PROVINCE OF BRITISH COLUMBIA

Sixty-seventh Annual Report

of the

SUPERINTENDENT OF INSURANCE

1978

(Business Transacted in 1977)

Queen's Printer for British Columbia ©
Victoria, 1980

To Colonel 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-seventh Annual Report of the Superintendent of Insurance for the year ended December 31, 1977.

JAMES A. NIELSEN
Minister of Consumer and Corporate Affairs

Victoria, B.C., June 28, 1979.

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Report of the Superintendent of Insurance

DEPARTMENT OF INSURANCE,
VANCOUVER, B.C., June 28, 1979.

The Honourable James A. Nielsen,
Minister of Consumer and Corporate Affairs

SIR: Pursuant to the *Insurance Act,* I beg to submit the Sixty-seventh Annual Report to the Department of Insurance covering the year ended December 31, 1977.

At that date, 343 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:

	Provincial Licence	Federal Registry	Total
British Columbia	6	7	13
Other Provinces	10	131	141
Great Britain	9	28	37
Denmark	----	1	1
Finland	----	1	1
France	1	1	2
Germany	----	2	2
Holland	----	4	4
India	----	1	1
Japan	----	2	2
New Zealand	----	1	1
Norway	----	1	1
Sweden	1	2	3
Switzerland	----	4	3
United States	----	131	131
Totals	27	316	343

A complete list of insurers will be found on subsequent pages. For purposes of convenience, the present list is made up to June 30, 1978, so that it includes insurers licensed since December 31, 1977, and shows the classes of insurance for which each is licensed.

During the year, eight insurers ceased to transact business in the Province, while 15 new insurers were licensed. On analysis, the list shows that 127 companies (exclusive of fraternal societies) were licensed for life insurance, 185 for fire insurance, and 87 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, life, and marine insurance.

The annual statements of these companies incorporated by or under an Act of the Legislature are set forth at length in the following pages.

The taxes collected on unlicensed insurance amount to $189,000.

The number of insurance agents' and salesmen's licences issued for the year 1977 is given below, together with a comparative table for the previous four years.

All licences in the insurance industry now have a pre-licence examination requirement.

Licences Issued to—	1977	1976	1975	1974	1973
Life insurance agents	4,751	4,901	4,427	4,819	5,100
Other-than-life insurance agents	2,340	2,214	1,737	2,260	2,318
Insurance salesmen	417	374	347	471	529
Insurance adjusters	67	63	58	120	123
Employees of insurance adjusters	83	87	71	158	178
Totals	7,658	7,639	6,640	7,828	8,248

The number of real estate agents' and salesmen's licences issued under the *Real Estate Act* for the year 1977/78, in comparison with the previous four years, is as follows:

Licences Issued to—	1977/78	1976/77	1975/76	1974/75	1973/74
Real estate agents	2,393	2,801	2,510	1,913	1,802
Real estate salesmen	9,914	9,317	8,813	9,021	8,600
Totals	12,307	12,118	11,323	10,934	10,402

Pursuant to Part 1 of the *Real Estate Act,* documents have been processed and filed in connection with 928 subdivisions since my last report.

The number of collection agents' licences issued for the year 1977 is given below, together with a comparative table for the previous three years.

Year	Licence Issued to Collection Agents	Year	Licence Issued to Collection Agents
1975	129	1977	141
1974	153	1976	133

The association President for the 1978/79 term is Emily Stamp, Superintendent of Insurance, Province of Manitoba; Secretary, M. A. Thompson, Superintendent of Insurance, Province of Ontario.

Following the election of officers, the superintendents accepted the invitation of the Superintendent of Insurance to hold the 1978 conference at Winnipeg, Man., commencing September 18, 1978.

Respectfully submitted.

W. S. IRWIN
Superintendent of Insurance

PROVINCE OF BRITISH COLUMBIA

LIST OF INSURERS LICENSED UNDER THE INSURANCE ACT

(AS AT JUNE 30, 1978)

Abbreviated Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Abbey Life Ins. Co. of Canada, Burlington, Ont.	W. S. Owen, Q.C., Vancouver	Life, personal accident, and sickness.
Abeille-Paix Reassurances, Toronto, Ont.	William P. Wallace	Fire, accident, aircraft, automobile, guarantee, hail, inland transportation, life, livestock, marine, plate glass, property damage, public liability, sickness, sprinkler leakage, theft, and weather, limited to contracts of reinsurance.
Acadia Life Ins. Co., Toronto, Ont.	O. Jensen, Vancouver	Life.
Aetna Casualty & Surety Co., Hartford, Conn.	J. D. McLennan, Victoria	Fire, accident, aircraft, boiler, explosion, forgery, guarantee, inland transportation, 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.	J. D. McLennan, Victoria	Fire, accident, aircraft, 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.
Aetna Ins. Co., Hartford, Conn.	E. S. Thorne, Vancouver	Fire, accident, aircraft, automobile, boiler, hail, guarantee, sickness, inland transportation, livestock, plate glass, sprinkler leakage, theft, weather, personal property and real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Aetna Life Ins. Co., Hartford, Conn.	J. D. McLennan, Victoria	Life, personal accident, and sickness.
Affiliated FM Ins. Co., Providence, R.I.	D. E. Bezant, Vancouver	Fire, aircraft, automobile, boiler, employer's liability explosion, forgery, guarantee, inland transportation, 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 Ins. Co. of Canada, Montreal, Que.	W. J. Brant, Vancouver	Fire, accident, automobile, explosion, 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.
Alexander Hamilton Life Insurance Company of America, Los Angeles, Calif.	Edgar S. Thorne	Life, accident and sickness.
Allendale Mutual Ins. Co., Johnston, R.I.	D. E. Bezant, Vancouver	Fire, boiler, explosion, inland transportation, 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 Mutual Life Ins. Co., Montreal, Que.	W. S. Owen, Q.C., Vancouver	Life, personal accident, and sickness.
Allianz Insurance Co., Los Angeles, Calif.	John I. Bird	Fire, accident, aircraft, automobile, boiler, guarantee, hail, marine, public liability, sickness.

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

Abbreviated Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Allstate Ins. Co., Chicago, Ill.	B. Williams, Vancouver	Fire, accident, automobile, boiler, earthquake, explosion, forgery, guarantee, hail, inland transportation, 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 Ins. Co. of Canada, Toronto, Ont.	B. Williams, 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, 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 Ins. Co., Skokie, Ill.	B. Williams, Vancouver	Life, personal accident, and sickness.
Allstate Life Ins. Co. of Canada, Toronto, Ont.	B. Williams, Vancouver	Life, personal accident, and sickness.
American Bankers Life Ins. Co. of Florida, Miami, Florida	W. S. Owen, Q.C., Vancouver	Fire, accident, inland transportation, livestock, plate glass, sickness, sprinkler leakage, theft, weather, personal property, and real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company; automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof).
American Bankers Life Assur. Co. of Florida, Miami, Fla.	J. I. Bird, Vancouver	Life, personal accident, and sickness.
American Credit Indemnity Co. of New York, New York, N.Y.	J. A. Corps and D. L. Thomas, Vancouver	Credit.
American Health & Life Ins. Co., Baltimore, Md.	M. R. Campbell, Vancouver	Accident, life, and sickness.
American Home Assur. Co., New York, N.Y.	R. H. Wilson, Vancouver	Fire, accident, aircraft, automobile, boiler (excluding machinery), explosion, inland transportation, livestock, 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 Ins. Co., Newark, N.J.	A. E. Warrick, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, hail, inland transportation, livestock, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, and water, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Life Ins. Co., Wilmington	James Murdoch	Life, accident, and sickness.
American Mutual Liability Ins. Co., Wakefield, Mass.	L. St. M. DuMoulin, Vancouver	Accident, and sickness.
American National Fire Ins. Co., New York, N.Y.	A. McEachern, 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 Road Ins. Co., Dearborn, Mich.	D. S. D. Hossie, and, alternatively Herbert C. Millham, Vancouver	Credit, personal property, and automobile.
Argonaut Ins. Co., Menlo Park, Calif.	D. R. Sinclair, Vancouver	Aircraft, marine, guarantee, public liability, personal property, employer's liability, fire, inland transportation, livestock, plate glass, sprinkler leakage, theft, weather, and real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Arkwright-Boston Manufacturers Mutual Ins. Co., Waltham, Mass.	David E. Bezant, Vancouver	Fire, boiler, explosion, inland transportation, 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.
Assurances Generales de France I.A.R.T., Paris, France	A. E. Harvey, Vancouver	Marine.
Aviation & General Ins. Co. Ltd., London, England	G. R. Elliott, Vancouver	Accident and aircraft.
Balboa Ins. Co., Los Angeles, Calif.	A. T. Campbell, Vancouver	Fire, accident, automobile, guarantee, inland transportation, personal property, plate glass, public liability, real property, theft, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, limited hail, explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the property as is insured under a policy of fire insurance of the company.
Balboise Insurance Co. Ltd., The	John R. Cunningham	Inland transportation and marine insurance.
Bankers Life Co., Des Moines, Iowa	W. S. Owen, Q.C., Vancouver	Life, personal accident, and sickness.
Bee Fire, Hail Accident & General Insurance Co., The (L'Abeille, Compagnie Anonyme d Assurances a Primes Fixes Contre l'Incendie, la Grele, les Accidents et Risques Divers), Paris, France	W. P. Wallace, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, guarantee, inland transportation, ocean marine, 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 insurance, 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".
Bishopgate Ins. Co. Ltd., The, London, England	A. E. Harvey, Vancouver	Marine.
Black Sea & Baltic General Ins. Co., London, England	R. G. Annable, Vancouver	Marine.
Boiler Inspection & Ins. Co. of Canada, The, Toronto, Ont.	D. Cole, Vancouver	Boiler and insurance against damage to property and liability for damage to the property or person of others caused by breakdown of any electrical machinery.
British Aviation Ins. Co. Ltd., The, London, Eng.	F. King, Vancouver	Accident, aircraft, and inland transportation.
B.C. Ins. Co., The, Vancouver, B.C.	Head Office, Vancouver	Fire, plate glass, and, in addition thereto, falling aircraft, explosion, earthquake, 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.
B.C.A.A. Ins. Co., Vancouver, B.C.	Head Office, Vancouver	Accident, accidental death, automobile, disability, fire, impact by vehicles, marine, personal property, real property, sickness, theft; and to subscribe to the Assigned Risk Plan and be bound by any and all provisions governing subscribers.
Economic Ins Co. Ltd. (trading in Canada as British Economic Ins. 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 Ins. Co., Vancouver, B.C.	Head Office, Vancouver	Life, personal accident, and sickness.
Buffalo Insurance Co.	I. B. Quinn	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, 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.
Business Men's Assur. Co. of America, Kansas City, Mo.	W. S. Owen, Q.C., Vancouver	Life, personal accident, and sickness, limited to the business of reinsurance only.

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

Abbreviated Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Calvert Fire Ins. Co., Philadelphia, Pa.	M. R. Campbell, Vancouver	Credit, inland transportation, and personal property.
Canada Accident & Fire Assur. Co., The, Montreal, Que.	Jonathan Chutter, Vancouver	Fire, accident, automobile, boiler, guarantee, inland transportation, livestock, plate glass, sickness, sprinkler leakage, theft, weather, personal property, and real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada Life Assur. Co., The, Toronto, Ont.	A. L. Anthony, Vancouver	Life, personal accident, and sickness.
Canadian Commerce Ins. Co., The, Toronto, Ont.	D. F. Moore, Vancouver	Fire, accident, antomobile, 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 Ins. Co., Toronto, Ont.	Robin Barnes, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, livestock, 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 the fire insurance of the company.
Canadian General Life Ins. Co., Hamilton, Ont.	J. Barbeau, Vancouver	Life, personal accident, and sickness.
Canadian Home Assur. Co., Montreal, Que.	A. M. 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., The, Winnipeg, Man.	D. F. Prentice, Vancouver	Fire, accident, automobile, aircraft, boiler, earthquake, explosion, forgery, guarantee, hail, inland transportation, livestock, 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 Provincial Ins. Co., Toronto, Ont.	D. 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 Reassur. Co., Toronto, Ont.	J. W. Seddon, Vancouver	Life, personal accident, and sickness, limited to the business of reinsurance only.
Canadian Reinsur. Co., Toronto, Ont.	J. W. Seddon, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, livestock, mortgage, 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., The, Toronto, Ont.	D. E. Hards, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, 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.
Canadian Universal Ins. Co. Ltd., St. John's, Nfld.	A. E. Harvey, Vancouver	Marine.
Capitol Life Ins. Co., Denver, Col.	J. I. Bird, Vancouver	Life, personal accident, and sickness.
Casualty Co. of Canada, The, Toronto, Ont.	J. H. Glavin, Vancouver	Fire, accident, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, impact by vehicles, inland transportation, limited hail, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.

Centennial Ins. Co., New York, N.Y.	A. H. E. Wotherspoon, 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 Ins. Co. of Canada, The, Vancouver, B.C.	Head Office, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, hail, inland transportation, 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 is insured under a policy of fire insurance of the company.
Charter National Life Ins. Co., St. Louis, Mo.	C. W. Charman, Coquitlam	Life, personal accident, and sickness.
Chateau Ins. Co., Montreal, Que.	N. D. Mullins, Vancouver	Fire, accident, aircraft, automobile, boiler, guarantee, hail, real property, and sickness.
Chicago Title Ins. Co., Chicago, Ill.	J. Guy, Vancouver	Title.
Chrysler Ins. Co., Troy, Mich.	E. S. Thorne, Vancouver	Inland transportation, personal property, automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use thereof, property, accident, and sickness.
Chrysler Life Insurance Company of Canada	David S. D. Hossie, Vancouver	Life, personal accident, and sickness.
Citadel Gen. Assur. Co.	K. D. Hoiles, Vancouver	Life, personal accident, and sickness.
CNA Assur. Co., Toronto, Ont.	K. Hoiler, Vancouver	Fire, accident, automobile, aircraft, boiler, earthquake, forgery, guarantee, hail, inland transportation, livestock, marine, personal property, plate glass, real property, sprinkler leakage, theft, and weather.
College Retirement Equities Fund, New York, N.Y.	B. G. Baynham, Vancouver	Life.
Cologne Life Reinsur. Co., Toronto, Ont.	A. L. Thomson, Vancouver	Life, personal accident, sickness (limited to the business of reinsurance).
Colonia Life Insurance Company	Peter C. G. Richards	Life.
Combined Ins. Co. of America, Chicago, Ill.	D. Alexander Farac, Vancouver	Life, personal accident, and sickness.
Commerce & Industry Ins. Co., New York, N.Y.	Elaine Leew, Vancouver	Fire, accident (limited to the business of reinsurance only), automobile, aircraft, boiler (limited to the business of reinsurance), explosion, falling aircraft, hail, inland transportation, 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 & Industry Ins. Co. of Canada, Toronto, Ont.	Elaine Leew, Vancouver	Fire, aircraft, automobile, boiler, credit, employers' liability, guarantee, hail, inland transportation, livestock, marine, plate glass, property damage, public liability, sprinkler leakage, theft, and weather.
Commercial Life Assur. Co. of Canada, Toronto, Ont.	B. J. Meyer, West Vancouver	Life.
Commercial Union Assur. Co. Ltd., London, Eng.	Jonathan Chutter, Vancouver	Fire, accident, aircraft, automobile, inland transportation, life, livestock, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commonwealth Ins. Co., Toronto, Ont.	D. McK. Brown, Q.C., Vancouver	Fire, accident, aircraft, boiler, explosion, inland transportation, guarantee, 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 Ins. Co., Toronto, Ont.	Douglas C. Bennett, Vancouver	Life, personal accident, and sickness.

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

Abbreviated Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Consolidated Fire & Casualty Ins. Co., Toronto, Ont.	N. L. Heron, Vancouver	Fire, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, impact by vehicles, inland transportation, livestock, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Constellation Assur. Co., Toronto, Ont.	David J. Smith, Vancouver	Life, personal accident, and sickness.
Constitution Ins. Co. of Canada, Toronto, Ont.	J. D. N. Edgar, Vancouver	Fire, accident, inland transportation, guarantee, livestock, personal property, real property, sickness, sprinkler leakage, theft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Continental Assur. Co., Chicago, Ill.	A. M. Harper, Vancouver	Life, personal accident, and sickness.
Continental Casualty Co., Chicago, Ill.	K. Hoiler 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 Ins. Co., The, New York, N.Y.	J. H. Wubs, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, guarantee, hail, inland transportation, livestock, marine, plate glass, sprinkler leakage, theft, weather, personal property, and real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Co-operative Fire & Casualty Co., Regina, Sask.	P. David Calibaba, Vancouver	Fire, accident, automobile, earthquake, explosion, forgery, guarantee, hail, inland transportation, livestock, 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.
Co-operative Life Ins. Co., Regina, Sask.	P. David Calibaba, Vancouver	Life.
Cornhill Ins. Co. Ltd., London, Eng.	D. 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.
Coronation Ins. Co. Ltd., Toronto, Ont.	G. P. Reilly, Vancouver	Fire, accident, aircraft, automobile, hail, inland transportation, livestock, and public liability.
Credit Life Ins. Co., The, Springfield, Ohio	R. A. Shae, Vancouver	Life, personal accident, and sickness.
Crown Life Ins. Co., Toronto, Ont.	C. B. Walker, Vancouver	Life, personal accident, and sickness.
Cumis Ins. Society Inc., Madison, Wis.	James Craig, 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.
Cumis Life Ins. Co., The, Springfield, Ohio	James Craig, Vancouver	Life, personal accident, and sickness.
Cuma Mutual Ins. Society, Madison, Wis.	Johan Neufeld, Vancouver	Life, personal accident, and sickness, limited to the writing of insurance of the members of credit unions.
Desjardins Mutual Life Assur. Co. (L'Assurance-vie Desjardins), Levis, Que.	G. Moreau, Victoria	Life, personal accident, and sickness.

