PROVINCE OF BRITISH COLUMBIA

Sixty-second Annual Report

of the

SUPERINTENDENT OF INSURANCE

1973

(Business Transacted in 1972)

Printed by K. M. MacDonald, Printer to the Queen's Most Excellent Majesty
in right of the Province of British Columbia.
1974

To the Honourable WALTER S. OWEN,
Lieutenant-Governor of the Province of British Columbia:

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Sixty-second Annual Report of the Superintendent of Insurance for the year ended December 31, 1972.

ALEXANDER B. MACDONALD
Attorney-General

Victoria, B.C., September 1, 1973.

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Report of the Superintendent of Insurance

DEPARTMENT OF INSURANCE,
VICTORIA, B.C., August 30, 1973.

The Honourable Alexander B. Macdonald, Q.C.,
Attorney-General, Victoria, B.C.

SIR: Pursuant to the *Insurance Act,* I beg to submit the Sixty-second Annual Report of the Department of Insurance covering the year ended December 31, 1972.

At that date 334 insurers were licensed under the Act to transact business. The following summary indicates the origin of the insurers, how many hold only Provincial licences, and how many had Federal registry in addition to a Provincial licence:

Where Incorporated	Provincial Licence	Federal Registry	Total
British Columbia	9	----	9
Other Provinces	11	14	25
Canada	----	99	99
Great Britain	5	48	53
Australia	----	2	2
Denmark	----	1	1
France	----	2	2
Germany	----	1	1
Holland	----	2	2
Hong Kong	1	----	1
India	----	1	1
Japan	----	1	1
New Zealand	----	1	1
Norway	----	1	1
Sweden	1	----	1
Switzerland	2	1	3
United States	----	131	131
Totals	29	305	334

The comparative figures are for 1971, 333, and 1970, 328.

A complete list of insurers will be found on pages 10 to 35. A similar list will be published in the October 25th edition of *The British Columbia Gazette.* For purposes of convenience, the present list is made up to June 30, 1973, so that it includes insurers licensed since December 31, 1972, and shows the classes of insurance for which each is licensed.

Fifteen new insurers were licensed during the period. These are as follows: Caledonian Insurance Co., Capital Life Insurance Co., Ecclesiastical Insurance Office Ltd., General Reinsurance Corporation (of Delaware), Assurances Generales de France I.A.R.T., Insmor Mortgage Insurance Co., Life Insurance Company of North America, Malvern Insurance Co. Ltd., Markel Insurance Co. of Canada, Middlesex Mutual Insurance Co., Midland Insurance Co., National Fidelity Life Insurance Co., Presbyterian Ministers' Fund, The Scottish Dominion Insurance Co. Ltd., and The Sirius Insurance Co. Ltd.

Nine insurers ceased to transact business in the Province during the year. These are as follows: Economical Mutual Insurance Co., Employers Liability In-

surance Corporation, Fireman's Insurance Company of Newark, General Reinsurance Corporation of New York, Granite State Insurance Co., Life Insurance Company of Alberta, Missisquoi and Rouville Insurance Co., Thames and Mersey Marine Insurance Co. Ltd., and the British Columbia Plate Glass Insurance Co.

On analysis, the list shows that 111 companies (exclusive of fraternal societies) were licensed for live insurance, 185 for fire insurance, 183 for automobile insurance, and 79 for marine insurance. These cover only the major classes of insurance, and it should be understood that the same company may be licensed, for example, for fire, automobile, and marine insurance.

The annual statements of these companies incorporated by or under an Act of the Legislature are set forth at length on pages 38 to 56.

The taxes collected on unlicensed insurance amount to $24,900.

The number of insurance agents' and salesmen's licences issued for the year 1972 is given below, together with a comparative table for the previous four years. All licensees in the insurance industry now have a pre-licence examination requirement.

Licences Issued to—	1972	1971	1970	1969	1968
Life insurance agents	4,780	5,104	4,990	4,210	4,020
Other-than-life insurance agents	2,573	2,667	2,264	2,112	1,611
Insurance salesmen	1,592	551	607	610	741
Insurance adjusters	121	176	82	78	70
Employees of insurance adjusters	203	205	176	154	153
Totals	8,269	8,703	8,119	7,164	6,595

The number of real estate agents' and salesmen's licences issued under the *Real Estate Act* for the year 1972/73, in comparison with the previous four years, is as follows:

Licences Issued to—	1972/73	1971/72	1970/71	1969/70	1968/69
Real etate agents	1,493	1,380	1,060	1,273	1,120
Real estate salesmen	7,396	7,145	5,810	4,724	4,804
Totals	8,889	8,525	6,870	5,997	5,924

Pursuant to Part II of the *Real Estate Act,* documents have been processed and filed in connection with 985 subdivisions since my last report.

The number of collection agents' licences issued for the year 1972 is given below, together with a comparative table for the previous three years:

Year	Licences Issued to Collection Agents	Year	Licences Issued to Collection Agents
1972	144	1970	104
1971	134	1969	105

The British Columbia Automobile Insurance Board, established pursuant to section 250M of the *Insurance Act,* has, as present members, J. F. K. English, Chairman; E. T. Cantell, Q.C., Vice-Chairman; and R. A. Hadfield.

The Association of Superintendents of Insurance met at Montreal, P.Q., for its 55th annual conference, commencing September 17, 1972. Attending at the sessions were more than 353 representatives of the insurance industry.

The association officers for the 1972/73 term are F. A. Swaine, Superintendent of Insurance, Province of Manitoba; Secretary, Gordon Grundy, Superintendent of Insurance, Province of Ontario.

Following the election of officers, the superintendents accepted the invitation of the Superintendent of Insurance of the Province of Saskatchewan to hold the 1973 conference at Saskatoon, commencing September 16, 1973.

Respectfully submitted.

E. T. CANTELL
Superintendent of Insurance

PROVINCE OF BRITISH COLUMBIA

LIST OF INSURERS LICENSED UNDER THE INSURANCE ACT

(AS AT JUNE 30, 1973)

Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Abbey Life Insurance Co. of Canada	Walter S. Owen, Vancouver	Life, personal accident, and sickness.
Acadia Life Insurance Co., Toronto, Ont.	Harvey Lionel Allen, Vancouver	Life.
Aetna Casualty and Surety Co., Hartford, Conn	L. St. M. DuMoulin, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, machinery, marine, personal property, plate glass, real property, sickness, theft, water damage, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Aetna Casualty Co. of Canada, Toronto, Ont.	Arthur Wiebe, Victoria	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, machinery, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Aetna Insurance Co., Hartford, Conn.	K. V. Almond, Vancouver	Fire, accident, aircraft, automobile, earthquake, explosion, forgery, guarantee, hail, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), marine, plate glass, sickness, sprinkler leakage, theft, and windstorm.
Aetna Life Insurance Co., Hartford, Conn.	Arthur Wiebe, Victoria	Life, personal accident, and sickness.
Affiliated FM Insurance Co., Providence, R.I.	C. G. Donaldson, Burnaby	Fire, aircraft, automobile, boiler, employers' liability, explosion, forgery, guarantee, inland transportation, machinery, personal property, plate glass, public liability, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Albion Insurance Co. of Canada, Montreal, Que.	William H. K. Edmonds, Vancouver	Fire, accident, automobile, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Allendale Mutual Insurance Co.	Tiit Pikksalu, Vancouver	Fire, boiler, explosion, inland transportation, machinery, personal property, real property, theft, and in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Alliance Assurance Co. Ltd., London, Eng.	John A. Todd, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, guarantee, inland transportation, machinery, marine, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Alliance Mutual Life Insurance Co., Montreal, Que.	Walter Stewart Owen, Vancouver	Life, personal accident, and sickness.
Allstate Insurance Co., Chicago, Ill.	Walter S. Owen, Vancouver	Fire, accident, automobile, boiler, earthquake, explosion, forgery, guarantee, hail, inland transportation, machinery, personal property, plate glass, real property, sickness, theft, and, in addition thereto, falling aircraft, impact by vehicles, sprinkler leakage, water damage, weather and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Allstate Insurance Co. of Canada, Toronto, Ont.	Walter S. Owen, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, machinery, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Allstate Life Insurance Co., Skokie, Ill.	Walter S. Owen, Q.C., Vancouver	Life, personal accident, and sickness.
Allstate Life Insurance Co. of Canada, Toronto, Ont.	Walter S. Owen, Q.C., Vancouver	Life, personal accident, and sickness.
American Bankers Insurance Co. of Florida, Miami, Fla.	Walter S. Owen, Q.C., Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof), inland transportation, personal accident, personal property, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Bankers Life Assurance Co. of Florida, Miami, Fla.	Walter S. Owen, Q.C., Vancouver	Life, personal accident, and sickness.
American Credit Indemnity Co. of New York, New York, N.Y.	Douglas E. Shaw, Vancouver	Credit.
American Empire Insurance Co. (formerly known as the Agricultural Insurance Co.)	H. G. Ladner, Vancouver	Fire, hail, inland transportation, real property, personal property, and marine.
American Health & Life Insurance Co., Baltimore, Md.	M. R. Campbell, Vancouver	Life, personal accident, and sickness.
American Home Assurance Co. New York, N.Y.	D. M. Hogan, Vancouver	Fire, accident, aircraft, automobile, boiler (excluding machinery), explosion, inland transportation, live stock, personal property, plate glass, real property, sickness, theft, weather, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Insurance Co., Newark, N.J.	Norman Lynn Heron, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, hail, inland transportation, live stock, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Mutual Liability Insurance Co., Wakefield, Mass.	L. St. M. Du Moulin, Vancouver	Accident, automobile, and sickness.
American National Fire Insurance Co., New York, N.Y.	David Murray, Vancouver	Fire, accident, automobile, boiler (excluding machinery), earthquake, explosion, inland transportation, marine, personal property, plate glass, real property, theft, and, in addition thereto, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American National Insurance Co., Galveston, Tex.	Henry Longstaff, Vancouver	Life, personal accident, and sickness.

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

Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
American Road Insurance Co., Dearborn, Mich.	Edgar S. Thorne and, alternatively, Herbert C. Millham, Vancouver	Automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof), credit, and personal property.
American Security Insurance Co., Atlanta, Ga.	Ivan B. Quinn, Vancouver	Fire, automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof), inland transportation, marine, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Argonaut Insurance Co., Menlo Park, Calif.	David R. Sinclair, Vancouver	Accident, automobile, marine, and surety.
Arkwright-Boston Manufacturers Mutual Insurance Co., Waltham, Mass.	Charles G. Donaldson, Burnaby	Fire, boiler, explosion, inland transportation, machinery, personal property, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Aviation & General Insurance Co. Ltd., London, Eng.	G. R. Elliott, Vancouver	Accident and aircraft.
Balboa Insurance Co., Los Angeles, Calif.	A. T. Campbell, Vancouver	Fire, automobile, employers' liability, guarantee, inland transportation, personal property, plate glass, public liability, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, impact by vehicles, limited hail, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Bankers & Traders' Insurance Co. Ltd., Sydney, Australia	Charles A. Pollock, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, limited hail, marine, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Beaver Insurance Co., Toronto, Ont.	Lionel F. Rice, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Bee Fire, Hail, Accident and General Insurance Co., The (L'Abeille, Compagnie Anonyme d'Assurances a Primes Fixes Contre l'Incendie, la Crele, les Accidents et les Risques Divers), Paris, France	Thomas M. Wade, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, guarantee, inland transportation, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company, limited to the business of reinsurance and hail, on the condition that if in the transaction of its business in Canada the company uses an anglicized name, that name shall be "The Bee Fire, Hail, Accident and General Insurance Company."
Bishopsgate Insurance Co. Ltd., The, London, Eng.	Stuart H. Wallace, Vancouver	Marine.
Boiler Inspection and Insurance Co. of Canada, Toronto, Ont.	Kenneth B. Morgan, Vancouver	Boiler, and insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery.

British America Assurance Co., Toronto, Ont.	Frederick Ferries, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Aviation Insurance Co. Ltd., The, London, Eng.	John L. Main, Vancouver	Accident, aircraft, and inland transportation.
British Columbia Insurance Co., Vancouver, B.C.	Head office, Vancouver	Fire, plate glass, and, in addition thereto, falling aircraft, civil commotion, earthquake, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Columbia Motorist Insurance Co., Vancouver, B.C.	Head office, Vancouver	Accident, accidental death, automobile, disability, fire, impact by vehicle, marine, personal property, real property, sickness, and theft; and to subscribe to the Assigned Risk Plan and be bound by any and all provisions governing subscribers.
Economic Insurance Co. Ltd. (trading in Canada as British Economic Insurance Co. Ltd.), London, Eng.	D. Maitland, Vancouver	Fire, boiler (excluding machinery), explosion, personal property, real property, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, hail, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Pacific Life Insurance Co., Vancouver, B.C.	Head office, Vancouver	Life, personal accident, and sickness.
Buffalo Insurance Co., Buffalo, N.Y.	Ivan B. Quinn, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, inland transportation, machinery, marine, personal property, plate glass, real property, theft, and, in addition thereto, falling aircraft, hail, impact by vehicles, sprinkler leakage, water lamage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Business Men's Assurance Co. of America, Kansas City, Mo	Walter S. Owen, Q.C., Vancouver	Life, personal accident, and sickness, limited to the business of reinsurance only.
Caledonian Insurance Co., Edinburgh, Scot.	Arthur John Bow, Vancouver	Marine.
California-Western States Life Insurance Co., Sacramento, Calif.	Walter S. Owen, Vancouver	Life, personal accident, and sickness.
Calvert Fire Insurance Co., Philadelphia, Pa.	M. R. Campbell, Vancouver	Automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof), credit, inland transportation, and personal property.
CNA Assurance Co.	Bruce F. Bagshaw, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, forgery, guarantee, hail, inland transportation, live stock, marine, personal property, plate glass, real property, sprinkler leakage, theft, weather.
Canada Accident and Fire Assurance Co., The, Montreal, Que.	Clarence E. Choate, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada Life Assurance Co., Toronto, Ont.	Albert L. Anthony, Vancouver	Life, personal accident, and sickness.
Canada Security Assurance Co., Toronto, Ont.	Philip T. White, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, guarantee, hail, inland transportation, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

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

Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Canadian Commerce Insurance Co., Toronto, Ont.	Dennis F. Moore, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian General Insurance Co., Toronto, Ont.	Raymond Henry Mills, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, live stock, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Home Assurance Co., Montreal, Que.	Arthur Morrell Harper, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, guarantee, inland transportation, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Indemnity Co., Winnipeg, Man.	David F. Prentice, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, hail, inland transportation, live stock, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, windstorm, and, in addition thereto, falling aircraft and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Pioneer Insurance Co., Montreal, Que.	Kenneth V. Warrick, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, machinery, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Premier Life Insurance Co., Winnipeg, Man.	F. Stuart Lang, Vancouver	Life, personal accident, and sickness.
Canadian Provincial Insurance Co., Toronto, Ont.	Dennis F. Moore, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Reassurance Co., Toronto, Ont.	Thomas E. H. Ellis, Vancouver	Life, personal accident, and sickness, limited to the business of reinsurance only.
Canadian Reinsurance Co., Toronto, Ont.	Thomas E. H. Ellis, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, live stock, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm, limited to the business of reinsurance only.
Canadian Surety Co., Toronto, Ont.	K. R. Goebel, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Universal Insurance Co. Ltd., St. John's, Nfld.	Stuart H. Wallace, Vancouver	Marine.
Capitol Life Insurance Co.	Walter S. Owen, Q.C., Vancouver.	Life, personal accident, and sickness.

Casualty Co. of Canada, Toronto, Ont.	John H. Glavin, Vancouver	Fire, accident, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, impact by vehicles, inland transportation, limited hail, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Centennial Insurance Co., New York, N.Y.	James R. McGavin, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, marine, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Century Insurance Co. of Canada, The, Vancouver, B.C.	Gordon R. Elliott, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, hail, inland transportation, machinery, marine, personal property, plate glass, real property, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as in insured under a policy of fire insurance of the company.
Chicago Title Insurance Co., Chicago, Ill.	Jordan Guy, Vancouver	Title.
Chrysler Insurance Co. (formerly known as Car City Insurance Co.)	E. S. Thorne, Vancouver	Automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof), inland transportation, and personal property.
Combined Insurance Co. of America, Chicago, Ill.	John Dowson, Vancouver	Life, personal accident, and sickness.
Commerce and Industry Insurance Co., New York, N.Y.	D. M. Hogan, Victoria	Fire, accident, limited to the business of reinsurance only, aircraft, automobile, boiler, limited to the business of reinsurance only, explosion, falling aircraft, hail, inland transportation, machinery, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commerce and Industry Insurance Co. of Canada	D. M. Hogan, Victoria	Fire, automobile, aircraft, boiler and machinery, credit, employers' liability, guarantee, hail, inland transportation, live stock, marine, plate glass, property damage, public liability, sprinkler leakage, theft, and weather.
Commercial Life Assurance Co. of Canada, Toronto, Ont.	Harry W. Winter, Vancouver	Life.
Commercial Union Assurance Co. Ltd., London, Eng.	Clarence E. Choate, Vancouver	Fire, life, accident, aircraft (excluding insurance against loss of or damage to an aircraft), automobile, boiler, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), limited or inherent explosion, forgery, guarantee, machinery, marine, plate glass, sickness, sprinkler leakage, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commonwealth Insurance Co., Toronto, Ont.	Douglas McK. Brown, Q.C., Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, inland transportation, guarantee, machinery, marine, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Confederation Life Insurance Co., Toronto, Ont.	George A. Mavety, Vancouver	Life, personal accident, and sickness.
Consolidated Fire and Casualty Insurance Co., Toronto, Ont.	Norman L. Heron, Vancouver	Fire, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, impact by vehicles, inland transportation, live stock, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Continental Assurance Co., Chicago, Ill.	Arthur M. Harper, Vancouver	Life, personal accident, and sickness.

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

Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Continental Casualty Co., Chicago, Ill.	S. W. Howie, Vancouver	Fire, accident, aircraft, automobile, boiler (excluding machinery), explosion, forgery, guarantee, hail, inland transportation, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Continental Insurance Co., New York, N.Y.	Brenton S. Brown, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, machinery, marine, inland transportation, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, water damage and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Contingency Insurance Co. Ltd., The, London, Eng.	James W. Whittall, Vancouver	Fire, accident, boiler (excluding machinery), explosion, inland transportation, marine, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Co-operative Fire and Casualty Co., Regina, Sask.	Robert L. Simpson, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, hail, inland transportation, live stock, machinery, marine, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Co-operative Life Insurance Co., Regina, Sask.	Robert L. Simpson, Vancouver	Life.
Cornhill Insurance Co. Ltd., London, Eng.	Dennis F. Moore, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, limited hail, marine, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Credit Life Insurance Co., Springfield, Ohio	Henry R. Longstaff, Vancouver	Life, personal accident, and sickness.
Crown Life Insurance Co., Toronto, Ont.	Ralph M. Brown, Vancouver	Life, personal accident, and sickness.
Cumis Insurance Society, Inc., Madison, Wis.	Johan Neufeld, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, forgery, guarantee, inland transportation, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, hail, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company, limited to the writing of insurance on the property of credit unions and credit union members.
Cuna Mutual Insurance Society, Madison, Wis.	Johan Neufeld, Vancouver	Life, personal accident, and sickness, limited to the writing of insurance on the members of credit unions.
Desjardins Mutual Life Assurance Co. (L'Assurance-vie Desjardins), Levis, Que.	Gerald Moreau, Victoria	Life, personal accident, and sickness.

