 per cent)		263,000.39
Expenses due and accrued		715.15
Taxes due and accrued		65,949.21
Reinsurance premiums		7,253.85
Indemnity collateral deposits		563.30
Reserve for unreported claims		20,000.00
Profit commissions payable		1,000.00
Sundries		33.57
		$449,953.13
Capital stock—		
Authorized	$500,000.00	
Subscribed	500,000.00	
Paid up		100,000.00
Premium on capital stock		4,000.00
Surplus		222,243.43
		$776,196.56

Profit and Loss Account

Premiums earned (net)		$449,314.52
Claims incurred (net)	$137,936.05	
Adjustment expenses incurred (net)	9,910.67	
Commissions	95,727.71	
Taxes	12,519.24	
Salaries, fees, and travelling expenses	2,856.52	
Management fees	31,336.76	
All other expenses	8,443.94	
		298,730.89
Underwriting profit		$150,583.63

Brought forward			$150,583.63
Other revenue—			
Interest earned	$16,333.87		
Profit on sale, fixed assets	519.00		
Profit on sale of securities and real estate	2,000.20		
		$18,853.07	
Other expenditure—Income and excess profits taxes		64,250.00	
			45,396.93
Net profit			$105,186.70

RETURNS FOR BRITISH COLUMBIA

(*See* pages 76, 79, 83, 89, 92, and 95.)

TABLE I.—ABSTRACT OF LIFE INSURANCE RETURNS FOR 1950

(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. 1, 1950	New Issued	In Force Dec. 31, 1950
Aetna Life Insurance Co.	Ordinary	$130,756	$28	.....	$34,269	$14,763	$542	.....	$3,519,278	$1,130,287	$4,152,272
	Group	81,145	47,848	.....	49,500	54	7,068	.....	6,649,632	2,060,327	8,413,900
Canada Life Assurance Co.	Ordinary	1,159,430	171,166	.....	386,230	320,811	81,367	$98,111	36,473,890	6,143,736	40,341,219
	Group	202,331	*Nil*	.....	85,172	11,229	4,388	179	8,510,732	1,166,000	9,640,950
Commercial Life Assurance Co. of Canada	Ordinary	21,705	42	.....	21,557	18,516	1,440	283	886,533	79,923	885,725
	Group	*Nil*	4,715	.....	*Nil*	331	*Nil*	260	*Nil*	*Nil*	*Nil*
Commercial Union Assurance Co., Ltd.		129	*Nil*	.....	*Nil*	*Nil*	*Nil*	*Nil*	32,666	*Nil*	32,666
Confederation Life Association	Ordinary	1,335,844	81,306	.....	474,034	351,813	54,804	66,068	50,524,582	8,571,449	55,981,698
	Group	45,340	10,747	.....	21,570	475	473	1,735	4,172,121	457,750	5,575,722
Continental Assurance Co.	Ordinary	2,422	*Nil*	.....	*Nil*	*Nil*	*Nil*	*Nil*	34,000	105,943	132,443
	Group	*Nil*	*Nil*	.....	3,000	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
Continental Life Insurance Co.		149,278	8,505	.....	54,379	31,361	3,208	8,363	5,339,071	717,741	5,693,063
Co-operative Life Insurance Co.	Ordinary	3,887	*Nil*	.....	*Nil*	269	*Nil*	*Nil*	*Nil*	72,000	231,187
	Group	5,805	*Nil*	.....	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	630,525	630,525
Crown Life Insurance Co	Ordinary	776,381	130,529	.....	300,762	124,368	27,142	50,462	31,823,480	4,773,623	35,938,243
	Group	104,646	111,127	.....	49,000	*Nil*	51,583	15,676	10,557,500	4,270,500	15,534,100
Cuna Mutual Insurance Society	Ordinary	4,078	*Nil*	.....	*Nil*	178	*Nil*	*Nil*	136,908	162,180	287,064
	Group	131,546	*Nil*	.....	72,464	17,166	*Nil*	*Nil*	13,760,337	553,524	17,234,439
Dominion Life Assurance Co.	Ordinary	843,746	127,787	.....	207,111	150,884	78,723	38,605	29,194,190	5,197,099	32,269,276
	Group	607	*Nil*	.....	*Nil*	*Nil*	*Nil*	1,754	*Nil*	*Nil*	*Nil*
Dominion of Canada General Insurance Co.	Ordinary	59,088	10,806	.....	9,085	10,652	1,320	*Nil*	1,849,162	283,172	2,043,341
	Group	180	*Nil*	.....	*Nil*	*Nil*	*Nil*	*Nil*	52,000	*Nil*	54,000
T. Eaton Life Assurance Co.		49,368	304	.....	34,387	10,300	600	*Nil*	676,058	809,342	1,976,601
Empire Life Insurance Co.	Ordinary	101,365	1,931	.....	36,074	18,185	650	1,143	3,781,090	901,513	4,358,187
	Group	521	*Nil*	.....	*Nil*	*Nil*	*Nil*	*Nil*	82,500	*Nil*	10,000
Equitable Life Assurance Society of the United States	Ordinary	10,820	436	.....	15,392	15,814	5,359	14	316,342	4,200	301,571
	Group	6,935	*Nil*	.....	*Nil*	2,077	1,645	*Nil*	894,940	*Nil*	1,840,400
Equitable Life Insurance Co.		95,753	2,266	.....	12,578	10,829	2,151	371	3,019,478	1,001,889	3,628,833
Excelsior Life Insurance Co.		447,034	6,999	.....	74,798	127,166	2,865	4,975	16,252,042	2,479,406	17,621,448
Fidelity Life Assurance Co.		106,328	1,117	.....	9,538	17,620	*Nil*	*Nil*	3,681,381	816,553	4,150,000
Great-West Life Assurance Co.	Ordinary	1,778,295	100,236	$292	726,394	592,318	88,718	67,477	77,137,429	10,707,190	82,276,348
	Group	77,641	142,865	19,303	48,571	6,315	6,078	12,075	6,209,009	944,500	8,088,869
Imperial Life Assurance Co.	Ordinary	748,850	90,356	.....	279,930	256,422	17,049	21,974	26,493,941	3,139,103	29,033,335
	Group	34,409	9,391	.....	3,000	4,195	*Nil*	848	1,218,000	152,000	1,588,000
John Hancock Mutual Life Insurance Co		231	*Nil*	.....	*Nil*	90	*Nil*	*Nil*	*Nil*	15,000	15,000
London Life Insurance Co.	Ordinary	1,784,174	18,767	.....	370,052	434,281	18,252	12,586	75,261,017	13,966,715	85,816,564
	Industrial	556,104	*Nil*	.....	41,722	123,467	*Nil*	*Nil*	16,993,164	2,464,649	18,130,262
	Group	123,417	11,597	.....	43,219	33,705	*Nil*	395	12,156,751	1,108,865	17,375,148
Loyal Protective Life Insurance Co.		13,122	*Nil*	.....	500	793	*Nil*	*Nil*	374,391	72,768	391,477
Manufacturers Life Insurance Co.	Ordinary	1,265,278	59,964	.....	395,883	328,044	44,191	69,392	39,184,753	5,425,299	42,685,291
	Group	2,735	11,789	.....	500	*Nil*	*Nil*	*Nil*	96,500	*Nil*	81,500
Metropolitan Life Insurance Co.	Ordinary	2,009,145	364	.....	511,102	677,151	6,873	*Nil*	76,213,567	7,314,182	79,560,576
	Industrial	1,550,707	*Nil*	.....	598,375	473,289	271	*Nil*	35,455,268	2,573,469	35,886,174
	Group	175,267	99,344	.....	83,020	84,297	84,668	514	12,535,476	579,000	14,525,187
Monarch Life Assurance Co.		545,060	56,167	.....	123,715	118,505	31,718	41,100	23,148,714	4,496,249	25,912,236
Montreal Life Insurance Co.	Ordinary	167,157	7,754	.....	51,277	29,246	1,207	1,482	6,798,470	1,024,389	7,093,836
	Group	4,724	109,605	.....	5,000	65	7,056	16,835	275,395	*Nil*	265,628
Mutual Life Assurance Co. of Canada	Ordinary	2,566,679	231,321	.....	802,580	858,315	133,088	116,787	92,495,843	13,934,139	103,014,941
	Group	20,927	39,605	.....	12,270	333	6,015	3,265	3,295,189	104,500	4,286,094
Mutual Life Insurance Co. of New York	Ordinary	40,668	*Nil*	.....	32,987	21,797	*Nil*	*Nil*	1,884,714	421,234	2,092,619
	Group	*Nil*	*Nil*	.....	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
National Life Assurance Co. of Canada	Ordinary	88,680	2,505	.....	79,045	14,250	1,055	56	4,383,411	400,990	4,462,025
	Group	228	*Nil*	.....	*Nil*	*Nil*	*Nil*	*Nil*	63,850	*Nil*	67,850
New York Life Insurance Co.		450,865	4,191	.....	157,356	173,109	9,593	117	15,200,204	2,190,900	16,333,216
North American Life and Casualty Co.	Ordinary	16,090	1,867	.....	*Nil*	*Nil*	*Nil*	*Nil*	503,915	600,990	923,437
	Group	659	*Nil*	.....	*Nil*	*Nil*	*Nil*	*Nil*	64,000	28,000	72,000
North American Life Assurance Co.	Ordinary	1,469,192	133,444	.....	362,806	386,030	37,455	62,539	52,037,882	6,304,980	55,842,792
	Group	9,764	339,721	.....	*Nil*	244	121	12,703	190,273	280,600	493,679
Northern Life Assurance Co.	Ordinary	37,721	2,540	.....	40,002	23,913	*Nil*	18	1,830,354	105,615	2,085,669
	Group	1,282	*Nil*	.....	1,500	*Nil*	*Nil*	*Nil*	60,000	*Nil*	58,500
Norwich Union Life Insurance Society		10,485	208	.....	*Nil*	2,791	*Nil*	*Nil*	204,154	166,501	377,953
Occidental Life Insurance Co. of California	Ordinary	187,684	778	.....	73,401	19,121	1,249	*Nil*	11,006,961	3,971,933	13,737,222
	Group	5,594	*Nil*	.....	8,000	*Nil*	*Nil*	*Nil*	262,419	*Nil*	331,087
Prudential Assurance Co., Ltd.	Ordinary	144,988	24,759	.....	20,275	20,253	9,771	85	4,279,770	786,376	4,597,121
	Group	214	1,519	.....	5,000	*Nil*	*Nil*	43	22,000	*Nil*	25,000
Prudential Insurance Co. of America	Ordinary	1,363,521	5,035	.....	325,665	393,029	5,901	453	41,606,020	5,292,563	43,706,134
	Industrial	561,190	*Nil*	.....	238,730	260,403	*Nil*	*Nil*	13,211,745	815,372	12,859,887
	Group	15,838	101,402	.....	7,777	17,861	8,602	*Nil*	1,027,077	*Nil*	1,017,426
Royal Insurance Co., Ltd.	Ordinary	159,496	100	.....	41,530	91,085	*Nil*	*Nil*	5,634,196	369,019	5,744,958
	Group	745	*Nil*	.....	*Nil*	*Nil*	*Nil*	*Nil*	81,000	*Nil*	89,000
Sovereign Life Assurance Co. of Canada		151,665	49,978	.....	51,284	40,872	27,287	32,260	5,863,200	1,129,580	6,732,566
Standard Life Assurance Co.	Ordinary	201,965	211,051	.....	111,747	28,033	26,517	67,931	7,073,272	999,995	7,665,621
	Group	3,032	276,416	.....	*Nil*	256	24,475	32,353	117,025	*Nil*	127,550
Sun Life Assurance Co. of Canada	Ordinary	2,646,216	133,084	.....	1,271,117	846,998	200,779	33,293	91,273,920	15,017,465	99,588,221
	Group	692,776	318,722	.....	264,970	229,535	52,749	20,907	52,334,328	1,221,345	55,233,790
Travelers Insurance Co.	Ordinary	222,942	2,604	.....	191,139	51,428	1,444	*Nil*	8,933,304	1,689,200	9,404,636
	Group	110,386	*Nil*	.....	72,250	1,000	*Nil*	*Nil*	11,214,654	897,500	14,759,596
Western Life Assurance Co.		43,605	1,218	.....	8,473	15,765	*Nil*	20	1,538,275	37,500	1,496,784
Totals		$27,937,881	$3,317,926	$19,595	$9,413,064	$7,913,465	$1,177,510	$915,507	$1,069,464,713	$153,138,357	$1,184,911,678
Totals for 1949		$25,937,457	$3,461,546	$19,977	$8,728,594	$7,096,519	$1,038,066	$764,264	$957,562,075	$142,722,399	$1,067,336,446

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	
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
1949	23,770,000	2,597,000	3,052,000	29,419,000	8,729,000	8,899,000	17,628,000	1,067,336,000
1950	25,093,000	2,668,000	3,495,000	31,256,000	9,413,000	10,006,000	19,419,000	1,184,912,000