Dominion Ins. Corp., The, Toronto, Ont.	J. H. Wubs, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, inland transportation, 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 Assur. Co., The, Waterloo, Ont.	E. J. V. Aanhout, Vancouver	Life, personal accident, and sickness.
Dominion of Canada General Ins. Co., The, Toronto, Ont.	J. 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, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Drake Ins. Co. Ltd., The, London, Eng.	J. Barber, Vancouver	Marine.
Eagle Star Ins. Co. Ltd., London, Eng.	J. Falconer, Vancouver	Accident, boiler, guarantee, marine, personal property, real property, and sickness.
Eaton Ins. Co., Toronto, Ont.	R. E. Bird	Fire, accident, automobile, guarantee, inland transportation, livestock, personal property, plate glass, real property, sickness, sprinkler leakage, theft, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Eaton Life Assur Co., Toronto, Ont.	R. E. Bird, Vancouver	Life, personal accident, and sickness.
Ecclesiastical Ins. Office Ltd., London, Eng.	J. O. Willington, Vancouver	Fire, inland transportation, livestock, plate glass, public liability, sprinkler leakage, theft, and weather.
Economical Mutual Ins. Co., Kitchener, Ont.	J. E. Lewis, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, personal property, plate glass, real property, sickness, theft, weather, windstorm, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, sprinkler leakage, and water damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Elite Ins. 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 Ins. Co., Toronto, Ont.	Michael Jeffery, Vancouver	Fire, accident, aircraft, automobile, inland transportation, livestock, plate glass, sickness, sprinkler leakage, theft, weather, personal property, and real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Empire Life Ins. Co., The, Kingston, Ont.	D. E. Bennett, Vancouver	Life, personal accident, and sickness.
Employers Mutual Casualty Co., Des Moines, Iowa	L. M. DuMoulin, Vancouver	Personal accident.
Employers Mutual Liability Ins. Co. of Wisconsin, Wausau, Wis.	Peter DeVooght, Vancouver	Fire, accident, aircraft, automobile, forgery, guarantee, inland transportation, personal property, plate glass, real property, sickness, theft, and, in addition thereto, explosion, 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.
Employers Reinsur. Corp., Kansas City, Mo.	I. H. Bell, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, guarantee, inland transportation, livestock, plate glass, sickness, sprinkler leakage, theft, weather, personal property, and real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
English & American Ins. Co. Ltd., London, Eng.	H. G. Ladner, Vancouver	Fire, accident, aircraft, boiler, inland transportation, marine, personal property, plate glass, real property, theft, and, in addition thereto, earthquake, falling aircraft, hail, impact by vehicles, explosion, sprinkler leakage, water damage, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

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

Abbreviated Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Equitable Life Assur. Society of the United States, New York, N.Y.	D. S. D. Hossie, Vancouver	Life, personal accident, and sickness.
Equitable Life Ins. Co. of Canada, The, Waterloo, Ont.	H. V. Williams, Vancouver	Life, personal accident, and sickness.
Excelsior Life Ins. Co., The, Toronto, Ont.	J. D. McLennan, Victoria	Life, personal accident, and sickness.
Family Life Assur. Co., St. Victor, Sask.	J. C. Grove, Vancouver	Life.
Federal Ins. Co., Holland Township, N.J.	David S. D. Hossie, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, 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.
Federated Life Ins. Co., Owatonna, Minn.	J. N. Suckling, Vancouver	Life, personal accident, and sickness.
Federated Mutual Ins. Co., Owatonna, Minn.	D. V. Whitworth, 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 windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Federation Ins. Co. of Canada, Montreal, Que.	G. 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 Ins. Co. of Canada, Toronto, Ont.	B. J. 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 Assur Co., Vancouver, B.C.	Head Office, Vancouver	Life.
Financial Life Assur. Co. of Canada, Edmonton, Alta.	W. F. Dickson, Vancouver	Life, personal accident, and sickness, in this Province.
Fire Ins. Co. of Canada, Montreal, Que.	A. H. B. Wotherspoon, Vancouver	Fire, automobile, boiler, inland transportation, personal property, plate glass, real property, sprinkler leakage, theft, and weather.
Fireman's Fund Ins. Co., San Francisco, Calif.	Bert Warwick, Vancouver	Fire, accident, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, livestock, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Fireman's Fund Insurance Co. of Canada	Albert E. Warrick, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, livestock, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Firemen's Fund American Life Ins. Co., Toronto, Ont.	N. L. Heron, Vancouver	Life, accident, and sickness.
First National Ins. Co. of America, Seattle, Wash.	James C. Ross, Vancouver	Fire, accident, automobile, boiler (excluding machinery), guarantee, inland transportation, livestock, personal property, plate glass, real property, sickness, sprinkler leakage, theft, and weather.

Florists' Mutual Ins. Co., Edwardsville, Ill.	G. A. Billings, Richmond	Fire, accident, inland transportation, livestock, plate glass, sprinkler leakage, theft, weather, personal property, and real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Ford Life Ins. Co., Dearborn, Mich.	D. S. D. Hossie, Vancouver	Accident, life, and sickness.
Foremost Ins. Co., Grand Rapids, Mich.	R. A. Shaw, Vancouver	Fire, aircraft, automobile, credit, explosion, inland transportation, marine, 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.
Foresters Indemnity Co., Don Mills, Ont.	Ray Barrett, Sr., Vancouver	Fire, accident, sickness, inland transportation, livestock, plate glass, sprinkler leakage, theft, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Franklin Life Ins. Co., The, Springfield, Ill.	C. C. Locke, Vancouver	Life, personal accident, and sickness.
Gamble Alden Life Ins. Co., Chicago, Ill.	David S. D. Hossie, Vancouver	Life, personal accident, and sickness.
General Accident Assur. Co. of Canada, The, Toronto, Ont.	M. P. Noonan, Vancouver	Fire, accident, aircraft, automobile, boiler, livestock, guarantee, hail, inland transportation, personal property, plate glass, real property, sickness, sprinkler leakage, theft, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Ins. Co. of America, Seattle, Wash.	James C. Ross	Fire, accident, automobile, boiler (excluding machinery), guarantee, inland transportation, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Reinsur. Corp., Wilmington, Del.	I. H. Bell, Vancouver	Fire, accident, automobile, sickness, aircraft, boiler, credit, guarantee, inland transportation, livestock, plate glass, sprinkler leakage, theft, weather, personal property, and real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Security Ins. Co. of Canada, Montreal, Que.	D. V. Whitworth, Vancouver	Fire, accident, automobile, aircraft, boiler, explosion, guarantee, inland transportation, machinery, marine, 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.
Gerling Global General Ins. Co., Toronto, Ont.	R. J. Jones, Vancouver	Fire, accident, aircraft, automobile, boiler, guarantee, hail, inland transportation, livestock, marine, personal property, real property, sickness, sprinkler leakage, theft, weather, and, in addition thereto, earthquake, explosion, falling aircraft, impact by vehicles, water damage, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Gerling Global Life Ins. Co., Toronto, Ont.	W. S. Owen, Q.C., Vancouver	Life, personal accident, and sickness.
Gerling Global Reinsur. Co., Toronto, Ont.	R. J. Jones, Vancouver	Fire, accident, boiler, guarantee, hail, inland transportation, livestock, marine, plate glass, real property, sickness, sprinkler leakage, theft, and weather, limited to contracts of reinsurance.
Gibraltar General Ins. Co., London, Ont.	P. W. Rolfe, Vancouver	Fire, boiler, fidelity, hail, inland transportation, liability, plate glass, personal property, real property, and surety.
Globe Life Ins. Co., Chicago, Ill.	J. A. Bourne, Vancouver	Life, personal accident, and sickness.
Gore Mutual Ins. Co., Galt, Ont.	E. G. Chisham, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, explosion, forgery, guarantee, inland transportation, livestock, 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.

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

Abbreviated Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Grain Ins. & Guarantee Co., Winnipeg, Man.	F. 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 Ins. Co., New York, N.Y.	A. McEachern, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, hail, inland transportation, 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 Ins. Co., The, Montreal, Que.	W. 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 Reinsur. Co., The, Toronto, Ont.	A. Colquhoun, 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 Assur. Co., The, Winnipeg, Man.	J. S. Cameron, Vancouver	Life, personal accident, and sickness.
Guarantee Co. of North America, The, Montreal, Que.	F. L. Sorel, Vancouver	Fire, accident, automobile, earthquake, boiler (excluding machinery), 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 Ins. Co. of Canada, Montreal, Que.	M. J. Flahiff, Vancouver	Fire, accident, automobile, sickness, aircraft, boiler, credit, guarantee, inland transportation, livestock, marine, plate glass, sprinkler leakage, theft, weather, personal property, real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Halifax Ins. Co., The, Halifax, N.S.	B. P. Delaney, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, inland transportation, livestock, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, and windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hanover Ins. Co., The, New York, N.Y.	W. J. Brant, Vancouver	Fire, accident, hail, inland transportation, livestock, marine, plate glass, sickness, sprinkler leakage, theft, weather, personal property, and real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hartford Fire Ins. Co., Hartford, Conn.	H. Duggan, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, hail, inland transportation, livestock, 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.
Herald Ins. Co., Toronto, Ont.	W. Wright, Vancouver	Fire, accident, automobile, sickness, aircraft, guarantee, inland transportation, livestock, plate glass, sprinkler leakage, theft, weather, personal property, and real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Heritage Life Assur. Co., Toronto, Ont.	D. S. D. Hossie, Vancouver	Life, personal accident, and sickness.

Highlands Ins. Co., Houston, Texas	I. B. Quinn, Vancouver	Fire, accident, aircraft, guarantee, hail, inland transportation, livestock, plate glass, sprinkler leakage, theft, and weather.
Home & Overseas Ins. Co. Ltd., London, Eng.	A. E. Harvey, Vancouver	Marine.
Home Ins. Co., The, New York, N.Y.	B. M. Legge, Vancouver	Fire, accident, sickness, aircraft, automobile, boiler, guarantee, inland transportation, livestock, plate glass, sprinkler leakage, theft, weather, personal property, and real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Ideal Mutual Ins. Co., New York, N.Y.	H. Longstaff, Vancouver	Accident, automobile, and marine.
Imperial Life Assurance Co. of Canada, The, Toronto, Ont.	J. A. C. MacIntosh, Vancouver	Life, personal accident, and sickness.
INA Insurance Company of Canada	D. R. Parry, Vancouver	Fire, accident, aircraft, automobile, boiler, guarantee, mail, inland transportation, livestock, marine, plate glass, property damage, public liability, sickness, sprinkler leakage, theft, and weather.
INA Life Insurance Company of Canada	D. R. Parry, Vancouver	Life, personal accident, and sickness.
Industrial Life Ins. Co., Sillery, Que.	T. E. Ladner, Vancouver	Life, personal accident, and sickness.
Insmor Mortgage Ins. Co., Toronto, Ont.	Peter Ness, Vancouver	Mortgage.
Insurance Co. of North America, Philadelphia, Pa.	David R. Parry, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, livestock, 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.
Ins. Corp. of Ireland Ltd., The, Dublin, Ire.	M. J. Flahiff, Vancouver	Fire, accident, aircraft, automobile, boiler, 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.
John Hancock Mutual Life Ins. Co., Boston, Mass.	W. S. Owen, Q.C., Vancouver	Life, personal accident, and sickness.
Laurier Life Ins. Co., Toronto, Ont.	W. R. D. Underhill, Vancouver	Life, personal accident, and sickness, subject to the following conditions— (1) no form of application, policy, or document being part of a contract of insurance, and (2) no advertising material relating thereto shall be issued or used in British Columbia without the prior approval of the Superintendent.
Lawyers Title Ins. Corp., Richmond, Va.	P. E. Seaton, Vancouver	Title.
London & Hull Maritime Ins. Co. Ltd., London, Eng.	A. E. Harvey, Vancouver	Marine.
London & Midland General Ins. Co., London, Ont.	A. T. R. Campbell, Vancouver	Fire, accident, autmobile, boiler (excluding machinery), explosion, forgery, guarantee, inland transportation, personal property, plate glass, 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 Assur., The, London, Eng.	B. J. Crutchley, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, inland transportation, limited hail, 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.
London-Canada Ins. Co., Toronto, Ont.	H. Duggan, Vancouver	Fire, accident, boiler explosion, forgery, guarantee, hail, inland transportation, 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.

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

Abbreviated Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
London Life Ins. Co., London, Ont.	R. K. Short, Vancouver	Life, personal accident, and sickness.
Loyal Protective Life Ins. Co., Boston, Mass.	L. St. M. DuMoulin, Vancouver	Life, personal accident, and sickness.
London & Edinburgh General Ins. Co. of Canada, Montreal, Que.	W. H. K. Edmonds, Vancouver	Accident, aircraft, hail, and property.
Liberty Mutual Fire Ins. Co., Boston, Mass.	R. E. Brandt, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, fidelity, forgery, 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.
Liberty Mutual Ins. Co., Boston, Mass.	R. E. Brandt, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, guarantee, 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 Ins. Co. of North America, Philadelphia, Pa.	A. R. Tonkin, Vancouver	Life, accident, and sickness.
Life Investors Insurance Company of America, Oakville, Ont.	Geoffrey Hugh Pateman	Life, personal accident, and sickness.
Lumbermen's Mutual Casualty Co., Chicago, Ill.	A. M. Harper, Vancouver	Fire, accident, aircraft, automobile, boiler, 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.
Lutheran Life Ins. Society of Canada, Waterloo, Ont.	E. Biedler, North Vancouver	Life, personal accident, and sickness.
Maccabees Mutual Life Ins. Co., Detroit, Mich.	E. S. Thorne, Vancouver	Life, personal accident, and sickness.
Malvern Ins. Co. Ltd., London, Eng.	A. E. Harvey, Vancouver	Marine.
Manufacturers Life Ins. Co., The, Toronto, Ont.	D. R. Hildreth, Vancouver	Life, personal accident, and sickness.
Maritime Ins. Co. Ltd., Liverpool, Eng.	A. McEachern, Vancouver	Inland transportation and marine.
Maritime Life Assur. Co., The, Halifax, N.S.	D. Schindle, Vancouver	Life, personal accident, and sickness.
Markel Ins. Co. of Canada, Toronto, Ont.	Russell & DuMoulin, Vancouver	Fire, accident, automobile, sickness, aircraft, boiler, hail, surety, inland transportation, livestock, plate glass, sprinkler leakage, theft, weather, personal property, and real property, 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.	J. I. Maxwell-Smith, Vancouver	Fire, accident, sickness, aircraft, automobile, boiler, guarantee, inland transportation, livestock, plate glass, sprinkler leakage, theft, weather, personal property, and real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Maryland Life Ins. Co. of Baltimore, Chicago, Ill.	E. S. Thorne, Vancouver	Life, accident, and sickness.
Massachusetts Indemnity & Life Ins. Co., Wellesley, Mass.	W. S. Owen, Q.C., Vancouver	Accident and sickness.
Mercantile & General Reinsur. Co. Ltd., The, London, Eng.	D. 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 lekage, 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.

Mercantile & General Reinsur. Co. of Canada Ltd., The, Toronto, Ont.	D. W. H. Creighton, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, livestock, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm, limited to the business of reinsurance only.
Metropolitan Life Ins. Co., New York, N.Y.	H. Soebagio, Victoria	Life, personal accident, sickness, and aircraft, limited to the business of reinsurance, 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 Ins. Co., Concord, Mass.	G. P. Reilly, Vancouver	Fire, accident, aircraft, boiler, 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.
Midland Ins. Co., New York, N.Y.	R. A. Shaw, Vancouver	Fire, accident, automobile, inland transportation, explosion, 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.
Ministers Life & Casualty Union, The, Minneapolis, Minn.	J. Sorochan, Vancouver	Life, personal accident, and sickness.
Minnesota Mutual Life Ins. Co., The, St. Paul, Minn.	D. S. D. Hossie, Vancouver	Life.
Monarch Life Assur. Co., The, Winnipeg, Man.	C. Jeffrey, Vancouver	Life.
Montreal Life Ins. Co., Montreal, Que.	W. S. Owen, Q.C., Vancouver	Life, personal accident, and sickness.
Mony Life Ins. Co. of Canada, Don Mills, Ont.	J. B. Westgate, Vancouver	Life, personal accident, and sickness.
Mortgage Ins. Co. of Canada, The, Toronto, Ont.	J. W. Seddon, Vancouver	Mortgage and surety.
Motors Ins. Corp., New York, N.Y.	D. S. D. Hossie, Vancouver	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof) and surety.
Munich Reinsur. Co. (Munchener Ruckversicherungs-Gesellschaft) Munich, Germany	A. Colquhoun, 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 the "Munich Reinsurance Company."
Munich Reinsur. Co. of Canada, Montreal. Que.	A. Colquhoun, Vancouver	Fire, accident, aircraft, boiler, credit, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, livestock, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm, limited to the business of reinsurance only.
Mutual Fire Ins. Co. of B.C., Vancouver, B.C.	Head Office, Vancouver	Fire.
Mutual Life Assur. Co. of Canada, The, Waterloo, Ont.	J. W. Peyton, Victoria	Life, personal accident, and sickness.
Mutual Life Ins. Co. of New York, New York, N.Y.	J. B. Westgate, Vancouver	Life, personal accident, and sickness.
Mutual of Omaha Ins. Co., Omaha, Neb.	P. B. Holl, Vancouver	Life, personal accident, and sickness.
National Employers' Mutual General Ins. Assoc. Ltd., Vancouver, B.C.	Andrew T. MacLean, 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.

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

Abbreviated Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
National Fidelity Life Ins. Co., Kansas City, Mo.	I. H. Bell, Vancouver	Life, personal accident, and sickness.
National Life Assur. Co. of Canada, Toronto, Ont.	P. R. Brissenden, Vancouver	Life, personal accident, and sickness.
Nationwide Mutual Ins. Co., Columbus, Ohio	R. A. Shaw, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, guarantee, hail, inland transportation, livestock, 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.
National Resinsur. Co. of Canada, The, Montreal, Que.	J. O. E. Lundell	Fire, accident, aircraft, automobile, boiler, credit, earthquake, explosion, falling aircraft, forgery, guarantee, hail, impact by vehicles, inland transportation, livestock, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, weather, water damage, windstorm, and life.
Netherlands Resinsur. Group N.V. (Nederlandse Reassurantie Group N.V.), Amsterdam, Neth.	W. P. Wallace, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, ocean 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, 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 "Netherlands Reinsurance Group N.V."
New Hampshire Ins. Co., Manchester, N.H.	Elaine Leew, Vancouver	Fire, accident, automobile (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 Assur. Co. Ltd., The, Bombay, India	W. J. Brant, Vancouver	Fire, accident, automobile, boiler (excluding machinery), inland transportation, marine, personal property, plate glass, real property, theft, and in addition thereto, explosion, 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 York Life Ins. Co., New York, N.Y.	C. Szabo, Vancouver	Life, personal accident, and sickness.
New Zealand Ins. Co. Ltd., The, Auckland, New Zealand	F. L. Sorel, Vancouver	Inland transportation and marine.
Niagara Fire Ins. Co., New York, N.Y.	J. W. Wubs, Vancouver	Fire, accident, sickness, aircraft, automobile, boiler, credit, guarantee, hail, real property, personal property, inland transportation, livestock, plate glass, sprinkler leakage, theft, 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.	W. M. Anderson, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, falling aircraft, forgery, guarantee, hail, inland transportation, livestock, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Nordisk Resinsur. Co. Ltd., The (Aktieselskabet Nordisk Gjenjforsikrings Selskab), Copenhagen, Denmark	W. P. Wallace, Vancouver	Accident and property insurance, 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 "The Nordisk Reinsurance Company Limited."
North American Co. for Property & Casualty Ins., New York, N.Y.	R. A. Carlton, Vancouver	Fire, accident, boiler, earthquake, explosion, falling aircraft, hail, inland transportation, marine, personal property, real property, sickness, theft, and windstorm.
North American Life & Casualty Co., Minneapolis, Minn.	J. B. Westgate, Vancouver	Life, personal accident, and sickness.
North American Life Assur. Co., Toronto, Ont.	E. C. Trowbridge, Vancouver	Life, personal accident, and sickness.

North West Life Assur. Co. of Canada, The, Vancouver, B.C.	Head Office, Vancouver	Life, personal accident, and sickness.
Northern Life Assur. Co. of Canada, The, London, Ont.	F. Murphy, Vancouver	Life, personal accident, and sickness.
Northumberland General Ins. Co., London, Ont.	A. T. R. Campbell, Vancouver	Fire, boiler, employers' liability, inland transportation, personal property, real property, plate glass, public liability, theft, explosion, 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.
Norwich Union Fire Ins., Society Ltd., Norwich, Eng.	A. McEachern, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, 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 Ins. Society, Norwich, Eng.	S. B. Dunlop, Vancouver	Life.
Norwich Winterhur Reinsurance Corporation Limited	John O. E. Lundell, Vancouver	Fire, accident, boiler, 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, limited to the business of reinsurance only.
Occidental Life Ins. Co. of Calif., Los Angeles, Calif.	C. C. Locke, Vancouver	Life, personal accident, and sickness.
Occidental Life Ins. Co. of Canada, Toronto, Ont.	C. C. Locke, Vancouver	Life.
Old Republic Ins. Co., Greensburg, Pa.	C. C. Locke, Vancouver	Fire, automobile, inland transportation, personal accident, personal property, sickness, theft, and, in addition thereto, explosion, 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.
Old Republic Life Ins. Co., Chicago, Ill.	C. C. Locke, Vancouver	Life, personal accident, and sickness.
Olympic Ins. Co., Los Angeles, Calif.	Marsh & McLennan Ltd., Vancouver	Automobile and personal property.
Omaha Indemnity Co.	John Swift	Accident, automobile, inland transportation, livestock, plate glass, sickness, sprinkler leakage, surety, theft, and weather.
Orion Ins. Co. Ltd., The, London, Eng.	W. J. Brant, Vancouver	Fire, accident, aircraft, automobile, boiler (except machinery), inland transportation, marine, personal property, plate glass, real propety, theft, and, in addition thereto, explosion, 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.
Pacific Coast Fishermen's Mutual Marine Ins. Co., Vancouver, B.C.	Head Office, Vancouver	Marine.
Pacific Employer's Ins. Co., Los Angeles, Calif.	David R. Parry, Vancouver	Fire, accident, 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.
Paul Revere Life Ins. Co., The, Worcester, Mass.	D. B. Kirkham, Vancouver	Life, personal accident, and sickness.