Dominion Insurance Corporation, Toronto, Ont.	Brenton S Brown, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, inland transportation, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, impact by vehicles and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Dominion Life Assurance Co., Waterloo, Ont.	John W. Cantelon, Vancouver	Life, personal accident, and sickness.
Dominion of Canada General Insurance Co., Toronto, Ont.	John H. Glavin, Vancouver	Fire, life (excluding insurance on the participating plan), accident, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, impact by vehicles, inland transportation, limited hail, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Drake Insurance Co. Ltd., The, London, Eng.	Stuart H. Wallace, Vancouver	Marine.
Eagle Star Insurance Co. Ltd., London, Eng.	R. E. Petterson, Vancouver	Fire, accident, aircraft, automobile, boiler (excluding machinery), explosion, inland transportation, limited hail, marine, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Eagle Star Insurance Co. of Canada, Toronto, Ont.	R. E. Pettersen, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, guarantee, inland transportation, limited hail, live stock, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Eaton Insurance Co., Toronto, Ont.	Francis C. Frampton, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, forgery, inland transportation, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
T. Eaton Life Assurance Co., Toronto, Ont.	Francis C. Frampton, Vancouver	Life, personal accident, and sickness.
Ecclesiastical Insurance Office Ltd.	J. O. Willington, Vancouver	Fire, inland transportation, live stock, plate glass, public liability, sprinkler leakage, theft, and weather.
Elite Insurance Co., Vancouver, B.C.	Head office, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, guarantee, inland transportation, marine, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Emmco Insurance Co., Toronto, Ont.	M. R. Campbell, Vancouver	Aircraft, automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof), personal accident, and personal property.
Empire Life Insurance Co., Kingston, Ont.	Ronald M. Castner, Vancouver	Life, personal accident, and sickness.
Employers Mutual Casualty Co., Des Moines, Iowa	Leonard M. DuMoulin, Vancouver	Automobile and personal accident.
Employers Mutual Fire Insurance Co., Wausau, Wis.	Richard A. Monrufet, Langley	Fire, accident, automobile, boiler (excluding machinery explosion), personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

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

Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Employers Mutual Liability Insurance Co. of Wisconsin, Wausau, Wis.	Richard Monrufet, Vancouver	Fire, accident, aircraft, automobile, forgery, guarantee, inland transportation, personal property, plate glass, real property, sickness, and theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Employers Reinsurance Corporation, Kansas City, Mo.	Ian H. Bell, Vancouver	Fire, accident, aircraft, automobile, boiler (excluding machinery), credit, explosion, guarantee, inland transportation, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
English & American Insurance Co., Ltd., London, Eng.	Hugh G. Ladner, Vancouver	Fire, accident, aircraft, boiler, inland transportation, machinery, marine, personal property, plate glass, real property, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Equitable Life Assurance Society of the United States, New York, N.Y.	David S. D. Hossie, Vancouver	Accident, life, and sickness.
Equitable Life Insurance Co. of Canada, Waterloo, Ont.	Robert K. Petrie, Vancouver	Life, personal accident, and sickness.
Excelsior Life Insurance Co., Toronto, Ont.	Arthur Wiebe, Vancouver	Life, personal accident, and sickness.
Excess Insurance Co. Ltd., London, Eng.	R. C. Rolston, Vancouver	Fire, accident, automobile, boiler (excluding machinery), inland transportation, plate glass, real property, and theft.
Family Life Assurance Co., St. Victor, Sask.	John C. Grove, Vancouver	Life.
Federal Fire Insurance Co. of Canada, Toronto, Ont.	Norman L. Heron, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, live stock, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Federal Insurance Co., Holland Township, N.J.	Geoffrey C. Fawcus, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, machinery, marine, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, falling aircraft, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Federal Life and Casualty Co., Battle Creek, Mich.	Walter Stewart Owen, Vancouver	Life, personal accident, and sickness.
Federated Life Insurance Co., Owatonna, Minn.	J. N. Suckling, Vancouver	Life.
Federated Mutual Insurance Co., Owatonna, Minn.	J. N. Suckling, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, falling aircraft, guarantee, impact by vehicles, inland transportation, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, hail, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Federation Insurance Co. of Canada, Montreal, Que.	Gordon A. Brown, Victoria	Fire, accident, automobile, boiler (excluding machinery), explosion, forgery, guarantee, hail, inland transportation, marine, personal property, plate glass, real property, theft, weather, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fidelity and Casualty Co. of New York, New York, N.Y.	Brenton S. Brown, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, water damage and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fidelity Insurance Co. of Canada, Toronto, Ont.	B. John L. Rolfe, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, forgery, guarantee, inland transportation, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fidelity Life Assurance Co., Vancouver, B.C.	J. S. M. Cunningham, Vancouver	Life.
Fire Insurance Co. of Canada, Montreal, Que.	James R. McGavin, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, live stock, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Fireman's Fund Insurance Co., San Francisco, Calif.	Norman L. Heron, Vancouver	Fire, accident, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, live stock, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
First National Insurance Co. of America, Seattle, Wash.	Donald W. Yocom, Vancouver	Automobile and personal accident.
Florists' Mutual Insurance Co., Edwardsville, Ill.	Gordon A. Billings, Richmond	Fire, earthquake, falling aircraft, limited hail, limited or inherent explosion, sprinkler leakage, water damage, weather, windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Ford Life Insurance Co., Dearborn, Mich.	E. S. Thorne, Vancouver	Life, personal accident, and sickness.
Foremost Insurance Co., Grand Rapids, Mich.	Henry Longstaff, Vancouver	Fire, aircraft, automobile, credit, explosion, inland transportation, personal accident, personal property, plate glass, public liability, real property, theft, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, limited hail, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Franklin Life Insurance Co., The, Springfield, Ill.	Walter S. Owen, Vancouver	Life, personal accident, and sickness.
Fruit Growers Mutual Insurance Co., Kelowna, B.C.	Head office, Kelowna	Automobile, fire, accident, inland transportation, live stock, marine, personal property, plate glass, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, limited hail, impact by vehicles, limited or inherent explosion, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Gamble Alden Life Insurance Co., Chicago, Ill.	Edgar S. Thorne, Vancouver	Life, personal accident, and sickness.
General Accident Assurance Co. of Canada, Toronto, Ont.	Kenneth Victor Warrick, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, inland transportation, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, impact by vehicles and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

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

Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
General Accident Fire and Life Assurance Corporation Ltd., Perth, Scotland	Kenneth Victor Warrick, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Fire and Casualty Co., New York, N.Y.	Norman H. Williams, West Vancouver	Fire, accident, automobile, inland transportation, sickness, and, in addition thereto, civil commotion, earthquake, hail, limited or inherent explosion, sprinkler leakage, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Insurance Co. of America	A. Russell, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, forgery, guarantee, inland transportation, marine, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Reinsurance Corporation (of Delaware)	Ian H. Bell, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, guarantee, hail, machinery, property, and sickness.
General Security Insurance Co. of Canada, Montreal, Que.	John Charles M. Scott, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, guarantee, inland transportation, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Assurances Generales de France I.A.R.T.	Stuart H. Wallace, Vancouver	Marine.
Gerling Global General Insurance Co., Toronto Ont.	W. N. Lister, Vancouver	Fire, accident, automobile, boiler, guarantee, hail, inland transportation, live stock, machinery, marine, plate glass, personal property, real property, sickness, sprinkler leakage, theft, and weather.
Gerling Global Life Insurance Co., Toronto, Ont.	Walter S. Owen, Vancouver	Life, personal accident, and sickness.
Gerling Global Reinsurance Co., Toronto, Ont.	W. N. Lister, Vancouver	Fire, accident, automobile, boiler, guarantee, hail, inland transportation, live stock, marine, plate glass, real property, sickness, sprinkler leakage, theft, and weather, limited to contracts of reinsurance.
Globe Indemnity Co. of Canada, Montreal, Que.	John Leitch Main, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Globe Life Insurance Co., Chicago, Ill.	J. A. Bourne, Vancouver	Life, personal accident, and sickness.
Gore Mutual Insurance Co., Galt, Ont.	Edward G. Chisham, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, explosion, forgery, guarantee, inland transportation, live stock, machinery, marine, personal property, plate glass, real property, sickness, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Grain Insurance and Guarantee Co., Winnipeg, Man.	Frederick C. Sweet, Vancouver	Fire, accident, boiler, earthquake, explosion, forgery, guarantee, inland transportation, machinery, personal property, plate glass, real property, theft, weather, and, in addition thereto, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Great American Insurance Co., New York, N.Y.	David Murray, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, hail, inland transportation, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Great Eastern Insurance Co., Montreal, Que.	William H. K. Edmonds, Vancouver	Fire, accident, aircraft, automobile, boiler (excluding machinery), explosion, hail, inland transportation, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Great Lakes Reinsurance Co., Toronto, Ont.	Thomas M. Wade, Vancouver	Fire, accident, aircraft, automobile, boiler (excluding machinery), explosion, guarantee, hail, inland transportation, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company, limited to the business of reinsurance only.
Great-West Life Assurance Co., Winnipeg, Man.	James S. Cameron, Vancouver	Life, personal accident, and sickness.
Guarantee Co. of North America, Montreal, Que.	A. R. Monahan, Vancouver	Fire, accident, automobile, boiler (excluding machinery), earthquake, explosion, falling aircraft, forgery, guarantee, impact by vehicles, inland transportation, limited hail, personal property, plate glass, real property, sprinkler leakage, theft, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Guardian Assurance Co. Ltd., London, Eng.	Lionel F. Rice, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, falling aircraft, forgery, guarantee, inland transportation, limited hail, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Guardian Insurance Co. of Canada, Montreal, Que.	Lionel F. Rice, Vancouver	Fire, accident, aircraft (excluding insurance against liability for loss or damage to persons or property caused by an aircraft or the use or operation thereof), automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, impact by vehicles, inland transportation, limited hail, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Halifax Insurance Co., Halifax, N.S.	Harry H. Winter, Vancouver	Fire, accident, automobile, aircraft, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, inland transportation, live stock, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, and windstorm, and, in addition thereto, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hanover Insurance Co., New York, N.Y.	Robert C. Rolston, Vancouver	Fire, accident, earthquake, explosion, falling aircraft, hail, impact by vehicles, inland transportation, marine, personal property, plate glass, real property, sprinkler leakage, theft, water damage, weather, and windstorm.
Hartford Fire Insurance Co., Hartford, Conn.	Harold Duggan, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, hail, inland transportation, live stock, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Holland Life Insurance Society, Ltd. (Hollandsche Societeit Van Levensverzekeringen N.V.) Amsterdam, Holland	Willem Janzen, Vancouver	Life.

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

Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Home and Overseas Insurance Co. Ltd., London, Eng.	Stuart H. Wallace, Vancouver	Marine.
Home Insurance Co., New York, N.Y.	Michael J. Simpson, Vancouver	Fire, accident, aircraft (excluding insurance against liability for loss or damage to persons or property caused by an aircraft or the use or operation thereof), automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Hudson Bay Insurance Co., Montreal, Que.	John Leitch Main, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Ideal Mutual Insurance Co., New York, N.Y.	Henry Longstaff, Vancouver	Accident, automobile, and marine.
Imperial Guarantee and Accident Insurance Co. of Canada, Toronto, Ont.	Frederick Ferries, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Life Assurance Co. of Canada, Toronto, Ont.	James A. C. MacIntosh, Vancouver	Life, personal accident, and sickness.
Income Disability and Reinsurance Co. of Canada	Jacques Barbeau, Vancouver	Life, personal accident, and sickness.
Indemnity Marine Assurance Co. Ltd., London, Eng.	Hugh G. Ladner, Vancouver	Fire, accident, aircraft, inland transportation, insurance against intentional or other damage to or loss of property of any kind (real or personal), marine, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Industrial Indemnity Co., San Francisco, Calif.	W. F. Heard, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, forgery, guarantee, inland transportation, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Industrial Life Insurance Co., Sillery, Que.	Thomas Ellis Ladner, Vancouver	Life, personal accident, and sickness.
Insmor Mortgage Insurance Co.	Sholto Hebenton, Vancouver	Mortgage.
Insurance Co. of North America, Philadelphia, Pa.	Stuart A. Wright, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, live stock, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Insurance Corporation of Ireland Ltd., Dublin, Ireland	Lionel F. Rice, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
John Hancock Mutual Life Insurance Co., Boston, Mass.	Walter S. Owen, Vancouver	Life, personal accident, and sickness.
Laurier Life Insurance Co., Toronto, Ont.	Edmund Davie Fulton or, alternatively, W. Richard D. Underhill, Vancouver	Life, personal accident, and sickness.
Lawyers Title Insurance Corporation, Richmond, Va.	Philip E. Seaton, Vancouver	Title.
Liberty Mutual Fire Insurance Co., Boston, Mass.	Frans Stephen Maritz, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, fidelity, forgery, inland transportation, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Liberty Mutual Insurance Co., Boston, Mass	Frans Stephen Maritz, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, fidelity, forgery, inland transportation, machinery, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Life Insurance Co. of North America	S. A. Wright, Vancouver	Life, personal accident, and sickness.
Liverpool and London and Globe Insurance Co. Ltd., Liverpool, Eng.	John Leitch Main, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, inland transportation, limited hail, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, weather, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & Edinburgh General Insurance Co. Ltd., London, Eng.	Thomas W. Christie, Vancouver	Accident and automobile.
London & Hull Maritime Insurance Co. Ltd., London, Eng.	L. St. M. DuMoulin, Vancouver	Marine.
London & Lancashire Insurance Co. Ltd., London, Eng.	John L. Main, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, inland transportation, limited hail, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London and Midland General Insurance Co., London, Ont.	A. T. R. Campbell, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, forgery, guarantee, inland transportation, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London Assurance, London, Eng.	John A. Todd, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, inland transportation, limited hail, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

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

Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
London-Canada Insurance Co., Toronto, Ont.	Harold Duggan, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, hail, inland transportation, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London Life Insurance Co., London, Ont.	R. K. Short, Vancouver	Life, personal accident, and sickness.
Loyal Protective Life Insurance Co., Boston, Mass.	L. St. M. DuMoulin, Vancouver	Life, personal accident, and sickness.
Lumbermens Mutual Casualty Co., Chicago, Ill.	Arthur Morrell Harper, Vancouver	Fire, accident, automobile, aircraft, boiler, explosion, forgery, guarantee, inland transportation, machinery, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, hail, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Maccabees Mutual Life Insurance Co., Detroit, Mich.	Edgar S. Thorne and, alternatively, Herbert C. Millham, Vancouver	Life, personal accident, and sickness.
Malvern Insurance Co. Ltd.	Stuart H. Wallace, Vancouver	Marine.
Manufacturers Life Insurance Co., Toronto, Ont.	Alistair W. Laidlaw, Vancouver	Life, personal accident, and sickness.
Maritime Insurance Co. Ltd., Liverpool, Eng.	Phillip T. White, Vancouver	Inland transportation and marine.
Maritime Life Assurance Co., Halifax, N.S.	Dan Schindle, Vancouver	Life, personal accident, and sickness.
Markel Insurance Co. of Canada	William George McArthur, North Vancouver	Accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, fire, hail, impact by vehicles, inland transportation, limited hail, live stock, motor-vehicle liability policy, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Maryland Casualty Co., Baltimore, Md.	Garth W. Whitlock, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Mercantile and General Reinsurance Co. Ltd., London, Eng.	Denis W. H. Creighton, Vancouver	Fire, life, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, hail, inland transportation, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company; limited to the business of reinsurance only.
The Mercantile and General Reinsurance Co. of Canada Ltd., Toronto, Ont.	Denis W. H. Creighton, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, live stock, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm, limited to the business of reinsurance only.

Merit Insurance Co., Montreal, Que.	Neil Smith, Vancouver	Fire, accident, automobile, boiler (excluding machinery), credit, explosion, forgery, guarantee, inland transportation, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Metropolitan Life Insurance Co., New York, N.Y.	Dudley H. C. Bennett, Victoria	Life, personal accident, and sickness, on the condition that if in the transaction of its business in Canada the company uses a French name, that name shall be "La Metropolitaine, Compagnie D'Assurance, Vie."
Middlesex Mutual Insurance Co.	Peter A. Manson, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, inland transportation, machinery, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Midland Insurance Co.	Henry Longstaff, Vancouver	Fire, accident, inland transportation, explosion, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm.
Ministers Life and Casualty Union, Minneapolis, Minn.	John Sorochan, Vancouver	Life, personal accident, and sickness.
Minnesota Mutual Life Insurance Co., St. Paul, Minn.	David S. D. Hossie, Vancouver	Life.
Monarch Life Assurance Co., Winnipeg, Man.	David Lakusta, Vancouver	Life.
Montreal Life Insurance Co., Montreal, Que.	Walter S. Owen, Vancouver	Life, personal accident, and sickness.
Mortgage Insurance Co. of Canada, Toronto, Ont.	Douglas K. Macrae, Vancouver	Mortgage and surety.
Motors Insurance Corporation, New York, N.Y.	H. Lynn Scott, Vancouver	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof).
Munich Reinsurance Co. (Munchener Ruckversicherungs-Gesellschaft), Munich, Germany	Thomas M. Wade, Vancouver	Life, fire, accident, aircraft, automobile, boiler, explosion, guarantee, inland transportation, machinery, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company, limited to the business of reinsurance only, on the condition that, if in the transaction of its business in Canada the company uses an anglicized name, that name shall be "Munich Reinsurance Company."
Munich Reinsurance Co. of Canada, Montreal, Que.	Alan Colquhoun, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, live stock, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm, limited to the business of reinsurance only.
Mutual Boiler and Machinery Insurance Co., Boston, Mass.	Charles G. Donaldson, Burnaby	Boiler, machinery, and inland transportation.
Mutual Fire Insurance Co. of British Columbia, Vancouver, B.C.	Head office, Vancouver	Fire.
Mutual Life Assurance Co. of Canada, Waterloo, Ont.	Ellet A. Smith, Vancouver	Life, personal accident, and sickness.
Mutual Life Insurance Co. of New York, New York, N.Y.	Jonah Karmel, Vancouver	Life, personal accident, and sickness.
Mutual of Omaha Insurance Co., Omaha, Neb.	William T. Ratcliffe, Vancouver	Life, personal accident, and sickness.

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

Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
National Employers' Mutual General Insurance Association Ltd., London, Eng.	Charles A. Pollock, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Fidelity Life Insurance Co.	Ian H. Bell, C.A., Vancouver	Life, personal accident, and sickness.
National Life Assurance Co. of Canada, Toronto, Ont.	P. R. Brissenden, Vancouver	Life, personal accident, and sickness.
Nationwide Mutual Insurance Co., Columbus, Ohio	Henry Longstaff, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, guarantee, hail, inland transportation, live stock, machinery, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Netherlands Reinsurance Group N.V., Amsterdam, Holland	Thomas M. Wade, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New Hampshire Insurance Co., Manchester, N.H.	D. M. Hogan, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, hail, inland transportation, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New India Assurance Co. Ltd., Bombay, India	Robert C. Rolston, Vancouver	Fire, accident, automobile, boiler (excluding machinery), inland transportation, marine, personal property, plate glass, real property, theft, and in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New York Life Insurance Co., New York, N.Y.	Margaret W. Luce, Vancouver	Life, personal accident, and sickness.
New Zealand Insurance Co. Ltd., Auckland, New Zealand	James C. Barber, Vancouver	Inland transportation and marine.
Niagara Fire Insurance Co., New York, N.Y.	Brenton S. Brown, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, water damage and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	William M. Anderson, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, inland transportation, live stock, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Nordisk Reinsurance Co. Ltd. (Aktieselskabet Nordisk Gjenforsikrings Selskab), Copenhagen, Denmark	Thomas M. Wade, Vancouver	Liability and property, limited to the business of reinsurance only, on the condition that, if in the transaction of its business in Canada the company uses an anglicized name, that name shall be "Nordisk Reinsurance Co. Ltd."

North American Life and Casualty Co., Minneapolis, Minn.	Patrick Graham, Vancouver	Life, personal accident, and sickness.
North American Life Assurance Co., Toronto, Ont.	Harold E. Harrison, Vancouver	Life, personal accident, and sickness.
North British and Mercantile Insurance Co. Ltd., London, Eng.	Clarence E. Choate, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, inland transportation, limited hail, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
North West Life Assurance Co. of Canada, Vancouver, B.C.	Head office, Vancouver	Life, personal accident, and sickness.
Northern Assurance Co. Ltd., London, Eng.	Clarence E. Choate, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northern Life Assurance Co. of Canada, London, Ont.	Lawrence D. Palethorpe, Vancouver	Life, personal accident, and sickness.
Northumberland General Insurance Co., London, Ont. (formerly known as Adanac General Insurance Co. of Canada)	Alan T. R. Campbell, Vancouver	Fire, automobile, inland transportation, personal property, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Norwich Union Fire Insurance Society, Ltd., Norwich, Eng.	Philip T. White, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Norwich Union Life Insurance Society, Norwich, Eng.	Philip T. White, Vancouver	Life.
Occidental Life Insurance Co. of California, Los Angeles, Calif.	Charles C. Locke, Vancouver	Life, personal accident, and sickness.
Occidental Life Insurance Co. of Canada, Toronto, Ont.	Charles C. Locke, Vancouver	Life.
Ocean Accident and Guarantee Corporation Ltd., London, Eng.	Clarence E. Choate, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Old Republic Insurance Co., Greensburg, Pa.	Henry Longstaff, Vancouver	Fire, automobile, inland transportation, personal accident, personal property, sickness, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Old Republic Life Insurance Co., Chicago, Ill.	Henry Longstaff, Vancouver	Life, personal accident, and sickness.
Olympic Insurance Co., Los Angeles, Calif.	M. R. Campbell, Vancouver	Automobile and personal property.

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
Orion Insurance Co. Ltd., London, Eng.	Robert C. Rolston, Vancouver	Fire, accident, aircraft, automobile, boiler (excluding machinery), inland transportation, marine, personal property, plate glass, real property, theft, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pacific Coast Fishermen's Mutual Marine Insurance Co., Vancouver, B.C.	Head office, Vancouver	Marine.
Pacific Employers Insurance Co., Los Angeles, Calif.	Stuart A. Wright, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, fidelity, hail, inland transportation, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Paul Revere Life Insurance Co., Worcester, Mass.	D. T. Braidwood, Vancouver	Life, personal accident, and sickness.
Pearl Assurance Co. Ltd., London, Eng.	Ray E. Pettersen, Vancouver	Life, fire, accident, automobile, boiler, explosion, forgery, guarantee, hail, inland transportation, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Penn Mutual Life Insurance Co., The, Philadelphia, Pa.	Walter Stewart Owen, Vancouver	Life, personal accident, and sickness.
Pennsylvania Life Insurance Co., Santa Monica, Calif.	Walter S. Owen, Vancouver	Life, personal accident, and sickness.
Perth Insurance Co., Stratford, Ont.	Victor William Halford, Vancouver	Fire, accident, automobile, boiler (excluding machinery), earthquake, explosion, falling aircraft, forgery, guarantee, impact by vehicles, inland transportation, limited hail, personal property, plate glass, real property, sprinkler leakage, theft, water damage, weather, and windstorm.
Phoenix Assurance Co. Ltd., London, Eng.	Harvey L. Allen, Vancouver	Fire, life, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, inland transportation, limited hail, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phoenix Assurance Co. of Canada (formerly known as The Acadia Insurance Co.).	Harvey L. Allen, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phoenix Insurance Co., Hartford, Conn.	John Berg, Vancouver	Fire, accident, aircraft (excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), automobile, boiler, earthquake, explosion, forgery, guarantee, inland transportation, machinery, marine, personal property, plate glass, real property, theft, and, in addition thereto, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pierce National Life Insurance Co., North Hollywood, Calif.	John Douglas, Vancouver	Life.

