PROVINCE OF BRITISH COLUMBIA

Forty-second Annual Report

of the

SUPERINTENDENT OF INSURANCE

1953

(Business Transacted in 1952)

VICTORIA, B.C.
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1953

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 Forty-second Annual Report of the Superintendent of Insurance for the year ended December 31st, 1952.

ROBERT W. BONNER,
Attorney-General.

Victoria, B.C., July 3rd, 1953.

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Report of the Superintendent of Insurance

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., July 3rd, 1953.

The Honourable Robert W. Bonner, Q.C., M.L.A.,
Attorney-General, Victoria, B.C.

SIR,—Pursuant to the "Insurance Act," I beg to submit the Forty-second Annual Report of the Department of Insurance covering the year ended December 31st, 1952.

At that date 351 insurers were licensed under the Act to transact business. The following summary indicates the origin of the insurers, how many held only Provincial licences, and how many had Dominion registry in addition to a Provincial licence:—

Where Incorporated	Provincial Licence	Federal Registry	Total
British Columbia	9	----	9
Other Provinces	4	12	16
Canada	----	83	83
Great Britain	6	77	83
Australia	1	2	3
Belgium	1	----	1
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	133	136
Totals	27	324	351

The comparative figures are for 1951, 347, and 1950, 343.

Ten new insurers were licensed during the year. These are as follows: Beacon Insurance Company Limited; Belgamar Marine Insurance Company Limited; British & Overseas Insurance Company, Limited; Centennial Insurance Company; Co-operative Fire and Casualty Company; Employers Mutual Liability Insurance Company of Wisconsin; Minnesota Mutual Life Insurance Company; National Insurance and Guarantee Corporation Limited; Provident Assurance Company; Transport and General Insurance Company, Limited.

Seven insurers ceased business in the Province during the year, and are as follows: Agricultural Insurance Company; American Home Fire Assurance Company; British Commonwealth Insurance Company, Limited; Camden Fire Insurance Association; Central Insurance Company Limited; Century Indemnity Company; National Union Fire Insurance Company of Pittsburgh, Pa.

A complete list of insurers will be found on pages 7 to 36. A similar list, made up to December 31st, 1952, was printed for circulation and published in The British Columbia Gazette. For purposes of convenience the present list is made up to June 30th, 1953, so that it includes insurers licensed since December 31st, 1952, and shows the classes of insurance for which all insurers are now licensed.

On analysis the list shows that 48 companies (exclusive of fraternal societies) were licensed for life insurance, 233 for fire insurance, 201 for automobile insurance, and 100 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 37 to 53.

There were seven underwritiers' agencies licensed under the Act, and the list appears on page 36.

The taxes collected on unlicensed insurance amounted to $10,302.74.

The number of insurance agents' and salesmen's licences issued for the year 1952 is given below, together with a comparative table for the previous four years:—

Licences Issued to—	1952	1951	1950	1949	1948
Life insurance agents	1,442	1,401	1,412	1,392	1,386
Other than life insurance agents	1,521	1,526	1,558	1,497	1,449
Insurance salesmen	987	1,045	1,139	1,079	1,172
Insurance adjusters	54	59	56	49	46
Employees of insurance adjusters	76	69	54	71	54
Totals	4,080	4,100	4,219	4,088	4,107

The number of real-estate agents' and salesmen's licences issued under the "Real-estate Agents' Licensing Act" for the year 1952–53, in comparison with the previous four years, is as follows:—

Licences Issued to—	1952–53	1951–52	1950–51	1949–50	1948–49
Real-estate agents	952	1,003	1,064	1,062	1,076
Real-estate salesmen	2,025	1,857	1,896	1,879	1,848
Totals	2,977	2,860	2,960	2,941	2,924

I have the honour to be,

Sir,

Your obedient servant,

S. W. TAYLOR,

Superintendent of Insurance.

LIST OF INSURERS LICENSED UNDER THE "INSURANCE ACT"

(Made up, as mentioned on page 5, to June 30th, 1953.)

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Acadia Fire Insurance Co., Halifax, N.S.	K. S. Vaughan, Vancouver	Fire, accident, automobile, explosion, forgery, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
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 water damage.
Aetna Insurance Co., Hartford, Conn.	J. F. Parrott, Vancouver	Fire, accident, aircraft, automobile, earthquake, explosion, forgery, guarantee, hail, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), marine, plate glass, sickness, sprinkler leakage, theft, and windstorm.
Aetna Life Insurance Co., Hartford, Conn.	Irene H. Simpson, Vancouver	Life, personal accident, and sickness.
Alliance Assurance Co. Ltd., London, Eng.	Maurice Rattray or Adrian J. Moyls, Vancouver	Fire, accident, automobile, boiler, explosion, guarantee, hail, inland transportation, marine, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Allstate Insurance Co., Chicago, Ill.	W. L. Owen, Vancouver	Automobile and personal accident.
Alpina Insurance Co. Ltd., Zurich, Switzerland	J. S. Marshall, Vancouver	Fire, accident, automobile, inland transportation, marine, personal property, and, in addition thereto, civil commotion, falling aircraft, earthquake, limited or inherent explosion, limited hail, impact by vehicles, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Alliance Insurance Co., New York, N.Y.	Donald F. Pollitt, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), earthquake, explosion, hail, inland transportation, insurance against loss of or damage to bridges, marine, personal property, sprinkler leakage, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
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, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited or inherent explosion, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
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, limited or inherent explosion, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Insurance Co., Newark, N.J.	F. Temple Keeling, Vancouver	Fire, automobile, explosion, inland transportation, limited hail, personal 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), personal property, real property, sprinkler leakage, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
American Union Insurance Co. of New York, New York, N.Y.	F. A. Farnan, Vancouver	Fire and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Anglo-Scottish Insurance Co. Ltd., London, Eng.	Robert J. Nightingale, Vancouver	Fire, accident, automobile, guarantee, inland transportation, limited hail, limited or inherent explosion, marine, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Arex Indemnity Co., New York, N.Y.	G. W. Laidler, Vancouver	Automobile, employers' liability, public liability, and theft.
Atlas Assurance Co. Ltd., London, Eng.	John S. Kingston, Vancouver	Fire, accident, automobile, explosion, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, marine, plate glass, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aricraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Automobile Insurance Co. of Hartford, Connecticut, Hartford, Conn.	C. A. Bird, Vancouver	Fire, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited or inherent explosion, marine, sprinkler leakage, and windstorm.
Aviation & General Insurance Co. Ltd., London, Eng.	R. J. Nightingale, Vancouver	Accident and aircraft.
Baloise Fire Insurance Co. Ltd., Basle, Switzerland	T. W. Christie, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof), and, in addition thereto, civil commotion, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
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, personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Bankers & Traders' Insurance Co. Ltd., Sydney, Australia	Charles G. Hobson, Vancouver	Fire, automobile, limited hail, limited or inherent explosion, marine, personal 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), sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
B.C.F.G. Mutual Hail Insurance Co., Kelowna, B.C.	Head office, Kelowna	Hail.
Beacon Insurance Co. Ltd., Birmingham, Eng.	Howard C. Green, Vancouver	Life.
Beaver Insurance Co., Winnipeg, Man.	W. R. Brydon, Vancouver	Fire, accident, automobile, inland transportation, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Bee Fire Insurance Co. of Paris, France, Paris, France	George D. Holmes, Vancouver	Fire, limited hail, limited or inherent explosion, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Belgamar Marine Insurance Co. Ltd., Antwerp, Belgium	Frank Parsons, Vancouver	Marine.
Blackstone Mutual Fire Insurance Co., Providence, R.I.	John G. Baxter, Vancouver	Fire and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Boiler Inspection and Insurance Co. of Canada, Toronto, Ont.	Norman Pittam, Vancouver	Boiler, and insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery.
Boston Insurance Co., Boston, Mass.	Gordon E. Evans, Vancouver	Fire, aircraft (excluding insurance against liability for loss or damage to persons or property caused by an aircraft or the use or operation thereof), civil commotion, inland transportation, marine, personal property, sprinkler leakage, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British America Assurance Co., Toronto, Ont.	H. S. Vaughan, Vancouver	Fire, accident, aircraft, automobile, explosion, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), lightning, limited hail, marine, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British & European Insurance Co. Ltd., London, Eng.	R. W. Palmer, Vancouver	Fire, personal property, and, in addition thereto, earthquake, explosion, falling aircraft, hail, impact by vehicles, sprinkler leakage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British and Foreign Marine Insurance Co. Ltd., Liverpool, Eng.	C. A. Bird, Vancouver	Marine.
British & Overseas Insurance Co. Ltd., London, Eng.	Frank Parsons, Vancouver	Marine.
British Aviation Insurance Co. Ltd., The, London, Eng.	J. E. Rose, Vancouver	Accident, aircraft, falling aircraft, and inland transportation.
British Canadian Insurance Co., Montreal, Que.	F. T. Keeling, Vancouver	Fire, accident, automobile, boiler, explosion, guarantee, inland transportation, limited hail, marine, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Columbia Insurance Co., Vancouver, B.C.	Charles G. Hobson, Vancouver	Fire, plate glass, and, in addition thereto, falling aircraft, civil commotion, earthquake, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Columbia Plate Glass Insurance Co., Vancouver, B.C.	Head office, Vancouver	Plate glass.
British Crown Assurance Corporation Ltd., Glasgow, Scotland.	Mark Nevill, Vancouver	Fire, limited hail, limited or inherent explosion, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Empire Assurance Co., Toronto, Ont.	Robert W. R. Day, Vancouver	Fire, accident, automobile, explosion, guarantee, inland transportation, lightning, limited hail, marine, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British General Insurance Co. Ltd., London, Eng.	R. W. Palmer, Vancouver	Fire, automobile, personal 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), personal property, and, in addition thereto, earthquake, explosion, falling aircraft, hail, impact by vehicles, sprinkler leakage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

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 Law Insurance Co. Ltd., London, Eng.	H. A. Seabrook, Vancouver	Fire, accident, automobile, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, and falling aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Northwestern Insurance Co., Toronto, Ont.	Mark Nevill, Vancouver	Fire, accident, automobile, inland transportation, limited hail, limited or inherent explosion, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Oak Insurance Co. Ltd., London, Eng.	W. R. Brydon, Vancouver	Fire, automobile, inland transportation, limited or inherent explosion, personal 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), personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
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	Fire, automobile, explosion, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, marine, personal 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), sprinkler leakage, windstorm, and, in addition thereto, earthquake and falling aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Buffalo Insurance Co., Buffalo, N.Y.	Herbert R. Fullerton, Vancouver	Fire and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Caledonian-American Insurance Co., New York, N.Y.	Charles W. J. Vincent, Vancouver	Fire, limited or inherent explosion, personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Caledonian Insurance Co., Edinburgh, Scotland	Charles W. J. Vincent, Vancouver	Fire, accident, automobile, guarantee, inland transportation, limited or inherent explosion, marine, personal property, plate glass, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
California Insurance Co., San Francisco, Calif.	R. W. Palmer, Vancouver	Fire, limited or inherent explosion, personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
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).
Canada Accident and Fire Assurance Co., Montreal, Que.	R. W. Palmer, Vancouver	Fire, accident, automobile, boiler, forgery, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited or inherent explosion, machinery, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, and hail, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Canada Health and Accident Assurance Corporation, Waterloo, Ont.	Arthur J. Cowan, Vancouver	Personal accident and sickness.
Canada Life Assurance Co., Toronto, Ont.	R. A. Sanderson, Vancouver	Life, personal accident, and sickness.
Canada Security Assurance Co., Toronto, Ont.	Gordon Bell, Vancouver	Fire, accident, automobile, guarantee, hail, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited or inherent explosion, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake and falling aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Commerce Insurance Co., Toronto, Ont.	William Evans, Vancouver	Fire, automobile, personal 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), personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Fire Insurance Co., Winnipeg, Man.	George F. Watts, Vancouver	Fire, accident, automobile, earthquake, explosion, forgery, guarantee, hail, inland transportation, insurance against loss through the acceptance of cheques or counterfeit money or through any kind of fraud practised upon the insured in the course of his regular business, live stock, marine, personal property, plate glass, real property, sprinkler leakage, theft, water damage, weather, windstorm, and, in addition thereto, falling aircraft and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian General Insurance Co., Toronto, Ont.	John N. C. Clayton, Vancouver	Fire, accident, automobile, explosion, forgery, guarantee, inland transportation, live stock, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Home Assurance Co., Montreal, Que.	Herbert R. Fullerton, Vancouver	Fire, accident, automobile, plate glass, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Indemnity Co., Winnipeg, Man.	George F. Watts, Vancouver	Fire, accident, automobile, civil commotion, earthquake, forgery, guarantee, hail, inland transportation, insurance against loss through the acceptance of cheques or counterfeit money or through any kind of fraud practised upon the insured in the course of his regular business, limited or inherent explosion, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, windstorm, and, in addition thereto, falling aircraft and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Mercantile Insurance Co., St. Hyacinthe, Que.	Arden M. Brown, Vancouver	Fire, accident, aircraft, automobile, boiler, limited or inherent explosion, forgery, guarantee, hail, inland transportation, live stock, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Surety Co., Toronto, Ont.	A. M. McTavish, Vancouver	Fire, accident, aircraft, automobile, forgery, guarantee, inland transportation, limited or inherent explosion, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, insurance against loss of or damage to property caused by horses or cattle, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canton Insurance Office Ltd., Victoria, Hong Kong	F. Temple Keeling, Vancouver	Marine.

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Car and General Insurance Corporation Ltd., London, Eng.	N. C. Pimm, Vancouver	Fire, accident, automobile, limited or inherent explosion, marine, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Casualty Co. of Canada, Toronto, Ont.	H. Norman Hanly, Vancouver	Fire, accident, automobile, guarantee, personal property, plate glass, sickness, theft, and, in addition thereto, falling aircraft, earthquake, hail, limited or inherent explosion, civil commotion, sprinkler leakage, windstorm, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Centennial Insurance Co., New York, N.Y.	William Butchart, Vancouver	Fire, inland transportation, marine, personal property, real property, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Mutual Insurance Co., Van Wert, Ohio	W. A. Langfield, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), inland transportation, personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Century Insurance Co. Ltd., Edinburgh, Scotland	Robert J. Nightingale, Vancouver	Fire, accident, automobile, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, marine, plate glass, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Christiana General Insurance Co. Ltd. Storebrand, Oslo, Norway	Fred. H. Roost, Vancouver	Fire, inland transportation, personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Citadel Insurance Co. of Canada Ltd., Toronto, Ont.	Harry Arthur Seabrook, Vancouver	Fire, accident, automobile, inland transportation, plate glass, personal property, real property, sickness, sprinkler leakage, theft, weather, and, in addition thereto, earthquake, explosion, falling aircraft, impact by vehicles, limited hail, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Citizens Insurance Co. of New Jersey, Jersey City, N.J.	J. P. Nicolls, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), earthquake, hail, inland transportation, limited or inherent explosion, personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commerce Mutual Fire Insurance Co., St. Hyacinthe, Que.	Arden M. Brown, Vancouver	Fire, accident, aircraft, automobile, boiler, forgery, guarantee, hail, inland transportation, live stock, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, limited or inherent explosion, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commercial Insurance Co. of Newark, N.J., Newark, N.J.	Brenton S. Brown, Vancouver	Accident (to the extent permitted by the company's certificate of incorporation), automobile, forgery, guarantee, plate glass, sickness, and theft.
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	Fire, life, accident, automobile, limited or inherent explosion, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), marine, plate glass, sickness, sprinkler leakage, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commonwealth Insurance Co., Winnipeg, Man.	R. D. J. Guy, Vancouver	Fire, personal property, public liability, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Confederation Life Association, Toronto, Ont.	George A. Mavety, Vancouver	Life, personal accident, and sickness.
Connecticut Fire Insurance Co., Hartford, Conn.	Duncan Campbell, Victoria	Fire, automobile, earthquake, employers' liability, explosion, forgery, guarantee, hail, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), marine, personal accident (provided in connection with a policy of automobile insurance 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), plate glass, public liability, sprinkler leakage, theft, and windstorm.
Consolidated Fire and Casualty Insurance Co., Toronto, Ont.	Clarence Albert Mitchell, Vancouver	Fire, accident, automobile, guarantee, inland transportation, personal property, plate glass, sickness, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Continental Assurance Co., Chicago, Ill.	C. S. Bell, Vancouver	Life, personal 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, 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), inland transportation, plate glass, sickness, and theft.
Continental Insurance Co., New York, N.Y.	Robert O. Westgate, Vancouver	Fire, aircraft, automobile, earthquake, explosion, falling aircraft, hail, inland transportation, insurance against loss or damage to buildings and property caused by motor-vehicles, marine, personal 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), personal property, real property, sprinkler leakage, windstorm, and, in addition thereto, impact by vehicles and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Continental Life Insurance Co., Toronto, Ont.	James Moss, Victoria	Life.
Contingency Insurance Co. Ltd., London, Eng.	Willoughby S. Peake, Vancouver	Fire, automobile, inland transportation, marine, personal 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), personal property, public liability, real property, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Co-operative Fire and Casualty Co., Regina, Sask.	David G. MacDonald, Vancouver	Fire, automobile, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Co-operative Life Insurance Co., Regina, Sask.	Robert J. McMaster, 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
Cornhill Insurance Co. Ltd., London, Eng.	Herbert R. Fullerton, Vancouver	Fire, automobile, limited hail, limited or inherent explosion, marine, personal 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), personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Crown Life Insurance Co., Toronto, Ont.	Ralph M. Brown, Vancouver	Life, personal accident, and sickness.
Cuna Mutual Insurance Society, Madison, Wis.	J. H. Wallace, Vancouver	Life, limited to the writing of insurance on the lives of members of credit unions.
Dominion Fire Insurance Co., Toronto, Ont.	F. W. Edwards, Vancouver	Fire, accident, automobile, forgery, guarantee, plate glass, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Dominion Life Assurance Co., Waterloo, Ont.	R. G. Cameron, Vancouver	Life, personal accident, and sickness.
Dominion of Canada General Insurance Co., Toronto, Ont.	H. Norman Hanly, Vancouver	Fire, life, accident, automobile, boiler, guarantee, inland transportation, plate glass, sickness, sprinkler leakage, theft, insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery, and, in addition thereto, falling aircraft, earthquake, hail, limited or inherent explosion, civil commotion, windstorm, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Eagle Fire Co. of New York, New York, N.Y.	W. O. Banfield, Vancouver	Fire, automobile, inland transportation, marine, personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Eagle Star Insurance Co. Ltd., London, Eng.	Mark Nevill, Vancouver	Fire, automobile, inland transportation, limited hail, limited or inherent explosion, marine, personal 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), personal property, plate glass, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
T. Eaton Life Assurance Co., Toronto, Ont.	David Kinnear, Vancouver	Life.
Economic Insurance Co. Ltd., London, Eng.	William D. Worthington, Vancouver	Marine.
Economical Mutual Insurance Co., Kitchener, Ont.	J. B. Love, Vancouver	Fire, accident, automobile, guarantee, inland transportation, personal property, plate glass, sickness, theft, weather, and, in addition thereto, falling aircraft, earthquake, hail, limited or inherent explosion, civil commotion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Empire Life Insurance Co., Kingston, Ont.	Maurice E. Thomas, Vancouver	Life.
Employers' Liability Assurance Corporation Ltd., London, Eng.	Hugh D. Dempsey, Vancouver	Fire, accident, automobile, boiler, forgery, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, plate glass, sickness, sprinkler leakage, theft, and windstorm.
Employers Mutual Liability Insurance Co. of Wisconsin, Wausau, Wis.	Richard Monrufet, Vancouver	Accident, aircraft (excluding insurance against loss of or damage to an aircraft), automobile, fidelity, forgery, plate glass, sickness, and theft.

