SEVENTEENTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

FOR THE

PROVINCE OF BRITISH COLUMBIA

1928

(BUSINESS TRANSACTED IN 1927)

PRINTED BY
AUTHORITY OF THE LEGISLATIVE ASSEMBLY.

VICTORIA, B.C.:
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1928.

PROVINCIAL LIBRARY,
VICTORIA, B. C.

To His Honour ROBERT RANDOLPH BRUCE,

Lieutenant-Governor of the Province of British Columbia.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Seventeenth Annual Report of the Superintendent of Insurance for the year ended December 31st, 1927.

A. M. MANSON,

Attorney-General.

Victoria, B.C., June 1st, 1928.

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REPORT OF THE SUPERINTENDENT OF INSURANCE.

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., June 1st, 1928.

The Honourable A. M. Manson,
Attorney-General, Victoria, B.C.

SIR,—I beg to submit my report, the Seventeenth Annual Report of the Department, covering the year ended December 31st, 1927, in accordance with section 217 (1) of the "Insurance Act," chapter 20, 1925.

At the end of the year there were 243 insurers licensed to transact business, twelve new companies having been licensed, as follows:—

Commercial Life Assurance Company of Canada, Edmonton, Alberta.
Federated British Insurance Company, Limited, London, England.
Fonciere Fire Insurance Company, Paris, France.
General Casualty Company of America, Seattle, Wash.
General Casualty Insurance Company, Paris, France.
General Insurance Company of America, Seattle, Wash.
Local Government Guarantee Society, Limited, London, England.
Ohio Farmers Insurance Company, LeRoy, Ohio.
Pioneer Insurance Company, Winnipeg, Man.
St. Paul Mercury Indemnity Company of St. Paul, Wilmington, Delaware.
Sun Insurance Office, Limited, London, England.
Svea Fire & Life Insurance Company, Limited, Gothenburg, Sweden.

The Grain Dealers National Mutual Fire Insurance Company, of Indianapolis, withdrew from this Province in January, 1927, and the Mutual Life and Citizens' Assurance Company, Limited, of Sydney, Australia, also ceased business in this Province in October, 1927.

The origin of the various insurers, a complete list licensed as at December 31st, 1927, of which will be found on page 33, is as follows:—

SUMMARY.

Where incorporated.	Dominion Licensees.	Provincial Licensees.	Total.
British Columbia	....	2	2
Canada	59	....	59
Other Provinces	8	6	14
Great Britain	61	3	64
Australia	2	....	2
China	1	....	1
Denmark	1	....	1
France	6	....	6
Hong Kong	3	....	3
Sweden	1	....	1
Switzerland	2	....	2
United States	86	2	88
Totals	230	13	243

A list of the underwriters' agencies, nineteen in number, licensed in this Province will also be found on page 42. The New Haven Underwriters, representing the Security Insurance Company of New Haven, Connecticut, ceased business in the Province during 1927.

Three new reciprocal exchanges obtained permits under section 174 of the Act, and they are as follows:—

Canners Exchange Subscribers at Warner Inter Insurance Bureau, Chicago, Ill.
United States Inter Insurance Association, Seattle, Wash.
Warner Reciprocal Insurers, Chicago, Ill.

The total number of reciprocal exchanges granted permits under section 174 is fourteen, and a list of them will be found on page 41.

Two fraternal societies—namely, Sons of Norway, Minneapolis, Minn., and Sons of Scotland Benevolent Association, Toronto, Ont.—were duly licensed, making four fraternal societies licensed in this Province, a list of which will be found on page 41.

In pursuance of the requirements of the Act, list of licensed agents were published in the British Columbia Gazette and distributed, showing that there were 1,421 life insurance agents, 1,718 fire and miscellaneous insurance agents, and 18 adjusters carrying on business in the Province during 1927.

Statement of fire insurance premiums, losses incurred, and losses paid for 1927, with a summary for the past five years, will be found on page 43.

Tables showing life, automobile, and miscellaneous insurance business transacted during the year will also be found on pages 33, 49, and 51.

In August, 1927, the Superintendents of Insurance for the Provinces of Canada held their annual conference in Quebec, Que., when the following were present: For Quebec, O. Sharpe, Superintendent of Insurance; Ontario, R. Leighton Foster, Superintendent of Insurance; Manitoba, Charles Heath, Superintendent of Insurance; Saskatchewan, A. E. Fisher, Superintendent of Insurance; British Columbia, J. P. Dougherty, Superintendent of Insurance, and H. G. Garrett, Deputy Superintendent of Insurance. Mr. Henry Brace, Deputy Superintendent of Insurance for the Province of Alberta, was unable to be present owing to unforeseen circumstances. At this conference a number of very interesting subjects were discussed, among which was the question of a Uniform Agents' Licensing Act. This same question is to be discussed further at the approaching conference to be held in Regina in September.

During the past year there were only a few minor amendments made to the "Insurance Act" of this Province in order to bring it into uniformity with the Insurance Acts of the other Provinces.

There were two appeals against the decision of the Superintendent in the matter of agents' licences, and his decision was unanimously upheld in each case by the Arbitration Board, as provided for in the Act.

"REAL-ESTATE AGENTS' LICENSING ACT."

The amendment made at the session of the Legislature in 1927 requiring all real-estate agents and salesmen in municipalities of a population of over 10,000 to furnish a bond in the sum of $1,000 is proving beneficial, and to my mind is an excellent piece of legislation, and I have no doubt it will eventually be the means of eliminating a number of undesirable agents that the Act could not otherwise reach. There have been several prosecutions against agents who have been negligent in living up to the requirements of the Act, and in every case, except one, the Department has secured a conviction.

I have the honour to be,
Sir,
Your obedient servant,

J. P. DOUGHERTY,
Superintendent of Insurance.

APPENDIX.

Annual Statements of Provincial Licensees for the Year ended December 31st, 1927.

BRITISH COLUMBIA PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

Walter E. Graveley.
F. M. Chaldecott.
F. G. Syder.
H. W. Chamberlain.
W. J. Albutt.

Alfred Farmer, Secretary.

Amount deposited with the Government of British Columbia: Inscribed stock, £200; Township of Richmond bonds, $5,000; Dominion of Canada bonds, $1,000; total (par), $6,220.17.

Authorized capital	$25,000
Amount subscribed	9,600
Amount paid up in cash	9,600

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Assets.

Book value of bonds, debentures, etc., owned by the Company	$63,498.03
Cash in banks	950.49
Interest accrued	223.77
Agents' balances and premiums uncollected (net commissions deducted): Written on or after October 1st, 1927, $4,664.46; written prior to October 1st, 1927, $4,223.13	8,887.59
Agents' commissions paid in advance	9,913.30
Gross assets of the Company	$83,473.18
Deduct assets not admitted: Agents' balances on premiums written prior to October 1st, 1927	4,223.13
Total admitted assets	$79,250.05

Liabilities.

Total provision for unpaid claims	$837.93
Total net reserve, $24,783.26, carried out at 80 per cent. thereof	19,826.60
Taxes due and accrued	2,000.00
Total of all liabilities (except capital stock)	$22,664.53
Capital stock paid in cash	$9,600.00
Rest Account	30,000.00
Surplus in Profit and Loss Account	5,879.26
Excess of assets over liabilities	$45,479.26

Profit and Loss Account.

Reserve of unearned premiums (80 per cent.)		$18,302.51
At beginning of year	$25,082.28	
At end of year	19,826.60	
Increase		5,255.68
Net premiums earned		$23,558.19
Net claims incurred		$11,288.68
Net adjustment expenses, commissions, taxes, salaries, etc.		9,573.15
All other expenses		$20,861.83
Underwriting profit		$2,696.36
Interest, dividends, and rents earned		3,182.90
Net profit for the year		$5,879.26
Surplus of assets over liabilities (excluding capital stock) at beginning of year		$46,188.97
Net profit brought down		5,879.26
		$52,068.23
Increase in disallowed assets	$1,276.01	
Dividends declared	2,880.00	
		4,156.01
Surplus of assets over liabilities (excluding capital stock) at end of year		$47,912.22

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount. subscribed.	Amount paid.
Albutt, W. J.	Vancouver	$2,300.00	$2,300.00
Albutt, Mrs. E. A.	,,	3,000.00	3,000.00
Akroyd, H. C.	,,	100.00	100.00
Barnsley, Rev. Geo.	Yorkshire, England	100.00	100.00
Beasley, A. F.	Victoria	700.00	700.00
Bell-Irving, H.	Vancouver	500.00	500.00
Blythe, Miss F. I.	Metchosin, Vancouver Island	200.00	200.00
Chaldecott, F. M.	Vancouver	500.00	500.00
Chamberlain, H. W.	,,	500.00	500.00
Charleson, Edith H.	,,	100.00	100.00
Creery, A. McC.	,,	100.00	100.00
Graveley, W. E.	,,	500.00	500.00
Hope, C. E.	,,	200.00	200.00
Martin, Robert	,,	100.00	100.00
Rogers, Jonathan	,,	200.00	200.00
Syder, F. G.	,,	500.00	500.00
		$9,600.00	$9,600.00

THE EMPIRE LIFE INSURANCE COMPANY.

Head Office—Toronto, Ont.

Directors.

W. G. Jackson.
F. H. Kirkpatrick.
M. P. Langstaff.
S. R. Mackellar.
B. R. McKenzie.
J. M. Vaughan.
A. H. Vanderburgh.
T. H. Wilson.

J. Ross Paterson, Secretary.

Amount deposited with the Government of British Columbia: Hydro Electric Power Commission of Ontario 6-per-cent. bonds, $10,000; Canadian Northern Pacific Railway Company 4-per-cent. debenture stock, £600; Province of British Columbia debentures, $13,000.

Authorized capital	$2,000,000
Amount subscribed	1,456,900
Amount paid in cash	145,690

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Assets.

Mortgage loans on real estate	$139,460.00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness: (*a.*) Loans to policyholders	5,171.51
Book value of bonds, debentures, etc., owned by the Company	203,255.59
Cash at head office, $4.54; in banks, $51,410.64	51,415.18
Total ledger assets	$399,302.28
Interest accrued	$3,779.49
Net premiums due and uncollected	37,372.30
Balances due from agents	1,600.36
Total non-ledger assets	$42,752.15
Total assets	$442,054.43

Liabilities.

Net liability under assurance, annuity, and supplementary contracts in force for payments not due, dependent on life, disability, or any other contingency or on a term certain	$200,843.00
Net liability for payments due under contracts	667.10
Received from policyholders in advance	711.90
Medical examiners' fees due and accrued, $786; legal fees due and accrued, $215.50; auditors' fees, $350; miscellaneous, $8,233.18	9,584.68
Commission to agents due and accrued	6,318.05
Payments received on shares not allotted	5,050.00
Total liabilities (except capital stock)	$223,174.73

Income.

Total net premium income and consideration for annuities	$143,305.48
Interest and dividends	13,957.95
Total income	$157,263.43

Disbursements.

Total net disbursements in respect of assurance and annuity contracts	$8,031.66
Taxes, licences, and fees	3,021.76
Head Office expenses: Salaries, $20,639.85; directors' fees, $662; auditors' fees, $600; travelling expenses, $3,036.48; rents, $2,174.83; investment expenses, $2,525	29,638.16
Branch office and agency expenses: Assurance commissions, first year, $27,634.74; assurance commissions, renewal, $3,969.08; salaries, $18,788.79; rents, $1,088.71; miscellaneous, $11,533.56	63,014.88
All other expenses: Advertising, $2,128.73; books and periodicals, $228.85; express, telegrams, and telephones, $601.87; legal fees, $509.91; medical fees, $1,571; office furniture, $72.50; postage, $1,673.59; printing and stationery, $3,627.62; capital stock sales expenses commission, $18,792.50; salaries and expenses, $24,380; miscellaneous, $2,079.27	55,665.84
Total disbursements	$159,372.30

RETURNS FOR BRITISH COLUMBIA.

Deposit with Government	$25,920.00
Assets	*Nil*
Liabilities	*Nil*
Premiums received	5,419.70
Losses incurred, net	*Nil*
Losses paid, net	*Nil*
Amount at risk	161,200.00

GENERAL CASUALTY COMPANY OF AMERICA.

Head Office—Seattle, Wash.

Directors.

A. D. Fisher.
J. A. Humbird.
W. L. McCormick.
A. H. Middleton.
Frank B. Martin.
H. K. Dent.
Henry McCleary.
J. B. McGoldrick.
Geo. J. Osgood.
C. D. Stimson.
W. H. Talbot.

Secretary, Frank B. Martin.

Amount deposited with the Government of British Columbia: Canadian National Railway definitive bonds, par value $30,000.

Authorized capital	$200,000
Amount subscribed	200,000
Amount paid in cash	200,000

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Assets.

Book value of bonds, $666,704.75; stocks, $29,925	$696,629.75
Deposits in trust companies and banks not on interest	27,896.20
Gross premiums in course of collection	82,987.79
Due under reinsurance treaties	589.27
Advanced expenses	100.00
Furniture and fixtures	6,323.75
Total ledger assets	$814,526.76

Interest accrued on bonds, not in default		$11,376.36
Market value (not including interest) of bonds and stocks over book value		9,330.46
Gross assets		$835,233.58
Deduct assets not admitted—		
Furniture, fixtures, and safes	$6,323.75	
Advanced expense	100.00	
		6,423.75
Total admitted assets		$828,809.83

Liabilities.

Total unpaid claims		$139,108.02
Estimated expenses of investigation and adjustment of unpaid claims		2,500.00
Total unearned premiums		274,314.41
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies effective on or after October 1st, 1927		27,088.95
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		6,178.26
Estimated amount hereafter payable for Federal, State, and other taxes based upon business for 1927		10,681.97
Total amount of all liabilities (except capital)		$459,871.61
Capital paid up	$200,000.00	
Surplus over all liabilities	168,938.22	
Surplus as regards policyholders		368,938.22
Total		$828,809.83

Income.

Total net premiums	$533,193.67
Total interest and rents	32,783.84
Contingent commission on reinsurance	982.84
Gross increase by adjustment in book value of ledger assets of bonds	285.22
Total income	$567,245.57

Disbursements.

Total net amount paid policyholders for losses	$217,635.48
Investigation and adjustment of claims	23,046.31
Commissions or brokerage, less amount received on return premiums and reinsurance	123,806.79
Salaries, fees, other compensations, and travelling expenses of officers, directors, trustees, and home office employees	36,540.58
Salaries, travelling and all other expenses of branch office employees and agents not paid by commissions	8,034.14
Inspections, including accident-prevention	4,901.05
Rents	3,821.60
General office maintenance and expense	1,931.55
State taxes on premiums, $7,403.97; Insurance Department licences and fees, $1,213.35	8,617.32
Legal expenses, $466.12; advertising, $4,289.27; printing and stationery, $4,784.19	9,539.58
Postage, telegraph, telephone, exchange, and express	3,258.94
Furniture, fixtures, etc.	2,686.33
Bureau and Association dues and assessments	25.91
Policyholders for dividends	3,569.82

Investment expense	$139.00
Gross decrease by adjustment in book value of ledger assets in bonds	3,026.66
Total disbursements	$450,581.06

RETURNS FOR BRITISH COLUMBIA.

Deposit with Government	$30,000.00
Assets	827.91
Liabilities	61.16
Premiums received	152.91
Losses incurred, net	*Nil*
Losses paid, net	*Nil*
Amount at risk	.....

HOME ASSURANCE COMPANY OF CANADA.

Head Office—Calgary, Alberta.

Directors.

S. C. Brown.
F. A. Ogilvie.
C. H. St. John.
W. D. Dixon.
G. R. E. Eltherington.
J. G. Norstrant.
Evan Roberts.
A. Corrie.
G. Fisher.

Clarence H. St. John, Secretary.

Authorized capital	$500,000
Amount subscribed	500,000
Amount paid up in cash	60,327

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Assets.

Mortgage loans on real estate, first charges		$2,900.00
Book value of bonds, debentures, and debenture stock owned		66,799.23
Cash on hand and in banks		12,118.08
Interest accrued		1,092.29
Agents' balances and premiums uncollected (net commissions deducted): Written on or prior to October 1st, 1927, $6.91; written after October 1st, 1927, $3,092.68		3,099.59
Furniture and fixtures		1,948.63
All other assets—		
Stationery supplies		1,253.00
Prepaid licence		250.00
Organization Account		1,000.00
Deposit on utility		3.00
Calls on capital stock outstanding		2,173.00
Gross assets		$92,636.82
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1927	$6.91	
Furniture and fixtures	1,948.63	
Organization Account	1,000.00	
Stationery, etc.	1,253.00	
		4,208.54
Total admitted assets		$88,428.28

Liabilities.

Total provision for unpaid claims		$1,253.28
Total net reserve, carried out at 80 per cent. thereof		11,146.20
Total liabilities, excluding capital stock		$12,399.48
Capital stock paid in cash, including calls outstanding, $2,173		62,500.00
Excess of assets over liabilities		$17,737.34
Total liabilities		$92,636.82

Profit and Loss Account.

Net premiums written		$64,714.54
Reserve of unearned premiums (80 per cent.)—		
At beginning of year		$7,641.51
At end of year		11,146.20
Increase		3,504.69
Net premiums earned		61,209.85
Net claims incurred		$15,794.28
Claims in suspense		548.07
Commissions		19,487.90
Reinsurance		10.42
Taxes		955.18
Salaries, fees, and travelling expenses		12,046.90
All other expenses		8,396.69
Underwriting profit		$3,970.41
Other revenue—		
Interest dividends and rents earned	$3,442.27	
Other gains	237.50	
		3,679.77
Net profit for the year		$7,650.18

Surplus for Protection of Policyholders.

Surplus of assets over liabilities (excluding capital stock) at beginning of year	$69,116.66
Net profit (brought down)	7,650.18
	$76,766.84
Increase in paid in capital stock	1,297.50
Surplus of assets over liabilities (excluding capital stock) at end of year	$78,064.34

RETURNS FOR BRITISH COLUMBIA.

Assets	$1,000.00
Liabilities	1,995.00
Premiums received	21,302.43
Losses incurred, net	6,743.29
Losses paid, net	6,098.76
Amount at risk	601,500.00

MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA.

Head Office—Vancouver, B.C.

Directors.

Jas. Bailey.	Thos. Laing.
Jno. W. Berry.	J. W. Miller.
Archibald Blair.	D. A. McKee.
Henry Bose.	H. F. Page.
W. J. Frederick.	W. J. Park.
W. H. Higginson.	C. E. Whitney-Griffiths.
R. U. Hurford.	

Manager-Secretary, Wm. Townsley.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Assets.

Balance in bank		$4,530.66	
Investments—			
Dominion of Canada war bonds	$2,000.00		
Government guaranteed bonds, C.N.R.	11,096.04		
First mortgage	300.00		
Real estate	3,340.00		
		16,736.04	
Balance 1924 assessment unpaid		1,278.63	
Insurance premiums due and unpaid		1,539.17	
			$24,084.50
Insurance premiums, second and third instalments			48,175.11
Office furniture			1,079.09
Printing and stationery, stock on hand			100.00
Premium notes held by Company			182,880.39
Deferred commission account			12,627.64
Deposits			5.00
			$268,951.73

Liabilities.

Accounts payable			$120.00
Loans			9,650.00
Fire losses in course of adjustment (estimated)			1,000.00
Reserve Account—			
Agents' commissions earned		$318.01	
Reinsurance reserve for outstanding risk		19,047.36	
Insurance premiums reserve		48,175.11	
Premium notes reserve		182,880.39	
1924 assessment unpaid		1,278.63	
			$251,699.50
Surplus Account—			
Profit and Loss Account as at January 1st, 1927		$7,265.87	
Excess of income over operating expenses for the year ended December 31st, 1927		25,302.36	
1924 assessments collected during 1927		43.45	
		$32,611.68	
Fire losses paid and reserved for		26,129.45	
			6,482.23
			$268,951.73

Profit and Loss Account.