Pitts Insurance Co., London, Ont.	Kenneth E. Meredith, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, guarantee, inland transportation, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pitts Life Insurance Co., London, Ont.	Kenneth E. Meredith, Vancouver	Life, personal accident, and sickness.
Presbyterian Ministers' Fund	Charles H. Wills, Vancouver	Life.
Principal Life Insurance Co. of Canada, Edmonton, Alta.	Herbert C. Millham, Vancouver	Life, personal accident, and sickness.
Protection Mutual Insurance Co., Park Ridge, Ill.	C. G. Donaldson, Burnaby	Fire, boiler, explosion, inland transportation, machinery, personal property, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Provident Life & Accident Insurance Co., Chattanooga, Tenn.	W. S. Owen, Vancouver	Life, personal accident, and sickness.
Provincial Insurance Co. Ltd., Kendal, Eng.	Dennis F. Moore, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, limited hail, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Prudential Assurance Co. Ltd., The, London, Eng.	C. J. Smith, Vancouver	Fire, life, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, hail, inland transportation, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Prudential Insurance Co. of America, Newark, N.J.	John A. Faust, Burnaby	Life, aircraft, limited to the business of reinsurance, personal accident, and sickness insurance.
Quebec Assurance Co., Quebec, Que.	John L. Main, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, inland transportation, limited hail, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Queensland Insurance Co., Ltd., Sydney, Australia	John L. Robertson, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, marine, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Reinsurance Corporation, Ltd., London, Eng.	Thomas M. Wade, Vancouver	Fire, accident, automobile, boiler, explosion, guarantee, inland transportation, machinery, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company, limited to the business of reinsurance only.
Reliable Life Insurance Co.	Charles C. Locke, Vancouver	Life, personal accident, and sickness.

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

Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Reliance Insurance Co. (of Philadelphia), Philadelphia, Pa.	John Charles M. Scott, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, guarantee, hail, inland transportation, machinery, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company, on the condition that the words " of Philadelphia " will be used in conspicuous relation to the name " Reliance Insurance Company " wherever it appears in the company's contracts, application forms, advertisements, or other published material.
Roberts Mutual Fire Insurance Co., Clearbrook, B.C.	Head office, Clearbrook	Fire.
The Royal Exchange Assurance, London, Eng.	Lionel F. Rice, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, machinery, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal General Insurance Co. of Canada (a Canadian corporation), Toronto, Ont.	Brenton S. Brown, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, earthquake, explosion, falling aircraft, forgery, guarantee, hail, inland transportation, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, impact by vehicles, water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Insurance Co. Ltd., Liverpool, Eng.	John Leitch Main, Vancouver	Fire, life, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, inland transportation, limited hail, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Safeco Insurance Co. of America, Seattle, Wash.	Donald W. Yocom, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, forgery, guarantee, inland transportation, marine, personal property, plate glass, real property, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Safeco Life Insurance Co., Seattle, Wash.	Donald W. Yocom, Vancouver	Life, personal accident, and sickness.
St. Paul Fire and Marine Insurance Co., St. Paul, Minn.	John T. Harris, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, guarantee, hail, inland transportation, live stock, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, windstorm, and, in addition thereto, falling aircraft and impact by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Saskatchewan Mutual Insurance Co., Saskatoon, Sask.	Ben S. Whitaker, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, limited hail, personal property, plate glass, real property, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Scottish Canadian Assurance Corporation, Toronto, Ont.	Kenneth V. Warrick, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Scottish Dominion Insurance Co. Ltd., The	Stuart H. Wallace, Vancouver	Fire, and in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Scottish Lion Insurance Co., The, Glasgow, Scotland	Stuart H. Wallace, Vancouver	Marine.
Scottish Union and National Insurance Co., Edinburgh, Scotland	Phillip T. White, Vancouver	Fire, accident, automobile, boiler (excluding machinery), earthquake, explosion, inland transportation, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, hail, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Seaboard Life Insurance Co., Vancouver	Head office, Vancouver	Life, personal accident, and sickness.
Seaboard Surety Co., New York, N.Y.	Thomas E. Ladner, Vancouver	Forgery, guarantee, inland transportation, public liability, and theft.
Security Mutual Casualty Co., Chicago, Ill.	John A. Bourne, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, fidelity, inland transportation, machinery, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Security National Insurance Co., Toronto, Ont.	David L. Thomas, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, personal property, plate glass, real property, theft, and, in addition thereto, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the same property as is insured under a policy of fire insurance of the company.
Sentry Insurance A Mutual Co., Stevens Point, Wis.	John A. Bourne, Vancouver	Fire, automobile, boiler (excluding machinery), earthquake, employers' liability, explosion, falling aircraft, guarantee, impact by vehicles, inland transportation, limited hail, personal accident (provided in connection with a policy of automobile insurance insuring against liability for bodily injuries, limited to expenses incurred arising from bodily injuries suffered by driver and passengers and resulting from the ownership or operation of an automobile), personal property, public liability, real property, sprinkler leakage, theft, water damage, weather, and windstorm.
Service Fire Insurance Co. of New York, New York, N.Y.	Gordon M. McLeod, Vancouver	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), inland transportation, marine, personal property, and real property.
Simcoe & Erie General Insurance Co., Hamilton, Ont.	W. J. Wallace, Q.C., Vancouver	Fire, accident, aircraft, automobile, boiler and machinery, employers' liability, guarantee, hail, inland transportation, marine, plate glass, property damage, public liability, and theft.
Sirius Insurance Co. Ltd., The (Forsakringsaktiebolaget Sirius)	Stuart H. Wallace, Vancouver	Marine.
Sovereign Life Assurance Co. of Canada, Toronto, Ont.	John A. Lanigan, Vancouver	Life.
Standard Life Assurance Co., Edinburgh, Scotland	Douglas M. McArthur, Vancouver	Life.
Stanstead & Sherbrooke Insurance Co., Sherbrooke, Que.	R. E. Ostlund, Vancouver	Fire, accident, aircraft, automobile, boiler (excluding machinery), credit, earthquake, explosion, guarantee, inland transportation, personal property, plate glass, real property, theft, weather, and, in addition thereto, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
State Farm Fire and Casualty Co., Bloomington, Ill.	C. D. Edwards, Vancouver	Fire, accident, automobile, boiler, explosion, guarantee, inland transportation, live stock, machinery, marine, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
State Farm Life Insurance Co., Bloomington, Ill.	C. D. Edwards, Vancouver	Life.

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

Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
State Farm Mutual Automobile Insurance Co., Bloomington, Ill.	C. D. Edwards, Vancouver	Automobile and personal accident.
State Mutual Life Assurance Co. of America, Worcester, Mass.	Walter S. Owen, Vancouver	Life, personal accident, and sickness.
Stonewall Insurance Co., Birmingham, Ala.	David Smith, Robert James Mair, and David Earl Gillanders, Vancouver	Fire, aircraft, automobile, personal accident, sickness, and, in addition thereto, civil commotion, earthquake, falling aircraft, hail, impact by vehicles, limited or inherent explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Storebrand Insurance Co. Ltd. (Christiania Almindelige Forsikrings-Aktieselskap Storebrand), Oslo, Norway	Thomas M. Wade, Vancouver	Fire, life, automobile, boiler (excluding machinery), employers' liability, explosion, inland transportation, personal accident, personal property, plate glass, public liability, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company, limited to the business of reinsurance, on the condition that if in the transaction of its business in Canada the company uses an anglicized name that name shall be "Storebrand Insurance Co. Ltd."
Sun Alliance and London Assurance Co. Ltd., London, Eng.	John A. Todd, Vancouver	Life.
Sun Alliance Insurance Co. (formerly known as Guildhall Insurance Co. of Canada)	John A. Todd, Vancouver	Fire, accident, aircraft, automobile, boiler and machinery, explosion, guarantee, inland transportation, marine, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sun Insurance Office Ltd., London, Eng.	John A. Todd, Vancouver	Fire, accident, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, impact by vehicles, inland transportation, limited hail, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, water damage and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sun Life Assurance Co. of Canada, Montreal, Que.	James W. Kirkland, Vancouver	Life, personal accident, and sickness.
Switzerland General Insurance Co. Ltd., Zurich, Switzerland	J. W. F. Tutton, New Westminster	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, marine, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Tokio Marine and Fire Insurance Co. Ltd., Tokyo, Japan	Robert C. Rolston, Vancouver	Fire, accident, boiler (excluding machinery), explosion, inland transportation, marine, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Toronto General Insurance Co., Toronto, Ont.	Raymond Henry Mills, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Traders General Insurance Co., Toronto, Ont.	Raymond Henry Mills, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Transport Indemnity Co., Los Angeles, Calif.	Jeannie Mills, Vancouver	Aircraft, automobile, employers' liability, inland transportation, public liability, and surety.
Transport Insurance Co., Dallas, Tex.	Allan McEachern, Vancouver	Automobile, employers' liability, inland transportation, personal accident, provided in connection with a policy of automobile insurance insuring against liability for bodily injuries limited to expenses incurred arising from bodily injuries suffered by driver and passengers and resulting from the ownership or operation of an automobile, and public liability.
Travelers Indemnity Co., Hartford, Conn.	John Berg, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, guarantee, inland transportation, limited hail, machinery, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Travelers Indemnity Co. of Canada, Montreal, P.Q.	John Berg, Vancouver	Fire, accident, aircraft (excluding insurance against liability for loss or damage to persons or property caused by an aircraft or the use or operation thereof), automobile, boiler, explosion, forgery, guarantee, hail, inland transportation, machinery, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Travelers Insurance Co., Hartford, Conn.	John Berg, Vancouver	Life, accident (excluding insurance against liability for loss or damage to property), insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof, and insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof, and sickness.
Travelers Life Insurance Co. of Canada, Toronto, Ont.	John Berg, Vancouver	Life, personal accident, and sickness.
Underwriters National Assurance Co., Indianapolis, Ind.	Henry Longstaff, Vancouver	Personal accident and sickness.
Unigard Mutual Insurance Co., Seattle, Wash.	A. E. Warrick, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Union Fidelity Life Insurance Co., Philadelphia, Penn.	Walter S. Owen, Vancouver	Personal accident, and sickness.
Union Insurance Society of Canton Ltd., Victoria, Hong Kong	Lionel F. Rice, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, inland transportation, limited hail, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Union Mutual Life Insurance Co., Portland Me.	David A. Lawson, Vancouver	Life, personal accident, and sickness, on the condition that if in the transaction of its business in Canada the company uses a French name, that name shall be "L'Union Mutuelle Compagnie D'Assurance-vie."
Unionmutual Life Assurance Co. of Canada, Toronto, Ont.	David Adair Lawson, Vancouver	Life, personal accident, and sickness.

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

Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Union Reinsurance Co., Zurich, Switzerland	Thomas M. Wade, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company, limited to the business of reinsurance only.
United American Insurance Co., Dallas, Tex.	Peter J. de Vooght, Vancouver	Life, personal accident, and sickness.
United Benefit Life Insurance Co., Omaha, Neb.	William T. Ratcliffe, Vancouver	Life.
United Canada Insurance Co., Montreal, Que.	J. McLachlan, Vancouver	Fire, accident, automobile, boiler, explosion, inland transportation, machinery, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United Investment Life Assurance Co., Toronto, Ont.	Cyril Scotthorn Newton, Vancouver	Life.
United States Fidelity and Guaranty Co., Baltimore, Md.	B. John L. Rolfe, Vancouver	Fire, accident, aircraft, automobile, boiler (excluding machinery), explosion, forgery, guarantee, inland transportation, marine, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United States Fire Insurance Co., New York, N.Y.	W. F. Heard, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Unity Fire and General Insurance Co., New York, N.Y.	Dennis F. Moore, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, marine, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Utica Mutual Insurance Co., Utica, N.Y.	Thomas E. Ladner, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, guarantee, inland transportation, marine, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Victoria Insurance Co. of Canada, Toronto, Ont.	Denham J. Kelsey, Vancouver	Fire, accident, aircraft, automobile, boiler (excluding machinery), explosion, inland transportation, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Victory Insurance Co. Ltd., London, Eng.	Thomas M. Wade, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, guarantee, inland transportation, life, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company, limited to the business of reinsurance only.
Wawanesa Mutual Insurance Co., The, Wawanesa, Man.	Eric G. Peake, Vancouver	Fire, accident, automobile, boiler, earthquake, explosion, falling aircraft, guarantee, hail, impact by vehicles, inland transportation, live stock, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Wawanesa Mutual Life Insurance Co., Wawanesa, Man.	Eric G. Peake, Vancouver	**Life, personal accident, and sickness.**
Wellington Fire Insurance Co., Toronto, Ont.	Norman L. Heron, Vancouver	**Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, live stock, machinery, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.**
Westco Insurance Co., Vancouver, B.C.	Head office, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, earthquake, explosion, falling aircraft, forgery, guarantee, hail, limited hail, impact by vehicles, inland transportation, live stock, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Western Assurance Co., Toronto, Ont.	Frederick Ferries, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, falling aircraft, earthquake, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Western Life Assurance Co., Hamilton, Ont.	John C. Ellis, Vancouver	Life, personal accident, and sickness.
Western Surety Co., Regina, Sask.	Alan E. Bigelow, Victoria	Aircraft, guarantee, and theft.
Western Union Insurance Co., Calgary, Alta.	Robert D. Freeze, Vancouver	Fire, accident, automobile, boiler, guarantee, inland transportation, live stock, plate glass, sickness, theft, and, in addition thereto, civil commotion, falling aircraft, limited or inherent explosion, sprinkler leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Westmount Life Insurance Co., Westmount, Que.	C. Paul Daniels, Vancouver	Life.
Yorkshire Insurance Co. Ltd., York, Eng.	Kenneth V. Warrick, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, live stock, machinery, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, water damage, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Zurich Insurance Co., Zurich, Switzerland	Manly Price, Vancouver	Fire, accident, automobile, boiler, machinery, explosion, fidelity, forgery, inland transportation, machinery, personal property, plate glass, real property, sickness, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Zurich Life Insurance Co. of Canada, Toronto, Ont.	Grant E. Flynn, Vancouver	Life.

LIST OF FRATERNAL BENEFIT SOCIETIES LICENSED UNDER THE INSURANCE ACT

Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Associated Canadian Travellers Calgary, Alta.	Christopher A. Kiernan, Vancouver	Life and personal accident, to the extent authorized by its Act of incorporation, constitution, and laws.
Canadian Foresters Life Insurance Society (Forestiers, Canadiens, Societe D'Assurance-Vie), Brantford, Ont.	Albert F. Pawlitza, Chilliwack	Life, personal accident, and sickness to the extent authorized by its declaration of incorporation, constitution, and by-laws.
Canadian Woodmen of the World, London, Ont.	Charles A. Bristow, Vernon	Life and sickness, to the extent authorized by the Order's Act of incorporation, constitution, and laws.
Catholic Order of Foresters, Chicago, Ill.	Bernard J. Dougherty, Vancouver	Life, to the extent authorized by its articles of association, constitution, and laws.
Croatian Fraternal Union of America, Pittsburgh, Pa.	Milka Birk, Vancouver	Life, accident, and sickness, to the extent authorized by its articles of incorporation, constitution, and laws.
First Catholic Slovak Ladies Association of the United States of America, The, Cleveland, Ohio	Joseph McKenna, Victoria	Life, to the extent authorized by its articles of incorporation, constitution, and by-laws.
Grand Orange Lodge of British America, The, Toronto, Ont.	R. D. Jones, Coquitlam	Life and sickness, to the extent authorized by its Act of incorporation, constitution, and laws.
Independent Order of Foresters, Toronto, Ont.	Wilbert Flack, Victoria	Life, personal accident and sickness, to the extent authorized by its Act of incorporation, constitution, and laws.
Knights of Columbus, New Haven, Conn.	Joseph King, Kitimat	Life, to the extent authorized by its Act of incorporation, constitution, and laws.
Lutheran Life Insurance Society of Canada, Waterloo, Ont.	Edwin L. Haugen, Surrey	Life, accident, and sickness.
North American Benefit Association, Port Huron, Mich.	Jean C. Bennett, Vancouver	Life, to the extent authorized by its articles of incorporation, constitution, and by-laws.
North West Commercial Travellers' Association of Canada, Winnipeg, Man.	Norman A. Farquharson, Vancouver	Life, to the extent authorized by its Act of incorporation, constitution, and laws.
Sons of Norway, Minneapolis, Minn.	Hans B. Hareid, Vancouver	Life, disability, and sickness, to the extent authorized by its articles of incorporation, constitution, and laws.
Sons of Scotland Benevolent Association, Toronto, Ont.	Alexander H. McDonald, North Vancouver	Life and sickness, to the extent authorized by its Act of incorporation, constitution, and laws.
Supreme Council of the Royal Arcanum, Boston, Mass.	H. J. Applegate, Victoria	Life, personal accident, and sickness, to the extent authorized by its certificate of incorporation, constitution, and by-laws.
Ukranian Mutual Benefit Association of Saint Nicholas of Canada, Winnipeg, Man.	Andrew Danyliw, New Westminster	Life, disability, and sickness, to the extent authorized by its Act of incorporation, constitution, and laws.
United Commercial Travellers of America, The Order of, Columbus, Ohio	Harry J. Maddaford, Victoria	Accident, to the extent authorized by its articles of incorporation, constitution, and laws.
Workers' Benevolent Association of Canada, Winnipeg, Man.	Joseph Wilchowy, South Burnaby	Life, personal accident, and sickness, to the extent authorized by its Act of incorporation and by-laws.

LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE INSURANCE ACT

Name	Representing
Pearl Underwriters' Agency	Pearl Assurance Co. Ltd.

LIST OF RECIPROCAL EXCHANGES TO WHICH PERMITS UNDER SECTION 270 OF THE INSURANCE ACT WERE GRANTED

Canners Exchange Subscribers at Warner Inter-Insurance Bureau, Chicago, Ill.
Lumbermen's Underwriting Alliance, Kansas City, Miss.
Pulp and Paper Insurance Exchange, Vancouver, B.C.
Timber Insurance Exchange, Vancouver, B.C.
Truck Insurance Exchange, Los Angeles, Calif.

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

C.U. & C. Health Services Society.
Medical Services Association.

Annual Statements of Provincial Licensees

THE BRITISH COLUMBIA INSURANCE COMPANY

Head Office—Vancouver, B.C.

Date of incorporation, February 1904, R.S.B.C. 1904, chapter 57; amended, March 29, 1934, R.S.B.C. 1934, chapter 70; amended, April 11, 1946, R.S.B.C. 1946, chapter 81.

Date commenced business, 1948

Officers

C. A. Pollock, President — L. H. Gledhill, Secretary

Directors

C. A. Pollock, K. B. Mossop, L. A. Williams, W. H. K. Edmonds, W. H. Molyneux, Wm. A. Aubin

Auditors

Riddell Stead & Co., Chartered Accountants

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1972

Capital Stock

	COMMON			PREFERRED		
	Number	Par Value	Amount	Number	Par Value	Amount
		$	$		$	$
Authorized	80,000	5	400,000	20,000	5	100,000
Subscribed	44,389	----	221,945	----------	----	----------
Paid in cash	44,307	----	110,768	----------	----	----------
Or stock dividend	82	----	410	----------	----	----------

	$
Total authorized	500,000
Total subscribed	221,945
Total paid in cash or stock dividend	111,178
Contributions to surplus	*Nil*
Unpaid calls	*Nil*

Assets

	In Canada	Out of Canada	Total
	$	$	$
Short-term deposits and money-market securities	50,000	6,355	56,355
Bonds	50,848	108,553	159,401
Stocks	----------	99,921	99,921
Summary of investments (subtotals)	100,848	214,829	315,677
Cash	7,171	5,186	12,357
Investment income due or accrued	1,229	3,396	4,625
Other assets	----------	80,000	80,000
Gross assets	109,248	303,411	412,659
Deduct assets not admitted	----------	----------	----------
Total assets admitted	109,248	303,411	412,659

Liabilities

	In Canada	Out of Canada	Total
	$	$	$
Unearned premiums extended at 100 per cent	6	59,523	59,529
Provision for unpaid claims and adjustment expenses	----------	39,955	39,955
Amounts owing to reinsurers	----------	37,651	37,651
Expenses due or accrued	800	890	1,690
Other liabilities	----------	1,906	1,906
Total liabilities	806	139,925	140,731
Reserves and Equity			
Capital stock—paid	500	110,678	111,178
Surplus—retained earnings	107,942	52,808	160,750
Total liabilities, capital and surplus	109,248	303,411	412,659

Profit and Loss Account

Net premiums written	6	121,346	121,352
Unearned premium and additional policy reserve adjustment	*2*	*15,581*	*15,583*
Net premiums earned	4	105,765	105,769
Net losses incurred, including adjusting expenses	11	82,761	82,772
Subtotals	*7*	23,004	22,997
Commissions and allowances	2	50,917	50,919
General expenses	1,526	13,688	15,214
Underwriting loss	*1,535*	*41,601*	*43,136*
Investment income	9,412	11,947	21,359
Other income and expenditure	----------	504	504
Net profit or (loss) before taxes	7,877	*29,150*	*21,273*
Income taxes	----------	----------	----------
Net profit or (loss)	7,877	*29,150*	*21,273*

Surplus Account

	Decreases		Increases
	$		$
Net loss	21,273		----------
Totals	21,273		*Nil*
Net decrease		*21,273*	
Earned surplus at beginning of year		182,023	
Earned surplus at end of year		160,750	

	Capital	Contributed Surplus
	$	$
Balance at beginning of year	111,178	*Nil*
Paid in during the year	*Nil*	*Nil*
Balance at end of year	111,178	*Nil*

RETURNS FOR BRITISH COLUMBIA

Statements of Provincial companies are checked and are amended, if necessary, and are published in this Report subject to inspection.