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1950

(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.	$85,010	$61,864	$27,612	44.63
Aetna Insurance Co.	122,249	106,891	85,897	80.36
Agricultural Insurance Co.	—124	5,158	19,383	375.79
Alliance Assurance Co., Ltd.	253,314	245,664	134,023	54.56
Alliance Insurance Co. of Philadelphia	—12,415	6,569	—1,360	------
Alpina Insurance Co., Ltd.	27,119	15,527	4,178	26.91
American Alliance Insurance Co.	14,065	14,466	12,182	84.21
American Central Insurance Co.	7,577	6,990	3,060	43.78
American Equitable Assurance Co. of New York	22,043	20,358	15,176	74.54
American Home Fire Assurance Co.	—486	------	11,889	------
American Insurance Co.	43,262	48,682	17,221	35.38
American Union Insurance Co. of New York	11,973	8,427	5,100	60.52
Anglo-Scottish Insurance Co., Ltd.	25,786	24,974	9,802	39.25
Atlas Assurance Co., Ltd.	67,386	56,979	28,172	49.44
Automobile Insurance Co. of Hartford, Conn.	370	220	------	------
Baloise Fire Insurance Co., Ltd.	53,512	39,307	22,433	57.07
Bankers and Shippers Insurance Co. of New York	41,328	32,288	23,666	73.29
Bankers & Traders' Insurance Co., Ltd.	269,626	233,748	179,116	76.63
Beaver Fire Insurance Co.	9,776	8,685	1,705	19.63
Bee Fire Insurance Co.	17,232	14,973	3,566	23.82
Blackstone Mutual Fire Insurance Co.	24,654	10,016	1,011	10.10
Boston Insurance Co.	93,862	90,993	69,507	76.39
British America Assurance Co.	71,913	75,345	23,002	30.53
British & European Insurance Co., Ltd.	3,789	3,627	1,529	42.16
British Canadian Insurance Co.	49,927	52,858	15,853	29.99
British Crown Assurance Corporation, Ltd.	32,044	29,643	7,812	26.36
British Empire Assurance Co.	73,792	74,513	30,178	40.50
British General Insurance Co., Ltd.	9,472	8,754	3,829	43.74
British Law Insurance Co., Ltd.	15,839	9,606	2,104	21.90
British Northwestern Fire Insurance Co.	21,363	19,878	5,208	26.20
British Oak Insurance Co., Ltd.	37,355	37,097	13,724	36.99
British Traders' Insurance Co., Ltd.	58,434	57,937	20,900	36.07
Buffalo Insurance Co.	28,795	24,905	3,595	14.43
Caledonian-American Insurance Co.	15,592	20,233	6,764	33.43
Caledonian Insurance Co.	100,895	94,451	43,741	46.31
California Insurance Co.	3,789	3,565	1,529	42.90
Camden Fire Insurance Association	31,354	34,241	8,044	23.49
Canada Accident & Fire Assurance Co.	20,897	19,168	8,411	43.88
Canada Security Assurance Co.	15,244	19,787	5,322	26.90
Canadian Commerce Insurance Co.	4,730	1,000	12	1.20
Canadian Fire Insurance Co.	120,303	79,280	43,577	54.97
Canadian General Insurance Co.	43,210	40,394	14,210	35.18
Canadian Home Assurance Co.	1,691	16,508	13,639	82.62
Canadian Indemnity Co.	85,076	64,189	28,045	43.69
Canadian Mercantile Insurance Co.	50,152	47,480	47,372	99.77
Canadian Surety Co.	40,071	33,791	20,301	60.08
Car & General Insurance Corporation, Ltd.	18,339	16,982	7,498	44.15
Casualty Co. of Canada	10,545	6,405	2,041	31.98
Central Insurance Co., Ltd.	16,418	15,587	7,688	49.32
Central Manufacturers Mutual Insurance Co.	6,747	7,476	444	5.93
Century Insurance Co., Ltd.	112,418	99,891	81,054	81.14
Christiania General Insurance Co., Ltd.	34,432	32,931	24,720	75.07
Citizens Insurance Co. of New Jersey	12,422	12,027	3,290	27.35
Commerce Mutual Fire Insurance Co.	40,803	65,020	64,415	99.07
Commercial Union Assurance Co., Ltd.	143,135	135,586	70,757	52.19
Commonwealth Insurance Co.	6,525	1,090	79	7.24
Connecticut Fire Insurance Co.	37,557	40,275	19,685	48.88
Consolidated Fire & Casualty Insurance Co.	39,099	33,293	20,394	69.36
Continental Insurance Co.	137,270	153,239	122,767	80.11
Contingency Insurance Co., Ltd.	20,714	19,909	8,347	41.92
Cornhill Insurance Co., Ltd.	62,749	51,821	18,346	35.40
Dominion Fire Insurance Co.	60,017	36,929	19,773	53.54
Dominion of Canada General Insurance Co.	31,511	25,788	9,044	35.07
Eagle Fire Co. of New York	10,878	15,323	4,787	31.24
Eagle Star Insurance Co., Ltd.	115,406	103,806	28,058	27.03
Economical Mutual Fire Insurance Co.	35,074	31,275	34,229	109.44
Employers' Liability Assurance Corporation, Ltd.	82,423	81,341	46,393	57.04
Ensign Insurance Co.	20,996	15,203	2,827	18.60
Equitable Fire & Marine Insurance Co.	7,511	8,055	3,937	48.88
Essex & Suffolk Equitable Insurance Society, Ltd.	6,104	5,340	3,126	58.54
Eureka Security Fire & Marine Insurance Co.	27,250	23,621	10,236	43.33
Excess Insurance Co., Ltd.	17,182	15,977	10,518	65.83
Carried forward	$3,226,371	$2,975,219	$1,666,493	------

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1950—*Continued*

Name of Insurer	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio of (3) to (2)
	(1)	(2)	(3)	Per Cent
Brought forward	$3,226,371	$2,975,219	$1,666,493	------
Federal Fire Insurance Co. of Canada	73,800	72,470	32,047	44.22
Federal Insurance Co.	88,826	41,269	9,396	22.77
Federated Mutual Implement & Hardware Insurance Co.	87,998	75,313	35,772	47.50
Federation Insurance Co. of Canada	204,756	134,301	98,016	72.98
Fidelity-Phenix Fire Insurance Co. of New York	148,770	141,676	59,480	41.98
Fire Association of Philadelphia	109,474	66,582	93,495	140.27
Fire Insurance Co. of Canada	62,633	55,566	32,320	58.16
Fireman's Fund Insurance Co.	157,040	127,874	89,990	70.37
Firemen's Insurance Co. of Newark	62,294	50,979	28,029	54.98
First National Insurance Co. of America (*see* note)	------	------	------	------
General Accident Assurance Co. of Canada	26,176	17,149	—3,955	------
General Accident Fire & Life Assurance Corp., Ltd.	8,776	31,429	34,788	110.69
General Insurance Co. of America	217,330	188,758	66,722	35.35
General Security Insurance Co. of Canada	14,342	14,408	5,865	40.70
Girard Fire & Marine Insurance Co.	460	1,102	94	8.53
Glens Falls Insurance Co.	21,494	22,729	15,638	68.80
Globe Indemnity Co. of Canada	20,522	19,741	9,610	48.68
Gore District Mutual Fire Insurance Co.	140,696	128,295	76,930	59.96
Grain Insurance and Guarantee Co.	2,552	2,783	------	------
Granite State Fire Insurance Co.	25,107	22,608	12,779	56.52
Great American Insurance Co.	104,183	106,290	89,332	84.05
Guardian Assurance Co., Ltd.	219,933	199,744	99,153	49.64
Guardian Insurance Co. of Canada	45,822	45,479	23,779	52.29
Guildhall Insurance Co., Ltd.	49,181	45,674	28,068	61.45
Halifax Insurance Co.	115,990	124,062	48,688	39.24
Hanover Fire Insurance Co.	32,013	32,335	8,307	25.69
Hartford Fire Insurance Co.	231,298	157,941	92,147	58.34
Helvetia Swiss Fire Insurance Co., Ltd.	22,996	26,222	6,623	25.26
Home Fire & Marine Insurance Co. of California	19,006	25,808	18,449	71.48
Home Insurance Co.	118,171	127,205	95,443	75.03
Hudson Bay Insurance Co.	26,522	24,710	12,025	48.66
Imperial Guarantee & Accid. Insur. Co. of Canada	32,808	30,133	14,145	46.94
Imperial Insurance Office	30,521	26,479	13,110	49.51
Insurance Co. of North America	166,481	169,571	56,134	33.10
Jersey Insurance Co. of New York	26,404	20,629	15,120	73.29
Kansas City Fire & Marine Insurance Co.	16,181	2,638	437	16.57
Law, Union & Rock Insurance Co., Ltd.	65,028	63,180	32,595	51.59
Legal & General Assurance Society, Ltd.	112,122	110,977	74,831	67.42
Liberty Mutual Fire Insurance Co.	38,097	27,427	1,133	4.13
Licenses & General Insurance Co., Ltd.	13,513	5,159	993	19.24
Liverpool & London & Globe Insurance Co., Ltd.	161,721	159,742	67,337	42.15
Liverpool-Manitoba Assurance Co.	32,835	31,584	15,376	48.68
Local Government Guarantee Society, Ltd. (*see* note)	------	------	------	------
London & County Insurance Co., Ltd.	25,003	23,208	21,284	91.71
London & Lancashire Guar. & Accident Co. of Canada	20,899	21,346	1,680	7.87
London & Lancashire Insurance Co., Ltd.	229,410	224,337	45,033	20.07
London & Provincial Marine & Gen. Insur. Co., Ltd.	5,643	6,353	1,572	24.74
London & Scottish Assurance Corporation, Ltd.	8,327	7,254	2,621	36.13
London Assurance	92,519	86,135	33,136	38.46
London-Canada Insurance Co.	49,034	25,908	10,976	42.36
London Guarantee & Accident Co., Ltd.	31,879	28,393	10,354	36.47
Manufacturers Mutual Fire Insurance Co.	129,388	51,668	3,506	6.79
Marine Insurance Co., Ltd.	------	------	------	------
Mercantile Insurance Co.	23,243	20,068	8,848	44.09
Merchants & Manufacturers Insurance Co.	12,933	13,429	11,942	88.93
Merchants Fire Assurance Corporation of New York	42,502	48,801	24,542	50.28
Merchants Marine Insurance Co., Ltd.	30,737	25,501	10,457	41.01
Mercury Insurance Co.	38,918	29,887	18,150	61.00
Michigan Fire & Marine Insurance Co.	10,897	11,326	4,129	36.46
Mill Owners Mutual Fire Insurance Co. of Iowa	5,530	7,656	2,632	34.38
Milwaukee Insurance Co. of Milwaukee, Wis.	508,822	438,717	320,613	73.08
Missisquoi & Rouville Mutual Fire Insurance Co.	26,391	22,552	20,509	90.94
Monument Insurance Co., Ltd.	18,968	18,601	5,409	29.08
Motor Union Insurance Co., Ltd.	9,170	8,435	3,749	44.44
Mutual Fire Insurance Co. of British Columbia	49,161	49,398	11,297	22.87
National-Ben Franklin Fire Insurance Co.	30,269	19,244	19,703	102.39
National Employers' Mutual General Insur. Assn., Ltd.	100,283	32,957	10,575	32.08
National Fire & Casualty Insurance Co.	26,404	18,280	17,912	97.98
National Fire Insurance Co. of Hartford	76,056	94,479	39,300	41.59
National General Insurance Co.	—3,070	17,206	—4,912	-
National Provincial Insurance Co., Ltd.	9,170	8,568	3,749	43.75
Carried forward	$7,988,729	$7,112,947	$3,835,500	------

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR *1950—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	$7,988,729	$7,112,947	$3,835,500	.....
National Union Fire Insurance Co. of Pittsburgh, Pa.	10,553	8,227	2,651	32.34
New England Insurance Co.	2,724	2,858	1,032	36.11
New Hampshire Fire Insurance Co.	17,233	23,558	2,459	10.44
New York Fire Insurance Co.	8,610	—524	20	.....
New York Underwriters Insurance Co.	16,581	20,587	34,104	165.66
New Zealand Insurance Co., Ltd.	45,385	59,165	28,791	48.66
Niagara Fire Insurance Co.	74,276	68,715	23,108	33.63
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	1,242,739	1,132,520	852,078	75.24
Nordisk Reinsurance Co., Ltd.	27,079	32,118	38,170	118.43
North British & Mercantile Insurance Co., Ltd.	55,266	60,178	28,905	48.03
North Empire Fire Insurance Co.	21,252	19,069	6,903	36.20
North River Insurance Co.	37,869	32,875	11,078	33.70
Northern Assurance Co., Ltd.	61,066	53,207	19,218	36.12
Northwestern Mutual Fire Association	271,986	240,150	67,629	28.16
Northwestern National Insurance Co.	22,887	24,514	5,917	24.14
North West Fire Insurance Co.	7,577	6,971	3,060	43.90
Norwich Union Fire Insurance Society, Ltd.	121,192	104,245	49,896	47.86
Occidental Fire Insurance Co.	29,150	29,057	4,565	15.71
Ocean Accident & Guarantee Corporation, Ltd.	21,009	19,628	8,411	42.85
Ohio Farmers Insurance Co.	151,668	123,028	52,451	42.63
Orion Insurance Co., Ltd.	2,197	652	60	9.20
Pacific Coast Fire Insurance Co.	25,686	25,279	9,802	38.78
Pacific Fire Insurance Co.	47,068	36,773	26,953	73.29
Palatine Insurance Co., Ltd.	22,732	22,640	9,177	40.53
Patriotic Assurance Co., Ltd.	18,221	23,268	7,689	33.05
Pearl Assurance Co., Ltd.	89,698	93,964	40,493	43.09
Pennsylvania Lumbermens Mutual Fire Insurance Co.	14,080	7,733	3,338	43.17
Perth Mutual Fire Insurance Co.	35,068	33,555	23,735	70.73
Phenix Fire Insurance Co. of Paris	13,908	4,324	3,148	72.80
Philadelphia Fire & Marine Insurance Co.	35,735	21,209	35,779	168.70
Phoenix Assurance Co., Ltd.	255,575	201,818	82,835	41.04
Phoenix Insurance Co.	103,957	104,207	57,293	54.98
Planet Assurance Co., Ltd.	17,972	16,262	17,971	110.51
Progressive Insurance Co. of Canada	2,052	1,369	487	35.57
Providence Fire Insurance Co.	17,844	14,206	6,501	45.76
Providence Washington Insurance Co.	66,472	62,941	41,805	66.42
Provincial Insurance Co., Ltd.	60,164	50,130	20,494	40.88
Prudential Assurance Co., Ltd.	150,643	177,476	109,657	61.79
Quebec Fire Assurance Co.	26,524	28,593	6,203	21.69
Queensland Insurance Co., Ltd.	83,545	70,061	44,547	63.58
Railway Passengers Assurance Co.	13,602	14,304	1,677	11.72
Reliance Insurance Co. of Canada	18,936	20,307	9,925	48.87
Rhode Island Insurance Co.	.....	.....	.....	.....
Roberts Mutual Fire Insurance Co.	.....	.....	.....	.....
Royal Exchange Assurance	90,592	88,749	38,164	43.00
Royal Insurance Co., Ltd.	343,163	313,004	154,367	49.32
Royal General Insurance Co. of Canada (*see* note)	.....	.....	.....	.....
Royal Scottish Insurance Co., Ltd.	11,103	9,674	3,494	36.11
Ruby General Insurance Co.	256,823	206,209	116,321	56.41
St. Paul Fire & Marine Insurance Co.	95,533	89,287	86,166	96.00
Saskatchewan Mutual Fire Insurance Co.	80,177	76,114	50,073	65.78
Scottish Canadian Assurance Corporation	30,599	35,371	3,937	11.13
Scottish Insurance Corporation, Ltd.	7,182	—8,499	4,836	.....
Scottish Metropolitan Assurance Co., Ltd.	19,430	16,930	6,115	36.12
Scottish Union & National Insurance Co.	104,409	93,065	49,864	53.58
Sea Insurance Co., Ltd.	32,817	26,797	11,242	41.95
Security Insurance Co. of New Haven	32,789	34,492	19,617	56.88
Security National Insurance Co.	5,341	4,970	1,302	26.56
Sentinel Fire Insurance Co.	2,724	2,858	1,032	36.11
South British Insurance Co., Ltd.	34,272	24,030	8,934	37.18
Southern Insurance Co., Ltd.	8,596	8,497	3,267	38.45
Springfield Fire & Marine Insurance Co.	128,989	138,028	67,318	48.77
Standard Insurance Co. of New York	28,815	34,179	4,530	13.25
Stanstead & Sherbrooke Insurance Co.	43,145	39,195	40,706	103.85
State Assurance Co., Ltd.	9,170	8,568	3,749	43.75
Sun Insurance Office, Ltd.	141,665	125,104	61,798	49.40
Svea-Nornan Insurance Co., Ltd.	11,337	4,171	4,300	103.09
Switzerland General Insurance Co. Ltd.	39,763	47,552	18,609	39.13
Toronto General Insurance Co.	35,353	33,020	11,626	35.21
Transcontinental Insurance Co.	11,105	10,272	2,211	21.52
Carried forward	$12,961,402	$11,665,801	$6,409,093	.....