By Insurance premiums	$46,238.68	
Interest on investment and bank	387.31	
Commissions earned	178.51	
		$46,804.50
To Advertising	$501.50	
Exchange	56.11	
General expense	453.75	
Fire adjustment expenses	295.65	
Interest on loan	579.00	
Rent and light	1,399.14	
Salary, Manager	3,600.00	
Salary, general	4,392.50	
Stamps	241.31	
Stationery and printing	501.05	
Taxes on real estate	167.00	
Telephone	173.51	
Travelling expense	386.50	
Grants to officials	383.35	
Commissions	8,371.77	
		21,502.14
Balance carried to balance-sheet		$25,302.36

OHIO FARMERS INSURANCE COMPANY.

Head Office—LeRoy, Ohio.

Directors.

F. Hawley.
W. E. Haines.
N. R. Chalfant.
Jas. E. Waite.
W. F. Kyle.
E. A. Bowman.
B. McDowell.
P. Russell.
A. J. Vorys.

D. W. Crane, Secretary.

Amount deposited with the Government of British Columbia: United States 4th Liberty Loan 4¼-per-cent. bonds, $25,000.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Assets.

Book value of real estate	$483,297.65
Mortgage loans on real estate, first liens	1,737,716.84
Loans secured by pledge of bonds, stocks, or other collateral	41,878.15
Book value of bonds, $1,245,654.07; book value of stocks, $195,558.85	1,441,212.92
Cash in company's office, $87,319.93; deposits in trust companies and banks not on interest, $1,901.71; deposits in trust companies and banks on interest, $855,381.62	944,603.26
Agents' balances representing business written subsequent to October 1st, 1927	516,608.22
Bills receivable taken for fire risks	31,515.68
Due from other insurance companies	774.73
Furniture and fixtures	81,650.54
Accounts receivable	515.94
Stock of materials	1,147.42
Total ledger assets	$5,279,371.89

Interest due ($25,392.07) and accrued ($20,722.95) on mortgages, $46,115.02; interest accrued on bonds, $10,478.36; interest due ($60) and accrued ($681.47) on collateral loans, $741.47; interest due on bank deposits, $600.60; rents due ($140) and accrued ($40) on Company's property or lease, $180		$58,115.45
Market value of bonds and stocks over book value		24,827.08
Gross assets		$5,362,314.42
Deduct assets not admitted—		
Furniture and fixtures	$81,650.54	
Bills receivable, past due, taken for premiums	31,515.68	
Accounts receivable, $515.94; stock of materials, $1,147.42	1,663.36	
		114,829.58
Total admitted assets		$5,247,484.84

Liabilities.

Net unpaid claims		$398,581.19
Estimated expenses of investigation and adjustment of losses (paid losses, $400; unpaid losses, $450)		850.00
Total unearned premiums		3,512,360.29
Salaries, rents, expenses, bills, accounts, fees, etc.		1,489.02
Estimated amount hereafter payable for Federal, State, and other taxes based upon the business of the year of this statement		79,759.24
Contingent commission or other charges due or accrued		9,400.00
Total amount of all liabilities (except guaranty capital)		$4,002,439.74
Emergency reserve	$75,000.00	
Surplus over all liabilities	1,170,045.10	
Surplus as regards policyholders		1,245,045.10
Total		$5,247,484.84

Income.

Total net premiums	$3,362,732.91
Total interest and rents	200,693.03
Income from other sources	4,090.68
Gross profit on sale or maturity of bonds and stocks	7,318.94
Total income	$3,574,835.56

Disbursements.

Total net amount paid for losses	$1,488,648.19
Loss adjustment expenses	81,749.27
Agents' compensation, including brokerage, $870,042.64; agents' allowances, $16,476.52	886,519.16
Field supervisory expenses: (*a.*) Salaries of fieldmen, $104,346.92; (*b.*) expenses of fieldmen, $22,072.79; (*c.*) executive, travelling expenses of others than fieldmen, $626.97	127,046.68
Salaries and fees, directors, officers, and clerks	204,344.42
Rents	4,000.00
Maps, including corrections	5,734.10
Inspections and surveys, including underwriters' boards and tariff associations	67,245.60
Taxes, licences, and fees	98,629.03
Postage, telegraph, and telephone	12,115.05
Legal expense, excluding legal expenses on losses	2,541.09

Advertising, subscriptions, printing, and stationery	$43,794.63
Miscellaneous	35,584.49
Profit and loss, furniture and fixtures charged off	9,025.63
Real-estate expenses, repairs, and taxes	16,370.90
Agents' balances charged off	22,226.90
Gross loss on sale or maturity of ledger assets	5,255.13
Gross decrease by adjustment in book value of ledger assets	15,000.00
Total disbursements	$3,125,830.27

RETURNS FOR BRITISH COLUMBIA.

Deposit with Government	$25,000.00
Assets	*Nil*
Liabilities	4,407.35
Premiums received	9,181.98
Losses incurred, net	978.98
Losses paid, net	978.98
Amount at risk	361,103.00

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY.

Head Office—Waterloo, Ont.

Directors.

S. C. Tweed.	Hon. M. Doherty.	Dr. Chas. J. Morton.
Sen. H. W. Laird.	Hon. F. C. Biggs.	M. Rousseau.
J. C. Breithaupt.	A. E. Silverwood.	H. G. Bertram.
Ed. Irwin.	Frank McLaughlin.	J. M. Riddell.
E. C. Mitchell.	A. W. Briggs, K.C.	H. MacPherson.
J. A. Martin.	W. E. Payne, K.C.	Col. N. Spence.
W. E. Long.	E. K. Reiner.	John T. Haig, K.C.

M. J. Smith, Secretary.

Amount deposited with the Government of British Columbia: District of Burnaby 5-per-cent. bonds, $10,000; Canadian Northern Railway 4½-per-cent. stock, $17,250; Canadian North Western Railway 4½-per-cent stock, $5,937.33; total, $33,187.33.

Authorized capital	$3,750,000
Amount subscribed	3,618,000
Amount paid in cash	361,800

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Assets.

Book value of real estate held by the Company, less $96,000 encumbrances		$175,337.90
Mortgage loans on real estate, first liens		2,304,529.94
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness—		
Loan to policyholders	$281,893.18	
Advances to policyholders under automatic non-forfeiture provisions	82,231.49	
		364,124.67
Book value of bonds, debentures, and debenture stocks owned by the Company		1,281,294.83
Cash at Head Office, $79,291.60; in banks, $5,549.59		84,841.19
All other ledger assets		7,934.61
Total ledger assets		$4,218,063.14

Interest and dividends due, $258.81; interest accrued, $55,157.17		$55,415.98
Net premiums due and uncollected and deferred		138,726.12
Market value of bonds over costs		62,449.53
Total non-ledger assets		$256,591.63
Total assets		$4,474,654.77

Liabilities.

Net liability under assurance, annuity, and supplementary contracts in force for payments not due, dependent on life, disability, or any other contingency or on a term certain		$2,998,815.00
Net liability for payments due under contracts		31,079.00
Provision for unreported death losses and disability claims		4,000.00
Amounts left with the Company (arising out of assurance contracts), including interest accumulations—		
Amounts assured	$3,500.00	
All other amounts accrued interest on above	161.12	
		3,661.12
Received from policyholders in advance of premiums		4,515.74
Provincial, municipal, and other taxes due and accrued		3,651.00
Medical examiners' fees due and accrued		1,270.00
Borrowed money		836,522.91
Reserve for unpaid accounts		2,000.00
Staff Savings Fund		789.81
Sundry accounts payable		188.41
Agents' accounts payable		2,101.32
Total liabilities (except capital stock)		$3,888,594.31

Income.

Total net premium income and consideration for annuities		$1,005,761.60
Interest and dividends		188,411.39
Gross rents for Company's property (including $7,620 for Company's occupancy of its own buildings), less $4,081.69 for taxes, expenses, and repairs in connection with such properties		9,023.31
Premiums on stock		83,160.00
Commission on mortgages	$35,900.00	
Commission on real estate	5,000.00	
Commission on bonds	5,297.11	
		46,197.11
Total income		$1,332,553.41

Disbursements.

Total net disbursements in respect of assurance and annuity contracts		$386,175.69
Interest or dividends to shareholders		19,989.30
Taxes, licences, and fees (including taxes on investments but excluding taxes on real estate)		14,687.85
Head Office expenses: Salaries, $51,911.13; directors' fees, $1,623.50; auditors' fees, $2,000; travelling expenses, $6,310.03; rents, $7,620; miscellaneous, $1,198.98		70,663.64
Branch office and agency expenses: Assurance commissions, first year, $114,223.30; assurance commissions, renewal, $82,567.66; salaries, $13,484.53; travelling expenses, $1,789.89; rents, $13,901.74; miscellaneous, $1,535.20		227,502.32

All other expenses: Advertising, $15,634.52; books, etc., $1,569.98; express, telegrams, and telephones, $3,360.85; legal fees, $1,799.25; medical fees, $6,858.25; office supplies, $311.79; postage, $5,585.65; printing and stationery, $8,711.04; commissions on loans, $2,945.75; miscellaneous, $28,620.99	$75,398.07
Total disbursements	$794,416.87

RETURNS FOR BRITISH COLUMBIA.

Deposit with Government	$33,457,32
Assets	424,400.98
Liabilities	98,417.00
Premiums received	38,260.39
Losses incurred, net	9,326.33
Losses paid, net	9,326.23
Amount at risk	1,207,875.00

ROYAL PLATE GLASS INSURANCE COMPANY.

Head Office—Vancouver, B.C.

Directors.

J. P. Nicolls. C. A. Wickens.
C. H. Macaulay. R. H. Maitland.
A. P. Bogardus. B. C. Grant.

Edgar S. Smith, Secretary.

Amount deposited with the Government of British Columbia: C.N.O. Railway Company 3½-per-cent. stock, £1,320; deposit receipt, Canadian Bank of Commerce, $325; total, $5,335.72.

Authorized capital	$25,000
Amount subscribed	10,000
Amount paid in cash	2,750

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Assets.

Mortgage loans on real estate	$12,750.00
Cash in banks	6,230.33
Interest accrued	323.64
Agents' balances and premiums uncollected (net commission deducted)	841.74
Government deposit	5,335.72
Commissions prepaid	1,087.18
Total admitted assets	$26,568.61

Liabilities.

Total net reserve, $3,106.23; carried out at 80 per cent. thereof	$2,484.98
All other liabilities	332.68
Total of all liabilities (except capital stock)	$2,817.66
Capital stock paid up	$2,750.00
Surplus in Profit and Loss Account	21,000.95
Excess of assets over liabilities	$23,750.95
Total liabilities	$26,568.61

Profit and Loss Account.

Net premiums written		$3,457.68
Reserve of unearned premiums (80 per cent.)—		
At beginning of year	$4,019.94	
At end of year	3,106.23	
Increase		$913.71
Net premiums earned		$4,371.39
Net claims incurred	$1,941.50	
Commissions	1,588.65	
Taxes	164.72	
Salaries, fees, etc.	105.00	
All other expenses	9.24	
		$3,809.11
Underwriting profit		$562.28
Other revenue		1,531.00
Net profit for the year		$2,093.28

Surplus for Protection of Policyholders.

Surplus of assets over liabilities (excluding capital stock) at beginning of year	$18,206.42
Net profit brought down	2,093.28
Surplus of assets over liabilities (excluding capital stock) at end of year	$20,379.70

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of Shares.	Amount subscribed.	Amount paid.
C. A. Wickens	Vancouver	8	$800	$220.00
J. P. Nicolls	,,	5	500	137.50
I. Douglas	Boston, U.S.A.	12	1,200	330.00
Mary Douglas	,, ,,	5	500	137.50
R. D. Douglas	Binghampton, U.S.A.	5	500	137.50
N. S. Douglas	,, ,,	5	500	137.50
A. P. Bogardus	Vancouver	10	1,000	275.00
J. P. Nicolls	,,	14	1,400	385.00
C. H. Macaulay	,,	14	1,400	385.00
R. M. Maitland	,,	12	1,200	330.00
B. C. Grant	,,	10	1,000	275.00
		100	$10,000	$2,750.00

THE TORONTO CASUALTY FIRE & MARINE INSURANCE COMPANY.

Head Office—Toronto, Ont.

Directors.

C. H. Ackerman.
J. T. Brawnd.
A. E. Dawson.
W. W. Evans.
Forbes Godfrey.
Henry Knight.
J. O. Linteau.
M. A. Mackenzie.
R. P. Parker.
T. H. Pratt.
G. L. Smith.
A. E. Wilson.

Secretary, W. B. Coatts.

Amount deposited with the Government of British Columbia: Hydro-electric 4-per-cent. bonds, $6,000; Province of Ontario 5-per-cent. bonds, $21,000; total, $27,000.

Authorized capital	$2,000,000
Amount subscribed	1,119,300
Amount paid up in cash	306,465

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Assets.

Mortgage loans on real estate, first charges		$55,800.00
Book value of bonds, debentures, etc., owned by the Company		485,560.33
Cash at Head Office		5,381.19
Cash in banks		78,127.99
Interest and dividends due, $292.80; interest accrued, $5,474.65		5,767.45
Agents' balances and premiums uncollected (net commission deducted): Written on or after October 1st, 1927, $98,670.29; written prior to October 1st, 1927, $9,347.95		108,018.24
Bill receivable		62.08
Amount due from reinsurance on losses already paid		15,524.04
		$754,241.32
All other assets—		
Market value of securities over book value	$23,924.33	
Due from other companies	11,014.82	
Sundry assets	157.50	
Cash at branch offices	50.00	
		35,146.65
Gross assets of the Company		$789,387.97
Deduct assets not admitted—		
Agents' balances on premiums written prior to October 1st, 1927	$9,347.95	
Bills receivable	62.08	
		9,410.03
Total admitted assets of the Company		$779,977.94

Liabilities.

Total provision for unpaid claims		$106,558.29
Total net reserve, $279,254.76; carried out at 80 per cent. thereof		223,403.82
Reserve of unpaid losses under unlicensed reinsurance unsecured		7,976.66
Taxes due and accrued		13,408.38
Reinsurance premiums		173,330.41
Other contingency reserves		2,000.00
All other liabilities as follows—		
Cash withheld from unlicensed reinsurers		30,839.32
Interest due on reinsurance balances		1,662.37
Agents' balances, credit		9,774.82
Total of liabilities (except capital stock)		$568,954.07
Capital stock paid in cash	$306,465.00	
Deficit in Profit and Loss Account	95,441.13	
Excess of assets over liabilities		211,023.87
Total liabilities		$779,977.94

Profit and Loss Account.

Net premiums written		$637,764.87
Reserve of unearned premiums (80 per cent.)—		
At beginning of year		$268,999.91
At end of year		223,403.82
Increase		$45,596.09
Net premiums earned		$683,360.96
Net claims incurred		435,666.18
Net adjustment expenses		36,471.50
Commissions		131,379.24
Taxes		23,684.32
Salaries, fees, and travelling expenses		88,521.25
All other expenses		48,841.58
Underwriting loss		$81,203.11
Other revenue—		
Interest, dividends, and rents earned	$22,636.73	
Increase in market value of investments	15,353.02	
Profit on sale of investments	5,455.84	
		43,445.59
Other expenditure—		
Bad debts written off	$296.21	
Increase in reserve for contingent commissions	500.00	
Investment expenses	100.00	
		896.21
Net loss for the year		$38,653.73
Surplus of assets over liabilities (excluding capital stock) at beginning of year		$201,789.03
Net loss brought down		38,653.73
Premium on capital stock received in cash		17,895.00
		$181,030.30
Increase in paid in capital stock	$36,730.00	
Decrease in disallowed assets	1,240.23	
		37,970.23
		$219,000.53
Increase in unsecured unlicensed reinsurance		7,976.66
Surplus of assets over liabilities (excluding capital stock) at end of year		$211,023.87

RETURNS FOR BRITISH COLUMBIA.

Deposit with Government	$27,000.00
Assets	38,047.98
Liabilities	18,209.08
Premiums received	36,537.84
Losses incurred, net	13,174.15
Losses paid, net	13,963.52
Amount at risk	1,030,213.00

WAWANESA MUTUAL INSURANCE COMPANY.

Head Office—Wawanesa, Man.

Directors.

S. H. Henderson.	A. J. Elliott.
Robert Wallace.	G. H. Stephens.
S. Reid.	E. M. Vanstone.

Amount deposited with the Government of British Columbia: Grand Trunk Pacific 4-per-cent. bonds, £4,600; Canadian National Railway Company 4-per-cent. stock, £1,680.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Assets.

Cash value of real estate, less encumbrances	$14,000.00
Cash value of mortgages	45,649.94
Cash value of bonds, debentures, securities other than foregoing	859,069.66
Actual cash on hand at Head Office	8,626.55
Cash on deposit to the Company's credit and not drawn against in banks	52,916.49
Cash in agents' hands acknowledged by them to be due	5,498.41
Amount unpaid of assessments which were levied during 1927	33,756.38
Amount unpaid levied in prior years	22,292.43
Amount premium notes in force after deducting all payments thereon and assessments levied	1,354,258.88
Amount of interest due and accrued and all other assets	15,857.56
Amount of office furniture and safe (not extended, $7,200).	
Amount of unexpired reinsurance premiums	67,121.63
Total assets	$2,479,047.93

Liabilities.

Amount of losses supposed or reported, not included in foregoing	$9,010.35
Amount required to reinsure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at December 31st, 1927	146,300.00
Amount of all other liabilities	7,035.06
Total liabilities	$162,345.41

Receipts.

Cash on hand as per last statement (not extended, $61,208.63).	
Cash received by Company for assessments levied in 1927, received at Head Office	$371,797.69
Cash received by Company for assessments levied in years prior to 1927, received at Head Office	57,047.34
Cash received for premiums on cash system, received at Head Office	126,516.90
Cash received for interest during 1927	35,624.77
Cash received for sale of investments; e.g., of debentures, mortgages, or other securities during 1927 (not extended, $135,076.20).	
Cash received, agents' balances of 1926 received in 1927	126.46
Cash received from all other sources	820.00
Total receipts	$591,933.16

Expenditure.

Cash paid for commissions or allowances of any kind to agents	$78,029.57
Cash paid for law costs	1,358.45
Cash paid for fuel and light	941.19

Cash paid for investigation and adjustment of claims	$25,714.99
Cash paid for interest	3,797.55
Cash paid for statutory assessment and licence fees	8,973.11
Cash paid for travelling expenses	765.90
Cash paid for local taxes	270.16
Cash paid for salaries, directors' and auditors' fees	37,614.95
Cash paid for printing, stationery, and advertising	13,512.98
Cash paid for postage, telegrams, and express	6,550.22
Cash paid for other expenses	1,254.84
Total expenses of management	$178,783.91
Cash paid for losses which occurred prior to 1927	10,066.16
Cash paid for losses which occurred during 1927	193,841.46
Cash paid for reinsurance	39,988.28
Cash paid for rebate, abatement, and returned premiums	4,608.91
Cash paid for purchase of investments, debentures, mortgages, and other securities (not extended, $298,462.18).	
Cash paid for other expenditure	924.05
Total expenditure	$428,212.77

RETURNS FOR BRITISH COLUMBIA.

Deposit with Government	$29,821.00
Assets	9,211.44
Liabilities	808.25
Premiums received	3,422.90
Losses incurred, net	112.50
Losses paid, net	112.50
Amount at risk	714,750.00

THE WESTERN EMPIRE LIFE ASSURANCE COMPANY.

Head Office—Winnipeg, Man.

Directors.

S. D. Hannah. Brig.-Gen. H. M. Dyer.
Wm. Hudson. R. W. Craig.
Dr. A. M. Campbell. Wm. Smith.

F. C. O'Brien, Secretary.

Authorized capital	$1,000,000.00
Amount subscribed	904,000.00
Amount paid in cash	221,414.74

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Assets.