English & American Insurance Co. Ltd., London, Eng.	Robert M. Abernethy, Vancouver	Fire, inland transportation, marine, personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Ensign Insurance Co., Toronto, Ont.	F. W. Edwards, Vancouver	Fire, sprinkler leakage, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Equitable Fire and Marine Insurance Co., Providence, R.I.	George R. Turner, Vancouver	Fire, automobile, earthquake, employers' liability, explosion, forgery, guarantee, hail, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), marine, personal 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), plate glass, public liability, sprinkler leakage, theft, and windstorm.
Equitable Life Assurance Society of the United States, New York, N.Y.	David Neil Hossie, Vancouver	Accident, life, and sickness.
Equitable Life Insurance Co. of Canada, Waterloo, Ont.	C. L. Arrowsmith, Vancouver	Life.
Essex and Suffolk Equitable Insurance Society Ltd., London, Eng.	John S. Kingston, Vancouver	Fire, inland transportation, limited hail, limited or inherent explosion, personal property, real property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Eureka-Security Fire and Marine Insurance Co., Cincinnati, Ohio	F. T. Keeling, Vancouver	Fire, automobile (limited to insurance against loss of or damage to an automobile by fire or theft), and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Excelsior Life Insurance Co., Toronto, Ont.	James H. Smethurst, Vancouver	Life.
Excess Insurance Co. Ltd., London, Eng.	Charles G. Hobson, Vancouver	Fire, automobile, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Federal Fire Insurance Co. of Canada, Toronto, Ont.	George S. Brown, Victoria	Fire, accident, automobile, guarantee, inland transportation, personal property, plate glass, real property, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Federal Insurance Co., Raritan, N.J.	W. S. Owen, Vancouver	Fire, automobile, inland transportation, limited hail, limited or inherent explosion, marine, personal accident (provided in connection with a policy of automobile insurance insuring against liability for bodily injuries, limited to expenses incurred arisng from bodly injuries suffered by driver and passengers and resulting from the ownership or operation of an automobile), personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Federated Mutual Implement and Hardware Insurance Co., Owatonna, Minn.	L. H. Dewey, Vancouver	Fire, automobile, falling aircraft, inland transportation, insurance against direct loss and damage to property by automobiles or other motor-vehicles, personal accident, personal property, plate glass, public liability, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, hail, impact by vehicles, limited or inherent explosion, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Federation Insurance Co. of Canada, Montreal, Que.	L. A. Stephens, Vancouver	Fire, accident, automobile, forgery, guarantee, hail, inland transportation, marine, personal property, plate glass, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Fidelity and Casualty Co. of New York, New York, N.Y.	Robert O. Westgate, 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), boiler, guarantee, plate glass, sickness, and theft.
Fidelity Insurance Co. of Canada, Toronto, Ont.	Marten B. B. Rolfe, Vancouver	Accident, automobile, forgery, guarantee, plate glass, sickness, and theft.
Fidelity Life Assurance Co., Regina, Sask.	Thomas E. Wilson, Vancouver	Life.
Fidelity-Phenix Fire Insurance Co. of New York, New York, N.Y.	Robert O. Westgate, Vancouver	Fire, aircraft, automobile, earthquake, explosion, falling aircraft, hail, inland transportation, insurance against loss or damage to buildings and property caused by motor-vehicles, marine, personal 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), personal property, real property, sprinkler leakage, windstorm, and, in addition thereto, impact by vehicles and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fire Association of Philadelphia, Philadelphia, Pa.	Robert W. R. Day, Vancouver	Fire, 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), inland transportation, marine, personal property, real property, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fire Insurance Co. of Canada, Montreal, Que.	Charles G. Hobson, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, live stock, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Fireman's Fund Insurance Co., San Francisco, Calif.	John Hart, Victoria	Fire, accident, automobile, earthquake, explosion, forgery, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, marine, personal property, plate glass, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Firemen's Insurance Co. of Newark, New Jersey, Newark, N.J.	F. W. Edwards, Vancouver	Fire, automobile, hail, personal accident, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited or inherent explosion, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
First National Insurance Co. of America, Seattle, Wash.	E. L. Morley, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), limited or inherent explosion, marine, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Accident Assurance Co. of Canada, Toronto, Ont.	R. B. Spears, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, inland transportation, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, impact by vehicles and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

General Accident Fire and Life Assurance Corporation Ltd., Perth, Scotland	R. B. Spears, Vancouver	Fire, accident, automobile, inland transportation, personal property, plate glass, real property, sickness, sprinkler leakage, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited or inherent explosion, marine, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Casualty Co. of America, Seattle, Wash.	E. L. Morley, Vancouver	Accident, automobile (excluding insurance against loss of or damage to an automobile by fire), fidelity, forgery, plate glass, surety, and theft.
General Exchange Insurance Corporation, New York, N.Y.	Stanley G. Stoker, Vancouver	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof).
General Insurance Co. of America, Seattle, Wash.	E. L. Morley, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof), explosion, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), marine, sprinkler leakage, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Security Insurance Co. of Canada, Montreal, Que.	John Harrison, Vancouver	Fire, accident, aircraft, automobile, boiler, guarantee, inland transportation, limited or inherent explosion, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Girard Insurance Co. of Philadelphia, Pa., Philadelphia, Pa.	F. W. Edwards, Vancouver	Fire, automobile, personal accident, windstorm, and, in addition thereto, falling aircraft, limited or inherent explosion, civil commotion, sprinkler leakage, water damage, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Glens Falls Insurance Co., Glens Falls, N.Y.	Charles S. Cameron, Vancouver	Fire, 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 caused by an automobile or the use or operation thereof), explosion, inland transportation, personal property, sprinkler leakage, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Globe Indemnity Co. of Canada, Montreal, Que.	L. M. Corke, Victoria	Fire, accident, automobile, boiler, forgery, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Gore District Mutual Fire Insurance Co., Galt, Ont.	J. Naylor, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, forgery, guarantee, inland transportation, live stock, machinery, personal property, plate glass, real property, sickness, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Grain Insurance and Guarantee Co., Winnipeg, Man.	Frederick C. Sweet, Vancouver	Fire, explosion, forgery, guarantee, theft, and, in addition thereto, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Granite State Fire Insurance Co., Portsmouth, N.H.	T. K. Laidlaw, Vancouver	Fire, limited hail, limited or inherent explosion, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Great American Indemnity Co., New York, N.Y.	Donald F. Pollitt, 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), forgery, guarantee, plate glass, sickness, and theft.

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Great American Insurance Co., New York, N.Y.	Donald F. Pollitt, Vancouver	Fire, 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 caused by an automobile or the use or operation thereof), earthquake, explosion, hail, inland transportation, insurance against loss of or damage to bridges, marine, personal property, sprinkler leakage, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Great-West Life Assurance Co., Winnipeg, Man.	C. F. Dunfee, Vancouver	Life, personal accident, and sickness.
Guarantee Co. of North America, Montreal, Que.	R. H. Shanks, Victoria	Forgery, guarantee, inland transportation, personal property, theft, and insurance against loss through fraud.
Guardian Assurance Co. Ltd., London, Eng.	Robert W. R. Day, Vancouver	Fire, accident, automobile, boiler, explosion, falling aircraft, forgery, guarantee, inland transportation, limited hail, machinery, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, impact by vehicles, insurance against loss of or damage to property caused by horses or cattle, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Guardian Insurance Co. of Canada, Montreal, Que.	Robert W. R. Day, Vancouver	Fire, accident, aircraft (excluding insurance against liability for loss or damage to persons or property caused by an aircraft or the use or operation thereof), automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, inland transportation, limited hail, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Guildhall Insurance Co. Ltd., London, Eng.	H. A. Seabrook, Vancouver	Fire, accident, automobile, guarantee, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, and falling aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Halifax Insurance Co., Halifax, N.S.	Harry G. Livingstone, Vancouver	Fire, accident, automobile, aircraft, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, inland transportation, live stock, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, and windstorm.
Hanover Fire Insurance Co., New York, N.Y.	C. A. Bird, Vancouver	Fire, limited or inherent explosion, marine, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, falling aircraft, hail, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hartford Accident and Indemnity Co., Hartford, Conn.	Robert W. R. Day, Vancouver	Accident, aircraft (excluding insurance against loss of or damage to an aircraft), automobile (excluding insurance against loss of or damage to an automobile by fire), guarantee, plate glass, sickness, and theft.
Hartford Fire Insurance Co., Hartford, Conn.	Robert W. R. Day, Vancouver	Fire, explosion, hail, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), marine, sprinkler leakage, tornado, weather, automobile (excluding insurance against loss by reason of bodily injury to the person), aviation (excluding insurance against loss by reason of bodily injury to the person), and insurance against loss of or damage to property resulting from an earthquake.
Helvetia Swiss Fire Insurance Co. Ltd., St. Gall, Switzerland	W. L. Locke, Vancouver	Fire, automobile, personal 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), personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Home Fire and Marine Insurance Co. of California, San Francisco, Calif.	John Hart, Victoria	Fire, earthquake, explosion, inland transportation, marine, personal property, sprinkler leakage, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, limited hail, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Home Insurance Co., New York, N.Y.	C. V. Wakely, Vancouver	Fire, automobile, earthquake, employers' liability, explosion, falling aircraft, forgery, hail, inland transportation, insurance against direct loss or damage to property by automobiles or other motor-vehicles, marine, personal property, plate glass, public liability, real property (to the extent authorized by the insurance laws of the State of New York), sprinkler leakage, theft, water damage, weather, windstorm, and, in addition thereto, impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hudson Bay Insurance Co., Montreal, Que.	Frederic Henri LeCouteur, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Guarantee and Accident Insurance Co. of Canada, Toronto, Ont.	Bruce M. Gordon, Vancouver	Fire, accident, automobile, explosion, guarantee, inland transportation, lightning, limited hail, marine, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Insurance Office, Toronto, Ont.	R. V. Kentish Rankin, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, guarantee, impact by vehicles, inland transportation, limited hail, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Imperial Life Assurance Co. of Canada, Toronto, Ont.	Harold G. Knowlton, Vancouver	Life, personal accident, and sickness.
Indemnity Insurance Co. of North America, Philadelphia, Pa.	George L. Craddock, Vancouver	Accident, aircraft, automobile (excluding insurance against loss of or damage to an automobile by fire), forgery, guarantee, plate glass, sickness, and theft.
Indemnity Marine Assurance Co. Ltd., London, Eng.	Alfred D. Webb, Vancouver	Fire, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), and marine.
Insurance Co. of North America, Philadelphia, Pa.	George L. Craddock, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), earthquake, explosion, falling aircraft, hail, inland transportation, insurance against direct loss and damage to property by automobiles or other motor-vehicles, live stock, marine, personal property, real property, sprinkler leakage, weather, windstorm, and, in addition thereto, impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Insurance Corporation of Ireland Ltd., Dublin, Ireland	Charles W. J. Vincent, Vancouver	Fire, accident, automobile, guarantee, inland transportation, personal property, plate glass, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Jersey Insurance Co. of New York, New York, N.Y.	Herbert R. Fullerton, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), inland transportation, personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
John Hancock Mutual Life Insurance Co., Boston, Mass.	Walter S. Owen, Vancouver	Life, personal accident, and sickness.
Kansas City Fire & Marine Insurance Co., Kansas City, Mo.	Royden Stanley Stultz, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof), and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Law Union and Rock Insurance Co. Ltd., London, Eng.	J. E. Rose, Vancouver	Fire, accident, automobile, civil commotion, earthquake, falling aircraft, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, marine, plate glass, sickness, sprinkler leakage, theft, and windstorm.
Legal and General Assurance Society Ltd., London, Eng.	F. T. Keeling, Vancouver	Fire, accident, automobile, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, marine, plate glass, sickness, sprinkler leakage, theft, and windstorm.
Liberty Mutual Fire Insurance Co., Boston, Mass.	Archie E. Wilson, Vancouver	Fire, accident, automobile, inland transportation, limited or inherent explosion, marine, personal property, plate glass, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Liberty Mutual Insurance Co., Boston, Mass.	Archie E. Wilson, Vancouver	Fire, accident, automobile, fidelity, forgery, inland transportation, personal property, plate glass, sickness, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Licenses and General Insurance Co. Ltd., London, Eng.	F. Temple Keeling, Vancouver	Fire, automobile, inland transportation, marine, personal 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), personal property, public liability, real property, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Life Insurance Co. of Alberta, Edmonton, Alta.	L. St. M. DuMoulin, Vancouver	Life Insurance.
Liverpool and London and Globe Insurance Co. Ltd., Liverpool, Eng.	H. S. Vaughan, Vancouver	Fire, accident, automobile, boiler, earthquake, explosion, forgery, guarantee, inland transportation, limited hail, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Liverpool-Manitoba Assurance Co., Montreal, Que.	F. H. LeCouteur, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, forgery, guarantee, inland transportation, limited hail, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Local Government Guarantee Society Ltd., London, Eng.	N. C. Pimm, Vancouver	Fire, limited or inherent explosion, sprinkler leakage, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London and County Insurance Co. Ltd., London, Eng.	R. V. Kentish Rankin, Vancouver	Fire, automobile, limited hail, limited or inherent explosion, personal 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), personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & Edinburgh Insurance Co. Ltd., London, Eng.	James K. Cavers, Vancouver	Accident and automobile insurance.

London and Lancashire Guarantee and Accident Co. of Canada, Toronto, Ont.	Jack E. Rose, Vancouver	Fire, accident, automobile, forgery, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & Lancashire Insurance Co. Ltd., Liverpool, Eng.	Jack E. Rose, Vancouver	Fire, automobile, earthquake, explosion, falling aircraft, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, marine, personal 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), sprinkler leakage, and windstorm.
London and Provincial Marine and General Insurance Co. Ltd., London, Eng.	J. H. Watson, Vancouver	Fire, accident, automobile, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, sickness, limited or inherent explosion, marine, plate glass, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London and Scottish Assurance Corporation Ltd., London, Eng.	Alfred D. Webb, Vancouver	Fire, life, accident, automobile, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited or inherent explosion, plate glass, sickness, sprinkler leakage, theft, marine, and windstorm.
London Assurance, London, Eng.	H. A. Seabrook, Vancouver	Fire, accident, automobile, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, marine, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, and limited or inherent explosion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London-Canada Insurance Co., Toronto, Ont.	Robert W. R. Day, Vancouver	Fire, automobile, hail, inland transportation, limited or inherent explosion, personal 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), personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London Guarantee and Accident Co. Ltd., London, Eng.	William P. Lanyon, Vancouver	Fire, accident, aircraft, automobile, boiler, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, marine, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London Life Insurance Co., London, Ont.	William Mann, Vancouver	Life, personal accident, and sickness.
Loyal Protective Life Insurance Co., Boston, Mass.	Margaret Bouwman, Vancouver	Life, personal accident, and sickness.
Lumbermens Mutual Casualty Co., Chicago, Ill.	W. A. Langfield, Vancouver	Accident, automobile, boiler, guarantee, machinery, plate glass, sickness, and theft.
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, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Maritime Insurance Co. Ltd., Liverpool, Eng.	Gordon Keatley, Vancouver	Marine.
Maryland Casualty Co., Baltimore, Md.	T. K. Laidlaw, Vancouver	Accident, aircraft (excluding insurance against loss of or damage to an aircraft), automobile, boiler, flywheel, forgery, guarantee, plate glass, sickness, sprinkler leakage, theft, insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery, and insurance against all direct loss or damage caused solely by the accidental discharge, leakage, or overflow of water or steam.

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, accident, automobile, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants and Manufacturers Insurance Co. of New York, New York, N.Y.	Willoughby S. Peake, Vancouver	Fire, limited or inherent explosion, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants Fire Assurance Corporation of New York, New York, N.Y.	Frederick B. Urquhart, Vancouver	Fire, limited or inherent explosion, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and water-damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants Marine Insurance Co. Ltd., London, Eng.	Hugh D. Dempsey, Vancouver	Fire, automobile, limited hail, limited or inherent explosion, personal 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), sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mercury Insurance Co., St. Paul, Minn.	C. G. Heisterman, Victoria	Fire, automobile, earthquake, hail, limited or inherent explosion, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Metropolitan Casualty Insurance Co. of New York, Newark, N.J.	F. W. Edwards, Vancouver	Accident, automobile, forgery, guarantee, plate glass, sickness, and theft.
Metropolitan Life Insurance Co., New York, N.Y.	J. Stanley Brown, Vancouver	Life, personal accident, and sickness.
Michigan Fire and Marine Insurance Co., Detroit, Mich.	L. St. M. DuMoulin, Vancouver	Fire, explosion, inland transportation, personal property, sprinkler leakage, windstorm, and, in addition thereto, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mill Owners Mutual Fire Insurance Co. of Iowa, Des Moines, Iowa	J. H. Constantine, Vancouver	Fire, limited hail, limited or inherent explosion, personal property, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, insurance against loss or damage by railroad engines, freight-cars, passenger-cars, automobiles, motor-cycles, and trucks, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Milwaukee Insurance Co. of Milwaukee, Wis., Milwaukee, Wis.	Brenton S. Brown, Vancouver	Fire, automobile, civil commotion, inland transportation, marine, personal property, real property, weather, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Minnesota Mutual Life Insurance Co., St. Paul, Minn.	David N. Hossie, Vancouver	Life.
Ministers Life and Casualty Union, Minneapolis, Minn.	James G. Gorwill, Vancouver	Life, personal accident, and sickness.
Missisquoi & Rouville Insurance Co., Frelighsburg, Que.	Francis M. Hann, Vancouver	Fire and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
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	Fire, automobile, personal 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), and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Motor Union Insurance Co. Ltd., London, Eng.	W. W. Johnston, Vancouver	Fire, accident, automobile, limited or inherent explosion, marine, plate glass, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mutual Benefit Health & Accident Association, Omaha, Neb.	W. Marvin Carpenter, Vancouver	Sickness and personal accident.
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	Life, personal accident, and sickness.
Mutual Life Insurance Co. of New York, New York, N.Y.	James S. Bingay, Vancouver	Life, personal accident, and sickness.
National-Ben Franklin Insurance Co. of Pittsburgh, Pa., Pittsburgh, Pa.	F. W. Edwards, Vancouver	Fire, automobile, inland transportation, personal 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), personal property, sprinkler leakage, and, in addition thereto, civil commotion, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Employers' Mutual General Insurance Association Ltd., London, Eng.	Charles G. Hobson, Vancouver	Fire, automobile, personal 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), and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Fire and Casualty Insurance Co., Montreal, Que.	Frederick B. Urquhart, Vancouver	Fire, limited or inherent explosion, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Fire Insurance Co. of Hartford, Hartford, Conn.	G. O. Jones, Vancouver	Fire, accident, automobile, explosion, forgery, guarantee, hail, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Insurance and Guarantee Corporation Ltd., London, Eng.	Frank Parsons, Vancouver	Marine.
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, limited or inherent explosion, plate glass, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
New England Insurance Co., Pittsfield, Mass.	L. St. M. DuMoulin, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof), inland transportation, personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited or inherent explosion, sprinkler leakage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New Hampshire Fire Insurance Co., Manchester, N.H.	A. C. Law, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), hail, inland transportation, limited or inherent explosion, marine, personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New York Fire Insurance Co., New York, N.Y.	C. Albert Mitchell, Vancouver	Fire, limited or inherent explosion, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New York Life Insurance Co., New York, N.Y.	H. R. Parker, Vancouver	Personal accident, life, and sickness.
New York Underwriters Insurance Co., New York, N.Y.	Harold Duggan, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), explosion, falling aircraft, hail, inland transportation, marine, personal property, sprinkler leakage, windstorm, and, in addition thereto, earthquake, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New Zealand Insurance Co. Ltd., Auckland, New Zealand	John H. Lamprey, Vancouver	Fire, automobile, inland transportation, marine, personal 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), personal property, plate glass, public liability, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Niagara Fire Insurance Co., New York, N.Y.	Robert O. Westgate, Vancouver	Fire, aircraft, automobile, earthquake, explosion, falling aircraft, hail, inland transportation, insurance against loss or damage to buildings and property caused by motor-vehicles, personal 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), personal property, real property, sprinkler leakage, windstorm, and, in addition thereto, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	Robert Berry, Vancouver	Fire, accident, aircraft, automobile, boiler, guarantee, hail, inland transportation, live stock, personal property, plate glass, real property, sickness, sprinkler leakage, theft, and windstorm.
Nordisk Reinsurance Co. Ltd., Copenhagen, Denmark	Frederick H. Roost, Vancouver	Fire, inland transportation, personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company, limited to the business of reinsurance only, and on the condition that if in the transaction of its business in Canada the company uses an anglicized name.
North American Life and Casualty Co., Minneapolis, Minn.	Richard D. Garrett, Vancouver	Life, personal accident, and sickness.
North American Life Assurance Co., Toronto, Ont.	Theodore S. McEwen, Vancouver	Life, personal accident, and sickness.

North British and Mercantile Insurance Co. Ltd., London, Eng.	Alan J. C. Boak, Vancouver	Fire, accident, aircraft, automobile, earthquake, explosion, guarantee, inland transportation, limited hail, marine, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
North Empire Fire Insurance Co., Montreal, Que.	William P. Lanyon, Vancouver	Fire, inland transportation, limited hail, limited or inherent explosion, insurance against intentional or other damage to or loss of property of any kind (real or personal), sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
North River Insurance Co., New York, N.Y.	Bruce M. Gordon, Vancouver	Fire, aircraft (excluding insurance against liability for loss or damage to persons or property caused by an aircraft or the use or operation thereof), inland transportation, limited hail, marine, personal property, real property (to the extent authorized by the insurance laws of the State of New York), sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited or inherent explosion, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northern Assurance Co. Ltd., London, Eng.	Alfred D. Webb, Vancouver	Fire, accident, automobile, boiler, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, marine, plate glass, sickness, sprinkler leakage, theft, and windstorm.
Northern Life Assurance Co. of Canada, London, Ont.	Rosie W. Airey, Vancouver	Life.
Northwest Casualty Co., Seattle, Wash.	A. E. Warrick, Vancouver	Accident, automobile, plate glass, sickness, and theft.
Northwestern Mutual Fire Association, Seattle, Wash.	A. E. Warrick, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), public liability (limited to the insurance against liability for loss or damage to property), sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and limited or inherent explosion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northwestern National Insurance Co., Milwaukee, Wis.	F. W. Edwards, Vancouver	Fire, automobile, limited or inherent explosion, real property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, personal property, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
North-West Fire Insurance Co., Winnipeg, Man.	R. W. Palmer, Vancouver	Fire, personal property, and, in addition thereto, earthquake, explosion, falling aircraft, hail, impact by vehicles, sprinkler leakage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
North West Mutual Life Assurance Co., Vancouver, B.C.	Head office, Vancouver	Life.
Norwich Union Fire Insurance Society, Ltd., Norwich, Eng.	W. O. Banfield, Vancouver	Fire, accident, automobile, explosion, forgery, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, marine, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, and falling aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Norwich Union Life Insurance Society, Norwich, Eng.	W. O. Banfield, Vancouver	Life.
Occidental Fire Insurance Co., Montreal, Que.	Alan J. C. Boak, Vancouver	Fire, accident, automobile, explosion, hail, inland transportation, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Occidental Life Insurance Co. of California, Los Angeles, Calif.	Charles C. Locke, Vancouver	Life, personal accident, and sickness.