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$12,961,402	$11,665,801	$6,409,093	.....
Travelers Fire Insurance Co.	17,292	50,300	24,980	49.66
Union Assurance Society, Ltd.	37,745	33,246	14,528	43.70
Union Fire, Accident & General Insurance Co.	33,847	30,904	13,960	45.17
Union Insurance Society of Canton, Ltd.	108,521	107,597	38,813	36.07
Union Marine & General Insurance Co., Ltd.	31,879	28,393	10,354	36.47
United British Insurance Co., Ltd. (*see* note)	.....	.....	.....	.....
United States Fire Insurance Co.	87,040	90,209	70,340	77.97
Unity Fire & General Insurance Co.	21,066	18,865	8,121	43.05
Utah Home Fire Insurance Co. (*see* note)	.....	.....	.....	.....
Victory Insurance Co., Ltd.	59,659	50,562	37,211	73.59
Wawanesa Mutual Insurance Co.	262,040	225,541	85,875	38.07
Wellington Fire Insurance Co.	55,264	47,295	33,702	71.26
Westchester Fire Insurance Co.	8,281	5,994	615	10.26
Western Assurance Co.	90,451	71,653	7,559	10.55
Western Union Insurance Co.	28,874	17,152	7,839	45.70
Westminster Fire Office (*see* note)	.....	.....	.....	.....
World Fire & Marine Insurance Co.	33,153	38,431	5,253	13.67
World Marine & General Insurance Co., Ltd.	11,103	9,675	3,494	36.11
Yorkshire Insurance Co., Ltd.	62,111	60,266	15,046	24.97
Totals for 1950	$13,909,728	$12,551,884	$6,786,783	54.06
Totals for 1949	$12,399,879	$11,807,718	$6,334,663	53.65

NOTE.—The entire business of this Insurer has been reinsured by one or more Insurers whose names are included in the foregoing table, and the figures in the latter case are included in the figures for that Insurer or Insurers.

RECIPROCAL EXCHANGES

Name of Exchange	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio of (3) to (2)
	(1)	(2)	(3)	Per Cent
Affiliated Underwriters	$40,251	$40,446	$2,128	5.26
American Exchange Underwriters	2,616	3,114	843	27.08
Canadian Reciprocal Underwriters	4,178	2,161	998	46.18
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	1,820	1,715	—1,175	.....
Fireproof-Sprinklered Underwriters	1,163	1,390	374	26.90
Individual Underwriters	4,361	5,193	1,406	27.07
Lumbermen's Underwriting Alliance	178,066	131,002	5,954	4.55
Metropolitan Inter-Insurers	2,616	3,115	843	27.07
New York Reciprocal Underwriters	3,779	4,501	1,218	21.06
Underwriters Exchange	1,796	3,795	231	6.09
Totals for 1950	$240,646	$196,432	$12,820	6.53
Totals for 1949	$186,110	$158,495	$33,452	21.11

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
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
1949	12,400,000	11,808,000	6,335,000	53.65
1950	13,910,000	12,552,000	6,787,000	54.06

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1950

(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.	$1,668	$1,006	$300	29.82
Aetna Casualty & Surety Co.	.....	.....	.....	.....
Aetna Insurance Co.	.....	.....	.....	.....
Agricultural Insurance Co.	.....	.....	.....	.....
Alliance Assurance Co., Ltd.	42,143	44,262	31,621	71.44
Allstate Insurance Co.	93	72	.....	.....
American Alliance Insurance Co.	1,524	1,484	639	43.06
American Automobile Fire Insurance Co.	726	1,433	948	66.15
American Automobile Insurance Co.	5,147	3,523	1,019	28.92
American Central Insurance Co.	.....	.....	.....	.....
American Insurance Co.	2,376	2,376	2,749	115.69
Anglo-Scottish Insurance Co., Ltd.	31,842	29,159	18,119	62.14
Arex Indemnity Co.	9,609	6,967	4,217	60.53
Atlas Assurance Co., Ltd.	38,523	37,984	13,702	36.07
Baloise Fire Insurance Co., Ltd.	52,760	17,295	18,268	105.63
Bankers & Traders' Insurance Co., Ltd.	825,580	639,956	389,961	60.94
British America Assurance Co.	182,565	177,662	97,210	54.72
British Canadian Insurance Co.	71,452	63,747	40,424	63.41
British Empire Assurance Co.	109,800	104,060	57,315	55.08
British General Insurance Co., Ltd.	16,515	16,916	6,227	36.81
British Law Insurance Co., Ltd.	12,739	12,648	2,471	19.53
British Oak Insurance Co., Ltd.	15,815	14,864	11,219	75.48
British Traders' Insurance Co., Ltd.	94,875	85,749	41,628	48.55
Caledonian Insurance Co.	45,936	43,638	36,558	83.78
Calvert Fire Insurance Co.	35	11	.....	.....
Camden Fire Insurance Association	10,427	8,755	1,914	21.86
Canada Accident & Fire Assurance Co.	47,480	48,633	17,901	36.81
Canada Security Assurance Co.	58,498	54,704	38,274	69.97
Canadian Commerce Insurance Co.	1,385	606	300	49.50
Canadian Fire Insurance Co.	101,384	94,898	40,918	43.12
Canadian General Insurance Co.	55,438	49,568	21,104	42.57
Canadian Home Assurance Co.	—312	3,455	832	24.08
Canadian Indemnity Co.	99,276	90,269	50,588	56.04
Canadian Mercantile Insurance Co.	41,924	37,092	24,326	65.58
Canadian Surety Co.	114,636	115,265	45,266	39.27
Car & General Insurance Corporation, Ltd.	16,327	15,520	11,163	71.92
Casualty Co. of Canada	65,619	66,116	40,590	61.39
Central Insurance Co., Ltd.	.....	.....	.....	.....
Central Manufacturers Mutual Insurance Co. (*see* note)	.....	.....	.....	.....
Century Indemnity Co.	.....	.....	.....	.....
Century Insurance Co., Ltd.	32,198	29,660	18,118	61.08
Commerce Mutual Fire Insurance Co.	41,924	37,174	24,326	65.44
Commercial Casualty Insurance Co.	532,674	461,016	352,378	76.43
Commercial Union Assurance Co., Ltd.	26,836	27,559	1,116	4.05
Consolidated Fire & Casualty Insurance Co.	2,603	2,329	381	16.35
Continental Casualty Co.	1,170	1,532	—103	.....
Continental Insurance Co.	10,090	11,623	4,051	34.86
Contingency Insurance Co., Ltd.	1,381	1,066	10	0.93
Cornhill Insurance Co., Ltd.	42,270	37,215	9,938	26.70
Dominion Fire Insurance Co.	14,555	13,515	9,468	70.06
Dominion of Canada General Insurance Co.	202,389	187,428	82,481	44.00
Eagle Fire Co. of New York	10,551	10,249	4,905	47.85
Economical Mutual Fire Insurance Co.	52,683	53,923	49,529	91.85
Employers' Liability Assurance Corporation, Ltd.	40,775	38,849	51,345	132.17
Eureka-Security Fire & Marine Insurance Co.	2,830	2,075	242	11.66
Federal Fire Insurance Co.	66,634	67,935	51,257	75.45
Federal Insurance Co.	25,076	13,194	8,354	63.32
Federated Mutual Implement & Hardware Insurance Co.	25,709	19,395	9,087	46.85
Fidelity & Casualty Co. of New York	.....	.....	.....	.....
Fidelity Insurance Co. of Canada	45,968	30,051	21,519	71.60
Fidelity-Phenix Fire Insurance of New York	6,487	5,038	2,834	56.26
Fire Association of Philadelphia	.....	.....	.....	.....
Fireman's Fund Insurance Co.	64,407	53,341	74,398	139.47
Firemen's Insurance Co. of Newark	.....	.....	.....	.....
First National Insurance Co. of America (*see* note)	.....	.....	.....	.....
General Accident Assurance Co. of Canada	27,215	40,688	22,463	55.21
General Accident Fire & Life Assur. Corporation, Ltd.	29,997	37,471	24,883	66.41
General Casualty Co. of America	155,686	150,995	68,393	45.29
General Exchange Insurance Corporation	368,353	215,749	187,391	86.86
Carried forward	$4,004,266	$3,438,763	$2,146,535	.....

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1950—*Continued*

Name of Insurer	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio of (3) to (2)
	(1)	(2)	(3)	Per Cent
Brought forward	$4,004,266	$3,438,763	$2,146,535	-------
General Insurance Co. of America	108,843	105,619	42,383	40.13
General Security Insurance Co. of Canada	195	167	106	63.47
Glens Falls Insurance Co.	99,129	93,702	61,738	65.88
Globe Indemnity Co. of Canada	141,970	126,559	60,282	47.63
Gore District Mutual Fire Insurance Co.	159,769	138,383	66,882	48.33
Great American Indemnity Co.	11,700	11,353	2,153	18.96
Great American Insurance Co.	11,174	10,889	4,688	43.05
Guardian Assurance Co., Ltd.	98,012	93,258	73,378	78.68
Guardian Insurance Co. of Canada	749,169	690,438	451,412	65.38
Guildhall Insurance Co., Ltd.	39,240	41,665	26,770	64.25
Halifax Insurance Co.	78,589	78,185	29,648	37.92
Hartford Accident & Indemnity Co.	145,020	134,040	74,573	55.63
Hartford Fire Insurance Co.	13,842	13,385	12,085	90.28
Home Insurance Co.	—402	—162	—29	-------
Hudson Bay Insurance Co.	10,042	8,097	4,305	53.17
Imperial Guarantee & Accident Ins. Co. of Canada	44,794	41,486	32,144	77.48
Imperial Insurance Office	11,506	10,946	1,565	14.30
Indemnity Insurance Co. of North America	587	288	-------	-------
Insurance Co. of North America	412	474	405	85.44
Jersey Insurance Co. of New York	-------	-------	-------	-------
Kansas City Fire & Marine Ins. Co.	2	2	-------	-------
Law, Union & Rock Insurance Co., Ltd.	81,872	81,222	43,919	54.07
Legal & General Assurance Society, Ltd.	69,279	71,242	13,030	18.28
Liberty Mutual Fire Insurance Co.	14,907	11,156	12,456	111.65
Liberty Mutual Insurance Co.	1,127	2,113	793	37.52
Licences & General Insurance Co., Ltd.	182	91	-------	-------
Liverpool & London & Globe Insurance Co., Ltd.	60,253	56,293	25,772	45.78
Liverpool-Manitoba Assurance Co.	20,084	17,490	8,601	49.18
London & County Insurance Co., Ltd.	2,787	2,874	—23	-------
London & Edinburgh Insurance Co., Ltd.	27,212	—2,268	23,920	—105.46
London & Lancashire Guarantee & Accident Co. of Canada	206,414	194,933	136,933	70.25
London & Lancashire Insurance Co., Ltd.	37,992	35,109	21,096	60.09
London & Provincial Marine & General Insurance Co., Ltd.	22,241	19,161	10,773	56.22
London & Scottish Assurance Corporation, Ltd.	11,229	10,178	5,226	51.35
London Assurance	21,286	20,811	6,801	32.68
London-Canada Insurance Co.	63,191	61,009	36,790	60.30
London Guarantee & Accident Co., Ltd.	82,638	77,622	33,147	42.70
Lumbermens Mutual Casualty Co.	23,508	20,968	9,521	45.34
Marine Insurance Co., Ltd.	18	85	-------	-------
Maryland Casualty Co.	2,905	2,474	1,564	63.22
Merchants Marine Insurance Co., Ltd.	19,849	19,558	12,773	65.31
Mercury Insurance Co.	4,365	3,752	1,593	42.00
Metropolitan Casualty Insurance Co.	49,671	42,633	26,083	61.18
Michigan Fire & Marine Insurance Co.	-------	-------	-------	-------
Milwaukee Insurance Co. of Milwaukee, Wis.	332,069	282,322	178,993	63.40
Monument Insurance Co., Ltd.	5,143	4,805	2,223	46.26
Motor Union Insurance Co., Ltd.	346,308	309,527	216,472	69.93
National-Ben Franklin Fire Insurance Co.	22,017	17,980	17,221	95.78
National Employers' Mutual General Insur. Assn., Ltd.	823,240	637,617	389,960	61.11
National Fire Insurance Co. of Hartford	7,728	8,173	3,004	36.75
National General Insurance Co.	1,709	7,876	3,043	38.63
National Union Fire Insurance Co. of Pittsburgh, Pa.	-------	-------	-------	-------
New England Insurance Co.	11	11	-------	-------
New Hampshire Fire Insurance Co.	-------	-------	-------	-------
New York Underwriters Insurance Co.	1,215	680	-------	-------
New Zealand Insurance Co., Ltd.	57,833	60,604	27,114	44.73
Niagara Fire Insurance Co.	10,560	9,147	2,657	29.05
Non-Marine Underwriters, Members of Lloyds, London, Eng.	229,488	218,123	78,699	36.08
North British & Mercantile Insurance Co., Ltd.	31,117	30,258	12,645	41.79
Northern Assurance Co., Ltd.	38,837	41,650	5,382	12.92
Northwest Casualty Co.	236,539	218,102	92,811	42.55
Northwestern Mutual Fire Association	8	11	-------	-------
Northwestern National Insurance Co.	155	150	62	41.33
Norwich Union Fire Insurance Society, Ltd.	106,341	95,990	53,487	55.72
Occidental Fire Insurance Co.	22,833	27,703	9,271	33.47
Ocean Accident & Guarantee Corporation, Ltd.	92,895	95,147	35,024	36.81
Ohio Farmers Indemnity Co.	125,906	100,765	73,486	72.93
Ohio Farmers Insurance Co.	110,890	90,070	39,236	43.56
Orion Insurance Co., Ltd.	731	366	-------	-------
Pacific Coast Fire Insurance Co.	31,603	28,835	18,119	62.84
Carried forward	$9,186,045	$8,071,955	$4,780,700	-------