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

Abbreviated Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Pearl Assur. Co. Ltd., London, Eng.	J. C. M. Scott, Vancouver	Fire, accident, automobile, boiler, explosion, forgery, guarantee, inland transportation, life, 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.
Penn Mutual Life Ins. Co., The, Philadelphia, Pa.	W. S. Owen, Q.C., Vancouver	Life, personal accident, and sickness.
Pennsylvania Life Ins. Co., Santa Monica, Calif.	W. S. Owen, Q.C., Vancouver	Life, personal accident, and sickness.
Personal Ins. Co. of Canada, Montreal, Que.	F. Low-Beer, Vancouver	Fire, accident, automobile, boiler, guarantee, inland transportation, livestock, plate glass, sprinkler leakage, theft, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Philadelphia Reinsurance Corp.	Anthony B. Crerar	Fire, automobile, boiler, guarantee, hail, inland transportation, livestock, marine, plate glass, public liability, sprinkler leakage, theft, and weather, limited to the business of reinsurance.
PHF Life Insurance Company, Toronto, Ont.	John I. Bird	Life, personal accident, and sickness.
Phoenix Assur. Co. Ltd., London, Eng.	O. Jensen, Vancouver	Fire, life, accident, automobile, aircraft, 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 Assur. Co. of Canada, Toronto, Ont.	O. Jensen, Vancouver	Fire, accident, boiler, guarantee, inland transportation, livestock, personal property, plate glass, real property, sickness, sprinkler leakage, theft, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phoenix Ins. Co., The, Hartford, Conn.	Keith Miller, 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, marine, personal property, plate glass, real property, theft, and, in addition thereof, 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.
Phoenix Mutual Life Ins. Co., Hartford, Conn.	C. C. Locke, Vancouver	Life, personal accident, and sickness.
Pierce National Life Ins. Co., North Hollywood, Calif.	J. O. Douglas, Vancouver	Life.
Pitts Ins. Co., London, Ont.	B. J. McConnell, 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 Ins. Co., London, Ont.	B. J. McConnell, Vancouver	Life, personal accident, and sickness.
Pohjola Ins. Co. Ltd. (Vakuutusosakeyhtio Pohjola), Helsinki, Finland	A. E. Harvey, Vancouver	Marine.
Presbyterian Ministers' Fund, Philidelphia, Pa.	C. H. Wills, Vancouver	Life.
Principal Life Ins. Co. of Canada, Edmonton, Alta.	H. C. Millham, Vancouver	Life.

Protection Mutual Ins. Co., Park Ridge, Ill.	C. G. Donaldson, Vancouver	Fire, boiler, explosion, inland transportation, 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.
Providence Washington Ins. Co., Providence, R.I.	R. F. Kassell, Vancouver	Fire, accident, explosion, hail, inland transportation, ocean marine, sprinkler leakage, and windstorm.
Provident Alliance Life Ins. Co., Newport Beach, Calif.	A. T. R. Campbell, Vancouver	Life.
Provident Life & Accident Ins. Co., Chattanooga, Tenn.	J. I. Bird, Vancouver	Life, personal accident, and sickness.
Prudential Assur. Co. Ltd., The, London, Eng.	C. J. Smith, Vancouver	Fire, life, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, hail, inland transportation, 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 Ins. Co. of America, The, Newark, N.J.	D. E. Randle, Vancouver	Life, aircraft (limited to the business of reinsurance), personal accident, and sickness.
Quebec Assur. Co., Quebec, Que.	D. E. Randle, Vancouver	Fire, 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.
Reilable Life Ins. Co., Hamilton, Ont.	C. C. Locke, Vancouver	Life, accident, and sickness.
Reliance Ins. Co. (of Philadelphia), Philadelphia, Pa.	J. C. M. Scott, Vancouver	Fire, accident, aircraft, automobile, boiler, 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, 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 contract, application forms, advertisements, or other published material.
Roberts Mutual Fire Ins. Co., Clearbrook, B.C.	Head Office, Clearbrook	Fire.
Royal Exchange Assur. of America, Inc., New York, N.Y.	H. G. Ladner, Vancouver	Property and ocean marine.
Royal General Ins. Co. of Canada, Toronto, Ont.	J. H. Wubs, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, earthquake, explosion, falling aircraft, forgery, guarantee, hail, inland transportation, 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.
Royal Ins. Co. Ltd., Liverpool, Eng.	J. L. Main, Vancouver	Life.
Royal Ins. Co. of Canada, Toronto, Ont.	F. J. King, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, limited hail, livestock, 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.
Safeco Ins. of America, Seattle, Wash.	J. C. Ross, Vancouver	Fire, accident, automobile, boiler (excluding machinery), guarantee, inland transportation, livestock, plate glass, sickness, sprinkler leakage, personal property, real property, theft, 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*

Abbreviated Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Safeco Life Ins. Co., Seattle, Wash.	J. C. Ross, Vancouver	Life, personal accident, and sickness.
St. Paul Fire & Marine Ins. Co., St. Paul, Minn.	J. T. Harris, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, guarantee, hail, inland transportation, livestock, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, windstorm, and, in addition thereto, falling aircraft and impact of vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Saskatchewan Mutual Ins. Co., Saskatoon, Sask.	B. 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 Dominion Ins. Co. Ltd., The Edinburgh, Scotland	A. E. Harvey, Vancouver	Fire, and, in addition thereto, explosion, 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.
Scottish Lion Ins. Co. Ltd., The, Glasgow, Scotland	A. E. Harvey, Vancouver	Marine.
Scottish & York Insurance Co. Limited	D. J. Kelsey	Accident and sickness, aircraft, automobile, boiler and machinery (excluding machinery), fidelity, hail, liability, marine, property, and surety.
Seaboard Life Ins. Co., Vancouver, B.C.	Head Office, Vancouver	Life, personal accident, and sickness.
Seaboard Surety Co., New York, N.Y.	T. E. Ladner, Vancouver	Forgery, guarantee, inland transportation, public liability, and theft.
Security Mutual Casualty Co., Chicago, Ill.	J. A. Bourne, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, fidelity, 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.
Security National Ins. Co., Toronto, Ont.	D. L. Thomas, Vancouver	Fire, accident, 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 insurance of the same property as is insured under a policy of fire insurance of the company.
Sentry Ins. a Mutual Co., Stevens Point, Mich.	J. A. Bourne, Vancouver	Fire, aircraft (restricted to the servicing of business assumed from Middlesex Ins. Co.), automobile, boiler, fidelity, public liability, and surety.
Simcoe & Erie General Ins. Co., Hamilton, Ont.	W. J. Wallace, Vancouver	Fire, accident, aircraft, automobile, boiler, guarantee, hail, inland transportation, livestock, marine, plate glass, personal property, real property, sickness, and theft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sirius Ins. Co. Ltd., The (Forsakringsaktiebolaget Sirius), Stockholm, Sweden	A. E. Harvey, Vancouver	Marine.
Skandia Ins. Co. Ltd., Stockholm, Sweden	C. C. Locke, Vancouver	Fire, accident, aircraft, boiler, guarantee, inland transportation, livestock, plate glass, sprinkler leakage, theft, and weather, limited to the insurance ot the same property as is insured under a policy of fire insurance of the company.
Sovereign General Ins. Co., The, Toronto, Ont.	J. N. 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.

Sovereign Life Assur. Co. of Canada, The, Toronto, Ont.	J. A. Lanigan, Vancouver	Life.
Soverign Marine & General Insurance Co. Ltd.	A. E. Harvey, Vancouver	Marine.
Standard Life Assur. Co., The, Edinburgh, Scotland	D. M. McArthur, Vancouver	Life.
Stanstead & Sherbrooke Ins. Co., The, Sherbrooke, Que.	C. E. Prest, 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 Mutual Life Assur. Co. of America, Worcester, Mass.	C. C. Locke, Vancouver	Life, personal accident, and sickness.
Storebrand Ins. Co. Ltd. (Christiania Almindelige Forsikrings-Aktieselskap Storebrand), Oslo, Norway	W. P. Wallace, Vancouver	Fire, life, accident, automobile, boiler (excluding machinery), explosion, inland transportation, ocean 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.
Strathcona General Insurance Company	Robert B. Buffam	Fire, inland transportation, livestock, plate glass, public liability, sprinkler leakage, theft, and weather.
Sun Alliance & London Assur. Co. Ltd., London, Eng.	B. J. Crutchley, Vancouver	Life.
Sun Alliance Ins. Co., Toronto, Ont.	B. J. Crutchley, Vancouver	Fire, accident, aircraft, automobile, boiler, 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.
Sun Life Assur. Co. of Canada, Montreal, Que.	J. W. Kirkland, Vancouver	Life, personal accident, and sickness.
Switzerland General Ins. 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.
Teachers Ins. & Annuity Assoc. of America, New York, N.Y.	G. G. Baynham, Vancouver	Life, accident, and sickness.
Tokio Marine & Fire Ins. Co. Ltd., The, Tokio, Japan	J. H. Wubs, 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 Ins. Co., Toronto, Ont.	Robin Barnes, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, 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.
Toronto Mutual Life Ins. Co., Toronto, Ont.	A. W. Sutherland, Vancouver	Life.

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

Abbreviated Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Traders General Ins. Co., Toronto, Ont.	Robin Barnes, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, marine, 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.	Keith Miller, Vancouver	Fire, accident, aircraft, automobile, inland transportation, livestock, plate glass, sprinkler leakage, theft, weather, personal property, real property, and surety, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Transport Ins. Co., Dallas, Texas	A. McEachern, Vancouver	Accident.
Travels Indemnity Co., Hartford, Conn.	Keith Miller, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, guarantee, inland transportation, hail, marine, 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, Que.	Keith Miller, 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, forgery, guarantee, hail, inland transportation, personal property, plate glass, real property, sprinkler leakage, theft, windstorm, 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.
Travels Ins. Co., The, Hartford, Conn.	J. 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 sickness.
Travellers Life Ins. Co. of Canada, Toronto, Ont.	Keith Miller, Vancouver	Life, personal accident, and sickness.
Underwriters National Assur. Co., Indianapolis, Ind.	R. A. Shaw, Vancouver	Personal accident, and sickness.
Unigard Mutual Ins. Co., Seattle, Wash.	A. E. Wharrick, Vancouver	Fire, accident, aircraft, automobile, boiler, guarantee, inland transportation, livestock, plate glass, sprinkler leakage, theft, weather, personal property, and real property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Unionamerica Insurance Co., New York, N.Y.	I. B. Quinn, Vancouver	Fire, accident, aircraft, automobile, boiler, earthquake, explosion, forgery, guarantee, 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.
Union Mutual Life Ins. Co., Portland, Maine	D. J. Smith, 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".
Union Reinsur. Co., Zurich, Switzerland	W. P. Wallace, Vancouver	Fire, accident, automobile, boiler (excluding machinery), explosion, inland transportation, ocean 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, limited to the business of reinsurance only.
United American Ins. Co., Dallas, Tex.	P. J. De Vooght, Vancouver	Life, personal accident, and sickness.
United Benefit Life Ins. Co., Omaha, Neb.	W. T. Ratcliffe, Vancouver	Life.

United Canada Ins. Co., Montreal, Que.	G. S. Cumming, Vancouver	Fire, accident, automobile, boiler, explosion, inland transportation, personal 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 Assur. Co., Toronto, Ont.	C. Bruan, New Westminster	Life.
United States Fidelity & Guaranty Co., Baltimore, Md.	B. J. 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 Ins. Co., New York, N.Y.	W. Wright, Vancouver	Fire, accident, automobile, aircraft, boiler, explosion, forgery, guarantee, inland transportation, 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 & General Ins. Co., The, New York, N.Y.	D. 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 Ins. Co., Utica, N.Y.	T. 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 Ins. Co. of Canada, Toronto, Ont.	D. 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 Ins. Co. Ltd., The, London, Eng.	W. P. Wallace, Vancouver	Fire, accident, automobile, boiler, (excluding machinery), explosion, inland transportation, life, ocean marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, windstorm, and, in addition thereto, earthquake, impact by vehicles, falling aircraft, guarantee, 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, limited to the business of reinsurance only.
Wawanesa Mutual Ins. Co., Wawanesa, Man.	G. W. Melville, Vancouver	Fire, accident, automobile, boiler, earthquake, explosion, falling aircraft, guarantee, hail, impact by vehicles, inland transportation, livestock, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Wawanesa Mutual Life Ins. Co., The, Wawanesa, Man.	G. W. Melville, Vancouver	Life, personal accident, and sickness.
Westco Ins. 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, livestock, marine, personal property, plate glass, real property, sickness, sprinkler leakage, theft, water damage, weather, and windstorm.
Western Assur. Co., The, Toronto, Ont.	F. J. King, Vancouver	Fire, accident, aircraft, automobile, boiler, explosion, forgery, guarantee, inland transportation, livestock, limited hail, 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 Assur. Co., The, Hamilton, Ont.	J. C. Ellis, Vancouver	Life, accident, and sickness.

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

Abbreviated Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Western Surety Co., Regina, Sask.	W. P. Lightbody, Vancouver	Aircraft, guarantee, and theft.
Western Union Ins. Co., Calgary, Alta.	I. D. Epstein, Vancouver	Fire, accident, aircraft, automobile, boiler, credit, explosion, forgery, guarantee, inland transportation, livestock, marine, plate glass, personal property, real property, sickness, sprinkler leakage, theft, and weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Westmount Life Ins. Co., Westmount, Que.	C. P. Daniels, Vancouver	Life.
World Marine & General Ins. Co. Ltd., The, Montreal, Que.	P. J. Neame, Vancouver	Marine.
Yasuda Fire & Marine Ins. Co. Ltd., The, Tokyo, Japan	D. F. Prentice, Vancouver	Fire, accident, earthquake, forgery, inland transportation, livestock, personal property, plate glass, theft, and windstorm.
Zurich Ins. Co., Zurich, Switzerland	K. W. Underhill, Vancouver	Fire, accident, aircraft, boiler, explosion, fidelity, 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.
Zurich Life Ins. Co. of Canada, Toronto, Ont.	B. C. Pelly, Vancouver	Accident, life, and sickness.

LIST OF FRATERNAL BENEFIT SOCIETIES LICENSED UNDER THE INSURANCE ACT

Abbreviated Name of Insurer and Head Office	Attorney Appointed Under the Act	Class of Insurance for Which Licensed
Actra Fraternal Benefit Soc.	Miss E. Randells, Vancouver	Life, personal accident, and sickness.
Associated Canadian Travellers, Calgary, Alta.	W. D. Boyd, Vancouver	Life and personal accident, to the extent authorized by its Act of incorporation, constitution, and laws.
Canadian Foresters Life Ins. Soc. (Forestiers, Canadiens, Societe D'Assurance-Vie), Brantford, Ont.	A. 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.	C. A. Bristow, Vernon	Life and sickness, to the extent authorized by its Act of incorporation, constitution, and laws.
Crotian Fraternal Union of America, Pittsburgh, Pa.	M. Birk, Vancouver	Life, accident, and sickness, to the extent authorized by its articles of incorporation, constitution and laws.
First Catholic Slovak Ladies Assoc. of the United States of America, The, Cleveland, Ohio.	J. 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, The, Toronto, Ont.	W. 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.	G. A. Fortier	Life, to the extent authorized by its Act of incorporation, constitution, and laws.
North American Benefit Assoc., Port Huron, Mich.	J. C. Bennett, Vancouver	Life, to the extent authorized by its articles of incorporation, constitution, and laws.
North West Commercial Travellers' Assoc. of Canada, Winnipeg, Man.	B. J. McMillen, Vancouver	Life, to the extent authorized by its Act of incorporation, constitution, and laws.
Sons of Norway, Minneapolis, Minn.	H. B. Hareid, Vancouver	Life, disability, and sickness, to the extent authorized by its articles of incorporation, constitution, and laws.
Sons of Scotland Benevolent Assoc., Toronto, Ont.	A. 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.
United Commercial Travelers of America, The Order of, Columbus, Ohio	H. J. Maddaford, Victoria	Accident, to the extent authorized by its articles of incorporation and laws.
Workers Benevolent Assoc. of Canada, Winnipeg, Man.	J. Wilchowy, South Burnaby	Life, personal accident, and sickness, to the extent authorized by its Act of incorporation and by-laws.

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

Canners Exchange Subscribers a 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.
Kimberley Medical and Hospital 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

R. L. Moore, President — L. H. Gledhill, Secretary

Directors

R. L. Moore — L. J. Woodley — K. C. Burchill
K. B. Mossop — W. H. K. Edmonds — R. R. M. Morgan

Auditors

Thorne, Riddell & Co., Chartered Accountants

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1977

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 *or* stock dividend	44,389	—	50,143	—	—	—

	$
Total authorized	500,000
Total subscribed	221,945
Total paid in cash or stock dividends	50,143
Contributions to surplus	*Nil*
Unpaid calls	*Nil*

Assets

	$
Bonds	50,036
Stocks	—
Summary of investments	50,036
Cash	3,592
Investment income due or accrued	356
Other assets	—
Gross assets	53,984
Deduct—assets not admitted	—
Total assets admitted	53,984

Liabilities

Expenses due and accrued	3,752
Total liabilities	3,752

Reserves and Equity

Capital stock paid	50,143
Surplus—retained earnings	89
Total liabilities, capital, and surplus	53,984

Profit and Loss Account

General expenses	*2,274*
Underwriting profit or (loss)	*2,274*
Investment income	4,050
Other income and expenditure	26,245
Net profit	28,021

Surplus Account

	Decreases $	$	Increases $
Net profit			28,021
Dividends declared, tax paid	159,800		
Tax paid dividends	26,250		
Taxable dividends	65,674		
Totals	251,724		28,021
Net decrease		223,703	
Earned surplus at beginning of year		223,792	
Earned surplus at end of year		89	

	Capital	Contributed Surplus
Balance at beginning of year	111,178	*Nil*
Capital reduced in current year	61,035	*Nil*
Balance at end of year	50,143	*Nil*

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

B.C.A.A. INSURANCE COMPANY

Head Office—Vancouver, B.C.