BRITISH COLUMBIA MOTORIST INSURANCE COMPANY

Head Office—Vancouver, B.C.

Date of incorporation proclaimed December 1969

Date commenced business, January 1, 1970

Officers

F. R. Paxton, President
D. W. Bird, Vice-President
W. A. McKinley, Secretary
T. E. Holmes, Vice-President and General Manager
G. A. Davidson, Controller
H. N. Crompton, Treasurer

Directors

R. J. Bower
G. C. Bradley
H. N. Crompton
R. J. Hastings
W. A. McKinley
F. R. Paxton
H. D. Wilson

Auditors

Shand, Pearmain, McAfee, Pew and Lilly, Chartered Accountants

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1972

Capital Stock

Capital stock authorized—	
Amount	$2,000,000
Number of shares	20,000
Par value	$100

	Number of Shares	Amount Subscribed For	Amount Paid in Cash
		$	$
Capital stock issued and outstanding—			
At beginning of year	7,600	760,000	760,000
Issued during year	1,800	180,000	180,000
Total capital stock at end of year	9,400	940,000	940,000

Amount of unpaid calls at end of year, *nil.*

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	760,000
Total amount received during the year	180,000
Total paid to December 31, 1972	940,000

Assets

		$
Short-term deposits and money-market securities		1,895,000
Bonds (market value $3,798,735)		3,777,193
Stocks (market value $400,250)		408,017
Summary of investments (subtotal)		6,080,210
Cash		81,277
Accrued investment income		87,686
Amounts due from agents and brokers		1,540,842
All other assets—	$	
Due from facility	44,474	
Advances and deposits	493	
Furniture and equipment	79,640	
Leasehold improvements	8,167	
Income taxes recoverable	143,500	
		276,274
Gross assets		8,066,289
Deduct assets not admitted—		
Advances and deposits	493	
Furniture and equipment	79,640	
Leasehold improvements	8,167	
		88,300
Total assets admitted		7,977,989

Liabilities

Unearned premiums extended at 100 per cent	2,837,836
Provision for unpaid claims and adjustment expenses	2,546,800
Bank overdraft and loans	123,186
Amounts owing to reinsurers	104,979
Expenses due and accrued	164,214
Provision for income tax	124,860
Total liabilities	5,901,875

Reserves and Equity

Capital and surplus—	
Capital stock paid	940,000
Surplus—	
Contributed	940,000
Retained earnings	196,114
Total liabilities, capital and surplus	7,977,989

Profit and Loss Account

Net premiums written	6,231,071
Unearned premium and additional policy reserve adjustment	1,409,175
Net premiums earned	4,821,896
Net losses incurred including adjustment expenses	3,810,414
Subtotal	1,011,482
Commissions and allowances	851,394
General expenses	531,651
Underwriting profit (loss)	*371,563*
Investment income	359,591
Net profit (loss) before income taxes	*11,972*
Income taxes	*23,500*
Net profit	11,528

Retained Earnings, Capital and Surplus

	Decreases		Increases
	$	$	$
Net profit			11,528
Changes in unadmitted ledger assets	55,727		
Totals	55,727		11,528
Net decrease		*44,199*	
Earned surplus at beginning of year		240,313	
Earned surplus at end of year		196,114	

	Capital	Contributed Surplus
	$	$
Balance at beginning of year	760,000	760,000
Paid in during the year	180,000	180,000
Balance at the end of the year	940,000	940,000

RETURNS FOR BRITISH COLUMBIA

(*See* page 68)

Statements of Provincial companies are checked and are amended, if necessary, and are published in this Report subject to inspection.

FRUIT GROWERS MUTUAL INSURANCE COMPANY

Head Office—Kelowna, B.C.

Date of incorporation, March 15, 1955 Date commenced business, September 23, 1955

Officers

E. M. Tait, President
R. C. Maddocks, Vice-President
H. B. Earle, General Manager and Secretary
R. Price, Treasurer

Directors

E. M. Tait
R. C. Maddocks
D. P. Fraser
J. H. Stuart
E. Malen
A. Garrish
J. B. Kidston

Auditors

Rutherford, Bazett & Co., Chartered Accountants

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1972

Guarantee stock authorized—	
Amount	$2,000,000
Number of shares	80,000
Par value	$25 each

	Number of Shares	Amount Subscribed	Amount Paid in Cash
		$	$
Guarantee stock issued and outstanding—			
At beginning of year	21,958	548,950	548,950
Issued during year	6,249	157,225	157,225
Totals	28,207	706,175	706,175

Assets

Investments—	$
Short-term deposits and money-market securities	15,000
Bonds	1,377,276
Stocks	383,885
Real estate	167,919
Summary of investments (subtotal)	1,944,080
Cash	28,312
Investment income due or accrued	22,703
Amounts due from policyholders	337,383
Amounts owing by reinsurers	9,020
Other assets	118,310
Gross assets	2,459,808
Deduct assets not admitted	103,753
Total assets admitted	2,356,055

Liabilities

Unearned premiums extended at 80 per cent	571,965
Unearned premiums extended at 100 per cent	279
Provision for unpaid claims and adjustment expenses	787,986
Amounts owing to reinsurers	114,788
Expenses due and accrued	25,593
Other liabilities	173,552
Total liabilities	1,674,163

Reserves and Equity

	$
Capital and surplus—	
Guarantee stock—paid	706,175
Surplus—retained earnings	*24,283*
Total liabilities, capital and surplus	2,356,055

Profit and Loss Account

Net premiums written	1,363,524
Unearned premium and additional policy reserve adjustment	30,126
Net premiums earned	1,333,398
Net losses incurred including adjusting expenses	1,202,011
Subtotal	131,387
Commissions and allowances	*253,234*
General expenses	561,647
Underwriting profit (loss)	*177,026*
Investment income	112,754
Other income and expenditure	18,933
Net profit (loss) before income taxes	*45,339*
Income taxes	*Nil*
Net profit (loss)	*45,339*

Surplus Account

	Decreases $	$	Increases $
Net profit or loss	45,339		
Changes in unadmitted ledger assets	55,753		
Totals	101,092		
Net decrease		101,092	
Earned surplus at beginning of year		76,809	
Earned surplus at end of year		*24,283*	

	Guarantee Stock $	Contributed Surplus $
Balance at beginning of year	548,950	*Nil*
Paid in during year	157,225	*Nil*
Balance at end of year	706,175	*Nil*

RETURNS FOR BRITISH COLUMBIA

(*See* pages 65, 68, 74, 79)

Statements of Provincial companies are checked and are amended, if necessary, and are published in this Report subject to inspection.

THE MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA

Head Office—Vancouver, B.C.

Date of incorporation, 1902 Date commenced business, 1902

Officers

H. S. Berry, President
W. M. Page, Vice-President
H. Bose, Treasurer
E. T. Holtby, Secretary and Manager

Directors

H. S. Berry
Harry Bose
Robert Bridge
Thomas J. Erskine
John M. Kirkness
W. M. Page
K. B. McKechnie
J. Clarke Cherry
Gordon Park
Les Gilmore
Thomas A. Menzies

Auditors

Peat, Marwick, Mitchell & Company, Chartered Accountants

Statement for the Year Ended December 31, 1972

Guarantee Stock

Nil

Assets

	$
Short-term deposits and money-market securities	20,000
Bonds	134,280
Subsidiaries, associates, and affiliates	2,557
Summary of investments (subtotal)	156,837
Cash	2,985
Investment income due or accrued	2,599
Instalment premiums receivable	75,159
Amounts owing by reinsurers	16,257
Other assets	15,957
Gross assets	269,794
Deduct assets not admitted	18,954
Total assets admitted	250,840

Liabilities

Unearned premium extended at 100 per cent	126,656
Provision for unpaid claims and adjustment expenses	535
Bank overdraft and loans	10,000
Amounts owing to reinsurers	69,528
Other liabilities	4,801
Total liabilities	211,520

Reserves and Equity

General as required by section 26	40,000
Surplus (deficit)	*680*
Total liabilities	250,840

Profit and Loss Account

	$
Net premium written	87,382
Unearned premium and additional policy reserve adjustment	*11,648*
Net premium earned	75,734
Net losses incurred including adjusting expenses	39,537
Subtotal	36,197
Commissions and allowances	8,241
General expenses	39,627
Underwriting loss	*11,671*
Investment income	8,703
Other income and expenditure	1,428
Net loss before income taxes	*1,540*
Income taxes	
Net loss	*1,540*

Statement of Retained Earnings, Capital and Surplus

	Decreases $	$	Increases $
Net loss	1,540		
Changes in unadmitted ledger assets	1,829		
Transfer to reserve under section 26 of *The Mutual Fire Insurance Companies Act*	3,000		
Totals	6,369		
Net decrease		*6,369*	
Earned surplus at beginning of year		5,689	
Earned surplus at end of year		*680*	

SCHEDULE A

Test With Respect to Required Minimum Assets

	$	$
Total liabilities	211,520	
Unearned premium adjustment to 100 per cent	*Nil*	
A equals	211,520	
115 per cent of A	243,248	
Total minimum assets required		243,248
Admitted assets	250,840	
Less deduction to reduce bonds to market	14,616	
		236,224
Deficiency		7,024

RETURNS FOR BRITISH COLUMBIA

(*See* page 65)

Statements of Provincial companies are checked and are amended, if necessary, and are published in this Report subject to inspection.

PACIFIC COAST FISHERMAN'S MUTUAL MARINE INSURANCE COMPANY

Head Office—Vancouver, B.C.

Date of incorporation, March 28, 1945 Date commenced business, June 11, 1945

Officers

Morgan Berg, Honorary President
Olav Moan, President
Glen Martinolich, Vice-President
H. A. Christenson, Secretary
A. Sorbo, Treasurer

Directors

Donald Anderson
John Chambers
Vince Fiamengo
Olav Moan
Lincoln McElhinney
Conrad Plensky
Elling Reite
Stanley Sorensen
Ralph Wick
George Haugan
Robert Emerson
Walter Emerson
Joseph Garcia
Robert Nakashima
George Olafson
Roy Robinson
Lawrence Haines
Glen Martinolich
John Anderson
Joe MacLeod
Tero Paavola
Bruce Whittaker

Auditors

Campbell, Sharp, Nash and Field, Chartered Accountants

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1972

Guarantee Stock

Authorized—	
Amount	$25,000
Number of shares	2,500
Par value	$10 each
Guarantee stock subscribed and paid at end of year (number of shares)	1,952
Amount of guarantee stock subscribed and paid at end of year	$19,520
Contributions to surplus	*Nil*
Unpaid calls	*Nil*

Assets

	$
Bonds	2,290,122
Mortgage loans and sales agreements	459,127
Secured loans	100,000
Subsidiaries, associates and affiliates	156,880
Summary of investments (subtotal)	3,006,129
Cash	37,225
Investment income due or accrued	46,859
Instalment premiums receivable	205,389
Amounts owing by reinsurers	57,629
Other assets	3,700
Gross	3,356,931
Deduct assets not admitted	331,082
Total assets admitted	3,025,849

Liabilities

Unearned premium extended at 100 per cent	1,045,253
Provision for unpaid claims and adjustment expenses	282,000
Bank overdraft and loans	49,566

	$
Members' credit balances	42,501
Amounts owing to reinsurers	48,017
Expenses due and accrued	2,000
Total liabilities	1,469,337

Reserves and Equity

Reserves—General	711,912
Capital and surplus—	
Capital stock paid	19,520
Retained earnings	825,080
Total liabilities, capital and surplus	3,025,849

Profit and Loss Account

Net premiums written	1,801,192
Unearned premium and additional policy reserve adjustment	155,629
Net premiums earned	1,645,563
Net losses incurred including adjusting expenses	590,442
Subtotal	1,055,121
General expenses	133,051
Underwriting profit	922,070
Investment income	171,692
Other income	22,229
Net profit	1,115,991
Income taxes	*Nil*
Net profit	1,115,991

Statement of Retained Earnings, Capital and Surplus

	Decreases $	$	Increases $
Net profit			1,115,991
Changes in unadmitted ledger assets	155,383		
Patronage refund	955,182		
Totals	1,110,565		1,115,991
Net increase		5,426	
Earned surplus at beginning of year		819,654	
Earned surplus at end of year		825,080	

	Capital $	Contributed Surplus $
Balance at beginning of year	19,850	*Nil*
Paid in during year	*330*	*Nil*
Balance at end of year	19,520	*Nil*

RETURNS FOR BRITISH COLUMBIA

(*See* page 77)

Statements of Provincial companies are checked and are amended, if necessary, and are published in this Report subject to inspection.

ROBERTS MUTUAL FIRE INSURANCE COMPANY

Head Office—Clearbrook, B.C.

Date of incorporation, 1948 Date commenced business, 1948

Officers

H. H. Pauls, President
A. D. Schmidt, Vice-President
C. H. Hiebert, Secretary
J. H. Derksen, Manager

Directors

H. K. Peters
H. H. Pauls
C. A. Thiessen
A. Schmidt
J. P. Martens
J. J. Esau
J. Wiebe
Peter Dirksen
Jake Krause
Friederick Schroeder
Jacob Wiebe
C. H. Hiebert

Auditors

Janzen, Fribance & Co., Chartered Accountants

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1972

Assets

	$
Short-term deposits	6,000
Bonds	20,131
Summary of investments (subtotal)	26,131
Cash	724
Investment income due or accrued	483
Instalment premiums receivable	2,753
Amounts due from agents and brokers	732
Other assets	1,670
Gross assets	32,493
Deduct assets not admitted	2,057
Total assets admitted	30,436

Liabilities

Unearned premiums extended at 100 per cent	5,628
Expenses due and accrued	425
Total liabilities	6,053
Reserves—General	15,500
Capital and surplus—Surplus	8,883
	30,436

Profit and Loss Account

	$
Net premiums written	3,624
Unearned premium and additional policy reserve adjustment	50
Net premiums earned	3,674
Net losses incurred, including adjustment expenses	4,121
Subtotal	*447*
Commissions and allowances	*119*
General expenses	3,330
Underwriting loss	*3,658*
Investment income	1,889
Other income and expenditure	1,039
Net loss	*730*

Surplus Account

	Decreases $	$	Increases $
Net loss	730		------
Changes in unadmitted ledger assets	67		------
Totals	797		------
Net decrease		*797*	
Earned surplus at beginning of year		9,680	
Earned surplus at end of year		8,883	

RETURNS FOR BRITISH COLUMBIA

(*See* page 66)

Statements of Provincial companies are checked and are amended, if necessary, and are published in this Report subject to inspection.

SEABOARD LIFE INSURANCE COMPANY

Head Office—Vancouver, B.C.

Date of incorporation, 1953

Officers

M. Adam Miles, Chairman of the Board and Chief Executive Officer
Harry J. Seed, President
G. J. Chambers, Executive Vice-President
J. M. Burnett, Secretary
K. F. Rudd, Assistant Secretary

Directors

Shareholders' Directors

Dr. C. A. Allard
J. Cameron Allard
Peter A. Allard
Zane Feldman
Malcolm S. Fergusson
T. L. McMaster
M. Adam Miles
Dr. E. A. Rodko
Harry J. Seed

Policyholders' Director

Dr. H. L. Patrick

Auditors

Peat, Marwick, Mitchell & Co., Chartered Accountants

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1972

Capital Stock

Authorized—

Number of shares	1,000,000
Par value	$2 each
Amount	$2,000,000

	Number of Shares	Amount Subscribed	Amount Paid in Cash
	$	$	$
Capital stock issued and outstanding at beginning of year	431,858	863,716	863,716
Shares issued during year	107,965	215,930	215,930
Total at end of year	539,823	1,079,646	1,079,646

Amount of calls unpaid at end of year, *nil.*

Premium on Capital Stock

	$
Total amount paid at beginning of year	1,667,729
Amount received during year	*11,619*
Total amount paid at end of year	1,656,110

Assets

	$
Investments—	
Short-term deposits and money-market securities	1,085,000
Bonds	2,898,938
Stocks	376,901
Mortgage loans	1,747,773
Policy loans	291,729
Total investments	6,400,341
Cash	86,695
Investment income, due and accrued	73,221
Outstanding life insurance premiums and annuity considerations	87,786
Accident and sickness premiums due and unpaid effective after September 30 of current year (net, commission deducted)	14,885
Amounts due from other companies on reinsured contracts for claims paid	575
Cash surrender value of life insurance policy on President	10,259
Miscellaneous accounts receivable	1,189
Subtotal	6,674,951
Segregated funds	1,436,076
Total assets	8,111,027
Deduct assets not admitted	1,189
Total assets admitted	8,109,838

Liabilities and Equity

Actuarial reserve for life insurance and annuity contracts in force	4,047,934
Aggregate reserve for accident and sickness insurance	133,000
Amounts on deposit with the company pertaining to insurance and annuity contracts and including interest accumulations	1,245,362
Subtotal	5,426,296
Segregated funds	1,436,076
Subtotal	6,862,372
Outstanding claims under insurance and annuity contracts, including provision for unreported claims	370,575
Insurance premiums and annuity considerations received in advance	2,461
Accounts payable and accrued expenses	107,122
Amounts received but not yet allocated	82,215
Outstanding premium balances due reinsurers	255
Miscellaneous liabilities—	
Due mortgagors—prepaid taxes	2,451
Mandatory Securities Valuation reserve	27,371
Total liabilities	7,454,822
Shareholders' equity—	
Capital stock paid in	1,079,646
Surplus in shareholders' fund	1,656,110
Surplus in non par fund	*2,080,740*
Total equity	655,016
Total liabilities and equity	8,109,838

Summary of Operations

	$
Premium and annuity considerations	4,010,421
Net investment income	384,248
Net investment income, segregated funds	19,961
Reinsurance experience refunds	15,370
Realized gain segregated fund assets only	20,124
Unrealized gain segregated fund assets only	27,541
Total income	4,477,665
Claims incurred under insurance and annuity contracts, other than under settlement annuities	1,279,265
Normal increase in actuarial reserve (excluding increase due to changes in valuation bases)	685,601
Increase in segregated funds	67,626
Increase in aggregate reserve for accident and sickness insurance	*7,300*
Interest credited to amounts on deposit with the company	64,738
Interest on claims	1,429
Taxes, licences, and fees, excluding investment taxes and income tax	59,854
Commissions on insurance premiums and annuity considerations	203,591
General expenses (excluding investment expenses)	749,356
Transfer to segregated funds	363,364
Total expenses	3,467,524
Profits before gains or losses on investments, dividends to policyholders, and income tax	1,010,141
Dividends to policyholders	153,792
Group experience refund	792,404
Profit before gains or losses on investments and income tax	63,945
Net gains on investments (other than segregated funds)	40,050
Profit before income tax	103,995
Income tax	
Net profit	103,995

Surplus Account

	$	
Surplus (December 31, 1971)—		
In shareholders' fund	1,667,729	
In insurance and annuity funds, policyholders	*2,173,031*	
		505,302
Increases		
Balance carried from summary of operations		103,995
Decrease in nonadmitted assets		36
Total increase		104,031
Decreases		
Mandatory increase—Security Valuation reserve		11,740
Legal fees *re* issuance of shares		11,619
Total decrease		23,359
Net increase before dividends to shareholders		80,672
Surplus (December 31, 1972)—		
(*a*) In shareholders' funds	1,656,110	
(*b*) In insurance and annuity funds	*2,080,740*	
		424,630

RETURNS FOR BRITISH COLUMBIA

(*See* pages 60, 80)

Statements of Provincial companies are checked and are amended, if necessary, and are published in this Report subject to inspection.

WESTCO INSURANCE COMPANY

Head Office—Vancouver, B.C.