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
Ocean Accident and Guarantee Corporation Ltd., London, Eng.	R. W. Palmer, Vancouver	Fire, accident, automobile, boiler, guarantee, inland transportation, insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery, limited hail, limited or inherent explosion, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Ohio Farmers Indemnity Co., LeRoy, Ohio	Herbert R. Fullerton, Vancouver	Automobile (excluding insurance against loss of or damage to an automobile by fire), personal 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), public liability, and theft.
Ohio Farmers Insurance Co., LeRoy, Ohio	Herbert R. Fullerton, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), inland transportation, personal property, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Old Colony Insurance Co., Boston, Mass.	Robert Kerr, Vancouver	Marine.
Orion Insurance Co. Ltd., London, Eng.	Christopher A. Bird, Vancouver	Fire, accident, automobile, inland transportation, marine, personal property, plate glass, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Overseas Assurance Corporation Ltd., Singapore	Frederick H. Roost, Vancouver	Marine.
Pacific Coast Fire Insurance Co., Vancouver, B.C.	Robert J. Nightingale, Vancouver	Fire, accident, automobile, earthquake, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, marine, plate glass, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pacific Coast Fishermen's Mutual Marine Insurance Co., Vancouver, B.C.	Head office, Vancouver	Marine.
Pacific Fire Insurance Co., New York, N.Y.	Charles G. Hobson, Vancouver	Fire, inland transportation, limited or inherent explosion, personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pacific Indemnity Co., Los Angeles, Calif.	L. St. M. DuMoulin, Vancouver	Accident, automobile, boiler, and theft.
Palatine Insurance Co. Ltd., London, Eng.	R. W. Palmer, Vancouver	Fire, automobile, personal 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), personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Patriotic Assurance Co. Ltd., Dublin, Ireland	R. V. Kentish Rankin, Vancouver	Fire, automobile, limited hail, limited or inherent explosion, personal 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), personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Paul Revere Life Insurance Co., Worcester, Mass.	D. T. Braidwood, Vancouver	Life, personal accident, and sickness.
Pearl Assurance Co. Ltd., London, Eng.	Frederick T. Keeling, Vancouver	Fire, accident, automobile, forgery, guarantee, hail, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited or inherent explosion, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pennsylvania Lumbermen's Mutual Insurance Co., Philadelphia, Pa.	H. R. Hutchinson, Vancouver	Fire, limited hail, limited or inherent explosion, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Perth Mutual Fire Insurance Co., Stratford, Ont.	Francis M. Hann, Vancouver	Fire, inland transportation, personal property, real property, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phenix Fire Insurance Company of Paris (Compagnie Française Du Phenix), Paris, France	J. S. Marshall, Vancouver	Fire, limited or inherent explosion, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Philadelphia Fire and Marine Insurance Co., Philadelphia, Pa.	George L. Craddock, Vancouver	Fire, inland transportation, limited or inherent explosion, marine, personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phoenix Assurance Co. Ltd., London, Eng.	William P. Lanyon, Vancouver	Fire, forgery, life, accident, aircraft, automobile, earthquake, explosion, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, marine, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phoenix Insurance Co., Hartford, Conn.	Harold E. Haynes, Victoria	Fire, aircraft (excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), automobile, earthquake, employers' liability, explosion, forgery, guarantee, hail, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), marine, personal 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), plate glass, public liability, sprinkler leakage, theft, and windstorm.
Planet Assurance Co. Ltd., London, Eng.	R. V. K. Rankin, Vancouver	Fire, limited hail, limited or inherent explosion, marine, personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Progressive Insurance Co. of Canada, Montreal, Que.	Alan N. Ker, Vancouver	Fire, accident, automobile, guarantee, inland transportation, personal property, plate glass, real property, theft, and, in addition thereto, civil commotion, earthquake, limited or inherent explosion, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

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
Protective Association of Canada, Granby, Que.	William James Charles Brown, Victoria	Personal accident and sickness.
Providence Fire Insurance Co., Paris, France	Clarence Albert Mitchell, Vancouver	Fire and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Providence Washington Insurance Co., Providence, R.I.	Carrington E. Blyth, Vancouver	Fire, automobile, employers' liability, explosion, hail, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), marine, personal 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), public liability, sprinkler leakage and windstorm.
Provident Assurance Co., Montreal, Que.	C. Albert Mitchell, Vancouver	Fire, accident, automobile, guarantee, inland transportation, marine, personal property, plate glass, real property, theft, sickness, weather, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, civil commotion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Provincial Insurance Co. Ltd., Kendal, Eng.	Herbert R. Fullerton, Vancouver	Fire, automobile, limited hail, limited or inherent explosion, personal accident (provided in connection with a policy of automobile insurance 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), personal property, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Prudential Assurance Co. Ltd., London, Eng.	G. D. Holmes, Vancouver	Fire, life, accident, automobile, boiler, explosion, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), machinery, marine, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake and falling aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Prudential Insurance Co. of America, Newark, N.J.	John R. Donald, Vancouver	Life, personal accident, and sickness.
Quebec Fire Assurance Co., Quebec, Que.	J. E. Rose, Vancouver	Fire, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Queensland Insurance Co. Ltd., Sydney, Australia	John L. Robertson, Vancouver	Fire, accident, automobile, inland transportation, limited or inherent explosion, marine, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Railway Passengers Assurance Co., London, Eng.	Alan J. C. Boak, Vancouver	Fire, accident, automobile, explosion, guarantee, inland transportation, limited hail, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Reliance Insurance Co. of Canada, Montreal, Que.	George R. Turner, Vancouver	Fire, automobile, employers' liability, explosion, forgery, guarantee, hail, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), personal 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), plate glass, public liability, sprinkler leakage, theft, and windstorm.

Reliance Insurance Co. of Philadelphia, Philadelphia, Pa.	Donald S. Montgomery, Vancouver	Marine.
Reliance Marine Insurance Co. Ltd., Liverpool, Eng.	Thomas W. Warkman, Vancouver	Fire, inland transportation, marine, personal property, real property, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Roberts Mutual Fire Insurance Co., Abbotsford, B.C.	Head office, Abbotsford	Fire.
Royal Exchange Assurance, London, Eng.	N. C. Pimm, Vancouver	Fire, accident, automobile, explosion, forgery, guarantee, inland transportation, marine, personal property, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal General Insurance Co. of Canada, Vancouver, B.C.	Head office, Vancouver	Fire, accident, automobile, guarantee, hail, inland transportation, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Insurance Co. Ltd., Liverpool, Eng.	Frederic Henri LeCouteur, Vancouver	Fire, life, accident, aircraft, automobile, boiler, earthquake, explosion, fly-wheel, forgery, guarantee, inland transportation, limited hail, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Scottish Insurance Co. Ltd., Glasgow, Scotland	Alfred D. Webb, Vancouver	Fire, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, sprinkler leakage, and windstorm.
Ruby General Insurance Co. Ltd., Calcutta, India	Charles G. Hobson, Vancouver	Fire, automobile, inland transportation, personal 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), personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
St. Paul Fire and Marine Insurance Co., St. Paul, Minn.	C. G. Heisterman, Victoria	Fire, aircraft (excluding insurance against liability for loss or damage to persons or property caused by an aircraft or the use or operation thereof), automobile, earthquake, explosion, hail, inland transportation, marine, personal property, real property (to the extent authorized by the insurance laws of the State of Minnesota), sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Saint Paul-Mercury Indemnity Co. of Saint Paul, Wilmington, Del.	C. G. Heisterman, Victoria	Automobile (excluding insurance against loss of or damage to an automobile by fire), personal accident, and public liability.
Saskatchewan Mutual Insurance Co., Saskatoon, Sask.	Ben S. Whitaker, Vancouver	Fire, accident, automobile, inland transportation, personal property, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited or inherent explosion, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Scottish Canadian Assurance Corporation, Toronto, Ont.	Robert B. Spears, Vancouver	Fire, accident, automobile, boiler, forgery, guarantee, inland transportation, limited or inherent explosion, machinery, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Scottish Insurance Corporation Ltd., Edinburgh, Scotland	William Evans, Vancouver	Fire, automobile, personal 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), personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Scottish Metropolitan Assurance Co. Ltd., Edinburgh, Scotland	Alfred D. Webb, Vancouver	Fire, accident, automobile, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, plate glass, sickness, sprinkler leakage, and windstorm.
Scottish Union and National Insurance Co., Edinburgh, Scotland	F. A. Farnan, Vancouver	Fire, accident, automobile, earthquake, explosion, inland transportation, personal property, plate glass, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sea Insurance Co. Ltd., Liverpool, Eng.	F. Temple Keeling, Vancouver	Fire, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, marine, sprinkler leakage, and windstorm.
Security Insurance Co. of New Haven, New Haven, Conn.	Bruce M. Gordon, Vancouver	Fire, automobile, explosion, inland transportation, marine, personal 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), personal property, public liability, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, limited hail, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Security National Insurance Co., Toronto, Ont.	Mark Nevill, Vancouver	Fire, automobile, inland transportation, personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
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	Fire, accident, automobile, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), plate glass, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sovereign Life Assurance Co. of Canada, Winnipeg, Man.	Otto T. Olson, Vancouver	Life.
Springfield Fire and Marine Insurance Co., Springfield, Mass.	Robert W. R. Day, Vancouver	Fire, aircraft (excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), explosion, hail, inland transportation, personal property, real property, sprinkler leakage, weather, windstorm, and, in addition thereto, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Standard Insurance Co. of New York, New York, N.Y.	J. F. Parrott, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), earthquake, explosion, falling aircraft, hail, impact by vehicles, inland transportation, marine, personal property, real property, sprinkler leakage, water damage, and windstorm, 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.	Roy I. Newman, Vancouver	Fire, inland transportation, marine, personal property, real property, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Stanstead & Sherbrooke Insurance Co., Sherbrooke, Que.	Clarence Albert Mitchell, Vancouver	On the cash plan, fire, automobile, earthquake, real property, weather, and, in addition thereto, civil commotion, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, personal property, sprinkler leakage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
State Assurance Co. Ltd., Liverpool, Eng.	N. C. Pimm, Vancouver	Fire, limited or inherent explosion, sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sun Insurance Office Ltd., London, Eng.	R. V. K. Rankin, Vancouver	Fire, accident, automobile, earthquake, explosion, falling aircraft, guarantee, inland transportation, insurance against direct loss and damage to property by automobiles or other motor-vehicles, limited hail, marine, personal property, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, impact by vehicles, insurance against loss of or damage to property caused by horses or cattle, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
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	Fire, accident, automobile, guarantee, inland transportation, limited or inherent explosion, personal property, plate glass, sprinkler leakage, theft, and windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
"Switzerland" General Insurance Co. Ltd., Zurich, Switzerland	Jacob Wolstencroft, New Westminster	Fire, marine, personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
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	Fire, accident, automobile, explosion, forgery, guarantee, inland transportation, personal property, plate glass, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Traders General Insurance Co., Toronto, Ont.	John N. C. Clayton, Vancouver	Fire, automobile, guarantee, inland transportation, personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Transcontinental Insurance Co., New York, N.Y.	G. O. Jones, Vancouver	Fire, accident, automobile, explosion, forgery, guarantee, hail, inland transportation, personal property, plate glass, real property, sickness, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, sprinkler leakage, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Transport and General Insurance Co. Ltd., Sydney, Australia	Fred H. Roost, Vancouver	Marine.
Transportation Insurance Co., Chicago, Ill.	Charles W. Tysoe, Vancouver	Personal accident and sickness.

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Travelers Fire Insurance Co., Hartford, Conn.	L. St. M. DuMoulin, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), aircraft (excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), boiler, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited or inherent explosion, limited hail, machinery, plate glass, sprinkler leakage, theft, and windstorm.
Travelers Indemnity Co., Hartford, Conn.	L. St. M. DuMoulin, Vancouver	Aircraft (excluding insurance against loss of or damage to an aircraft by fire), automobile (excluding insurance against loss of or damage to an automobile by fire), boiler, employers' liability, flywheel, guarantee, insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery, personal 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), plate glass, public liability, and theft.
Travelers Insurance Co., Hartford, Conn.	L. St. M. DuMoulin, Vancouver	Life, accident (excluding insurance against liability for loss or damage to property, insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof, and insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), and sickness.
Union Assurance Society Ltd., London, Eng.	R. W. Palmer, Vancouver	Fire, accident, automobile, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), marine, plate glass, sickness, theft, and, in addition thereto, earthquake, explosion, falling aircraft, hail, sprinkler leakage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Union Fire, Accident and General Insurance Co., Paris, France	Clarence Albert Mitchell, Vancouver	Fire, automobile, limited hail, limited or inherent explosion, personal 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), sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Union Insurance Society of Canton Ltd., Victoria, Hong Kong	W. R. Brydon, Vancouver	Fire, accident, automobile, explosion, forgery, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, marine, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, and falling aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Union Marine and General Insurance Co. Ltd., Liverpool, Eng.	William P. Lanyon, Vancouver	Fire, accident, automobile, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, marine, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United Benefit Life Insurance Co., Omaha, Neb.	W. M. Carpenter, Vancouver	Life.
United British Insurance Co. Ltd., London, Eng.	N. C. Pimm, Vancouver	Fire, automobile, limited or inherent explosion, personal 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), sprinkler leakage, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

United National Indemnity Co., New York, N.Y.	G. O. Jones, Vancouver	Fire, accident, automobile, explosion, forgery, guarantee, inland transportation, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United Pacific Insurance Co., Tacoma, Wash.	Wm. Butchart, Vancouver	Automobile (excluding insurance against loss of or damage to an automobile by fire or theft).
United States Fidelity and Guaranty Co., Baltimore, Md.	Marten B. B. Rolfe, Vancouver	Accident, automobile, aircraft, forgery, guarantee, plate glass, sickness, and theft.
United States Fire Insurance Co., New York, N.Y.	F. Temple Keeling, Vancouver	Fire, 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 caused by an automobile or the use or operation thereof), explosion, inland transportation, marine, personal property, real property, to the extent authorized by the insurance laws of the State of New York, sprinkler leakage, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United States Guarantee Co., New York, N.Y.	W. S. Owen, Vancouver	Automobile, employers' liability, forgery, guarantee, personal 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), plate glass, public liability, and theft.
Unity Fire and General Insurance Co., New York, N.Y.	Fred B. Urquhart, Vancouver	Fire and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Utah Home Fire Insurance Co., Salt Lake City, Utah	Donald S. Montgomery, Vancouver	Fire, automobile (excluding liability for loss or damage resulting from bodily injury to or death of any person), marine, and, in addition thereto, civil commotion, earthquake, hail, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Victory Insurance Co. Ltd., London, Eng.	Frederick H. Roost, Vancouver	Fire, inland transportation, personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Wawanesa Mutual Insurance Co., Wawanesa, Man.	Eric G. Peake, Vancouver	Fire, accident, automobile, boiler, guarantee, hail, inland transportation, limited or inherent explosion, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Wellington Fire Insurance Co., Toronto, Ont.	Francis M. Hann, Vancouver	Fire, accident, automobile, guarantee, inland transportation, personal property, plate glass, real property, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, limited or inherent explosion, impact by vehicles, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Westchester Fire Insurance Co., New York, N.Y.	C. A. Bird, Vancouver	Fire, explosion, falling aircraft, hail, inland transportation, marine, personal property, real property, to the extent authorized by the insurance laws of the State of New York, sprinkler leakage, windstorm, and, in addition thereto, earthquake, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Western Assurance Co., Toronto, Ont.	Robert W. R. Day, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), lightning, limited hail, marine, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Western Life Assurance Co., Hamilton, Ont.	Florence I. Wright, 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
Western Union Insurance Co., Calgary, Alta.	David E. Larson, Vancouver	Fire, accident, automobile, boiler, guarantee, inland transportation, live stock, plate glass, sickness, theft, and, in addition thereto, civil commotion, falling aircraft, limited or inherent explosion, sprinkler leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Westminster Fire Office, London, Eng.	John A. Harrison, Vancouver	Fire, accident, automobile, guarantee, inland transportation, limited hail, limited or inherent explosion, personal property, plate glass, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
World Auxiliary Insurance Corporation Ltd., London, Eng.	James Stirrat Marshall, Vancouver	Fire, automobile, employers' liability, inland transportation, marine, personal property, public liability, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
World Fire and Marine Insurance Co., Hartford, Conn.	J. F. Parrott, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), earthquake, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited or inherent explosion, marine, sprinkler leakage, and windstorm.
World Marine & General Insurance Co. Ltd., London, Eng.	C. A. Bird, Vancouver	Fire, accident, automobile, boiler, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, marine, plate glass, sickness, sprinkler leakage, theft, and windstorm.
Yorkshire Insurance Co. Ltd., York, Eng.	John H. Lamprey, Vancouver	Fire, accident, automobile, boiler, guarantee, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited hail, limited or inherent explosion, live stock, machinery, marine, plate glass, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, civil commotion, earthquake, falling aircraft, and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Zurich General Accident and Liability Insurance Co. Ltd., Zurich, Switzerland	Kenneth L. Yule, Vancouver	Fire, accident, automobile, boiler, fidelity, inland transportation, personal property, plate glass, sickness, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

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

Name of Insurer and Head Office	Attorney Appointed under the Act	Class of Insurance for Which Licensed
Aid Association for Lutherans, Appleton, Wis.	Carl F. Baase, New Westminster	Life, disability, and sickness, to the extent authorized by its articles of incorporation, constitution, and laws.
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	Life, accident, and sickness, to the extent authorized by its articles of incorporation, constitution, and laws.
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 and disability, to the extent authorized by its articles of incorporation, constitution, and laws.
Maccabees, Detroit, Mich.	J. B. Love, Vancouver	Life, disability, and sickness, to the extent authorized by its articles of incorporation, constitution, and laws.
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, disability, 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 Act 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, constitution, and laws.
Workers' Benevolent Association of Canada, Winnipeg, Man.	Dmytro Zubyk, Vancouver	Life, personal accident, 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; Non-marine Underwriters, Members of Lloyd's, London, England; North West Mutual Life Assurance Company; Pacific Indemnity Company; Perth Mutual Fire Insurance Company; *Provident Assurance Company*; Royal General Insurance Company of Canada; and Utah Home Fire Insurance Company have made deposits under the "Insurance Act."

Citadel Insurance Company of Canada Limited and Empire Life Insurance Company have made reciprocal deposits with the Province of Ontario and Western Union Insurance Company with the Province of Alberta.

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.

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

(As at June 30th, 1953.)

Name	Representing
Canadian Underwriters Agency	Baloise Fire Insurance Company.
London Underwriters Agency	London Assurance.
Nova Scotia Fire Underwriters Agency	Home Insurance Company.
Pacific Federal Underwriters	Pacific Fire 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 WHICH HAVE BEEN LICENSED SINCE DECEMBER 31ST, 1952

Citadel Insurance Company of Canada Limited.

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.
Cranbrook-Kimberley Medical 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.
Provident Mutual Benefit Association.
Rossland-Trail Sick Benefit 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

J. A. English. E. M. Tait. C. E. Bentley.
C. M. Nettleton. J. B. M. Clarke. G. Turner.
N. R. C. Pooley.
E. A. Titchmarsh, President.

STATEMENT FOR THE YEAR ENDED NOVEMBER 30TH, 1952

Assets

Bonds (book value)		$52,835.20
Cash on hand and in banks		8,307.62
Accrued interest		649.04
Agents' balances prior to October 1st, 1952		755.00
Accounts receivable		
Office furniture and equipment		576.49
Deferred charges		1,448.73
		$64,572.08
Deduct assets not admitted—		
Office furniture and equipment	$576.49	
Deferred charges	1,448.73	
Agents' balances prior to October 1st, 1952	755.00	
		2,780.22
		$61,791.86

Liabilities

Expenses due and accrued		$300.00
Refunds to policyholders		13,558.60
Capital stock—		
Authorized	$50,000.00	
Subscribed	10,690.00	
Paid up		10,690.00
Reserve fund		37,243.26
		$61,791.86

Profit and Loss Account

Premiums earned (net)		$70,459.50
Claims incurred (net)	$17,217.66	
Adjustment expenses	700.13	
Commissions	2,581.46	
Taxes	314.10	
Salaries, fees, travelling expenses	9,061.58	
All other expenses	1,668.93	
		31,543.86
Underwriting profit		$38,915.64
Other revenue—Interest earned	$964.15	
Other expenditure—Organization expense written off	724.37	
		239.78
Net profit		$39,155.42

RETURNS FOR BRITISH COLUMBIA

(*See* page 65.)

BRITISH COLUMBIA INSURANCE COMPANY

Head Office—Vancouver, B.C.

Directors

F. A. Griffiths. G. Wright. A. S. Llewelyn.
C. G. Hobson. J. D. Christie.

C. G. Hobson, President.

Statement for the Year Ended December 31st, 1952

Assets

Bonds and debentures (book value)			$27,495.10
Cash on hand and in banks			7,824.09
Accrued interest			1,468.50
Reinsurance balances (affiliated companies)			68,269.15
Loans receivable (affiliated company)			80,000.00
Accounts receivable			1,042.00
			$186,098.84
Deduct assets not admitted—Deficiency of market under book value of bonds			2,182.60
			$183,916.24

Liabilities

Provision for unpaid claims			$9,341.94
Reserve for unearned premiums (net, 80 per cent)			35,443.86
Expenses due and accrued			450.00
Taxes due and accrued			16,539.31
			$61,775.11
Capital stock—			
Authorized—			
Common	$400,000.00		
Preferred	100,000.00		
Subscribed	221,945.00		
Paid up		$111,177.50	
Profit		10,963.63	
			122,141.13
			$183,916.24

Profit and Loss Account

Premiums earned (net)			$92,383.40
Claims incurred (net)		$44,534.09	
Commissions		28,003.37	
Taxes		1,262.93	
Salaries, fees, and travelling expenses		585.00	
All other expenses		48.76	
			74,434.15
Underwriting profit			$17,949.25
Other revenue—Interest earned		$3,277.95	
Other expenditure—			
Australian Federal taxes	$3,964.30		
Income and excess-profits taxes	4,343.84		
Increase in deficiency market under book value—securities	2,182.60		
		10,220.74	
			6,942.79
Net profit			$11,006.46

Returns for British Columbia
(*See* page 65.)