Date of incorporation proclaimed, December 1969

Date commenced business, January 1, 1970

Officers

W. A. McKinley, President
H. N. Crompton, Senior Vice-President
R. J. Bower, Vice-President
E. C. Sweeney, Vice-President
Peter Wing, Vice-President
D. W. Bird, Secretary
J. A. Chestnutt, Assistant Secretary
R. J. Leakey, Assistant Secretary
A. C. Dolden, Controller

Directors

H. Assman
G. R. Bengough
R. J. Bower
D. C. Barkman
H. N. Crompton
R. K. Gervin
R. J. Hastings
T. E. Lougheed
W. A. McKinley
J. J. Brown
F. J. Ney
G. C. Parrott
F. R. Paxton
P. J. Godfrey
A. R. D. Robertson
Hon. J. G. Ruttan
E. C. Sweeney
K. P. Weaver
P. Wing
R. G. Brodie
D. M. Martin

Auditors

McAfee, Lilly & Co., Chartered Accountants

Statement for the Year Ended December 31, 1977

Capital Stock

	Number	Common Par Value	Amount
		$	$
Authorized	1,750,000	100	175,000,000
Subscribed	7,353	100	735,300
Paid in cash	----------	-----	735,300

Contributions to Surplus

	$
Premium on Capital Stock	735,000

Unpaid Calls

Amount of calls unpaid at end of year	*Nil*

Assets

	$
Short-term deposits and money market securities	450,000
Bonds	2,818,644
Stocks	213,304
Summary of investments (subtotal)	3,481,948
Cash	300,766
Investment income due or accrued	53,710
Amounts due from agents and brokers	101,030
Amounts owing by reinsurers	60,835
Other assets	131,302
Gross assets	4,129,591
Deduct—assets not admitted	122,160
Total assets admitted	4,007,431

Liabilities

Unearned premiums extended at 100 per cent	689,003
Provision for unpaid claims and adjustment expenses	995,997
Bank overdraft and loans	231,780
Amounts owing to reinsurers	7,191
Expenses due and accrued	92,282
Provision for income tax	154,671
Customers' deposits	11,322
Total liabilities	2,182,246

Reserves and Equity

Capital and surplus—	
Capital stock—paid	735,300
Surplus—contributed	735,000
Surplus—retained earnings	354,885
Total liabilities, capital, and surplus	4,007,431

Profit and Loss Account

	$
Net premiums written	2,266,813
Unearned premium and additional policy reserve adjustment	310,266
Net premium earned	1,956,547
Net losses incurred including adjusting expenses	532,480
Subtotal	1,424,067
Commissions and allowances	503,573
General expenses	575,193
Underwriting profit	345,301
Investment income	283,634
Other income	3,239
Net profit before income taxes	632,174
Income taxes	293,894
Net profit	338,280

Retained Earnings, Capital, and Surplus

	Decreases $	$	Increases $
Net profit	----------		338,280
Changes in unadmitted ledger assets	22,633		----------
Adjustment of insurance losses of prior years net of income tax	43,506		----------
Totals	66,139		338,280
Net increase		272,141	
Earned surplus at beginning of year		82,744	
Earned surplus at end of year		354,885	

	Capital $	Contributed Surplus $
Balance at beginning of year	735,300	735,000
Paid in during the year	----------	----------
Balance at end of year	735,300	735,000

RETURNS FOR BRITISH COLUMBIA

(*See* pages 56, 62, 65, and 72)

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, Manager, Secretary

Directors

H. S. Berry
Thomas J. Erskine
Les Gilmore
R. C. Von Arx
F. Bryant
Harry Bose
John M. Kirkness
J. Clarke Cherry
Thomas A. Menzies
Robert Bridge
W. M. Page
Gordon Park
G. J. Hurford
W. C. Devitt

Auditors

Peat, Marwick, Mitchell & Company, Chartered Accountants

Statement for the Year Ended December 31, 1977

Guarantee Stock
Nil

Assets

	$
Investments—	
Bonds	134,595
Subsidiaries, associates, and affiliates	5,024
Summary of Investments	139,619
Cash	22,825
Investment income due or accrued	2,514
Instalment premiums receivable	26,536
Amounts owing by reinsurers	89,947
Other assets	7,515
Gross assets	288,956
Deduct—assets not admitted	16,801
Total assets admitted	272,155

Liabilities

	$
Unearned premiums extended at 100 per cent	94,757
Provision for unpaid claims and adjustment expenses	112,702
Amounts owing to reinsurers	2,605
Other liabilities	22,570
Total liabilities	232,634

Reserves and Equity

	$
General as required by section 26	40,000
Surplus (deficit)	*479*
Total liabilities	272,155

Profit and Loss Account

	$
Net premium written	172,936
Unearned premium and additional policy reserve adjustment	2,587
Net premium earned	175,523
Net losses incurred including adjustment expenses	85,450
Subtotal	90,073
Commissions and allowances	7,208
General Expenses	74,022
Underwriting profit or (loss)	8,843
Investment income	5,745
Other income and expenditure	3,600
Net profit or (loss) before income taxes	18,188
Income taxes	----------
Net profit or (loss)	18,188

Statement of Retained Earnings, Capital, and Surplus

	Decreases $	$	Increases $
Net profit	-------		18,188
Changes in unadmitted ledged assets	6,077		----------
Totals	6,077		18,188
Net increase or (decrease)		12,111	
Earned surplus at beginning of year		*12,590*	
Earned surplus at end of year		*479*	

SCHEDULE A

Test With Respect to Required Minimum Assets

	$	$
Total liabilities	232,634	----------
Unearned premium adjustment to 100 per cent	*Nil*	----------
A equals	232,634	----------
115 per cent of A	267,529	----------
Total minimum assets required	----------	267,529
Admitted assets	272,155	----------
Less deduction to reduce bonds to market	13,715	258,440
Deficiency	----------	9,089

RETURNS FOR BRITISH COLUMBIA

(*See* page 57)

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

PACIFIC COAST FISHERMEN'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
Arne Sorbo, Secretary-Manager
S. Myhre, Treasurer, Assistant Manager

Directors

Morgan Berg
Lawrence Haines
Glen Martinolich
Joseph MacLeod
Tero Paavola
Hubert Poschmann
Stan Sorensen
Robert Wootton
Don Anderson
Frank Dujmovich
Gordon Edwards
Olav Moan
Lincoln McElhinney
Conrad Plensky
Ralph Wick
Robert Emerson
Walter Emerson
Vince Fiamengo
Lars Iversen
Robert Nakashima
Jack Prince
David Stevens

Auditors

Campbell, Sharp, Nash and Field, Chartered Accountants

Statement for the Year Ended December 31, 1977

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)	2,082
Amount of guarantee stock subscribed and paid at end of year	$20,820
Contributions to surplus	*Nil*
Unpaid calls	*Nil*

Assets

	$
Investments—	
Short-term deposits and money market securities	900,000
Bonds	3,193,188
Mortgage loans and sales agreements	1,240,975
Secured loans	100,000
Subsidiaries, associates and affiliates	----------
Summary of investments	5,434,163
Cash	27,080
Investment income due or accrued	117,432
Instalment premiums receivable	323,008
Amounts owing by reinsurers	190,397
Other assets	35,615
Gross assets	6,127,695
Deduct—assets not admitted	64,125
Total assets admitted	6,063,570

Liabilities

Unearned premium extended at 100 per cent	1,784,549
Provision for unpaid claims and adjustment expenses	425,897
Bank overdraft and loans	----------
Members credit balances	43,687
Amounts owing to reinsurers	178,657
Expenses due and accrued	5,100
Total liabilities	2,437,890

Reserves and Equity

Reserves—General	973,704
Capital and surplus—	
Capital stock paid	20,820
Surplus—retained earnings	2,631,156
Total liabilities, capital, and surplus	6,063,570

Profit and Loss Account

	$
Net premiums written	3,689,487
Unearned premiums and additional policy reserve adjustment	522,927
Net premiums earned	3,166,560
Net losses incurred including adjusting expenses	632,452
Subtotal	2,534,108
General expenses	249,559
Underwriting profit	2,284,549
Investment income	433,599
Other income and expenditure	*40,015*
Net profit before income taxes	2,678,133
Income taxes	----------
Net profit	2,678,133

Statement of Retained Earnings, Capital, and Surplus

	Decreases $	$	Increases $
Net profit			2,678,133
Changes in unadmitted ledger assets			113,733
Patronage refund paid	2,097,872		
Totals	2,097,872		2,791,866
Net increase		693,994	
Earned surplus at beginning of year		2,027,152	
Earned surplus at end of year		2,721,146	

	Capital	Contributed Surplus
Balance at beginning of year	20,290	*Nil*
Paid in during year	530	*Nil*
Balance at the end of the year	20,820	*Nil*

RETURNS FOR BRITISH COLUMBIA

(*See* page 69)

Statement 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
John P. Martens, Vice-President
Peter P. Wiens, Secretary
J. H. Derksen, Manager

Directors

H. H. Pauls
Peter Wiens
Fred Schroeder
Aaron J. Jantzen
J. J. Esau
John P. Martens
Martin Esau
John Spenst
Jacob P. Rahn
A. D. Schmidt
Peter Bergen

Auditors

Ernst & Ernst, Chartered Accountants

Statement for the Year Ended December 31, 1977

Assets

	$
Short-term deposits and money market securities	33,000
Bonds	4,000
Summary of investments	37,000
Cash	4,005
Investment income due or accrued	1,776
Instalment premiums receivable	10,503
Amounts due from agents and brokers	1,336
Amounts owing by reinsurers	524
Other assets	6,091
Gross assets	61,235
Deduct—assets not admitted	5,810
Total assets admitted	55,425

Liabilities

	$
Unearned premium extended at 100 per cent	20,286
Expenses due and accrued	1,247
Total liabilities	21,533

Reserves and Equity

Reserves—general	15,500
Capital and surplus—retained earnings	18,392
Total liabilities, capital, and surplus	55,425

Profit and Loss Account

Net premiums written	13,804
Unearned premium and additional policy reserve	1,437
Net premiums earned	12,367
Net losses incurred including adjusting expenses	9,173
Subtotal	3,194
Commissions and allowances	1,721
General expenses	10,973
Underwriting profit	*9,500*
Investment income	3,794
Other income and expenditure	4,638
Net profit before income taxes	*1,068*
Income taxes	*281*
Net profit	*787*

Surplus Account

	Decreases		Increases
	$	$	$
Net loss	787		----------
Changes in unadmitted ledger assets	302		----------
Totals	1,089		*Nil*
Net increase		*1,089*	
Earned surplus at beginning of year		19,481	
Earned surplus at end of year		18,392	

RETURNS FOR BRITISH COLUMBIA

(*See* page 58)

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

Dr. C. A. Allard, Chairman of the Board
Dr. E. A. Rodko, Deputy Chairman
J. M. Burnett, President
K. F. Rudd, Vice-President and Secretary
C. S. Walker, Vice-President

Directors

Dr. C. A. Allard
T. Ledley McMaster
Donald A. Robinson
Peter A. Allard
Harry J. Seed
J. M. Burnett
Dr. E. A. Rodko
Arthur R. Smith

Policyholders' Directors

Dr. H. L. Patrick

Auditors

Peat, Marwick, Mitchell & Company, Chartered Accountants

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1977

Capital Stock

Authorized—	
Number of shares	1,000,000
Common, par value	$2.00 each
Amount	$2,000,000

	Number of Shares	Amount Subscribed	Amount Paid in Cash
Capital stock issued and outstanding at beginning of year	539,823	1,079,646	1,079,646
Shares issued during year	*Nil*	*Nil*	*Nil*
Total at end of year	539,823	1,079,646	1,079,646

Premium on Capital Stock

	$
Total amount paid	1,656,110

Assets

	$
Investments:	
Short-term deposits and money market securities	4,360,000
Bonds	3,205,014
Stocks	2,913,641
Mortgage loans	9,813,717
Policy loans	535,715
Total investments	20,828,087
Cash	476,289
Investment income, due and accrued	306,745
Outstanding life insurance premiums and annuity considerations	74,543
Accident and sickness premiums due and unpaid effective after September 30 of current year (net, commission deducted)	81,265
Amounts due from other companies on reinsured contracts for claims paid	208,955
Miscellaneous accounts receivable	70,187
Subtotal	22,042,071
Segregated funds	2,360,197
Total assets	24,402,268

Liabilities and Equity

	$
Actuarial reserve for life insurance and annuity contracts in force	4,708,416
Aggregate reserve for accident and sickness insurance	5,788,707
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations	1,838,528
Provision for group experience refunds	384,601
Subtotal	12,720,252
Segregated funds	2,360,197
Subtotal	15,080,449
Outstanding claims under insurance and annuity contracts, including provisions for unreported claims	2,959,215
Insurance premiums and annuity considerations received in advance	5,372
Accounts payable and accrued expenses	449,942
Bank overdrafts	342,222
Amounts received but not yet allocated	119,290
Outstanding premium balances due reinsurers	124,437
Mortgagors prepaid taxes	57,760
Provision for income tax	337,773
Due to subsidiary	141,188
Total liabilities	19,617,648
Policyholders' equity—	
Surplus in par fund	*372,897*
Investment reserve par fund	1,813
Other special reserves par fund	3,244
Investment reserve non par fund	4,653
Other special reserves non par fund	12,359
Shareholders' equity—	
Capital stock paid in	1,079,646
Surplus in shareholders' fund	1,656,110
Surplus in non par fund	2,399,692
Total equity	4,784,620
Total liabilities and equity	24,402,268

Summary of Operations

(Including segregated funds)

	$
Premiums and annuity considerations	11,087,738
Net investment income	1,723,224
Net investment income, segregated funds	106,876
Reinsurance experience refunds	19,442
Income from subsidiary	132,310
Realized gain (loss) segregated fund assets only	49,762
Unrealized gain (loss) segregated fund assets only	25,721
Total income	13,145,073
Claims incurred under insurance and annuity contracts, other than under settlement annuities	4,774,783
Payment under settlement annuities	2,275
Normal increase in actuarial reserve (excluding increase due to changes in valuation leases)	404,096
Increase in segregated fund	251,377
Increase in aggregate reserve for accident and sickness insurance	868,833
Interest credited to amounts on deposit with the company	101,809
Interest on claims	1,503
Taxes, licences and fees, excluding investment taxes and income tax	232,586
Commissions on insurance premiums and annuity considerations	1,139,890
General expenses (excluding investment expenses)	2,523,337
Total expenses	10,300,489
Profits before gains or losses on investments, dividends to policyholders and income tax	2,844,584
Dividends to policyholders	245,578
Group experience refund	648,986
Profit before gains or losses on investments and income tax	1,950,020
Net gains or losses on investments (other than segregated funds)	8,853
Profit before income tax	1,958,873
Income tax	375,000
Net profit	1,583,873

Surplus Account

	$
Surplus at beginning of year—	
In shareholders' fund	1,656,110
In insurance and annuity funds—shareholders	881,175
In insurance and annuity funds—policyholders	*484,281*

Increases

Balance carried from summary of operations	1,583,873
Decrease in special reserve—security valuation	50,980
Decrease in special reserve—mortgage valuation	10,650
Total increase	1,645,503

Decreases	
Increase in special reserve—debenture in default	15,602
Total decrease before dividends to shareholders	15,602
Net increase before dividends to shareholders	1,629,901
Surplus at end of year—	
In shareholders' fund	1,656,110
In insurance and annuity funds—shareholders	2,399,692
In insurance and annuity funds—policyholders	*372,897*

RETURNS FOR BRITISH COLUMBIA

(*See* pages 52 and 73)

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 and Treasurer
M. Milchem, President
Jerome B. Simon, Secretary
David Smith, Assistant Secretary

Directors

Austin Chapman
Edward H. Hamm
Michael J. Milchem
Colin Burgess

Auditors

Coopers & Lybrand, Chartered Accountants

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1977

Capital Stock

	Common			Class "B" Common			
	Number	Par Value	Amount	Number	Par Value	Amount	Total
		$	$		$	$	$
Authorized	4,950,000	1	4,950,000	50,000	1	50,000	5,000,000
Subscribed	50,000	1	50,000	50,000	1	50,000	100,000
Paid in cash	50,000	—	50,000	50,000	—	50,000	100,000

Contributions to Surplus

	$
Premium on Capital Stock	477,496

Unpaid Calls

Amount of calls unpaid at end of year	*Nil*

Assets

	$
Investments—	
Short-term deposits and money market securities	250,000
Bonds	301,500
Summary of investments (subtotal)	551,500
Cash	98,840
Investment income due or accrued	2,125
Other assets	583
Gross assets	653,048
Deduct—assets not admitted	583
Total assets admitted	652,465

Liabilities

	$
Provision for unpaid claims and adjustment expenses	151,584
Expenses due and accrued	9,203
Other liabilities	5,130
Total liabilities	165,917

Reserves and Equity

Capital and surplus—	
Capital stock paid	100,000
Surplus—Contributed	477,496
Retained earnings (deficit)	*90,948*
Total liabilities, capital, and surplus	652,465

Profit and Loss Account

Net premium written	----------
Unearned premium and additional policy reserve adjustment	----------
Net premiums earned	----------
Reduction in provision for unpaid claims	*14,027*
Subtotal	*14,027*
General expenses	17,460
Underwriting loss	*3,433*
Investment income	44,103
Net income before income taxes	40,670
Income taxes	2,303
Net Income	38,367

Surplus Account

STATEMENT OF RETAINED EARNINGS, CAPITAL, AND SURPLUS

	Decreases $	$	Increases $
Net profit	----------		38,367
Changes in unadmitted ledger assets	----------		385
Totals			38,752
Net increase		38,752	
Earned surplus at beginning of year (deficit)		*129,700*	
Earned surplus at end of year (deficit)		*90,948*	

	Capital $	Contributed Surplus $
Balance at beginning of year	100,000	477,496
Returned during year	----------	----------
Dividend	----------	----------
Balance at the end of the year	100,000	477,496

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 1977

(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, 1976	New Effected	In Force Dec. 31, 1977
		$	$	$	$	$	$	$	$	$
Abbey Life Insurance Co. of Canada	Ordinary	26,323	143,011	255,041	10,661	161,398	172,059	8,480,091	7,756,121	22,128,182
	Group	3,448		3,448				804,938	98,856	1,504,950
Acadia Life Insurance Co.	Ordinary	171,834	38,449	210,283	106,714	25,112	131,826	23,805,192	4,419,933	24,290,160
Aetna Life Insurance Co.	Ordinary	60,459		60,459	94,004	240	94,244	2,518,560	82,000	2,341,513
	Group	863,702	2,319	866,021	1,111,743	30,205	1,141,948	176,116,000	2,970,000	158,983,000
Alliance Mutual Life Insurance Co.	Ordinary	90,903	2,234	93,137	42,904	697	43,601	8,595,000	239,770	8,272,240
	Group	15,470		15,470	5,517		5,517	2,154,197		2,628,655
Allstate Life Insurance Co.	Ordinary	*—1,765*		*—1,765*	2,000		2,000	1,030,000		932,000
	Group	4,166		4,166	1,171		1,171	11,000		3,000
Allstate Life Insurance Co. of Canada	Ordinary	243,771	26,101	269,872	87,902	28,428	116,330	22,491,000	1,065,000	21,253,000
	Group	216,122	5,057	221,179	346,050	1,409	347,459	55,315,000		62,128,000
American Bankers Life Assurance Co. of Florida	Group	61,708		61,708	45,034		45,034	9,142,199	25,970,447	6,431,834
American Health and Life Insurance Co.	Group	21,292		21,292	5,644		5,644	3,809,856		
Bankers Life Co.	Group	13,933		13,933	221		221	2,795,000		3,347,000
British Pacific Life Insurance Co.	Ordinary	61,284		61,284	101,747		101,747	13,639,505		12,399,207
	Group		17,028	17,028	*—11,500*		*—11,500*	252,075		
Business Men's Assurance Co. of America	Ordinary	18,254		18,254						
Canada Life Assurance Co.	Ordinary	5,899,519	4,978,928	10,878,447	4,488,234	2,322,119	6,810,353	342,466,948	56,003,290	368,731,211
	Group	4,537,121	1,650,672	6,187,793	3,732,717	940,493	4,673,210	1,030,461,774	43,698,956	1,269,136,924
Canadian General Life Insurance Co.	Ordinary	45	23,687	23,732	1,227		1,227	719,888	5,000	652,968
	Group	315,081		315,081	305,200		305,200	19,862,074	85,465,539	102,285,754
Canadian Premier Life Insurance Co.	Ordinary	859,313	363,524	1,222,837	540,135	67,838	607,973	64,474,624	11,275,829	67,899,808
	Group	125,030		125,030	193,799		193,799	68,119,738	2,035,000	69,926,037
Chrysler Life Insurance Co. of Canada	Group	58,029		58,029	*—1,349*		*—1,349*	6,342,828	5,726,487	6,178,914
Colonia Life Insurance Co.	Ordinary	4,840		4,840	588		588	294,068	10,938	281,332
Combined Insurance Co. of America	Ordinary	343,593		343,593	31,716		31,716	17,344,800	7,293,000	18,286,200
	Group	302		302				67,321		67,321
Commercial Life Assurance Co. of Canada	Ordinary	187,693	181,978	369,671	48,129	19,172	67,301	49,924,314	15,297,037	57,774,763
	Group	11,985	57,115	69,100		22,978	22,978	3,369,975	327,453	2,163,069
Commercial Union Assurance Co. Ltd.	Ordinary	1,061,638	257,380	1,319,018	310,873	155,683	466,556	106,589,871	37,542,758	127,117,933
	Group	161,845	25,717	187,562	56,215	159,166	215,381	41,198,955	963,000	36,348,874
Confederation Life Insurance Co.	Ordinary	3,436,026	4,312,614	7,748,640	3,075,164	2,123,148	5,198,312	229,453,498	43,817,437	257,343,510
	Group	4,704,693	14,391,841	19,096,534	3,328,887	891,761	4,220,648	976,006,772	188,706,191	1,502,704,546
Constellation Life Assurance Co. of Canada	Ordinary	4,067		4,067				4,110,200	15,000	3,762,500
	Group	14,820		14,820	31,685		31,685	20,184,186	1,657,000	22,589,000
Co-operative Life Insurance Co.	Ordinary	969,670	195,353	1,165,023	395,291	390,545	785,836	113,368,715	27,406,090	129,918,143
	Group	3,970,121	2,331,185	6,301,306	3,257,000	192,051	3,449,051	649,961,780	24,271,655	706,084,051