Date of incorporation, April 1, 1966 (special Act, chapter 71, 1966)

Date commenced business, October 2, 1969

Officers

Austin Chapman, Chairman of the Board
Austin Chapman, Treasurer
J. B. Simon, Secretary
David Smith, Assistant Secretary
M. Milchem, President
G. T. Shaw, Vice-President

Directors

Austin Chapman
Edward H. Hamm
Michael J. Milchem
Huck A. Tompkins

Auditors

McDonald, Currie & Co., Chartered Accountants

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1972

Capital Stock

	COMMON			PREFERRED			
	No.	Par Value	Amount	No.	Par Value	Amount	Total
		$	$		$	$	$
Authorized	4,950,000	1	4,950,000	50,000	1	50,000	5,000,000
Subscribed	450,000	1	450,000	50,000	1	50,000	500,000
Paid in cash	450,000		450,000	50,000		50,000	500,000

Contributions to Surplus

Premium on capital stock	576,901

Unpaid Calls

Amount of calls unpaid at end of year, *nil.*

Assets

Investments—	
Short-term deposits and money-market securities	1,012,717
Bonds	1,813,919
Summary of investments (subtotal)	2,826,636
Cash	79,302
Investment income due or accrued	52,584
Instalment premiums receivable	214,871
Amounts owing by reinsurers	86,392
Other assets	161,483
Gross assets	3,421,268
Deduct assets not admitted	125,107
Total assets admitted	3,296,161

Liabilities	$
Unearned premiums extended at 100 per cent	1,299,800
Provision for unpaid claims and adjustment expenses	883,976
Amounts owing to reinsurers	28,773
Expenses due and accrued	69,593
Provision for income tax	24,024
Other liabilities	27,066
Total liabilities	2,333,232
Reserves and Equity	
Capital and surplus—	
Capital stock paid	500,000
Surplus—	
Contributed	576,901
Retained earnings	*113,972*
Total liabilities, capital, and surplus	3,296,161
Profit and Loss Account	
Net premiums written	2,472,495
Unearned premium and additional policy reserve adjustment	578,137
Net premiums earned	1,894,358
Net losses incurred, including adjusting expenses	1,380,724
Subtotal	513,634
General expenses	602,881
Underwriting loss	*89,247*
Investment income	185,695
Other income and expenditure	*51,084*
Net profit before income taxes	45,364
Income taxes	24,024
Net profit	21,340

Surplus Account

Statement of Retained Earnings, Capital, and Surplus

	Decreases $	$	Increases $
Net profit			21,340
Changes in unadmitted ledger assets			216
Net increase		21,556	
Earned surplus at beginning of year (deficit)		*135,528*	
Earned surplus at end of year		*113,972*	

	Capital $	Contributed Surplus $
Balance at beginning of year	500,000	576,901
Paid in during year		
Balance at the end of the year	500,000	576,901

RETURNS FOR BRITISH COLUMBIA

(*See* page 66)

Statements of Provincial companies are checked and are amended, if necessary, and are published in this Report subject to inspection.

TABLE I—ABSTRACT OF LIFE INSURANCE RETURNS FOR 1972

(Figures shown in nearest dollar)

Name of Company		Net Insurance Premiums			Exhibit of Claims and Dividends			Exhibit of Policies		
		Insurance	Annuities	Total of Net Premium Income in Province	Insurance	Annuities	Total Payments, Insurance Contracts	In Force Dec. 31, 1971	New Effected	In Force Dec. 31, 1972
		$	$	$	$	$	$	$	$	$
Abbey Life Insurance Co. of Canada	Ordinary	15,254	93,772	109,026	801		801	1,523,708	856,256	2,112,542
Acadia Life Insurance Co.	Ordinary	98,636	12,351	110,987	30,261		30,261	9,630,677	3,523,055	12,305,422
Aetna Life Insurance Co.	Ordinary	70,337		821,738	135,920	140	628,336	3,129,582	47,000	2,974,679
	Group	751,770	—369		456,668	35,608		115,098,000	1,595,000	122,367,000
Alliance Mutual Life Insurance Co.	Ordinary	95,031	677	101,630	48,813	3,962	87,208	6,638,918	1,404,617	7,328,279
	Group	5,922			34,433			685,175		647,675
Allstate Life Insurance Co.	Ordinary	983		6,489			58,438	1,879,000		1,750,000
	Group	5,506			58,438			12,986,000		14,860,547
Allstate Life Insurance Co. of Canada	Ordinary	366,186	8,044	476,916	119,140		169,787	32,707,000	12,621,000	37,052,000
	Group	102,686			50,647			18,637,000		22,580,000
American Bankers Life Assurance Co. of Florida	Group	10,753		10,753	5,523		5,523	720,292	1,801,529	1,662,939
American Health & Life Insurance Co.	Group	130,238		130,238	86,500		86,500	18,635,302		18,196,834
British Pacific Life Insurance Co.	Ordinary	112,600		123,266	13,915		89,665	30,763,111	1,047,985	24,436,678
	Group	10,666			75,750			2,311,523		1,114,516
Business Men's Assurance Co. of America	Ordinary	15,103		15,103						
Canada Life Assurance Co.	Ordinary	4,267,178	1,707,676	8,373,470	3,648,318	773,911	6,255,462	214,496,200	31,388,312	230,728,684
	Group	1,592,284	806,332		1,267,965	565,268		361,436,054	44,654,184	437,049,744
Canadian Premier Life Insurance Co.	Ordinary	539,369	25,899	671,333	144,401	3,780	191,156	39,266,278	6,633,429	41,904,024
	Group	106,065			42,975			36,414,157	2,618,311	51,126,051
Capitol Life Insurance Co.	Group	376,317		376,317	38,843		38,843	6,976,124	19,079,591	19,627,039
Canadian Reassurance Co.	Ordinary	312,426		315,689						
	Group	3,263								
Commercial Life Assurance Co. of Canada	Ordinary	100,819	1,481	121,202	58,082	4,465	70,889	7,768,170	5,436,908	12,261,922
	Group	12,402	6,500			8,342		1,295,152	3,301,900	4,872,764
Commercial Union Assurance Co. Ltd.	Ordinary	1,188,956	32,374	1,373,947	546,441	60,757	657,058	54,521,713	23,473,577	69,467,385
	Group	117,970	34,647		48,221	1,639		23,435,785	6,167,383	25,414,992
Confederation Life Insurance Co.	Ordinary	2,696,564	1,185,827	8,511,987	2,835,200	338,851	4,617,317	150,089,671	17,250,218	157,983,148
	Group	1,386,441	3,243,155		979,330	463,936		359,676,977	40,880,021	400,578,425
Continental Assurance Co.	Ordinary	14,832		68,928			19,773			
	Group	54,096			7,743	12,030		2,642,243	11,200	1,661,140
Co-operative Life Insurance Co.	Ordinary	571,449	109,525	5,038,317	229,674	13,100	2,669,726	50,591,113	21,101,056	64,934,211
	Group	2,563,622	1,793,721		1,919,816	507,136		334,773,790	10,691,917	375,420,295
Crown Life Insurance Co.	Ordinary	4,011,780	1,273,510	10,237,887	2,707,737	666,043	6,774,451	228,514,719	43,204,940	249,088,361
	Group	3,909,578	1,043,019		2,701,848	698,823		561,010,206	114,608,839	714,868,394

TABLE I—ABSTRACT OF LIFE INSURANCE RETURNS FOR 1972—*Continued*

(Figures shown in nearest dollar)

Name of Company		Net Insurance Premiums			Exhibit of Claims and Dividends			Exhibit of Policies		
		Insurance	Annuities	Total of Net Premium Income in Province	Insurance	Annuities	Total Payments, Insurance Contracts	In Force Dec. 31, 1971	New Effected	In Force Dec. 31, 1972
		$	$	$	$	$	$	$	$	$
Cuna Mutual Insurance Society	Ordinary	1,358,060	81,408	3,019,864	164,240	95,915	1,371,114	22,355,781	6,112,273	24,325,873
	Group	1,580,396			1,110,959			176,268,503	210,000	188,074,790
Desjardins Mutual Life Assurance Co.	Ordinary	1,360		64,352	7		38,777	77,500		101,112
	Group	62,992			38,770			7,160,880		7,486,928
Dominion Life Assurance Co.	Ordinary	1,478,724	1,183,614	2,943,198	1,522,403	398,877	2,076,951	76,904,867	6,616,806	78,773,485
	Group	191,134	89,726		110,672	44,999		19,388,635	13,308,000	37,508,764
Dominion of Canada General Insurance Co.	Ordinary	163,726	318,850	515,454	133,928	150,951	315,654	11,647,705	3,730,898	12,691,284
	Group	32,878			30,775			7,791,259	424,015	10,537,729
Eaton, T., Life Assurance Co.	Ordinary	219,371	37,438	423,868	179,657	64,462	411,069	13,341,336	11,008,081	23,078,559
	Group	167,059			166,950			24,788,600		28,598,100
Empire Life Insurance Co.	Ordinary	530,784	158,336	961,453	406,154	51,810	567,076	28,526,038	6,238,668	28,070,718
	Group	112,332	160,001		21,132	87,980		11,284,500	1,513,500	11,731,300
Equitable Life Assurance Society of United States	Ordinary	8,709	13,633	331,747	11,590	1,819	349,839	363,997	64,200	420,261
	Group	300,020	9,385		306,318	30,112		33,083,379	9,951,517	55,077,718
Equitable Life Insurance Co. of Canada	Ordinary	515,397	86,812	760,595	354,715	60,015	452,356	26,667,700	4,647,064	28,673,349
	Group	143,287	15,099		33,641	3,985		31,957,486	3,261,800	39,479,255
Excelsior Life Insurance Co.	Ordinary	1,502,763	279,540	3,463,193	1,115,151	72,897	2,093,218	85,661,242	17,842,676	96,749,618
	Group	815,843	865,047		590,161	315,009		151,349,268	10,967,847	162,136,079
Family Life Assurance Co.	Ordinary	38,717	5,108	43,825	23,184		23,184	655,680	115,000	572,733
Federal Life & Casualty Co.	Ordinary	292		7,769				2,500		2,500
	Group	7,477						1,683,877		999,206
Federated Life Insurance Co.	Ordinary	104,063		107,260	4,194		4,194	8,074,756	1,938,768	8,729,200
	Group	2,197						346,666		373,130
Fidelity Life Assurance Co.	Ordinary	965,054	506,599	1,773,752	379,600	133,942	894,733	85,983,643	25,633,751	101,546,861
	Group	279,204	22,895		372,118	9,073		60,652,952	39,951,000	98,719,474
Ford Life Insurance Co.	Group	130,351		130,351						
Gamble Alden Life Insurance Co.	Ordinary	1,673		48,341		3,453	51,726			
	Group	46,668			48,272			3,417,307		3,658,551
Gerling Global Life Insurance Co.	Ordinary	4,944		8,174	5,195		5,195	62,795		56,102
	Group	3,230								
Globe Life Insurance Co.	Ordinary	9,328		44,354	3,736		18,778	469,395	137,500	471,383
	Group	35,026			15,042			2,064,994	287,021	2,118,647
Great- West Life Assurance Co.	Ordinary	6,314,420	5,753,888	16,876,947	4,764,532	1,426,175	10,505,747	317,713,370	52,390,342	342,849,758
	Group	2,922,866	1,885,773		2,856,105	1,458,935		813,897,661	66,074,521	771,744,842

Holland Life Insurance Society Ltd.	Ordinary	332,319	59,615	402,222	159,595	2,232	154,267	18,905,317	7,917,300	22,570,666
	Group	5,342	4,946			3,483		1,046,950	551,000	1,008,110
Imperial Life Assurance Co. of Canada	Ordinary	2,598,129	2,095,028	5,848,332	2,118,443	905,787	3,572,160	157,170,263	23,958,537	167,834,198
	Group	687,369	467,806		431,966	115,964		100,504,851	17,801,972	110,251,459
Income Disability & Reinsurance Co. of Canada	Ordinary	1,035	11,032	76,892			82,235	484,560	15,000	443,637
	Group	64,825			82,235			6,922,360	9,847,500	13,362,500
Industrial Life Insurance Co.	Ordinary	129,029	105,102	264,467	9,971	14,333	71,166	646,625		716,327
	Group	30,014	322		10,760	36,102		5,214,459		5,917,332
John Hancock Mutual Life Insurance Co.	Ordinary	3,724		138,617	1,492	240	64,469	298,546	32,000	197,869
	Group	131,509	3,384		59,824	2,913		10,970,422	68,090	10,689,463
Laurier Life Insurance Co.	Ordinary	27,026		46,476	3,904		15,904	3,793,759	4,736,868	7,286,378
	Group	19,450			12,000			7,139,586	2,597,283	10,672,843
Life Insurance Co. of Alberta	Ordinary	61,397	5,719		119,065	501	119,566	4,138,322	11,191	3,866,294
London Life Insurance Co.	Ordinary	10,476,476	1,844,805	14,283,855	7,068,429	263,052	8,716,063	648,417,804	83,438,052	706,417,896
	Group	1,368,650	593,924		1,147,090	237,492		198,426,685	34,344,028	214,146,573
Loyal Protective Life Insurance Co.	Ordinary	78,280	3,837	87,453	28,660	287	49,159	3,936,017	1,294,250	4,682,406
	Group	5,336			20,212			1,358,500		1,301,000
Maccabees Mutual Life Insurance Co.	Ordinary	32,864		32,864	38,495		38,495	1,877,259		1,775,934
Manufacturers Life Insurance Co.	Ordinary	4,206,406	5,778,116	13,709,179	2,818,888	1,343,509	4,615,888	228,367,731	38,516,765	252,760,896
	Group	371,449	3,353,208		192,803	260,688		90,542,792	11,561,587	109,456,743
Maritime Life Assurance Co.	Ordinary	407,287	164,374	638,592	109,573	7,337	247,910	26,903,131	17,324,099	39,536,394
	Group	66,931			131,000			37,195,137		41,050,882
Mercantile & General Reinsurance Co. Ltd.	Ordinary	312,808	17,829	487,178						
	Group	156,541								
Metropolitan Life Insurance Co.	Ordinary	7,305,987	1,584,794	10,673,807	7,006,523	132,902	8,998,029	333,278,955	54,259,195	347,905,950
	Group	1,581,467	201,559		1,343,039	515,565		237,794,332	7,405,262	258,512,508
Ministers Life & Casualty Union	Ordinary	15,409		15,409	19,255		19,255	751,101		716,690
Minnesota Mutual Life Insurance Co.	Ordinary	366		7,177	62		1,531	1,374		11,374
	Group	6,811			1,469			285,874		660,516
Monarch Life Assurance Co.	Ordinary	1,510,172	297,257	2,108,471	1,186,887	371,149	1,777,650	83,475,496	15,126,481	90,070,542
	Group	20,963	280,079		15,246	204,368		2,826,935	180,000	1,721,109
Montreal Life Insurance Co.	Ordinary	471,848	116,068	669,937	379,034	38,135	586,529	23,733,579	11,092,954	31,635,504
	Group	12,698	69,323		51,381	117,979		3,836,033	1,960,500	5,506,253
Munich Reinsurance Co.	Ordinary	89,447		95,564						
	Group	6,117								
Mutual Life Assurance Co. of Canada	Ordinary	12,519,230	1,835,958	16,449,632	8,730,557	1,005,415	10,904,955	677,315,552	102,255,988	734,430,955
	Group	972,902	1,121,542		647,984	520,999		187,681,002	10,531,200	206,232,413
Mutual Life Insurance Co. of New York	Ordinary	939,187	52,787	997,563	495,179	4,136	501,815	44,468,813	6,427,141	7,563,367
	Group	5,589			2,500			675,000	74,000	103,000
Mutual of Omaha Insurance Co.	Ordinary	184,684	52,223	347,989	42,623	1,999	124,751	10,361,867	6,625,739	14,623,222
	Group	107,242	3,840		80,000	129		19,879,540		29,310,460
National Life Assurance Co. of Canada	Ordinary	861,893	116,681	2,123,169	455,565	23,524	1,532,154	52,024,175	4,856,296	53,162,115
	Group	1,042,858	101,737		999,330	53,735		219,583,875	34,129,906	278,009,698
New York Life Insurance Co.	Ordinary	1,137,646	890	1,324,245	1,047,259	25,468	1,245,518	50,549,803	7,074,152	53,850,623
	Group	185,709			160,151	12,640		23,032,136	1,666,982	24,261,604
North American Life & Casualty Co.	Ordinary	258,647	3,055	296,301	154,568	667	165,233	19,585,825	2,419,083	20,064,050
	Group	31,799	2,800		9,512	486		3,786,125		3,111,467

TABLE I—ABSTRACT OF LIFE INSURANCE RETURNS FOR 1972—*Continued*

(Figures shown in nearest dollar)

Name of Company		Net Insurance Premiums			Exhibit of Claims and Dividends			Exhibit of Policies		
		Insurance	Annuities	Total of Net Premium Income in Province	Insurance	Annuities	Total Payments, Insurance Contracts	In Force Dec. 31, 1971	New Effected	In Force Dec. 31, 1972
		$	$	$	$	$	$	$	$	$
North American Life Assurance Co.	Ordinary	4,066,755	1,945,992	7,334,709	3,545,783	721,027	5,470,763	239,209,148	26,904,108	251,257,072
	Group	603,179	718,783		428,193	775,760		162,573,582	17,393,085	171,010,818
North West Life Assurance Co. of Canada	Ordinary	1,620,436	103,025	1,757,879	890,734	29,088	939,834	105,832,259	11,085,497	93,196,785
	Group	34,418	----		20,012	----		5,147,661	1,328,000	5,131,884
Northern Life Assurance Co. of Canada	Ordinary	151,671	15,129	205,841	145,847	12,757	162,460	8,717,035	511,857	9,486,616
	Group	38,191	850		----	3,856		5,690,151	1,080,479	5,699,540
Norwich Union Life Insurance Society	Ordinary	366,823	153,729	538,334	213,803	3,031	248,067	19,535,719	8,061,358	25,369,868
	Group	13,016	4,766		----	31,233		3,696,247	----	3,997,866
Occidental Life Insurance Co. of California	Ordinary	3,401,370	29,316	3,784,172	928,214	2,769	1,145,229	526,347,239	101,857,519	557,270,135
	Group	337,241	16,245		181,655	32,591		39,217,345	11,218,500	55,921,923
Occidental Life Insurance Co. of Canada	Ordinary	2,543	293,822	296,365	----	----	----	49,295	581,700	629,071
Old Republic Life Insurance Co.	Group	976,162	----	976,162	471,236	----	471,236	44,413,626	----	49,453,485
Paul Revere Life Insurance Co.	Ordinary	102,602	105,541	208,143	3,702	----	*—10,373*	11,748,982	3,799,706	11,069,907
	Group	*—16,618*	----		*—14,075*	----		5,536,530	----	2,536,461
Pearl Assurance Co. Ltd.	Ordinary	4,348	----	4,719	2,536	----	2,536	267,471	----	172,133
	Group	371	----		----	----		----	----	76,000
Pierce National Life Insurance Co.	Ordinary	336,939	----	336,939	68,962	----	68,962	3,287,116	1,482,651	4,124,249
Pitts Life Insurance Co.	Group	3,341	----	3,341	1,000	----	1,000	1,655,281	----	1,082,099
Provident Life & Accident Insurance Co.	Group	584	----	584	----	----	----	----	----	----
Prudential Assurance Co. Ltd.	Ordinary	2,899,261	329,991	3,820,517	1,786,440	52,370	2,560,375	118,108,509	20,605,845	133,732,085
	Group	276,211	315,054		302,000	419,565		48,932,709	23,819,000	82,898,828
Prudential Insurance Co. of America	Ordinary	3,725,102	2,066,000	6,982,938	3,709,814	572,781	5,164,648	166,544,380	14,706,091	166,388,374
	Group	1,072,234	119,602		667,612	214,441		150,185,501	37,607,332	215,715,165
Royal Insurance Co. Ltd.	Ordinary	421,662	1,209	432,668	290,326	2,504	320,208	28,981,699	5,110,075	30,767,000
	Group	9,797	----		27,378	----		1,051,280	----	1,549,976
Safeco Life Insurance Co.	Group	28,827	----	28,827	----	----	----	8,890,000	----	90,000
Seaboard Life Insurance Co.	Ordinary	540,155	135,494	1,586,318	74,371	----	409,073	33,720,970	6,441,810	32,781,607
	Group	910,669	----		334,702	----		6,718,872	505,228	14,513,588
Sovereign Life Assurance Co. of Canada	Ordinary	285,887	53,786	669,604	254,886	34,248	464,630	17,526,891	3,164,194	19,735,371
	Group	329,931	----		175,496	----		51,163,799	----	63,464,091
Standard Life Assurance Co.	Ordinary	1,662,828	1,672,022	9,438,592	831,195	494,459	5,493,012	114,352,741	15,183,221	120,644,959
	Group	628,535	5,475,207		486,112	3,681,246		120,239,925	1,101,928	125,980,785
State Farm Life Insurance Co.	Ordinary	250,615	10,884	266,234	35,132	934	38,540	18,465,265	5,938,496	22,047,201
	Group	4,735	----		2,474	----		936,014	573,729	1,074,237
Storebrand Insurance Co. Ltd.	Ordinary	25,323	----	25,323	----	----	----	----	----	----