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, 1952

Assets

Bonds and debentures (book value)		$62,500.20
Cash on hand and in banks		2,406.21
Interest accrued		656.71
Sundry accounts receivable		
Agents' balances		2,675.34
		$68,238.46

Liabilities

Reserve for unearned premiums (net, at 80 per cent)		$44,790.13
Investment reserve		2,000.00
Contingency reserve		779.34
Capital stock—		
Authorized	$25,000.00	
Subscribed and paid up		10,000.00
Surplus		10,668.99
		$68,238.46

Profit and Loss Account

Premiums earned (net)		$45,889.58
Claims incurred (net)	$22,689.15	
Commissions	14,767.65	
Taxes	1,183.80	
Salaries, fees, and travelling expenses	800.00	
Other expenses	165.26	
		39,605.86
Underwriting profit		$6,283.72
Other revenue—Interest earned		2,085.43
Net profit		$8,369.15

Returns for British Columbia

(*See* page 65.)

BRITISH PACIFIC INSURANCE COMPANY

Head Office—Vancouver, B.C.

Directors

H. J. Bailey.	B. S. Brown.	G. T. Cunningham.
T. S. Dixon.	D. McAlister.	J. H. McMahon.
F. Parsons.	G. R. Parsons.	H. J. Seed.
	R. C. Sim.	

Frank Parsons, President.

Statement for the Year Ended December 31st, 1952

Assets

Bonds and debentures (book value)		$217,218.33
Cash on hand and in banks		23,314.52
Accrued interest		1,396.16
Agents' balances		4,390.35
Amount due from reinsurance on losses paid		29.28
Furniture and fixtures		17,584.90
Incorporation expense		3,450.00
Prepaid expenses, supplies, etc.		4,324.42
Leasehold improvements		1,958.22
		$273,666.18
Deduct assets not admitted—		
Furniture and fixtures	$17,584.90	
Incorporation expense	3,450.00	
Office stationery and supplies, etc.	4,324.42	
Leasehold improvements	1,958.22	
		27,317.54
Total admitted assets		$246,348.64

Liabilities

Provision for unpaid claims			$26,200.00
Reserve for unearned premiums (net, 80 per cent)			79,509.37
Taxes due and accrued			10,866.06
Accounts payable			5,179.87
Capital stock—			
Authorized	$500,000.00		
Subscribed	201,000.00		
Paid up		$122,320.00	
Surplus in Profit and Loss Account		2,273.34	
			124,593.34
			$246,348.64

Profit and Loss Account

Premiums earned (net)		$428,003.17
Claims incurred (net)	$160,752.13	
Adjustment expenses	1,052.30	
Commissions	139,236.15	
Taxes	10,006.82	
Salaries, fees, and travelling expenses	46,901.69	
Other expenses	48,275.16	
		406,224.25
Underwriting profit		$21,778.92

Brought forward			$21,778.92
Other revenue—			
Interest earned	$6,404.17		
Adjustment by amortization	355.97		
		$6,760.14	
Other expenditure—			
Provision for depreciation	$2,326.22		
Income and excess-profits taxes	300.00		
Loss on sale of securities	38.60		
Leasehold improvements, written off	489.56		
		3,154.38	
			3,605.76
Net profit			$25,384.68

RETURNS FOR BRITISH COLUMBIA

(*See* page 65.)

EMPIRE LIFE INSURANCE COMPANY

Head Office—Kingston, Ont.

Directors

C. P. Fell.	A. H. Keith Russell.	N. A. Fairhead.
H. H. Blakeman.	N. P. Lambert.	D. W. McCormick.
D. R. McLaughlin.	W. A. Curtis.	T. Oakley.

C. P. Fell, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1952

Assets

Real estate (book value): (*a*) Office premises, (*b*) for sale, (*c*) for income		$148,028.54
Amounts owing under agreements of sale of real estate		5,483.01
Mortgage loans on real estate		5,578,489.49
Loans on and amount secured by companies' policies in force		1,087,350.83
Bonds and debentures (book value)		11,932,189.49
Stocks (book value)		1,745,767.55
Cash on hand and in banks		134,749.65
Accounts receivable		26,467.86
Agents' balances		125,949.42
Real estate held for income		143,347.41
Total ledger assets at book value		$20,927,823.25
Add excess of total authorized value of ledger assets over total book value		11,418.66
Total ledger assets at authorized value		$20,939,241.91
Total interests, dividends, and rents due and accrued		195,625.13
Premiums due and uncollected or deferred (net)		485,586.21
		$21,620,453.25
Deduct assets not admitted—		
Cash advanced to or in the hands of officers or agents	$125,977.78	
Debit accounts (sundry)	21,930.25	
		147,908.03
Total admitted assets		$21,472,545.22

Liabilities

Reserve under assurance annuity and other contracts in force (net)		$18,263,650.00
Liability for payments due under contracts (net)		105,419.85
Provision for unreported death claims		32,000.00
Provision for disability claims		3,000.00
Amounts left with company		603,368.14
Premiums paid in advance		14,438.31
Provision for profits to policyholders (other than deferred dividends)		111,650.39
Profits credited to deferred-dividend policies (net)		27,510.00
Provision for accrued profits to policyholders not included above		88,349.61
Shareholders' surplus account		41,302.50
Taxes due and accrued		49,583.70
Salaries, rents, and office expenses due and accrued		19,413.03
Medical and legal fees due and accrued		1,364.31
Commissions to agents due and accrued		17,477.80
Reserve for contingencies and investments		580,000.00
Staff Pension Fund		309,951.70
Sundry accounts payable		19,577.31
Capital stock—		
Authorized	$557,870.00	
Subscribed	320,240.00	
Paid up		320,240.00
Surplus		864,248.57
		$21,472,545.22

Income

Premium income	$2,710,390.65
Consideration for supplementary contracts	36,139.29
Amounts left with company	111,205.11
Interests, dividends, and rents	852,936.44
Gross profit on sale or maturity of real estate, bonds, and stocks	66,357.10
All other income	42,901.41
	$3,819,930.00

Disbursements

Disbursements under assurance and annuity contracts (net)	$1,243,110.93
Payments under supplementary contracts (net)	21,452.27
Reduction in premiums resulting from application of dividends	6,380.06
Amounts left with company	100,468.37
Taxes, licences, and fees	42,576.95
Head office expenses—Salaries, directors' fees, auditors' fees, travelling expenses, rents, and miscellaneous	259,042.55
Branch office and agency expenses—Commissions, salaries, advances to agents, travelling expenses, rents, and miscellaneous	705,624.93
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	168,182.16
Payments from Staff Pension Fund	13,672.20
Dividends paid to shareholders	19,214.40
Interest paid on claims	1,061.99
Interest on borrowed money	313.85
Loss on sale or maturity of real-estate bonds and stocks	16,274.49
Decrease by adjustment of ledger assets	44,019.53
All other disbursements	32,460.21
Excess of income over disbursements	1,146,075.11
	$3,819,930.00

RETURNS FOR BRITISH COLUMBIA

(*See* page 55.)

HIGH COURT OF THE CANADIAN ORDER OF FORESTERS

Head Office—Brantford, Ont.

Governing Executive Authority

L. E. Jordan. W. J. Bourke. W. M. Couper.
H. Phinn. J. W. Davies. Dr. L. McIlwraith.
A. Voy.
L. L. B. Hamlin, High Treasurer.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1952

Assets

Real estate (book value)		$250,000.00
Liens on policies		36,344.68
Bonds and debentures (book value)		22,817,376.27
Cash on hand and in banks		120,749.88
Interest due and accrued		257,579.62
Premiums, dues, and assessments collected but not received by head office		54,903.40
Unexpired insurance premiums		4,811.79
Other assets		5,665.37
Trust Account—Subordinate courts		355.10
		$23,547,786.11
Deduct assets not admitted—		
Supplies and stationery	$5,597.27	
Unexpired insurance premiums	4,811.79	
Postage on hand	68.10	10,477.16
		$23,537,308.95

Liabilities

Mortuary Fund	$19,920,394.86
Sickness and Accident Fund No. 1	1,278,567.59
Juvenile Fund	59,580.00
Sickness Benefit Fund No. 2	114,796.83
General Expense Fund	12,599.40
Pension Fund	28,285.55
Trust Fund—Subordinate courts	355.10
Surplus	2,122,729.62
	$23,537,308.95

Income

Premiums, dues, and assessments	$856,105.24
Special assessments	520.00
Interest, dividends, and rents	906,969.23
Profit on sale or maturity of bonds and debentures	6,163.71
Premium on U.S. funds	5.70
Other revenue	6,887.42
Trust Account—Subordinate courts	355.10
Excess of disbursements over income	92,878.60
	$1,869,885.00

Disbursements

Claims, endowments, and surrenders	$1,023,079.47
Reversionary bonuses	125,553.04
Premium relief loans	6,195.63
New building and equipment costs	218,791.12
Security transfer tax	96.60
Head office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees, travelling expenses, and miscellaneous	94,145.67
Agency and organization expenses—Commissions, salaries, travelling expenses, and miscellaneous	284,089.95
Carried forward	$1,751,951.48

Brought forward	$1,751,951.48
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	115,645.60
Decrease by adjustment of bonds, debentures, and real estate	2,117.94
Pension Fund	169.98
	$1,869,885.00

Income—	
Mortuary Fund	$21,719.60
Sickness and Accident Funds—	
No. 1	299.75
No. 2	33.07
Juvenile Fund	335.71
General expenses	1,510.65
	$23,898.78
Disbursements—	
Mortuary Fund	$31,446.53
Sickness and Accident Funds—	
No. 1	261.25
No. 2	26.00
	$31,733.78

MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA

Head Office—Vancouver, B.C.

Directors

William MacNair. Lloyd T. Beharrell. Hugh E. Burr.
R. U. Hurford. C. E. Whitney-Griffiths. Henry Bose.
L. Gilmore. C. E. Newby. R. Appleby.
Thomas J. Robertson, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1952

Assets

Bonds and debentures (book value)		$136,358.41
Cash on hand and in banks		886.26
Interest accrued		1,236.46
Agents' balances and premiums uncollected (net, commission deducted)		5,749.78
Sundry receivables and unemployment insurance stamps		194.05
Furniture and fixtures		476.39
Deferred commissions		11,015.46
		$155,916.81
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1949	$849.63	
Furniture and fixtures	476.39	
Deferred commissions	11,015.46	
		12,341.48
		$143,575.33

Liabilities

Provision for unpaid claims		$74.34
Reserve of unearned premiums (net, at 100 per cent)		42,092.32
Taxes due and accrued		1,900.00
Return premiums and balance due agents		2,522.20
Premiums received in advance		4,929.05
All other liabilities		147.26
		$51,665.17
Statutory reserve fund	$19,000.00	
Surplus	72,910.16	
		91,910.16
		$143,575.33

Profit and Loss Account

Premiums earned (net)			$51,696.19
Claims incurred (net)		$9,582.46	
Adjustment expenses		218.21	
Commissions		10,073.11	
Taxes		313.08	
Salaries, fees, and travelling expenses		15,778.66	
All other expenses		9,255.91	
			45,221.43
Underwriting profit			$6,474.76
Other revenue—			
Interest earned	$3,589.64		
Commissions earned	387.13		
		$3,976.77	
Other expenditure—			
Income and excess-profits taxes	$2,306.41		
Bad debts written off	276.22		
		2,582.63	
			1,394.14
Net profit			$7,868.90

RETURNS FOR BRITISH COLUMBIA

(*See* page 58.)

NORTH WEST MUTUAL LIFE ASSURANCE COMPANY

Head Office—Vancouver, B.C.

Directors

C. W. Goodrich.	G. Biddle.	A. Rowan.
J. M. McNab.	R. G. Hunter.	S. E. Raymer.
A. M. Lester.		R. P. Bingham.

C. W. Goodrich, President

Statement for the Year Ended December 31st, 1952

Assets

Mortgage loans on real estate	$30,438.86
Bonds and debentures (book value)	157,048.81
Cash on hand and in banks	17,662.75
Agents' balances	1,227.80
Secured loans on companies' policies in force	1,148.08
Book value of stocks	9,850.00
Total ledger assets at book value	$217,376.30
Deduct excess of total book value over total authorized value	2,928.44
	$214,447.86
Interest accrued	1,560.32
Premiums due, uncollected or deferred (net)	47,126.13
	$263,134.31
Deduct assets not admitted—Agents' balances	1,227.80
Total admitted assets	$261,906.51

Liabilities

Reserve under assurance, annuity, and other contracts in force (net)	$183,118.76
Liability for admitted claims under contracts (net)	8,000.00
Premiums paid in advance	72.78
Taxes due and accrued	2,076.59
Salaries, rents, and office expenses due and accrued	44.40
Agents' credit balances	59.55
Surplus	68,534.43
	$261,906.51

Income

Premium income (net)	$103,829.28
Interest, dividends, and rents	4,480.01
Assessment—Special group	36,466.79
Gross increase adjustment, ledger assets	247.15
Miscellaneous income	81.23
	$145,104.46

Disbursements

Disbursements under assurance and annuity contracts (net)	$68,509.30
Payments under supplementary contracts (net)	609.00
Taxes, licences, and fees	1,225.95
Head office expenses—Salaries, directors' fees, audit fees, travelling expenses, rent, miscellaneous	18,654.97
Agency expense	827.67
All other expenses—Telephone, medical fees, postage, printing and stationery, miscellaneous	3,908.26
Gross decrease adjustment, ledger assets	30.00
Furniture and equipment written off	977.37
Gross loss on sale, ledger assets	300.00
Excess of income over disbursements	50,061.94
	$145,104.46

PACIFIC COAST FISHERMEN'S MUTUAL MARINE INSURANCE COMPANY

Head Office—Vancouver, B.C.

Directors

M. R. Nielsen.	J. G. Chambers.	G. H. Phillips.
J. Person.	J. North.	L. Wilman.
I. Johansen.	N. Ruud.	H. Hansen.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1952

Assets

Mortgage loans on real estate		$14,956.84
Bonds and debentures		129,563.74
Book value of stocks		13,190.00
Cash on hand and in banks		12,236.05
Cash in depositories, other than chartered banks (Credit Unions)		33,617.68
Accrued interest		1,347.73
Agents' balances and premiums uncollected (net, commission deducted)		40,662.31
Amount due from reinsurance on losses already paid		26,629.76
Prepaid insurance		416.65
Office furniture and fixtures		2,362.25
Deferred charges		2,668.28
Accounts receivable		69.05
Manager's Account—Automobile		883.41
		$278,603.75
Deduct assets not admitted—		
Agents' balances, prior to October 31st, 1952	$12,832.63	
Office furniture and fixtures	2,362.25	
Deferred charges	2,668.28	
Investments—$2,500, our own co-operative 3½-per-cent bonds	2,500.00	
Automobile	883.41	
		21,246.57
		$257,357.18

Liabilities

Provision for unpaid claims		$38,168.82
Reserve of unearned premiums (net at 80 per cent)		63,312.88
Taxes due and accrued		1,761.52
Reinsurance premiums		17,669.61
Return premiums		3,745.00
Contingency reserves		12,783.36
Sundry accounts payable		425.00
Loans by policyholders (members' refunds)		41,121.51
Reserve for lay-up periods		11,000.00
Capital stock—		
Authorized	$25,000.00	
Subscribed	13,570.00	
Paid up		13,570.00
Reserve fund		8,500.00
Surplus		45,299.48
		$257,357.18

Profit and Loss Account

Premiums earned (net)		$136,622.38
Claims incurred (net)	$56,254.27	
Adjustment expenses (net)	623.15	
Taxes	333.50	
Salaries, fees, and travelling expenses	14,177.07	
All other expenses	7,098.29	
		78,486.28
Underwriting profit		$58,136.10

Brought forward			$58,136.10
Other revenue—			
Interest earned		$6,297.82	
Profit on sale of securities		557.50	
		$6,855.32	
Other expenditure—			
Income and excess-profits taxes	$1,683.12		
Statutory reserve increase	1,500.00		
Contingency reserve increase	5,213.42		
Loss on sale of machinery	2,826.32		
		11,222.86	
			4,367.54
Net profit			$53,768.56

RETURNS FOR BRITISH COLUMBIA

(*See* page 69.)

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, 1952

Assets

Real estate (book value)		$172,449.59
Bonds and debentures		2,114,347.27
Stocks (book value)		310,305.01
Cash on hand and in banks		177,256.81
Interest and rents, accrued		21,626.66
Agents' balances and premiums uncollected (net, commission deducted)		73,178.96
Amount due from reinsurrance on losses already paid		9,324.91
Office furniture and fixtures		22,498.83
Automobile		480.27
		$2,901,468.31
Deduct assets not admitted—		
Agents' balances, premiums written prior to October 1st, 1949	$2,146.30	
Office furniture and fixtures	22,498.83	
Automobile	480.27	
		25,125.40
		$2,876,342.91

Liabilities

Provision for unpaid claims	$77,600.10
Adjustment expenses	500.00
Reserve of unearned premiums (net, at 80 per cent)	399,881.31
Expenses due and accrued (permanent reserve)	10,000.00
Taxes due and accrued	24,301.14
Return premiums and balances due agents	151.95
Investment reserves (permanent reserves)	150,000.00
Contingency reserves (permanent reserve)	100,000.00
Surplus	2,113,908.41
	$2,876,342.91

Profit and Loss Account

Premiums earned (net)			$471,167.05
Claims incurred (net)		$213,708.34	
Adjustment expenses (net)		12,221.43	
Commissions		131,163.70	
Taxes		10,548.25	
Salaries, fees, and travelling expenses		79,375.38	
All other expenses		37,440.53	
			484,457.63
Underwriting loss			$13,290.58
Other revenue—			
Interest earned	$70,619.70		
Dividends earned	14,243.57		
Profit on sale of securities	46,998.85		
		$131,862.12	
Other expenditure—			
Income and excess-profits taxes	$12,301.14		
Safekeeping and insurance on securities	2,159.40		
Increase in reserve for contingencies	40,000.00		
Loss on rents earned	3,471.90		
Depreciation on office premises	8,234.18		
		66,166.62	
			65,695.50
Net profit			$52,404.92

RETURNS FOR BRITISH COLUMBIA

(*See* page 59.)

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, 1952

Assets

Real estate (book value)	$65,000.00
Loans on real estate	464,240.00
Loans, liens, and advances secured by society's certificate under non-forfeiture provisions	186,493.16
Bonds and debentures (book value)	2,428,045.97
Book value of stocks	67,038.12
Cash on hand and in banks	62,664.02
Deposit with Quebec Government	5,000.00
Unemployment insurance prepaid	2.44
Interest and dividends, due and accrued	36,833.07
Premiums, dues, and assessments	2,899.16
	$3,318,215.94
Deduct excess of total book value of ledger assets over total authorized value	34,655.61
	$3,283,560.33

Liabilities

Mortuary Fund	$2,588,457.49
Sickness and Accident Fund	141,179.46
Juvenile Fund	279,255.06
Guarantee Fund	1.20
General Expense Fund	17,930.35
Surplus	256,736.77
	$3,283,560.33

Income

Premiums, dues, and assessments	$405,736.10
Interest and dividends	121,570.00
Profit on sale or maturity of ledger assets	984.53
Gross increase adjustment, ledger assets	2,173.51
Sundry revenue	331.10
	$530,795.24

Disbursements

Claims, endowments, and surrenders	$254,727.83
Dividends to members	19,144.02
Head office expenses—Salaries, directors' fees, auditors' fees, actuaries' fees and expenses, travelling expenses, rents, and miscellaneous	71,368.61
Agency organization expenses—Commissions, salaries, travelling expenses, rents, and miscellaneous	127,383.69
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	20,801.63
All other disbursements	2,683.54
Excess of income over disbursements	34,685.92
	$530,795.24

Income—	
Mortuary Fund	$5,249.33
Sickness and Accident Fund	186.72
Juvenile Fund	302.46
Guarantee Fund	4.20
	$5,742.71

Disbursements—	
Mortuary Fund	$7,922.55
Sickness and Accident Fund	160.00
Juvenile Fund	1,528.97
	$9,611.52

ROYAL GENERAL INSURANCE COMPANY OF CANADA

Head Office—Vancouver, B.C.

Directors

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

John R. Cooney, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1952

Assets

Bonds and debentures (book value)		$392,933.76
Cash on hand and in banks		24,007.82
Interest accrued		3,510.00
Agents' balances and premiums uncollected (net, commission deducted)		60,268.60
Amount due from reinsurance on losses already paid		18,941.49
		$500,021.67

Liabilities

Expenses due and accrued		$125.00
Taxes due and accrued		1,030.07
Reinsurance premiums		60,628.60
Capital stock—		
Authorized	$1,000,000.00	
Subscribed	100,000.00	
Paid up		100,000.00
Surplus		338,238.00
		$500,021.67

Profit and Loss Account

Salaries, fees, and travelling expenses			$2,149.57
All other expenses			260.04
Underwriting loss			$2,409.61
Other revenue—Interest earned		$11,862.54	
Other expenditure—			
Income and excess-profits taxes	$2,020.07		
Loss on sale of securities	1,375.00		
Investment expenses	137.56		
		3,532.63	
			8,329.91
Net profit			$5,920.30

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.
Harry G. Charman. L. C. Jackson. David J. Freeze.
Howard F. Freeze. Delmar A. Westfall.