Book value of real estate held by the Company		$15,319.60
Mortgage loans on real estate		649,677.75
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness—		
Loans to policyholders	$181,328.92	
Advances to policyholders under automatic non-forfeiture provisions	47,330.12	
		228,659.04
Book value of bonds, debentures, and debenture stock owned by the Company		241,303.65
Cash at Head Office, $6,018.83; in banks, $12,089.20		18,108.03
Total ledger assets		$1,153,068.07

Interest and dividends due		$22,233.92
Net premiums due and uncollected and deferred		80,894.42
Total non-ledger assets		$103,128.34
Total assets		$1,256,196.41

Liabilities.

Net liability under assurance, annuity, and supplementary contracts in force for payments not due, dependent on life, disability, or any other contingency or on a term certain		$950,375.00
Net liability for payments due under contracts		14,647.03
Received from policyholders in advance		8,158.30
Medical examiners' fees due and accrued		1,699.06
Borrowed money		31,100.00
Death claims reported		3,500.00
Total liabilities (except capital stock)		$1,009,479.39

Income.

Total net premium income and consideration for annuities		$251,330.64
Interest and dividends		67,846.43
Investment repayments	$53,961.72	
Policy loan repayments	35,207.50	
Shareholders' premium		625.15
Other income		311.02
Total income		$320,113.24

Disbursements.

Total net disbursements in respect of assurance and annuity contracts		$33,350.86
Taxes, licences, and fees (including taxes on investments but excluding taxes on real estate)		5,212.08
Head Office expenses: Salaries, $27,999.50; directors' fees, $270; auditors' fees, $425; travelling expenses, $930.85; rents, $4,020		33,645.35
Branch office and agency expenses		57,964.95
All other expenses: Advertising, $7,723.83; express, telegrams, and telephones, $494.87; legal fees, $1,193.44; medical fees, $2,572.70; postage, $1,055; miscellaneous, $7,302.27		20,342.11
Total disbursements		$150,515.35

RETURNS FOR BRITISH COLUMBIA.

Assets, including policy loans	$109,364.20
Liabilities, death claim reported	1,000.00
Premiums received	33,006.63
Losses incurred, net	1,000.00
Losses paid, net	801.50
Amount at risk	1,041,030.00

Annual Statements of Fraternal Societies for the Year ended December 31st, 1927.

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

Head Office—Hamilton, Ont.

Governing Executive Authority.

J. L. Archer.
E. J. Gott.
Wm. Benson.
J. L. Davidson.
Dr. J. W. Edwards.
Alex. Morris.
Frank Howard.
Wm. F. Montague.

Wm. F. Montague, Secretary and Treasurer.

Prof. W. A. Mackenzie, Actuary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Assets by Funds.

Ledger Items.	Mortuary Fund.	Sickness and Funeral Fund.	Child Insurance Fund.	Guarantee Fund.	General Expense Fund.	Total.
As at December 31st, 1926—						
Net ledger assets	$1,337,849.19	$196,095.14	$11,024.02	$1,000.00	$38,793.52	$1,584,761.87
Total ledger assets	$1,337,849.19	$196,095.14	$11,024.02	$1,000.00	$38,793.52	$1,584,761.87
Increase in ledger assets in 1927—						
From income	$529,806.58	$35,493.41	$2,624.20	$519.04	$22,004.59	$590,447.82
Transfers from other funds	140.00	.....	.....	.....	28,585.02	28,725.02
Total increase	$529,946.58	$35,493.41	$2,624.20	$519.04	$50,589.61	$619,172,84
Decrease in ledger assets, 1927—						
From disbursements	$342,972.11	$26,516.21	$500.00	.....	$66,978.40	$436,966.72
From written-down assets	18,357.87	.....	.....	.....	.....	18,357.87
Transfers to other funds	25,499.19	2,215.20	351.59 140.00	$519.04	.....	28,275.02
Total decrease	$386,829.17	$28,731.41	$991.59	$519.04	$66,978.40	$484,049.61
As at December 31st, 1927—						
Net ledger assets	$1,499,324.47	$202,857.14	$12,656.63	$1,000.00	$22,404.73	$1,738,242.97
Total ledger assets	$1,499,324.47	$202,857.14	$12,656.63	$1,000.00	$22,404.73	$1,738,242.97
Non-ledger items—						
Interest due and accrued	$36,436.61	$6,298.88	$291.16	.....	.....	$43,026.65
Premiums, contributions, etc., due	41,317.14	2,127.83	201.14	$396.24	$2,770.20	46,812.55
Supplies, office furniture, etc.	.....	.....	.....	.....	5,285.62	5,285.62
Total non-ledger assets	$77,753.75	$8,426.71	$492.30	$396.24	$8,055.82	$95,124.82
Total ledger and non-ledger assets	$1,577,078.22	$211,283.85	$13,148.93	$1,396.24	$30,460.55	$1,833,367.79
Deduct assets not admitted	18,357.87	.....	.....	.....	.....	18,357.87
Total admitted assets	$1,558,720.35	$211,283.85	$13,148.93	$1,396.24	$30,460.55	$1,815,009.92

Liabilities.

Mortuary Fund—

Death claims incurred and reported during year but not paid	$40,000.00
Premiums paid in advance	66.15
	$40,066.15

Sickness and Funeral Benefits Fund—	
Claims incurred and reported during year but not paid	$450.00
Claims incurred during year but not reported until after December 31st	1,800.00
Premiums paid in advance	8.58
Total liabilities, except reserve	$2,258.58
Guarantee Fund—	
Premiums paid in advance	$33.14
Other Benefit Funds—Child Insurance Fund—	
Amount overpaid on monthly rates	$5.03
Credit balances due Councils	4.67
	$9.70
General Expense Fund—	
Due and accrued for commissions	$650.00
Expense dues paid in advance	394.32
Total general fund liabilities	$1,044.32
Total liabilities (all funds) except reserve	$42,411.89

Income.

Mortuary Fund—		
Premiums (with extra dues, etc.)	$444,653.04	
Interest	85,153.04	
		$529,806.58
Sickness Fund and Funeral Benefits—		
Premiums	$22,151.98	
Interest	13,341.43	
		35,493.41
Guarantee Fund—		
Premiums	$475.36	
Interest	43.68	
		518.04
Other Benefit Funds—Child Insurance Department—		
Premiums	$1,678.34	
Per capita tax and fees	351.59	
Interest	594.27	
		2,624.20
General Expense Fund—		
Instalments on car	$444.75	
Interest	1,338.71	
Expense dues from members	17,950.70	
Other sources, supplies, etc.	2,270.43	
		22,004.59
Total income		$590,447.82

Disbursements.

Mortuary Fund—		
Death claims	$291,637.40	
Disability claims	20,359.72	
Legal expense *re* deaths and debentures	1,092.96	
Actuary *re* valuations	1,000.00	
Registration fees, insurance	325.00	
Refund of assessments	15.15	
Written off Battleford	28,541.88	
		$342,972.11

Sickness Fund—		
Sickness claims	$19,387.60	
Funeral claims	3,650.00	
Share of salary of G.M.E.	833.36	
Legal expense *re* debts, $55.17; actuary fee, $500	555.17	
Rebate of assessment	1.50	
Written off Battleford	2,088.58	
		$26,516.21
Other Benefit Funds—Child Insurance Fund—		
One death claim paid		500.00
General Expense Fund—		
Head Office expenses—		
Salaries	$6,699.97	
Directors' fees	788.85	
Auditors' fees	700.00	
Travelling expenses	399.77	
Rents	1,300.00	
Printing and supplies	1,294.39	
Miscellaneous	10,943.43	
		22,126.41
Agency and organization expenses—		
Commissions	$22,268.07	
Salaries	2,150.00	
Travelling expenses	1,362.09	
Miscellaneous	1,491.29	
		27,241.45
All other expenses—		
Advertising	$559.34	
Books, periodicals, express, etc.	599.67	
Legal fees	386.94	
Taxes and licences	385.50	
Agency printing and stationery	1,922.91	
Light, fuel, and water	35.32	
Official publications	2,536.11	
Miscellaneous	2,703.55	
Biennial meeting	8,451.20	
		17,580.54
Total disbursements		$436,966.72

RETURNS FOR BRITISH COLUMBIA.

Income—	
Per capita tax, certificate fees, supplies, etc.	$944.91
Premiums (with extra dues, etc.) for mortuary benefits	11,192.18
Premiums for sick benefits	896.19
Guarantee Fund premiums	5.00
Premiums for other benefits, Child Insurance Department	215.64
	$13,253.92
Disbursements—	
Claims paid for mortuary benefits	$1,750.00
Claims paid for sick benefits	726.85
Claims paid for funeral benefits	50.00
Claims paid for other benefits, field-work	1,426.18
	$3,953.03

THE ODD FELLOWS' RELIEF ASSOCIATION OF CANADA.

Head Office—Kingston, Ont.

Governing Executive Authority.

Dr. J. C. Connell.
W. Mundell.
C. C. Folger.
Wm. Jackson.
H. G. Robertson.
D. A. Shaw.
Jos. Powley.
L. B. Cooper.
W. McDonald.

J. N. Alexander, Secretary.

L. K. File, Actuary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Assets by Funds.

Ledger Items.	Mortuary Fund.	General Expense Fund.	Total.
As at December 31st, 1926—			
Net ledger assets	$3,822,868.28	.....	$3,822,868.28
Total ledger assets	$3,822,868.28	.....	$3,822,868.28
Increase in ledger assets in 1927—			
From income	$660,584.31	$95,604.69	$756,189.00
Total increase	$660,584.31	$95,604.69	$756,189.00
Decrease in ledger assets, 1927—			
From disbursements	$357,927.59	$92,115.00	$450,042.59
Total decrease	$357,927.59	$92,115.00	$450,042.59
As at December 31st, 1927—			
Net ledger assets	$4,129,014.69	.....	$4,129,014.69
Total ledger assets	$4,129,014.69	.....	$4,129,014.69
Total admitted assets	$4,129,014.69	.....	$4,129,014.69

Liabilities.

Mortuary Fund—		
Death claims incurred and reported during year but not paid		$22,577.50
Total liabilities (all funds) except reserve		$22,577.50

Income.

Mortuary Fund—		
Premiums (with extra dues, etc.)	$489,016.23	
Interest and rents	171,568.08	
		$660,584.31
General Expense Fund—		
Expense due from members	$46,514.80	
Other sources	49,089.89	
		95,604.69
Total income		$756,189.00

Disbursements.

Mortuary Fund—		
Death claims	$341,276.61	
Disability claims	2,855.00	

Mortuary Fund—*Continued.*		
Surrender values	$13,212.50	
Refund of premiums	583.48	
		$357,927.59
General Expense Fund—		
Head Office expenses—		
Salaries	$17,340.90	
Directors' fees	587.00	
Auditors' fees	1,200.00	
Actuaries' fees and expenses	516.60	
Travelling expenses	619.72	
Rents	779.74	
Printing and supplies	545.24	
Miscellaneous	4,437.34	
		26,026.54
Agency and organization expenses—		
Commissions	$4,725.75	
Salaries	13,615.00	
Travelling expenses	7,981.52	
Commission on collection of premiums	28,801.33	
		55,123.60
All other expenses—		
Advertising	$681.56	
Books, periodicals, express, telegrams, and telephones	2,237.92	
Medical fees	1,236.00	
Taxes and licences	1,695.90	
Agency printing and stationery	1,499.42	
Light, fuel, and water	913.29	
Miscellaneous	2,700.77	
		10,964.86
Total disbursements		$450,042.59

RETURNS FOR BRITISH COLUMBIA.

Premiums (with extra dues, etc.) for mortuary benefits	$31,321.69
Claims paid for mortuary benefits	20,045.56

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

Head Office—Toronto, Ont.

Governing Executive Authority.

Dr. John Ferguson, Chairman.
Col. D. M. Robertson.
Rev. D. Wallace Christie.
F. S. Mearns.
Col. Alexander Fraser.
W. M. McClemont.
Judge Tytler.
Adam Brand.
Col. Alexander Cowan.
J. P. MacGregor.
A. C. Gordon.

F. S. Mearns, Secretary.
W. R. Hitchins, Actuary.

STATEMENT FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Assets by Funds.

Ledger Items.	Mortuary Fund.	Sickness Fund.	General Expense Fund.	Total.
Net ledger assets as at December 31st, 1926	$1,095,429.14	$19,511.34	$2,615.99	$1,117,556.47
Total ledger assets	$1,095,429.14	$19,511.34	$2,615.99	$1,117,556.47
Increase in ledger assets in 1927—				
From income	$119,020.06	$3,505.91	$37,943.66	$160,469.63
From written-up assets	327.31	5.25	.....	332.56
Total increase	$119,347.37	$3,511.16	$37,943.66	$160,802.19
Decrease in ledger assets, 1927—				
From disbursements	$62,442.55	$2,591.44	$35,359.31	$100,393.30
Total decrease	$62,442.55	$2,591.44	$35,359.31	$100,393.30
As at December 31st, 1927—				
Net ledger assets	$1,152,333.96	$20,431.06	$5,200.34	$1,177,965.36
Total ledger assets	$1,152,333.96	$20,431.06	$5,200.34	$1,177,965.36
Non-ledger items—				
Interest, rent due and accrued	$20,330.10	$284.11	$1.17	$20,615.38
Premium liens on certificates, with interest	11,175.86	.....	.....	11,175.86
Premiums, contributions, etc., due	11,140.99	240.78	1,560.76	12,942.53
Total non-ledger assets	$42,646.95	$524.89	$1,561.93	$44,733.77
Total ledger and non-ledger assets	$1,194,980.91	$20,955.95	$6,762.27	$1,222,699.13
Total admitted assets	$1,194,980.91	$20,955.95	$6,762.27	$1,222,699.13

Liabilities.

Mortuary Fund—	
Death claims incurred and reported during year but not paid	$9,590.00
Total liabilities (all funds) except reserve	$9,590.00

Income.

Mortuary Fund—		
Premiums (with extra dues, etc.)	$92,163.24	
Interest and rents	53,999.44	
	$146,162.68	
Less amount transferred to General Fund	27,142.62	
		$119,020.06
Sickness Fund—		
Premiums	$3,094.86	
Interest and rents	811.26	
	$3,906.12	
Less amount transferred to General Fund	400.21	
		3,505.91
General Expense Fund—		
Expense dues from members	$8,213.05	
Other sources	29,730.61	
		37,943.66
Total income		$160,469.63

Disbursements.

Mortuary Fund—		
Death claims	$61,927.12	
Bonuses paid	478.61	
Refunds	36.82	
		$62,442.55
Sickness Fund—		
Sickness claims		2,591.44
General Expense Fund—		
Head Office expenses—		
Salaries	$7,802.50	
Directors' fees	292.00	
Auditors' fees	170.00	
Actuaries' fees and expenses	405.00	
Travelling expenses	217.05	
Rents	900.00	
Printing and supplies	1,826.93	
		11,613.48
Agency and organization expenses—		
Commissions	$324.00	
Salaries	11,477.50	
Travelling expenses	5,471.44	
		17,272.94
All other expenses—		
Advertising	$82.00	
Telegrams, etc.	129.26	
Medical fees	17.00	
Taxes and licences	130.73	
Light, fuel, and water	12.65	
Miscellaneous	6,101.25	
		6,472.89
Total disbursements		$100,393.30

RETURNS FOR BRITISH COLUMBIA.

Income—	
Premiums (with extra dues, etc.) for mortuary benefits	$4,503.05
Premiums for sick benefits	41.40
	$4,544.45
Disbursements—	
Claims paid for mortuary benefits	$2,060.00
Claims paid for sick benefits	32.57
	$2,092.57

LIST OF INSURERS LICENSED UNDER THE "INSURANCE ACT."

(CORRECTED TO JUNE 1ST, 1928.)

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
The Acadia Fire Insurance Company, Halifax, N.S.	F. W. Rounsefell, Vancouver	Fire.
Ætna Insurance Co., Hartford, Conn.	J. E. Kinsman, Victoria	Automobile, insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, and tornado.
Ætna Life Insurance Co., Hartford, Conn.	Gordon Bell, Vancouver	Life.
Agricultural Insurance Company, Watertown, New York	J. J. Banfield, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), explosion, fire, and inland transportation.
Alliance Assurance Co., Ltd., London, Eng.	W. Anderson and H. Miskin, Vancouver	Accident, automobile, burglary, fire, guarantee, marine, plate glass, sickness, inland transportation, and tornado.
Alliance Insurance Co. of Philadelphia, Pa.	J. H. Harrison, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, inland transportation, and marine.
American Alliance Insurance Co., New York, N.Y.	C. V. Wakely, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person) and fire.
American Automobile Insurance Co., St. Louis, Mo.	G. I. ap Roberts, Vancouver	Automobile.
American Central Insurance Company, St. Louis, Mo.	D. W. Campbell, Victoria	Automobile, explosion (including riot and civil commotion), fire, and tornado.
American Credit Indemnity Company of New York-St. Louis, Mo.	D. B. Campbell, Vancouver	Credit.
American Equitable Assurance Company of New York, N.Y.	G. H. L. Hobson, Vancouver	Fire.
The American Insurance Company, Newark, N.J.	T. W. B. London, Vancouver	Fire.
The Anglo Scottish General Commercial Ins. Co., Ltd., London, Eng.	T. W. Greer, Vancouver	Automobile and fire.
Atlas Assurance Company, Limited, London, England	John S. Gall, Vancouver	Fire and marine.
The Autocar Fire & Accident Insurance Company, Limited, London, Eng.	Alfred W. McLeod, Vancouver	Accident, automobile, fire, plate glass, and sickness.
Automobile Insurance Co. of Hartford, Conn., Hartford, Conn.	B. G. D. Phillips, Vancouver	Inland marine, inland transportation, and ocean marine.
Baloise Fire Insurance Company, Basle, Switzerland	A. H. Johnstone, Vancouver	Fire.
Bankers & Traders' Insurance Company, Limited, Sydney, Australia	G. H. L. Hobson, Vancouver	Fire.
Beaver Fire Insurance Company, Winnipeg, Man.	Waghorn, Gwynn & Co., Ltd., Vancouver	Fire.
The Boiler Inspection & Insurance Co. of Canada, Toronto, Ont.	R. V. Winch & Co., Ltd., Vancouver	Boiler and machinery.
Boston Insurance Co., Boston, Mass.	A. S. Matthews, Vancouver	Marine and fire.
British America Assurance Co., Toronto, Ont.	F. W. Rounsefell, Vancouver	Accident, automobile, burglary, explosion, fire, guarantee, hail, inland marine, inland transportation, lightning, ocean marine, plate glass, sickness, and tornado.
The British & European Insurance Company, Limited, London, England	Victor W. Odlum, Vancouver	Fire.
The British and Foreign Marine Insurance Co., Ltd., Liverpool, Eng.	B. G. D. Phillips, Vancouver	Inland transportation, marine, and sprinkler leakage.
The British Colonial Fire Insurance Company, Montreal, Que.	Harold Darling, Vancouver	Fire, tornado, and automobile.
(1.) The British Columbia Plate Glass Insurance Co., Vancouver, B.C.	Head Office, Vancouver	Plate glass.
The British Crown Assurance Corporation, Ltd., Glasgow, Scotland	A. McBride, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person) and fire.
The British General Insurance Company, Limited, London, England	J. H. Gillespie, Victoria	Automobile, fire, and tornado.
British Law Insurance Company, Limited, London, England	C. W. Stoess, Vancouver	Automobile and fire.
British North Western Fire Insurance Company, Toronto, Ont.	A. McBride, Vancouver	Fire.
The British Oak Insurance Company, Limited, London, England	Victor W. Odlum, Vancouver	Fire.
British Traders Insurance Co., Ltd., Victoria, Hong Kong	C. R. Elderton, Vancouver	Automobile, fire, marine, and tornado.
Caledonian American Insurance Company, New York, N.Y.	Fred A. Burgess, Vancouver	Fire.
Caledonian Insurance Company, Edinburgh, Scotland	Fred A. Burgess, Vancouver	Fire.