Sun Alliance & London Assurance Co. Ltd.	Ordinary	203,464	2,211	206,725	55,431	6,171	61,602	22,888,404	4,859,936	24,842,368
	Group	1,050						381,175		376,898
Sun Life Assurance Co. of Canada	Ordinary	9,277,869	1,344,769	17,022,362	6,894,422	452,961	11,946,340	463,276,593	64,719,747	497,544,378
	Group	5,115,808	1,283,916		4,045,187	553,770		744,498,037	81,545,609	829,058,666
Travelers Insurance Co.	Ordinary	342,139	3,914	929,881	293,171	721	581,088	26,647,800	225,200	22,535,400
	Group	558,160	25,668		130,398	156,798		126,210,120	2,502,417	44,114,373
Travelers Life Insurance Co. of Canada	Ordinary	44,908	4,206	548,667			213,481	197,329	2,887,949	2,807,785
	Group	44,963	454,590		203,208	10,273		2,400,097	62,807,807	
Union Mutual Life Insurance Co.	Ordinary	1,167		2,723	319		*—34*	16,934		17,015
	Group	1,556			*—353*			334,000		294,000
Union Mutual Life Assurance Co. of Canada	Ordinary	124		909						
	Group	785						862,000	3,869,000	2,442,000
United American Insurance Co.	Ordinary	52		52				2,000	1,000	1,000
United Benefit Life Insurance Co.	Ordinary	51,816		51,816	29,793		29,793	2,210,904		2,260,091
	Group							10,000		10,000
United Investment Life Assurance Co.	Ordinary	198,844		198,844	10,212		10,212	56,075,139	12,894,552	60,917,577
Victory Insurance Co. Ltd.	Ordinary	89,447		101,735						
	Group	12,288								
Wawanesa Mutual Life Insurance Co.	Ordinary	121,850	79,057	201,846	63,884	27,265	92,483	3,266,233		4,683,000
	Group	939			1,334			233,901		326,889
Western Life Assurance Co.	Ordinary	146,543	28,157	174,700	46,185	5,865	52,050	13,701,824	1,138,942	10,855,042
Westmount Life Insurance Co.	Ordinary	266,723	273,052	637,569	122,265	79,751	488,395	37,986,180	5,651,026	35,966,221
	Group	2,693	95,101			286,379		607,305		575,483
Zurich Life Insurance Co. of Canada	Ordinary	693,036	172,894	1,148,846	360,758	156,252	697,078	42,978,473	15,004,403	51,837,130
	Group	230,043	52,873		171,500	8,568		60,975,112	7,806,000	66,237,724
Totals for 1972		139,030,715	60,587,785	199,618,503	98,746,987	23,620,841	122,367,828	11,945,699,182	1,798,101,654	11,317,941,245
Totals for 1971		128,179,536	47,631,887	187,153,503	96,715,842	21,748,768	118,442,316	10,656,715,964	1,712,966,220	11,959,412,407

TABLE II—LIFE INSURANCE SUMMARY

(000's omitted)

Year	Premium Income				Disbursements			Amount in Force
	Ordinary	Industrial	Group	Total	Insurance	Other Payments	Total	
	$	$	$	$	$	$	$	$
1968	87,794	1,047	37,740	126,581	37,723	58,225	95,948	8,845,913
1969	92,140	901	36,355	129,396	42,334	70,060	112,394	9,941,527
1970	114,483	788	39,277	154,548	85,857	31,997	117,854	10,522,891
1971	132,686	N/A	54,467	187,153	96,716	21,749	118,442	11,959,412
1972	138,804	N/A	60,815	199,619	98,747	23,621	122,368	13,179,412

TABLE III—TABLE OF FRATERNAL SOCIETIES—RETURNS FOR 1972

Name of Society	Exhibit of Premiums, Contributions, and Dues				Disbursements Under Certificates			Life Insurance Effected and Life Insurance in Force		
	Life Insurance Funds	Sickness and Accident Insurance Funds	Fraternal and Expense Funds	Total	Life Insurance Funds	Sickness and Accident Insurance Funds	Total	In Force Dec. 31, 1971	New Effected	In Force Dec. 31, 1972
	$	$	$	$	$	$	$	$	$	$
Aid Association for Lutherans	114,016	491	.....	114,507	71,116	.....	71,116	5,178,136	52,150	.....
Associated Canadian Travellers	409	9,448	16,219	26,076	1,008	16,442	17,450	72,737	710	5,119
Canadian Foresters Life Insurance Society	155,672	.....	.....	155,672	98,903	350	99,250	8,711,220	1,360,753	9,848,132
Canadian Woodmen of the World	14,662	97	5,660	20,419	20,143	405	20,548	314,661	9,500	332,038
Catholic Order of Foresters	1,251	.....	.....	1,251	9,621	.....	9,621	147,543	.....	12,000
Croatian Fraternal Union of America	26,677	8,553	908	36,138	20,390	11,363	31,753	1,238,896	19,000	106,800
First Catholic Slovak Ladies' Association of the United States of America	846	.....	.....	846	3,500	.....	3,500	24,000	1,500	.....
Grand Orange Lodge of British America	9,371	.....	.....	9,371	6,737	.....	6,737	236,608	.....	231,694
Independent Order of Foresters	2,044,912	94,261	.....	2,139,173	465,205	49,799	515,004	127,349,916	38,689,935	152,606,696
Knights of Columbus	102,259	.....	.....	102,259	38,113	.....	38,113	4,925,504	238,000	4,873,533
Lutheran Brotherhood	143,568	7,716	62,098	213,382	42,458	2,103	44,561	9,133,093	2,157,420	.....
North American Benefit Association	19,170	.....	106	19,276	37,727	.....	37,727	671,060	3,000	635,810
North West Commercial Travellers' Association of Canada	14,162	.....	29,441	43,603	42,650	.....	42,650	2,000,480	241,850	2,074,110
Sons of Norway	97,258	883	.....	98,141	31,136	665	31,801	4,679,525	486,000	4,697,128
Sons of Scotland Benevolent Association	82,052	8	.....	82,060	85,993	.....	85,993	3,741,540	225,450	.....
Supreme Council of the Royal Arcanum	.....	.....	.....	.....	6,835	.....	6,835	218,354	17,920	203,809
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	916	4	143	1,063	1,050	.....	1,050	56,996	1,213	55,267
United Commercial Travelers of America	.....	19,559	9,611	29,170	.....	5,540	5,540	.....	.....	.....
Workers' Benevolent Association of Canada	19,973	2,537	7,327	29,838	42,920	940	43,860	750,779	17,000	723,547
Totals for 1972	2,847,174	143,557	131,513	3,122,245	1,025,505	87,607	1,113,109	169,451,048	43,534,901	176,405,683
Totals for 1971	2,584,114	115,082	116,785	2,815,981	1,480,945	72,557	1,553,462	142,503,391	43,548,449	169,451,051

TABLE IV—PROPERTY INSURANCE PREMIUMS AND LOSSES FOR 1972

(Figures shown in nearest dollar. Direct claims include adjustment expenses.)

Name of Insurer	Direct Premiums Written (1)	Direct Losses Incurred (2)	Ratio of (2) to (1)
	$	$	Per Cent
Aetna Casualty & Surety Co.	736,360	518,259	71
Aetna Casualty Co. of Canada	605	214	34
Aetna Insurance Co.	872,211	547,458	63
Affiliated F.M. Insurance Co.	1,616,008	1,142,109	71
Allendale Mutual Insurance Co.	1,771,526	*—284,903*	...
Alliance Assurance Co. Ltd.	249,507	204,510	81
Allstate Insurance Co. of Canada	980,253	736,967	75
American Bankers Insurance Co. of Florida	101,958	9,465	9
American Empire Insurance Co.	...	*—20*	...
American Home Assurance Co.	1,735,378	514,366	30
American Insurance Co.	21,564	54,293	252
American National Fire Insurance Co.	2,790	*—896*	...
American Road Insurance Co.	4,205	5,408	130
Arkwright-Boston Manufacturers Mutual Insurance Co.	114,430	31,243	27
Bankers & Traders Insurance Co. Ltd.	306,005	167,732	55
Beaver Insurance Co.	126,844	45,012	36
British America Assurance Co.	622,589	369,796	60
British Aviation Insurance Co. Ltd.	*—27*	*—2,141*	...
British Columbia Plate Glass Insurance Co.	37,916	15,126	...
British Economic Insurance Co. Ltd.	6,467	480	7
Buffalo Insurance Co.	42,331	...	...
Calvert Fire Insurance Co.	71,180	26,702	37
Canada Accident & Fire Assurance Co.	178,651	90,100	50
Canada Security Assurance Co.	17,959	11,592	65
Canadian General Insurance Co.	618,658	430,996	70
Canadian Home Assurance Co.	531,788	283,494	53
Canadian Indemnity Co.	2,946,582	1,998,374	68
Canadian Pioneer Insurance Co.	1,686	2,141	126
Canadian Provincial Insurance Co.	68,514	21,164	31
Canadian Surety Co.	705,304	375,937	53
Casualty Co. of Canada	119,616	47,238	40
Centennial Insurance Co.	*—12*	*—2,586*	...
Century Insurance Co. of Canada	1,801,980	1,521,691	84
CNA Assurance Co.	136,026	3,397	3
Commerce & Industry Insurance Co.	110,556	478,756	434
Commerce & Industry Insurance Co. of Canada	201,811	262,155	...
Commercial Union Assurance Co. Ltd.	1,674,264	930,069	56
Commonwealth Insurance Co.	3,211,992	2,020,706	63
Consolidated Fire & Casualty Insurance Co.	15	200	...
Continental Casualty Co.	19,550	...	...
Continental Insurance Co.	2,272,952	768,788	34
Co-operative Fire & Casualty Co.	1,831,322	1,182,807	64
Cornhill Insurance Co. Ltd.	253,108	68,640	24
Cumis Insurance Society, Inc.	98,230	71,501	73
Dominion Insurance Corporation	1,307,795	708,716	53
Dominion of Canada General Insurance Co.	716,365	317,704	44
Eagle Star Insurance Co. of Canada	479,203	504,757	106
Eaton Insurance Co.	2,050	112	5
Economical Mutual Insurance Co.	1,041,172	802,270	78
Elite Insurance Co.	125,155	22,752	18
Emmco Insurance Co.	221,514	69,557	31
Employers' Liability Assurance Corporation Ltd.	65,599	131,226	200
Employers Mutual Fire Insurance Co.	8,538	...	...
Employers Mutual Liability Insurance Co. of Wisconsin	67,191	17,609	26
English & American Insurance Co. Ltd.	10,586	3,293	31
Excess Insurance Co. Ltd.	1,250	66	5
Federal Fire Insurance Co. of Canada	74,240	37,811	51
Federal Insurance Co.	1,448,245	1,106,645	80
Federated Mutual Insurance Co.	521,896	495,227	95
Federation Insurance Co. of Canada	212,705	122,081	58
Fidelity & Casualty Co. of New York	*—47*	31	...
Fidelity Insurance Co. of Canada	5,436	6,143	114
Fire Insurance Co. of Canada	414,182	223,603	54
Fireman's Fund Insurance Co.	704,397	555,416	79
Carried forward	33,648,124	19,793,359	...

TABLE IV—PROPERTY INSURANCE PREMIUMS AND LOSSES FOR 1972—*Continued*

(Figures shown in nearest dollar. Direct claims include adjustment expenses.)

Name of Insurer	Direct Premiums Written (1)	Direct Losses Incurred (2)	Ratio of (2) to (1)
	$	$	Per Cent
Brought forward	33,648,124	19,793,359	.....
Firemen's Insurance Co. of Newark, N.J.	372	.....	.....
Formost Insurance Co.	461,415	256,016	.....
Florist's Mutual Insurance Co.	6,085	2,999	49
Fruit Growers Mutual Insurance Co.	1,271,884	809,358	63
General Accident Assurance Co. of Canada	1,366,429	917,914	67
General Accident Fire & Life Assurance Corporation Ltd.	3,954	34,797	880
General Insurance Co. of America	999,715	293,504	29
Gerling Global General Insurance Co.	713,114	507,160	71
General Security Insurance Co. of Canada	984,508	668,660	68
Globe Indemnity Co. of Canada	362,378	383,157	106
Gore Mutual Insurance Co.	1,145,875	605,269	51
Grain Insurance & Guarantee Co.	19,842	102	.....
Granite State Insurance Co.	175	21	.....
Great American Insurance Co.	1,055,476	696,195	66
Great Eastern Insurance Co.	21,867	3,580	16
Guarantee Co. of North America	62	*—30*	.....
Guardian Assurance Co. Ltd.	641,613	319,008	50
Guardian Insurance Co. of Canada	1,151,409	614,543	53
Halifax Insurance Co.	637,409	486,874	77
Hanover Insurance Co.	5,719	*—69*	.....
Hartford Fire Insurance Co.	1,812,347	848,213	47
Home Insurance Co.	588,134	733,451	126
Hudson Bay Insurance Co.	48,328	37,979	78
Imperial Guarantee & Accident Insurance Co. of Canada	634,203	432,687	68
Indemnity Marine Association Co. Ltd.	17,302	17,635	102
Insurance Co. of North America	1,476,341	1,132,363	77
Insurance Corporation of Ireland Ltd.	112,583	46,374	41
Liberty Mutual Fire Insurance Co.	252,767	121,838	48
Liberty Mutual Insurance Co.	15,543	103	.....
Liverpool & London & Globe Insurance Co. Ltd.	99,123	65,117	66
London & Lancashire Insurance Co. Ltd.	371,832	175,333	47
London & Midland General Insurance Co.	314,870	72,563	23
London Assurance	495,888	253,684	51
Lumbermen's Mutual Casualty Co.	1,447,710	194,118	13
Maritime Insurance Co. Ltd.	40	6,601	.....
Maryland Casualty Co.	415,747	156,346	37
Merit Insurance Co.	344,849	172,223	50
Mutual Fire Insurance Co. of B.C.	151,024	53,886	35
National Employers' Mutual General Insurance Association Ltd.	225,672	119,956	53
New Hampshire Insurance Co.	*—1,701*	22,625	.....
New Zealand Insurance Co.	.....	1,545	.....
Niagara Fire Insurance Co.	*—1,427*	10,660	.....
Non-Marine Underwriters, member of Lloyd's, London, Eng.	9,611,896	12,164,675	126
North British & Mercantile Insurance Co. Ltd.	186,593	110,001	59
Northern Assurance Co. Ltd.	770,734	300,252	39
Norwich Union Fire Insurance Society Ltd.	274,870	156,278	57
Ocean Accident & Guarantee Corporation Ltd.	186,708	104,700	56
Old Republic Insurance Co.	*—54*	.....	.....
Olympic Insurance Co.	31,841	13,718	43
Orion Insurance Co. Ltd.	76,480	10,216	13
Pacific Employers Insurance Co.	28,926	232	.....
Pearl Assurance Co. Ltd.	255,047	71,524	28
Perth Insurance Co.	274,586	198,155	72
Phoenix Assurance Co. Ltd.	6,521	500	8
Phoenix Assurance Co. of Canada	1,746,586	788,662	45
Pitts Insurance Co.	16,236	.....	..
Pool Insurance Co.	15,996	4,566	29
Protection Mutual Insurance Co.	507,041	235,871	47
Provincial Insurance Co. Ltd.	236,446	101,289	43
Prudential Assurance Co. Ltd.	1,395,181	1,008,448	78
Quebec Assurance Co.	*—216*	*—3,140*	.....
Queensland Insurance Co. Ltd.	509,226	383,662	76
Carried forward	69,449,246	46,717,326	.....

TABLE IV—PROPERTY INSURANCE PREMIUMS AND LOSSES FOR 1972—*Continued*

(Figures shown in nearest dollar. Direct claims include adjustment expenses.)

Name of Insurer	Direct Premiums Written (1)	Direct Losses Incurred (2)	Ratio of (2) to (1)
	$	$	Per Cent
Brought forward	69,449,246	46,717,326	.....
Reliance Insurance Co. of Philadelphia	492,089	292,294	59
Roberts Mutual Fire Insurance Co.	14,785	4,121	28
Royal Exchange Assurance	567,156	393,709	78
Royal General Insurance Co. of Canada	281,797	8,702	3
Royal Insurance Co. Ltd.	1,956,576	1,020,101	52
Safeco Insurance Co. of America	1,208,449	650,405	54
St. Paul Fire & Marine Insurance Co.	836,845	533,947	72
Saskatchewan Mutual Insurance Co.	358,666	281,251	79
Scottish Canadian Assurance Corporation	1,256	12,821	1,023
Scottish Union & National Insurance Co.	85,034	71,436	84
Security Mutual Casualty Co.	81,651	60,156	74
Sentry Insurance A Mutual Co.	15,300	8,671	56
Service Fire Insurance Co. of New York	30,215	2,017	7
Simcoe & Erie General Insurance Co.	867,373	485,605	56
Stanstead & Sherbrooke Insurance Co.	*—4,279*	163,870	.....
State Farm & Fire Casualty Co.	719,258	380,671	53
Sun Alliance Insurance Co.	80,420	34,895	43
Sun Insurance Office Ltd.	467,974	255,606	55
Switzerland General Insurance Co. Ltd.	269,681	244,884	91
Tokio Marine & Fire Insurance Co. Ltd.	*—1,009*	225	.....
Toronto General Insurance Co.	9,602	12,125	126
Traders General Insurance Co.	30,365	6,705	22
Transport Insurance Co.	2,597	*—29,448*	.....
Travelers Indemnity Co.	312,393	744,054	239
Travelers Indemnity Co. of Canada	845,985	358,914	42
Unigard Mutual Insurance Co.	2,422,770	1,209,623	50
Union Insurance Society of Canton Ltd.	1,666,627	714,768	43
United Canada Insurance Co.	38,597	39,108	102
United States Fidelity & Guaranty Co.	219,958	116,062	55
United States Fire Insurance Co.	1,039,376	464,520	45
Unity Fire & General Insurance Co.	4,164	*—205*	.....
Utica Mutual Insurance Co.	15,000	.....	.....
Victoria Insurance Co. of Canada	406,445	34,634	9
Wawanesa Mutual Insurance Co.	3,140,952	2,080,917	66
Wellington Fire Insurance Co.	114,979	86,792	76
Westco Insurance Co.	38,404	26,571	70
Western Assurance Co.	1,021,596	516,226	50
Western Union Insurance Co.	505,138	70,541	14
Yorkshire Insurance Co. Ltd.	20,649	86,652	420
Zurich Insurance Co.	1,671,021	1,268,583	76
Totals for 1972	91,305,099	59,429,855	65
Totals for 1971	78,923,734	52,348,943	67

TABLE V—PROPERTY INSURANCE SUMMARY

(000's omitted)

(1968 to 1970 represent fire insurance only)

Year	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Losses Incurred to Premiums Earned
	$	$	$	Per Cent
1968	32,936	31,149	15,525	49.84
1969	39,867	38,033	25,218	66.31
1970	44,968	40,943	29,846	72.90
1971	-------	78,923[1]	52,348[1]	67.00
1972	-------	91,305[1]	59,430[1]	65.00

TABLE VI—RECIPROCAL EXCHANGE PREMIUMS AND LOSSES FOR 1972

Name of Exchange	Net Premiums Written (1)	Net Premiums Earned (2)	Net Losses Incurred (3)	Ratio of (3) to (2)
	$	$	$	Per Cent
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	39,873	42,341	----------	-----
Lumbermen's Underwriting Alliance	1,246,052	1,300,528	1,177,708	90.6
Truck Insurance Exchange	115,798	116,027	53,133	*—15.8*
Totals for 1972	1,395,723	1,458,896	1,230,841	84.4
Totals for 1971	1,485,629	1,449,559	*—32,216*	-----

[1] Represents direct premiums and direct losses, including adjustment expenses.

TABLE VII—AUTOMOBILE INSURANCE PREMIUMS AND CLAIMS FOR 1972

(Figures shown in nearest dollar. Direct claims include adjustment expenses.)