Frank R. Freeze, President.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1952

Assets

Mortgage loans on real estate		$87,408.69
Bonds and debentures (book value)		714,847.40
Cash on hand and in banks		156,409.03
Interest accrued		7,630.82
Agents' balances and premiums uncollected (net, commission deducted)		225,448.85
Amount due from reinsurance on losses already paid		1,415.07
Balance, deposit premium—Reinsurance Treaty		3,306.15
Loan receivable		4,000.00
Advances under surety bonds		27,400.00
Chattel mortgage		2,974.99
		$1,230,841.00
Deduct assets not admitted—		
Deficiency of market under book value of bonds and debentures	$45,486.15	
Loan receivable	4,000.00	
Chattel mortgage	2,974.99	
Advances made under terms of surety bond	27,400.00	
Accrued interest on loan	16.66	
Chattel mortgage	43.35	
Advance made under terms of surety bond	507.17	
		80,428.32
		$1,150,412.68

Liabilities

Provision for unpaid claims		$203,546.06
Adjustment expenses		21,391.12
Reserve of unearned premiums (net at 80 per cent)		421,604.27
Expenses due and accrued		600.00
Taxes due and accrued		50,009.21
Reinsurance premiums		29,794.47
Indemnity collateral deposits		580.37
Reserve for unreported claims		20,000.00
Profit commissions payable		5,000.00
Reserve and unpaid losses—Unlicensed reinsurance, unsecured		4,572.63
Capital stock—		
Authorized	$500,000.00	
Subscribed	500,000.00	
Paid up		100,000.00
Capital surplus		4,000.00
Surplus		289,314.55
		$1,150,412.68

Profit and Loss Account

Premiums earned (net)		$751,784.65
Claims incurred (net)	$319,933.21	
Adjustment expenses incurred (net)	38,604.68	
Commissions	162,667.95	
Taxes	21,686.55	
Salaries, fees, and travelling expenses	13,248.67	
Management fees	63,423.03	
All other expenses	17,891.52	
		637,455.61
Underwriting profit		$114,329.04

Brought forward			$114,329.04
Other revenue—Interest earned	$25,920.43		
Profit on sale of securities	39.90		
		$25,960.33	
Other expenditure—Income taxes		70,500.00	
			44,539.67
Net profit			$69,789.37

RETURNS FOR BRITISH COLUMBIA

(*See* pages 60, 63, and 71.)

TABLE I.—TABLE OF LIFE INSURANCE RETURNS FOR 1952

(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, 1952	New Issued	In Force Dec. 31, 1952
Aetna Life Insurance Co.	Ordinary	$140,210			$14,602	$19,008	$542		$4,943,758	$872,968	$5,402,227
	Group	106,885	$17,707		50,000	10,486	5,843		9,392,054	140,000	11,387,500
Beacon Insurance Co. Ltd.	Ordinary		17,883				400				
Canada Life Assurance Co.	Ordinary	1,394,287	187,709		542,272	379,474	84,493	$88,336	45,354,346	10,339,452	53,092,747
	Group	200,639			157,474	24,916	5,278		9,296,500	3,037,500	13,474,750
Commercial Life Assurance Co. of Canada	Ordinary	29,793			3,416	12,319	1,740		1,129,535	565,850	1,544,771
	Group	106	5,275		80	229		4,406			
Commercial Union Assurance Co. Ltd.	Ordinary	99				532			31,364		39,788
Confederation Life Association	Ordinary	1,540,492	65,238		552,271	363,837	53,763	39,760	61,143,522	8,227,554	66,229,239
	Group	69,685	12,925		32,333	707		7,193	6,999,524	2,208,633	11,488,213
Continental Assurance Co.	Ordinary	22,216				208			646,485	711,302	1,093,248
	Group	111								25,000	43,000
Continental Life Insurance Co.	Ordinary	178,309	6,272		27,500	33,537	3,356	2,073	6,010,426	1,094,021	6,600,142
	Group	34									
Co-operative Life Insurance Co.	Ordinary	39,717				416			728,154	744,250	1,326,382
	Group	19,897			6,466	700			1,409,346	663,263	2,005,305
Crown Life Insurance Co.	Ordinary	926,023	106,008		276,621	207,830	31,104	24,192	38,641,807	7,089,164	43,670,181
	Group	212,145	186,795		131,012	3,821	50,883	16,811	24,084,120	5,116,300	30,193,720
Cuna Mutual Insurance Society	Ordinary	10,233				470			426,405	228,576	638,294
	Group	215,269			124,075	34,312			21,806,900	298,842	28,082,952
Dominion Life Assurance Co.	Ordinary	943,657	61,351		195,784	216,240	35,554	42,272	33,939,372	3,939,505	35,853,195
	Group	1,233	3,298		2,750			181	50,000	92,000	118,000
Dominion of Canada General Insurance Co.	Ordinary	57,840	10,709		12,410	8,189	795	459	2,101,833	164,193	2,140,167
	Group	32							58,500		34,500
T. Eaton Life Assurance Co.	Ordinary	83,447	2,674		15,335	6,276	1,800		2,862,009	611,526	3,338,115
Empire Life Insurance Co.	Ordinary	129,065	4,215		48,688	14,867	640	1,581	4,938,921	707,750	4,983,048
	Group	88							5,000	4,500	9,500
Equitable Life Assurance Society of the United States	Ordinary	12,836			24,485	8,467	5,618	34	284,792	19,000	290,518
	Group	9,234	19,298		4,000	1,467	1,105		2,041,300		2,400,900
Equitable Life Insurance Co. of Canada	Ordinary	134,254	2,550		23,865	18,603	2,151	1,434	4,457,975	1,367,966	5,413,100
Excelsior Life Insurance Co.	Ordinary	492,482	6,255		112,047	127,702	3,260	4,656	18,609,625	2,712,029	20,125,751
	Group	302			200					24,800	29,400
Fidelity Life Assurance Co.	Ordinary	130,272	1,391		21,503	15,244	600	688	4,584,276	856,805	5,134,895
Great-West Life Assurance Co.	Ordinary	2,099,709	92,670	—$47	770,830	679,457	104,462	56,750	88,250,837	11,699,588	95,124,260
	Group	94,580	42,159	14,010	79,679	5,053	18,770	21,087	9,615,385	198,500	10,264,423
Imperial Life Assurance Co.	Ordinary	884,887	68,488		236,522	250,174	17,779	52,926	31,243,122	4,011,997	33,897,084
	Group	33,703	70,585		17,700	250		581	1,754,500	1,405,000	3,094,000
John Hancock Mutual Life Insurance Co.	Group	226							24,000		27,000
London Life Insurance Co.	Ordinary	2,273,302	113,184		347,765	529,231	23,639	12,329	98,238,981	20,154,954	114,511,223
	Industrial	637,192			42,643	150,609			19,159,689	1,665,426	19,669,121
	Group	169,409	15,140		86,297	35,502		2,200	19,473,745	2,936,133	27,011,220
Loyal Protective Life Insurance Co.	Ordinary	20,444			3,000	1,332			501,840	233,700	642,245
Manufacturers Life Insurance Co.	Ordinary	1,467,342	48,884		473,340	420,718	45,760	3,974	47,031,986	6,608,298	51,060,884
	Group	4,111	32,358		1,950	5,000	1,048		160,500	111,500	302,000
Metropolitan Life Insurance Co.	Ordinary	2,246,403	382		509,113	718,703	7,232	566	84,176,633	10,057,261	90,381,435
	Industrial	1,664,029			323,263	437,171	271		36,529,808	3,074,009	37,958,880
	Group	201,231	129,659		96,787	47,003	96,351	9,445	16,031,316	5,026,633	22,439,749
Ministers Life and Casualty Union	Ordinary	6,314				809			201,500	2,000	190,500
Monarch Life Assurance Co.	Ordinary	659,986	66,124		191,998	160,467	30,444	92,844	28,945,626	5,230,061	31,956,187
Montreal Life Insurance Co.	Ordinary	177,248	9,602		44,065	35,490	1,110	1,566	7,300,615	1,319,183	7,880,427
	Group	5,177	146,401		150	5,028	17,374	39,801	246,201	3,497	245,742
Mutual Life Assurance Co. of Canada	Ordinary	3,000,432	281,076		1,020,108	965,573	148,228	178,428	113,535,344	15,920,752	125,725,809
	Group	25,639	37,147		24,552	399	10,805	8,757	5,117,335	3,949,400	10,345,433
Mutual Life Insurance Co. of New York	Ordinary	51,313			70,258	14,496			2,044,214	476,113	2,400,162
National Life Assurance Co. of Canada	Ordinary	124,773	2,999		35,221	21,119	883	13	5,723,796	1,456,437	6,286,566
	Group	104							67,850		76,850
New York Life Insurance Co.	Ordinary	526,453	2,923		180,839	178,669	9,024	4,861	17,692,282	2,637,300	18,987,642
	Group	2,462							158,000	178,000	349,252
North American Life and Casualty Co.	Ordinary	36,161	1,767		901			172	1,495,909	655,769	1,676,882
	Group	1,713							137,468	16,840	159,428
North American Life Assurance Co.	Ordinary	1,710,014	95,398		445,438	438,773	41,089	92,809	61,176,070	8,806,533	67,234,194
	Group	16,341	327,518		3,700	246	2,296	51,821	1,382,281	406,523	1,962,490
Northern Life Assurance Co.	Ordinary	42,391	2,057		25,456	26,254		1,140	2,314,411	99,680	2,386,516
	Group	1,018				12			57,500		57,000
Norwich Union Life Insurance Society	Ordinary	63,020	733		7,129	11,272			1,166,765	1,087,863	1,989,487
Occidental Life Insurance Co. of California	Ordinary	242,617	57		76,715	31,986	3,597		17,527,768	7,795,275	23,346,685
	Group	12,994			10,333				341,293		726,441
Paul Revere Life Insurance Co.	Ordinary	108								5,360	5,360
	Group	45									12,000
Prudential Assurance Co. Ltd.	Ordinary	172,379	23,302		37,091	21,479	15,629	943	5,269,604	1,282,795	6,011,867
	Group	318	1,913					1,150	21,000		41,500
Prudential Insurance Co. of America	Ordinary	1,603,076	1,249		342,472	464,422	5,806	1,600	46,435,978	7,122,247	50,802,376
	Industrial	561,825			249,941	259,483			12,467,949	904,606	12,400,593
	Group	20,166	90,650		17,582	4,202	9,519	942	942,053		936,712
Royal Insurance Co. Ltd.	Ordinary	120,468	100		62,001	34,457			5,994,372	560,624	6,294,321
	Group	912							109,000	36,000	134,000
Sovereign Life Assurance Co. of Canada	Ordinary	172,457	37,809		36,755	59,847	30,261	32,867	7,714,661	945,134	8,097,934
Standard Life Assurance Co.	Ordinary	223,618	280,371		103,529	47,533	33,180	36,125	8,413,035	1,187,599	8,904,523
	Group	2,662	429,063			640	41,857	28,020	135,250		152,750
Sun Life Assurance Co. of Canada	Ordinary	2,931,722	110,776		837,788	895,414	202,758	31,414	107,352,319	16,198,236	115,953,897
	Group	838,481	331,283	4,000	422,125	275,377	83,559	26,446	60,979,788	17,114,869	80,803,228
Travelers Insurance Co.	Ordinary	243,796	2,604		138,892	94,982	1,444		9,720,032	1,830,200	10,249,736
	Group	115,889			78,612	1,000			13,711,622	1,333,152	15,043,063
United Benefit Life Insurance Co.	Ordinary										
Western Life Assurance Co.	Ordinary	43,587	854		7,000	9,259		1,077	1,460,589	34,500	1,425,024
Totals		$32,655,139	$3,614,838	$17,963	$9,838,729	$8,848,748	$1,293,100	$1,026,730	$1,305,529,671	$217,642,296	$1,483,819,649
Totals for 1951		$30,107,916	$3,323,675	$36,679	$9,100,965	$8,584,137	$1,210,448	$1,035,658	$1,185,108,178	$173,751,072	$1,304,260,746

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	
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
1951	25,338,000	2,756,000	2,014,000	30,108,000	9,101,000	10,830,000	10,931,000	1,304,261,000
1952	29,125,000	2,863,000	4,300,000	36,288,000	9,839,000	11,169,000	21,008,000	1,483,820,000

TABLE III.—FIRE INSURANCE PREMIUMS AND LOSSES FOR 1952

(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.	$107,538	$89,931	$28,195	31.35
Aetna Insurance Co.	229,573	153,699	48,507	31.56
Alliance Assurance Co. Ltd.	280,256	260,124	83,976	32.29
Alpina Insurance Co. Ltd.	53,421	48,737	19,805	40.63
American Alliance Insurance Co.	20,123	20,489	8,700	42.46
American Central Insurance Co.	8,657	7,945	2,333	29.36
American Equitable Assurance Co. of New York	23,283	23,053	20,555	89.16
American Insurance Co.	58,180	82,187	21,343	25.97
American Union Insurance Co. of New York	—1,307	15,059	1,321	8.77
Anglo-Scottish Insurance Co. Ltd.	34,102	31,898	12,701	39.82
Atlas Assurance Co. Ltd.	34,015	80,792	34,485	42.68
Automobile Insurance Co. of Hartford, Conn.	—31	172	62	36.05
Baloise Fire Insurance Co. Ltd.	57,065	62,769	19,764	31.49
Bankers and Shippers Insurance Co. of New York	39,262	47,687	25,365	53.19
Bankers & Traders' Insurance Co. Ltd.	188,483	225,817	96,374	42.68
Beaver Fire Insurance Co.	12,593	11,221	582	5.19
Bee Fire Insurance Co.	23,175	17,973	9,985	55.55
Blackstone Mutual Fire Insurance Co.	13,041	6,701	3,325	49.61
Boston Insurance Co.	158,250	139,861	114,492	81.89
British America Assurance Co.	92,754	84,513	21,920	25.94
British & European Insurance Co. Ltd.	4,329	4,018	1,166	29.02
British Canadian Insurance Co.	58,535	65,477	17,514	26.75
British Crown Assurance Corporation Ltd.	34,129	37,069	13,821	37.21
British Empire Assurance Co.	77,805	76,352	37,266	48.81
British General Insurance Co. Ltd.	10,614	9,926	2,916	29.38
British Law Insurance Co. Ltd.	23,793	25,382	11,138	43.88
British Northwestern Fire Insurance Co.	28,663	28,483	9,863	34.63
British Oak Insurance Co. Ltd.	49,751	40,785	3,194	7.83
British Traders' Insurance Co. Ltd.	66,063	67,761	22,780	33.62
Buffalo Insurance Co.	32,570	35,843	17,436	48.65
Caledonian-American Insurance Co.	17,540	16,850	7,104	42.16
Caledonian Insurance Co.	126,798	107,497	47,090	43.81
California Insurance Co.	4,328	3,960	1,166	29.44
Camden Fire Insurance Association	—20,545	6,354	—324	.....
Canada Accident & Fire Assurance Co.	23,808	21,984	6,415	29.18
Canada Security Assurance Co.	23,512	21,192	5,589	26.37
Canadian Commerce Insurance Co.	16,373	16,218	3,264	20.13
Canadian Fire Insurance Co.	139,509	131,263	37,242	28.37
Canadian General Insurance Co.	54,763	44,922	15.679	34.90
Canadian Home Assurance Co.	28,196	16,790	9,205	54.82
Canadian Indemnity Co.	110,585	112,082	50,783	45.31
Canadian Mercantile Insurance Co.	31,601	40,646	4,604	11.33
Canadian Surety Co.	54,918	47,297	17,525	37.05
Car & General Insurance Corporation Ltd.	20,303	18,555	5,886	31.72
Casualty Co. of Canada	12,031	11,929	1,848	15.49
Centennial Insurance Company	41,738	9,875	7,375	74.68
Central Insurance Co. Ltd.	11,504	18,428	8,538	46.33
Central Mutual Insurance Co.	10,715	7,606	43	0.56
Century Insurance Co. Ltd.	127,311	128,757	90,359	70.18
Christiania General Insurance Co. Ltd.	39,118	28,400	12,760	44.93
Citizens Insurance Co. of New Jersey	19,039	9,129	489	5.36
Commerce Mutual Fire Insurance Co.	30,817	32,102	4,534	14.12
Commercial Union Assurance Co. Ltd.	156,015	141,586	58,785	41.51
Commonwealth Insurance Co.	7,346	16,765	6.540	39.00
Connecticut Fire Insurance Co.	51,296	49,107	16,528	33.65
Consolidated Fire & Casualty Insurance Co.	47,068	35,312	20,521	58.11
Continental Insurance Co.	220,715	189,037	59,707	31.58
Contingency Insurance Co. Ltd.	20,229	21,452	12,806	59.70
Co-operative Fire & Casualty Co.	6,825	1,184	.....	.....
Cornhill Insurance Co. Ltd.	63,440	69,565	27,819	39.99
Dominion Fire Insurance Co.	78,176	65,548	17,884	27.28
Dominion of Canada General Insurance Co.	40,127	30,572	9,282	30.36
Eagle Fire Co. of New York	16,116	15,680	8,255	52.65
Eagle Star Insurance Co. Ltd.	143,952	137,187	61,002	44.47
Economical Mutual Fire Insurance Co.	20,573	33,049	11,441	34.62
Employers' Liability Assurance Corporation Ltd.	109,509	95,435	44,014	46.12
Ensign Insurance Co.	21,714	29,093	4,462	15.34
Equitable Fire & Marine Insurance Co.	10,259	9,821	3,305	33.65
Essex & Suffolk Equitable Insurance Society Ltd.	3,045	7,743	2,850	36.81
Eureka Security Fire & Marine Insurance Co.	34,158	37,189	12,387	33.31
Carried forward	$3,793,210	$3,638,885	$1,425,646	.....

FIRE INSURANCE PREMIUMS AND LOSSES FOR 1952—*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	$3,793,210	$3,638,885	$1,425,646	.....
Excess Insurance Co., Ltd.	12,016	15,158	12,269	80.94
Federal Fire Insurance Co. of Canada	51,529	57,246	21,565	37.67
Federal Insurance Co.	137,263	132,693	36,823	27.75
Federated Mutual Implement & Hardware Insurance Co.	111,858	114,590	74,852	65.32
Federation Insurance Co. of Canada	141,037	259,917	82,750	31.84
Fidelity-Phenix Fire Insurance Co. of New York	162,485	171,841	28,438	16.55
Fire Association of Philadelphia	53,266	57,402	16,656	29.02
Fire Insurance Co. of Canada	59,921	59,371	33,298	56.08
Fireman's Fund Insurance Co.	174,924	183,447	95,597	52.11
Firemen's Insurance Co. of Newark	81,825	84,907	23,196	27.32
First National Insurance Co. of America (*see* note)	.....	.....	.....	.....
General Accident Assurance Co. of Canada	27,729	49,512	5,558	11.23
General Accident Fire & Life Assurance Corp. Ltd.	29,461	17,102	14,138	82.67
General Insurance Co. of America	236,710	238,868	64,213	26.88
General Security Insurance Co. of Canada	14,177	15,561	4,381	28.15
Girard Insurance Co. of Philadelphia	—47	343	38	11.07
Glens Falls Insurance Co.	26,869	32,243	8,618	26.73
Globe Indemnity Co. of Canada	77,504	41,423	19,212	46.38
Gore District Mutual Fire Insurance Co.	158,922	130,491	54,785	41.98
Grain Insurance and Guarantee Co.	3,980	3,825	1,445	37.77
Granite State Fire Insurance Co.	21,560	25,193	9,691	38.47
Great American Insurance Co.	147,766	151,612	63,761	42.05
Guardian Assurance Co. Ltd.	242,669	225,725	92,416	40.94
Guardian Insurance Co. of Canada	87,638	79,365	26,702	33.64
Guildhall Insurance Co. Ltd.	53,879	52,787	25,422	48.46
Halifax Insurance Co.	123,277	125,811	33,271	26.44
Hanover Fire Insurance Co.	40,272	46,240	11,447	24.76
Hartford Fire Insurance Co.	184,952	150,952	122,761	81.32
Helvetia Swiss Fire Insurance Co. Ltd.	35,016	36,182	10,102	27.92
Home Fire & Marine Insurance Co. of California	17,306	25,666	—301	.....
Home Insurance Co.	140,981	123,345	54,507	44.19
Hudson Bay Insurance Co.	40,941	45,577	21,025	46.13
Imperial Guarantee & Accid. Insur. Co. of Canada	57,465	43,788	30,019	68.56
Imperial Insurance Office	29,774	33,889	16,637	49.09
Insurance Co. of North America	186,723	188,597	82,232	43.60
Insurance Corporation of Ireland Ltd.	27,537	12,322	5,793	47.01
Jersey Insurance Co. of New York	25,084	30,467	16,205	53.18
Kansas City Fire & Marine Insurance Co.	872	4,697	941	20.03
Law, Union & Rock Insurance Co. Ltd.	57,240	59,943	34,771	58.01
Legal & General Assurance Society Ltd.	145,722	155,287	61,374	39.52
Liberty Mutual Fire Insurance Co.	33,227	32,732	11,802	36.05
Liberty Mutual Insurance Co.	—89	989	174	17.59
Licenses & General Insurance Co. Ltd.	12,120	13,667	3,803	27.83
Liverpool & London & Globe Insurance Co. Ltd.	158,047	179,302	70,381	39.25
Liverpool-Manitoba Assurance Co.	41,226	36,848	17,076	46.34
Local Government Guarantee Society Ltd. (*see* note)	.....	.....	.....	.....
London & County Insurance Co. Ltd.	44,291	47,506	62,810	132.21
London & Lancashire Guar. & Accident Co. of Canada	30,260	21,850	15,317	70.10
London & Lancashire Insurance Co. Ltd.	280,186	298,154	103,947	35.18
London & Provincial Marine & Gen. Insur. Co. Ltd.	12,517	6,511	910	13.98
London & Scottish Assurance Corporation Ltd.	10,276	9,026	2,396	26.55
London Assurance	98,955	92,842	24,807	26.72
London-Canada Insurance Co.	57,938	57,075	23,607	41.36
London Guarantee & Accident Co. Ltd.	40,327	34,619	10,573	30.54
Manufacturers Mutual Fire Insurance Co.	46,525	35,901	10,130	28.22
Mercantile Insurance Co.	12,277	15,494	4,822	31.12
Merchants & Manufacturers Insurance Co.	33,746	5,571	12,547	225.22
Merchants Fire Assurance Corporation of New York	44,786	33,630	22,752	67.65
Merchants Marine Insurance Co. Ltd.	32,450	25,264	6,080	24.07
Mercury Insurance Co.	31,112	39,629	14,383	36.00
Michigan Fire & Marine Insurance Co.	11,395	13,691	4,570	33.38
Mill Owners Mutual Fire Insurance Co. of Iowa	5,105	4,937	315	6.38
Milwaukee Insurance Co. of Milwaukee, Wis.	446,649	455,973	170,335	37.36
Missisquoi & Rouville Mutual Fire Insurance Co.	32,083	23,925	14,084	58.87
Monument Insurance Co. Ltd.	22,186	24,160	15,114	62.56
Motor Union Insurance Co. Ltd.	10,152	9,499	2,943	30.98
Mutual Fire Insurance Co. of British Columbia	58,369	51,697	9,582	18.53
National-Ben Franklin Fire Insurance Co.	49,834	46,005	3,935	8.55
National Employers' Mutual General Insur. Assn. Ltd.	64,362	85,176	47,771	56.09
National Fire & Casualty Insurance Co.	33,423	29,401	17,928	60.97
Carried forward	$8,775,048	$8,653,344	$3,447,148	.....