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
California Insurance Company, San Francisco, Cal.	John Anderson, Vancouver	Fire.
The Canada Accident and Fire Assurance Co., Montreal, Que.	John Anderson, Vancouver	Accident, automobile, burglary, fire, guarantee, plate glass, and sickness.
Canada Life Assurance Co., Toronto, Ont.	R. G. McCuish, Vancouver	Life.
Canada National Fire Insurance Company, Winnipeg, Man.	T. S. McPherson, Victoria	Fire.
Canada Security Assurance Company, Toronto, Ont.	R. E. Brett, Victoria	Automobile, fire, tornado, plate glass, and inland transportation.
Canadian Fire Insurance Company, Winnipeg, Man.	F. C. Paterson, Victoria	Automobile, burglary, explosion, fire, guarantee, hail, live stock, plate glass, and tornado.
Canadian General Insurance Company, Toronto, Ont.	G. H. L. Hobson, Vancouver	Automobile, live stock, and plate glass.
The Canadian Indemnity Company, Winnipeg, Man.	A. McC. Creery, Vancouver	Automobile, burglary, fire, forgery, guarantee, plate glass, and inland transportation.
The Canadian Surety Co., Toronto, Ont.	F. B. Lewis, Vancouver	Accident, automobile, burglary, fire (limited to insuring automobiles), forgery, guarantee, plate glass, and sickness.
The Capital Life Assurance Co. of Canada, Ottawa, Ont.	W. D. Kennedy, Vancouver	Life.
Car and General Insurance Corporation, Ltd., London, Eng.	J. H. Lawson, Vancouver	Accident, automobile, fire, hail, and sickness.
The Casualty Company of Canada, Toronto, Ontario	J. C. Stuart, Vancouver	Automobile, burglary, fire, plate glass, accident, sickness, and guarantee.
The Central Insurance Company, Limited, London, England	C. H. Macaulay, Vancouver	Automobile and fire.
The Century Insurance Company, Limited, Edinburgh, Scotland	Thos. W. Greer, Vancouver	Automobile, fire, guarantee (limited to the guaranteeing of the fidelity of persons in positions of trust, public or private, and executing bonds in legal actions and proceedings), marine, and plate glass.
The China Fire Insurance Co., Ltd., Victoria, Hong Kong	C. R. Elderton, Vancouver	Automobile, fire, and marine.
Citizens Insurance Company of Missouri, St. Louis, Mo.	Chas. H. Macaulay, Vancouver	Fire.
Columbia Insurance Company, Jersey City, N.J.	F. W. Rounsefell, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, and inland transportation.
Commercial Life Assurance Company of Canada, Edmonton, Alta.	W. A. Cantelon, Vancouver	Life.
Commercial Union Assurance Company, Limited, London, Eng.	John Anderson, Vancouver	Accident, automobile, burglary, fire, inland transportation, life, plate glass, sickness, and tornado.
Commercial Union Fire Insurance Company of New York	John Anderson, Vancouver	Fire.
Confederation Life Association, Toronto, Ont.	H. R. Glass, Vancouver	Life.
Connecticut Fire Insurance Company, Hartford, Conn.	Robt. H. Swinerton, Victoria	Fire and insurance against loss of or damage to property resulting from an earthquake.
Continental Casualty Co., Hammond, Ind.	A. S. Matthew, Vancouver	Accident, automobile, plate glass, and sickness.
Continental Insurance Company, New York, N.Y.	W. A. Lawson, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), explosion, fire, inland transportation, marine, tornado, and insurance against loss of or damage to property resulting from an earthquake.
The Continental Life Insurance Co., Toronto, Ont.	James Moss, Victoria	Life.
The Cornhill Insurance Company, Limited, London, England	Mrs. I. M. Thompson	Automobile, fire, and tornado.
The Crown Life Insurance Co., Toronto, Ont.	F. R. McD. Russell, Vancouver	Life.
Dominion Fire Insurance Company, Toronto, Ont.	A. K. White, Vancouver	Automobile and fire.
Dominion Gresham Guarantee & Casualty Co., Montreal, Que.	Frank Parsons, Vancouver	Accident, automobile, burglary, fire, guarantee, inland transportation, plate glass, and sickness.
The Dominion Life Assurance Co., Waterloo, Ont.	John T. McCay, Vancouver	Life.
The Dominion of Canada Guarantee & Accident Ins. Co., Toronto, Ont.	J. C. Stuart, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, inland transportation, life, plate glass, and sickness.

The Eagle Star & British Dominions Insurance Co., Ltd., London, Eng.	A. McBride, Vancouver	Automobile (limited to insurance against loss or damage from accident or injury suffered by an employee or other persons caused by an automobile for which the owner is liable), fire, marine, and plate glass.
(2.) Empire Life Insurance Company, Toronto, Ont.	A. H. Douglas, Vancouver	Life, accident, and sickness.
Employers Liability Assurance Corporation, Ltd., London, Eng.	Jas. A. Young, Vancouver	Accident, automobile, boiler and machinery, burglary, explosion, fire, forgery, guarantee, plate glass, sickness, and tornado.
Ensign Insurance Company, Toronto, Ont.	A. K. White, Vancouver	Fire.
Equitable Fire & Marine Insurance Co., Providence, R.I.	C. V. Wakely, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person) and fire.
The Essex and Suffolk Equitable Insurance Society, Ltd., London, Eng.	H. B. Leuty, Vancouver	Fire.
The Excelsior Life Insurance Co., Toronto, Ont.	F. J. Gillespie, Vancouver	Life.
Federated British Insurance Company, Limited, London, England	B. G. D. Phillips, Vancouver	Fire.
The Fidelity & Casualty Co. of New York, N.Y.	Seeley & Co., Vancouver	Accident, boiler and machinery, burglary, guarantee, plate glass, and sickness.
Fidelity Insurance Company of Canada, Toronto, Ont.	Leslie H. Wright, Vancouver	Accident, automobile, burglary, guarantee, plate glass, and sickness.
Fidelity Phenix Fire Insurance Co., New York, N.Y.	Arthur Coles, Victoria	Automobile (excluding insurance against loss by reason of bodily injury to the person), explosion (including riot and civil commotion), fire, inland transportation, tornado, and insurance against loss of or damage to property resulting from an earthquake.
Fire Association of Philadelphia, Philadelphia, Pa.	Harold Darling, Vancouver	Fire, tornado, and automobile.
The Fire Insurance Company of Canada, Montreal, Que.	C. D. J. Christie, Vancouver	Fire.
Fireman's Fund Insurance Co., San Francisco, Cal.	E. D. Todd, Victoria	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, inland transportation, marine, and tornado.
Firemen's Insurance Co. of Newark, N.J.	A. K. White, Vancouver	Fire and marine.
First American Fire Insurance Co., New York, N.Y.	R. B. Leigh, Vancouver	Fire, inland transportation, and tornado.
Fonciere Fire Insurance Company, Paris, France	W. B. Blane, Vancouver	Fire.
The Franklin Fire Insurance Company of Philadelphia, Pa.	Sam Clegg, Victoria	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, hail, marine, and tornado.
The General Accident Assurance Co. of Canada, Toronto, Ont.	W. F. Sangster, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, plate glass, and sickness.
General Accident Fire & Life Assur. Corporation, Ltd., Perth, Scotland	Alfred W. McLeod, Vancouver	Accident, automobile, burglary, fire, hail, plate glass, sickness, and tornado
(3.) General Casualty Company of America, Seattle, Washington	Colin A. Manlove, Vancouver	Automobile.
General Casualty Insurance Company, Paris, France	R. I. Sherriff, Vancouver	Accident, automobile (excluding insurance against loss or damage by fire), burglary, plate glass, and sickness.
General Exchange Insurance Corporation, New York, N.Y.	Charles H. Macaulay, Vancouver	Automobile (excluding insurance against liability for loss by reason of bodily injury to the person).
General Fire Assurance Company of Paris, France	J. L. Ballantyne, Vancouver	Fire.
General Insurance Company of America, Seattle, Wash.	J. A. Humbird, Chemainus	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, and tornado.
The Girard Fire & Marine Insurance Company, Philadelphia, Pa.	W. E. Martin, Vancouver	Fire.
Glens Falls Insurance Co., Glens Falls, N.Y.	B. G. D. Phillips, Vancouver	Automobile, insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, and tornado.
Globe & Rutgers Fire Insurance Co., New York, N.Y.	A. McC. Creery, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), insurance against loss of or damage to property resulting from an earthquake, explosion (except steam-boilers, pipes, fly-wheels, engines, and machinery connected therewith or operated thereby), fire, inland transportation, and 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.
The Globe Indemnity Co. of Canada, Montreal, Que.	F. W. Rounsefell, Vancouver	Accident, automobile, burglary, fire, forgery, guarantee, and sickness.
Great American Insurance Co., New York, N.Y.	S. Burke, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, and tornado.
The Great West Life Assurance Co., Winnipeg, Man.	J. A. Johnson, Vancouver	Life.
The Guarantee Company of North America, Montreal, Que.	A. R. Wolfenden, Victoria	Guarantee.
Guardian Assurance Company, Limited, London, England	W. S. Day, Vancouver	Fire.
The Guardian Insurance Co. of Canada, Montreal, Que.	W. S. Day, Vancouver	Accident, automobile, boiler and machinery, burglary, explosion, fire, guarantee, inland transportation, plate glass, sickness, and tornado.
Halifax Fire Insurance Co., Halifax, N.S.	Wm. B. Blane, Vancouver	Automobile, fire, and plate glass.
Hardware Dealers Mutual Fire Insurance Co., Stevens Point, Wis.	Thomas A. Shiel, Vancouver	Automobile (limited to the insuring against loss of or damage to an automobile by fire or theft) and fire (to the extent authorized by the Company's articles of incorporation).
Hartford Accident and Indemnity Company, Hartford, Conn.	H. R. Budd, Vancouver	Accident, automobile, burglary, guarantee, live stock, plate glass, and sickness.
Hartford Fire Insurance Co., Hartford, Conn.	G. A. Kirk, Victoria	Automobile (excluding insurance against loss by reason of bodily injury to the person), insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, hail, inland transportation, tornado, and weather.
Home Assurance Company of Canada, Calgary, Alberta	A. I. Fisher, Fernie	Accident, sickness, automobile, and inland transportation.
Home Insurance Co., New York, N.Y.	H. W. Dyson, Vancouver	Automobile, burglary, explosion (including riot and civil commotion), fire, hail, inland transportation, marine, property damage, tornado, and weather.
Hudson Bay Insurance Company, Montreal, Quebec	Arthur Huddell, Vancouver	Automobile, fire, and tornado.
Imperial Assurance Company, New York, N.Y.	F. W. Rounsefell, Vancouver	Fire.
The Imperial Insurance Office, Toronto, Ont.	R. V. K. Rankin, Vancouver	Accident, automobile, burglary, fire, guarantee, plate glass, sickness, and tornado.
The Imperial Life Assurance Co. of Canada, Toronto, Ont.	Stanley Henderson, Vancouver	Life.
Indemnity Insurance Co., of North America, Philadelpkia, Pa.	J. Hunter Harrison, Vancouver	Automobile.
Insurance Company of North America, Philadelphia, Pa.	J. H. Harrison, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), insurance against loss of or damage to property resulting from an earthquake, explosion (including riot and civil commotion), fire, inland transportation, and marine.
The Insurance Company of the State of Pennsylvania, Philadelphia, Pa.	H. A. Robertson, Vancouver	Fire, inland marine, and marine.
Laurentian Insurance Co., Montreal, Que.	C. D. J. Christie, Vancouver	Fire.
Law, Union & Rock Insurance Co., Ltd., London, Eng.	A. W. Blake, Vancouver	Accident, automobile, burglary, fire, guarantee, plate glass, sickness, and tornado.
Liverpool & London & Globe Insurance Co., Ltd., Liverpool, Eng.	R. C. Hall, Victoria	Accident, automobile, burglary, fire, guarantee, inland transportation, plate glass, and sickness.
The Liverpool-Manitoba Assurance Company, Montreal, Que.	L. U. Conyers, Victoria	Automobile, explosion (including riot and civil commotion), and fire.
Local Government Guarantee Society, Limited, London, England	J. H. Lawson, Vancouver	Fire.

The London & Lancashire Guarantee & Accident Co. of Canada, Toronto, Ont.	A. W. Blake, Vancouver	Accident, automobile, burglary, fire, guarantee, plate glass, sickness, and insurance against loss or damage occasioned by larceny, theft, or stealing from the person by violence, threat, hold-up, or otherwise.
The London & Lancashire Insurance Co., Ltd., Liverpool, England	A. W. Blake, Vancouver	Automobile. explosion (including riot and civil commotion), fire, marine, and tornado.
London & Provincial Marine & General Ins. Co., Ltd., London, Eng.	†R. V. Winch & Co., Ltd., Victoria *J. H. Watson, Vancouver	Accident, automobile, burglary, fire, guarantee, marine, plate glass, and sickness.
The London & Scottish Assurance Corporation, Limited, London, Eng.	N. R. Bailey, Vancouver	Accident, automobile, burglary, fire, hail, life, plate glass, and sickness.
London Assurance Corporation, London, Eng.	†R. V. Winch & Co., Ltd., Victoria *James Wise, Victoria	Automobile, fire, inland marine, inland transportation, and marine.
London Guarantee & Accident Co., Ltd., London, Eng.	R. C. Janion, Vancouver	Accident, automobile, burglary, fire, guarantee, inland transportaion, plate glass, and sickness.
London-Canada Insurance Company, Toronto, Ont.	Frank Parsons, Vancouver	Automobile and fire.
The London Life Insurance Co., London, Ont.	W. H. Colclough, Vancouver	Accident, life, and sickness.
Loyal Protective Insurance Co., Boston, Mass.	G. H. Grant, Vancouver	Accident and sickness.
Lumbermen's Mutual Casualty Company, Chicago, Ill.	J. H. Constantine, Vancouver	Accident (excluding insurance against loss by reason of bodily injury to the person), automobile (excluding insurance against loss or damage by fire and theft), and plate glass.
The Manufacturers Life Insurance Co., Toronto, Ont.	B. A. Twiss. Vancouver	Life.
The Marine Insurance Co., Ltd., London, Eng.	J. H. Gillespie, Victoria	Automobile, fire, inland marine, inland transportation, and marine.
Maritime Insurance Co., Ltd., Liverpool, Eng.	Vancouver Insurance & Vessel Agency, Ltd., Vancouver	Marine.
Maryland Casualty Co., Baltimore, Maryland	H. T. Barnes, Victoria	Accident, automobile (excluding insurance against loss or damage by fire), boiler and machinery, burglary, forgery, fly-wheel, guarantee, plate glass, and sickness.
Mechanics & Traders Insurance Company, New Orleans, La.	W. J. Mills, Vancouver	Fire.
Mercantile Fire Insurance Company, Waterloo, Ont.	A. W. Blake, Vancouver	Fire.
Merchants Casualty Insurance Co., Waterloo, Ont.	J. B. Love, Vancouver	Accident, automobile, and sickness.
Merchants Fire Assurance Corporation of New York, N.Y.	G. H. L. Hobson, Vancouver	Fire.
The Merchants Marine Insurance Co., Ltd., London, England	James A. Young, Vancouver	Automobile and fire.
Metropolitan Life Insurance Co., New York, N.Y.	N. O. Haugh, Victoria	Accident, life, and sickness.
Millers National Insurance Company, Chicago, Ill.	Charles D. J. Christie, Vancouver	Fire.
Mill Owners Mutual Fire Insurance Company of Iowa, Des Moines, Iowa	John H. Constantine, Vancouver	Fire.
Minnesota Implement Mutual Fire Insurance Co., Owatonna, Minn.	Thomas A. Shiel, Vancouver	Automobile (limited to the insuring against loss of or damage to an automobile by fire or theft) and fire (to the extent authorized by the Company's articles of association).
The Monarch Life Assurance Co., Winnipeg, Man.	R. W. Harris, Vancouver	Life.
Montreal Life Insurance Company, Montreal, Que.	H. Higginbotham, Vancouver	Life.
The Motor Union Insurance Company, Limited, London, Eng.	W. W. Johnston, Vancouver	Accident, automobile, fire, marine, and plate glass.
The Mount Royal Assurance Company, Montreal, Quebec	Fred A. Burgess, Vancouver	Automobile, fire, and plate glass.
Mutual Fire Insurance Co. of British Columbia	Vancouver	Fire.
The Mutual Life Assurance Co. of Canada, Waterloo, Ont.	W. J. Twiss, Vancouver	Life.
The Mutual Life Insurance Co. of New York, N.Y.	W. E. Burns, Vancouver	Life.
National Ben Franklin Fire Insurance Company, Pittsburgh, Pa.	A. K. White, Vancouver	Automobile and fire.
The Nationale Fire Insurance Company of Paris, France	George H. L. Hobson, Vancouver	Fire.
National Fire Insurance Co. of Hartford, Hartford, Conn.	H. T. Barnes, Victoria	Automobile (excluding insurance against loss by reason of bodily injury to the person), explosion (including riot and civil commotion), fire, inland transportation, marine, and tornado.

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
National Life Assurance Co. of Canada, Toronto, Ont.	H. B. Robertson, Vancouver	Life.
National Provincial Insurance Co., Ltd., London, Eng.	†F. W. Rounsefell, Vancouver *A. M. English, Vancouver	Fire and plate glass.
National Surety Co., New York, N.Y.	H. N. Galer, Vancouver	Burglary, credit, forgery, fraud, and guarantee.
National Union Fire Insurance Company, Pittsburgh, Pa.	E. E. Rand, Vancouver	Fire.
The Newark Fire Insurance Co., Newark, N.J.	Arthur Huddell, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, marine, and tornado.
New Hampshire Fire Insurance Company, Manchester, N.H.	Henry C. Macaulay, Vancouver	Fire and inland transportation.
New Jersey Insurance Company, Newark, N.J.	H. A. Robertson, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, and marine.
New York Life Insurance Co., New York, N.Y.	M. H. Garwood, Vancouver	Life.
New York Underwriters Insurance Co., New York, N.Y.	John Hart, Vancouver	Automobile (excluding insurance against liability for loss by reason of bodily injury to the person), explosion, fire, hail, marine, and tornado.
Niagara Fire Insurance Co., New York, N.Y.	D. Leeming, Victoria	Automobile (including damage to automobiles in transit by rail), explosion (including riot and civil commotion), fire, insurance against loss of or damage to property resulting from an earthquake, marine, and tornado.
North American Life Assurance Co., Toronto, Ont.	Ellis W. Keenleyside, Vancouver	Life.
North British & Mercantile Insurance Co., Ltd., London, England	H. Pellowe, Vancouver	Accident, automobile, burglary, fire, guarantee, inland transportation, marine, plate glass, sickness, and tornado.
North Empire Fire Insurance Company, Toronto, Ont.	John W. Wilson, Vancouver	Fire.
Northern Assurance Company, Ltd., London, Eng.	W. G. Gerrard, Vancouver	Accident, automobile, burglary, fire, guarantee, marine, plate glass, and sickness.
The Northern Life Assurance Co. of Canada, London, Ont.	Jas. G. Wilson, Vancouver	Life.
The North River Insurance Co., New York, N.Y.	John J. Banfield, Vancouver	Explosion, fire, and tornado.
Northwestern Mutual Fire Association, Seattle, Wash.	J. H. Constantine, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person) and fire.
Northwestern National Insurance Co., Milwaukee, Wis.	A. K. White, Vancouver	Automobile and fire.
North West Fire Insurance Company, Winnipeg, Man.	W. W. Johnston, Vancouver	Fire.
Norwich Union Fire Insurance Society, Ltd., Norwich, Eng.	B. S. Heisterman, Victoria	Accident, automobile, burglary, fire, guarantee, plate glass, sickness, tornado, and inland transportation.
Norwich Union Life Insurance Society, Norwich, Eng.	B. S. Heisterman, Victoria	Life.
Occidental Fire Insurance Company, Toronto, Ont.	H. Pellowe, Vancouver	Accident, automobile, burglary, fire, guarantee, hail, plate glass, and tornado.
The Ocean Accident & Guarantee Corporation, Ltd., London, Eng.	W. B. Hickman, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, guarantee, plate glass, and sickness.
Ocean Marine Insurance Company, Limited, London, Eng.	R. V. Winch & Co., Ltd., Victoria	Marine.
(4.) Ohio Farmers Insurance Company, LeRoy, Ohio	John McWilliams, Vancouver	Automobile (excluding personal injury), fire, and inland transportation.
(5.) The Ontario Equitable Life and Accident Insurance Co., Waterloo, Ont.	C. E. Mooney, Vancouver	Life.
Pacific Coast Fire Insurance Company, Vancouver	T. W. Greer, Vancouver	Automobile and fire.
Palatine Insurance Company, Limited, London, Eng.	John Anderson, Vancouver	Automobile and fire.
The Patriotic Assurance Company, Limited, Dublin, Ireland	R. V. Kentish Rankin, Vancouver	Fire.