TABLE I—ABSTRACT OF LIFE INSURANCE RETURNS FOR 1977—*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, 1976	New Effected	In Force Dec. 31, 1977
		$	$	$	$	$	$	$	$	$
Crown Life Insurance Co.	Ordinary	6,221,087	2,479,478	8,700,565	3,344,920	1,949,455	5,294,375	402,767,982	74,129,980	441,750,541
	Group	9,057,611	1,367,936	10,425,547	6,224,032	2,064,352	8,288,384	1,482,794,033	142,351,447	1,600,173,664
Cumis Life Insurance Co.	Ordinary	11,929	29,433	41,362	45,415	2,490	47,905		6,348,846	6,816,216
	Group	1,387,477	432,572	1,820,049	1,016,319	549	1,016,868		303,263,563	298,930,053
Dominion Life Assurance Co.	Ordinary	1,770,114	1,936,159	3,706,273	1,724,027	1,195,321	2,919,348	102,677,420	21,929,680	115,405,812
	Group	251,487	151,369	402,856	68,316	111,568	179,884	46,397,927	11,353,000	55,009,649
Desjardins Mutual Life Assurance Co.	Ordinary	2,302		2,302	1,238		1,238	181,221		160,550
	Group	77,017		77,017	56,750		56,750	11,149,701		11,871,442
Dominion of Canada General Insurance Co.	Ordinary	237,633	151,097	388,730	158,811	185,956	344,767	22,349,199	1,592,906	19,166,333
	Group	160,038		160,038	59,512		59,512	42,291,819		43,744,719
Eaton/Bay Life Assurance Co.	Ordinary	600,654	733,919	1,334,573	287,194	241,127	528,321	56,907,907	11,225,909	57,126,832
	Group	242,376		242,376	223,800		223,800	45,418,650	32,263,312	78,782,012
Empire Life Insurance Co.	Ordinary	890,950	462,404	1,353,354	365,082	354,493	719,575	49,848,899	17,335,215	55,082,233
	Group	134,939	187,892	322,831	64,247	470,183	534,430	13,096,900	2,978,000	14,297,000
Equitable Life Assurance Society of the United States	Ordinary	10,031		10,031	2,453	2,219	4,672	699,595	163,000	720,419
	Group	510,281	10,274	520,555	634,332	29,486	663,818	87,077,163	5,422,486	94,385,318
Equitable Life Insurance Co. of Canada	Ordinary	864,375	1,160,056	2,024,431	700,790	318,557	1,019,347	58,481,575	10,738,114	61,839,412
	Group	230,326	85,170	315,496	185,475	18,832	204,307	70,881,149	8,384,345	76,800,013
Excelsior Life Insurance Co.	Ordinary	2,745,381	1,574,373	4,319,754	1,446,915	355,101	1,802,016	198,599,892	41,988,396	217,450,213
	Group	1,491,541	1,176,022	2,667,563	1,292,551	637,897	1,930,448	367,469,924	58,053,951	326,998,230
Family Life Assurance Co.	Ordinary	47,993	564,161	612,154	23,577	100,495	124,072	728,470	2,855,000	3,548,425
	Group	137	25,475	25,612						
Federal Life and Casualty Co.	Ordinary	100		100				2,500		2,500
	Group	96		96				249,579		193,427
Federated Life Insurance Co.	Ordinary	165,021	3,500	168,521	116,276	5,808	122,084	14,800,140	4,440,663	15,837,075
	Group	2,315		2,315				346,000		440,032
Fidelity Life Assurance Co.	Ordinary	1,983,118	1,234,410	3,217,528	571,762	581,084	1,152,846	198,402,362	77,970,308	247,039,361
	Group	265,706	284,914	550,620	421,986	250,685	672,671	197,426,912	5,856,750	203,741,956
Financial Life Assurance Co. of Canada	Ordinary	40,180	814	40,994	7,865		7,865	3,257,928	1,496,235	4,474,732
	Group	30,732		30,732	17,965		17,965	3,855,869	5,897,533	3,548,728
Ford Life Insurance Co.	Group	121,679		121,679	37,897		37,897	27,645,274	18,612,595	25,240,717
Franklin Life Insurance Co.	Ordinary	11,231	10	11,241	3,770	10	3,780	971,069	75,250	740,836
Gamble Alden Life Insurance Co.	Ordinary					25,393	25,393			
	Group	57,874		57,874	41,224		41,224	5,156,088		8,309,360
Gerling Global Life Insurance Co.	Ordinary	37,073	3,834	40,907	10,010	82	10,092	194,989	1,035,266	1,230,255
	Group	357		357		1,199	1,199			

Globe Life Insurance Co.	Ordinary	10,630		10,630	2,949		2,949	278,078	95,500	304,093
	Group	18,234		18,234	30,123		30,123	1,466,621		1,476,979
Great-West Life Assurance Co.	Ordinary	9,724,536	5,491,871	15,216,407	7,101,529	5,546,312	12,647,841	568,541,132	145,345,561	666,341,824
	Group	9,822,828	6,061,850	15,884,678	7,684,385	4,183,281	11,867,666	4,173,790,672	488,680,110	4,840,294,773
Heritage Life Assurance Co.	Ordinary	297		297				25,000		25,000
	Group	10,359		10,359				2,649,457	419,131	3,325,183
Holland Life Insurance Society Ltd.	Ordinary	279,408	63,288	342,696	147,971	49,706	197,677	18,994,798		16,708,040
	Group	145		145		1,016	1,016	227,000		
Imperial Life Assurance Co. of Canada	Ordinary	3,890,357	3,422,988	7,313,345	2,672,627	2,290,313	4,962,940	278,648,002	85,316,303	327,477,712
	Group	950,824	305,410	1,256,234	721,434	210,204	931,638	363,625,656	27,921,457	198,765,433
Industrial Life Assurance Co.	Ordinary	22,493	27,189	49,682	14,187	90,958	105,145	794,684		944,777
	Group	51,818		51,818	11,014	84,203	95,217	12,120,471		13,354,633
John Hancock Mutual Insurance Co.	Ordinary	148,136		148,136	3,244	240	3,484	396,342	22,000	383,709
	Group	109,155	6,661	115,816	42,826	3,245	46,071	9,789,547	17,950	10,824,009
Life Insurance Co. of North America	Group	6,928		6,928	15,000		15,000	1,198,130		1,303,123
London Life Insurance Co.	Ordinary	15,260,629	3,690,442	18,951,071	9,408,770	1,593,011	11,001,781	1,056,548,556	173,704,249	1,169,635,764
	Group	2,372,429	1,945,801	4,318,230	1,915,281	662,041	2,577,322	495,662,057	97,249,072	561,386,385
Loyal Protective Life Insurance Co.	Ordinary	67,585	2,566	70,151	41,299	679	41,978	4,390,755	459,500	4,223,842
	Group	5,464		5,464	*—81*		*—81*	1,843,000		
Maccabees Mutual Life Insurance Co.	Ordinary	18,536		18,536	58,923		58,923	1,293,002		1,220,800
	Group	104,092		104,092	52,916		52,916	16,497,684	16,380,766	30,638,545
Manufacturers Life Insurance Co.	Ordinary	7,837,816	7,115,553	14,953,369	4,611,321	4,944,704	9,556,025	468,633,814	134,626,466	553,928,134
	Group	752,364	4,121,256	4,873,620	177,272	799,762	977,034	158,747,133	6,237,600	142,167,729
Maritime Life Assurance Co.	Ordinary	1,772,096	3,494,597	5,266,693	304,709	275,402	580,111	132,123,225	55,207,156	164,522,728
	Group	250,623	8,266	258,889	259,936	2,403	262,339	96,768,868	17,214,906	200,632,940
Maryland Life Insurance Co. of Baltimore	Group	227,603		227,603	141,884		141,884	28,309,752	22,353,748	
Metropolitan Life Insurance Co.	Ordinary	9,199,754	1,274,174	10,473,928	7,626,736	1,128,464	8,755,200	495,047,780	86,639,320	533,452,471
	Group	2,195,282	1,206,797	3,402,079	2,110,890	638,159	2,749,049	489,733,443	7,956,216	418,417,833
Minnesota Mutual Life Insurance Co.	Group	3,046		3,046	617		617	436,162		377,272
Monarch Life Assurance Co.	Ordinary	2,587,257	852,918	3,440,175	1,953,467	806,443	2,759,910	174,926,838	53,472,464	195,525,179
	Group	5,394	335,386	340,780	10,401	638,784	649,185	1,051,587		1,053,587
Montreal Life Insurance Co.	Ordinary	694,598	328,690	1,023,288	223,085	155,475	378,560	82,947,919	27,940,897	99,532,066
	Group	84,751	2,212,638	2,297,389	75,080	1,806,257	1,881,337	12,896,336	1,864,000	12,463,657
Mony Life Insurance of Canada	Ordinary	561,013	117,391	678,404	42,742	17,493	60,235	47,477,168	21,103,305	58,731,469
Munich Reinsurance Co.	Ordinary	358,850		358,850						
	Group	62,934		62,934						
Mutual Life Assurance Co. of Canada	Ordinary	17,526,823	10,047,613	27,574,436	13,507,606	4,370,146	17,877,752	1,191,801,506	279,439,975	1,375,117,529
	Group	2,125,135	2,121,597	4,246,732	1,606,625	1,182,898	2,789,523	555,135,504	67,632,408	554,740,479
Mutual Life Insurance Co. of New York	Ordinary	705,822	18,063	723,885	617,024	19,337	636,361	31,412,737	16,000	
	Group	5,538		5,538	100		100	497,000		
Mutual of Omaha Insurance Co.	Ordinary	453,529	147,579	601,108	161,849	68,986	230,835	31,264,733	9,226,479	35,701,761
	Group	1,079,870	9,334	1,089,204	1,060,263	123	1,060,386	293,966,547	63,955,686	306,524,972
National Life Assurance Co. of Canada	Ordinary	1,427,249	202,177	1,629,426	689,675	159,343	849,018	78,207,177	15,809,435	85,865,454
	Group	2,533,428	71,901	2,605,329	2,033,735	96,323	2,130,058	398,671,267	14,617,499	618,425,176
New York Life Insurance Co.	Ordinary	1,805,404	60,496	1,865,900	1,310,647	57,778	1,368,425	96,637,073	23,068,885	108,179,735
	Group	203,521		203,521	84,186	15,586	99,772	59,054,127	3,747,051	28,744,942
North American Life and Casualty Co.	Ordinary	191,885	5,784	197,669	183,434	795	184,229	13,649,200		12,446,021
	Group	13,056	250	13,306	2,267	3,000	5,267	1,129,338		820,733

TABLE I—ABSTRACT OF LIFE INSURANCE RETURNS FOR 1977—*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, 1976	New Effected	In Force Dec. 31, 1977
		$	$	$	$	$	$	$	$	$
North American Life Assurance Co.	Ordinary	5,678,037	2,806,748	8,484,785	4,237,275	2,165,726	6,403,001	383,326,116	117,172,605	469,536,816
	Group	1,159,876	2,004,777	3,164,653	795,962	2,013,655	2,809,617	363,466,764	50,647,498	420,319,576
Northern Life Assurance Co. of Canada	Ordinary	199,343	17,656	216,999	114,223	42,355	156,578	13,768,515	2,164,973	15,471,828
	Group	19,273	27,502	46,775	13,911	17,335	31,246	2,627,500	3,603,981	6,151,000
North West Life Assurance Co. of Canada	Ordinary	1,411,564	1,045,298	2,456,862	862,298	405,855	1,268,153	131,165,494	39,262,662	148,555,331
	Group	12,699		12,699				3,696,273		1,620,720
Norwich Union Life Insurance Society	Ordinary	659,449	232,157	891,606	259,328	157,361	416,689	51,573,500	12,575,946	56,840,211
	Group	32,695	8,130	40,825	32,959	53,092	86,051	8,317,666	1,853,748	9,683,039
Occidental Life Insurance Co. of California	Ordinary	7,102,959	18	7,102,977	2,069,544	743	2,070,287	1,279,730,381	442,778,830	1,555,106,987
	Group	638,502		638,502	457,731	3,614	461,345	121,863,999	19,402,250	115,518,870
Occidental Life Insurance Co. of Canada	Ordinary	111,302	1,813,871	1,925,173	143,498	423,020	566,518	17,600,461	1,432,167	
Paul Revere Life Insurance Co.	Ordinary	181,738	12,912	194,650	31,304	30,581	61,885	22,397,287	6,278,374	25,935,855
	Group	14,297		14,297	986		986	4,841,926	628,241	5,743,333
Pearl Assurance Co. Ltd.	Ordinary							126,584		
Pennsylvania Life Insurance Co.	Ordinary	52,014		52,014				1,825,511	1,048,640	2,265,163
	Group	32,996		32,996	2,801		2,801		5,888,267	7,685,667
PHF Life Insurance Co.	Group	1,305		1,305						
Phoenix Assurance Co. Ltd.	Ordinary	11,285		11,285				1,000		1,000
Pierce National Life Insurance Co.	Ordinary	498,074		498,074	147,073		147,073	7,179,129	649,875	
Pioneer Life Assurance Co.	Ordinary	95,441		95,441						
Presbyterian Ministers' Fund	Ordinary	11,172		11,172	2,126		2,126	1,363,030		1,386,311
Provident Alliance Life Insurance Co.	Group	53,601		53,601				365,306		1,205,264
Provident Life and Accident Insurance Co.	Group	1,264		1,264	6,500		6,500	131,841	60,798	200,537
Prudential Assurance Co. Ltd.	Ordinary	4,793,077	216,944	5,010,021	2,921,887	135,333	3,057,220	216,321,335	38,029,722	243,338,926
	Group	596,446	2,799,311	3,395,757	335,000	1,045,488	1,380,488	128,118,652	36,394,609	176,377,167
Prudential Insurance Co. of America	Ordinary	3,944,607	736,845	4,681,452	3,784,054	920,746	4,704,800	193,299,864	31,861,568	191,998,381
	Group	3,751,697	184,393	3,936,090	2,938,457	150,863	3,089,320	879,257,531	163,144,585	1,055,809,535
Reliable Life Insurance Co.	Ordinary	*—122*		*—122*	1,040		1,040	43,122	50,000	90,713
	Group	32,681		32,681	50,000		50,000	7,186,235	10,184,235	9,619,785
Royal Insurance Co. Ltd.	Ordinary	391,656	87,856	479,512	257,583	38,293	295,876	42,998,349	6,652,679	45,469,524
	Group	15,630		15,630				3,654,851		5,251,460
Safeco Life Insurance Co.	Group	22,440		22,440	51,602		51,602	7,562,000		7,741,000
Seaboard Life Insurance Co.	Ordinary	595,819	128,215	724,034	252,338	110,067	362,405	39,080,306	24,682,910	55,489,547
	Group	799,097		799,097	303,736		303,736	183,428,499		256,001,061
Sovereign Life Assurance Co. of Canada	Ordinary	322,633	40,119	362,752	348,376	41,198	389,574	35,576,192	9,650,719	41,066,031
	Group	205,268		205,268	142,595		142,595	55,535,572	3,475,377	36,831,249
Standard Life Assurance Co.	Ordinary	3,124,222	4,750,251	7,874,473	1,711,180	2,395,419	4,106,599	181,508,252	29,849,827	187,043,244
	Group	975,138	10,979,322	11,954,460	537,744	6,662,796	7,200,540	150,596,154		146,777,853

Storebrand International Reinsurance Co. Ltd.	Ordinary	90,314		90,314				17,895,806	2,280,912	
Sun Alliance & London Assurance Co. Ltd.	Ordinary	184,442		184,442	90,673		90,673	20,276,098	5,002,075	22,692,372
	Group	729		729	4,752		4,752	164,266	336,344	457,836
Sun Life Assurance Co. of Canada	Ordinary	13,091,707	11,675,569	24,767,276	10,259,919	3,861,982	14,121,901	762,943,143	169,796,769	859,496,528
	Group	8,141,524	1,889,107	10,030,631	6,816,864	1,658,399	8,475,263	1,661,733,603	23,279,470	1,828,601,616
Toronto Mutual Life Insurance Co.	Ordinary	4,011		4,011	10,905		10,905	221,492	1,100,000	932,392
Travelers Life Insurance Co. of Canada	Ordinary	105,478	159,977	265,455	685	22,892	23,577	12,908,696	7,154,635	16,699,729
	Group	119,458	94,040	213,498	322,131	130,279	452,410	122,642,855	20,586,332	140,697,511
United Benefit Life Insurance Co.	Ordinary	33,570		33,570	36,911		36,911	1,764,789	12,325	1,698,445
United Investment Life Assurance Co.	Ordinary	177,816	89,878	267,694	132,654	250,395	383,049	59,691,937		56,618,623
Union Mutual Life Insurance Co.	Ordinary	1,193		1,193	1,997		1,997	16,000		15,000
United American Insurance Co.	Ordinary	750		750				5,000	4,700	7,700
Victory Insurance Co. Ltd.	Ordinary	327,448		327,448						
	Group	62,934		62,934						
Wawanesa Mutual Life Insurance Co.	Group	452,877	290,902	743,779	57,964	210,369	268,333	55,380,836	17,399,463	64,729,134
	Group	3,351		3,351	17,440		17,440	1,191,087		1,349,802
Western Life Assurance Co.	Ordinary	98,866	3,326	102,192	68,896	2,961	71,857	8,888,720	505,500	8,680,838
Westmount Life Insurance Co.	Ordinary	452,176	812,447	1,264,623	825,201	110,530	935,731	75,218,932	3,717,000	62,438,017
	Group		125,596	125,596		42,143	42,143			
Zurich Life Insurance Co. of Canada	Ordinary	1,410,718	433,204	1,843,922	1,663,800	289,997	1,953,797	137,750,460	43,395,375	159,678,124
	Group	492,127	107,891	600,018	363,750	25,252	389,002	164,708,505	16,099,000	187,968,375
American National Insurance Co.	Ordinary	1,868		1,868						
Canadian Reassurance Co.	Ordinary	776,244	107,819	884,063						
	Group	124,615		124,615						
Capitol Life Insurance Co.	Group									
Cologne Life Reinsurance Co.	Ordinary	82,034		82,034						
Continental Assurance Co.	Ordinary	7,913		7,913						
	Group	16,579		16,579	94,224		94,224	4,550,200		4,635,021
Credit Life Insurance Co.	Ordinary									
	Group									
Cuna Mutual Insurance Society	Ordinary	190,085	63,806	253,891	88,330	229,546	317,876	19,939,690	1,696,588	19,149,508
	Group	102,881		102,881	233,696	311,088	544,784	246,852,547		10,487,000
Laurier Life Insurance Co.	Ordinary	33,729		33,729	24,407		24,407	4,398,377	22,960	4,185,813
	Group	12,049		12,049	52,952		52,952	30,885,036	60,000	6,182,660
Mercantile & General Reinsurance Co. Ltd.	Ordinary	742,500	895	743,395						
	Group	646,792		646,792						
Ministers Life & Casualty Union	Ordinary									
National Reinsurance Co. of Canada	Ordinary	29,913		29,913						
Old Republic Life Insurance Co.	Group				113,731		113,731	22,839,388	35,784,429	26,516,112
Penn. Mutual Life Insurance Co.	Ordinary									
Pitts Life Insurance Co.	Ordinary	50		50				20,000		
	Group	977		977	7,725		7,725	223,937		131,262
Travellers Insurance Co.	Ordinary									
	Group									
United Benefit Life Insurance Co.	Ordinary									
	Group									
Totals		221,391,620	141,576,773	362,968,393	153,722,500	72,297,028	226,019,528	27,509,363,553	4,972,213,753	31,308,942,557