FIRE INSURANCE PREMIUMS AND LOSSES FOR 1952—*Continued*

Name of Insurer	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio of (3) to (2)
	(1)	(2)	(3)	Per Cent
Brought forward	$8,775,048	$8,653,344	$3,447,148	.....
National Fire Insurance Co. of Hartford	96,626	87,896	25,386	28.88
National Provincial Insurance Co. Ltd.	10,152	9,268	2,943	31.76
National Union Fire Insurance Co. of Pittsburgh, Pa.	16,062	16,811	6,637	39.48
New England Insurance Co.	15,193	10,045	6,093	60.66
New Hampshire Fire Insurance Co.	21,305	23,627	2,884	12.21
New York Fire Insurance Co.	17,712	25,634	14,612	57.00
New York Underwriters Insurance Co.	53,189	42,448	22,580	53.19
New Zealand Insurance Co. Ltd.	47,684	53,207	17,653	33.18
Niagara Fire Insurance Co.	94,906	102,462	16,748	16.35
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	2,235,876	1,829,224	938,975	51.33
Nordisk Reinsurance Co. Ltd.	55,225	29,653	15,415	51.98
North British & Mercantile Insurance Co. Ltd.	69,515	60,406	27,779	45.99
North Empire Fire Insurance Co.	26,885	22,484	7,049	31.35
North River Insurance Co.	69,368	54,014	42,817	79.27
North West Fire Insurance Co.	8,657	7,964	2,333	29.29
Northern Assurance Co. Ltd.	75,351	66,191	17,570	26.54
Northwestern Mutual Fire Association	322,462	303,919	71,324	23.47
Northwestern National Insurance Co.	34,814	33,536	14,115	30.42
Norwich Union Fire Insurance Society Ltd.	138,624	136,489	41,521	29.50
Occidental Fire Insurance Co.	32,081	31,513	13,957	44.29
Ocean Accident & Guarantee Corporation Ltd.	25,221	21,977	6,415	29.19
Ohio Farmers Insurance Co.	148,265	142,731	60,350	42.28
Orion Insurance Co., Ltd.	11,415	10,281	1,412	13.73
Pacific Coast Fire Insurance Co.	33,986	31,756	12,701	40.00
Pacific Fire Insurance Co.	44,715	54,310	33,177	61.09
Palatine Insurance Co. Ltd.	25,942	23,619	6,998	29.63
Patriotic Assurance Co. Ltd.	18,743	18,817	1,346	7.15
Pearl Assurance Co. Ltd.	118,975	113,808	54,814	48.16
Pennsylvania Lumbermen's Mutual Fire Insurance Co.	13,727	19,119	1,323	6.92
Perth Mutual Fire Insurance Co.	52,994	42,703	19,510	45.69
Phenix Fire Insurance Co.	—4,747	27,826	1,371	4.93
Philadelphia Fire & Marine Insurance Co.	6,235	28,612	6,231	21.78
Phoenix Assurance Co. Ltd.	323,210	277,144	84,584	30.52
Phoenix Insurance Co.	163,124	144,845	54,286	37.47
Planet Assurance Co. Ltd.	16,490	16,720	10,896	65.17
Progressive Insurance Co. of Canada	2,059	1,513	563	37.21
Providence Fire Insurance Co.	20,895	22,135	5,172	23.36
Providence Washington Insurance Co.	118,121	111,943	61,639	55.06
Provident Assurance Co.	14,029	5,087	1,941	38.15
Provincial Insurance Co. Ltd.	52,837	53,266	32,251	60.55
Prudential Assurance Co. Ltd.	166,818	167,369	62,806	37.53
Quebec Fire Assurance Co.	28,593	29,175	5,583	19.14
Queensland Insurance Co. Ltd.	121,948	106,525	38,310	35.96
Railway Passengers Assurance Co.	20,978	14,721	2,314	15.72
Reliance Insurance Co. of Canada	36,640	33,007	12,975	39.30
Roberts Mutual Fire Insurance Co.	3,752	2,269	.....	.....
Royal Exchange Assurance	104,341	94,895	22,955	24.18
Royal Insurance Co. Ltd.	425,923	384,587	171,161	44.51
Royal General Insurance Co. of Canada (*see* note)	.....	.....	.....	.....
Royal Scottish Insurance Co. Ltd.	13,701	12,032	3,195	26.55
Ruby General Insurance Co.	106,489	159,117	78,129	49.05
St. Paul Fire & Marine Insurance Co.	152,070	154,754	72,881	47.00
Saskatchewan Mutual Insurance Co.	81,810	75,794	26,161	34.52
Scottish Canadian Assurance Corporation	17,594	8,734	334	3.82
Scottish Insurance Corporation Ltd.	9,378	12,092	10,296	85.14
Scottish Metropolitan Assurance Co. Ltd.	23,975	21,060	5,590	26.54
Scottish Union & National Insurance Co.	51,576	101,610	34,582	34.03
Sea Insurance Co. Ltd.	46,420	51,956	20,715	39.87
Security Insurance Co. of New Haven	45,542	47,728	16,161	33.86
Security National Insurance Co.	7,166	7,121	2,466	34.63
South British Insurance Co. Ltd.	29,630	35,313	15,128	42.84
Southern Insurance Co. Ltd. (*see* note)	.....	.....	.....	.....
Springfield Fire & Marine Insurance Co.	168,460	164,585	66,651	40.50
Standard Insurance Co. of New York	6,355	33,352	29,443	88.28
Stanstead & Sherbrooke Insurance Co.	30,448	23,451	10,737	45.78
State Assurance Co. Ltd.	10,152	9,232	2,943	31.87
Sun Insurance Office Ltd.	139,292	138,380	41,583	30.05
Svea-Nornan Insurance Co. Ltd.	18,371	12,660	6,200	48.97
Switzerland General Insurance Co. Ltd.	58,513	63,278	19,149	30.26
Carried forward	$15,348,906	$14,733,144	$5,990,967	.....

FIRE INSURANCE PREMIUMS AND LOSSES FOR 1952—*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	$15,348,906	$14,733,144	$5,990,967	.....
Toronto General Insurance Co.	44,807	36,755	12,828	34.90
Transcontinental Insurance Co.	12,839	12,030	13,648	113.45
Travelers Fire Insurance Co.	29,710	27,480	12,494	45.47
Union Assurance Society Ltd.	41,162	37,711	11,080	29.38
Union Fire, Accident & General Insurance Co.	35,876	27,006	22,203	82.22
Union Insurance Society of Canton Ltd.	122,688	125,842	42,306	33.62
Union Marine & General Insurance Co. Ltd.	40,327	34,771	10,573	30.41
United British Insurance Co. Ltd. (*see* note)	.....	.....	.....	.....
United National Indemnity Co.	2,347	959	.....	.....
United States Fire Insurance Co.	87,138	96,663	49,956	51.68
Unity Fire & General Insurance Co.	25,363	31,736	10,843	34.17
Utah Home Fire Insurance Co. (*see* note)	.....	.....	.....	.....
Victory Insurance Co. Ltd.	56,170	61,988	27,210	43.90
Wawanesa Mutual Insurance Co.	361,498	320,047	104,024	32.50
Wellington Fire Insurance Co.	51,207	49,206	21,774	44.25
Westchester Fire Insurance Co.	15,996	17,134	7,441	43.43
Western Assurance Co.	123,851	93,741	102,768	109.63
Western Union Insurance Co.	43,036	30,546	17,346	56.78
Westminster Fire Office (*see* note)	.....	.....	.....	.....
World Auxiliary Insurance Corporation Ltd.	18,498	7,896	666	8.43
World Fire & Marine Insurance Co.	858	39,401	2,331	5.92
World Marine & General Insurance Co. Ltd.	13,700	12,035	3,195	26.55
Yorkshire Insurance Co. Ltd.	86,523	88,154	21,470	24.36
Zurich General Accident & Liability Ins. Co. Ltd.	58	11	.....	.....
Totals for 1952	$16,562,558	$15,884,256	$6,485,123	40.82
Totals for 1951	$16,214,525	$13,890,610	$4,917,607	35.40

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	$45,929	$43,370	$79	0.18
American Exchange Underwriters	2,828	3,288	584	17.75
Canadian Reciprocal Underwriters	2,365	3,297	487	14.76
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	9,421	11,310	2,129	18.82
Fireproof-Sprinklered Underwriters	1,257	1,458	260	17.86
Individual Underwriters	4,713	5,480	971	17.72
Lumbermen's Underwriting Alliance	239,359	222,085	133,834	60.26
Metropolitan Inter-Insurers	2,828	3,288	584	17.75
New York Reciprocal Underwriters	4,085	4,749	843	17.75
Underwriters Exchange	2,813	2,408	90	3.74
Totals for 1952	$315,598	$300,733	$139,861	46.51
Totals for 1951	$258,601	$243,957	$76,652	31.82

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
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
1951	16,215,000	13,891,000	4,918,000	35.40
1952	16,563,000	15,884,000	6,485,000	40.82

TABLE V.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1952

(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.	$84,084	$57,838	$44,302	76.60
Aetna Casualty & Surety Co.	366	517	50	9.67
Aetna Insurance Co.	9	46	.....	.....
Alliance Assurance Co. Ltd.	35,791	37,017	18,105	48.91
Allstate Insurance Co.	225	194	—156	.....
American Alliance Insurance Co.	2,763	2,476	238	9.61
American Automobile Insurance Co.	3,986	4,447	3,484	78.34
American Insurance Co.	5,627	5,627	36,362	651.35
Anglo-Scottish Insurance Co. Ltd.	45,374	41,271	21,724	52.64
Arex Indemnity Co.	13,488	14,979	6,740	45.00
Atlas Assurance Co. Ltd.	51,230	45,501	22,797	50.10
Baloise Fire Insurance Co. Ltd.	28,488	37,073	25,024	67.50
Bankers & Traders' Insurance Co. Ltd.	394,471	489,193	462,927	94.63
British America Assurance Co.	251,612	227,365	105,550	46.42
British Canadian Insurance Co.	116,869	92,828	57,330	61.76
British Empire Assurance Co.	154,557	134,617	108,616	80.69
British General Insurance Co. Ltd.	29,768	24,048	10,713	44.55
British Law Insurance Co. Ltd.	49,307	32,295	13,259	41.05
British Northwestern Fire Insurance Co.	.....	36	.....	.....
British Oak Insurance Co. Ltd.	23,617	20,734	74,900	361.24
British Traders' Insurance Co. Ltd.	157,350	138,394	88,497	63.95
Caledonian Insurance Co.	73,998	60,918	25,496	41.85
Calvert Fire Insurance Co.	762	377	375	99.47
Camden Fire Insurance Association	—1,831	4,839	—2,734	.....
Canada Accident & Fire Assurance Co.	85,583	69,136	30,797	44.54
Canada Security Assurance Co.	65,855	59,504	42,754	71.85
Canadian Commerce Insurance Co.	8,604	5,936	3,763	63.39
Canadian Fire Insurance Co.	133,285	114,441	76,600	66.93
Canadian General Insurance Co.	112,487	90,577	42,112	46.49
Canadian Home Assurance Co.	36,103	20,134	14,220	70.63
Canadian Indemnity Co.	164,081	138,393	89,735	64.84
Canadian Mercantile Insurance Co.	39,348	41,606	19,238	46.24
Canadian Surety Co.	187,948	150,340	112,217	74.64
Car & General Insurance Corporation Ltd.	71,433	45,296	34,950	77.16
Casualty Co. of Canada	88,724	84,607	48,705	57.57
Central Insurance Co. Ltd. (*see* note)	.....	.....	.....	.....
Century Indemnity Co. (*see* note)	.....	.....	.....	.....
Century Insurance Co. Ltd.	46,132	41,871	21,724	51.88
Commerce Mutual Fire Insurance Co.	39,348	38,416	19,238	50.08
Commercial Insurance Co. of Newark, N.J.	24,322	221,737	48,945	22.07
Commercial Union Assurance Co. Ltd.	48,373	39,089	18,052	46.18
Connecticut Fire Insurance Co.	11,810	6,902	5,548	80.38
Consolidated Fire & Casualty Insurance Co.	21,201	16,245	10,658	65.61
Continental Casualty Co.	3,163	3,116	232	7.44
Continental Insurance Co.	26,335	19,299	7,631	39.54
Contingency Insurance Co. Ltd.	964	1,208	263	21.77
Co-operative Fire & Casualty Co.	11,824	1,123	7,363	655.65
Cornhill Insurance Co. Ltd.	135,265	94,741	49,381	52.12
Dominion Fire Insurance Co.	26,761	23,508	12,693	53.99
Dominion of Canada General Insurance Co.	258,305	229,412	145,480	63.41
Eagle Fire Co. of New York	20,838	18,298	13,242	72.37
Economical Mutual Fire Insurance Co.	74,430	65,480	69,615	106.31
Employers' Liability Assurance Corporation Ltd.	61,956	52,302	42,669	81.58
Equitable Fire & Marine Insurance Co.	2,362	1,380	1,109	80.36
Eureka-Security Fire & Marine Insurance Co.	4,457	4,180	1,726	41.29
Federal Fire Insurance Co.	65,905	59,312	37,408	63.06
Federal Insurance Co.	97,332	70,087	34,692	49.50
Federated Mutual Implement & Hardware Insurance Co.	77,323	61,556	47,452	77.09
Federation Insurance Co. of Canada	77,369	53,633	40,770	76.02
Fidelity & Casualty Co. of New York (*see* note)	.....	.....	.....	.....
Fidelity Insurance Co. of Canada	31,176	38,495	22,724	59.03
Fidelity-Phenix Fire Insurance of New York	27,157	22,988	22,373	97.32
Fireman's Fund Insurance Co.	29,109	61,842	10,063	16.27
First National Insurance Co. of America (*see* note)	.....	.....	.....	.....
General Accident Assurance Co. of Canada	46,628	39,318	12,026	30.59
General Accident Fire & Life Assur. Corporation Ltd.	82,489	57,852	31,009	53.60
General Casualty Co. of America	200,407	172,925	129,787	75.05
General Exchange Insurance Corporation	734,936	469,453	399,021	84.91
General Insurance Co. of America	152,238	138,421	45,167	32.63
General Security Insurance Co. of Canada	22,451	11,769	1,793	15.23
Carried forward	$4,977,728	$4,428,558	$2,948,544	.....

AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1952—*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	$4,977,728	$4,428,558	$2,948,544	-------
Glens Falls Insurance Co.	108,015	103,521	140,195	135.43
Globe Indemnity Co. of Canada	163,863	203,354	188,977	92.93
Gore District Mutual Fire Insurance Co.	416,109	306,006	187,092	61.14
Great American Indemnity Co.	32,628	25,485	14,964	58.72
Great American Insurance Co.	20,260	18,154	1,750	9.64
Guardian Assurance Co. Ltd.	121,095	119,672	102,302	85.49
Guardian Insurance Co. of Canada	892,207	894,310	617,715	69.07
Guildhall Insurance Co. Ltd.	56,220	47,978	44,661	93.09
Halifax Insurance Co.	136,587	113,855	60,632	53.25
Hartford Accident & Indemnity Co.	129,796	150,639	71,792	47.65
Hartford Fire Insurance Co.	82,942	50,197	35,742	71.20
Home Insurance Co.	-------	-------	5	-------
Hudson Bay Insurance Co.	30,381	14,649	16,755	114.38
Imperial Guarantee & Accident Ins. Co. of Canada	149,386	112,826	81,659	72.38
Imperial Insurance Office	14,546	11,902	2,664	22.38
Indemnity Insurance Co. of North America	7,084	3,803	-------	-------
Insurance Co. of North America	970	790	677	85.70
Insurance Corporation of Ireland Ltd.	16,459	9,875	4,511	45.68
Kansas City Fire & Marine Insurance Co.	2	2	-------	-------
Law, Union & Rock Insurance Co. Ltd.	86,458	64,299	34,632	53.86
Legal & General Assurance Society Ltd.	148,021	147,081	92,670	63.01
Liberty Mutual Fire Insurance Co.	30,667	28,161	7,388	26.23
Liberty Mutual Insurance Co.	1,614	1,838	559	30.41
Licenses & General Insurance Co. Ltd.	8,822	11,494	12,063	104.95
Liverpool & London & Globe Insurance Co. Ltd.	123,286	86,627	92,538	106.82
Liverpool-Manitoba Assurance Co.	39,025	29,196	29,363	100.57
London & County Insurance Co. Ltd.	21,224	12,134	2,615	21.55
London & Edinburgh Insurance Co. Ltd.	16,383	43,300	25,830	59.65
London & Lancashire Guarantee & Accident Co. of Canada	271,472	240,771	173,057	71.88
London & Lancashire Insurance Co. Ltd.	65,885	52,423	33,087	63.11
London & Provincial Marine & General Insurance Co. Ltd.	51,447	39,856	53,487	134.20
London & Scottish Assurance Corporation Ltd.	17,579	14,799	6,370	43.04
London Assurance	32,052	28,413	19,536	68.76
London-Canada Insurance Co.	86,361	84,804	65,978	77.80
London Guarantee & Accident Co. Ltd.	125,586	110,288	51,465	46.66
Lumbermens Mutual Casualty Co.	36,384	32,085	21,320	66.15
Maryland Casualty Co.	2,896	2,866	889	31.02
Merchants Marine Insurance Co. Ltd.	22,183	22,510	10,644	47.29
Mercury Insurance Co.	6,907	5,968	9,516	159.00
Metropolitan Casualty Insurance Co.	213,557	147,045	120,519	81.96
Milwaukee Insurance Co. of Milwaukee, Wis.	1,097,015	773,067	488,077	63.14
Monument Insurance Co. Ltd.	36,026	22,219	4,670	21.02
Motor Union Insurance Co. Ltd.	145,173	187,769	104,514	55.66
National-Ben Franklin Fire Insurance Co.	5,472	23,875	6,115	25.61
National Employers' Mutual General Insur. Assn. Ltd.	390,824	485,546	430,517	88.67
National Fire Insurance Co. of Hartford	43,161	29,906	22,137	74.02
New Hampshire Fire Insurance Co.	-------	-------	-------	-------
New York Underwriters Insurance Co.	-------	41	—14	-------
New Zealand Insurance Co. Ltd.	60,412	55,128	22,728	41.23
Niagara Fire Insurance Co.	44,487	29,481	14,151	48.00
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	821,552	618,346	524,316	84.79
North British & Mercantile Insurance Co. Ltd.	59,022	46,117	50,064	108.56
Northern Assurance Co. Ltd.	71,273	54,527	42,864	78.61
Northwest Casualty Co.	352,364	298,415	117,727	39.45
Northwestern Mutual Fire Association	-------	-------	-------	-------
Northwestern National Insurance Co.	358	293	73	24.91
Norwich Union Fire Insurance Society Ltd.	173,480	140,334	103,934	74.06
Occidental Fire Insurance Co.	24,122	21,697	27,401	126.29
Ocean Accident & Guarantee Corporation Ltd.	167,446	135,217	60,254	44.56
Ohio Farmers Indemnity Co.	197,211	180,145	159,132	88.33
Ohio Farmers Insurance Co.	174,846	167,201	96,262	57.57
Orion Insurance Co. Ltd.	2,531	2,285	417	18.25
Pacific Coast Fire Insurance Co.	44,972	40,921	21,724	53.09
Pacific Indemnity Co.	14,596	12,863	5,931	46.11
Palatine Insurance Co. Ltd.	18,605	15,030	6,695	44.54
Patriotic Assurance Co. Ltd.	27,058	19,478	15,405	79.09
Pearl Assurance Co. Ltd.	128,473	113,589	104,978	92.42
Phenix Fire Insurance Co.	1,179	662	-------	-------
Phoenix Assurance Co. Ltd.	64,397	57,882	18,395	31.78
Carried forward	$12,930,142	$11,353,568	$7,832,630	-------