The Phenix Fire Insurance Company of Paris, France	E. C. Jahour, Vancouver	Fire.
Phoenix Assurance Co., Ltd., London, Eng.	F. W. Rounsefell, Vancouver	Automobile, fire, life, and marine.
The Phoenix Insurance Co., Hartford, Conn.	A. E. Haynes, Victoria	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, and marine.
Pioneer Insurance Company, Winnipeg, Man.	Gordon Bell, Vancouver	Fire.
The Preferred Accident Insurance Company of New York, N.Y.	H. A. Robertson, Vancouver	Accident, automobile, and sickness.
The Protective Association of Canada, Granby, Que.	F. G. Bell, Vancouver	Accident and sickness restricted to members of the Masonic Order.
Providence Washington Insurance Company, Providence, R.I.	H. T. Devine, Vancouver	Fire.
Provincial Insurance Company, Limited, Bolton, England	W. B. Blane, Vancouver	Automobile, fire, and tornado.
The Prudential Assurance Company, Limited, London, England	W. S. Day, Vancouver	Fire.
The Prudential Insurance Co. of America, Newark, N.J.	S. W. Shepard, Vancouver	Accident, life, and sickness.
Quebec Fire Assurance Company, Quebec, Que.	A. W. Blake, Vancouver	Fire.
Queen Insurance Co. of America, New York, N.Y.	Rithet Consolidated, Limited, Victoria	Automobile, fire, inland transportation, and marine.
Queensland Insurance Co., Ltd., Sydney, Australia	*Robert Bone, Vancouver †B. D. G. Phillips, Vancouver	Fire and marine.
Railway Passengers Assurance Co., London, Eng.	H. Pellowe, Vancouver	Accident, automobile, burglary, fire, guarantee, inland transportation, plate glass, sickness, and tornado.
Reliance Insurance Company of Canada, Montreal, Que.	Chas. V. Wakely, Vancouver	Fire.
Reliance Marine Insurance Co., Limited, Liverpool, Eng.	Simpson, Roberts & Co., Ltd., Vancouver	Marine.
The Retail Hardware Mutual Fire Insurance Company, Minneapolis, Minn.	Thomas A. Shiel, Vancouver	Automobile (limited to insuring against loss of or damage to an automobile by fire or theft) and fire (to the extent authorized by the Company's articles of association).
Royal Exchange Assurance, London, Eng.	J. H. Lawson, Vancouver	Accident, automobile, burglary, fire, guarantee, and sickness.
Royal Insurance Co., Ltd., Liverpool, Eng.	Arthur Huddell, Vancouver	Accident, automobile, boiler and machinery, burglary, fire, fly-wheel, forgery, guarantee, life, marine, plate glass, sickness, and tornado.
(6.) Royal Plate Glass Insurance Company of Canada, Vancouver, B.C.	Head Office, Vancouver	Plate glass.
The Royal Scottish Insurance Company, Limited, Glasgow, Scotland	W. G. Gerrard, Vancouver	Fire.
St. Paul Fire & Marine Insurance Co., St. Paul, Minn.	B. S. Heisterman, Victoria	Automobile, fire, inland transportation, and marine.
Saint Paul Mercury Indemnity Company of Saint Paul, Wilmington, Delaware	B. S. Heisterman, Victoria	Automobile (excluding insurance against loss or damage by fire).
Scottish Canadian Assurance Corporation, Toronto, Ont.	A. W. McLeod, Vancouver	Fire.
Scottish Metropolitan Assurance Company, Ltd., Edinburgh, Scotland	W. G. Gerrard, Vancouver	Accident, automobile, fire, guarantee, inland marine, marine, plate glass, and sickness.
Scottish Union & National Insurance Co., Edinburgh, Scotland	F. B. Pemberton, Victoria	Automobile, fire, and tornado.
The Sea Insurance Company, Limited, Liverpool, England	Harold Darling, Vancouver	Fire.
Security Insurance Company of New Haven, Conn.	Frank B. Lewis, Vancouver	Fire.
The Security Life Insurance Company of Canada, Toronto, Ont.	J. B. Love, Vancouver	Life.
The Sovereign Life Assurance Co., Winnipeg, Man.	R. L. Hunt, Vancouver	Life.
Springfield Fire & Marine Insurance Company, Springfield, Mass.	Chas. H. Macaulay, Vancouver	Fire.
The Standard Life Assurance Co., Edinburgh, Scotland	James P. Collins, Vancouver	Life.
Standard Marine Insurance Co., Ltd., Liverpool, Eng.	H. T. Barnes, Victoria	Inland transportation and marine.
State Assurance Co., Ltd., Liverpool, Eng.	James H. Lawson, Vancouver	Fire.
Stuyvesant Insurance Company, New York, N.Y.	H. A. Robertson, Vancouver	Fire.
Sun Insurance Office, Limited, London, England	R. V. K. Rankin, Vancouver	Accident (including insurance against loss to property and public liability), automobile, burglary, fire, guarantee, plate glass, sickness, and tornado.
Sun Life Assurance Co. of Canada, Montreal, Que.	W. W. Hutton, Vancouver	Life.
Svea Fire & Life Insurance Company, Limited, Gothenburg, Sweden	J. T. O'Bryan, Vancouver	Fire.

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

Name of Insurer and Head Office.	Attorney appointed under the Act.	Class of Insurance for which Licensed.
(7.) Toronto Casualty, Fire & Marine Insurance Co., Toronto, Ont.	G. H. L. Hobson, Vancouver	Accident, automobile, burglary or robbery, fire, guarantee, inland marine, inland transportation, ocean marine, plate glass, sickness, theft, and insurance against loss or damage or liability or loss or damage to persons or property arising from any accidental cause.
The Travelers Indemnity Company, Hartford, Conn.	Robert S. Lennie, Vancouver	Accident, automobile, boiler and machinery, burglary, fly-wheel, and plate glass.
The Travelers Insurance Co., Hartford, Conn.	Robert S. Lennie, Vancouver	Accident, life, and sickness.
Union Assurance Society, Limited, London, England	W. W. Johnston, Vancouver	Accident, automobile, burglary, fire, inland transportation, plate glass, sickness, and tornado.
The Union Fire Insurance Company, Paris, France	Franco-Canadian Company, Limited, Vancouver	Fire.
Union Insurance Society of Canton, Ltd., Victoria, Hong Kong	C. R. Elderton, Vancouver	Accident, automobile, fire, inland transportation, marine, sickness, and tornado.
The Union Marine Insurance Company, Ltd., Liverpool, Eng.	C. H. Macaulay, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), fire, inland marine, inland transportation, and marine.
Union Mutual Life Insurance Co., Portland, Maine	Viggo F. Laursen, Vancouver	Life.
United British Insurance Company, Limited, London, England	C. F. Millar, Vancouver	Automobile and fire.
United Mutual Fire Insurance Co., Boston, Mass.	J. H. Constantine, Vancouver	Fire and tornado.
United States Fidelity & Guaranty Co., Baltimore, Md.	Leslie H. Wright, Vancouver	Accident, automobile, burglary, forgery, guarantee, plate glass, and sickness.
United States Fire Insurance Co., New York, N.Y.	H A. Robertson, Vancouver	Automobile (excluding insurance against loss by reason of bodily injury to the person), explosion (including riot and civil commotion), fire, and marine.
United States Merchants & Shippers Insurance Co., New York, N.Y.	B. G. D. Phillips, Vancouver	Marine.
(8.) Wawanesa Mutual Insurance Company, Wawanesa, Man.	J. E. Coxsworth, Victoria	Fire.
Westchester Fire Insurance Company, New York, N.Y.	Alfred W. McLeod, New Westminster	Explosion (including riot and civil commotion), fire, insurance against loss of or damage to property resulting from an earthquake, and marine.
Western Assurance Company, Toronto, Ont.	V. W. Odlum, Vancouver	Accident, automobile, burglary, explosion (including riot and civil commotion), fire, guarantee, inland transportation, lightning, marine, plate glass, sickness, and tornado.
The Western Casualty Company, Denver, Col.	W. H. Biegel, Vancouver	Accident and sickness.
The Western Empire Life Assurance Co., Winnipeg, Man.	A. Whealler and R. Symes, Vancouver	Life.
The Western Life Assurance Co., Winnipeg, Man.	G. W. Morfitt, Vancouver	Life.
The World Fire and Marine Insurance Company, Hartford,, Conn.	R. Long, Vancouver	Automobile, fire, inland transportation, insurance against loss of or damage to property resulting from an earthquake, and tornado.
The World Marine & General Insurance Co., Ltd., London, Eng.	W. H. Walton, Vancouver; B. G. D. Phillips, Vancouver	Accident, automobile, burglary, explosion, fire, guarantee, inland transportation, marine, plate glass, and sickness.
The Yang-tsze Insurance Association, Ltd., Shanghai, China	B. G. D. Phillips, Vancouver	Fire and marine.
The Yorkshire Insurance Co., Ltd., York, Eng.	H. W. Dyson, Vancouver	Accident, automobile, burglary, fire, guarantee, live stock, plate glass, and sickness.
Zurich General Accident and Liability Ins. Co., Ltd., Zurich, Switzerland	A. K. Henderson, Vancouver	Accident, automobile, boiler and machinery, burglary, plate glass, and sickness.

SECURITIES (PAR VALUE) DEPOSITED UNDER THE ACT.

(1.) War Loan Bonds, $1,000; Municipal Securities, $5,000; B.C. Inscribed Stock, $973.32.

(2.) Hydro Electric Power Commission Ontario Bonds, $10,000; Canadian Northern Pacific Railway Co. Stock, £600; British Columbia Bonds, $13,000.

(3.) Canadian National Railway 4½-per-cent. Bonds, $30,000.

(4.) United States 4th Liberty Loan 4¼-per-cent. Bonds, $25,000.

(5.) Canadian Northern Pacific Railway 4½-per-cent. Stock, £3,600; Canadian North Western Railway 4½-per-cent. Stock, £1,200; District of Burnaby 5-per-cent. Bonds, $10,000.

(6.) Deposit Receipt, Canadian Bank of Commerce, $325; C.N.O. Railway Co. 3½-per-cent. Stock, £1,320.

(7.) Hydro Electric (Ontario) 4-per-cent. Bonds, $6,000; Dominion of Canada 4½-per-cent. Bonds, $21,000.

(8.) Grand Trunk Pacific 4-per-cent. Bonds, £4,600; Canadian National Railway Company 4-per-cent. Stock, £1,680.

* Appointed under former "Fire Insurance Act."

† Appointed under former "Insurance Act."

LIST OF RECIPROCAL EXCHANGES TO WHICH PERMITS UNDER SECTION 174 OF THE "INSURANCE ACT" HAVE BEEN GRANTED.

Affiliated Underwriters, New York, N.Y.
Canners Exchange Subscribers at Warner Inter Insurance Bureau, Chicago, Ill.
Epperson Underwriters, Kansas City, Mo.
Equitable Fire Underwriters, Kansas City, Mo.
Individual Underwriters, New York, N.Y.
Inter-Insurers Exchange, Kansas City, Mo.
Lumbermen's Underwriting Alliance, Kansas City, Mo.
Manufacturing Lumbermen's Underwriters, Kansas City, Mo.
National Lumber Manufacturers Inter Insurance Exchange, Chicago, Ill.
New York Reciprocal Underwriters, New York, N.Y.
Sprinklered Risk Underwriters, Chicago, Ill.
Underwriters Exchange, Kansas City, Mo.
United States Inter Insurance Association, Seattle, Wash.
Warner Reciprocal Insurers, Chicago, Ill.

FRATERNAL SOCIETIES LICENSED.

The Grand Council of the Canadian Order of Chosen Friends, Hamilton, Ontario. F. E. Flewwelling, Vancouver. Life insurance and sick and funeral benefits.

Odd Fellows' Relief Association of Canada, Kingston, Ontario. P. W. Dempster, Victoria. Life insurance.

Sons of Norway, Minneapolis. N. N. Westby, Vancouver. Life insurance and disability benefits. (Deposit, $10,000).

Sons of Scotland Benevolent Association, Toronto, Ont. Henry O. MacDonald, Vancouver. Life insurance and sickness and funeral benefits.

LICENSED SINCE DECEMBER 31ST, 1927.

American Automobile Fire Insurance Company, St. Louis, Mo.; G. I. apRoberts, Vancouver; automobile (excluding insurance against liability for loss or damage to persons caused by an automobile) and theft.

British Canadian Insurance Company, Montreal, Que.; Alfred W. McLeod, Vancouver; Accident, automobile, boiler and machinery, bond, burglary, credit, fire, guarantee, inland transportation, marine, plate glass, sickness, and tornado.

Canton Insurance Office, Limited, Victoria, Hong Kong; C. A. Manlove, Vancouver; marine.

Fidelity American Insurance Company, Dallas, Texas; C. A. Manlove, Vancouver; fire.

Mercury Insurance Company, St. Paul, Minn.; Frank Parsons, Vancouver; automobile, fire, and tornado.

Planet Assurance Company, Limited, London, England; R. V. Kentish Rankin, Vancouver; fire.

Rhode Island Insurance Company, Providence, R.I.; H. T. Devine, Vancouver; fire and tornado.

Universal Insurance Company, Newark, N.J.; Adam McBride, Vancouver; fire and tornado.

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

Britannic Underwriters, representing Employers Liability Assurance Corporation, Limited.
British & Canadian Underwriters, representing Norwich Union Fire Insurance Society, Limited.
British Empire Underwriters Agency, representing British America Assurance Company.
Canadian Hardware & Implement Underwriters, representing Retail Hardware Mutual Fire Insurance Company, Minnesota Implement Mutual Fire Insurance Company, and Hardware Dealers Mutual Fire Insurance Co.
Canadian Pacific Underwriters Agency, representing Merchants Fire Assurance Corporation of New York.
Canadian Underwriters Agency, representing Baloise Fire Insurance Company.
Colonial Fire Underwriters Agency, representing National Fire Insurance Company of Hartford.
Delaware Underwriters, representing Westchester Fire Insurance Company.
Edinburgh Underwriters Agency, representing Scottish Union & National Insurance Company.
Federal Underwriters, Limited, representing Canada National Fire Insurance Company.
Globe Underwriters Agency, representing Globe & Rutgers Fire Insurance Co.
Imperial Guarantee & Accident Underwriters, representing British America Assurance Company and Western Assurance Company.
London Underwriters Agency, representing London Assurance Corporation.
Minnesota Underwriters Agency, representing St. Paul Fire & Marine Insurance Company.
Nova Scotia Fire Underwriters Agency, representing Home Insurance Company.
Retail Merchants Underwriters Agency, representing Northwestern Mutual Fire Association.
Rochester Underwriters Agency, representing Great American Insurance Company.
St. Lawrence Underwriters Agency, representing Western Assurance Company.
Winnipeg Fire Underwriters Agency, representing Home Insurance Company.

TABLE I.—NET FIRE INSURANCE PREMIUMS AND NET LOSSES, 1927.

Name of Company.	Net Premiums.	Net Amount of Losses incurred.	Net Amount of Losses paid.
Acadia Fire Insurance Co.	$52,005.27	$26,473.18	$19,318.29
Aetna Insurance Co.	64,082.25	34,275.87	37,968.10
Agricultural Insurance Co.	13,579.40	1,333.35	10,513.57
Alliance Assurance Co., Ltd.	46,227.54	15,152.30	13,179.30
Alliance Insurance Co. of Philadelphia	15,456.77	7,540.72	12,540.72
American Alliance Insurance Co.	5,140.75	1,785.72	2,269.72
American Central Insurance Co.	25,920.59	12,454.87	23,606.23
American Equitable Assurance Co. of N.Y.	12,817.19	4,515.46	3,515.46
American Insurance Co.	10,431.47	2,523.77	3,347.77
Anglo Scottish General Commercial Insurance Co., Ltd.	40,867.93	8,895.71	9,079.54
Atlas Assurance Co., Ltd.	84,183.49	50,588.37	52,869.57
Autocar Fire & Accident Insurance Co., Ltd.	14,685.63	5,711.44	8,915.82
Baloise Fire Insurance Co.	5,945.09	90.56	301.62
Bankers' & Traders' Insurance Co., Ltd.	46,967.48	14,214.75	13,945.56
Beaver Fire Insurance Co.	5,473.63	2,847.26	4,487.26
Boston Insurance Co.	8,006.24	286.30	978.93
British America Assurance Co.	55,809.18	17,765.84	19,217.14
British & European Insurance Co., Ltd.	9,620.29	1,391.30	1,807.30
British Colonial Fire Insurance Co.	15,199.47	3,634.66	5,839.60
British Crown Assurance Corporation, Ltd.	38,818.90	19,184.16	22,411.23
British General Insurance Co., Ltd.	13,555.07	2,375.60	4,517.60
British Law Insurance Co., Ltd.	20,724.55	5,539.26	6,165.93
British North Western Fire Insurance Co.	22,557.98	2,242.94	5,358.97
British Oak Insurance Co., Ltd.	23,611.76	6,830.15	7,854.15
British Traders Insurance Co., Ltd.	37,299.99	12,274.60	14,244.60
Caledonian American Insurance Co.	18,681.55	8,816.40	6,975.49
Caledonian Insurance Co.	61,022.12	23,612.81	22,599.04
California Insurance Co.	50,462.07	12,909.49	10,016.92
Canada Accident & Fire Assurance Co.	29,989.56	12,649.45	12,723.60
Canada National Fire Insurance Co.	29,728.15	12,236.40	18,002.57
Canada Security Assurance Co.	12,606.34	5,456.32	6,606.32
Canadian Fire Insurance Co.	38,742.72	42,844.51	49,319.51
Canadian Indemnity Co.	13,493.57	7,687.52	7,854.18
Canadian Surety Co.	*Nil*	*Nil*	*Nil*
Car and General Insurance Corporation, Ltd.	14,482.62	9,278.89	9,278.89
Casualty Company of Canada	4,562.40	*Nil*	431.68
Central Insurance Co., Ltd.	21,926.42	6,180.48	6,963.69
Century Insurance Co., Ltd.	37,544.42	5,916.40	13,585.73
China Fire Insurance Co., Ltd.	5,529.81	132.90	132.90
Citizens Insurance Co. of Missouri	41,151.56	4,689.22	11,082.09
Columbia Insurance Co.	19,609.72	7,281.62	6,281.62
Commercial Union Assurance Co., Ltd.	80,086.89	44,432.07	51,871.97
Commercial Union Fire Insurance Co. of N.Y.	14,084.72	3,771.08	7,259.83
Connecticut Fire Insurance Co.	39,709.00	13,344.54	13,395.48
Continental Insurance Co.	46,422.34	7,745.61	9,026.07
Cornhill Insurance Co., Ltd.	16,304.96	5,431.06	14,153.06
Dominion Fire Insurance Co.	25,930.94	8,034.35	11,551.43
Dominion Gresham Guarantee & Casualty Co.	10,583.97	4,236.04	4,546.58
Dominion of Canada Guarantee & Accident Insurance Co.	13,603.00	1,109.43	1,114.43
Eagle Star & British Dominions Insurance Co., Ltd.	42,009.32	18,356.28	16,822.19
Employers Liability Assurance Corporation, Ltd.	45,666.65	11,326.81	14,191.81
Ensign Insurance Company	8,519.36	1,373.26	2,744.11
Equitable Fire & Marine Insurance Co.	13,344.10	5,357.07	3,264.07
Essex & Suffolk Equitable Insurance Society, Ltd.	9,926.56	3,349.95	4,304.95
Federated British Insurance Co., Ltd.	4,638.68	148.00	17.00
Fidelty Phenix Fire Insurance Co.	65,588.30	17,603.43	21,156.91
Fire Association of Philadelphia	21,903.29	5,009.19	6,605.15
Fire Insurance Company of Canada	44,519.41	10,438.49	15,550.49
Fireman's Fund Insurance Co.	48,784.58	9,394.31	18,804.73
Firemen's Insurance Co.	22,283.75	1,318.09	2,774.49
First American Fire Insurance Co.	9,036.53	6,234.94	5,214.94
Fonciere Fire Insurance Co.	9,023.61	7.35	7.35
Franklin Fire Insurance Co. of Philadelphia	13,395.93	3,994.30	4,191.30
General Accident Assurance Co. of Canada	11,697.08	5,358.74	5,366.24
General Accident Fire & Life Assurance Corporation, Ltd.	22,814.45	10,182.10	13,863.32
General Fire Assurance Company of Paris	16,361.61	5,964.26	10,410.26
General Insurance Co. of America	27,128.05	709.24	709.24
Girard Fire & Marine Insurance Co.	96.25	*Nil*	*Nil*
Glens Falls Insurance Co.	7,971.64	1,805.02	2,012.02
Globe & Rutgers Fire Insurance Co.	44,070.21	6,636.47	7,367.29
Globe Indemnity Co. of Canada	35,823.88	19,872.01	19,302.34
Carried forward	$1,859,850.00	$652,164.04	$773,707.26