TABLE II—LIFE INSURANCE SUMMARY

(000's omitted)

Year	Premium Income		Disbursements			Amount in Force
	Ordinary	Annuities	Insurance	Other Payments	Total	
	$	$	$	$	$	$
1971	128,179	47,632	96,716	21,749	118,442	11,959,412
1972	139,031	60,588	98,747	23,621	122,368	13,179,412
1973	145,211	93,412	109,529	32,937	142,467	14,784,560
1974	171,288	93,532	125,923	37,153	163,077	18,148,463
1975	179,359	105,092	117,903	45,806	163,709	20,896,607
1976	192,645	116,054	142,438	62,341	204,779	27,149,759
1977	221,391	141,577	153,722	72,297	226,019	31,308,943

TABLE III—TABLE OF FRATERNAL SOCIETIES—RETURNS 1977

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	Sickness and Accident Insurance Funds	Total	In Force, Dec. 31, 1976	New Effected	In Force, Dec. 31, 1977
	$	$	$	$	$	$	$	$	$	$
Actra Fraternal Benefit Society	14,738	21,541	.....	36,279	19,000	8,100	27,100	4,344,500	355,500	4,124,000
Associated Canadian Travellers	264	15,174	.....	15,438	1,541	5,789	7,330	61,355	.....	.....
Canadian Foresters Life Insurance Society	174,198	.....	.....	174,198	145,293	2,338	147,631	11,298,676	1,078,500	11,531,950
Canadian Slovak League	1,073	.....	386	1,459	1,000	.....	1,000	56,000	.....	55,000
Canadian Woodmen of the World	.....	.....	.....	.....	12,576	.....	12,576	248,857	1,500	244,452
Croatian Fraternal Union of America	20,391	6,643	679	27,713	28,665	9,089	37,754	1,005,821	2,000	967,288
Grand Orange Lodge of British America	.....	.....	.....	.....	5,056	.....	5,056	247,440	9,000	269,015
Independent Order of Foresters	3,729,347	137,215	.....	3,866,562	1,191,157	93,598	1,284,755	230,213,160	27,838,516	246,108,630
Knights of Columbus	158,479	.....	.....	158,479	133,277	.....	133,277	6,512,683	4,572,820	10,075,155
Lutheran Life Insurance Society of Canada	404,484	23,139	.....	427,623	138,246	3,396	141,642	21,468,733	2,974,429	21,848,714
North American Benefit Association	11,776	.....	29	11,805	14,785	.....	14,785	484,792	5,000	469,906
North West Commercial Travellers' Association of Canada	.....	.....	66,068	66,068	.....	.....	.....	2,372,870	290,510	2,392,667
Order of United Commercial Travelers of America	.....	19,123	9,204	28,327	.....	15,244	15,244	.....	.....	.....
Sons of Norway	63,765	965	.....	64,730	4,563	2,775	7,338	3,896,236	698,000	3,952,397
Sons of Scotland Benevolent Association	41,759	.....	.....	41,759	118,891	.....	118,891	3,909,245	228,000	3,955,360
Supreme Council of Royal Arcanum	4,592	.....	.....	4,592	4,734	.....	4,734	200,394	.....	.....
Ukrainian Mutual Benefit Assoc. of St. Nicholas of Canada	625	.....	89	714	1,723	.....	1,723	49,608	.....	47,418
United Transportation Union Insurance Association	16,629	20,939	.....	37,568	33,860	9,216	43,076	1,079,210	15,000	907,808
Workers Benevolent Association of Canada	13,818	560	4,782	19,160	47,325	55	47,380	740,692	5,000	703,895
Totals	4,655,938	245,299	81,237	4,982,474	1,901,692	149,600	2,051,292	288,190,272	38,073,775	307,653,655

TABLE IV—PROPERTY INSURANCE PREMIUMS AND LOSSES FOR 1977

(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
Acadia Insurance Co.	----------	----------	--------
Adanac General Insurance Co. of Canada	----------	----------	--------
Aetna Casualty Co. of Canada	805,993	165,099	488
Aetna Casualty & Surety Co.	188,383	362,702	51
Aetna Insurance Co.	146,253	*—61,609*	--------
Affiliated FM Insurance Co.	3,030,836	3,168,236	95
Agricultural Insurance Co.	----------	----------	--------
Albion Insurance Co. of Canada	1,695	9,081	18
Allendale Mutual Insurance Co.	3,709,517	597,456	620
Alliance Assurance Co. Ltd.	----------	----------	--------
Allstate Insurance Co.	----------	----------	--------
Allstate Insurance Co. of Canada	1,257,399	419,980	299
American Bankers Insurance Co. of Florida	213,439	70,683	301
American Home Assurance Co.	3,540,162	364,344	971
American Insurance Co.	9,498,588	3,439,018	276
American National Fire Insurance Co.	----------	----------	--------
American Reserve Insurance Co.	44,958	----------	--------
American Road Insurance Co.	6,531	----------	--------
Anglo Canada General Insurance Co.	3,054	154	1,983
Argonaut Insurance Co.	*—28,389*	----------	--------
Arkwright-Boston Manufacturer's Mutual Insurance Co.	491,284	2,513	19,549
Balboa Insurance Co.	6,803	----------	--------
Baltica-Skandinavia Insurance Co. of Canada	1,738	320	--------
Bankers and Traders Insurance Co. Ltd.	----------	----------	543
B.C.A.A. Insurance Co.	768,088	243,650	315
Beaver Insurance Co.	----------	----------	--------
British America Assurance Co.	----------	----------	--------
British Aviation Insurance Co. Ltd.	13,560	3,519	385
British Columbia Plate Glass Insurance Co.	----------	----------	--------
British Economic Insurance Co. Ltd.	----------	45,721	--------
Buffalo Insurance Co.	452,916	270,420	167
Balvert Fire Insurance Co.	219,743	124,804	176
Canada Accident and Fire Assurance Co.	162,453	12,312	1,319
Canada Security Assurance Co.	4	*—9,183*	--------
Canadian General Insurance Co.	8,749	29,380	29
Canadian Home Assurance Co.	306,459	121,200	252
Canadian Indemnity Co.	7,256,845	2,878,761	252
Canadian Pioneer Insurance Co.	----------	----------	--------
Canadian Provincial Insurance Co.	1,053,923	412,803	255
Canadian Surety Co.	6,780	*—2,232*	--------
Casualty Co. of Canada	607,693	339,495	178
Centennial Insurance Co.	----------	11,183	--------
Century Insurance Co. of Canada	3,285,093	1,261,579	260
Chateau Insurance Co.	1,863,243	432,747	430
Chrysler Insurance Co.	19,596	1,127	1,738
CNA Assurance Co.	921,903	400,288	230
Commerce and Industry Insurance Co.	292,377	60,981	479
Commerce & Industry Insurance of Canada	----------	----------	--------
Commercial Union Assurance Co. Ltd.	----------	34,129	--------
Commercial Union Assurance Co. of Canada	7,750,285	2,709,407	286
Commonwealth Insurance Co.	19,111,285	13,980,389	136
Consolidated Fire & Casualty Insurance Co.	121	----------	--------
Constitution Insurance Co. of Canada	806,487	300,279	268
Continental Casualty Co.	----------	----------	--------
Continental Insurance Co.	4,688,001	2,075,113	225
Co-operative Fire & Casualty Co.	6,126,138	3,322,663	184
Cornhill Insurance Co.	1,371,764	603,606	227
Coronation Insurance Co. Ltd.	861	----------	--------
Cumis Insurance Society, Inc.	574,352	240,136	239
Dominion Insurance Corp.	2,446,062	603,342	405
Dominion of Canada General Insurance Co.	3,520,685	1,429,588	246
Eagle Star Insurance Co. Ltd.	119	303	39
Eaton/Bay Insurance Co.	304,768	90,348	337
Ecclesiastical Insurance Office Ltd.	837,981	642,256	130
Economical Mutual Insurance Co.	----------	*—1,923*	--------
Elite Insurance Co.	6,460,981	2,473,457	261
Emmco Insurance Co.	95,571	6,016	1,588
Employer's Liability Assurance Corp. Ltd.	----------	----------	--------
Employers Mutual Fire Insurance Co.	----------	----------	--------
Employers Mutual Liability Insurance Co. of Wisconsin	558,518	305,303	182

TABLE IV—PROPERTY INSURANCE PREMIUMS AND LOSSES FOR 1977—*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
English & American Insurance Co. Ltd.	133,586	92,246	144
Excess Insurance Co. Ltd.	.....	.....	.....
Federal Fire Insurance Co. of Canada	975	3,487	27
Federal Insurance Co.	138,929	*—52,035*	.....
Federated Mutual Insurance Co.	1,161,183	577,820	200
Federation Insurance Co. of Canada	565,220	184,907	305
Fidelity Insurance Co. of Canada	287,600	199,709	144
Fidelity & Casualty Co. of New York	.....	.....	.....
Fire Insurance Co. of Canada	*—3,219*	7,772	.....
Fireman's Fund Insurance Co.	953,781	441,592	215
Fireman's Fund Insurance Co. of Canada	375,868	573,006	65
Fireman's Insurance Co. of Newark, N.J.	.....	.....	.....
First National Insurance Co. of America	.....	.....	.....
Florist's Mutual Insurance Co.	32,440	.....	.....
Ford Life Insurance Co.	.....	21,014	.....
Foremost Insurance Co. Grand Rapids, Michigan	2,946	*—2,158*	.....
Foresters Indemnity Co.	332,204	137,710	241
Fruit Growers Mutual Insurance Co.	.....	.....	.....
General Accident Assurance Co. of Canada	6,361,082	2,885,812	220
General Accident Fire & Life Assurance Corporation Ltd.	.....	.....	.....
General Insurance Co. of America	772,946	337,122	229
General Security Assurance Corp. of N.Y.	.....	.....	.....
General Security Insurance Co. of Canada	10,065	7,255	138
Gerling Global General Insurance Co.	5,927,108	2,217,078	267
Gibraltar General Insurance Co.	607,823	152,758	397
Globe Indemnity Co. of Canada	91,952	131,547	69
Gore Mutual Insurance Co.	2,426,245	1,021,265	237
Grain Insurance & Guarantee Co.	417,582	331,092	126
Granite State Insurance Co.	.....	.....	.....
Great American Insurance Co.	*—1,061*	*—41,688*	.....
Great Eastern Insurance Co.	481	*—4,811*	.....
Guarantee Co. of North America	*—18*	.....	.....
Guardian Assurance Co. Ltd.	.....	.....	.....
Guardian Insurance Co. of Canada	15,782,359	5,251,779	300
Guildhall Insurance Co. of Canada	.....	.....	.....
Halifax Insurance Co.	4,383,307	1,583,933	276
Hanover Insurance Co.	166,190	102,750	161
Hartford Fire Insurance Co.	185,427	*—7,816*	.....
Herald Insurance Co.	*—802*	.....	.....
Home Insurance Co.	244,513	3,228	7,574
Hudson Bay Insurance Co.	10,353	13,046	79
Imperial Guarantee & Accident Insurance Co. of Canada	2,618	122,500	02
Indemnity Marine Association Co. Ltd.	.....	.....	.....
Insurance Co. of North America	2,776,835	1,682,894	165
Insurance Corp. of B.C.	19,854,615	7,674,612	39
Insurance Corp. of Ireland Ltd.	283,575	*—11,914*	.....
Law, Union & Rock Insurance Co. Ltd.	.....	.....	.....
Liberty Mutual Fire Insurance Co.	11,287	*—13,082*	.....
Liberty Mutual Insurance Co.	*—5,753*	.....	.....
Liverpool & London & Globe Insurance Co. Ltd.	.....	.....	.....
London & Lancashire Insurance Co. Ltd.	.....	.....	.....
London & Midland General Insurance Co.	304,249	70,273	432
London & Scottish Assurance Corp. Ltd.	.....	.....	.....
London Assurance	81,945	31,366	261
Lumbermen's Mutual Casualty Co.	2,771,049	258,280	1,072
Lumbermen's Underwriting Alliance	.....	.....	.....
Maritime Insurance Co. Ltd.	50	.....	.....
Markel Insurance Co. of Canada	492,514	183,204	268
Maryland Casualty Co.	1,429	*—118,854*	.....
Merit Insurance	.....	.....	.....
Middlesex Insurance Co.	.....	*—17*	.....
Middlesex Mutual Insurance Co.	.....	.....	.....
Motors Insurance Corp.	1,570	794	197
Mutual Fire Insurance Co. of B.C.	528,840	305,250	173
National Employers Mutual General Insurance Association Ltd.	.....	15,501	.....
New Hampshire Insurance Co.	871,260	97,036	897
New India Assurance Co. Ltd.	8,593	13,270	.....

TABLE IV—PROPERTY INSURANCE PREMIUMS AND LOSSES FOR 1977—*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
New Zealand Insurance Co.	23,517	828	64
Niagara Fire Insurance Co.	.....	.....	.....
Non-Marine Underwriters, member of Lloyd's London, Eng.	12,945,645	5,586,529	231
North American Co. for Property & Casualty Insurance	46,514	*—19,564*	.....
North British & Mercantile Insurance Co. Ltd.	.....	.....	.....
Northern Assurance Co. Ltd.	.....	.....	.....
Northumberland General Insurance Co.	2,710,527	227,941	1,189
Norwich Union Fire Insurance Society Ltd.	305	*—54,946*	.....
Ocean Accident & Guarantee Corporation Ltd.	.....	.....	.....
Old Republic Insurance Co.	14,973	14,939	100
Old Republic Life Insurance Co.	.....	68,921	.....
Olympic Insurance Co.	9,047	218	4,150
Orion Insurance Co. Ltd.	131,514	77,277	170
Pacific Employers Insurance Co.	*—532*	.....	.....
Pearl Assurance Co. Ltd.	*—1,550*	*—15,312*	.....
Personal Insurance Co. of Canada	2,158	1,406	179
Perth Insurance Co.	.....	.....	.....
Philadelphia Manufacturers Mutual Insurance Co.	118,359	.....	.....
Phoenix Assurance Co. Ltd.	25,992	1,600	1,624
Phoenix Assurance Co. of Canada	102,417	35,533	288
Pitts Insurance Company	215,484	19,764	1,090
Pool Insurance Co.	24,786	*—5,703*	.....
Protection Mutual Insurance Co.	2,008,772	724,048	277
Povidence Washington Insurance Co.	572,073	349,229	163
Provincial Insurance Co. Ltd.	.....	.....	.....
Prudential Assurance Co. Ltd.	3,673,415	1,180,251	311
QBE Insurance Ltd.	*—150*	*—44,126*	.....
Quebec Assurance Co.	*—7,360*	1,233	.....
Queensland Insurance Co. Ltd.	.....	.....	.....
Reliance Insurance Co.	94,127	3,895	2,416
Roberts Mutual Fire Insurance Co.	51,823	108,932	47
Royal Exchange Assurance	21,130	*—302*	.....
Royal General Insurance Co. of Canada	1,024,512	214,875	476
Royal Insurance Co. of Canada	14,901,676	5,745,726	259
Safeco Insurance Co. of America	7,181,271	2,148,094	334
St. Paul Fire & Marine Insurance Co.	1,326,432	499,842	265
Saskatchewan Mutual Insurance Co.	816,113	312,943	260
Scottish Canadian Assurance Corp.	.....	.....	.....
Scottish Union & National Insurance Co.	*—56*	549	.....
Security Insurance Co. of Hartford	222,824	52,184	42
Security Mutual Casualty Co.	493,154	1,311,674	37
Security National Insurance Co.	660,875	266,136	248
Sentry Insurance, A Mutual Co.	157,672	59,057	266
Service Fire Insurance Co. of New York	.....	.....	.....
Simco & Erie General Insurance Co.	2,266,426	597,466	379
Sovereign General Insurance Co.	1,572,902	650,894	241
Stanstead & Sherbrooke Insurance Co.	2,944	.....	.....
State Farm Fire & Casualty Co.	.....	2,516	.....
Sun Alliance Insurance Co.	2,330,880	657,737	354
Sun Insurance Office Ltd.	.....	.....	.....
Switzerland General Insurance Co. Ltd.	374,657	289,796	129
Tokio Marine & Fire Insurance Co. Ltd.	290,001	693,854	41
Toronto General Insurance Co.	.....	.....	.....
Traders General Insurance Co.	1,076,501	377,510	285
Transamerica Insurance Co.	155	1	155
Transport Indemnity Co.	.....	.....	.....
Transport Insurance Co.	.....	.....	.....
Travelers Indemnity Co.	231,498	*—207*	.....
Travelers Indemnity Co. of Canada	5,316,594	1,476,367	360
Unigard Mutual Insurance Co.	29,526	*—731,188*	.....
United American Insurance Co.	.....	*—816*	.....
United Canada Insurance Co.	57,323	*—12,702*	.....
Union Insurance Society of Canton Ltd.	.....	.....	.....
United States Fidelity & Guarantee Co.	505,396	57,751	875
United States Fire Insurance Co.	1,643,172	532,251	308
Unity Fire & General Insurance Co.	135,043	41,413	326
Utica Mutual Insurance Co.	43,940	14,522	302
Victoria Insurance Co. of Canada	898,177	798,772	112

TABLE IV—PROPERTY INSURANCE PREMIUMS AND LOSSES FOR 1977—*Continued*

Name of Insurer	Direct Premiums Written (1)	Direct Losses Incurred (2)	Ratio of (2) to (1)
	$	$	Per Cent
Wawanesa Mutual Insurance Co.	9,030,911	3,417,491	264
Wellington Fire Insurance Co.	----------	----------	----------
Westchester Fire Insurance Co.	----------	----------	----------
Western Assurance Co.	1,378,048	757,638	181
Western Union Insurance Co.	1,019,534	361,843	281
Yasuda Fire & Marine Insurance Co. Ltd.	786,062	198,453	396
Yorkshire Insurance Co. Ltd.	----------	----------	----------
Zurich Insurance Co.	5,509,793	1,797,921	306
Totals for 1977	248,230,691	101,324,431	41
Totals for 1976	209,699,313	112,421,738	53

TABLE V—PROPERTY INSURANCE SUMMARY
(000's omitted)

Year	Net Premiums Earned	Net Losses Incurred	Ratio Losses Incurred to Premiums Earned
	$	$	Per Cent
1973	107,129	65,936	61
1974	114,495	96,512	84
1975	137,819	97,114	71
1976	209,699	112,422	53
1977	248,230	101,324	41

TABLE VI—RECIPROCAL EXCHANGE PREMIUMS AND LOSSES FOR 1977

Name of Exchange	Net Premiums Written (1)	Net Premiums Earned (2)	Net Losses Incurred (3)	Net Ratio of (3) to (2)
	$	$	$	Per Cent
Lumberman's Underwriting Alliance	1,259,254	1,565,225	304,018	514
Truck Insurance Exchange	163,387	163,257	*—130,716*	——
Totals for 1977	1,422,641	1,728,482	173,302	10
Totals for 1976	2,123,854	1,822,674	103,083	5