AUTOMOBILE INSURANCE PREMIUMS AND LOSSES FOR 1952—*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	$12,930,142	$11,353,568	$7,832,630	.....
Phoenix Insurance Co.	20,997	12,947	9,196	71.03
Progressive Insurance Co. of Canada	309,570	222,998	166,370	74.61
Providence Washington Insurance Co.	29,225	19,667	16,508	83.94
Provident Assurance Co.	42,434	7,380	3,682	49.94
Provincial Insurance Co. Ltd.	111,514	86,124	25,156	29.21
Prudential Assurance Co. Ltd.	134,870	117,577	66,992	56.98
Queensland Insurance Co. Ltd.	202,541	169,959	106,124	62.44
Railway Passengers Assurance Co.	23,465	18,008	17,419	96.73
Reliance Insurance Co. of Canada	8,436	4,841	4,000	82.62
Royal Exchange Assurance	158,132	143,672	80,203	55.82
Royal Insurance Co. Ltd.	313,534	260,165	250,241	96.19
Royal General Insurance Co. of Canada (*see* note)	.....	.....	.....	.....
Ruby General Insurance Co.	390,655	485,377	453,117	93.35
St. Paul Fire & Marine Insurance Co.	51,044	42,211	30,473	72.00
St. Paul Mercury Indemnity Co. of St. Paul	65,846	51,412	51,245	99.00
Saskatchewan Mutual Insurance Co.	323,126	273,999	164,625	60.08
Scottish Canadian Assurance Corporation	14,402	7,760	2,991	38.54
Scottish Insurance Corporation Ltd.	9,389	9,069	6,195	68.30
Scottish Metropolitan Assurance Co. Ltd.	25,933	20,315	6,190	30.47
Scottish Union & National Insurance Co.	124,756	103,465	44,599	43.11
Security Insurance Co. of New Haven	.....	.....	.....	.....
Service Fire Insurance Co. of New York	63,111	49,137	25,057	50.99
South British Insurance Co. Ltd. (*see* note)	.....	.....	.....	.....
Springfield Fire & Marine Insurance Co.	.....	.....	.....	.....
Standard Insurance Co. of New York	.....	.....	.....	.....
Sun Insurance Office Ltd.	89,670	70,414	44,659	63.42
Svea-Nornan Insurance Co. Ltd.	12,922	10,029	4,312	42.99
Toronto General Insurance Co.	92,035	74,110	34,470	46.51
Traders General Insurance Co.	2,113	621	1,836	295.65
Transcontinental Insurance Co.	9,543	7,701	7,869	102.18
Travelers Fire Insurance Co.	15,390	11,866	15,926	134.22
Travelers Indemnity Co.	148,646	108,888	87,437	80.30
Travelers Insurance Co.	.....	.....	.....	.....
Union Assurance Society Ltd.	22,326	18,036	8,034	44.54
Union Fire, Accident & General Insurance Co.	.....	.....	.....	.....
Union Insurance Society of Canton Ltd.	292,221	257,017	164,351	63.95
Union Marine & General Insurance Co. Ltd.	61,382	54,190	30,340	55.99
United British Insurance Co. Ltd. (*see* note)	.....	.....	.....	.....
United National Indemnity Co.	857	5,227	2,904	55.56
United Pacific Insurance Co.	.....	.....	.....	.....
United States Fidelity & Guaranty Co.	33,673	38,474	30,561	79.43
United States Fire Insurance Co.	.....	.....	.....	.....
United States Guarantee Co.	605	421	.....	.....
Wawanesa Mutual Insurance Co.	651,388	532,732	345,255	64.81
Wellington Fire Insurance Co.	38,357	35,964	25,440	70.73
Western Assurance Co.	207,229	203,025	145,990	71.91
Western Union Insurance Co.	168,180	114,756	102,965	89.72
Westminster Fire Office (*see* note)	.....	.....	.....	.....
World Fire & Marine Insurance Co.	.....	.....	.....	.....
World Marine & General Insurance Co. Ltd.	13,988	12,779	2,747	21.50
Yorkshire Insurance Co. Ltd.	137,955	112,704	78,893	70.00
Zurich General Accident & Liability Insurance Co. Ltd.	888,917	893,702	524,807	58.72
Totals for 1952	$18,240,519	$16,022,307	$11,021,809	68.79
Totals for 1951	$13,897,219	$13,616,910	$9,569,188	70.27

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

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
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
1951	13,897,000	13,617,000	9,569,000	70.27
1952	18,241,000	16,022,000	11,022,000	68.79

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1952

(Figures shown in nearest dollar.)

Name of Company	Accident: Personal Accident		Accident: Public Liability		Accident: Employer's Liability		Combined Accident and Sickness		Sickness		Aircraft		Guarantee		Inland Transportation		Marine		Plate Glass		Personal Property		Real Property		Theft		Miscellaneous (*See* Foot-note)		
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	
1. Acadia Fire Insurance Co.	$292	$3	$2,183	$32	$55				$213	$400			$726		$610	$233			$1,143	$430	$8,398	$2,754	—$120		$674	$143			1
2. Aetna Casualty and Surety Co.			—230		159								160												239				2
3. Aetna Insurance Co.	108	22									$12,060	$42,712			5,796	—3	$4,922	$2,380			37,737	5,085	247				E. $2,207; Ex. 380; H. 430		3
4. Aetna Life Insurance Co.	265	15					$178,005	$125,348																					4
5. Alliance Assurance Co. Ltd.	276	14	1,595	—262	1,118								4		23,595	32,905	1,805	3,620	187	20	9,519	4,551			604	213	E. 915		5
6. Alpina Insurance Co. Ltd.															10		69,483	63,520			422								6
7. American Alliance Insurance Co.															49	—128					2,582	210	6				E. 210; Ex. 1		7
8. American Credit Indemnity Co. of New York																											C. 7,834	$925	8
9. American Insurance Co.															741		5,682				7,994	5,518	633						9
10. Anglo-Scottish Insurance Co. Ltd.		58	900	1,010	53	$19							400		363		57,327	36,979	56	46	5,883	1,512			554	343	E. 301		10
11. Arex Indemnity Co.			24	—1,324																									11
12. Atlas Assurance Co. Ltd.	8		366		10												113,684	72,053	9		5,326	1,074			427	55			12
13. Automobile Insurance Co. of Hartford											6,185	1,357			1,000	350	8,575	2,069			3,889	261	1,705	$346					13
14. Aviation & General Insurance Co. Ltd.	45	3									6,679	1,258																	14
15. Baloise Marine Insurance Co. Ltd.																	6,524	566											15
16. Bankers & Shippers Insurance Co. of New York															4,234						10,345	3,765							16
17. B.C.F.G. Mutual Hail Insurance Co.																											H. 70,460	17,218	17
18. Belgamar Marine Insurance Co. Ltd.																	3,413	1,296											18
19. Boiler Inspection & Insurance Co. of Canada																											B. 38,224	1,418	19
20. Boston Insurance Co.											8,213	1,920			28		84,330	49,509			95,906	18,598							20
21. British America Assurance Co.	3,193	—13	3,243	4,355	83				2,535	1,846	1,627	1,592	2,092	$500	2,279	962	31,165	21,356	2,001	1,372	21,278	9,920	27		2,391	1,326	E. 99		21
22. British & Foreign Marine Insurance Co. Ltd.																	6,258	1,318											22
23. British & Overseas Insurance Co. Ltd.																	605	348											23
24. British Aviation Insurance Co. Ltd.	9,613		846	485							37,857	7,087																	24
25. British Canadian Insurance Co.	2,542	—79	6,193	1,773					1,381	1,489			3,297						1,185	596					1,169	8	E. 127; Ex. 20		25
26. British Columbia Insurance Co.																			1										26
27. British Columbia Plate Glass Insurance Co.																			40,919	22,689									27
28. British Empire Assurance Co.	6,543	4,619	5,071	1,186	61				3,436	7,285			129						2,107	2,010					4,803	4,282	E. 371; W. 10	160	28
29. British Law Insurance Co. Ltd.			302		18										537	113			21	141	1,292	514	19	64	222		E. 24; W. 1		29
30. British Northwestern Insurance Co.	2,555	10	2,377	162	202				485						99				700	—14	6,628	1,008			941	80			30
31. British Pacific Insurance Co.							230,141	95,592																					31
32. British Traders' Insurance Co. Ltd.																	1,030	377											32
33. Caledonian-American Insurance Co.							—														—43	730					E. 66		33
34. Caledonian Insurance Co.			883										15		20		8,676	8,785	139	39	9,494	5,708			698	136	E. 1,374		34
35. Canada Accident & Fire Assurance Co.	4,224	1,869	9,765	1,870	11				996	401			568	—383	353	6			2,079	985	16,170	2,788			3,719	1,686			35
36. Canada Health & Accident Assurance Corporation							13,202	6,858																					36
37. Canada Life Assurance Co.							6,940	2,884																					37
38. Canada Security Assurance Co.	288	154	1,503	—864	5				51						62				874	281	3,755	4,111			633	466			38
39. Canadian Commerce Insurance Co.																					83								39
40. Canadian Fire Insurance Co.	322		4,326	1,379	17	627							15,952	779	3,470	719	—8	539	1,247	408	16,923	8,649			7,355	6,874	E. 179; F. 159		40
41. Canadian General Insurance Co.	1,812	116	67,959	4,219	1,482	94			297	361			40,972	385	89	99			1,916	1,067	16,615	6,321			16,276	3,101	E. 303; F. 483		41
42. Canadian Home Assurance Co.																				29									42
43. Canadian Indemnity Co.	403	38	130,285	90,807	11,328	5,739			113				41,546	4,035	18,803	3,275	5,094	540	3,341	1,925	31,440	9,931			44,498	23,342	E. 169; F. 1,396	51	43
44. Canadian Mercantile Insurance Co.			3												209						678	37			20				44
45. Canadian Surety Co.			9,639	797									65,728	3,813	172	—14			1,572	241	6,612	472			4,236	272	F. 462		45
46. Canton Insurance Office Ltd.																	24,686	21,442											46
47. Car & General Insurance Corporation Ltd.			1,050	277																							E. 196		47
48. Casualty Co. of Canada	2,952	2,902	1,156	128	43		47		1,729	153			203						323	375	4,942	2,231			737	460			48
49. Centennial Insurance Co.															354		17,667	5,333			1,234		204						49
50. Central Mutual Insurance Co.																					215								50
51. Century Insurance Co. Ltd.	2,763	991	3,892	2,016	131								2,304	—18	686	241	7,792	5,417	958	372	5,318	2,480	6		2,222	1,363	E. 2,916		51
52. Christiana General Insurance Co. Ltd.															362	1,426					2,217	1,161							52
53. Commerce Mutual Fire Insurance Co.			3												209						902	37			20				53
54. Commercial Insurance Co. of Newark	24,149	7,498	36,924	15,196	2,506	—726	55,015	40,210	13,202	4,071			19,026	14,879					10	6					34,766	9,443	F. 73		54
55. Commercial Union Assurance Co. Ltd.	6,307	1,970	3,937	—232	7				947	31	4,126	583			159	15	58,505	51,216	1,143	206	9,964	5,520			1,246				55
56. Confederation Life Association	14,643						139,770	144,403																					56
57. Connecticut Fire Insurance Co.			125	25									24		4,958	1,974	16,956	5,041	89	21	23,468	9,327	126	254	214	12	E. 645; Ex. 2		57
58. Consolidated Fire & Casualty Insurance Co.	—5		1,047	1,166									15		—29				356		5,353	1,909			971	350			58
59. Continental Assurance Co.							190	662																					59
60. Continental Casualty Co.	61,195	45,821	2,085	368	12				220,095	45,256									305	35					776	205			60
61. Continental Insurance Co.															559	1,530	185,839	97,412			144,496	11,553	—159				E. 861		61
62. Contingency Insurance Co. Ltd.			15												2,054	—2,340	17,358	6,209			547	184					E. 35		62
63. Cornhill Insurance Co. Ltd.																					3,280	2,027							63
64. Crown Life Insurance Co.							85,888	60,217																					64
65. Dominion Fire Insurance Co.			256	65	—10								711	100					72	75					10				65
66. Dominion Life Assurance Co.							3,539	1,111																					66
67. Dominion of Canada General Insurance Co.	14,953	5,478	9,058	620	71		353	144	6,428	4,779			2,429	1,938					3,192	1,238	16,579	6,383			6,962	3,037			67
68. Eagle Fire Co. of New York															31						2,614	268							68

B.—Boiler and Machinery. C.—Credit. E.—Earthquake. Ex.—Explosion. F.A.—Falling Aircraft. F.—Forgery. H.—Hail. L.H.—Limited Hail. I.V.—Impact by Vehicles. L.S.—Live Stock. S.L.—Sprinkler Leakage. W.D.—Water Damage W.—Windstorm and Weather.

[1] Figures included in personal accident totals.

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1952—*Continued*

Name of Company	Accident: Personal Accident		Accident: Public Liability		Accident: Employer's Liability		Combined Accident and Sickness		Sickness		Aircraft		Guarantee		Inland Transportation		Marine		Plate Glass		Personal Property		Real Property		Theft		Miscellaneous (*See* Foot-note)		
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	
69. Eagle Star Insurance Co. Ltd.																	1,694	—320	563	229	4,498	1,293							69
70. Economic Insurance Co. Ltd.																	26,200	25,011											70
71. Economical Mutual Insurance Co.				266			1,854	—745					225		25						33	32							71
72. Employers' Liability Assurance Corporation Ltd.	3,284	232	42,560	13,147	728	2,248			3,227	89			4,378	2,927					2,255	101	9,813	2,651			6,816	732	B. —2,672	—120	72
73. Employers Mutual Liability Ins. Co. of Wisconsin													129																73
74. English & American Insurance Co. Ltd.	26														6,121	2,278	9,086	9,642			18,133	11,946					B. 204 E. 773		74
75. Equitable Fire & Marine Insurance Co.			25										5		992	395			18	4	4,694	1,865	25	50	43		E. 129		75
76. Equitable Life Assurance Society of the United States								3,106																					76
77. Essex & Suffolk Equitable Insurance Society Ltd.																					739	188							77
78. Eureka-Security Fire & Marine Insurance Co.																											E. 317 Ex. 2		78
79. Federal Fire Insurance Co. of Canada		—103	1,047	1,166									15		242				1,884	2,163	7,290	9,085			971	350			79
80. Federal Insurance Co.		50													1,190	419	27,654	23,764			20,395	13,868							80
81. Federated Mutual Implement & Hardware Ins. Co.			477	91			1,258	827											773	708	2,452	—789			4,572	936			81
82. Federation Insurance Co. of Canada	4		5,374	4,349	120	—119							970		5,068				3,402	1,302	45,849	5,086			3,155	910			82
83. Fidelity & Casualty Co. of New York	9,698	24,750	921		43								824	5,111													B. —13		83
84. Fidelity Insurance Co. of Canada	183	286	7,328	1,882	157	135							6,297	—53					914	104					2,579	37			84
85. Fidelity-Phenix Fire Insurance Co. of New York															2,322	2,473	259	—1,533			20,172	5,962					E. 5 Ex. 23		85
86. Fire Association of Philadelphia											6,185	1,357			4,095	2,067	30,589	12,224			42,471	5,673	4,062						86
87. Fireman's Fund Insurance Co.	434		9,518	33,420							675	1,960	1,418		25,970	17,247	531,342	409,001	1,002	63	483,146	124,926	54,113	75,170	1,201	—19,403			87
88. General Accident Assurance Co. of Canada	3,213	634	16,779	11,661	379	—3	1,670	501	1,567	174			10,548	385	346	228			1,330	254	12,509	3,588	72		2,145	6,579	B. 132,566 F. 23	57,982	88
89. General Accident Fire & Life Assurance Corp. Ltd.	1,476	217	2,190	1,445	1,757	700	200	10	852	641					265	3			432	624	8,108	1,906			1,762	50			89
90. General Casualty Co. of America	547	—1,314	28,712	7,711	1,426	842							1,478	—20					5,904	3,464					14,684	6,100			90
91. General Insurance Co. of America															1,371	118	25,170	11,441			68,229	27,194	106				E. 1,177 Ex. 370	74	91
92. General Security Insurance Co. of Canada	—23		—1										—8		2,244	7			97		7,159	685	411	38	6				92
93. Glens Falls Insurance Co.															82	—1	—1,034				571	—3							93
94. Globe Indemnity Co. of Canada	3,260	3,199	8,255	5,021	1,997	874			3,271	1,483			458	1,378	398	82			530	1,104	7,441	2,509	1,752	335	2,032	5,312	B. 715 F. 27		94
95. Gore District Mutual Fire Insurance Co.	61	392	5,269	26	1,242	920							1,267		581	500			2,047	860	19,027	9,052			4,741	220			95
96. Grain Insurance & Guarantee Co.													75												7		F. 4		96
97. Great American Indemnity Co.	491		3,245	1,075	117				45				385	5,000					1,346	569					3,051	2,288			97
98. Great American Insurance Co.															363	—936	58,581	22,013			18,936	1,540	46				E. 1,538 Ex. 4		98
99. Great-West Life Assurance Co.	22,592	7,817					116,919	55,504	13,641	7,555																			99
100. Guarantee Co. of North America													6,778		—353	2,330					464	218	—4						100
101. Guardian Assurance Co. Ltd.	2,575	—371	5,428	1,463	85	351							3,868	1,088	739	6,511			502	535	12,883	2,250			4,170	355	B. 193 E. 331		101
102. Guardian Insurance Co. of Canada	12,828	2,968	127,298	33,928	17,365	1,066			708	—239			11,240	3,657	7,725	13,934			7,167	5,398	49,680	13,739			24,659	7,992	B. 1,003 E. 419	13	102
103. Guildhall Insurance Co. Ltd.	63		633		58								214		523	10,745			192	102	9,154	1,006	385	256	109		E. 96 Ex. 1 W. 3		103
104. Halifax Insurance Co.	577	50	6,581	6,027	2,391	484	68		2,211				1,237	940	6,318	2,278	9,086	8,960	975	1,401	26,334	13,042	450	242	5,220	1,647			104
105. Hanover Fire Insurance Co.																	95,990	60,522											105
106. Hartford Accident & Indemnity Co.	1,163	434	9,505	5,212	553	579					8,646	—179	100						3,638	1,306					13,934	—673			106
107. Hartford Fire Insurance Co.											8,213	1,926			347	376	64				28,545	12,966					Ex. 26 W. 2,806	1,542	107
108. Helvetia Swiss Fire Insurance Co. Ltd.																					2,706	22							108
109. Home Fire & Marine Insurance Co. of California																	588	222									E. 19		109
110. Home Insurance Co.															9,664	604	145,258	106,585			157,738	154,704	491	908			E. 2,159 Ex. 10 S.L. 121 W. 396 W.D. 333	W. 48	110
111. Hudson Bay Insurance Co.	499	303	2,835	467	254	73			800	140			512	132	124				310	91	4,213		512		1,593	401	B. 261 F. 20		111
112. Imperial Guarantee & Accident Ins. Co. of Canada	3,580	2,485	1,638		33		32,649	15,889	2,002	868			1,282	502					1,265	42					1,804	461	E. 70		112
113. Imperial Insurance Office	1,870	68							69		3,473	661	240		6,121	2,278			1,679	1,443	18,238	11,438	450	242	192				113
114. Imperial Life Assurance Co. of Canada							18,946	7,802																					114
115. Indemnity Insurance Co. of North America	12,293	4,161	47,633	24,904	2,777	268			67				12,075	10,730					8,404	3,488					25,184	15,728	F. 65		115
116. Indemnity Marine Assurance Co. Ltd.															6,121	1,579	9,086	8,958			18,046	11,745	899	485					116
117. Insurance Co. of North America															73,118	77,387	29,417	34,419			99,864	29,570	246				E. 2,850 Ex. 286 H. 1,100 W. 5		117
118. Insurance Corporation of Ireland Ltd.			180										3		3				40	7	3,452	964			140	23	E. 93		118
119. Jersey Insurance Co. of New York															2,705						6,609	2,406							119
120. John Hancock Mutual Life Insurance Co.							1,324	144																					120
121. Law Union & Rock Insurance Co. Ltd.	1,390	466	2,119	2,806	370	290			2,466	2,090			3,215						475	106					2,500	415	E. 350 Ex. 170		121
122. Legal & General Assurance Society Ltd.	97	—11	25,921	8,584					106						8,864	80	9,237	8,487	4,183	3,259	29,130	12,897	28	606	15,746	2,532			122
123. Liberty Mutual Fire Insurance Co.			387	500															89	300	125	293			309		E. 77		123

B.—Boiler and Machinery. C.—Credit. E.—Earthquake. Ex.—Explosion. F.A.—Falling Aircraft. F.—Forgery. H.—Hail. L.H.—Limited Hail. I.V.—Impact by Vehicles. L.S.—Live Stock. S.L.—Sprinkler Leakage. W.D.—Water Damage W.—Windstorm and Weather.

[1] Figures included in personal accident totals.