TABLE I.—NET FIRE INSURANCE PREMIUMS AND NET LOSSES, 1927—*Continued.*

Name of Company.	Net Premiums.	Net Amount of Losses incurred.	Net Amount of Losses paid.
Brought forward	$1,859,850.00	$652,164.04	$773,707.26
Great American Insurance Co.	51,273.54	16,743.72	19,850.72
Guardian Assurance Co., Ltd.	145,916.56	72,113.29	81,890.68
Guardian Insurance Co. of Canada	20,277.14	7,220.30	8,652.30
Halifax Fire Insurance Co.	10,656.84	2,525.93	4,883.65
Hardware Dealers Mutual Fire Insurance Co.	15,658.86	3,264.04	2,989.04
Hartford Fire Insurance Co.	71,306.97	25,976.11	34,806.35
Home Insurance Co.	112,590.20	46,108.74	46,413.74
Hudson Bay Insurance Co.	42,351.26	18,602.28	18,519.28
Imperial Assurance Co.	29,207.98	10,393.04	12,991.62
Imperial Insurance Office	35,360.72	15,361.11	9,309.98
Insurance Company of North America	76,640.98	24,042.62	27,239.57
Insurance Co. of the State of Pennsylvania	12,482.53	2,674.68	5,733.86
Laurentian Insurance Co.	2,553.32	376.27	376.27
Law, Union & Rock Insurance Co., Ltd.	39,127.11	18,076.27	21,577.27
Liverpool & London & Globe Insurance Co., Ltd.	151,003.75	40,886.35	53,138.88
Liverpool-Manitoba Assurance Co.	35,612.44	9,670.87	11,648.26
Local Government Guarantee Society, Ltd.	4,974.43	660.58	769.58
London & Lancashire Guarantee & Accident Co. of Canada	4,950.87	1,587.30	75.30
London & Lancashire Insurance Co., Ltd.	147,714.39	62,382.56	61,758.56
London & Provincial Marine & General Insurance Co., Ltd.	4,967.32	3,815.75	3,765.75
London & Scottish Assurance Corporation, Ltd.	11,360.35	39.28	375.28
London Assurance Corporation	71,934.78	20,325.92	17,705.92
London-Canada Insurance Co.	9,412.10	4,049.47	4,211.63
London Guarantee & Accident Co., Ltd.	30,285.02	4,234.05	2,849.05
Marine Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*
Mechanics & Traders Insurance Co.	15,096.02	10,214.28	10,447.82
Mercantile Fire Insurance Co.	22,286.94	5,405.57	5,342.57
Merchants Fire Assurance Corporation of N.Y.	71,311.07	41,066.40	52,493.40
Merchants Marine Insurance Co., Ltd.	21,624.61	9,426.43	11,466.43
Millers National Insurance Co.	30,519.11	9,462.47	11,147.47
Mill Owners Mutual Fire Insurance Co. of Iowa	5,439.39	3,683.93	3,683.93
Minnesota Implement Mutual Fire Insurance Co.	15,658.86	3,264.04	2,989.04
Motor Union Insurance Co., Ltd.	8,203.86	2,623.63	2,653.63
Mount Royal Assurance Co.	38,772.75	59,276.25	73,291.25
Mutual Fire Insurance Co. of British Columbia	46,804.50	26,129.45	25,129.45
National Ben Franklin Fire Insurance Co.	34,499.95	15,722.29	27,931.69
Nationale Fire Insurance Co. of Paris	47,883.72	30,525.31	33,147.39
National Fire Insurance Co. of Hartford	56,915.81	25,218.05	30,816.62
National Provincial Insurance Co., Ltd.	26,909.74	1,827.96	3,236.96
National Union Fire Insurance Co.	14,567.23	2,191.43	2,431.43
Newark Fire Insurance Co.	25,855.83	1,811.56	2,247.56
New Hampshire Fire Insurance Co.	9,811.05	2,848.24	3,202.30
New Jersey Insurance Co.	27,064.32	14,251.06	15,526.26
New York Underwriters Insurance Co.	3,039.92	1,197.00	1,530.38
Niagara Fire Insurance Co.	28,982.51	5,587.24	5,587.24
North American Accident Insurance Co.	*Nil*	*Nil*	*Nil*
North British & Mercantile Insurance Co., Ltd.	78,822.66	30,757.91	35,732.53
North Empire Fire Insurance Co.	29,831.32	17,170.56	18,756.56
Northern Assurance Co., Ltd.	58,511.50	26,941.00	25,476.00
North River Insurance Co.	11,598.37	4,079.40	5,819.40
Northwestern Mutual Fire Association	133,956.15	48,132.94	48,132.94
Northwestern National Insurance Co.	33,621.67	25,238.90	36,818.55
North West Fire Insurance Co.	14,346.03	1,573.49	2,563.49
Norwich Union Fire Insurance Society, Ltd.	102,747.74	38,923.84	51,013.14
Occidental Fire Insurance Co.	10,752.68	6,663.85	6,029.77
Ocean Accident & Guarantee Corporation, Ltd.	38,887.72	23,466.25	23,851.25
Ohio Farmers Insurance Co.	9,181.98	978.98	978.98
Pacific Coast Fire Insurance Co.	40,816.27	11,124.12	11,329.55
Palatine Insurance Co., Ltd.	29,291.94	10,647.89	10,627.17
Patriotic Assurance Co., Ltd.	21,347.34	9,802.59	12,735.00
Phenix Fire Insurance Co. of Paris	14,634.91	2,647.09	4,308.09
Phoenix Assurance Co., Ltd.	277,844.85	84,564.45	86,710.70
Phoenix Insurance Co.	43,125.68	15,041.73	17,598.73
Pioneer Insurance Co.	14,152.15	4,625.11	3,208.64
Providence Washington Insurance Co.	21,431.28	14,085.58	10,372.21
Provincial Insurance Co., Ltd.	36,111.03	7,630.41	16,844.50
Prudential Assurance Co., Ltd.	40,483.82	31,536.81	35,993.56
Quebec Fire Assurance Co.	27,625.86	8,981.43	8,838.43
Queen Insurance Co. of America	71,589.36	23,042.19	30,348.19
Carried forward	$4,709,428.96	$1,782,683.22	$2,053,630.00

TABLE I.—NET FIRE INSURANCE PREMIUMS AND NET LOSSES, 1927—*Continued.*

Name of Company.	Net Premiums.	Net Amount of Losses incurred.	Net Amount of Losses paid.
Brought forward	$4,709,428.96	$1,782,683.22	$2,053,630.00
Queensland Insurance Co., Ltd.	20,634.45	3,996.44	3,946.44
Railway Passengers Assurance Co.	1,141.96	*Nil*	*Nil*
Reliance Insurance Co. of Canada	9,078.87	1,016.97	1,004.97
Retail Hardware Mutual Fire Insurance Co.	15,658.86	3,264.04	2,989.04
"Rossia" Reinsurance Co., Ltd.	4,534.16	*Nil*	1,494.14
Royal Exchange Assurance	53,535.25	7,107.77	6,390.77
Royal Insurance Co., Ltd.	131,444.58	37,250.76	42,201.76
Royal Scottish Insurance Co., Ltd.	17,932.92	12,587.40	14,683.40
St. Paul Fire & Marine Insurance Co.	29,173.87	7,832.46	16,479.49
Scottish Canadian Assurance Corporation	20,859.90	14,166.90	17,375.52
Scottish Metropolitan Assurance Co., Ltd.	30,375.23	13,849.53	14,088.53
Scottish Union & National Insurance Co.	55,792.13	17,009.39	26,631.59
Sea Insurance Co., Ltd.	24,992.91	6,004.64	12,177.64
Security Insurance Co. of New Haven	16,048.84	8,468.54	8,183.54
Springfield Fire & Marine Insurance Co.	49,299.00	5,752.63	22,321.76
State Assurance Co., Ltd.	15,630.75	2,332.44	2,282.44
Stuyvesant Insurance Co.	10,929.63	6,359.06	15,580.69
Sun Insurance Office	81,298.53	21,836.66	26,073.22
Svea Fire & Life Insurance Co., Ltd.	3,772.36	*Nil*	*Nil*
Toronto Casualty, Fire & Marine Insurance Co.	13,195.00	4,256.01	3,456.01
Union Assurance Society, Ltd.	45,171.69	4,972.34	8,360.91
Union Fire Insurance Co.	18,950.99	9,453.34	9,438.34
Union Insurance Society of Canton, Ltd.	57,469.71	15,151.96	16,107.96
Union Marine Insurance Co., Ltd.	.....	.....	.....
United British Insurance Co., Ltd.	10,832.90	5,059.33	3,173.30
United Mutual Fire Insurance Co.	6,739.35	3,023.55	3,291.03
United States Fire Insurance Co.	44,705.37	16,938.79	47,735.85
Wawanesa Mutual Insurance Co.	1,661.65	*Nil*	112.50
Westchester Fire Insurance Co.	22,220.00	8,927.00	16,049.39
Western Assurance Co.	54,889.42	15,852.48	19,906.73
World Fire and Marine Insurance Co.	8,790.13	2,411.70	2,270.60
World Marine & General Insurance Co., Ltd.	16,202.02	3,403.75	3,284.75
Yang-tsze Insurance Association, Ltd.	15,670.36	3,020.77	4,495.77
Yorkshire Insurance Co., Ltd.	35,617.76	9,800.29	7,755.29
Total	$5,653,679.51	$2,053,790.62	$2,432,973.37

TABLE II.—FIRE INSURANCE SUMMARY.

Year.	Net Premiums.	Net Amount of Losses incurred.	Net Amount of Losses paid.
1923	$5,062,590.48	$3,062,348.30	$2,556,043.79
1924	5,188,573.63	2,948,339.22	3,497,932.48
1925	5,550,732.19	3,030,900.09	2,719,058.72
1926	5,670,340.79	2,662,799.05	2,598,098.40
1927	5,653,679.51	2,053,790.62	2,432,973.37
Totals	$27,125,916.60	$13,758,177.28	$13,804,106.76

TABLE III.—INVESTMENTS IN BRITISH COLUMBIA OF COMPANIES OTHER THAN LIFE INSURANCE COMPANIES.

(For British Columbia investments of Life Insurance Companies *see* Abstract of Returns of Life Insurance Companies, *post.*)

Name of Company.	Mortgages.	In other Securities.
American Central Insurance Co.	*Nil*	$83,127.00
Beaver Fire Insurance Co.	$8,334.66	*Nil*
Boiler Inspection & Insurance Co.	*Nil*	19,000.00
British America Assurance Co.	*Nil*	45,000.00*
British Columbia Plate Glass Insurance Co.	*Nil*	5,251.62
British Crown Assurance Corporation, Ltd.	*Nil*	106,402.71‡
British Northwestern Fire Insurance Co.	*Nil*	7,500.00*
Caledonian Insurance Co.	330,417.04	107,798.94
Canada Accident & Fire Assurance Co.	*Nil*	44,000.00
Canada National Fire Insurance Co.	157,346.13	12,519.83
Canadian Indemnity Co.	*Nil*	31,000.00
Canadian Surety Co.	*Nil*	42,733.33*
Casualty Company of Canada	*Nil*	11,000.00
Century Insurance Co., Ltd.	*Nil*	50,333.33*
Continental Casualty Co.	*Nil*	15,000.00*
Dominion Fire Insurance Co.	*Nil*	40,000.00*
Dominion Gresham Guarantee & Casualty Co.	*Nil*	23,000.00*
Dominion of Canada Guarantee & Accident Insurance Co.	81,650.00	120,000.00
Eagle Star & British Dominions Insurance Co.	*Nil*	10,000.00*
Ensign Insurance Co.	*Nil*	10,000.00
Fire Association of Philadelphia	*Nil*	4,866.67
General Accident Assurance Co. of Canada	*Nil*	28,250.58
General Accident Fire & Life Assurance Corporation, Ltd.	*Nil*	27,881.92†
Glens Falls Insurance Co.	*Nil*	28,600.00
Globe Indemnity Co. of Canada	*Nil*	5,000.00
Guardian Insurance Co. of Canada	*Nil*	39,333,33*
Hartford Accident & Indemnity Co.	*Nil*	100,000.00
Hartford Fire Insurance Co.	*Nil*	50,000.00
Home Assurance Co. of Canada	1,000.00	*Nil*
Hudson Bay Insurance Co.	*Nil*	79,032.13†
Imperial Insurance Office	41,183.19	30,434.75
Insurance Co. of State of Pennsylvania	*Nil*	18,065.33‡
London & Lancashire Insurance Co., Ltd.	*Nil*	68,133.33
London-Canada Insurance Co.	*Nil*	24,500.00
London Guarantee & Accident Co., Ltd.	*Nil*	191,449.77
Loyal Protective Insurance Co.	*Nil*	10,000.00*
Mercantile Fire Insurance Co.	*Nil*	37,000.00*
Merchants Casualty Insurance Co.	*Nil*	10,000.00
Minnesota Implement Mutual Fire Insurance Co.	*Nil*	15,000.00
National Ben Franklin Fire Insurance Co.	*Nil*	45,200.00*
National Union Fire Insurance Co.	*Nil*	25,000.00
New Jersey Insurance Co.	*Nil*	15,000.00
North British & Mercantile Insurance Co., Ltd.	200,000.00	122,000.00
North Empire Fire Insurance Co.	*Nil*	41,400.00‡
Northern Assurance Co., Ltd.	*Nil*	25,000.00
North River Insurance Co.	*Nil*	80,000.00*
Northwestern Mutual Fire Association	*Nil*	21,000.00
Norwich Union Fire Insurance Society, Ltd.	*Nil*	119,000.00*
Occidental Fire Insurance Co.	*Nil*	2,188.90
Pacific Coast Fire Insurance Co.	266,987.41	340,081.66†
Phoenix Assurance Co.	*Nil*	109,850.40
Phoenix Insurance Co.	*Nil*	20,000.00*
Quebec Fire Assurance Co.	*Nil*	19,535.06†
Re-Insurance Co. Rossia	*Nil*	5,000.00*
Retail Hardware Mutual Fire Insurance Co.	*Nil*	25,000.00*
Royal Plate Glass Insurance Co. of Canada	12,750.00	*Nil*
Western Assurance Co.	*Nil*	10,000.00*
Yorkshire Insurance Co., Ltd.	235,000.00	350,000.00
Totals	$1,334,668.43	$2,926,470.59

* Par value. † Book value. ‡ Market value.

TABLE IV.—ABSTRACT OF THE RETURNS OF LIFE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF BRITISH COLUMBIA, 1927.