Name of Insurer	Direct Premiums (1)	Direct Premiums (2)	Ratio of (2) to (1)
	$	$	Per Cent
Aetna Casualty & Surety Co.	28,354	32,396	114
Aetna Insurance Co.	5,059	88,827	1,759
Albion Insurance Co. of Canada	*—320*	*—2,465*	----
Alliance Assurance Co. Ltd.	337,427	211,406	62
Allstate Insurance Co.	343	10,087	2,900
Allstate Insurance Co. of Canada	7,285,414	7,881,758	108
American Home Assurance Co.	18,054	4,318	24
American Insurance Co.	21,497	5,228	25
American Mutual Liability Insurance Co.	*—7,967*	5,472	----
American National Fire Insurance Co.	*—438*	*—1,365*	----
American Road Insurance Co.	40,234	54,387	136
Bankers & Traders Insurance Co. Ltd.	714,724	508,794	71
Beaver Insurance Co.	262,552	338,465	129
British America Assurance Co.	1,391,298	1,040,154	75
British Columbia Motorist Insurance Co.	13,836,137	8,770,122	63
Calvert Fire Insurance Co.	----	3,820	----
Canada Accident & Fire Assurance Co.	480,457	224,530	46
Canada Security Assurance Co.	22,821	22,488	96
Canadian General Insurance Co.	1,433,380	1,107,024	78
Canadian Home Assurance Co.	951,941	967,778	102
Canadian Indemnity Co.	3,996,616	2,748,774	69
Canadian Pioneer Insurance Co.	*—9,262*	38,007	----
Canadian Provincial Insurance Co.	101,222	44,815	44
Canadian Surety Co.	1,930,155	1,349,950	70
Casualty Co. of Canada	283,651	197,948	70
Century Insurance Co. of Canada	1,415,614	978,147	69
Chrysler Insurance Co.	28,161	22,824	81
CNA Assurance Co.	131,986	58,261	44
Commercial Union Assurance Co. Ltd.	2,189,289	1,568,206	72
Compagnie d'Assurance du Quebec	328	*—113*	----
Consolidated Fire & Casualty Insurance Co.	7,366	2,588	35
Continental Casualty Co.	*—4,148*	*—767*	----
Continental Insurance Co.	658,353	786,764	122
Co-operative Fire & Casualty Co.	11,053,312	11,853,154	106
Cornhill Insurance Co. Ltd.	539,885	303,319	56
Cumis Insurance Society, Inc.	881	*—400*	----
Dominion Insurance Corporation	2,334,560	861,907	37
Dominion of Canada General Insurance Co.	1,419,368	867,311	61
Eagle Star Insurance Co. of Canada	252,687	433,590	172
Economical Mutual Insurance Co.	1,633,294	1,129,801	69
Elite Insurance Co.	62,122	36,276	58
Emmco Insurance Co.	180,901	163,932	90
Employers' Liability Assurance Corporation Ltd.	29,075	*—92,019*	----
Employers Mutual Casualty Co.	----	*—471,942*	----
Employers Mutual Fire Insurance Co.	22,527	3,976	18
Employers Mutual Liability Insurance Co. of Wisconsin	114,697	104,269	91
Excess Insurance Co. Ltd.	26,792	56,782	211
Federal Fire Insurance Co. of Canada	86,111	113,777	132
Federal Insurance Co.	1,629,107	1,543,703	94
Federated Mutual Insurance Co.	1,504,873	1,178,209	78
Federation Insurance Co. of Canada	22,705	140,574	619
Fidelity Insurance Co. of Canada	22,671	8,550	38
Fidelity & Casualty Co. of New York	----	53	----
Fire Insurance Co. of Canada	285,480	197,138	69
Fireman's Fund Insurance Co.	731,937	261,824	36
Firemen's Insurance Co. of Newark, N.J.	18,564	52,177	282
First National Insurance Co. of America	873,691	585,498	67
Fruit Growers Mutual Insurance Co.	2,030,073	2,295,893	112
General Accident Assurance Co. of Canada	2,569,403	1,586,452	62
General Accident Fire & Life Assurance Corporation Ltd.	*—62,907*	25,539	----
General Insurance Co. of America	450,212	83,428	18
General Security Insurance Co. of Canada	515,739	279,458	54
Gerling Global General Insurance Co.	434,416	343,361	79
Globe Indemnity Co. of Canada	400,718	391,986	98
Gore Mutual Insurance Co.	3,926,099	2,979,452	76
Granite State Insurance Co.	7	177	----
Great American Insurance Co.	665,897	551,612	83
Carried forward	71,325,195	56,937,445	——

TABLE VII—AUTOMOBILE INSURANCE PREMIUMS AND CLAIMS FOR 1972—*Continued*

(Figures shown in nearest dollar. Direct claims include adjustment expenses.)

Name of Insurer	Direct Premiums (1)	Direct Premiums (2)	Ratio of (2) to (1)
	$	$	Per Cent
Brought forward	71,325,195	56,937,445	.....
Great Eastern Insurance Co.	61,569	32,805	53
Guardian Assurance Co. Ltd.	848,835	554,642	65
Guardian Insurance Co. of Canada	2,976,596	2,019,158	68
Halifax Insurance Co.	1,086,686	720,112	67
Hartford Fire Insurance Co.	1,891,697	1,588,407	84
Home Insurance Co.	1,361,604	1,007,646	78
Hudson Bay Insurance Co.	124,841	113,509	91
Ideal Mutual Insurance Co.	5,055	36,799	726
Imperial Guarantee & Accident Insurance Co. of Canada	779,317	459,404	59
Insurance Co. of North America	1,130,454	687,621	61
Insurance Corporation of Ireland Ltd.	179,720	190,114	106
Liberty Mutual Fire Insurance Co.	2,118,842	1,598,479	76
Liberty Mutual Insurance Co.	99,327	31,208	31
Liverpool & London & Globe Insurance Co. Ltd.	225,081	276,216	122
London & Edinburgh General Insurance Co. Ltd.	1,916,111	1,104,461	59
London & Lancashire Insurance Co. Ltd.	503,169	418,941	83
London & Midland General Insurance Co.	10,201	273,505	2,670
London Assurance	947,029	725,740	77
Lumbermen's Mutual Casualty Co.	226,398	328,549	145
Maryland Casualty Co.	521,926	272,383	52
Merit Insurance Co.	794,641	639,744	80
Missiquoi & Rouville Insurance Co.	170,628	85,539	50
Motors Insurance Corporation	721,494	433,121	60
National Employers Mutual General Insurance Association Ltd.	591,627	369,818	62
New Hampshire Insurance Co.	725	52,366	7,260
New India Assurance Co. Ltd.	562	142	25
Niagara Fire Insurance Co.	642	*—1,298*	.....
Non-Marine Underwriters, member of Lloyd's, London, Eng.	1,980,214	1,825,135	92
North British & Mercantile Insurance Co. Ltd.	239,073	123,587	52
Northern Assurance Co. Ltd.	1,076,503	856,820	80
Norwich Union Fire Insurance Society Ltd.	409,395	270,870	66
Ocean Accident & Guarantee Corporation Ltd.	231,035	88,784	38
Orion Insurance Co. Ltd.	*—17*	*—1,691*	.....
Pacific Employers Insurance Co.	113,240	38,357	34
Pearl Assurance Co. Ltd.	438,804	308,283	70
Perth Insurance Co.	301,429	193,381	64
Phoenix Assurance Co. of Canada	1,573,702	1,202,432	77
Provincial Insurance Co. Ltd.	514,839	250,965	49
Prudential Assurance Co. Ltd.	2,829,258	2,006,319	71
Queensland Insurance Co. Ltd.	547,674	553,246	102
Reliance Insurance Co. of Philadelphia	523,816	429,200	82
Royal Exchange Assurance	1,214,810	793,973	65
Royal General Insurance Co. of Canada	546,544	159,208	29
Royal Insurance Co. Ltd.	2,472,601	1,997,434	81
Safeco Insurance Co. of America	4,933,576	2,697,540	55
St. Paul Fire & Marine Insurance Co.	475,534	282,379	59
Saskatchewan Mutual Insurance Co.	730,427	608,803	83
Scottish Canadian Assurance Corporation	*—17,893*	15,019	.....
Scottish Union & National Insurance Co.	28,168	21,781	77
Security Mutual Casualty Co.	263,824	177,380	68
Service Fire Insurance Co. of New York	21,696	14,560	67
Stanstead & Sherbrooke Insurance Co.	16,590	318,105	1,920
State Farm Fire & Casualty Co.	.....	*—272*	.....
State Farm Mutual Auto Insurance Co.	4,244,968	2,823,795	67
Sun Alliance Insurance Co.	183,476	113,095	62
Sun Insurance Office Ltd.	814,339	649,761	80
Switzerland General Insurance Co. Ltd.	714,058	458,545	64
Toronto General Insurance Co.	1,420	21,175	1,480
Traders General Insurance Co.	2,922	303,862	10,400
Transport Indemnity Co.	.....	490	.....
Transport Insurance Co.	80,140	67,344	84
Transportation Insurance Co.	.....	*—173*	.....
Travelers Indemnity Co.	429,873	1,552,173	362
Carried forward	118,556,010	92,178,241	.....

1972—*Continued*
TABLE VII—AUTOMOBILE INSURANCE PREMIUMS AND CLAIMS FOR

(Figures shown in nearest dollar. Direct claims include adjustment expenses.)

Name of Insurer	Direct Premiums (1)	Direct Premiums (2)	Ratio of (2) to (1)
	$	$	Per Cent
Brought forward	118,556,010	92,178,241	—
Travelers Indemnity Co. of Canada	3,587,958	1,758,908	49
Unigard Mutual Insurance Co.	8,439,920	6,174,762	74
Union Insurance Society of Canton Ltd.	1,537,035	893,366	58
United Canada Insurance Co.	347,513	203,278	58
United States Fidelity & Guaranty Co.	358,313	381,270	106
United States Fire Insurance Co.	228,612	236,687	104
Unity Fire & General Insurance Co.	13,285	17,637	132
Utica Mutual Insurance Co.	1,111	267	24
Victoria Insurance Co. of Canada	21,658	43,262	200
Wawanesa Mutual Insurance Co.	6,900,446	4,933,318	71
Wellington Fire Insurance Co.	282,725	332,685	118
Westco Insurance Co.	2,434,091	1,354,153	56
Western Assurance Co.	2,029,247	1,532,670	76
Western Union Insurance Co.	1,206,842	869,669	72
Yorkshire Insurance Co. Ltd.	3,578	*—12,947*	—
Zurich Insurance Co.	5,957,538	3,866,386	65
Totals for 1972	151,905,882	114,763,612	76
Totals for 1971	136,214,567	94,266,464	69

TABLE VIII—AUTOMOBILE INSURANCE SUMMARY

(000's omitted)

Year	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Losses Incurred to Premiums Earned
	$	$	$	Per Cent
1968	82,572	80,530	55,261	68.62
1969	94,960	90,468	69,595	76.94
1970	117,283	108,307	80,354	74.20
1971	.....	136,215[1]	94,266[1]	69.00
1972	.....	151,906[1]	114,764[1]	76.00

[1] Represents direct premiums and direct losses, including adjustment expenses.

TABLE IX—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1972

Name of Insurer	Fidelity		Surety	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
Aetna Casualty & Surety Co.	1,335	71	62,583	804
Aetna Casualty Co. of Canada	18,984	2,431	407	68
Aetna Insurance Co.	1,805	.....	.....	.....
Affiliated FM Insurance Co.	54	.....	.....	.....
Alliance Assurance Co. Ltd.	415	.....	1,652	.....
American Insurance Co.	*—289*	*—38,980*	475	.....
Argonaut Insurance Co.	.....	.....	1,090	.....
Beaver Insurance Co.	388	.....	.....	.....
British America Assurance Co.	8,149	1,278	7,376	.....
Canada Accident & Fire Assurance Co.	2,733	.....	7,608	*—1,250*
Canada Security Assurance Co.	3,098	.....	990	10,000
Canadian General Insurance Co.	15,860	*—7,650*	104,968	2,269
Canadian Home Assurance Co.	1,261	.....	.....	.....
Canadian Indemnity Co.	184,615	83,460	446,435	8,537
Canadian Pioneer Insurance Co.	.....	55	.....	.....
Canadian Surety Co.	27,592	49,597	149,665	823,115
Casualty Co. of Canada	831	1,020	1,960	27
Century Insurance Co. of Canada	9,027	2,626	5,976	.....
CNA Assurance Co.	15	.....	.....	.....
Commercial Union Assurance Co. Ltd.	22,845	5,995	1,558	194
Compagnie d'Assurance du Quebec	55	16	30	.....
Continental Insurance Co.	352,663	203,274	19,276	18,920
Co-operative Fire & Casualty Co.	*—2,008*	*—77*	3,912	3,000
Cumis Insurance Society Inc.	101,880	367,525	.....	.....
Dominion Insurance Corporation	2,987	13,161	27,635	*—3,501*
Dominion of Canada General Insurance Co.	4,827	*—2,508*	10,167	*—11*
Eagle Star Insurance Co. of Canada	449	.....	.....	.....
Economical Mutual Insurance Co.	468	.....	2,531	.....
Employers' Liability Assurance Corporation Ltd.	13,573	*—16,396*	11,039	*—8,664*
Employers' Mutual Liability Insurance Co. of Wisconsin	246	*—2,466*	.....	.....
Federal Insurance Co.	6,067	*—430*	11,276	.....
Federated Mutual Insurance Co.	*—626*	*—234*	7,258	5,366
Federation Insurance Co. of Canada	.....	.....	751	.....
Fidelity & Casualty Co. of New York	5,308	.....	421	.....
Fidelity Insurance Co. of Canada	3,228	267,680	554,066	412,104
Fireman's Fund Insurance Co.	3,636	9,920	1,399	.....
Firemen's Insurance Co. of Newark, New Jersey	.....	.....	1,110	.....
General Accident Assurance Co. of Canada	17,019	12,816	20,203	*—4,703*
General Insurance Co. of America	8,659	*—395*	57,309	108,703
General Security Insurance Co. of Canada	165	.....	444	.....
Gerling Global General Insurance Co.	1,466	.....	525	.....
Globe Indemnity Co. of Canada	870	.....	2,135	.....
Gore Mutual Insurance Co.	1,860	667	21,595	*—600*
Grain Insurance & Guarantee Co.	328	.....	397	.....
Great American Insurance Co.	7,609	9,724	9,895	1,000
Guarantee Co. of North America	.....	.....	55,580	2,800
Guardian Assurance Co. Ltd.	2,988	.....	1,730	.....
Guardian Insurance Co. of Canada	8,190	189	130,192	10,207
Halifax Insurance Co.	1,964	.....	3,505	258
Hartford Fire Insurance Co.	4,798	.....	4,813	35
Home Insurance Co.	1,537	.....	415	.....
Hudson Bay Insurance Co.	400	.....	594	.....
Imperial Guarantee & Accident Insurance Co. of Canada	39,124	2,300	4,645	392
Insurance Co. of North America	13,260	4,448	50,443	*—618*
Insurance Corporation of Ireland Ltd.	392	.....	235	.....
Liberty Mutual Fire Insurance Co.	4,253	*—32*	.....	.....
Liberty Mutual Insurance Co.	966	1,320	.....	.....
Liverpool & London & Globe Insurance Co. Ltd.	423	.....	736	.....
London & Lancashire Insurance Co. Ltd.	2,085	.....	1,140	.....
London-Canada Insurance Co.	.....	.....	884	.....
Lumbermen's Mutual Casualty Co.	1,617	*—211*	75	.....
Maryland Casualty Co.	208	.....	26,089	.....
Mortgage Insurance Co. of Canada	.....	.....	.....	4,000
Niagara Fire Insurance Co.	.....	239	.....	56
Non-Marine Underwriters, member of Lloyd's	26,444	*—4,514*	.....	.....

TABLE IX—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1972—*Continued*

Name of Insurer	Fidelity		Surety	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
North British & Mercantile Insurance Co. Ltd.	1,441	*—999*	1,759	.....
Northern Assurance Co. Ltd.	5,586	8,143	8,667	200
Norwich Union Fire Insurance Society Ltd.	3,140	*—16,000*	2,302	.....
Ocean Accident & Guarantee Corporation Ltd.	2,744	800	3,312	*—200*
Pearl Assurance Co. Ltd.	378	6,908	637	*—255*
Perth Insurance Co.	136	.....	375	.....
Phoenix Assurance Co. of Canada	14,317	*—1,914*	13,532	93
Prudential Assurance Co. Ltd.	8,848	1,768	6,733	*—5*
Reliance Insurance Co. of Philidelphia	20	.....	.....	.....
Royal Exchange Assurance	3,250	.....	21,783	*—5,499*
Royal General Insurance Co. of Canada	1,805	1,873	2,232	506
Royal Insurance Co. Ltd.	38,773	68,161	15,643	3,831
St. Paul Fire & Marine Insurance Co.	6,834	1,134	14,189	1,632
Seaboard Surety Co.	*—524*	.....	26,084	.....
Simcoe & Erie General Insurance Co.	2,837	.....	88,003	.....
State Farm Fire & Casualty Co.	2	.....	.....	.....
Sun Alliance Insurance Co.	1,218	.....	2,309	.....
Sun Insurance Office Co.	1,496	3,885	1,759	.....
Toronto General Insurance Co. Ltd.	1,218	640	.....	*—587*
Traders General Insurance Co.	.....	.....	310	*—6,344*
Travelers Indemnity Co.	1,175	3,141	47,388	1
Travelers Indemnity Co. of Canada	279	28	22,940	329
Union Insurance Society of Canton Ltd.	5,261	*—2,596*	25,671	540
United States Fidelity & Guaranty Co.	17,642	1,770	307,496	269,601
United States Fire Insurance Co.	6,363	732	974	*—339*
Wawanesa Mutual Insurance Co.	498	.....	6,499	.....
Wellington Fire Insurance Co.	973	*—5,126*	2,060	109
Western Assurance Co.	41,854	*—1,000*	7,819	2,743
Western Surety Co.	25	.....	246,263	59,362
Western Union Insurance Co.	83	.....	270	300
Zurich Insurance Co.	8,484	2,708	.....	.....
Totals	1,114,252	1,041,905	2,687,202	1,718,526

TABLE IX—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1972—*Continued*

Name of Insurer	Liability		Boiler and Machinery	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
Aetna Casualty & Surety Co.	53,548	9,183	100	
Aetna Insurance Co.	64,579	110,243		
Affiliated FM Insurance Co.	7,543			
Allendale Mutual Insurance Co.			493,515	2,069
Alliance Assurance Co. Ltd.	24,848	20,852	—6	
Allstate Insurance Co. of Canada	26,569	13,331		
American Home Assurance Co.	75,643	81,448		
American Insurance Co.	—5,253	—1,717		
American Mutual Liability Insurance Co.	202			
American National Fire Insurance Co.	80	—2,500		
Arkwright-Boston Manufacturers Mutual Insurance Co.			—2,012	
Bankers & Traders Insurance Co.	21,625	—103		
Beaver Insurance Co.	16,897	—20,952	690	
Boiler Inspection Insurance Co. of Canada			757,883	1,193
British America Assurance Co.	87,208	69,962	1,424	—16
British Aviation Insurance Co. Ltd.	74,102	16,864		
Canada Accident & Fire Assurance Co.	33,817	1,404	5,261	—60
Canada Security Assurance Co.	1,886			
Canadian General Insurance Co.	274,956	219,589	1,773	
Canadian Home Assurance Co.	47,979	10,794		
Canadian Indemnity Co.	1,687,780	1,189,018	5,458	
Canadian Pioneer Insurance Co.	73	5,429		
Canadian Provincial Insurance Co.	6,213	84		
Canadian Surety Co.	263,526	126,261	711	
Casualty Co. of Canada	18,182	236		
Century Insurance Co. of Canada	102,992	—145	19,591	2,947
CNA Assurance Co.	61,664	138,773		
Commercial Union Assurance Co. Ltd.	363,400	140,690	46,773	626
Compagnie d' Assurance du Quebec	30	2		
Continental Casualty Co.	—2,078	—216,249		
Continental Insurance Co.	456,698	134,327	207,696	66,147
Co-operative Fire & Casualty Co.	148,661	99,988		
Cornhill Insurance Co. Ltd.	26,162	5,851		
Cumis Insurance Society Ltd.	5,200	437		
Dominion Insurance Corporation	208,993	—15,398	10,399	17,004
Dominion of Canada General Insurance Co.	84,791	22,170	321	
Eagle Star Insurance Co. of Canada	33,664	1,984		
Economical Mutual Insurance Co.	109,559	85,097	838	
Elite Insurance Co.	1,030	34		
Employers' Liability Assurance Corporation Ltd.	16,335	—67,761	5,760	—2,441
Employers' Mutual Liability Insurance Co. of Wisconsin	25,025	13,557		
Employers Reinsurance Corporation	50,443	37,486		
English American Insurance Co. Ltd.		963		
Excess Insurance Co. Ltd.	43			
Federal Fire Insurance Co. of Canada	2,804	61,264	360	
Federal Insurance Co.	110,587	76,291	25,886	
Federated Mutual Insurance Co.	89,599	165,737		
Federation Insurance Co. of Canada	13,690	7,443		
Fidelity Insurance Co. of Canada	44	20,502		
Fire Insurance Co. of Canada	39,079	2,730		
Fireman's Fund Insurance Co.	82,016	—15,465		
Firemen's Insurance Co. of Newark, New Jersey	643	—479	955	
Foremost Insurance Co.	55,873	3,607		
Fruit Growers Mutual Insurance Co.	106,819	65,072		
General Accident Assurance Co. of Canada	221,699	205,611	162,371	208,645
General Accident Fire & Life Assurance Corporation Ltd.	550	826		
General Insurance Co. of American	215,552	45,697		
General Security Insurance Co. of Canada	157,449	50,788	54	
Gerling Global General Insurance Co.	65,295	16,925	148,874	32,104
Globe Indemnity Co. of Canada	11,591	—1,279	958	
Gore Mutual Insurance Co.	148,709	75,807	953	
Grain Insurance and Guarantee Co.	161			
Granite State Insurance Co.	3			
Great American Insurance Co.	61,971	86,820	1,023	