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$9,186,045	$8,071,955	$4,780,700	.....
Pacific Indemnity Co.	7,867	9,527	4,049	42.50
Palatine Insurance Co., Ltd.	10,322	10,572	3,892	36.81
Patriotic Assurance Co., Ltd.	13,599	15,354	6,988	45.51
Pearl Assurance Co., Ltd.	74,912	74,776	40,322	53.92
Phoenix Assurance Co., Ltd.	80,026	79,027	46,586	58.95
Phoenix Insurance Co.	.....	.....	.....	.....
Progressive Insurance Co. of Canada	176,198	138,436	134,829	97.39
Providence Washington Insurance Co.	.....	.....	.....	.....
Provincial Insurance Co., Ltd.	47,077	45,427	14,217	31.30
Prudential Assurance Co., Ltd.	136,991	147,538	76,859	52.09
Queensland Insurance Co., Ltd.	100,963	100,444	41,489	41.31
Railway Passengers Assurance Co.	21,995	19,361	3,658	18.89
Royal Exchange Assurance	122,854	121,026	44,528	36.79
Royal Insurance Co., Ltd.	173,390	159,989	79,287	49.56
Royal General Insurance Co. of Canada (*see* note)	.....	.....	.....	.....
Ruby General Insurance Co.	823,500	637,877	389,961	61.13
St. Paul Fire & Marine Insurance Co.	31,600	28,977	19,570	67.00
St. Paul Mercury Indemnity Co. of St. Paul	41,979	36,460	20,960	57.00
Saskatchewan Mutual Fire Insurance Co.	205,094	195,407	101,115	51.75
Scottish Canadian Assurance Corporation	5,510	13,328	5,061	37.97
Scottish Insurance Corporation, Ltd.	14,949	17,335	10,167	58.65
Scottish Metropolitan Assurance Co., Ltd.	16,466	16,608	10,412	62.69
Scottish Union & National Insurance Co.	85,932	89,131	54,253	60.87
Security Insurance Co. of New Haven	.....	.....	.....	.....
Service Fire Insurance Co. of New York	42,135	32,091	21,490	66.97
South British Insurance Co., Ltd. (*see* note)	.....	.....	.....	.....
Southern Insurance Co., Ltd.	10,627	9,726	6,040	62.10
Springfield Fire & Marine Insurance Co.	446	446	.....	.....
Standard Insurance Co. of New York	.....	.....	.....	.....
Sun Insurance Office, Ltd.	57,812	56,211	17,460	31.06
Switzerland General Insurance Co. Ltd.	9	9	28	311.11
Toronto General Insurance Co.	45,358	40,555	17,267	42.58
Transcontinental Insurance Co.	2,989	3,789	1,031	27.21
Travelers Fire Insurance Co.	5,854	5,447	2,405	44.15
Travelers Indemnity Co.	56,177	48,871	36,371	74.42
Travelers Insurance Co.	.....	.....	.....	.....
Union Assurance Society, Ltd.	12,386	12,686	4,671	36.82
Union Fire, Accident & General Insurance Co.	.....	10	.....	.....
Union Insurance Society of Canton, Ltd.	176,197	159,249	77,309	48.55
Union Marine & General Insurance Co., Ltd.	53,891	56,840	29,102	51.20
United British Insurance Co., Ltd. (*see* note)	.....	.....	.....	.....
United National Indemnity Co.	12,517	13,010	1,639	12.60
United Pacific Insurance Co.	.....	264	.....	.....
United States Fidelity & Guaranty Co.	13,186	10,179	7,642	75.07
United States Fire Insurance Co.	.....	.....	.....	.....
United States Guarantee Co.	325	341	.....	.....
Utah Home Fire Insurance Co. (*see* note)	.....	.....	.....	.....
Wawanesa Mutual Insurance Co.	351,767	318,782	178,386	55.96
Wellington Fire Insurance Co.	30,355	36,642	22,095	60.29
Western Asssurance Co.	154,624	132,957	108,043	81.26
Western Union Insurance Co.	48,593	43,141	22,419	51.96
Westminster Fire Office (*see* note)	.....	.....	.....	.....
World Fire & Marine Insurance Co.	.....	.....	.....	.....
World Marine & General Insurance Co., Ltd.	11,503	10,481	5,198	49.59
Yorkshire Insurance Co., Ltd.	59,435	56,602	18,977	33.53
Zurich General Accident & Liability Insurance Co., Ltd.	740,400	642,599	257,199	40.02
Totals for 1950	$13,263,855	$11,716,483	$6,723,675	57.39
Totals for 1949	$10,531,978	$9,967,399	$5,147,968	51.65

NOTE.—The entire business of this Insurer has been reinsured by one or more Insurers whose names are included in the foregoing table, and the figures in the latter case are included in the figures for that Insurer or Insurers.

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1950—*Continued*

RECIPROCAL EXCHANGES

Name of Exchange	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio of (3) to (2)
	(1)	(2)	(3)	Per Cent
Affiliated Underwriters	$901	$806	$2,128	264.11

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
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
1949	10,532,000	9,968,000	5,148,000	51.65
1950	13,264,000	11,716,000	6,724,000	57.39

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950

(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
Acadia Fire Insurance Co.	$3			
Aetna Life Insurance Co.	284			
	*130,589	*$93,399		
Alliance Assurance Co., Ltd.	245	62		
Anglo-Scottish Insurance Co., Ltd.	401	4		
Atlas Assurance Co., Ltd.				
Aviation & General Insurance Co., Ltd.	30			
British America Assurance Co.	4,109	—5,611	$2,346	$1,833
British Aviation Insurance Co.	7,090	63		
British Canadian Insurance Co.	2,811	2,586	1,480	2,824
British Empire Assurance Co.	22,115	598	36,779	7,015
British Northwestern Fire Insurance Co.	3,155	—108	596	80
British Pacific Insurance Co.	147,921	61,968		
Canada Accident & Fire Assurance Co.	3,944	625	1,276	353
Canada Health & Accident Assurance Corporation	*20,640	*4,237		
Canada Security Assurance Co.	262	123	1	
Canadian Fire Insurance Co.	315	501		
Canadian General Insurance Co.	2,032	136	550	173
Canadian Home Assurance Co.				
Canadian Indemnity Co.	588	1,640	—252	233
Canadian Mercantile Insurance Co.				
Canadian Surety Co.				
Car & General Insurance Corporation, Ltd.	12			
Casualty Co. of Canada	3,160	1,503		
	*35		2,037	858
Century Indemnity Co.	232			
Century Insurance Co., Ltd.	6,745	400		
Commerce Mutual Fire Insurance Co.				
Commercial Casualty Insurance Co.	23,743	10,616		
	*42,970	*33,226	13,877	4,977
Commercial Union Assurance Co., Ltd.	5,008	1,730	790	—188
Confederation Life Association	8,493			
	*53,975	*36,949		
Consolidated Fire & Casualty Insurance Co.	24			
Continental Assurance Co.	*265	*64		
Continental Casualty Co.	48,552	47,817	169,747	45,552
Dominion Fire Insurance Co.				
Dominion of Canada General Insurance Co.	18,747	4,834	7,430	2,895
	*311	*151		
Economical Mutual Fire Insurance Co.	*2,176	*367		
Employers' Liability Assurance Corporation of Canada	3,042	408	1,363	399
Equitable Life Assurance Society of the United States		*924		
Federal Fire Insurance Co. of Canada	292	100		
Federal Insurance Co.	50			
Fidelity & Casualty Co. of New York	7,177			
Fidelity Insurance Co. of Canada	377		111	91
Fireman's Fund Insurance Co.	308			
General Accident Assurance Co. of Canada	4,451	1,174	1,778	547
	*1,021	*599		
General Accident Fire & Life Assurance Corporation, Ltd.	1,405	206	654	811
General Casualty Co. of America	4,227	1,073		
General Security Insurance Co. of Canada				
Globe Indemnity Co. of Canada	2,166	351	474	43
Gore District Mutual Fire Insurance Co.	3,723	258		
Great American Indemnity Co.	186		45	
Great-West Life Assurance Co.	14,285	8,053		
	*43,717	*19,035	8,567	2,003
Guardian Assurance Co., Ltd.	2,076	1,515		
Guardian Insurance Co. of Canada	12,212	6,521	1,152	60
Guildhall Insurance Co., Ltd.	66	172		
Halifax Insurance Co.	834	10	679	832
Carried forward	$662,597	$338,279	$251,480	$71,391

* Accident and sickness.

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$662,597	$338,279	$251,480	$71,391
Hartford Accident & Indemnity Co.	1,090	579	.....	.....
Hudson Bay Insurance Co.	155	25	34	3
Imperial Guarantee & Accident Insurance Co. of Canada	2,357	4,448	.....	.....
	*31,781	*16,489	1,224	305
Imperial Insurance Office	2,495	323	140	.....
Indemnity Insurance Co. of North America	11,101	246	35	.....
John Hancock Mutual Life Insurance Co.	*696	723	.....	.....
Law, Union & Rock Insurance Co., Ltd.	1,616	—45	35	—90
Legal & General Assurance Society, Ltd.	200	125	193	115
Liberty Mutual Fire Insurance Co.	80	.....	.....	.....
Liberty Mutual Insurance Co.	85	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	928	150	203	18
Liverpool-Manitoba Assurance Co.	309	51	68	6
London & Lancashire Guar. & Accident Co. of Canada	4,758	3,544	1,388	329
London & Provincial Marine & General Insur. Co., Ltd.	504	379	.....	.....
	*58	.....	.....	.....
London & Scottish Assurance Corporation, Ltd.	27	.....	.....	.....
London Assurance	43	.....	4	.....
London Guarantee & Accident Co., Ltd.	4,882	1,079	1,427	1,479
London Life Insurance Co.	*126,331	*63,314	.....	.....
Loyal Protective Life Insurance Co.	*50,594	*11,073	.....	.....
Lumbermens Mutual Casualty Co.	33,061	12,102	.....	.....
Maryland Casualty Co.	396	.....	.....	.....
Metropolitan Casualty Insurance Co.	570	252	.....	.....
Metropolitan Life Insurance Co.	13,261	4,557	.....	.....
	*118,464	*77,614	.....	.....
Motor Union Insurance Co., Ltd.	477	.....	.....	.....
Mutual Benefit Health & Accident Association	10,693	—1,161	.....	.....
	*528,509	*260,775	.....	.....
Mutual Life Assurance Co. of Canada	*26,731	*9,843	.....	.....
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	70,654	15,468	482	.....
	*916	.....	.....	.....
North American Life & Casualty Co.	*13,984	*7,438	.....	.....
North British & Mercantile Insurance Co., Ltd.	3,505	335	.....	.....
	*37,063	*35,035	694	265
Northern Assurance Co., Ltd.	201	40	.....	.....
Northwest Casualty Co.	2,407	1,352	.....	.....
Norwich Union Fire Insurance Society, Ltd.	1,051	440	191	310
Occidental Fire Insurance Co.	250	.....	.....	.....
Occidental Life Insurance Co.	498	170	.....	.....
	*6,938	*6,249	.....	.....
Ocean Accident & Guarantee Corporation, Ltd.	7,069	1,447	797	—331
Pearl Assurance Co., Ltd.	499	100	.....	.....
Phoenix Assurance Co., Ltd.	841	478	546	—186
Protective Association of Canada	496	471	.....	.....
	*22,851	*16,137	.....	.....
Prudential Assurance Co., Ltd.	450	47	.....	.....
	*783	.....	72	3
Prudential Insurance Co. of America	*8,647	*9,307	.....	.....
Queensland Insurance Co., Ltd.	.....	.....	.....	.....
Railway Passengers Assurance Co.	1,315	351	244	134
Royal Exchange Assurance	271	950	.....	.....
Royal Insurance Co., Ltd.	6,604	425	576	52
Saskatchewan Mutual Fire Insurance Co.	1,879	898	.....	.....
Scottish Canadian Assurance Corporation	404	168	.....	.....
Scottish Metropolitan Assurance Co., Ltd.	141	.....	.....	.....
South British Insurance Co., Ltd.	.....	.....	.....	.....
Southern Insurance Co., Ltd.	.....	.....	.....	.....
Sun Insurance Office, Ltd.	3,876	941	608	102
Toronto General Insurance Co.	1,662	111	450	141
Travelers Insurance Co.	98,852	33,593	.....	.....
	*394,791	*286,588	14,712	3,608
Union Assurance Society, Ltd.	550	666	249	55
Union Insurance Society of Canton, Ltd.	6,445	—2,788	3,243	975
Union Marine & General Insurance Co., Ltd.	1,115	46	27	.....
Carried forward	$2,331,857	$1,221,227	$279,122	$78,684

* Accident and sickness.