Name of Company.	Premiums for the Year.	Number of Policies, new and taken up.	Amount of Policies, new and taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims paid including Matured Endowments.	Unsettled Claims.		Amount invested in British Columbia.	
									Resisted.	Not resisted.	On Mortgages.	On other Securities.
1. Aetna Life Insurance Co.	$66,947.93	105	$743,850.00	644	$3,831,918.00	5	$20,500.00	$20,500.00	*Nil.*	*Nil.*	*Nil.*	*Nil.*
2. Canada Life Assurance Co.	770,008.00	712	3,203,198.00	5,767	16,409,820.00	57	135,985.00	135,596.49	*Nil.*	$10,826.22	$2,250,411.40	$2,859,109.81
3. Capital Life Assurance Co.	15,094.55	44	53,000.00	285	480,400.00	2	5,000.00	5,000.00	*Nil.*	*Nil.*	30,000.00	46,049.17
4. Commercial Life Assurance Co. of Canada	5,516.17	11	18,250.00	101	180,715.00	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*
5. Commercial Union Assurance Co., Ltd.	821.64	1	7,000.00	7	20,031.00	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*
6. Confederation Life Association	540,318.94	1,105	2,076,127.00	8,053	15,569,825.00	72	129,667.00	125,760.93	*Nil.*	11,971.00	1,911,058.55	650,281.38
7. Continental Life Insurance Co.	91,153.80	248	476,987.00	1,553	2,755,486.00	5	7,000.00	7,133.00	*Nil.*	2,153.86	1,500.00	256,388.18
8. The Crown Life Insurance Co.	239,513.00	480	1,867,290.00	2,762	7,864,543.00	24	88,630.00	68,375.00	*Nil.*	7,500.00	9,945.25	164,708.69
9. The Dominion Life Assurance Co.	233,318.30	....	2,103,152.00	....	7,031,128.00	....	41,000.00	35,908.00	*Nil.*	4,000.00	211,198.70	541,220.33
10. Dominion of Canada Guarantee & Accident Insurance Co.	4,858.09	27	75,500.00	79	208,250.00	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*	11,992.50	*Nil.*
11. Empire Life Insurance Co.	5,419.70	46	110,850.00	72	161,200.00	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*	12,000.00
12. The Excelsior Life Insurance Co.	138,813.43	....	705,684.00	1,915	3,603,707.79	....	35,041.25	27,585.90	*Nil.*	2,500.00	*Nil.*	* 168,967.92
13. The Great West Life Assurance Co.	1,224,144.94	....	4,754,693.00	....	38,595,183.00	....	220,879.00	240,950.23	*Nil.*	10,155.62	2,571,141.03	1,219,203.91
14. The Imperial Life Assurance Co.	487,243.75	592	1,300,875.00	6,760	14,205,637.00	28	55,410.00	54,218.25	*Nil.*	8,000.00	19,071.00	* 640,272.56
15. The London & Scottish Assurance Corporation	30,725.11	41	58,500.00	500	1,050,067.22	13	32,466.10	32,466.10	*Nil.*	2,550.00	*Nil.*	† 169,000.00
16. The London Life Insurance Co.	296,096.70	335	1,797,069.00	3,479	10,007,092.00	16	20,250.00	30,506.37	*Nil.*	13,000.00	188,945.34	1,657,372.03
17. The Manufacturers Life Insurance Co.	462,684.45	1,252	2,688,782.00	5,625	12,061,466.00	30	57,700.00	49,996.89	*Nil.*	10,000.00	648,515.45	1,346,560.99
18. Metropolitan Life Insurance Co. — Ordinary	687,922.69	2,271	3,761,878.00	15,867	21,897,764.00	164	136,194.00	135,932.00	*Nil.*	5,096.40	1,900,025.00	4,901,275.43
18. Metropolitan Life Insurance Co. — Industrial	847,218.87	14,663	3,306,392.00	106,242	16,766,191.00	730	82,603.00	82,602.73				
19. The Monarch Life Assurance Co.	310,694.65	....	1,902,610.00	...	12,443,821.00	....	65,340.45	66,466.00	*Nil.*	5,008.65	653,275.61	253,183.22
20. The Montreal Life Insurance Co.	10,178.89	149	317,250.00	221	490,628.00	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*	*Nil.*	24,755.17
21. Mutual Life Assurance Co. of Canada	1,078,767.16	1,634	4,131,595.00	14,845	32,782,639.00	118	276,806.00	266,914.56	*Nil.*	21,426.44	2,966,297.19	* 889,698.04
22. The Mutual Life Insurance Co. of New York	135,418.22	81	221,000.00	1,848	4,261,799.00	21	57,658.00	49,775.00	*Nil.*	7,883.00	*Nil.*	*Nil.*
23. National Life Assurance Co. of Canada	59,974.64	132	343,910.00	1,038	2,153,962.00	11	41,500.00	31,225.00	*Nil.*	*Nil.*	*Nil.*	211,403.59
24. New York Life Insurance Co.	499,854.82	738	1,584,581.00	6,976	14,859,966.00	62	104,186.00	91,994.27	*Nil.*	27,373.00	1,790,750.00	* 103,422.21
25. North American Life Assurance Co.	589,451.35	1,072	2,327,500.00	8,040	16,451,750.00	61	103,750.00	109,511.72	*Nil.*	14,832.00	969,289.63	* 982,056.01
26. The Northern Life Assurance Co.	68,624.73	470	687,110.00	1,398	2,143,268.00	8	21,084.00	20,013.25	*Nil.*	*Nil.*	*Nil.*	173,124.12
27. Norwich Union Life Insurance Society	157.34	....	.....	....	.....	....	.....	.....	....	.....	45,342.27	33,846.67
28. Ontario Equitable Life & Accident Insurance Co.	38,260.39	240	713,500.00	489	1,207,875.00	3	4,000.00	6,000.00	*Nil.*	*Nil.*	321,407.68	93,757.18
29. Phoenix Assurance Co.	7,708.64	....	.....	107	319,755.30	5	23,358.00	17,920.10	*Nil.*	12,107.40	39,000.00	‡ 114,500.00
30. The Prudential Insurance Co. of America — Ordinary	281,618.75	1,014	1,551,486.00	7,238	9,107,209.00	43	48,070.00	51,922.17	*Nil.*	4,969.41	*Nil.*	4,079,510.00
30. The Prudential Insurance Co. of America — Industrial	540,857.16	10,526	3,157,463.00	55,976	11,782,367.00	253	45,111.00	54,175.78	*Nil.*	1,172.91		
31. Royal Insurance Co., Ltd.	111,510.31	103	395,355.00	1,234	4,346,986.00	7	17,805.33	16,950.33	*Nil.*	8,155.00	*Nil.*	§ 134,176.62
32. The Security Life Insurance Co. of Canada	1,640.00	3	3,100.00	82	52,100.00	1	3,000.00	3,000.00	*Nil.*	*Nil.*	*Nil.*	* 12,629.92
33. Sovereign Life Assurance Co.	96,035.97	235	542,620.00	1,294	2,884,359.00	4	8,280.00	10,780.00	*Nil.*	*Nil.*	22,700.00	* 214,713.38
34. Standard Life Assurance Co.	34,477.98	105	196,400.00	537	1,239,248.30	13	30,227.83	16,288.93	*Nil.*	1,909.00	118,000.00	† 93,391.80
35. Sun Life Assurance Co. of Canada	1,335,449.06	3,396	9,811,127.00	14,528	40,639,338.00	93	229,838.00	283,582.06	*Nil.*	12,080.00	1,679,574.11	* 2,282,401.59
36. The Travelers Insurance Co.	195,013.13	379	2,180,000.00	1,573	8,611,828.00	3	2,250.00	750.00	*Nil.*	1,500.00	*Nil.*	† 840,999.99
37. Union Mutual Life Insurance Co.	11,095.44	3	8,000.00	180	383,515.83	1	*Nil.*	1,000.00	*Nil.*	*Nil.*	*Nil.*	46,300.00
38. Western Empire Life Insurance Co.	31,509.66	50	152,877.00	403	1,041,030.00	....	*Nil.*	801.50	*Nil.*	1,000.00	54,235.24	* 31,043.08
39. Western Life Assurance Co	58,956.13	....	330,625.00	....	2,007,029.00	....	8,150.00	6,500.00	*Nil.*	*Nil.*	9,100.70	* 38,727.25
	$11,645,074.48	....	$59,667,186.00	....	341,931,612.44	...	$2,168,739.96	$2,158,102.56	....	$207,169.91	$18,422,874.65	$25,286,050.24

* Book value. † Par value. ‡ Market. § Loans on life policies.

TABLE V.—LIFE INSURANCE SUMMARY.

	1923.	1924.	1925.	1926.	1927.
Premiums for year	$7,501,000	$8,293,000	$9,220,000	$10,524,000	$11,645,000
Net amount in force	225,660,000	251,945,000	276,281,000	308,808,000	341,932,000
Claims paid	1,691,000	2,206,000	1,913,000	1,753,000	2,158,000

TABLE VI.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES, 1927.

Name of Company.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio Losses inc. to Prem. earned.
Aetna Insurance Co.	$774.44	$1,082.91	$412.29	38.07
Agricultural Insurance Co.	211.36	156.46	12.25	7.83
Alliance Assurance Co., Ltd.	4,598.14	5,068.24	1,972.93	38.93
Alliance Insurance Co.	10.00	*Nil*	*Nil*	*Nil*
American Alliance Insurance Co.	7.18	22.73	7.72	33.90
American Automobile Insurance Co.	15,442.29	10.998.70	10,736.68	97.62
American Central Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
The Autocar Fire & Accident Ins. Co.	3,178.34	3,043.40	609.72	20.03
British America Assurance Co.	31,136.54	27,504.84	31,682.86	115.19
British Colonial Fire Insurance Co.	8,841.76	6,379.57	5,025.32	78.77
British Crown Assurance Corporation	5,205.71	4,507.17	1,623.27	36.01
British General Insurance Co., Ltd.	1,934.03	1,783.23	2,777.58	155.77
British Law Insurance Co.	13,139.01	8,965.09	4,816.48	53.70
British Traders Insurance Co., Ltd.	45,470.59	43,303.20	28,452.60	65.70
Canada Accident & Fire Assurance Co.	20,851.91	20,814.31	7,244.28	34.80
Canada Security Assurance Co.	51.02	328.11	7.80	2.38
Canadian Fire Insurance Co.	6,414.67	6,269.03	1,627.94	25.90
Canadian General Insurance Co.	16,106.37	14,140.80	8,396.35	59.37
Canadian Indemnity Co.	4,737.12	2,974,92	456.76	15.35
Canadian Surety Co.	10,639.53	10,433.57	4,329.18	41.50
Car & General Insurance Corporation	839.58	648.55	212.90	32.83
Casualty Co. of Canada	3,329.56	3,682.67	950.14	25.75
Central Insurance Co., Ltd.	1,713.75	1,700.89	750.03	44.09
Century Insurance Co., Ltd.	1,091.75	871.76	382.58	43.88
China Fire Insurance Co., Ltd.	*Nil*	*Nil*	*Nil*	*Nil*
Columbia Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Commercial Union Assurance Co., Ltd.	8,318.79	8,720.35	3,017.43	34.60
Continental Casualty Co.	1,709.68	2,254.65	866.01	0.38
Continental Insurance Co.	230.91	143.46	548.57	383.62
Cornhill Insurance Co.	13,497.79	11,823.31	12,138.77	102.67
Dominion Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Dominion Gresham Guar. & Cas. Co.	50,854.32	47,909.94	32,711.89	68.29
Dominion of Canada Guar. & Acc. Co.	32,540.10	33,774.30	16,021.70	47.54
Eagle Star & British Dominions Insurance Co.	1,267.08	2,598.35	1,807.55	69.56
Employers Liability Assurance Corporation	35,214.14	32,518.20	22,863.41	70.30
Equitable Fire & Marine Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Fidelity Insurance Co. of Canada	4,788.16	3,886.50	3,078.51	79.21
Fidelity Phenix Fire Insurance Co.	192.53	242.45	57.67	23.83
Fire Association of Philadelphia	5,912.76	4,807.58	4,748.81	98.79
Fireman's Fund Insurance Co.	1,266.10	1,487.06	1,959.51	75.80
Franklin Fire Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
General Accident Assurance Co.	19,931.87	18,630.69	11,901.55	63.88
General Accident Fire & Life Assurance Corp., Ltd.	2,982.00	2,234.51	1,965.61	87.97
General Casualty Co. of America	152.91	91.75	*Nil*	*Nil*
General Casualty Insurance Co. of Paris, France	19.00	11.40	*Nil*	*Nil*
General Exchange Insurance Corporation	8,860.90	6,521.90	5,573.24	85.44
Glens Falls Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Globe & Rutgers Fire Insurance Co.	2,430.27	1,858.31	1,188.48	63.05
Globe Indemnity Co.	19,209.57	18,462.06	10,483.50	56.78
Great American Insurance Co.	52.64	224.46	55.63	2.45
Guardian Insurance Co. of Canada	46,811.09	45,708.89	28,941.09	63.32
Halifax Fire Insurance Co.	8.14	28.00	15.89	56.76
Hartford Accident & Indemnity Co.	5,803.24	6,043.42	6,082.91	100.65
Hartford Fire Insurance Co.	2,408.74	2,959.32	1,921.44	64.93
Home Assurance Co. of Canada	*Nil*	*Nil*	*Nil*	*Nil*
Home Insurance Co.	3,142.54	3,051.90	1,784.80	58.48
Imperial Insurance Office	4,991.15	5,056.65	3,227.02	63.80
Indemnity Insurance Co. of North America	63.80	38.28	*Nil*	*Nil*
Insurance Co. of North America	322.48	3,710.34	2,002.82	53.97
Carried forward	$468,707.35	$439,478.18	$287.451.47	.....

TABLE VI.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES, 1927—*Continued.*

Name of Company.	Net Premiums written.	Net Premiums earned.	Net Losses incurred.	Ratio Losses inc. to Prem. earned.
Brought forward	$468,707.35	$439,478.18	$287,451.47	.....
Law, Union & Rock Insurance Co.	10,732.02	10,111.94	3,682.09	36.41
Liverpool & London & Globe Insurance Co.	7,780.67	5,608.62	2,266.20	40.40
Liverpool-Manitoba Assurance Co.	3,307.65	3,192.24	2,770.75	86.81
London & Lancashire Guar. & Accident Co.	36,559.17	36,070.44	12,800.68	35.49
London & Lancashire Insurance Co.	3,506.01	3,687.90	* 1,266.30	* 34.34
London & Provincial Marine & General Ins. Co.	6,067.59	5,906.12	4,565.84	77.30
London & Scottish Assurance Corporation	188.94	114.74	*Nil*	*Nil*
London Assurance Corporation	7,732.62	12,048.82	8,044.96	66.70
London-Canada Insurance Co.	315.06	1,293.00	3,706.31	286.64
London Guarantee & Accident Co.	38,587.46	35,107.31	17,553.03	50.00
Lumbermen's Mutual Casualty Co.	16,841.70	16,420.94	10,344.34	63.00
Marine Insurance Co., Ltd.	118.25	173.33	*Nil*	*Nil*
Maryland Casualty Co.	1,721.75	1,843.73	2,862.99	155.89
Merchants Casualty Insurance Co.	116,366.37	102,172.94	66,876.61	65.45
Merchants Marine Insurance Co.	4,318.34	4,671.46	1,037.24	22.20
Motor Union Insurance Co.	22,344.01	22,031.61	10,373.21	47.08
Mount Royal Assurance Co.	42,914.17	40,201.11	32,884.41	81.80
National Fire Insurance Co. of Hartford	*Nil*	*Nil*	*Nil*	*Nil*
Newark Fire Insurance Co.	463.00	410.95	17.33	4.21
New Jersey Insurance Co.	19,363.27	17,238.74	10,881.62	63.12
New York Underwriters Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Niagara Fire Insurance Co.	1,126.22	1,216.55	688.14	56.50
North American Accident Insurance Co.	838.43	1,554.95	1,018.28	65.48
North British and Mercantile Insurance Co., Ltd.	3,770.60	2,639.96	220.14	8.34
Northern Assurance Co.	15,763.72	15,072.96	4,281.75	28.41
Northwestern Mutual Fire Association	35,966.37	33,922.92	9,000.30	26.53
Northwestern National Insurance Co.	1,696.26	1,263.62	240.53	19.03
Norwich Union Fire Insurance Society	17,078.11	16,896.55	7,474.67	44.24
Occidental Fire Insurance Co.	6,830.47	7,345.93	2,142.94	29.17
Ocean Accident & Guarantee Corporation	31,475.23	30,072.74	22,768.03	75.71
Ohio Farmers Insurance Co.	*Nil*	*Nil*	*Nil*	*Nil*
Pacific Coast Fire Insurance Co.	8,614.29	8,015.15	5,750.33	71.70
Palatine Insurance Co.	5,392.61	6,111.85	2,088.38	34.17
Phoenix Assurance Co., Ltd.	29,914.89	29,914.89	11,596.03	38.77
Phoenix Insurance Co. of Hartford	5.60	3.36	*Nil*	*Nil*
Preferred Accident Insurance Co.	7,417.70	6,630.76	4,988.81	75.23
Provincial Insurance Co.	2,439.03	2,757.58	980.71	35.56
Queen Insurance Co.	36,935.00	32,401.28	23,933.72	73.87
Railway Passengers Assurance Co.	31,248.86	33,317.65	17,689.90	53.09
Royal Exchange Assurance	21,689.05	13,869.62	5,217.85	37.62
Royal Insurance Co.	14,793.00	13,008.51	5,258.05	40.42
St. Paul Fire & Marine Insurance Co.	7,762.65	7,641.35	7,702.51	101.00
St. Paul Mercury Indemnity Co. of St. Paul	104.65	62.79	*Nil*	*Nil*
Scottish Metropolitan Assurance Co.	6,005.58	4,691.33	2,093.84	44.63
Scottish Union & National Insurance Co.	6,945.18	8,151.48	8,052.84	88.79
Sun Insurance Office	39,133.74	39,963.90	29,742.27	74.40
Toronto Casualty, Fire & Marine Insurance Co.	25,411.83	29,580.38	13,919.48	47.05
Travelers Indemnity Co.	6,112.18	6,370.92	739.41	11.60
Union Assurance Society	6,892.00	6,240.70	1,564.09	25.60
Union Insurance Society of Canton	44,478.01	36,180.03	34,298.89	94.80
Union Marine Insurance Co.	1,687.53	1,711.88	1,322.44	77.25
United British Insurance Co.	1,254.86	* 1,595.07	583.10	.....
United States Fidelity & Guaranty Co.	1,435.70	1,350.97	409.88	30.29
United States Fire Insurance Co.	3,086.77	4,735.15	2,203.84	46.50
Western Assurance Co.	31,136.56	28,458.13	31,682.85	111.35
World Fire and Marine Insurance Co.	11.40	19.36	*Nil*	*Nil*
World Marine & General Insurance Co.	5,045.00	4,726.23	1,328.17	28.10
Yorkshire Insurance Co.	10,146.63	9,751.13	9,090.47	93.22
Zurich General Accident and Liability Ins. Co.	41,937.34	42,148.62	23,246.00	55.15
Totals	$1,319,518.45	$1,243,990.23	$770,171.42	58.03

* Credit.

TABLE VII.—MISCELLANEOUS INSURANCE SUMMARY.

	1923.	1924.	1925.	1926.	1927.
Accident, P.	$364,000	$383,000	$424,000	$439,000	$429,000
,, L.	161,000	178,000	196,000	199,000	218,000
Sickness, P.	148,000	156,000	159,000	175,000	183,000
,, L.	77,000	80,000	95,000	101,000	117,000
Liability, P.	44,000	61,000	67,000	80,000	106,000
,, L.	16,000	8,000	27,000	11,000	26,000
Automobile, P.	624,000	736,000	884,000	1,106,000	1,320,000
,, L.	223,000	261,000	325,000	518,000	770,000
Marine, P.	443,000	449,000	750,000	607,000	762,000
,, L.	375,000	289,000	420,000	387,000	515,000
Other forms, P.	253,000	251,000	252,000	240,000	285,000
,, L.	65,000	130,000	133,000	54,000	181,000

TABLE VIII.—MISCELLANEOUS BUSINESS: NET PREMIUMS AND LOSSES, 1927.