TABLE VII—AUTOMOBILE INSURANCE PREMIUMS AND CLAIMS FOR 1977

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

Name of Insurer	Direct Premiums Written (1)	Direct Losses Incurred (2)
	$	$
Acadia Insurance Co.	----------	----------
Adanac General Insurance Co. of Canada	----------	----------
Aetna Casualty & Surety Co.	10,068	26,450
Aetna Casualty Co. of Canada	2,482	395
Aetna Insurance Co.	50	*—7,128*
Affiliated FM Insurance Co.	----------	----------
Albion Insurance Co. of Canada	23	----------
Alliance Assurance Co. Ltd.	----------	----------
Allstate Insurance Co.	----------	193
Allstate Insurance Co. of Canada	1,694	*—178,090*
American Home Assurance Co.	41,162	14,202
American Insurance Co.	1,948	837
American Mutual Liability Insurance Co.	*—364*	*—53,541*
American National Fire Insurance Co.	----------	----------
American Re-Insurance Co.	----------	----------
American Road Insurance Co.	188,511	116,621
Bankers & Traders Insurance Co. Ltd.	----------	----------
B.C.A.A. Insurance Co.	*—196*	----------
Beaver Insurance Co.	----------	----------
British American Assurance Co.	----------	----------
British Columbia Motorist Insurance Co.	----------	----------
Buffalo Insurance Co.	*—4*	----------
Calvert Fire Insurance Co.	6,284	----------
Canada Accident and Fire Assurance Co.	----------	*—33,452*
Canada Security Assurance Co.	----------	----------
Canadian General Insurance Co.	188	58,915
Canadian Home Assurance Co.	766	33,598
Canadian Indemnity Co.	80,206	800,475
Canadian Pioneer Insurance Co.	----------	----------
Canadian Provincial Insurance Co.	10,440	67,247
Canadian Surety Co.	13	69,505
Casualty Co. of Canada	----------	*—6,952*
Century Insurance Co. of Canada	*—442*	*—123,827*
Chateau Insurance Co.	1,006	1,438
Chrysler Insurance Co.	161,361	118,777
CNA Assurance Co.	10,007	19,702
Commercial Union Assurance Co. of Canada	25,846	5,634
Commonwealth Insurance Co.	----------	----------
Consolidated Fire & Casualty Insurance Co.	----------	*—205*
Continental Casualty Co.	----------	----------
Continental Insurance Co.	57,464	156,582
Co-operative Fire & Casualty Co.	1,712	133,556
Cornhill Insurance Co. Ltd.	4,104	85,001
Cumis Insurance Society, Inc.	787	----------
Dominion Insurance Corp.	*—412*	*—4,518*
Dominion of Canada General Insurance Co.	----------	33,796
Eagle Star Insurance Co. Ltd.	----------	*—5,814*
Eaton/Bay Insurance Co.	81	----------
Economical Mutual Insurance Co.	*—22*	*—8,844*
Elite Insurance Co.	----------	*—6*
Emmco Insurance Co.	----------	----------
Employer's Liability Assurance Corporation Ltd.	----------	----------
Employers Mutual Casualty Co.	----------	*—6,156*
Employers Mutual Liability Insurance Co. of Wisconsin	9,700	*—1,396*
Employers Mutual Insurance Co.	----------	----------
Employers Re-Insurance Corp.	----------	----------
Excess Insurance Co. Ltd.	----------	----------
Federal Fire Insurance Co. of Canada	*—107*	*—450*
Federal Insurance Co.	*—190*	15,422
Federated Mutual Insurance Co.	127,378	144,579
Federation Insurance Co. of Canada	----------	12,942
Fidelity & Casualty Co. of New York	----------	----------
Fidelity Insurance Co. of Canada	692	643
Fire Insurance Co. of Canada	*—4*	*—1,629*
Fireman's Fund Insurance Co.	*—154*	5,727
Firemen's Fund Insurance Co. of America	25,269	83,918
First National Insurance Co. of America	4,249	87,058
Foremost Insurance Co., Grand Rapids, Michigan	*—79*	----------
Fruit Growers Mutual Insurance Co.	----------	----------

TABLE VII—AUTOMOBILE INSURANCE PREMIUMS AND CLAIMS FOR 1977—*Continued*

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

Name of Insurer	Direct Premiums Written (1)	Direct Losses Incurred (2)
	$	$
General Accident Assurance Co. of Canada	----------	41,741
General Accident Fire & Life Assurance Corp. Ltd.	----------	----------
General Insurance Co. of America	1,037	39,868
General Security Assurance Corporation of N.Y.	----------	----------
General Security Insurance Co. of Canada	*—7*	2,083
Gerling Global General Insurance Co.	22,875	8,944
Globe Indemnity Co. of Canada	1,502	4,515
Gore Mutual Insurance Co.	*—56*	122,805
Granite State Insurance Co.	----------	----------
Great American Insurance Co.	75	10,085
Great Eastern Insurance Co.	8,612	2,006
Guardian Assurance Co. Ltd.	----------	----------
Guardian Insurance Co. of Canada	43,238	127,325
Guildhall Insurance Co. of Canada	----------	----------
Halifax Insurance Co.	*—14*	*—24,850*
Hartford Fire Insurance Co.	8,688	*—49,196*
Home Insurance Co.	3,087	*—56,034*
Hudson Bay Insurance Co.	----------	*—2*
Ideal Mutual Insurance Company	11,021	7,370
Imperial Guarantee & Accident Insurance Co. of Canada	47	*—20,659*
Insurance Co. of North America	2,263	*—62,369*
Insurance Corporation of British Columbia	360,347,003	239,720,987
Insurance Corporation of Ireland Ltd.	120	----------
Law, Union & Rock Insurance Co. Ltd.	----------	----------
Liberty Mutual Fire Insurance Co.	101,063	*—82,203*
Liberty Mutual Insurance Co.	*—245*	5,486
Liverpool & London & Globe Insurance Co. Ltd.	----------	----------
London & Edinburgh General Insurance Co. of Canada	*—29*	69,993
London & Lancashire Insurance Co. Ltd.	----------	----------
London & Midland General Insurance Co.	----------	74,644
London & Scottish Assurance Corp. Ltd.	----------	----------
London Assurance	----------	20,173
Lumbermen's Mutual Casualty Co.	*—121*	45,728
Markel Insurance Co. of Canada	21,442	168,480
Maryland Casualty Co.	----------	3,859
Merit Insurance Co.	----------	----------
Missiquoi & Rouville Insurance Co.	----------	----------
Motors Insurance Corp.	232,211	199,222
Mutual Boiler & Machinery Insurance Co.	----------	----------
National Employers Mutual General Insurance Assoc. Ltd.	----------	25,368
New Hampshire Insurance Co.	12,616	*—3,987*
New India Assurance Co. Ltd.	----------	----------
Niagara Fire Insurance Co.	----------	----------
Non-Marine Underwriters, member of Lloyd's Lon., Eng.	*—12,382*	*—133,151*
North American Co. for Property & Casualty Ins.	74	----------
North British & Mercantile Insurance Co. Ltd.	----------	----------
Northern Assurance Co. Ltd.	----------	----------
Northumberland General Insurance Co.	27,968	----------
Norwich Union Fire Insurance Society Ltd.	*—7*	10,636
Ocean Accident & Guarantee Corporation Ltd.	----------	----------
Old Republic Insurance Co.	10,169	----------
Olympic Insurance Co.	----------	----------
Orion Insurance Co. Ltd.	----------	----------
Pacific Employers Insurance Co.	*—3*	42,840
Pearl Assurance Co.	*—5*	*—2,196*
Perth Insurance Co.	----------	----------
Phoenix Assurance Co. of Canada	8,222	41,272
Provincial Insurance Co. Ltd.	----------	----------
Prudential Assurance Co. Ltd.	1,966	85,869
Q.B.E. Insurance Ltd.	----------	*—9,445*
Quebec Assurance Co.	140	4,229
Queensland Insurance Co. Ltd.	----------	----------
Reliance Insurance Co.	*—1,031*	42,002
Royal Exchange Assurance	----------	----------
Royal General Insurance Co. Ltd.	----------	26,521
Royal General Insurance Co. of Canada	----------	----------
Royal Insurance Co. of Canada	112,112	364,792
Rafeco Insurance Co. of America	553	35,023

TABLE VII—AUTOMOBILE INSURANCE PREMIUMS AND CLAIMS FOR 1977—*Continued*

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

Name of Insurer	Direct Premiums Written (1)	Direct Losses Incurred (2)
	$	$
St. Paul Fire & Marine Insurance Co.	4,218	20,347
Saskatchewan Mutual Insurance Co.	*—9*	7,140
Scottish Canadian Assurance Corp.	----------	----------
Scottish Union & National Insurance Co.	----------	----------
Security Mutual Casualty Co.	*—286*	8,880
Sentry Insurance, A Mutual Co.	488	42
Service Fire Insurance Co. of New York	----------	----------
Sovereign General Insurance Co.	315	*—5,556*
Stanstead & Sherbrooke Insurance Co.	----------	5,607
State Farm & Fire Casualty Co.	----------	----------
State Farm Mutual Auto Insurance Co.	*—56*	63,701
Sun Alliance Insurance Co.	64	*—6,162*
Sun Insurance Office Ltd.	----------	----------
Switzerland General Insurance Co. Ltd.	----------	52,594
Tokio Marine & Fire Insurance Co. Ltd.	28,913	9,963
Toronto General Insurance Co.	----------	*—20*
Traders General Insurance Co.	3,478	14,300
Transport Indemnity Co.	----------	----------
Transport Insurance Co.	*—2*	1,370
Travellers Indemnity Co.	14	*—3,292*
Travellers Indemnity Co. of Canada	*—1,296*	143,262
Transportation Indemnity Co. of Canada	----------	----------
Unigard Mutual Insurance Co.	*—1,845*	194,288
Union Insurance Society of Canton Ltd.	----------	----------
United Canada Insurance Co.	378,032	184,351
United States Fidelity & Guarantee Co.	7,136	22,836
United States Fire Insurance Co.	1,225	3,832
Unity Fire & General Insurance Co.	666	4
Utica Mutual Insurance Co.	10,169	1,683
Victoria Insurance Co. of Canada	10,638	176
Wawanesa Mutual Insurance Co.	----------	99,650
Wellington Fire Insurance Co.	----------	----------
Westchester Fire Insurance Co.	----------	----------
Westco Insurance Co.	----------	----------
Western Assurance Co.	11,095	*—123,172*
Western Union Insurance Co.	----------	*—31,716*
Yorkshire Insurance Co. Ltd.	----------	----------
Zurich Insurance Co.	421	*—240,101*
Totals for 1977	362,189,099	242,994,986
Totals for 1976	178,230,108	279,943,439

TABLE VIII—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1977

Name of Insurer	Fidelity		Surety	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
Aetna Casualty Co. of Canada	34,976	*—1,036*	3,328	*—66*
Aetna Casualty & Surety Co.	1,606	*—230*	164,343	*—6,086*
Aetna Insurance Co.	----	165	----	----
Affiliated FM Insurance Co.	1,623	18,919	----	----
Allstate Insurance Co. of Canada	----	----	682	----
American Insurance Co.	----	2,982	959	----
Argonaut Insurance Co.	----	----	----	*—39,349*
BCAA Insurance Co.	----	*—201,370*	----	----
Canada Accident & Fire Assurance Co.	13,759	----	68,420	----
Canadian General Insurance Co.	595	*—2,347*	186,853	*—400*
Canadian Home Assurance Co.	260	----	----	----
Canadian Indemnity Co.	321,456	76,708	808,454	*—17,954*
Canadian Surety Co.	----	*—1,000*	175,713	*270,461*
Casualty Co. of Canada	328	800	1,750	*—600*
Century Insurance Co. of Canada	23,605	*—5,670*	7,085	----
Chateau Insurance Co.	359	----	28	----
CNA Assurance Co.	*—105*	----	38,155	----
Commerce & Industry Insurance Co. of Canada	----	----	----	33,590
Commercial Union Assurance Co. of Canada	88,823	20,524	4,842	*—964*
Constitution Insurance Co. of Canada	----	----	1,811	----
Continental Insurance Co.	164,141	*—22,062*	104,793	1,620
Co-operative Fire & Casualty Co.	12,570	*—7,852*	13,888	2,632
Cumis Insurance Society, Inc.	198,393	190,183	----	----
Dominion Insurance Corp.	11,536	*—1,307*	77,926	910
Dominion of Canada General Insurance Co.	6,939	808	10,969	*—342*
Eagle Star Insurance Co. Ltd.	153	----	----	----
Eaton/Bay Insurance Co.	50	----	593	----
Elite Insurance Co.	----	----	1,393,050	442,376
Federal Insurance Co.	1,119	7,787	61,986	----
Federated Mutual Insurance Co.	8,536	415	4,901	514
Fidelity Insurance Co. of Canada	2,068	641,464	1,492,574	810,942
Firemen's Fund Insurance Co.	84,181	7,372	5,142	14
Firemen's Fund Insurance Co. of America	----	3,562	66,824	36
General Accident Assurance Co. of Canada	45,042	5,414	48,591	6,904
General Insurance Co. of America	7,861	*—4,903*	13,610	*—3,021*
General Security Insurance Co. of Canada	----	----	5,434	----
Gerling Global General Insurance Co.	887	----	339	----
Globe Indemnity Co. of Canada	1,052	----	835	1,610
Gore Mutual Insurance Co.	3,914	----	26,353	*—331*
Grain Insurance & Guarantee Co.	250	----	86	----
Great American Insurance Co.	45	*—283*	895	31,200
Guarantee Co. of North America	143,752	----	----	----
Guardian Insurance Co. of Canada	112,467	7,822	287,178	*—10,381*
Halifax Insurance Co.	2,807	----	5,610	----
Hartford Fire Insurance Co.	1,050	*—480*	990	----
Home Insurance Co.	2,083	----	15,585	----
Hudson Bay Insurance Co.	----	----	183	----
Imperial Guarantee & Accident Insurance of Canada	1,040	1,468	161	*—2,952*
Insurance Co. of North America	77,156	*—96,837*	8,033	103,782
Insurance Corporation of B.C.	147,808	9,976	62,270	*—244*
Liberty Mutual Insurance Co.	1,936	1	----	----
Lumbermen's Mutual Casualty Co.	----	*—68*	----	----
Markel Insurance Co. of Canada	----	----	190	----
Maryland Casualty Co.	----	----	112	----
Mortgage Insurance Co. of Canada	----	----	235,673	16,293
Pearl Assurance Co.	----	----	----	*—3,500*
Phoenix Assurance Co. of Canada	----	9,197	175	----
Pitts Insurance Co.	----	----	16,020	----
Prudential Assurance Co. Ltd.	10,147	----	4,740	4,665
Quebec Assurance Co.	25	258	25	2,500
Royal General Insurance Co. of Canada	7,581	*—3,197*	3,411	*—8,766*
Royal Insurance Co. of Canada	112,064	523,118	33,616	8,584
Safeco Insurance Co. of America	1,727	*—310*	213,515	*—7,421*
St. Paul Fire & Marine Insurance Co.	9,591	424	16,082	1,534
Seaboard Surety Co.	----	----	1,954	----
Sentry Insurance, A Mutual Co.	----	77	----	----
Simcoe & Erie General Insurance Co.	920	----	----	----
Sun Alliance Insurance Co.	24,474	279	5,682	----

TABLE VIII—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1977—*Continued*

Name of Insurer	Fidelity		Surety	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
Toronto General Insurance Co. Ltd.	.....	.....	.....	*—479*
Traders General Insurance Co.	.....	.....	.....	*—4,799*
Travels Indemnity Co.	*—224*	*—2*	*—6,163*	*—1*
Travelers Indemnity of Canada	23,220	343	93,991	.....
United States Fidelity & Guarantee Co.	20,884	108,939	87,486	448,835
United States Fire Insurance Co.	20,357	6,658	1,621	1,302
Wawanesa Mutual Insurance Co.	2,367	.....	9,911	1,491
Western Assurance Co.	8,864	*—117,121*	3,709	*—750*
Western Surety Co.	.....	.....	472,000	10,750
Zurich Insurance Co.	11,500	318	.....	.....
Totals for 1977	1,779,618	1,179,752	6,364,912	2,094,139
Totals for 1976	1,471,926	580,412	5,826,745	679,365

TABLE VIII—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1977—*Continued*

Name of Insurer	Liability		Boiler and Machinery	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
Aetna Casualty & Surety Co.	224,758	178,688	460	*—6*
Aetna Casualty Co. of Canada	16,145	5,545		
Aetna Insurance Co.	4,000	*—46,521*		
Affiliated FM Insurance Co.	33,636	192,838	11,454	
Albion Insurance Co. of Canada	259	5,230		
Allendale Mutual Insurance Co.			1,184,916	84,389
Allstate Insurance Co. of Canada	73,403	15,436		
American Home Assurance Co.	750,632	*—202,150*		
American Insurance Co.	350,713	46,734		
American Mutual Liability Insurance Co.	1,101			
Argonaut Insurance Co.		*—38,352*		
Arkwright-Boston Manufacturers Mutual Ins. Co.			296,969	*—14,636*
Boiler Inspection Co. of Canada			1,142,688	745,995
British Aviation Insurance Co. Ltd.	35,111	55,341		
Buffalo Insurance Co.	97,203	*—27,146*		
Calvert Fire Insurance Co.	20,374			
Canada Accident & Fire Assurance Co.	29,209	6,492	1,984	
Canadian General Insurance Co.	3,137	63,403		
Canadian Home Assurance Co.	7,688	29,569		
Canadian Indemnity Co.	7,378,390	3,929,841	*—89*	
Canadian Provincial Insurance Co.	101,439	*—6,476*		
Canadian Surety Co.	740	*—3,668*		
Casualty Co. of Canada	38,103	137,512		
Century Insurance Co. of Canada	249,100	575,055	3,774	*—850*
Chateau Insurance Co.	130,892	22,897	171	
CNA Assurance Co.	291,444	308,719		
Commerce & Industry Insurance Co.	36,736			
Commercial Union Assurance Co. of Canada	1,399,936	3,856,142	541,955	171,952
Constitution Insurance Co. of Canada	43,023	15,100		
Continental Insurance Co.	440,667	1,809,523	57,619	*—18,580*
Co-operative Fire & Casualty Co.	375,435	380,100		
Cornhill Insurance Co. Ltd.	101,087	7,952		
Coronation Insurance Co. Ltd.	1,430			
Cumis Insurance Society Ltd.	75,035	10,699		
Dominion Insurance Corp.	340,705	121,329	24,225	3,670
Dominion of Canada General Insurance Co.	251,923	492,264	541	
Eagle Star Insurance Co. Ltd.	7,626	*—3,947*		
Eaton/Bay Insurance Co.	386			
Ecclesiastical Insurance Office Ltd.	60,114	27,424		
Economical Mutual Insurance Co.		1,461		
Elite Insurance Co.	405,370	113,484		
Employers' Mutual Liability Insurance Co. of Wisconsin	52,697	2,875		
Employers Re-Insurance Co.	309,417	192,429		
Federal Fire Insurance Co. of Canada	771	*—67*		
Federal Insurance Co.	6,665	*—133,553*		
Federated Mutual Insurance Co.	361,310	725,611		
Federation Insurance Co. of Canada	48,838	*—5,879*		
Fidelity Insurance Co. of Canada	2,068	5,111		
Fire Insurance Co. of Canada	*—10*	47,713		
Fireman's Fund Insurance Co.	851,682	416,500	1,711	
Fireman's Fund Insurance Co. of America	235,995	112,007	325	
Foremost Insurance Co. of Grand Rapids, Mich.	323	*—163*		
General Accident Assurance Co. of Canada	1,136,020	138,630		
General Insurance Co. of America	138,328	121,714		
General Security Insurance Co. of Canada	255,829	110,708		
Gerling Global General Insurance Co.	1,274,099	787,384	435,248	359,279
Gibraltar General Insurance Company	193,442	52,823		
Globe Indemnity Co. of Canada	5,828	21,101	350	
Gore Mutual Insurance Co.	227,950		2,915	
Grain Insurance and Guarantee Co.	53,314	23,660		
Great American Insurance Co.	*—847*	*—9,171*	*—815*	
Great Eastern Insurance Co.	*—6*			
Guarantee Co. of North America	34,916	10,863		
Guardian Insurance Co. of Canada	2,429,860	1,533,610	29,314	19,759
Halifax Insurance Co.	416,820	186,962	2,608	
Hanover Insurance Co.	*—30*			