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$2,331,857	$1,221,227	$279,122	$78,684
United National Indemnity Co.	15			
United States Fidelity & Guaranty Co.	440		30	
Wawanesa Mutual Insurance Co.	2,245	736		
Wellington Fire Insurance Co.	207	589		
Western Assurance Co.	3,401	714	2,217	488
Western Union Insurance Co.	14			
World Marine & General Insurance Co., Ltd.	78			
Yorkshire Insurance Co., Ltd.	1,683	1,744		
	*1,071	*—205		
Zurich General Accident & Liability Insurance Co., Ltd.	4,689	1,429		
	*112,953	*62,966	318	
Totals	$2,458,653	$1,289,200	$281,687	$79,172
Totals for 1949	$2,204,463	$1,260,797	$208,784	$78,544

* Accident and sickness.

AIRCRAFT AND PLATE-GLASS INSURANCE

Name of Insurer	Aircraft Insurance		Plate-glass Insurance	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
Aetna Insurance Co.	$4,200	$2,185		
Alliance Assurance Co., Ltd.				
American Equitable Assurance Co.				
Anglo-Scottish Insurance Co., Ltd.			$159	$67
Atlas Assurance Co., Ltd.			10	
Automobile Insurance Co. of Hartford	4,199	2,185		
Aviation & General Insurance Co., Ltd.	3,202	1,341		
Boston Insurance Co., Ltd.	4,291	1,451		
British America Assurance Co.	830	200	2,151	1,505
British Aviation Insurance Co.	19,943	25,010		
British Canadian Insurance Co.			1,486	622
British Columbia Insurance Co.			3	4
British Columbia Plate Glass Insurance Co.			41,828	27,879
British Empire Assurance Co.			2,356	952
British Law Insurance Co.			118	
British Northwestern Fire Insurance Co.			366	—271
Canada Accident & Fire Assurance Co.			1,355	1,207
Canada Security Assurance Co.			407	—5
Canadian Alliance Insurance Co.				
Canadian Fire Insurance Co.			675	848
Canadian General Insurance Co.			1,346	776
Canadian Home Assurance Co.				186
Canadian Indemnity Co.			2,132	3,657
Canadian Mercantile Insurance Co.				
Canadian Surety Co.			1,332	1,344
Casualty Co. of Canada			354	412
Century Indemnity Co.	5,278	4,948		
Century Insurance Co., Ltd.	110	9	1,192	1,084
Commercial Casualty Insurance Co.			175	231
Commercial Union Assurance Co., Ltd.	2,420	1,247	369	100
Consolidated Fire & Casualty Insurance Co.			7	
Continental Casualty Co.			168	54
Continental Insurance Co.				
Dominion Fire Insurance Co.			74	232
Dominion of Canada General Insurance Co.			2,179	722
Eagle Star Insurance Co., Ltd.			625	348
Employers' Liability Assurance Corporation, Ltd.			1,566	1,114
Carried forward	$44,473	$38,576	$62,433	$43,068

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$44,473	$38,576	$62,433	$43,068
Federal Fire Insurance Co. of Canada			3,423	2,039
Federated Mutual Implement & Hardware Insurance Co.			557	198
Federation Insurance Co. of Canada			926	626
Fidelity & Casualty Co. of New York				
Fidelity Insurance Co. of Canada			517	501
Fire Association of Philadelphia	4,199	2,185		
Fireman's Fund Insurance Co.			840	136
General Accident Assurance Co. of Canada			1,441	486
General Accident Fire & Life Assurance Corporation, Ltd.			465	343
General Casualty Co. of America			4,985	3,334
General Security Insurance Co. of Canada			88	139
Globe Indemnity Co. of Canada			2,328	1,049
Gore District Mutual Fire Insurance Co.			1,656	166
Great American Indemnity Co.			725	972
Great American Insurance Co.				
Guardian Assurance Co., Ltd.			526	146
Guardian Insurance Co. of Canada			5,424	3,623
Guildhall Insurance Co., Ltd.			575	112
Halifax Insurance Co.			2,783	1,630
Hartford Accident & Indemnity Co.	5,278	4,583	4,103	2,746
Hartford Fire Insurance Co.	4,199	2,185		
Home Insurance Co.				
Hudson Bay Insurance Co.			166	74
Imperial Guarantee & Accident Co.			231	326
Imperial Insurance Office	2,636	—25	959	2,082
Indemnity Insurance Co. of North America			3,317	3,501
Kansas City Fire & Marine Insurance Co.				
Law, Union & Rock Insurance Co., Ltd.			258	—12
Legal & General Assurance Society Ltd.			3,912	2,796
Liberty Mutual Fire Insurance Co.			36	
Liverpool & London & Globe Insurance Co., Ltd.			998	450
Liverpool-Manitoba Assurance Co.			332	148
London & Lancashire Guar. & Accident Co. of Canada			4,079	3,003
London & Provincial Marine & General Insur. Co., Ltd.			102	145
London & Scottish Assurance Corporation, Ltd.			344	—16
London Assurance			5	
London Guarantee & Accident Co., Ltd.	2,434	—103	886	1,915
Lumbermens Mutual Casualty Co.			403	94
Marine Insurance Co., Ltd.				
Maryland Casualty Co.	5,278	4,903		
Metropolitan Casualty Insurance Co.			2,641	1,153
Motor Union Insurance Co., Ltd.			99	12
National-Ben Franklin Fire Insurance Co.				
National Fire Insurance Co. of Hartford				
National General Insurance Co.			—257	368
National Provincial Insurance Co., Ltd.			1,694	1,475
National Union Fire Insurance Co.	4,199	2,185		
New York Underwriters Insurance Co.				
New Zealand Insurance Co., Ltd.			571	1
Niagara Fire Insurance Co.				
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	134,517	9,816		72
North British & Mercantile Insurance Co., Ltd.	1,945	—28	333	172
North River Insurance Co.	1,400	729		
Northern Assurance Co., Ltd.			972	45
Northwest Casualty Co.			3,480	1,333
Norwich Union Fire Insurance Society, Ltd.			2,361	1,177
Occidental Fire Insurance Co.			215	332
Ocean Accident & Guarantee Corporation, Ltd.			1,298	1,184
Pacific Coast Fire Insurance Co.			28	
Pearl Assurance Co., Ltd.			865	
Phoenix Assurance Co., Ltd.			2,138	999
Phoenix Insurance Co.	4,199	2,185		
Providence Washington Insurance Co.	2,097	1,092		
Prudential Assurance Co., Ltd.			853	525
Queensland Insurance Co., Ltd.				
Carried forward	$216,854	$68,283	$127,114	$84,668

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$216,854	$68,283	$127,114	$84,668
Railway Passengers Assurance Co.			761	895
Royal General Insurance Co. of Canada				
Royal Insurance Co., Ltd.	2,877	—22	2,832	1,274
St. Paul Fire & Marine Insurance Co.	4,199	2,185		
Scottish Canadian Assurance Corporation				8
Scottish Metropolitan Assurance Co., Ltd.			418	272
South British Insurance Co., Ltd.				
Southern Insurance Co., Ltd.				
Springfield Fire & Marine Insurance Co.	3,151	1,639		
Sun Insurance Office, Ltd.			213	157
Toronto General Insurance Co.			1,101	635
Travelers Fire Insurance Co.	3,151	1,738		
Travelers Indemnity Co.	5,278	5,581	224	243
Travelers Insurance Co.				
Union Assurance Society, Ltd.			804	244
Union Insurance Society of Canton, Ltd.	2,792	—24	4,106	3,143
Union Marine & General Insurance Co., Ltd.			1,321	671
United National Indemnity Co.			1,155	195
United States Fidelity & Guaranty Co.	5,279	4,863	690	332
United States Fire Insurance Co.	1,400	729		
Wawanesa Mutual Insurance Co.			823	577
Wellington Fire Insurance Co.			611	558
Western Assurance Co.	830	200	395	705
Western Union Insurance Co.			536	143
World Marine & General Insurance Co., Ltd.			8	
Yorkshire Insurance Co., Ltd.			100	
Zurich General Accident & Liability Insurance Co., Ltd.			3,402	996
Totals	$245,811	$85,172	$146,614	$95,716
Totals for 1949	$131,358	$6,286	$132,996	$85,752

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
Acadia Fire Insurance Co.			$10	
Alliance Assurance Co., Ltd.	$629	$50	1,505	$475
Anglo-Scottish Insurance Co., Ltd.	66	135	830	54
Arex Indemnity Co.			1,525	4,573
Atlas Assurance Co., Ltd.			535	5
British America Assurance Co.	83		3,214	3,852
British Aviation Insurance Co.			1,696	25
British Canadian Insurance Co.	119		2,271	—375
British Empire Assurance Co.	106	3	6,162	2,186
British Law Insurance Co.	11		3	
British Northwestern Fire Insurance Co.	—65	—750	1,645	603
British Pacific Insurance Co.				
Canada Accident & Fire Assurance Co.	17	7	6,284	1,035
Canada Security Assurance Co.			1,282	767
Canadian Fire Insurance Co.	2		3,268	707
Canadian General Insurance Co.	794	—24	46,731	15,653
Canadian Home Assurance Co.				
Canadian Indemnity Co.	10,235	6,449	97,016	59,544
Canadian Mercantile Insurance Co.			—44	3
Canadian Surety Co.	44		9,052	5,361
Car & General Insurance Corporation, Ltd.			16	373
Casualty Co. of Canada	47		1,948	343
Carried forward	$12,088	$5,870	$184,949	$95,184

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$12,088	$5,870	$184,949	$95,184
Century Indemnity Co.				
Century Insurance Co., Ltd.	63		4,266	779
Commerce Mutual Fire Insurance Co.			—44	2
Commercial Casualty Insurance Co.	2,267	2,487	40,239	—2,222
Commercial Union Assurance Co., Ltd.	743	52	3,243	936
Consolidated Fire & Casualty Insurance Co.			1,404	
Continental Casualty Co.	71		2,592	1,765
Contingency Insurance Co., Ltd.				
Dominion Fire Insurance Co.			392	50
Dominion of Canada General Insurance Co.	133		5,533	2,710
Economical Mutual Fire Insurance Co.				
Employers' Liability Assurance Corporation, Ltd.	861	8	18,611	10,090
Federal Fire Insurance Co. of Canada			1,404	363
Federated Mutual Implement & Hardware Insurance Co.			506	64
Federation Insurance Co. of Canada	716		2,329	180
Fidelity & Casualty Co. of New York	18		43	
Fidelity Insurance Co. of Canada	153		10,509	2,068
Fireman's Fund Insurance Co.			1,557	
General Accident Assurance Co. of Canada	397	432	19,329	23,471
General Accident Fire & Life Assurance Corporation, Ltd.	669		3,454	317
General Casualty Co. of America	605	64	20,544	1,263
General Insurance Co. of America				
General Security Insurance Co. of Canada				
Globe Indemnity Co. of Canada	492	156	8,919	1,079
Gore District Mutual Fire Insurance Co.	491	55	3,760	3,488
Grain Insurance & Guarantee Co.				
Great American Indemnity Co.	131		1,008	
Guarantee Co. of North America				
Guardian Assurance Co., Ltd.	69		2,762	329
Guardian Insurance Co. of Canada	8,430	4,108	44,406	20,433
Guildhall Insurance Co., Ltd.	81		47	
Halifax Insurance Co.	1,147		5,843	—719
Hartford Accident & Indemnity Co.	632	200	4,410	808
Hudson Bay Insurance Co.	35	22	637	275
Imperial Guarantee & Accident Insurance Co. of Canada	10		453	
Imperial Insurance Office				
Indemnity Insurance Co. of North America	5,597	11,686	67,210	31,346
Insurance Co. of North America				
Law, Union & Rock Insurance Co., Ltd.	345	—140	1,381	—68
Legal & General Assurance Society, Ltd.			13,970	5,566
Liberty Mutual Fire Insurance Co.			6	
Liberty Mutual Insurance Co.			88	37
Liverpool & London & Globe Insurance Co., Ltd.	210	142	3,823	1,343
Liverpool-Manitoba Assurance Co.	70	44	1,274	551
London & Lancashire Guar. & Accident Co. of Canada	930	548	20,499	4,304
London & Provincial Marine & General Insurance Co.,Ltd.			128	
London & Scottish Assurance Corporation, Ltd.	8		762	38
London Assurance	98		850	48
London Guarantee & Accident Co., Ltd.	549	346	12,086	282
Lumbermens Mutual Casualty Co.	2,174		1,309	—170
Maryland Casualty Co.	60		7	214
Metropolitan Casualty Insurance Co.	62	6	6,882	—96
Motor Union Insurance Co., Ltd.				
National General Insurance Co.			—106	
New Zealand Insurance Co., Ltd.			301	—30
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	—75		78,274	—7,274
North British & Mercantile Insurance Co., Ltd.	8		822	
Northern Assurance Co., Ltd.	21		1,307	1,024
Northwest Casualty Co.			4,236	3,125
Norwich Union Fire Insurance Society, Ltd.	1,647	720	7,024	3,133
Occidental Fire Insurance Co.			29	—58
Ocean Accident & Guarantee Corporation, Ltd.	99		8,386	—865
Ohio Farmers Indemnity Co.			6,521	2,292
Pacific Coast Fire Insurance Co.			237	
Pacific Indemnity Co.			997	25,408
Carried forward	$42,105	$26,806	$631,408	$232,863