Name of Company.	Accident.		Sickness.		Liability.		Burglary.		Guarantee.		Plate Glass.		Marine.		Credit, Blanket Residents, Earthquake, Boiler and Machinery, Explosion, Forgery, Fraud, Hail, Inland Transportation, Live Stock, Property, Sprinkler Leakage, Tornado, Use and Occupancy, and Weather. (Indicated by Initial letters.)		Total Premiums.	Total Losses.	Unsettled Claims.	
	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.				
1. Aetna Insurance Co.													(Incl. in Inland Trans.)		P. 117.52 I.T. 1,763.55	Nil $315.96	$1,881.07	$315.96	$371.29	1
2. Agricultural Insurance Co.															Nil	Nil	Nil	Nil	Nil	2
3. Alliance Assurance Co., Ltd.	$1,033.53	$557.34	$1,250.76	$863.02	$343.08	Nil	$1,326.22	$301.84	$480.29	Nil			$4,026.34	$9.10			8,400.22	1,731.30	305.00	3
4. Alliance Insurance Co. of Philadelphia, Pa.													2,817.23	1,398.07	U. & O. 941.01	Nil	3,758.24	1,398.07	Nil	4
5. American Central Insurance Co.																	Nil	Nil	Nil	5
6. American Credit Indemnity Co. of New York															Cr. 6,306.15	72,229.04	6,306.15	72,229.04	Nil	6
7. Atlas Assurance Co., Ltd.													918.33	175.00			918.33	175.00	6.41	7
8. The Autocar Fire & Accident Insurance Co., Ltd.	1,108.46	172.76	586.16	151.41	48.35	Nil					$67.21	Nil					1,810.18	324.17	Nil	8
9. Automobile Insurance Co. of Hartford, Conn.													3,227.72	278.35			3,227.72	278.35		9
10. The Boiler Inspection & Insurance Co. of Canada															B. & M. 23,916.03	Nil	23,916.03	Nil	Nil	10
11. Boston Insurance Co.													Nil	Nil			Nil	Nil	Nil	11
12. British America Assurance Co.	9,441.62	4,763.65	3,091.93	2,470.41	822.18	$337.07	1,428.11	26.85	762.36	$62.50	422.96	$293.02	8,416.60	2,705.71	I.T. 267.99	1.64	24,653.75	10,660.85	11,130.50	12
13. The British & Foreign Marine Insurance Co., Ltd.													7,739.38	1,670.88			7,739.38	1,670.88	Nil	13
14. The British Colonial Fire Insurance Co.															Nil	Nil	Nil	Nil	Nil	14
15. The British Columbia Plate Glass Insurance Co.											18,302.51	11,288.68					18,302.51	11,288.68	Nil	15
16. The British General Insurance Co., Ltd.															Nil	Nil	Nil	Nil	Nil	16
17. British Traders Insurance Co., Ltd.													19,734.50	7,707.87			19,734.50	7,707.87	Nil	17
18. The Canada Accident and Fire Assurance Co.	10,951.99	9,993.71	5,925.16	1,709.02	3,794.27	3,185.16	6,206.30	1,566.70	3,869.78	Nil	1,433.95	537.36					32,181.45	16,991.95	3,335.00	18
19. Canada Security Assurance Co.											Nil	Nil			Nil	Nil	Nil	Nil	Nil	19
20. Canadian Fire Insurance Co.											163.92	75.00					163.92	75.00	Nil	20
21. Canadian General Insurance Co.											92.25	24.55			L.S. 111.75	117.75	204.00	142.30	Nil	21
22. The Canadian Indemnity Co.					2,199.95	Nil	1,659.72	Nil	8,283.79	Nil	388.77	Nil			I.T. 40.00	Nil	12,572.23	Nil	Nil	22
23. The Canadian Surety Co.					2,208.30	379.68	1,874.22	6.50	25,958.04	184.50	393.14	226.67			F. 341.10	Nil	30,774.80	797.35	93.03	23
24. Car and General Insurance Corporation, Ltd.	*260.26	251.18			26.70	Nil											286.96	251.18	100.00	24
25. The Casualty Co. of Canada	423.63	223.63	257.22	119.16	609.55	Nil	98.10	113.44			2,402.24	868.99					3,790.74	1,325.22	108.35	25
26. The Century Insurance Co., Ltd.											18.05	Nil					18.05	Nil	Nil	26
27. The China Fire Insurance Co., Ltd.													Nil	Nil			Nil	Nil	Nil	27
28. Columbia Insurance Co.															I.T. Nil	Nil	Nil	Nil	Nil	28
29. Commercial Union Assurance Co., Ltd.	750.50	316.41	238.47	100.88			60.47	Nil									1,049.44	417.29	Nil	29
30. Connecticut Fire Insurance Co.															Ear. Nil	Nil	Nil	Nil	Nil	30
31. Continental Casualty Co.	47,125.28	30,410.41	48,956.69	28,764.45	811.57	24.20					957.49	212.91					97,851.03	59,411.97	15,477.53	31
32. Continental Insurance Co.													Nil	Nil	T. 27.90 I.T. 730.64	Nil 496.90	758.54	496.90	Nil	32
33. The Cornhill Insurance Co., Ltd.															T. Nil	Nil	Nil	Nil	Nil	33
34. Dominion Gresham Guarantee & Casualty Co.	15,867.55	7,420.37	19,893.54	13,107.33	4,116.79	105.00	2,629.00	3,535.00	17,816.25	6,057.15	232.62	136.40					60,555.75	30,361.25	12,450.67	34
35. The Dominion of Canada Guar. & Acc. Ins. Co.	31,972.45	6,928.10	19,253.55	10,331.63	2,149.74	Nil	1,842.67	497.03	2,369.45	Nil	1,584.18	470.73			I.T. 30.00	88.00	59,202.04	18,315.49	8,030.65	35
36. The Eagle Star & British Dominions Ins. Co., Ltd.											304.53	345.62	3,273.07	2,566.87			3,577.60	2,912.49	Nil	36
37. Empire Life Insurance Co.	Nil	Nil	Nil	Nil													Nil	Nil	Nil	37
38. Employers Liability Assurance Corporation, Ltd.	6,435.75	1,413.43	2,792.96	1,344.16	14,060.60	1,078.48	4,513.43	434.53	2,945.65	Nil	228.88	737.75			B. & M. 277.94	Nil	31,255.21	5,008.35	2,675.00	38
39. The Fidelity & Casualty Co. of New York, N.Y.																	Nil	Nil	Nil	39
40. Fidelity Insurance Co. of Canada	267.13	15.00	28.17	25.00	1,263.19	699.85	1,556.50	1,203.64	3,034.62		80.82						6,230.43	1,943.49	235.30	40
41. Fidelity Phenix Fire Insurance Co.															T. 68.90 I.T. 740.96	Nil 581.47	809.86	581.47	Nil	41
42. Fire Association of Philadelphia															I.T. 234.47	Nil	234.47	Nil	Nil	42
43. Fireman's Fund Insurance Co.													124,727.29	51,441.85	I.T. 476.21	Nil	125,203.50	51,441.85	3,810.99	43
44. Firemen's Insurance Co. of Newark, N.J.													Nil	Nil			Nil	Nil	Nil	44
45. First American Fire Insurance Co.															I.T. 442.81	Nil	442.81	Nil	Nil	45
46. The Franklin Fire Ins. Co. of Philadelphia, Pa.																	Nil	Nil	Nil	46
47. The General Accident Assurance Co. of Canada	*6,378.68 5,647.55	4,658.73 2,625.61	2,699.12	976.63	18,205.67	1,137.25	3,220.54	938.37	3,811.64	Nil					B. & M. 2,988.63	365.51	42,951.83	10,702.10	1,928.80	47
48. General Accident Fire & Life Assur. Corpn., Ltd.	801.37	250.00	36.00	Nil	264.20	Nil	388.47	95.50			137.90	33.80					1,718.00	379.30	Nil	48
49. General Casualty Insurance Co., Paris, France	100.00	Nil	63.00	Nil							27.68	Nil					190.68	Nil	Nil	49
50. General Insurance Co. of America																	Nil	Nil	Nil	50
51. Glens Falls Insurance Co.															I.T. 61.20	Nil	61.20	Nil	Nil	51
52. Globe & Rutgers Fire Insurance Co.													55,426.95	45,070.18	I.T. 606.85 Ear. 175.00	119.51 Nil	56,208.80	45,189.69	Nil	52
53. The Globe Indemnity Co. of Canada	9,311.66	3,227.36	7,101.61	4,229.21	1,912.61	45.85	871.19	1,393.10	2,464.82	Nil	575.78	795.92					22,237.67	9,691.44	2,615.00	53
54. Great American Insurance Co.													3,444.23	426.47	I.T. 5.00	Nil	3,449.23	426.47	Nil	54
55. The Guarantee Co. of North America									7,746.25	430.25							7,746.25	430.25	Nil	55
56. The Guardian Insurance Co. of Canada	602.88	8.75	393.60	15.71	726.82	6,155.37	1,477.02	937.50	796.21	Nil	82.21	30.10			I.T. 15.00	Nil	4,093.74	7,147.43	40.00	56
57. Halifax Fire Insurance											Nil	Nil					Nil	Nil	Nil	57
58. Hartford Accident and Indemnity Co.	303.80	69.28	172.55	56.57	4,745.94	258.00	497.97	687.69	368.20	Nil	1,025.93	876.54					7,114.39	1,948.08	Nil	58
59. Hartford Fire Insurance Co.															W. 296.21	Nil	296.21	Nil	Nil	59
60. Home Assurance Co. of Canada	*21,302.43	6,743.29															21,302.43	6,743.29	644.53	60
61. Home Insurance Co.													143,295.45	97,382.00	W. 166.66 I.T. 69.74	Nil Nil	143,531.85	97,382.00	19,879.89	61
62. Hudson Bay Insurance Co.															T. Nil	Nil	Nil	Nil	Nil	62
63. The Imperial Insurance Office	170.39	Nil	26.71	Nil	8.75	Nil	11.00	Nil	380.44	Nil	10.32	Nil					607.61	Nil	Nil	63
64. Insurance Co. of North America													49,617.83	37,914.81	T. 30.75 S.L. 201.25 I.T. 2,556.40 U. & O. 3,269.01	Nil Nil 78.99 Nil	55,675.24	37,993.80	Nil	64
65. The Insurance Co. of the State of Pennsylvania													Nil	Nil			Nil	Nil	Nil	65
66. Law, Union & Rock Insurance Co., Ltd.	1,409.63	604.06	469.54	480.23	883.63	167.46	690.18	45.85	370.35	Nil	185.67	36.78					4,009.00	1,334.38	205.00	66
67. Liverpool & London & Globe Insurance Co., Ltd.	3,496.12	799.30	2,776.11	602.19	711.80	15.60	372.66	Nil	405.90	Nil	188.97	Nil					7,951.56	1,417.09	277.00	67
68. The Liverpool-Manitoba Assurance Co.																	Nil	Nil	Nil	68
69. The London & Lancashire Guar. & Acc. Co. of Can.	6,524.71	4,391.88	3,869.38	1,277.77	2,908.21	421.22	2,072.53	252.35	3,079.40	1,217.38	1,365.63	669.25					19,619.86	8,229.85	1,650.00	69
70. The London & Lancashire Insurance Co., Ltd.													866.26	106.75			866.26	106.75	106.75	70
71. London & Provincial Mar. & General Ins. Co., Ltd.	75.00	271.74			110.00	3.50			112.50	Nil	65.14	Nil	1,658.12	Nil			2,020.76	275.24	Nil	71
72. The London & Scottish Assur. Corporation, Ltd.	31.64	Nil	45.00	Nil			15.50	Nil			22.02	Nil					114.16	Nil	Nil	72
73. London Assurance Corporation													19,586.70	4,097.50			19,586.70	4,097.50	Nil	73
74. London Guarantee & Accident Co., Ltd.	*3,079.99 12,845.06	1,612.45 11,236.44	3,013.13	2,439.59	7,519.99	754.80	526.19	249.64	2,770.55	2,888.28	44.62	Nil			I.T. 31.25	Nil	29,830.78	19,181.20	4,966.00	74
75. Loyal Protective Insurance Co.	*27,130.58	14,004.92															27,130.58	14,004.92	2,637.72	75
76. Lumbermen's Mutual Casualty Co.											87.26	121.11					87.26	121.11	Nil	76
77. The Marine Insurance Co., Ltd.													Nil	Nil	I.T. 1,046.81	500.00	1,046.81	500.00	Nil	77
78. Maritime Insurance Co., Ltd.													7,383.67	2,104.87			7,383.67	2,104.87	56.37	78
79. Maryland Casualty Co.	991.92	300.00	315.55	239.76	845.51	Nil	2,216.60	1,816.43	1,615.00	Nil	438.45	154.35			S.L. 1,338.95 B. & M. 1,121.52	Nil Nil	8,883.50	2,510.54	709.28	79
80. Merchants Casualty Insurance Co.	*49,266.96	22,931.46															49,266.96	22,931.46	2,727.00	80
81. Metropolitan Life Insurance Co.													112.61	2,982.72			112.61	2,982.72	1,510.00	81
82. The Motor Union Insurance Co., Ltd.	917.20	201.77			6.00	Nil					132.64	88.40	Nil	Nil			1,055.84	290.17	Nil	82
83. The Mount Royal Assurance Co.											2,406.02	905.25					2,406.02	905.25	Nil	83
84. National Fire Insurance Co. of Hartford													Nil	Nil	Nil	Nil	Nil	Nil	Nil	84
85. National Provincial Insurance Co., Ltd.											935.28	514.72					935.28	514.72	Nil	85
86. National Surety Co.							687.14	173.25	7,309.51	438.25					Fraud 860.00 Cr. 606.08 For. 342.45	137.67 31,262.96 30.00	9,805.18	32,062.13	282.29	86
87. The Newark Fire Insurance Co.													Nil	Nil			Nil	Nil	Nil	87
88. New Hampshire Fire Insurance Co.																	Nil	Nil	Nil	88
89. New Jersey Insurance Co.													Nil	Nil			Nil	Nil	Nil	89
90. New York Underwriters Insurance Co.													Nil	Nil			Nil	Nil	Nil	90
91. Niagara Fire Insurance Co.													112.61	2,982.72			112.61	2,982.72	1,510.00	91
92. The North American Accident Insurance Co.	349.22	3,370.80	111.15	111.17	217.66	Nil	48.60	401.00			432.95	715.32					1,159.58	4,598.29	60.00	92
93. North British & Mercantile Insurance Co., Ltd.	203.58	283.93	181.85	Nil	154.81	Nil	430.35	15.75	705.80	Nil	19.83	Nil	56,883.62	56,536.74	I.T. 10.75	1.25	58,592.59	56,837.67	7,507.00	93
94. Northern Assurance Co., Ltd.	1,346.16	135.28	836.59	789.19	1,709.35	77.20	1,716.45	120.63	1,006.51	Nil	477.64	531.64	3,183.83	2,437.05	I.T. 1.00	Nil	10,277.53	4,090.99	1,775.00	94
95. The North River Insurance Co.																	Nil	Nil	Nil	95
96. Norwich Union Fire Insurance Society, Ltd.	5,885.17	3,812.02	3,174.28	3,258.82	2,598.88	247.25	866.28	50.13	547.75	2.00	1,344.12	507.03			I.T. 89.25	104.00	14,505.73	7,981.25	955.00	96
97. Occidental Fire Insurance Co.																	Nil	Nil	Nil	97
98. The Ocean Accident & Guarantee Corpn., Ltd.	10,776.18	3,294.14	2,513.52	949.67	2,079.20	13.65	1,196.60	Nil	706.45	15.00	1,975.69	1,578.84			B. & M. 3,303.89	Nil	22,551.53	5,851.30	7,775.00	98
99. Ocean Marine Insurance Co., Ltd.													683.43	2,652.40			683.43	2,652.40	Nil	99
100. Ohio Farmers Insurance Co.																	Nil	Nil	Nil	100
101. Phoenix Assurance Co., Ltd.													Nil	Nil			Nil	Nil	Nil	101
102. The Phoenix Insurance Co.													Nil	880.81	S.L. 23.19	Nil	23.19	880.81	439.28	102
103. The Preferred Acc. Ins. Co. of New York, N.Y.	Nil	Nil	Nil	Nil													Nil	Nil	Nil	103
104. The Protective Association of Canada	*34,854.18	19,573.81															34,854.18	19,573.81	3,414.62	104
105. Provincial Insurance Co., Ltd.																	Nil	Nil	Nil	105
106. The Prudential Insurance Co. of America																	Nil	Nil	Nil	106
107. Queen Insurance Co. of America													45,471.63	16,516.45	I.T. 133.15	Nil	45,604.78	16,516.45	12,742.35	107
108. Queensland Insurance Co., Ltd.													5,454.81	3,012.24			5,454.81	3,012.24	Nil	108
109. Railway Passengers Assurance Co.	5,524.72	1,986.08	2,191.35	993.47	3,151.91	4,531.93	23.50	Nil	1,471.35	Nil	1,355.42	958.63					13,718.25	8,470.11	672.75	109
110. Reliance Marine Insurance Co., Ltd.													3,344.85	278.42			3,344.85	278.42	Nil	110
111. Royal Exchange Assurance	*710.18	325.60			140.99	Nil	31.00	Nil	123.80	Nil							1,005.97	325.60	15.00	111
112. Royal Insurance Co., Ltd.	88.75	Nil	95.00	Nil	89.54	Nil	510.36	Nil	490.50	Nil			280.31	64.82			1,554.46	64.82	Nil	112
113. Royal Plate Glass Insurance Co. of Canada											3,457.68	1,941.50					3,457.68	1,941.50	Nil	113
114. St. Paul Fire & Marine Insurance Co.													12,692.50	5,006.89	I.T. 2,298.84	1,882.78	14,991.34	6,889.67	1,915.00	114
115. Scottish Metropolitan Assurance Co., Ltd.	1,371.81	160.08	979.09	729.92	566.11	1,052.20			10.00	Nil	25.08	Nil	7,640.72	1,677.30	I.T. 234.46	164.00	10,827.27	3,784.10	2,880.00	115
116. Scottish Union & National Insurance Co.																	Nil	Nil	Nil	116
117. Standard Marine Insurance Co., Ltd.													16,143.95	35,726.26	I.T. 482.08	45.56	16,626.03	35,771.82	427.66	117
118. Sun Insurance Office, Ltd.	637.17	663.66	247.47	806.61	176.26	Nil	6.25	Nil	62.50	Nil	359.97	73.34					1,489.62	1,543.61	25.00	118
119. Toronto Casualty, Fire & Marine Insurance Co.	125.96	Nil	71.94	Nil	2,733.89	157.50	228.95	6.50	240.00	15.00	1,596.06	1,023.81			B.R. 153.60	353.50	5,150.49	1,556.31	106.00	119
120. The Travelers Indemnity Co.							3,710.63	5,670.94			266.56	83.91			B. & M. 231.49	2,316.75	4,208.49	8,071.60	38.85	120
121. The Travelers Insurance Co.	38,451.49	24,066.55	30,020.76	28,611.88	3,322.70	Nil											71,794.95	52,678.43	12,689.72	121
122. Union Assurance Society, Ltd.	*690.85	316.35			5,188.25	242.88	479.50	160.25									6,358.60	719.48	8,050.00	122
123. Union Insurance Society of Canton, Ltd.	8,447.85	3,139.58	10,672.15	7,385.03	3,297.14	3,879.43							24,606.17	16,330.50			47,023.31	30,734.54	1,605.00	123
124. The Union Marine Insurance Co., Ltd.													10,801.91	2,821.15	I.T. 210.00		11,011.91	2,821.15	630.00	124
125. United Mutual Fire Insurance Co.																	Nil	Nil	Nil	125
126. United States Fidelity & Guaranty Co.	699.89	171.40	613.44	33.90	5,265.71	366.00	3,168.14	3,131.66	18,988.24	5,319.46	499.65	358.06			For. * 353.54	99.97	29,588.61	9,480.45	1,520.00	126
127. United States Fire Insurance Co.													2,443.49	110.00			2,443.49	110.00	Nil	127
128. United States Merchants & Shippers Ins. Co.													44,856.22	29,133.98			44,856.22	29,133.98	Nil	128
129. Westchester Fire Insurance Co.													1,119.30	131.13			1,119.30	131.13	Nil	129
130. Western Assurance Co.	9,441.60	4,776.15	3,091.93	2,470.39	822.18	337.08	1,428.11	36.85	762.35	62.50	422.96	293.01	16,821.87	6,061.43	I.T. 535.97	3.28	33,326.97	14,040.69	18,470.00	130
131. The Western Casualty Co.	*25,563.30	13,928.55															25,563.30	13,928.55	3,427.19	131
132. The World Fire & Marine Insurance Co.															I.T. 107.89	Nil	107.89	Nil	Nil	132
133. The World Marine & General Insurance Co., Ltd.	151.97	50.41	62.40	26.99	619.19	55.00	610.07	120.63	231.90	Nil	87.05	Nil	9,886.66	53,744.45	I.T. 1.00	Nil	11,650.24	53,997.48	1,343.27	133
134. The Yang-tsze Insurance Association, Ltd.													43,688.73	23,762.06			43,688.73	23,762.06	Nil	134
135. The Yorkshire Insurance Co., Ltd.	7,416.05	1,766.05	4,476.05	1,825.97	1,196.21	Nil	1,146.20	523.04	1,713.43	Nil	471.51	166.66			L.S. 84.35	Nil	16,503.80	4,281.72	300.00	135
136. Zurich General Accident & Liability Ins. Co., Ltd.	504.30	43.33	52.65	Nil	1,248.01	Nil	405.84	Nil			20.12	Nil					2,230.92	43.33	10.00	136
Totals	$429,156.10	$218,267.40	$182,647.53	$117,297.14	$105,881.45	$25,728.61	$52,248.56	$24,512.59	$123,811.58	$16,692.27	$47,617.13	$27,675.65	$762,278.48	$514,923.08	$60,878.14	$111,316.49	$1,764,518.97	$1,056,413.23	$179,815.85	

* Accident and sickness.

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