TABLE VIII—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1977—*Continued*

Name of Insurer	Liability		Boiler and Machinery	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
Hartford Fire Insurance Co.	105,770	190,419		
Home Insurance Co.	19,324	*—70,404*	1,846	
Hudson Bay Insurance Co.	1,429		155	
Ideal Mutual Insurance Company	15,095	593		
Imperial Guarantee & Accident Insurance of Canada	35,875	*—15,960*	717	
Insurance Co. of North America	74	2,824		
Insurance Corporation of B.C.	4,271,881	788,876	516,693	49,701
Insurance Corporation of Ireland Ltd.	81,865	11,417		
Liberty Mutual Fire Insurance Co.	1,398	*—845*		
Liberty Mutual Insurance Co.	133,484	74,463		
London & Midland General Insurance Co.	8,143			
London Assurance		15,594		
Lumbermen's Mutual Casualty Co.	142,309	*—51,702*	34,106	*—58,299*
Markel Insurance Co. of Canada	273,434	12,648		
Maryland Casualty Co.	*—117*	2,863		
Midland Insurance Co.	11,777			
National Employers' Mutual General Insurance Association Ltd.		700		
New Hampshire Insurance Co.	121,477	12,088		
Non-Marine Underwriters, Member of Lloyd's	1,244,336	783,307		
Northumberland General Insurance Co.	108,200			
Norwich Union Fire Insurance Society Ltd.		9,553		
Orion Insurance Co. Ltd.	4,727			
Pacific Employer's Insurance Co.		69		
Pearl Assurance Co. Ltd.		2,629		
Personal Insurance Co. of Canada	11,503	5,812		
Philadelphia Manufacturers Mutual Insurance Co.			16,571	
Phoenix Assurance Co. of Canada	1,505	*—19,050*		
Pitts Insurance Co.	1,455			
Protection Mutual Insurance Co.			576,331	*—145,792*
Prudential Assurance Co. Ltd.	528,126	257,738	4,371	1,200
Q.B.E. Insurance Ltd.		1,924		
Quebec Assurance Co.	*—1*	*—13,375*		256
Reliance Insurance Co.	4,880	16,757	164	
Royal General Insurance Co. of Canada	204,415	123,331	6,144	1,271
Royal Insurance Co. of Canada	1,800,592	2,925,368	260,337	345,746
Safeco Insurance Co. of America	944,902	309,081		
St. Paul Fire & Marine Insurance Co.	237,243	198,030	3,288	349
Saskatchewan Mutual Insurance Co.	49,216	44,308		
Seaboard Surety Co.	12,475			
Security Insurance Co. of Hartford	1,727	94		
Security Mutual Casualty Co.	11,060	11,996		
Sentry Insurance, A Mutual Co.	119	4		
Simco & Erie General Insurance Co.	2,002,722	1,221,849		
Sovereign General Insurance Co.	25,969	5,107		
Stanstead & Sherbrooke Insurance Co.	651			
Sun Alliance Insurance Co.	269,351	32,736	1,881	1,000
Switzerland General Insurance Co. Ltd.	38,599	8,679		
Tokio Marine & Fire Insurance Co. Ltd.	3,557	588	2,887	3,859
Toronto General Insurance Co. Ltd.		10,000		
Traders General Insurance Co.	292	374		
Transport Insurance Co.	5,000			
Travels Indemnity Co.	60,244	66,912	375	
Travels Indemnity Co. of Canada	490,516	1,734,986	16,865	1,119
Travelers Insurance Co.		42		
Unigard Mutual Insurance Co.	187	*—246,145*		
United Canada Insurance Co.	1,145			
United States Fidelity & Guarantee Co.	293,900	182,759		
United States Fire Insurance Co.	1,593,726	959,818	1,350	103
Unity Fire & General Insurance Co.	17,863			
Victoria Insurance of Canada	505,268	218,554		
Wawanesa Mutual Insurance Co.	889,103	689,967		
Western Assurance Co.	273,259	165,149	10,740	771
Western Union Insurance Co.	131,099	158,398		
Yasuda Fire & Marine Insurance Co. Ltd.	2,412			
Zurich Insurance Co.	615,787	262,922	6,952	
Totals for 1977	39,022,581	27,475,231	5,200,096	1,552,256
Totals for 1976	27,091,927	22,324,937	4,831,093	1,831,422

TABLE VIII—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1977—*Continued*

Name of Insurer	Aircraft		Marine	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
Aetna Casualty & Surety Co.	36,555			
Aetna Casualty Co. of Canada				23
Aetna Insurance Co.			108	*—13,199*
Affiliated FM Insurance Co.			34,885	*—38,645*
American Home Assurance Co.	*—885*	56,206	273,218	*—140,198*
Assurances Generales de France			16,898	14,393
Aviation & General Insurance Co. Ltd.	268,441	70,854		
Bishopgate Insurance Co. Ltd.			7,755	12,707
British Aviation Insurance Co. Ltd.	756,711	577,895		
Buffalo Insurance Co.	2,990		*—4,825*	15,393
Canadian Indemnity Co.				367
Centennial Insurance Co.			*—12*	*—305*
Century Insurance Co. of Canada			1,657,882	1,259,496
Chateau Insurance Co.	463,513	79,568	*—564*	6,838
Commercial Union Assurance Co. Ltd.		95,489		
Commercial Union Assurance Company of Canada			240,712	178,975
Commonwealth Insurance Company	460,637	307,620	2,126,532	3,871,137
Confederation Life Insurance Co.	9,509,456			
Constitution Insurance Co. of Canada	1,530	10,848		
Continental Insurance Co.	238,828	318,585	295,342	273,532
Co-operative Fire & Casualty Co.				81
Coronation Insurance Co. Ltd.	283,568	253,779		
Dominion Insurance Corp.			2,606	745
Eagle Star Insurance Co. Ltd.	515,802	201,625		
Eaton/Bay Insurance Co.			357	79
English & American Insurance Co. Ltd.	41,416	*—11,846*	5,875	1,425
Federal Insurance Co.			237,066	146,493
Federation Insurance Co. of Canada			44,567	26,667
Fireman's Fund Insurance Co.			2,712,426	3,282,865
Fireman's Fund Insurance Co. of America				*—1,283,664*
Foremost Insurance Co. of Grand Rapids, Mich.			*—352*	*—60,312*
General Security Insurance of Canada			*—66,934*	17,005
Globe Indemnity Co. of Canada			539	
Gore Mutual Insurance Co.		26	18	34,565
Great American Insurance Co.				*—28,762*
Great Eastern Insurance Co.		*—58,658*		
Guardian Insurance Co. of Canada	*—23,781*		745,903	214,687
Halifax Insurance Co.			1,773	*—6,421*
Hartford Fire Insurance Co.			342,551	347,603
Home & Overseas Insurance Co. Ltd.			7,703	13,617
Home Insurance Co.	5,214	7,619	6,431	496
Insurance Co. of North America	224,650	153,481	1,640,200	1,569,859
Insurance Corp. of B.C.			1,402,214	3,700,105
Insurance Corp. of Ireland Ltd.	103,542	3,240		
London & Hull Maritime Insurance Co. Ltd.			7,755	16,526
London Assurance			576,932	116,075
Lumbermen's Mutual Casualty Co.			10,255	17,670
Malvern Insurance Co. Ltd.			16,898	13,756
Maritime Insurance Co. Ltd.			7,898	*—1,300*
Middlesex Insurance Co.	68,185	67,680		
New Zealand Insurance Co. Ltd.			84,674	47,435
Niagara Fire Insurance Co.				1,571
Non-Marine Underwriters, Member of Lloyd's	3,949,555	2,261,006		
Northumberland General Insurance Co.			9,893	254,462
Norwich Union Fire Insurance Society Ltd.			148,833	138,819
Orion Insurance Co.	1,252,637	965,226		
Pacific Coast Fishermen's Mutual Marine Insurance Co.			3,166,560	1,157,566
Phoenix Assurance Co. Ltd.	481,223	133,064	186,464	280,072
Pohjola Insurance Co. Ltd.			16,900	11,259
Prudential Assurance Co. Ltd.	59,749	5,454	123,154	71,355
Q.B.E. Insurance Ltd.				*—337*
Quebec Insurance Co.				*—550*
Reliance Insurance Co.			203	1,001
Royal Exchange Assurance				74
Royal Insurance Co. of Canada			347,547	276,464
St. Paul Fire, A Marine Insurance Co.	39,997	6,346	416,092	329,271

TABLE VIII—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1977—*Continued*

Name of Insurer	Aircraft		Marine	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
Scottish Dominion Insurance Co. Ltd.	.....	.....	8,449	7,194
Scottish Blue Insurance Co. Ltd.	.....	.....	15,943	13,607
Simco & Erie General Insurance Co.	3,158,954	3,723,281	410,617	85,352
Sirius Insurance Co. Ltd.	.....	.....	16,900	11,277
Switzerland General Insurance Co. Ltd.	.....	.....	299,430	216,684
Tokio Marine & Fire Insurance Co. Ltd.	.....	.....	103,808	41,505
Travelers Indemnity Co.	1,194,472	563,013	123,373	85,116
Travelers Indemnity Co. of Canada	.....	.....	203,330	173,465
Unigard Mutual Insurance Co.	.....	.....	.....	2,095
United States Fidelity & Guarantee Co.	9,623	38,999	.....	.....
United States Fire Insurance Co.	.....	.....	87,588	42,252
Victoria Insurance Co. of Canada	88,386	13,220	*—1,041*	.....
Wananesa Mutual Insurance Co.	.....	.....	.....	*—32*
Western Assurance Co.	*—2,799*	605	120,126	81,329
Totals for 1977	23,188,169	9,844,225	18,239,455	16,908,680
Totals for 1976	14,229,274	11,771,868	17,666,065	12,055,654

TABLE VIII—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1977—*Continued*

Name of Insurer	Credit		Title and Mortgage	
	Net Premiums Written	Net Losses Incurred	Net Premiums Written	Net Losses Incurred
	$	$	$	$
American Credit Indemnity Co. of New York	71,116	*—11,338*		
Continental Insurance Co.		*—324*		
Dominion Insurance Corp.		*—721*		
Insmor Mortgage Insurance Co.			716,734	41,954
Lawyers Title Insurance Co.			4,817	
Mortgage Insurance Co. of Canada	235,673	16,293	4,457,480	1,194,124
Royal General Insurance Company of Canada	40,600			
Sovereign Mortgage Insurance Co.			359,948	465,105
Totals for 1977	347,389	3,910	5,538,979	1,701,183
Totals for 1976	651,555	583,518	3,833,901	731,028

TABLE VIII—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1977—*Continued*

Name of Insurer	Personal Accident and Sickness	
	Net Premiums Written	Net Losses Incurred
	$	$
Abbey Life Insurance Co. of Canada	14,214	5,011
Aetna Life Insurance Co.	2,175,628	1,196,084
Alliance Mutual Life Insurance Co.	14,937	68,106
Allstate Insurance Co.	6,462	*—2,197*
Allstate Insurance Co. of Canada	367,711	10,530
Allstate Life Insurance Co. of Canada	540	40
American Banker's Insurance Co. of Florida	2,036	----------
American Banker's Life Assurance Co. of Canada	27,273	19,120
American Home Assurance Co.	514,142	505,472
Bankers Life Co.	1,813	5,983
BCAA Insurance Co.	1,498,922	490,200
British Aviation Insurance Co. Ltd.	6,026	----------
British Pacific Life Insurance Co.	89,908	11,174
Canada Accident & Fire Assurance Co.	9,613	3,691
Canada Life Assurance Co.	4,627,637	4,419,299
Canadian Indemnity Co.	60	----------
Capital Life Insurance Co.	93,978	91,595
Casualty Co. of Canada	30	----------
Chrysler Life Insurance Co. of Canada	10,543	5,544
CNA Assurance Co.	3,250,036	3,129,910
Combined Insurance Co. of America	1,541,634	516,765
Commercial Union Assurance Co. of Canada	394,341	197,090
Confederation Life Insurance Co.	----------	6,093,519
Connecticut General Life Insurance Co.	67,705	----------
Constellation Life Assurance Co. of Canada	1,026,755	705,310
Constitution Insurance Co. of Canada	----------	*—530*
Continental Assurance Co.	3,754	----------
Continental Insurance Co.	254,729	245,803
Co-operative Fire & Casualty Co.	425,637	300,837
Credit Life Insurance Co.	18,724	7,663
Crown Life Insurance Co.	21,878,336	23,172,391
Cuna Mutual Insurance Society	*—3,496*	49,189
Cumis Life Insurance Co.	17,113	10,869
Dominion Insurance Corp.	209,769	30,928
Dominion Life Assurance Co.	850,589	625,554
Dominion of Canada General Insurance Co.	48,064	22,275
Eaton/Bay Insurance Co.	2,503	1,541
Economical Mutual Insurance Co.	14,231	3,221
Emmco Insurance Co.	7,092	10,936
Employers Mutual Liability Insurance Co. of Wisconsin	117	----------
Equitable Life Assurance Society of the United States	582,725	425,593
Equitable Life Insurance Co. of Canada	189,648	177,444
Excelsior Life Insurance Co.	3,667,217	3,910,938
Federal Life & Casualty Co.	206,926	346,151
Federated Life Insurance Co.	8,653	5,058
Federated Mutual Insurance Co.	888	----------
Financial Life Assurance Co. of Canada	85,005	50,463
Fireman's Fund Insurance Co.	665	5,769
Fireman's Fund American Life Ins. Co.	6,855	----------
Fireman's Fund Insurance Co. of America	----------	*—1*
Ford Life Insurance Co.	43,858	21,014
Foresters Indemnity Co.	722	----------
Franklin Life Insurance Co.	1,932	159
Gamble Alden Life Insurance Co.	12,907	2,607
General Accident Assurance Co. of Canada	*—78*	----------
Globe Indemnity Co. of Canada	365	*—626*
Great-West Life Assurance Co.	12,677,838	11,268,046
Guardian Insurance Co. of Canada	228,221	56,495
Halifax Insurance Co.	30	*—385*
Hartford Fire Insurance Co.	118	*—600*
Imperial Guarantee & Accident Insurance of Canada	758	----------
Imperial Life Assurance Co. of Canada	1,401,791	438,434
Insurance Co. of North America	64,961	62,956
Insurance Corporation of B.C.	70,670	132,662
John Hancock Mutual Life Insurance Co.	40,587	25,332
Laurier Life Insurance Co.	46,157	17,241
Liberty Mutual Insurance Co.	1,189	21

TABLE VIII—MISCELLANEOUS INSURANCE PREMIUMS AND LOSSES FOR 1977—*Continued*

Name of Insurer	Personal Accident and Sickness	
	Net Premiums Written	Net Losses Incurred
	$	$
Life Insurance Co. of North America	143,760	229,166
London & Midland General Insurance Co.	438,138	397,728
London Assurance	102	----------
London Life Insurance Co.	5,068,732	4,780,831
Loyal Protective Life Insurance Co.	367,130	118,955
Lumbermen's Mutual Casualty Co.	4,619	----------
Maccabees Mutual Life Insurance Co.	63,207	15,545
Manufacturers Life Insurance Co.	131,489	37,447
Maritime Life Assurance Co.	379,516	537,601
Markel Insurance Co. of Canada	223,396	93,081
Maryland Life Insurance Company of Baltimore	578,602	435,383
Massachusetts Mutual Life Insurance Co.	----------	1,880
Metropolitan Life Insurance Co.	1,542,119	1,205,060
Ministers Life & Casualty Union	2,476	1,982
Montreal Life Insurance Co.	27,703	11,499
Mony Life Insurance Co. of Canada	53,273	37,818
Mutual Life Assurance Co. of Canada	6,527,292	7,062,023
Mutual Life Insurance Co. of New York	123,780	54,901
Mutual of Omaha Insurance Co.	4,739,274	5,343,011
National Life Assurance Co. of Canada	2,076,815	1,833,494
New York Life Insurance Co.	69,124	34,561
Non-Marine Underwriters, member of Lloyd's	1,686,775	843,844
North American Co. for Property & Casualty Insurance	2,606	----------
North American Life & Casualty Co.	28,907	3,916
North American Life Assurance Co.	786,549	719,185
Northern Life Assurance Co. of Canada	16,369	4,273
North West Life Assurance Co. of Canada	78,504	50,228
Occidental Life Insurance Co. of California	2,307,715	2,032,461
Old Republic Life Insurance Co.	291,736	----------
Paul Revere Life Insurance Co.	1,078,197	581,521
Pennsylvania Life Insurance Co.	370,272	122,213
Phoenix Assurance Co. of Canada	22	----------
Pitts Insurance Co.	6,678	7,241
Pitts Life Insurance Co.	70,616	82,338
Provident Life & Accident Insurance Co.	3,737	----------
Prudential Assurance Co. Ltd.	210,113	115,838
Prudential Insurance Co. of America	6,425,708	5,083,037
Quebec Assurance Co.	136	----------
Reliable Life Insurance Co.	37,000	149
Royal General Insurance Co. of Canada	28,303	4,621
Royal Insurance Co. of Canada	884,517	776,695
Safeco Life Insurance Co.	6,827	----------
St. Paul Fire & Marine Insurance Co.	10,554	*—1,171*
Seaboard Life Insurance Co.	8,289,838	3,802,364
Security Mutual Casualty Co.	10,065	4,079
Stanstead and Sherbrooke Insurance Co.	207	----------
Sun Alliance Insurance Co.	74,518	15,607
Sun Life Assurance Co. of Canada	5,810,939	6,812,483
Travelers Insurance Co.	787,295	350,066
Travelers Life Insurance Co. of Canada	3,217,687	2,633,137
Underwriters National Assurance Co.	59,299	*—23,749*
Union Mutual Life Insurance Co.	18,101	112,861
Unigard Mutual Insurance Co.	----------	318
United American Insurance Co.	2,225	----------
Western Assurance Co.	2,946	1,918
Western Life Assurance Co.	2,458	----------
Zurich Insurance Co.	88	*—60,308*
Zurich Life Insurance Co. of Canada	2,081,387	1,388,254
Totals for 1977	116,058,155	106,460,417
Totals for 1976	99,533,009	70,780,950

TABLE IX—OTHER INSURANCE (TABLE VIII) SUMMARY
(000's Omitted)

Class of Insurance	1973	1974	1975	1976	1977
	$	$	$	$	$
Property, P.	107,129	114,511	137,819	209,699	248,230
Property, L.	65,936	96,506	97,114	112,422	101,324
Fidelity, P.	984	1,055	1,233	1,472	1,780
Fidelity, L.	437	393	712	580	1,180
Surety, P.	3,115	3,425	4,846	5,827	6,365
Surety, L.	502	1,470	—791	679	2,094
Boiler and machinery, P.	2,476	4,211	3,931	4,831	5,200
Boiler and machinery, L.	3,394	6,252	489	1,831	1,552
Guarantee fidelity and surety, P.	----------	----------	----------	----------	----------
Guarantee fidelity and surety, L.	----------	----------	----------	----------	----------
Liability, P.	12,726	15,225	18,719	27,092	39,023
Liability, L.	8,862	8,403	11,234	22,325	27,475
Personal accident and sickness, P.	54,478	65,447	71,730	99,533	116,058
Personal accident and sickness, L.	39,180	48,739	53,801	70,781	106,460
Aircraft, P.	7,563	8,899	13,516	14,229	23,188
Aircraft, L.	6,257	7,769	8,779	11,772	9,844
Marine, P.	10,639	13,680	12,640	17,666	18,239
Marine, L.	5,572	6,673	10,300	12,056	16,909
Other forms, P.	3,618	3,691	3,726	4,485	5,886
Other forms, L.	65	56	132	1,214	1,705
Totals, P.	202,728	230,144	268,160	384,834	463,969
Totals, L.	130,205	176,261	181,770	233,660	268,543

Includes Insurance Corporation of British Columbia—Premium: (1976) 24,708, (1977) 26,324. Losses: (1976) 18,636, (1977) 12,386.

P. Premiums. L. Losses.

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