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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
Carried forward	$42,105	$26,806	$631,408	$232,863
Pearl Assurance Co., Ltd.	218		8,777	1,788
Phoenix Assurance Co., Ltd.	71		3,741	3,960
Prudential Assurance Co., Ltd.	3,167	695	32,518	5,609
Queensland Insurance Co., Ltd.			306	1,702
Railway Passengers Assurance Co.	160		1,237	1,410
Royal Exchange Assurance	171		6,220	3,366
Royal Insurance Co., Ltd.	598	390	10,810	2,053
Royal General Insurance Co. of Canada				
Saskatchewan Mutual Fire Insurance Co.			164	
Scottish Canadian Assurance Corporation	25		1,423	200
Scottish Metropolitan Assurance Co., Ltd.	16		211	
South British Insurance Co., Ltd.				
Southern Insurance Co., Ltd.			—3	
Sun Insurance Office, Ltd.	23		591	212
Toronto General Insurance Co.	650	—20	38,235	12,567
Travelers Indemnity Co.			1,366	743
Travelers Insurance Co.	440		2,327	13,606
Union Assurance Society, Ltd.	151		1,118	69
Union Insurance Society of Canton, Ltd.	9,542	175	42,252	27,772
Union Marine & General Insurance Co., Ltd.	260	105	1,376	196
United National Indemnity Co.			1,080	405
United States Fidelity & Guaranty Co.	32	525	14,440	1,132
United States Guarantee Co.				
Wawanesa Mutual Insurance Co.				
Wellington Fire Insurance Co.			1,404	363
Western Assurance Co.	160		5,781	2,587
Western Union Insurance Co.			15	
World Marine & General Insurance Co., Ltd.	10		333	803
Yorkshire Insurance Co., Ltd.	324		1,545	579
Zurich General Accident & Liability Insurance Co., Ltd.	765	8	19,605	2,942
Totals	$58,888	$28,684	$828,280	$316,927
Totals for 1949	$59,204	$17,057	$806,782	$359,613

GUARANTEE AND THEFT INSURANCE

Name of Insurer	Guarantee Insurance		Theft Insurance	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
Acadia Fire Insurance Co.			$13	
Aetna Casualty & Surety Co.				
Alliance Assurance Co., Ltd.	$23		445	$957
Anglo-Scottish Insurance Co., Ltd.	179		465	75
Arex Indemnity Co.			—955	
Atlas Assurance Co., Ltd.			471	271
British America Assurance Co.	2,092		3,822	615
British Canadian Insurance Co.	2,862		1,048	984
British Empire Assurance Co.	280		3,484	1,169
British Law Insurance Co.			184	
British Northwestern Fire Insurance Co.			221	144
British Pacific Insurance Co.				
Canada Accident & Fire Assurance Co.	857		3,910	872
Canada Security Assurance Co.			2,916	135
Canadian Fire Insurance Co.	20,336	$809	9,938	5,285
Canadian General Insurance Co.	22,199	5,184	20,161	3,003
Canadian Home Assurance Co.			—15	47
Canadian Indemnity Co.	45,517	1,685	43,683	20,827
Canadian Mercantile Insurance Co.	5		93	145
Carried forward	$94,350	$7,678	$89,884	$34,529

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$94,350	$7,678	$89,884	$34,529
Canadian Surety Co.	62,280	4,126	5,351	238
Casualty Co. of Canada	163	.....	1,242	76
Century Indemnity Co.	.....	.....	.....	.....
Century Insurance Co., Ltd.	1,639	60	2,388	163
Commerce Mutual Fire Insurance Co.	5	.....	93	145
Commercial Casualty Insurance Co.	8,807	950	36,306	12,782
Commercial Union Assurance Co., Ltd.	.....	.....	918	388
Consolidated Fire & Casualty Insurance Co.	19	.....	873	557
Continental Casualty Co.	.....	.....	798	.....
Dominion Fire Insurance Co.	794	.....	.....	.....
Dominion of Canada General Insurance Co.	2,294	—80	12,702	2,646
Economical Mutual Fire Insurance Co.	.....	.....	9	.....
Employers' Liability Assurance Corporation, Ltd.	4,600	—864	3,447	4,478
Federal Fire Insurance Co. of Canada	19	.....	873	557
Federated Mutual Implement & Hardware Insurance Co.	.....	.....	2,758	1,067
Federation Insurance Co. of Canada	154	.....	2,769	301
Fidelity & Casualty Co. of New York	.....	.....	72	.....
Fidelity Insurance Co. of Canada	8,286	840	3,501	747
Fireman's Fund Insurance Co.	248	.....	815	.....
General Accident Assurance Co. of Canada	2,655	—4,475	1,994	5,331
General Accident Fire & Life Assurance Corporation, Ltd.	.....	.....	796	39
General Casualty Co. of America	2,150	485	14,921	6,294
General Insurance Co. of America	.....	.....	.....	.....
General Security Insurance Co. of Canada	.....	.....	.....	.....
Globe Indemnity Co. of Canada	2,264	.....	7,668	3,461
Gore District Mutual Fire Insurance Co.	391	1,372	4,896	2,638
Grain Insurance & Guarantee Co.	133	.....	9	.....
Great American Indemnity Co.	45	.....	1,722	—46
Guarantee Co. of North America	2,091	.....	.....	.....
Guardian Assurance Co., Ltd.	1,108	824	3,462	3,042
Guardian Insurance Co. of Canada	13,603	—685	17,294	12,557
Guildhall Insurance Co., Ltd.	.....	.....	23	.....
Halifax Insurance Co.	1,054	.....	4,665	1,370
Hartford Accident & Indemnity Co.	100	.....	4,674	294
Hudson Bay Insurance Co.	161	.....	548	247
Imperial Guarantee & Accident Insurance Co. of Canada	1,478	89	—622	758
Imperial Insurance Office	240	.....	39	.....
Indemnity Insurance Co. of North America	13,495	4,470	23,821	5,399
Insurance Co. of North America	.....	.....	.....	.....
Law, Union & Rock Insurance Co., Ltd.	1,091	—130	2,080	—79
Legal & General Assurance Society, Ltd.	.....	.....	14,890	5,613
Liberty Mutual Fire Insurance Co.	.....	.....	28	.....
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd.	966	.....	3,286	1,482
Liverpool-Manitoba Assurance Co.	322	.....	1,096	496
London & Lancashire Guar. & Accident Co. of Canada	4,480	25	7,785	2,340
London & Provincial Marine & General Insurance Co.	.....	.....	112	356
London & Scottish Assurance Corporation, Ltd.	.....	.....	226	15
London Assurance	.....	.....	476	1,908
London Guarantee & Accident Co., Ltd.	3,181	1,220	4,582	1,888
Lumbermens Mutual Casualty Co.	241	.....	425	500
Maryland Casualty Co.	25	12	.....	.....
Metropolitan Casualty Insurance Co.	1,303	.....	1,820	1,784
National General Insurance Co.	298	.....	69	.....
New Zealand Insurance Co., Ltd.	.....	.....	1,299	840
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	38,019	10,440	17,430	13,824
North British & Mercantile Insurance Co., Ltd.	317	.....	730	.....
Northern Assurance Co., Ltd.	571	.....	1,920	1,035
Northwest Casualty Co.	.....	.....	3,347	1,588
Norwich Union Fire Insurance Society, Ltd.	2,100	.....	3,780	3,062
Occidental Fire Insurance Co.	.....	.....	110	.....
Ocean Accident & Guarantee Corporation, Ltd.	3,888	.....	4,248	2,768
Ohio Farmers Indemnity Co.	.....	.....	6,797	4,540
Pacific Coast Fire Insurance Co.	.....	.....	888	.....
Pearl Assurance Co., Ltd.	4,013	1,995	—24	31
Carried forward	$285,441	$28,352	$328,109	$144,049

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$285,441	$28,352	$328,109	$144,049
Phoenix Assurance Co., Ltd.	440		1,056	710
Prudential Assurance Co., Ltd.			7,069	1,252
Queensland Insurance Co., Ltd.			1,154	3,210
Railway Passengers Assurance Co.	199		—3,237	—50
Reliance Insurance Co. of Canada			377	140
Royal Exchange Assurance	4,088		4,009	1,656
Royal Insurance Co., Ltd.	2,393		9,288	4,648
Royal General Insurance Co. of Canada				
Saskatchewan Mutual Fire Insurance Co.			5	
Scottish Canadian Assurance Corporation	97		53	16
Scottish Metropolitan Assurance Co., Ltd.	20			
South British Insurance Co., Ltd.				
Sun Insurance Office, Ltd.			421	10
Toronto General Insurance Co.	18,162	4,242	16,495	2,457
Travelers Indemnity Co.			3,512	527
Union Assurance Society, Ltd.			1,094	94
Union Fire, Accident & General Insurance Co.				
Union Insurance Society of Canton, Ltd.	899		13,618	9,157
Union Marine & General Insurance Co., Ltd.	824		1,067	30
United National Indemnity Co.	64		126	432
United States Fidelity & Guaranty Co.	37,250	4,373	5,306	8,833
Wawanesa Mutual Insurance Co.			1,115	1,532
Wellington Fire Insurance Co.	19		873	557
Western Assurance Co.	1,335	2,500	1,673	139
Western Union Insurance Co.	356		69	
World Marine & General Insurance Co., Ltd.			528	900
Yorkshire Insurance Co., Ltd.	36	—50	1,216	505
Zurich General Accident & Liability Insurance Co., Ltd.	579		4,277	919
Totals	$352,202	$39,417	$399,273	$181,723
Totals for 1949	$336,446	$37,304	$357,685	$102,206

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.	$616	$186		
Aetna Insurance Co.	4,856	32,047	$10,318	$17,203
Agricultural Insurance Co.	613	442	7,536	4,952
Alliance Assurance Co., Ltd.	558	72	1,537	765
Alliance Insurance Co. of Philadelphia	46			
Alpina Insurance Co.			43,272	21,643
American Alliance Insurance Co.	—263	294		
American Equitable Assurance Co.				
American Insurance Co.	264	17		
Anglo-Scottish Insurance Co.	241		4,092	169
Atlas Assurance Co., Ltd.	6		79,024	68,484
Automobile Insurance Co. of Hartford	1,105		5,461	662
Baloise Marine Insurance Co.			21	
Bankers & Shippers Insurance Co.	393			
Bankers & Traders' Insurance Co., Ltd.			—131	87
Boston Insurance Co.	168		140,785	63,581
British America Assurance Co.	1,626	1,163	20,417	12,036
British & Foreign Marine Insurance Co., Ltd.			5,085	3,508
British Aviation Insurance Co.				
British Canadian Insurance Co.				
British Commonwealth Insurance Co., Ltd.			1,843	7,350
British Empire Assurance Co.				
Carried forward	$10,229	$34,221	$319,260	$200,440