TABLE IX—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1972—*Continued*

Name of Insurer	Liability		Boiler and Machinery	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
Great Eastern Insurance Co.	9,169	7,817		
Guarantee Co. of North America	11			
Guardian Assurance Co. Ltd.	85,370	31,424	2,859	
Guardian Insurance Co. of Canada	208,874	81,463	9,127	
Halifax Insurance Co.	128,962	54,183	1,157	2,400
Hanover Insurance Co.	16	*—700*		
Hartford Fire Insurance Co.	324,253	141,382	2,397	
Home Insurance Co.	32,665	34,447		
Hudson Bay Insurance Co.	2,302	*—511*	404	
Ideal Mutual Insurance Co.	1,537			
Imperial Guarantee & Accident Insurance Co. of Canada	158,579	76,037	29,011	524
Insurance Co. of North America	129,502	*—32,644*	12	
Insurance Corporation of Ireland Ltd.	8,807	452	552	
Liberty Mutual Fire Insurance Co.	16,466	13,718		
Liberty Mutual Insurance Co.	113,495	88,167		
Liverpool & London & Globe Insurance Co. Ltd.	10,864	19,679	2,604	*—261*
London & Lancashire Insurance Co. Ltd.	19,472	107,826	2,657	
London & Midland General Insurance Co.		53		
London Assurance	63,523	15,993	2,116	
Lumbermen's Mutual Casualty Co.	20,231	27,081	68,734	3,937
Maryland Casualty Co.	25,573	1,610	304	
Mutual Boiler & Machinery Insurance Co.			204,739	*—89,414*
National Employers' Mutual General Insurance Assn. Ltd.	18,485	4,772		
New Hampshire Insurance Co.	53,122	17,563		
Niagara Fire Insurance Co.	*—142*	2,283		*—10,436*
Non-Marine Underwriters, member of Lloyd's	864,977	*—56,669*		
North British & Mercantile Insurance Co. Ltd.	44291	7,860	5,341	2,251
Northern Assurance Co. Ltd.	205,752	13,132	16,216	5,110
Norwich Union Fire Insurance Society Ltd.	28,959	24,410	*—11*	
Ocean Accident & Guarantee Corporation Ltd.	23,137	*—9,360*	41,456	14,785
Orion Insurance Co. Ltd.	523	335,090		
Pearl Assurance Co. Ltd.	35,220	*—10,197*		
Perth Insurance Co.	28,977	2,309		
Phoenix Assurance Co. of Canada	213,688	102,029	2,413	
Pitts Insurance Co.	60			
Protection Mutual Insurance Co.			232,735	35,580
Provincial Insurance Co. Ltd.	22,281	2,889		
Prudential Assurance Co. Ltd.	170,243	50,747	4,162	
Queensland Insurance Co. Ltd.	10,472	*—2,121*		
Reliance Insurance Co. of Philadelphia	14,601	*—4,828*		
Royal Exchange Assurance	111,092	41,799	339	
Royal General Insurance Co. of Canada	66,534	10,926	1,126	3,590
Royal Insurance Co. Ltd.	371,347	298,266	50,841	52,784
Safeco Insurance Co. of America	165,871	76,800		
St. Paul Fire & Marine Insurance Co.	317,319	140,868	1,848	
Saskatchewan Mutual Insurance Co.	25,518	22,372		
Scottish Canadian Assurance Corporation	89	175	257	
Scottish Union & National Insurance Co.	2,915	2,435		
Seaboard Surety Co.	188			
Security Mutual Casualty Co.	5,726	5,706		
Simcoe & Erie General Insurance Co.	446,118	93,286		
Stanstead & Sherbrooke Insurance Co.	*—2,491*	11,717		
State Farm Fire & Casualty Co.	21,371	7,253	257	
Sun Alliance Insurance Co.	11,642	7,795		
Sun Insurance Office Ltd.	40,197	7,664	645	
Switzerland General Insurance Co. Ltd.	22,763	19,045		
Toronto General Insurance Co.	3,437	*—7,974*		
Traders General Insurance Co.	1,260	21,099		
Transport Insurance Co.	1,082			
Travelers Indemnity Co.	95,859	175,992	2,071	439
Travelers Indemnity Co. of Canada	153,754	38,510	2,985	92
Travelers Insurance Co.		4,003		
Unigard Mutual Insurance Co.	508,019	73,257		
Union Insurance Society of Canton Ltd.	280,289	121,503	2,955	
United Canada Insurance Co.	268			

TABLE IX—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1972—*Continued*

Name of Insurer	Liability		Boiler and Machinery	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
United States Fidelity & Guaranty Co.	127,173	110,192	.....	.....
United States Fire Insurance Co.	147,656	37,542	.....	.....
Unity Fire & General Insurance Co.	358	.....	.....	.....
Utica Mutual Insurance Co.	492	*—5*	.....	.....
Victoria Insurance Co. of Canada	19,125	5,250	.....	.....
Wawanesa Mutual Insurance Co.	122,434	131,196	.....	.....
Wellington Fire Insurance Co.	10,689	40,336	.....	.....
Western Assurance Co.	123,716	*—34,147*	6,382	771
Western Union Insurance Co.	37,194	27,921	.....	.....
Yorkshire Insurance Co. Ltd.	511	1,413	.....	.....
Zurich Insurance Co.	137,148	84,905	2,027	2,564
Totals	12,318,729	5,823,615	2,598,327	352,934

TABLE IX—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1972—*Continued*

Name of Insurer	Aircraft		Marine	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
Aetna Casualty & Surety Co.	5,915		18,326	7,106
Aetna Insurance Co.			174,881	101,330
Affiliated FM Insurance Co.			1,064	
Alliance Assurance Co. Ltd.	1,087,323	995,297		
American Empire Insurance Co.				*—1,500*
American Home Assurance Co.	96,557	30,055	21,359	11,032
American National Fire Insurance Co.				400
Aviation & General Insurance Co. Ltd.	371,774	14,000		
Assurances Generales de France			21,321	5,308
British America Assurance Co.	33,987	22,595	10,689	20,112
Bishopsgate Insurance Co. Ltd.			21,430	7,313
British Aviation Insurance Co. Ltd.	1,575,164	707,362		
British Economic Insurance Co. Ltd.			30,849	13,442
Buffalo Insurance Co.			8,431	
Caledonian Insurance Co.			28,562	16,767
Canadian Indemnity Co.	58,056	55,590	569,711	420,678
Canadian Universal Insurance Co. Ltd.				*—3,532*
Centennial Insurance Co.			59,931	29,627
Century Insurance Co. of Canada			1,195,714	619,651
CNA Assurance Co.				124
Commercial Union Assurance Co. Ltd.	555,188	60,681	66,662	106,620
Commonwealth Insurance Co.			24,203	
Continental Insurance Co.	84,721	*—40,933*	613,688	309,559
Co-operative Fire & Casualty Co.			7,318	20,159
Drake Insurance Co. Ltd.			23,849	7,383
Dominion Insurance Corporation			6,588	*—13,913*
Eagle Star Insurance Co. Ltd.			41,321	8,766
Eagle Star Insurance Co. of Canada	236,523	96,322		
Elite Insurance Co.			10,056	6,332
English & American Insurance Co. Ltd.	23,955	9,639		15
Federal Insurance Co.			125,553	1,152
Federation Insurance Co. of Canada			542	
Fireman's Fund Insurance Co.			455,056	213,890
General Accident Fire & Life Assurance Corporation Ltd.				*—190*
General Security Insurance Co. of Canada			66,890	36,304
Gore Mutual Insurance Co.			36,176	43,335
Great American Insurance Co.			110,813	53,888
Great Eastern Insurance Co.	190,805	306,792		
Guardian Assurance Co. Ltd.	192,925	*—3,617*		
Halifax Insurance Co.			39,063	3,214
Hanover Insurance Co.	13,458	133	359	*—1,243*
Hartford Fire Insurance Co.			247,598	82,365
Home & Overseas Insurance Co. Ltd.			33,048	10,322
Home Insurance Co.			26,942	900
Indemnity Marine Assurance Co. Ltd.			25,668	3,456
Insurance Co. of North America	166,687	61,074	271,286	45,974
Liberty Mutual Fire Insurance Co.			4,065	595
Liberty Mutual Insurance Co.		2,218		
Liverpool & London & Globe Insurance Co. Ltd.			236	
London & Hull Maritime Insurance Co. Ltd.			32,707	11,141
London & Lancashire Insurance Co. Ltd.		*—10,092*		
Malvern Insurance Co. Ltd.			14,080	1,319
Maritime Insurance Co. Ltd.			5,481	21,935
Maryland Casualty Co.			1,654	
New Hampshire Insurance Co.			32,077	10,757
New India Assurance Co. Ltd.				24
New Zealand Insurance Co. Ltd.			58,660	16,781
Niagara Fire Insurance Co.				*—6,296*
Non-Marine Underwriters, member of Lloyd's	1,712,914	802,806		
North British & Mercantile Insurance Co. Ltd.			81,397	143,975
Norwich Union Fire Insurance Society Ltd.			84,786	51,631
Orion Insurance Co.	135,725	*—258,863*		
Pacific Coast Fishermen's Mutual Marine Insurance Co.			1,801,192	590,442
Phoenix Assurance Co. Ltd.	424,423	51,428	174,125	211,604
Prudential Assurance Co. Ltd.	31,860	1,453		

TABLE IX—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1972—*Continued*

Name of Insurer	Aircraft		Marine	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
Queensland Insurance Co. Ltd.	----------	----------	3,220	*—834*
Royal Exchange Assurance	948	*—8,393*	----------	----------
Royal General Insurance Co. of Canada	----------	----------	303	*—6,267*
Royal Insurance Co. Ltd.	----------	----------	133,227	58,319
Safeco Insurance Co. of America	----------	----------	38,151	13,497
Scottish Lion Insurance Co. Ltd.	----------	----------	20,927	7,383
St. Paul Fire & Marine Insurance Co.	3,921	847	28,203	22,713
Scottish Dominion Insurance Co. Ltd.	----------	----------	2,775	----------
Simcoe & Erie General Insurance Co.	820,097	494,567	101,727	139,131
Service Fire Insurance Co. of New York	----------	----------	9	----------
Sirius Insurance Co. Ltd.	----------	----------	951	----------
Sun Insurance Office Ltd.	----------	----------	42,360	76
Switzerland General Insurance Co. Ltd.	----------	----------	216,050	104,311
Thames & Mersey Insurance Co. Ltd.	----------	----------	----------	45,400
Tokio Marine & Fire Insurance Co. Ltd.	----------	----------	65,802	66,308
Travelers Indemnity Co.	71,349	*—209,071*	189,935	246,500
Travelers Indemnity Co. of Canada	----------	----------	99,600	51,373
Union Insurance Society of Canton Ltd.	----------	*—1*	425,148	41,886
United States Fidelity & Guaranty Co.	700	*—5,268*	----------	----------
United States Fire Insurance Co.	----------	----------	129,549	129,239
Victoria Insurance Co. of Canada	186,190	21,965	----------	----------
Wawanesa Mutual Insurance Co.	----------	----------	91,214	171,561
Western Assurance Co.	479,108	24,376	6,680	1,497
Totals	8,560,273	3,222,962	8,381,238	4,332,147

TABLE IX—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1972—*Continued*

Name of Insurer	Personal Accident and Sickness	
	Net Premiums Written	Net Losses Incurred
	$	$
Abbey Life Insurance Co. of Canada	281	----------
Aetna Insurance Co.	198	----------
Aetna Life Insurance Co.	903,158	933,193
Alliance Assurance Co. Ltd.	16,200	----------
Allstate Insurance Co. of Canada	122,540	58,561
American Bankers Life Assurance Co. of Florida	20,218	6,524
American Casualty Co. of Reading, Pennsylvania	1,870	*—9*
American Health & Life Insurance Co.	1,331	*—134*
American Home Assurance Co.	332,325	132,864
Beaver Insurance Co.	580	----------
British America Assurance Co.	3,478	1,400
British Aviation Insurance Co. Ltd.	12,847	----------
British Columbia Motorist Insurance Co.	284,722	202,481
British Pacific Life Insurance Co.	176,335	112,719
Canada Accident & Fire Assurance Co.	10,557	2,519
Canada Life Assurance Co.	1,264,621	845,562
Canada Security Assurance Co.	183	----------
Canadian Indemnity Co.	77	----------
Canadian Premier Life Insurance Co.	39,862	41,783
Casualty Co. of Canada	169	----------
Century Insurance Co. Ltd.	*—72*	----------
CNA Assurance Co.	1,990,931	3,936,941
Combined Insurance Co. of America	868,956	315,939
Commercial Union Assurance Co. Ltd.	156,389	41,349
Compagnie d'Assurance du Quebec	*—244*	----------
Confederation Life Insurance Co.	1,885,369	970,633
Continental Assurance Co.	2,165	55
Continental Casualty Co.	762,091	*—1,581,883*
Continental Insurance Co.	112,768	81,104
Co-operative Fire & Casualty Co.	64,248	82,277
Crown Life Insurance Co.	6,861,195	5,288,273
Cumis Insurance Society Inc.	670	46
Cuna Mutual Insurance Society	37,658	4,749
Dominion Insurance Corporation	146,299	16,216
Dominion Life Assurance Co.	303,499	268,668
Dominion of Canada General Insurance Co.	10,272	12,657
Eagle Star Insurance Co. of Canada	2,448	----------
Eaton Insurance Co.	9,468	10,514
Eaton, T., Life Assurance Co.	278,738	235,623
Economical Mutual Insurance Co.	5,171	2,078
Employers' Liability Assurance Corporation Ltd.	1,410	30,822
English & American Insurance Co. Ltd.	3	----------
Equitable Life Assurance Society of the United States	176,365	234,142
Equitable Life Insurance Co. of Canada	44,522	39,809
Excelsior Life Insurance Co.	1,172,188	892,744
Federal Life & Casualty Co.	418,876	307,279
Fidelity & Casualty Co. of New York	----------	11,056
Fireman's Fund Insurance Co.	----------	2,652
Firemen's Insurance Co. of Newark, New Jersey	3,796	2,878
Ford Life Insurance Co.	6,422	771
Fruit Growers Mutual Insurance Co.	2,962	2,423
General Accident Assurance Co. of Canada	5,189	727
General Accident Fire & Life Assurance Corporation Ltd.	21	----------
General Fire & Casualty Co.	11	15
Globe Indemnity Co. of Canada	770	----------
Globe Life Insurance Co.	214	----------
Great American Insurance Co.	728	1,255
Great Eastern Insurance Co.	389	----------
Great-West Life Assurance Co.	3,261,849	2,360,489
Guardian Assurance Co. Ltd.	8,337	676
Guardian Insurance Co. of Canada	30,075	20,685
Halifax Insurance Co.	28,886	8,664
Hartford Fire Insurance Co.	1,746	464
Hudson Bay Insurance Co.	369	----------
Imperial Guarantee & Accident Insurance Co. of Canada	11,427	1,836
Imperial Life Assurance Co. of Canada	273,809	127,192
Industrial Indemnity Co.	8,985	----------
Insurance Co. of North America	47,339	66,735

TABLE IX—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1972—*Continued*

Name of Insurer	Personal Accident and Sickness	
	Net Premiums Written	Net Losses Incurred
	$	$
Insurance Corporation of Ireland Ltd.	988	840
John Hancock Mutual Life Insurance Co.	35,706	23,718
L'Assurance-Vie Desjardins	33	----
Laurier Life Insurance Co.	61,237	13,473
Law, Union & Rock Insurance Co. Ltd.	----	----
Liberty Mutual Insurance Co.	411	1,387
Liverpool & London & Globe Insurance Co. Ltd.	584	----
London & Lancashire Insurance Co. Ltd.	2,098	----
London & Midland General Insurance Co.	1,213,239	188,984
London Assurance	22,822	652
London Life Insurance Co.	1,670,914	1,531,492
Loyal Protective Life Insurance Co.	278,297	153,094
Lumbermen's Mutual Casualty Co.	13,160	5,064
Maccabees Mutual Life Insurance Co.	218	----
Manufacturers Life Insurance Co.	86,702	25,825
Maryland Casualty Co.	1,525,275	511,371
Metropolitan Life Insurance Co.	1,217,862	1,091,087
Ministers Life & Casualty Union	3,743	3,151
Montreal Life Insurance Co.	13,120	790
Mutual Life Assurance Co. of Canada	1,277,671	923,845
Mutual Life Insurance Co. of New York	193,563	126,485
Mutual of Omaha Insurance Co.	937,487	415,083
National Life Assurance Co. of Canada	918,554	884,251
New York Life Insurance Co.	313,972	268,833
Niagara Fire Insurance Co.	----	*—43*
Non-Marine Underwriters, member of Lloyd's	148,909	11,505
North American Life Assurance Co.	177,718	158,540
North British & Mercantile Insurance Co. Ltd.	24,079	5,280
Northern Assurance Co. Ltd.	55,347	17,254
Northern Life Assurance Co. of Canada	286	62
North West Life Assurance Co. of Canada	77,722	29,240
Norwich Union Fire Insurance Society Ltd.	1,979	----
Occidental Life Insurance Co. of California	807,701	643,321
Ocean Accident & Guarantee Corporation Ltd.	3,707	*—500*
Old Republic Life Insurance Co.	79,820	84,209
Paul Revere Life Insurance Co.	285,169	115,491
Pearl Assurance Co. Ltd.	9,522	532
Pennsylvania Life Insurance Co.	108,987	11,067
Phoenix Assurance Co. of Canada	15,934	2,998
Pitts Insurance Co.	105,236	22,792
Pitts Life Insurance Co.	739	----
Provident Life & Accident Insurance Co.	811	----
Prudential Assurance Co. Ltd.	125,390	25,823
Prudential Insurance Co. of America	1,231,582	903,228
Royal Exchange Assurance	7,234	----
Royal General Insurance Co. of Canada	20,707	631
Royal Insurance Co. Ltd.	166,855	44,289
Safeco Life Insurance Co.	9,512	----
St. Paul Fire & Marine Insurance Co.	26,183	108,230
Scottish Union & National Insurance Co.	1,336	----
Seaboard Life Insurance Co.	140,754	136,404
Security Mutual Casualty Co.	5,352	3,567
State Farm & Casualty Co.	828	162
Sun Alliance Insurance Co.	14,426	4,344
Sun Insurance Office Ltd.	60,219	231,910
Sun Life Assurance Co. of Canada	1,615,351	1,766,555
Transportation Insurance Co.	23,868	*—54,529*
Travelers Insurance Co.	896,699	337,001
Travelers Life Insurance Co. of Canada	323,902	173,677
Underwriters National Assurance Co.	81,377	10,226
Unigard Mutual Insurance Co.	*5,525*	*6,191*
Union Insurance Society of Canton Ltd.	2,797	726
Union Mutual Life Assurance Co.	315,339	182,446
Union Mutual Life Insurance Co.	153,234	143,667
United American Insurance Co.	3,188	430
Western Assurance Co.	8,326	*—4,240*
Zurich Insurance Co.	847,461	588,025
Totals	39,975,026	28,015,902

TABLE IX—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1972—*Continued*

Name of Insurer	Credit		Title and Mortgage[1]	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
American Credit Indemnity Co. of New York	25,676	—21,034		
Chicago Title Insurance Co.			136	
Lawyers Title Insurance Corporation			1,782	
Merit Insurance Co.	34,420	21,795		
Mortgage Insurance Co. of Canada			844,240[1]	4,473[1]
Totals	60,096	761	846,158	4,473

[1] Mortgage insurance.

TABLE X—OTHER INSURANCE (TABLE IX) SUMMARY

(000's omitted)

Class of Insurance	1968	1969	1970	1971	1972
	$	$	$	$	$
Property, P.[1]	-------	-------	-------	78,924	91,305
Property, L.	-------	-------	-------	52,349	59,430
Fire, P.	31,149	38,033	40,943	-------	-------
Fire, L.	15,525	25,218	29,846	-------	-------
Personal property, P.	10,149	13,023	14,832	-------	-------
Personal property, L.	6,080	8,050	8,869	-------	-------
Real property, P.	4,178	3,557	3,682	-------	-------
Real property, L.	1,919	1,919	519	-------	-------
Earthquake, P.	127	168	134	-------	-------
Earthquake, L.	-------	3	-------	-------	-------
Inland transportation, P.	1,005	1,435	1,701	-------	-------
Inland transportation, L.	692	783	633	-------	-------
Theft, P.	948	1,103	1,237	-------	-------
Theft, L.	571	801	933	-------	-------
Forgery, P.	13	27	20	-------	-------
Forgery, L.	1	1	3	-------	-------
Windstorm, P.	—7	4	2	-------	-------
Windstorm, L.	1	3	-------	-------	-------
Boiler and machinery, P.	935	1,953	2,625	2,053	2,598
Boiler and machinery, L.	154	1,058	313	1,701	353
Plate glass, P.	580	449	726	-------	-------
Plate glass, L.	339	319	504	-------	-------
Guarantee (fidelity and surety), P.	2,044	2,700	2,458	3,457	3,801
Guarantee (fidelity and surety), L.	535	778	985	1,253	2,760
Liability, P.	6,797	7,486	9,006	10,036	12,319
Liability, L.	3,623	6,442	4,457	6,615	5,824
Personal accident and sickness, P.	22,601	22,295	27,295	34,250	39,975
Personal accident and sickness, L.	15,988	16,438	20,715	24,091	28,016
Aircraft, P.	3,061	4,142	6,490	8,487	8,560
Aircraft, L.	1,563	4,557	2,466	4,131	3,223
Marine, P.	4,496	6,245	5,790	7,398	8,381
Marine, L.	2,925	3,295	2,356	3,285	4,332
Hail, P.	55	6	3	-------	-------
Hail, L.	22	-------	2	-------	-------
Other forms, P.	307	271	215	129	906
Other forms, L.	29	66	60	58	5
Totals, P.	88,435	103,059	117,159	144,734	167,845
Totals, L.	49,967	69,725	72,661	93,483	103,943

P.—Premiums. L.—Losses.

[1] Property insurance in 1971 and 1972 includes fire and other coverages not shown as separate class.

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1974

730-174-1809