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1952—*Continued*

Name of Company	Accident: Personal Accident		Accident: Public Liability		Accident: Employer's Liability		Combined Accident and Sickness		Sickness		Aircraft		Guarantee		Inland Transportation		Marine		Plate Glass		Personal Property		Real Property		Theft		Miscellaneous (*See* Foot-note)		
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	
124. Liberty Mutual Insurance Co.			259										10								—5				—2		E. —3		124
125. Licenses & General Insurance Co. Ltd.															2,782	5	74	—325			511	82					E. 35		125
126. Liverpool & London & Globe Insurance Co. Ltd.	2,162	1,635	9,985	2,536	1,177	414			3,028	754			1,572	711	2,304	348	12,507	11,356	1,009	509	12,312	10,035	4,899	1,341	4,941	2,355	B. 910 F. 62		126
127. Liverpool-Manitoba Assurance Co.	687	513	3,082	800	381	134			948	237			470	221	124				307	166	4,212		512		1,491	774	B. 280 F. 19		127
128. London & County Insurance Co. Ltd.																					1,353	45							128
129. London & Edinburgh Insurance Co. Ltd.	50						884																						129
130. London & Lancashire Guar. & Acc. Co. of Canada	5,557	1,611	17,852	6,782	1,611	718			7,071	4,849			7,146	1,076					4,648	1,756					10,052	2,503	Ex. 38		130
131. London & Lancashire Insurance Co. Ltd.															3,336	4,202	262				62,280	27,513	2,214	303			E. 3,289 Ex. 816		131
132. London & Provincial Mar. & General Ins. Co. Ltd.	368	491	915				58						81		42				178		1,736	518			279	—8			132
133. London & Scottish Assurance Corporation Ltd.			939	309	31										34,346	11,878	16,240	11,000	127	43	2,050	104	253		191				133
134. London Assurance	28		1,138	250	30										3,351	1,519	69,854	49,990	51		16,925	3,144	1,953	894	748	452	E. 336 Ex. 6 W. 10		134
135. London-Canada Insurance Co.																					3,845	802							135
136. London Guarantee & Accident Co. Ltd.	4,200	648	15,907	4,855	611	367			1,025	1,178	4,573	—374	9,355		183	88			2,624	1,090	3,155	1,033	—45		4,515	483			136
137. London Life Insurance Co.							204,637	119,903																					137
138. Loyal Protective Life Insurance Co.							54,591	13,120																					138
139. Lumbermens Mutual Casualty Co.			2,347	244			56,609	16,036					—76	—844					—50	—121					387		B. —58	—800	139
140. Maritime Insurance Co. Ltd.															165	37	16,159	5,339											140
141. Maryland Casualty Co.	306	19	56		70						8,646	—766	1,059												29		F. 2		141
142. Mercantile Insurance Co.																											Ex. —1		142
143. Mercury Insurance Co.																											E. 23		143
144. Metropolitan Casualty Insurance Co. of New York	460	724	7,753	1,879	74	16							1,449	1,216					2,353	1,906					5,044	1,202			144
145. Metropolitan Life Insurance Co.	13,237	2,895					169,750	114,755																					145
146. Michigan Fire & Marine Insurance Co.															264	5					959	254					E. 63 Ex. 67		146
147. Milwaukee Insurance Co. of Milwaukee															122,513	17,882					9,907	26,479							147
148. Ministers Life & Casualty Union							5,192	5,408																					148
149. Motor Union Insurance Co. Ltd.	83		1,174	277															111								E. 98		149
150. Mutual Benefit Health & Accident Association	19,139	7,566					563,350	355,680																					150
151. Mutual Boiler & Machinery Insurance Co.																											B. 366,396	53,187	151
152. Mutual Fire Insurance Co. of British Columbia																											W. 31	6	152
153. Mutual Life Assurance Co. of Canada							41,181	39,884																					153
154. Mutual Life Insurance Co. of New York	115						466	1,396																					154
155. National-Ben Franklin Insurance Co. of Pittsburgh															3,354	—106					36,224	19,408							155
156. National Fire Insurance Co. of Hartford			1,820	8									25		52	7			611	95	4,520	1,195			111	50			156
157. National Insurance & Guarantee Corporation Ltd.																	1,297	444											157
158. National Provincial Insurance Co. Ltd.																			2,823	1,576							E. 98		158
159. New England Insurance Co.															352	6					1,279	339					E. 84 Ex. 89		159
160. New York Life Insurance Co.	2,678	2,933					1,734	633	1,267	492																			160
161. New York Underwriters Insurance Co.															398	—14					22,377	6,471					Ex. 2		161
162. New Zealand Insurance Co. Ltd.			150												10,327	662	3,437	663	231	168	4,886	7,670			1,085	196			162
163. Niagara Fire Insurance Co.															683	—247					9,280	4,671							163
164. Non-Marine Underwriters, Members of Lloyd's	132,065	—13,664	133,995	17,550	2,245	58	—221	6,007	696		145,233	27,006	52,296	1,376	485,889	263,412			1,125	300	36,377	—5	85,862	24,747	28,617	—473	B. —25,133 E. 10,885 Ex. 8,611 L.S. 11,031 S.L. 330 W. 276	11,162 7,264	164
165. Nordisk Reinsurance Co. Ltd.															377	354					3,029	462							165
166. North American Life & Casualty Co.							36,925	13,633																					166
167. North American Life Assurance Co.							736	258																					167
168. North British & Mercantile Insurance Co. Ltd.	3,241	337	2,454	—336	220		42,851	37,360	518	93	4,126	4,103	484		3,208	1,260	21,443	7,573	801	677	9,452	1,321			1,282	120	E. 316		168
169. North Empire Fire Insurance Co.															123	59					2,099	689	—30						169
170. North River Insurance Co.											2,772	650			713	301	9,739	6,802			6,649	3,101	8				E. 136 Ex. 5		170
171. Northern Assurance Co. Ltd.	383	3,146	1,403	4,128	32	5,000			6				1,067		394		238	—237	911	806	10,430	4,025			2,821	564			171
172. Northwest Casualty Co.			6,123	—284															2,370	838					4,247	1,687			172
173. Northwestern Mutual Fire Association															256	210					60,590	23,205					E. 749		173
174. Norwich Union Fire Insurance Society Ltd.	1,406	43	9,500	2,133	1,156	295			416				1,835		1,178	61	19,142	7,448	2,449	1,791	20,219	5,060			4,603	784	Ex. 1		174
175. Occidental Fire Insurance Co.	133		131	16					20						31				157	133	1,196	119			261	100	E. 17		175
176. Occidental Life Insurance Co. of California	554	592					10,932	2,832																					176
177. Ocean Accident & Guarantee Corporation Ltd.	6,194	706	14,677	4,450	138				725	445			8,168	—950	249	200			1,590	970	19,474	7,041			4,684	2,500	B. 33,499	5,317	177
178. Ohio Farmers Indemnity Co.			6,900	633																					5,149	2,178			178
179. Ohio Farmers Insurance Co.															521						9,166	6,611							179
180. Old Colony Insurance Co.																	166,846	73,384											180
181. Orion Insurance Co. Ltd.	76		98														69,485	64,108	233		392	57			38				181
182. Overseas Assurance Corporation Ltd.																	29,606	17,471											182
183. Pacific Coast Fire Insurance Co.			2,312	6,228		25							251	547	285	120	3,890	2,670	138	88	2,661	1,240	3		705		E. 301		183
184. Pacific Coast Fishermen's Mutual Marine Insurance Co.																	148,825	56,254											184
185. Pacific Fire Insurance Co.															4,822						11,781	4,289							185
186. Pacific Indemnity Co.			1,300	—18,928																					134		B. 44,884	16,650	186
187. Patriotic Assurance Co. Ltd.																					437	787							187
188. Paul Revere Life Insurance Co.							2,597	81																					188

B.—Boiler and Machinery. C.—Credit. E.—Earthquake. Ex.—Explosion. F.A.—Falling Aircraft. F.—Forgery. H.—Hail. L.H.—Limited Hail. I.V.—Impact by Vehicles. L.S.—Live Stock. S.L.—Sprinkler Leakage. W.D.—Water Damage W.—Windstorm and Weather.

[1] Figures included in personal accident totals.

TABLE VII.—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1952—*Continued*

Name of Company	Accident: Personal Accident		Accident: Public Liability		Accident: Employer's Liability		Combined Accident and Sickness		Sickness		Aircraft		Guarantee		Inland Transportation		Marine		Plate Glass		Personal Property		Real Property		Theft		Miscellaneous (*See* Foot-note)		
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred	
189. Pearl Assurance Co. Ltd.	739	—153	27,309	9,037	71								11,846	—1,620	1,349	12,052			712	694	15,887	—1,962	588		6,649	4,095	E. 332 Ex. 72 W. 21		189
190. Philadelphia Fire & Marine Insurance Co.																					85								190
191. Phoenix Assurance Co. Ltd.	302	—50	3,602	—1,366	13				264	236			240		1,713	701	15,600	5,501	2,110	828	25,194	8,263	—360		3,815	729	E. 586		191
192. Phoenix Insurance Co.			234	42							8,213	1,920	42		9,879	3,578	10,894	10,752	165	35	46,812	17,381	264	421	389	19	E. 1,069 Ex. 4		192
193. Planet Assurance Co. Ltd.																	1,697	11,172			17	98							193
194. Progressive Insurance Co. of Canada															941	1					2,511	244	175	11	26				194
195. Protective Association of Canada	1,285	25					22,179	17,195																					195
196. Providence Washington Insurance Co.											2,575	535			1,135	267	69,960	46,335			48,522	17,760	2,867	710			E. 11		196
197. Provident Assurance Co.															711	336													197
198. Provincial Insurance Co. Ltd.																					3,003	2,145							198
199. Prudential Assurance Co. Ltd.	141	—7	19,511	55,530	—214	12,674	1,280	208	21	—151			50		1,851	2,615	28		763	755	23,794	9,455	1,183		2,973	2,136	E. 70 Ex. 3		199
200. Prudential Insurance Co. of America	314	78					19,921	15,130																					200
201. Quebec Fire Assurance Co.																											Ex. 23		201
202. Queensland Insurance Co. Ltd.			170	—41											4,318	4,146	127,900	104,967			82,007	21,920	767	4	1,386	—1			202
203. Railway Passengers Assurance Co.	1,096	—52	933	344	484				213	125			198		696				291	220	3,794	266			512	251	E. 538		203
204. Reliance Insurance Co. of Canada			90										17		3,541	1,440			63	15	16,763	7,972	90	182	153	9	E. 461 Ex. 1		204
205. Reliance Insurance Co. of Philadelphia																	4,337	5,085			210	850							205
206. Reliance Marine Insurance Co. Ltd.															571	241	7,793	5,532			5,322	2,252	8						206
207. Royal Exchange Assurance	92	—475	23,341	968	—3								4,376		482	731					11,471	5,395			2,223	894	E. 2,274 Ex. 3		207
208. Royal Insurance Co. Ltd.	18,126	4,385	19,460	6,827	3,052	1,137			7,164	2,026	10,808	3,638	3,257	1,900	1,839	409	6,490	5,060	2,177	1,426	28,830	12,547	7,689		10,588	6,602	B. 2,970 F. 135		208
209. Ruby General Insurance Co. Ltd.															—5,044	—7,072					—693	20,727							209
210. St. Paul Fire & Marine Insurance Co.											8,213	1,920			11,245	50,357					327,845	211,795	2,746	3,023			E. 1,898 Ex. 13		210
211. Saskatchewan Mutual Insurance Co.	34	97	104												23	83					13,595	1,819							211
212. Scottish Canadian Assurance Corporation	317		4,500	10,678	95				36				2,169						1,217	78					973				212
213. Scottish Insurance Corporation Ltd.																					1,508	523							213
214. Scottish Metropolitan Assurance Co. Ltd.	67		372	531	119	—34							10						294	249	2,086	624							214
215. Scottish Union & National Insurance Co.	2	35	96												3,686	25			67		13,456	3,865			234	59	E. 164 Ex. —5		215
216. Sea Insurance Co. Ltd.																	20,178	18,703											216
217. Security Insurance Co. of New Haven															902		3,634	3,584			6,064	5,277							217
218. Springfield Fire & Marine Insurance Co.											6,160	1,440			2,969	53					12,686	2,853	4,585				E. 1,522 Ex. 1,167 H. 6,530	3,955	218
219. Standard Insurance Co. of New York															857	361	11,686	7,811			7,977	3,834	11				Ex. 24		219
220. Standard Marine Insurance Co. Ltd.															580		6,290	2,022			13,467	4,160							220
221. State Assurance Co. Ltd.																											E. 98		221
222. Sun Insurance Office Ltd.	3,226	578	676	13	93				622	2			5		12		3,564	23,941	735	152	10,027	1,549			743	66	Ex. 17		222
223. Svea-Norman Insurance Co. Ltd.			152										3		3				26	7	1,834	927			120	23	E. 94		223
224. Switzerland General Insurance Co. Ltd.																	69,482	63,521			2,706	22							224
225. Toronto General Insurance Co.	1,482	95	55,603	3,452	1,212	77			243	295			33,523	316	73	81			1,568	873	13,594	5,172			13,316	2,537	E. 248 F. 395		225
226. Traders General Insurance Co.													350																226
227. Transcontinental Insurance Co.			456		72												543	2	483		6,429	3,494			651		H. 9,185		227
228. Transport & General Insurance Co. Ltd.																	11,198	5,416											228
229. Travelers Fire Insurance Co.											6,160	1,208			284						15,063	8,610							229
230. Travelers Indemnity Co.			1,368	728							10,204	—933	100						211	187					4,200	1,122	B. —23,527	85,287	230
231. Travelers Insurance Co.	142,530	115,388	2,312	1,525	131	11	507,573	368,356	25,706	7,573																			231
232. Union Assurance Society Ltd.	580	468	2,346	128	10				209	75					375	—112			701	151	7,237	1,969			1,868	180			232
233. Union Insurance Society of Canton Ltd.	8,288	1,214	55,116	31,860	3,676	—9			2,635	762	3,449	4,063	2,267		8,863	2,117	411,373	343,292	4,747	2,304	129,680	35,521	3,036	78	6,477	12,806			233
234. Union Marine & General Insurance Co. Ltd.	484	1,573	2,125	787	63	50							881		183	88	26,325	22,593	607	124	3,149	1,033	—45		1,299				234
235. United National Indemnity Co.			5	5									30						—6	193									235
236. United States Fidelity & Guaranty Co.	305	22	16,015	10,189	81	75			15	548	12,598	921	53,784	—2,799					1,185	946					3,559	175			236
237. United States Fire Insurance Co.											2,772	650			713	301	9,738	6,546			6,647	3,099	9				E. 820 Ex. —14 W. 29	—22	237
238. Utah Home Fire Insurance Co.															22,406	—3,696	45,335	23,855											238
239. Wawanesa Mutual Insurance Co.			170												40	129			1,621	681	47,753	18,247			1,916	480			239
240. Wellington Fire Insurance Co.			1,047	1,166											—10					440	3,276	2,808			971	350			240
241. Westchester Fire Insurance Co.															1,427	601	19,478	13,347			13,298	6,200	18						241
242. Western Assurance Co.	2,503	509	9,875	1,142	127				1,955	1,267	1,627	1,592	875		3,140	1,323	42,852	29,364	886	299	29,253	13,640	38		3,372	238	E. 242 F. 194		242
243. Western Union Insurance Co.			414										116		25				370	99	101	183	569	82	136	129			243
244. World Auxiliary Insurance Corporation Ltd.																	69,485	64,109											244
245. World Fire & Marine Insurance Co.															—106	6,317					2,042	2,513					E. 6 Ex. 1	—130	245
246. World Marine & General Insurance Co. Ltd.	24		—175	—18	5												5,939	—2,210	11		894	498			127				246
247. Yorkshire Insurance Co. Ltd.	1,279	3,558	2,068	—83	346		763	59					5		2,774				254	247	11,361	2,466			1,763	304	L.S. 4,564	1,000	247
248. Zurich General Accident & Liability Ins. Co. Ltd.	1,203	457	15,116	—119	705		187,417	106,930	346				431						1,874	1,651					5,464	867			248
Totals	$619,168	$256,142	$1,175,319	$457,260	$67,128	$35,469	$2,819,383	$1,795,331	$338,089	$99,679	$342,068	$109,807	$465,296	$58,955	$1,012,624	$564,067	$3,326,157	$2,311,305	$162,290	$89,065	$3,217,216	$1,267,893	$186,605	$110,792	$438,023	$139,726		$750,226	$262,187	
Totals for 1951	$2,964,890	$1,673,816	$990,844	$399,900	$67,255	$35,805	(1)	(1)	$273,618	$73,319	$340,243	$482,139	$451,993	$104,605	$1,023,328	$701,590	$3,603,164	$2,057,396	$156,078	$106,679	$3,032,193	$2,161,258	$263,100	$78,382	$418,266	$166,457		$704,910	$265,693	

B.—Boiler and Machinery. C.—Credit. E.—Earthquake. Ex.—Explosion. F.A.—Falling Aircraft. F.—Forgery. H.—Hail. L.H.—Limited Hail. I.V.—Impact by Vehicles. L.S.—Live Stock. S.L.—Sprinkler Leakage. W.D.—Water Damage W.—Windstorm and Weather.

1 Figures included in personal accident totals.

TABLE VIII.—OTHER INSURANCE (TABLE VII) SUMMARY

(Figures shown in nearest thousand.)

Class of Insurance	1948	1949	1950	1951	1952
Accident—					
Personal accident, P.	$2,218,000	$2,204,000	$2,459,000	$2,965,000	$619,000
" " L.	1,214,000	1,261,000	1,289,000	1,674,000	256,000
Public liability, P.	699,000	807,000	828,000	991,000	1,175,000
" " L.	322,000	360,000	317,000	400,000	457,000
Employer's liability, P.	(1)	(1)	(1)	(1)	67,000
" " L.	(1)	(1)	(1)	(1)	35,000
Combined accident and sickness, P.	(2)	(2)	(2)	(2)	2,819,000
" " " " L.	(2)	(2)	(2)	(2)	1,795,000
Sickness, P.	228,000	209,000	282,000	274,000	338,000
" L.	110,000	79,000	79,000	73,000	100,000
Aircraft, P.	----------	----------	----------	----------	342,000
" L.	----------	----------	----------	----------	110,000
Guarantee, P.	262,000	336,000	352,000	452,000	465,000
" L.	32,000	37,000	39,000	105,000	59,000
Inland transportation, P.	657,000	790,000	759,000	1,023,000	1,013,000
" " L.	196,000	229,000	399,000	702,000	564,000
Marine, P.	3,026,000	2,623,000	3,033,000	3,603,000	3,326,000
" L.	1,506,000	2,014,000	1,760,000	2,057,000	2,311,000
Plate glass, P.	(1)	(1)	(1)	(1)	162,000
" " L.	(1)	(1)	(1)	(1)	89,000
Personal property, P.	2,306,000	2,302,000	2,498,000	3,032,000	3,217,000
" " L.	1,447,000	1,140,000	1,094,000	2,161,000	1,268,000
Property damage, P.	194,000	173,000	296,000	263,000	----------
" " L.	293,000	—80,000	10,000	78,000	----------
Real property, P.	----------	----------	----------	----------	187,000
" " L.	----------	----------	----------	----------	111,000
Theft, P.	331,000	358,000	399,000	418,000	438,000
" L.	125,000	102,000	182,000	166,000	140,000
Other forms, P.	557,000	675,000	1,026,000	1,268,000	750,000
" " L.	380,000	369,000	489,000	891,000	262,000
Total, P.	$10,478,000	$10,477,000	$11,932,000	$14,289,000	$14,918,000
" L.	5,625,000	5,511,000	5,658,000	8,307,000	7,557,000

1 Figures included in "other forms."
2 Figures included in "personal accident."

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TABLE VII.—OTHER INSURANCE (TABLE VII) SUMMARY

(Figures shown in nearest dollars.)

Class of Insurance	1948	1949	1950	1951	1952
Accident—					
Personal accident, P.	52,219,000	53,201,000	53,459,000	52,965,000	56[illegible]9,000
" " L.	1,276,000	1,[illegible]67,000	1,239,000	1,074,000	256,000
Public liability, P.	689,000	807,000	824,000	991,000	1,172,000
" " L.	322,000	369,000	317,000	300,000	457,000
Employer's liability, P.	(1)	(1)	(1)	(1)	67,000
" " L.	(1)	(1)	(1)	(1)	36,000
Combined accident and sickness, P.	(1)	(1)	(1)	(1)	2,819,000
" " " " L.	(1)	(1)	(1)	(1)	1,797,000
Sickness, P.	223,000	219,000	242,000	214,000	138,000
" L.	110,000	[illegible]	79,000	73,000	100,000
Aircraft, P.					142,000
" L.					110,000
Guarantee, P.	347,000	324,000	325,000	410,000	465,000
" L.	34,000	37,000	39,000	103,000	59,000
Inland transportation, P.	657,000	790,000	759,000	1,023,000	1,017,000
" L.	195,000	239,000	299,000	262,000	564,000
Marine, P.	3,070,000	2,623,000	3,073,000	2,805,000	2,[illegible],000
" L.	1,[illegible],000	2,014,000	1,760,000	2,077,000	2,[illegible],000
Plate-glass, P.	(1)	(1)	(1)	(1)	162,000
" " L.	(1)	(1)	(1)	(1)	89,000
Personal property, P.	2,306,000	2,102,000	2,[illegible],000	1,[illegible],000	3,312,000
" " L.	1,447,000	1,140,000	1,044,000	2,161,000	1,258,000
Property damage, P.	194,000	177,000	296,000	257,000	
" " L.	243,000	−80,000	10,000	75,000	
Real property, P.					187,000
" " L.					111,000
Theft, P.	331,000	358,000	399,000	418,000	452,000
" L.	125,000	105,000	183,000	166,000	240,000
Other forms, P.	557,000	677,000	1,026,000	1,[illegible],000	759,000
" " L.	340,000	366,000	489,000	891,000	262,000
Total, P.	510,[illegible],000	510,477,000	571,[illegible],000	514,289,000	514,[illegible],000
" L.	5,027,000	5,511,000	5,655,000	8,307,000	7,577,000

1 Figures included in "other forms."
2 Figures included in "personal accident."

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