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$10,229	$34,221	$319,260	$200,440
British Law Insurance Co., Ltd.	106	10		
British Northwestern Fire Insurance Co.	60			
British Oak Insurance Co., Ltd.				
British Pacific Insurance Co.				
British Traders' Insurance Co., Ltd.			4,036	647
Caledonian Insurance Co.			10,652	14,175
Camden Fire Insurance Association	23	2		
Canada Accident & Fire Assurance Co.	270	25		
Canada Security Assurance Co.	44			
Canadian Fire Insurance Co.	2,302	3,327	4,007	5,737
Canadian General Insurance Co.	—4	—1,374		
Canadian Home Assurance Co.				
Canadian Indemnity Co.	14,655	12,043	6,921	6,200
Canadian Mercantile Insurance Co.	620	—110		
Canadian Surety Co.	291	47		
Canton Insurance Office, Ltd.			22,957	8,102
Central Manufacturing Mutual Insurance Co.				
Century Insurance Co., Ltd.	426	291	5,103	3,009
Columbia Insurance Co. of New York				
Commerce Mutual Fire Insurance Co.	620	—110		
Commercial Union Assurance Co., Ltd.	26	—509	50,479	21,560
Connecticut Fire Insurance Co.	4,264	1,587		
Consolidated Fire & Casualty Insurance Co.	—20			
Continental Casualty Co.		500		
Continental Insurance Co.	—8		111,303	29,334
Contingency Insurance Co., Ltd.	698		1	
Cornhill Insurance Co., Ltd.				
Dominion of Canada General Insurance Co., Ltd.				
Eagle Fire Co. of New York		51		
Eagle Star Insurance Co., Ltd.			1,046	32
Economic Insurance Co., Ltd.			26,169	21,040
Economical Mutual Fire Insurance Co.				
Employers' Liability Assurance Corporation, Ltd.				
English & American Insurance Co., Ltd.			14,719	7,570
Equitable Fire & Marine Insurance Co.	853	317		
Essex & Suffolk Equitable Insurance Society, Ltd.	1			
Federal Fire Insurance Co. of Canada	514	399		
Federal Insurance Co.	986		13,102	2,065
Federated Mutual Implement & Hardware Insurance Co.	341	50		
Federation Insurance Co. of Canada	776	110		
Fidelity Phenix Fire Insurance Co.	8,324	1,897	4,471	3,069
Fire Association of Philadelphia	1,598	4,972	24,997	3,816
Fireman's Fund Insurance Co.	247	65	453,694	239,574
General Accident Assurance of Canada	108			
General Accident Fire & Life Assurance Corporation, Ltd.	229	—123		
General Insurance Co. of America	1,134	464	8,284	338
General Security Insurance Co.				
Glens Falls Insurance Co.	552	5	187	—2
Globe Indemnity Co. of Canada	221	6		
Gore District Mutual Fire Insurance Co.	231	720		
Great American Insurance Co.	—1,922	2,159	65,935	45,614
Guarantee Co. of North America	1,161	606		
Guardian Assurance Co., Ltd.	1,429	612		
Guardian Insurance Co. of Canada	13,433	17,141		
Guildhall Insurance Co., Ltd.	2,569	48		
Halifax Insurance Co.	410	—6	215	—283
Hanover Fire Insurance Co.			68,448	43,554
Hartford Fire Insurance Co.	555	1,045	117	
Home Fire & Marine Insurance Co.			239	17
Home Insurance Co.	8,694	6,351	94,248	79,834
Imperial Guarantee & Accident Insurance Co. of Canada				
Indemnity Marine Assurance Co., Ltd.	3,786	115	11,222	3,653
Insurance Co. of North America	23,996	39,524	45,289	63,984
Jersey Insurance Co.	251			
Legal & General Assurance Society, Ltd.	1,519	110		
Licenses & General Insurance Co., Ltd.	376		1	
Carried forward	$106,974	$126,588	$1,367,102	$803,079

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$106,974	$126,588	$1,367,102	$803,079
Liverpool & London & Globe Insurance Co., Ltd.	893	25	9,354	4,133
London & Lancashire Guar. & Accident Co. of Canada				
London & Lancashire Insurance Co., Ltd.	2,032	—108	210	
London & Provincial Marine & General Insurance Co., Ltd.				
London & Scottish Assurance Corporation	675		15,128	10,959
London Assurance	4,207	138	104,700	56,174
London Guarantee & Accident Co., Ltd.	231	70	2,443	
Lumbermens Insurance Co.				
Marine Insurance Co., Ltd.	241	450		—33
Maritime Insurance Co., Ltd.	100	40	10,285	5,073
Michigan Fire & Marine Insurance Co.	495	95		
Milwaukee Insurance Co. of Milwaukee, Wis.	44,855	19,149		
Motor Union Insurance Co., Ltd.				
National-Ben Franklin Fire Insurance Co.	2,952	5,440		
National Fire Insurance Co. of Hartford	55			
National General Insurance Co.	1,207	1,644		
National Union Fire Insurance Co.				
New England Insurance Co.	124	24		
New Hampshire Fire Insurance Co.				
New York Underwriters Insurance Co.				
New Zealand Insurance Co., Ltd.	316	286		
Niagara Fire Insurance Co.	803	—109		
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	431,422	198,099		
Nordisk Reinsurance Co., Ltd.	1,842	248		
North British & Mercantile Insurance Co., Ltd.	2,396	833	20,254	3,545
North Empire Fire Insurance Co.	154	46		
North River Insurance Co.	505	375	6,416	4,184
Northern Assurance Co.,Ltd.	396		249	230
Northwestern Mutual Fire Association	492	720		
Northwestern National Insurance Co.				
Norwich Union Fire Insurance Society, Ltd.	1,099	—63	5,369	3,594
Occidental Fire Insurance Co.	54	15		
Ocean Accident & Guarantee Corporation, Ltd.	184	3		
Ohio Farmers Indemnity				
Ohio Farmers Insurance Co.	6,191	1,128		
Old Colony Insurance Co.			250,968	170,676
Orion Insurance Co., Ltd.			54,091	27,054
Overseas Assurance Corporation, Ltd.			605	
Pacific Coast Fire Insurance Co.	203	145	2,552	1,505
Pacific Coast Fishermen's Mutual Marine Insurance Co.			88,558	60,483
Pacific Fire Insurance Co.	448			
Pearl Assurance Co., Ltd.	729	149		
Philadelphia Fire & Marine Insurance Co.				
Phoenix Assurance Co., Ltd.	1,848	558	5,369	3,591
Phoenix Insurance Co.	13,563	6,017	3,501	1,309
Planet Assurance Co., Ltd.			2,074	585
Providence Washington Insurance Co.	5,874	1,976	17,324	9,898
Prudential Assurance Co., Ltd.	863	1,564		
Queensland Insurance Co., Ltd.	513	310	125,754	54,964
Railway Passengers Assurance Co.	11			
Reliance Insurance Co. of Canada	2,150	800		
Reliance Marine Insurance Co.	401	278	5,350	2,217
Royal Exchange Assurance	915			
Royal Insurance Co., Ltd.	1,379	31	3,205	6,907
Ruby General Insurance Co.	58,549	17,402	78,993	61,615
St. Paul Fire & Marine Insurance Co.	3,991		51,011	4,723
Saskatchewan Mutual Fire Insurance Co.	7,757	1,797		
Scottish Metropolitan Assurance Co., Ltd.				
Scottish Union & National Insurance Co.	2,583	517		
Sea Insurance Co., Ltd.			40,395	29,432
Security Insurance Co. of New Haven	204	7		
Sentinel Fire Insurance Co.	124	24		
South British Insurance Co., Ltd.				
Springfield Fire & Marine Insurance Co.	4,226	807		
Standard Insurance Co. of New York	613	442	7,539	4,994
Carried forward	$717,839	$387,960	$2,278,799	$1,330,891

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$717,839	$387,960	$2,278,799	$1,330,891
Standard Marine Insurance Co., Ltd.	345		11,858	13,957
Sun Insurance Office, Ltd.	35		191,919	115,126
Switzerland General Insurance Co., Ltd.			43,273	21,463
Thames & Mersey Marine Insurance Co., Ltd.				
Toronto General Insurance Co.	—3	—1,124		
Transcontinental Insurance Co.				
Travelers Fire Insurance Co.	168	308		
Union Assurance Society, Ltd.	167			
Union Insurance Society of Canton, Ltd.	5,819	—481	351,664	175,159
Union Marine & General Insurance Co., Ltd.	231	70	7,516	5,030
United States Fire Insurance Co.	511	351	8,321	3,338
Utah Home Fire Insurance Co.	29,142	9,505	40,918	39,070
Wawanesa Mutual Insurance Co.	237	63		
Wellington Fire Insurance Co.	—52			
Westchester Fire Insurance Co.	1,016	726	12,635	7,522
Western Assurance Co.	2,236	1,599	28,073	16,550
Western Union Insurance Co.	25			
World Auxiliary Insurance Corporation, Ltd.			54,059	27,054
World Fire & Marine Insurance Co.	1,455	145	12	—500
World Marine & General Insurance Co., Ltd.			4,314	5,072
Yorkshire Insurance Co., Ltd.				
Zurich General Accident & Liability Insurance Co., Ltd.				
Totals	$759,171	$399,122	$3,033,361	$1,759,732
Totals for 1949	$790,094	$229,093	$2,622,586	$2,014,392

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.	$66		$8,086	$3,621
Aetna Insurance Co.	1,562	$6	10,061	3,099
Agricultural Insurance Co.	102		5,126	3,037
Alliance Assurance Co., Ltd.	4,658		8,297	3,015
Alliance Insurance Co. of Philadelphia	—10		—6	
American Alliance Insurance Co.	220		1,497	568
American Central Insurance Co.				
American Equitable Assurance Co.				
American Home Fire Assurance Co.				
American Insurance Co.			9,644	7,656
Anglo-Scottish Insurance Co., Ltd.	526		2,126	30
Atlas Assurance Co., Ltd.			6,370	1,231
Automobile Insurance Co. of Hartford	2,632		12,344	24,392
Baloise Fire Insurance Co.				
Bankers & Shippers Insurance Co.			5,644	3,587
Bankers & Traders' Insurance Co.				
Beaver Fire Insurance Co.				
Boston Insurance Co.			3,875	1,436
British America Assurance Co.	250		13,697	6,465
British & European Insurance Co., Ltd.				
British Canadian Insurance Co.	283			
British Crown Assurance Corporation, Ltd.				
British Empire Assurance Co.	259			
British General Insurance Co., Ltd.				
British Law Insurance Co., Ltd.	8		975	437
British Northwestern Fire Insurance Co.			5,275	5,359
British Oak Insurance Co., Ltd.				
British Pacific Insurance Co.				174
Carried forward	$10,556	$6	$93,011	$64,107

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$10,556	$6	$93,011	$64,107
British Traders' Insurance Co., Ltd.				
Caledonian-American Insurance Co.	239		1,693	179
Caledonian Insurance Co.	1,176		8,998	1,668
California Insurance Co.				
Camden Fire Insurance Association			2,661	873
Canada Accident & Fire Assurance Co.			13,572	14,418
Canada Security Assurance Co.	25		1,524	2,548
Canadian Alliance Insurance Co.				
Canadian Fire Insurance Co.	692		19,153	6,328
Canadian General Insurance Co.	543		18,496	7,449
Canadian Home Assurance Co.				
Canadian Indemnity Co.	45		34,335	12,527
Canadian Mercantile Insurance Co.			1,152	704
Canadian Surety Co.			3,469	2,469
Car & General Insurance Co., Ltd.	243			
Casualty Co. of Canada			3,996	127
Central Insurance Co., Ltd.				
Central Manufacturers Mutual Insurance Co.			—4	
Central Union Insurance Co., Ltd.				
Century Insurance Co., Ltd.	1,971		3,424	1,616
Citizens Insurance Co. of New Jersey				
Columbia Insurance Co. of New York				
Commerce Mutual Fire Insurance Co.			1,409	704
Commercial Casualty Insurance Co.				
Commercial Union Assurance Co., Ltd.			10,723	30,615
Commonwealth Insurance Co.			82	
Connecticut Fire Insurance Co.	820		22,932	5,734
Consolidated Fire & Casualty Insurance Co.			4,275	1,235
Continental Casualty Co.				
Continental Insurance Co.	388		33,053	—524
Contingency Insurance Co., Ltd.			1,188	82
Cornhill Insurance Co., Ltd.			4,460	1,758
Dominion Fire Insurance Co.				
Dominion of Canada General Insurance Co.			15,336	9,502
Eagle Fire Co. of New York			1,077	520
Eagle Star Insurance Co., Ltd.			6,970	9,536
Economical Mutual Fire Insurance Co.			142	164
Employers' Liability Assurance Corporation, Ltd.	98		7,444	3,941
English & American Insurance Co., Ltd.			25,443	5,995
Equitable Fire & Marine Insurance Co.	164		4,586	1,147
Essex & Suffolk Equitable Insurance Society, Ltd.			810	178
Eureka-Security Fire & Marine Insurance Co.	227			
Federal Fire Insurance Co. of Canada			11,417	10,587
Federal Insurance Co.			2,753	261
Federated Mutual Implement & Hardware Insurance Co.			1,616	469
Federation Insurance Co. of Canada			18,808	4,155
Fidelity-Phenix Fire Insurance Co.	103		19,191	14,595
Fire Association of Philadelphia	625		45,167	6,329
Fire Insurance Co. of Canada				
Fireman's Fund Insurance Co.	122,571	14,596	521,081	281,311
Firemen's Insurance Co. of Newark				
General Accident Assurance of Canada			10,588	1,783
General Accident Fire & Life Assurance Corporation, Ltd.	854	—1,012	15,032	9,589
General Insurance Co. of America	1,358		56,156	22,288
General Security Insurance Co. of Canada			73	—27
Gibraltar Fire & Marine Insurance Co.				
Girard Fire & Marine Insurance Co.				
Glens Falls Insurance Co.			745	3,849
Globe Indemnity Co. of Canada	321	—2	4,843	2,146
Gore District Mutual Fire Insurance Co.			17,171	7,329
Great American Insurance Co.	1,608		10,982	4,167
Guardian Assurance Co., Ltd.	139		13,806	1,550
Guardian Insurance Co. of Canada	79		37,821	12,812
Guildhall Insurance Co., Ltd.	269		6,403	2,984
Halifax Insurance Co.	124		7,519	3,538
Hanover Fire Insurance Co.				
Hartford Fire Insurance Co.			8,855	2,119
Carried forward	$145,238	$13,588	$1,155,437	$577,434

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$145,238	$13,588	$1,155,437	$577,434
Helvetia Swiss Fire Insurance Co.				
Home Fire & Marine Insurance Co.				
Home Insurance Co.	8,159	952	66,018	22,359
Hudson Bay Insurance Co.				
Imperial Assurance Co.				
Imperial Guarantee & Accident Insurance Co. of Canada	122			
Imperial Insurance Office			6	
Indemnity Marine Assurance Co., Ltd.	2,382		61,679	12,393
Insurance Co. of North America	1,387		87,307	16,750
Jersey Insurance Co.			3,606	2,292
Kansas City Fire & Marine Insurance Co.				
Law, Union & Rock Insurance Co., Ltd.	678			
Legal & General Assurance Society, Ltd.	1,056		21,814	13,256
Liberty Mutual Fire Insurance Co.	8		123	263
Liberty Mutual Insurance Co.				
Licenses & General Insurance Co., Ltd.			280	2
Liverpool & London & Globe Insurance Co., Ltd.	1,285	—9	20,581	8,483
Liverpool-Manitoba Assurance Co.				
Local Government Guarantee Society, Ltd.				
London & County Insurance Co., Ltd.			826	1,168
London & Lancashire Guar. & Accident Co. of Canada	33			
London & Lancashire Insurance Co., Ltd.	9,084		60,813	25,426
London & Provincial Marine & General Insurance Co., Ltd.			1,852	1,236
London & Scottish Assurance Corporation, Ltd.			2,292	125
London Assurance	2,172		10,462	5,565
London-Canada Insurance Co.			2,471	1,733
London Guarantee & Accident Co.	24		3,040	1,358
Lumbermens Insurance Co.				
Lumbermen's Mutual Casualty Co.				
Marine Insurance Co., Ltd.			193	40
Mercantile Insurance Co.	180			
Merchants & Manufacturers Insurance Co.				
Merchants Fire Assurance Corporation				
Merchants Marine Insurance Co., Ltd.				
Mercury Insurance Co.	243			
Michigan Fire & Marine Insurance Co.	152		2,195	270
Millers National Insurance Co.				
Mill Owners Mutual Fire Insurance Co. of Iowa				
Milwaukee Insurance Co. of Milwaukee, Wis.	—56		92,373	39,947
Motor Union Insurance Co., Ltd.	122			
National-Ben Franklin Fire Insurance Co.			19,017	9,826
National Fire Insurance Co. of Hartford	345		6,736	1,387
National General Insurance Co.			—952	1,333
National Provincial Insurance Co., Ltd.	122			
National Union Fire Insurance Co. of Pittsburgh				
New England Insurance Co.	38		549	67
New Hampshire Fire Insurance Co.				
New York Underwriters Insurance Co.				
New Zealand Insurance Co., Ltd.			4,184	3,866
Niagara Fire Insurance Co.			6,819	2,750
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	64,343	96	6,747	2,836
Nordisk Reinsurance Co., Ltd.			1,402	1,106
North British & Mercantile Insurance Co., Ltd.	583		5,424	4,021
North Empire Fire Insurance Co.	16		2,022	905
North River Insurance Co.	463		4,300	1,191
Northern Assurance Co., Ltd.			8,952	3,399
Northwestern Mutual Fire Association	1,361		41,798	17,586
Northwestern National Insurance Co.				
North-West Fire Insurance Co.				
Norwich Union Fire Insurance Society, Ltd.	371		16,562	7,181
Occidental Fire Insurance Co.	80		481	168
Ocean Accident & Guarantee Corporation, Ltd.			15,220	6,982
Ohio Farmers Insurance Co.				
Orion Insurance Co., Ltd.			43	
Pacific Coast Fire Insurance Co.	560		1,711	808
Pacific Fire Insurance Co.			6,428	4,086
Carried forward	$240,551	$14,627	$1,740,811	$799,598

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$240,551	$14,627	$1,740,811	$799,598
Palatine Insurance Co., Ltd.				
Patriotic Assurance Co., Ltd.			2,421	1,447
Pearl Assurance Co., Ltd.	2,399		13,402	22,725
Pennsylvania Lumbermens Mutual Fire Insurance Co.				
Philadelphia Fire & Marine Insurance Co.			105	
Phoenix Assurance Co., Ltd.	2,610		24,260	10,864
Phoenix Insurance Co.	1,378		41,219	10,362
Planet Assurance Co., Ltd.			55	
Progressive Insurance Co. of Canada			89	
Providence Washington Insurance Co.	2,743	—30	11,707	6,402
Provincial Insurance Co., Ltd.			5,764	4,763
Prudential Assurance Co., Ltd.	391	9	13,813	6,995
Quebec Fire Assurance Co.	18			
Queensland Insurance Co., Ltd.	250		29,701	6,142
Railway Passengers Assurance Co.	49		2,434	441
Reliance Insurance Co. of Canada	414		11,562	2,891
Reliance Marine Insurance Co.	68		3,444	393
Rhode Island Insurance Co.				
Royal Exchange Assurance	2,313		14,160	5,395
Royal Insurance Co., Ltd.	1,606	—12	25,990	10,674
Royal General Insurance Co. of Canada				
Royal Scottish Insurance Co., Ltd.				
Ruby General Insurance Co., Ltd.			68,675	24,334
St. Paul Fire & Marine Insurance Co.	30,340		221,700	76,127
Saskatchewan Mutual Fire Insurance Co.			27	231
Scottish Canadian Assurance Corporation				
Scottish Insurance Corporation, Ltd.			1,530	225
Scottish Metropolitan Assurance Co., Ltd.			2,628	367
Scottish Union & National Insurance Co.	1,564		7,842	2,918
Sea Insurance Co., Ltd.			97	
Security Insurance Co. of New Haven			6,175	196
Security National Insurance Co.				
Sentinel Fire Insurance Co.	38		549	67
South British Insurance Co., Ltd.				
Southern Insurance Co., Ltd.	175			
Springfield Fire & Marine Insurance Co.	1,341		19,798	12,295
Standard Insurance Co. of New York	151		5,127	3,037
Standard Marine Insurance Co.			15,989	194
State Assurance Co., Ltd.	122			
Sun Insurance Office, Ltd.	32		5,160	1,704
Svea-Nornan Insurance Co., Ltd.	196		947	90
Switzerland General Insurance Co., Ltd.				
Toronto General Insurance Co.	444		15,133	6,095
Transcontinental Insurance Co.	38		6,728	2,916
Travelers Fire Insurance Co.	20		14,579	4,531
Travelers Indemnity Co.				
Union Assurance Society, Ltd.			8,726	6,715
Union Fire, Accident & General Insurance Co.				
Union Insurance Society of Canton, Ltd.	4,691	—5,012	75,009	26,303
Union Marine & General Insurance Co., Ltd.	25		3,032	1,358
United British Insurance Co., Ltd.				
United Firemen's Insurance Co.				
United States Fidelity & Guaranty Co.				
United States Fire Insurance Co.	606		4,260	2,850
Utah Home Fire Insurance Co.				
Wawanesa Mutual Insurance Co.			26,085	6,283
Wellington Fire Insurance Co.			4,064	3,368
Westchester Fire Insurance Co.	240		8,561	4,041
Western Assurance Co.	763		18,833	8,890
Western Union Insurance Co.	64		247	10
Westminster Fire Office				
World Fire & Marine Insurance Co.	685		6,287	1,960
World Marine & General Insurance Co., Ltd.			1,797	805
Yorkshire Insurance Co., Ltd.			7,040	6,706
Zurich General Accident & Liability Insurance Co., Ltd.				
Totals	$296,325	$9,582	$2,497,562	$1,093,708
Totals for 1949	$173,013	—$80,276	$2,302,056	$1,140,212

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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.				
Aetna Insurance Co.			H. $1,667	$2,278
Alliance Insurance Co. of Philadelphia				
American Alliance Insurance Co.				
American Credit Indemnity Co.			C. 3,093	111
American Insurance Co.				
Baloise Fire Insurance Co.				
B.C.F.G. Mutual Hail Insurance Co.			H. 32,610	16,973
Boiler Inspection & Insurance Co. of Canada			B. 21,224	
British America Assurance Co.				
British Canadian Insurance Co.	—$11			
British Empire Assurance Co.	—32	$13		
British Northwestern Fire Insurance Co.				
British Oak Insurance Co., Ltd.				
British Traders' Insurance Co., Ltd.				
Canada Accident & Fire Assurance Co.				
Canada Security Assurance Co.				
Canadian Alliance Insurance Co.				
Canadian Fire Insurance Co.				
Canadian General Insurance Co.				
Canadian Home Assurance Co.				
Canadian Indemnity Co.	171		S.L. 75	
Canadian Mercantile Insurance Co.				
Central Union Insurance Co.				
Columbia Insurance Co. of New York				
Commercial Casualty Insurance Co.				
Connecticut Fire Insurance Co.				
Continental Insurance Co.	159			
Eagle Fire Co. of New York				
Economical Mutual Fire Insurance Co.				
Employers' Liability Assurance Corporation, Ltd.			B. 640	
Equitable Fire & Marine Insurance Co.				
Eureka-Security Fire & Marine Insurance Co.				
Federated Mutual Implement & Hardware Insurance Co.				
Fidelity & Casualty Co. of New York			B. 51	
Fidelity-Phenix Fire Insurance Co.				
General Accident Assurance Co. of Canada			B. 203,502	95,854
General Insurance Co. of America		26		
General Security Insurance Co. of Canada				
Gibraltar Fire & Marine Insurance Co.				
Glens Falls Insurance Co.				
Globe Indemnity Co. of Canada			B. 709	
Great American Insurance Co.				
Guardian Assurance Co., Ltd.			B. 130	
Guardian Insurance Co. of Canada			B. 1,485	
Halifax Insurance Co.	17			
Hartford Accident & Indemnity				
Hartford Fire Insurance Co.	1,045			
Hartford Steam Boiler Inspection & Insurance Co.			B. —4,304	654
Home Fire & Marine Insurance				
Home Insurance Co.	451		S.L. 123	
Hudson Bay Insurance Co.			B. 51	
Imperial Assurance Co.				
Imperial Insurance Office				
Indemnity Insurance Co. of North America				
Insurance Co. of North America			H. 1,779	144
	34		L.S. 131	
Kansas City Fire & Marine Insurance Co.				
Law, Union & Rock Insurance Co.				
Liberty Mutual Fire Insurance Co.				
Carried forward	$1,834	$39	$262,966	$116,014

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1950—*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	$1,834	$39	$262,966	$116,014
Liberty Mutual Insurance Co.				
Liverpool & London & Globe Insurance Co., Ltd.			B. 304	
Liverpool-Manitoba Assurance Co.			B. 102	
London & Lancashire Insurance Co., Ltd.	12			
London Guarantee Accident Co., Ltd.				
Lumbermens Mutual Casualty Co.			B. 19	2,973
Maryland Casualty Co.				
Mercury Insurance Co.				
Michigan Fire & Marine Insurance Co.				
Milwaukee Insurance Co. of Milwaukee, Wis.				
Mutual Boiler & Machinery Insurance Co.			B. 68,520	
National Fire Insurance Co. of Hartford				
New England 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.			B. 96,163 L.S. 13,738	30,971 —270
North Empire Fire Insurance Co.				
North River Insurance Co.	15	5		
Northern Assurance Co., Ltd.				
Northwestern Mutual Fire Association				
Norwich Union Fire Insurance Society, Ltd.				
Ocean Accident & Guarantee Corporation, Ltd.			B. 3,989	
Pacific Indemnity Co.			B. 112,257	132,310
Pearl Assurance Co., Ltd.				
Philadelphia Fire & Marine Insurance Co.				
Phoenix Assurance Co., Ltd.				
Phoenix Insurance Co.				
Prudential Assurance Co., Ltd.				
Reliance Insurance Co. of Canada				
Royal Insurance Co., Ltd.			B. 861	
St. Paul Fire & Marine Insurance Co.				
Saskatchewan Mutual Fire Insurance Co.				
Scottish Insurance Corporation, Ltd.				
Scottish Union & National Insurance Co.				
Security Insurance Co. of New Haven				
Sentinel Fire Insurance Co.				
South British Insurance Co., Ltd.				
Springfield Fire & Marine Insurance Co.			H. 11,549	3,390
Switzerland General Insurance Co., Ltd.				
Toronto General Insurance Co.				
Travelers Fire Insurance Co.				
Travelers Indemnity Co.			B. 2,126	—5,750
Union Insurance Society of Canton, Ltd.				
Union Marine & General Insurance Co., Ltd.				
United Firemen's Insurance Co. of Philadpelphia				
United States Fire Insurance Co.		2		
Utah Home Fire Insurance		—8		
Wawanesa Mutual Insurance Co.				
Westchester Fire Insurance Co.				
Western Assurance Co.				
World Fire & Marine Insurance Co.		104		
Yorkshire Insurance Co., Ltd.			L.S. 231	
Totals	$1,861	$142	$572,825	$279,638
Totals for 1949	$1,797	$890	$349,566	$259,134

TABLE VIII.—OTHER INSURANCE (TABLE VII) SUMMARY

(Figures shown in nearest thousand.)

Class of Insurance	1946	1947	1948	1949	1950
Accident, P.	$1,404,000	$1,748,000	$2,218,000	$2,204,000	$2,459,000
,, L.	762,000	927,000	1,214,000	1,261,000	1,289,000
Guarantee, P.	214,000	223,000	262,000	336,000	352,000
,, L.	11,000	8,000	32,000	37,000	39,000
Inland-transportation, P.	201,000	234,000	657,000	790,000	759,000
,, ,, L.	48,000	118,000	196,000	229,000	399,000
Marine, P.	1,604,000	2,515,000	3,026,000	2,623,000	3,033,000
,, L.	737,000	1,014,000	1,506,000	2,014,000	1,760,000
Personal-property, P.	1,778,000	2,252,000	2,306,000	2,302,000	2,498,000
,, ,, L.	988,000	1,225,000	1,447,000	1,140,000	1,094,000
Property-damage, P.	166,000	153,000	194,000	173,000	296,000
,, ,, L.	—21,000	13,000	293,000	—80,000	10,000
Public-liability, P.	435,000	564,000	699,000	807,000	828,000
,, ,, L.	219,000	176,000	322,000	360,000	317,000
Sickness, P.	229,000	245,000	228,000	209,000	282,000
,, L.	85,000	96,000	110,000	79,000	79,000
Theft, P.	254,000	308,000	331,000	358,000	399,000
,, L.	108,000	96,000	125,000	102,000	182,000
Other forms, P.	312,000	707,000	557,000	675,000	1,026,000
,, ,, L.	181,000	183,000	380,000	369,000	489,000
Total, P.	$6,597,000	$8,947,000	$10,478,000	$10,477,000	$11,932,000
,, L.	3,118,000	3,856,000	5,625,000	5,511,000	5,658,000

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