

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ORIENT INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, A. G. McILWAINE. First Vice-President, CHAS. B. WHITING.
Secretary, JAMES WYPER.

[Incorporated, June, 1867 Commenced business January, 1872.]

Home office, 5 Haynes street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000.00; subscribed for.	\$	500,000.00
Amount of capital paid up in cash.	\$	500,000.00
Amount of net ledger assets, December 31st of previous year.	\$	2,236,471.20
Extended at.....	\$	2,236,471.20

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.	\$ 110,443.61	\$ 1,206.39	
Deduct amount of same not collected	3,766.95		
Net collected.....	\$ 106,676.66	\$ 1,206.39	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,882,964.19	\$ 8,392.37	
Total.....	\$ 1,989,640.85	\$ 9,598.76	
Deduct gross premiums and bills in course of collection at this date.....	207,634.14		
Entire premiums collected during the year.	\$ 1,782,006.71	\$ 9,598.76	
Deduct reinsurance, rebate, abatement and return premiums.....	647,473.92	9,419.56	
Received for premiums other than perpetuals.....	\$ 1,134,532.79	\$ 179.20	\$ 1,134,711.99
Rents.....		2,343.67	
Interest on real estate mortgage loans, \$11,886.35; on other collateral loans, \$28.34.....		11,914.69	
Interest and dividends on stocks and bonds, \$42,882.45; from all other sources, \$18,707.35.....		61,589.80	
Total rents and interest.....			\$ 75,848.16
Profit on sale or maturity of ledger assets during the year over book values.....			67,457.23

From all other sources, viz.: (Itemize profit and loss account)
profit and loss, \$12.00; readjustment of ledger assets, \$3,339.53

Total income during the year.....	\$ 1,281,368.91
Total footings.....	\$ 3,517,840.11

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$152,196.93 occurring in previous years)...	\$ 1,038,438.05	\$ 21,102.17	
Deduct amounts received for salvages (on losses of the last or previous years), \$4,865.08; and from reinsurance in other companies, \$115,930.48	120,281.94	513.62	
Net amount paid during the year for losses.	\$ 918,156.11	\$ 20,588.55	\$ 938,744.66
Paid stockholders for interest or dividends (amount declared during the year).....			25,000.00
Commissions or brokerage to agents, less received on reinsurance.....			246,574.94
Rents.....			7,951.28
Salaries, fees and all other charges, officers, \$26,135.14; clerks, \$25,946.55; other employees, \$34,970.09.....			87,051.78
Taxes on premiums, \$24,139.48; on real estate, \$2,337.09.....			26,476.57
Insurance department fees and agents' licenses, \$11,841.71; municipal licenses, \$4,578.72.....			16,420.43
Advertising, printing and stationery, \$6,407.72; legal expenses, \$1,055.00; repairs and expenses on real estate, \$1,502.87.....			8,965.59
Furniture and fixtures, \$1,450.62; miscellaneous, \$74,352.23; agency charges, \$22,563.62.....			98,366.47
Interest on collateral.....			982.34
Total expenditures during the year.....			\$ 1,456,534.06
Balances.....			\$ 2,061,306.05

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 118,373.19
Mortgage loans on real estate (Schedule B), first liens.....	173,675.00
Book value of bonds excluding interest, \$1,318,396.67; and stocks, \$399,801.33 (Schedule D).....	1,718,198.00
Cash in company's office, \$5,551.72; deposited in banks, \$49,961.63.....	55,513.35
Special deposit New Mexico.....	5,000.00
Total.....	\$ 2,070,759.54
Deduct ledger liabilities:	
Borrowed money.....	9,453.49

Total net ledger assets, as per balances on page 1..... \$ 2,061,306.05

NON-LEDGER ASSETS.

Interest due, \$4,700.25; and accrued, \$601.51, on mortgages.....	\$ 5,301.76
Interest due, \$19,620.50; and accrued, \$5,922.47, on bonds and stocks.....	25,542.97
Rents due.....	500.00

Total carried out..... \$ 31,344.

Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D
 Gross premiums in course of collection December 31st, not more than three months due \$ 203,551.25
 Deduct cost of collection, commission and brokerage 33,895.36

Net amount of uncollected premiums, not more than three months due \$ 169,655.89
 Reinsurance due from other companies on paid losses 3,367.75
 Gross assets \$ 2,355,002.34
 Deduct assets not admitted:
 Depreciation from book values of above net ledger assets to bring same to market value—real estate 19,312.86
 Total admitted assets \$ 2,335,689.48

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due \$ 13,011.77
 Losses in process of adjustment, or in suspense, including all reported and supposed losses 208,438.76
 Losses resisted (not outlawed), including interest, costs and other expenses thereon 18,852.11
 Total amount of claims for losses \$ 240,205.64
 Deduct reinsurance due or accrued, as per Schedule E 18,097.40

Net amount of unpaid losses \$ 222,108.24
 Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$875,604.08; unearned premiums (50 per cent) 437,802.04
 Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$959,261.89; unearned premiums (pro rata) 490,802.76

Total unearned premiums as computed above \$ 928,604.80
 Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued 2,500.00
 Return premiums, \$1,820.98; and reinsurance premiums, \$20,639.53; less commissions 4,115.43 18,345.08

Total amount of all liabilities \$ 1,171,648.12
 Joint stock capital actually paid up in cash 500,000.00
 Divisible surplus 664,041.36 1,164,041.36

Total \$ 2,335,689.48

MISCELLANEOUS.

	Fire risks.	Premiums thereon	Marine and inland.	Premiums thereon.
In force on the 31st day of December of the previous year.....	174,075,899	\$ 2,018,743.75	\$ 762,436	\$ 23,730.25
Written or renewed during year..	188,750,718	1,882,661.19	266,264	8,392.37
Total	\$ 362,866,617	\$ 3,901,707.94	\$ 1,028,700	\$ 32,122.62
Deduct those expired and marked off as terminated.....	155,425,077	1,858,203.30	610,725	25,388.75
In force at the end of the year. ..	207,441,540	\$ 2,043,414.64	\$ 417,975	\$ 6,733.87

Deduct amount reinsured..... 39,176.133 208,548.69 417.975 6,733.87
 Net amount in force..... \$ 168,265,407 \$ 1,834,865.95
 Largest amount written on any one risk, not deducting reinsurance, \$60,000.

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.
 Losses incurred during the year, fire, \$944,862.78; marine and inland, \$31,379.19. \$ 976,241.97
 Total amount of the company's stock owned by the directors at par value 3,000.00
 Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 994,772.00
Gross premiums received.....	13,500.00
Losses paid.....	15,384.00
Losses incurred.....	15,623.00
Amount at risk.....	1,486,437.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PACIFIC FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FRANK F. STINSON.

Secretary, GEORGE JEREMIAH

[Incorporated, April 16, 1851. Commenced business, April 20th, 1851.]

Home office, 32 Pine Street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year.....	644,194.37

Extended at..... \$ 644,194.37

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 83,568.88
Deduct amount of same not collected.....	230.26
Net collected.....	\$ 83,338.62
Gross premiums written and renewed during the year, as per Item 2, page 3, part VI.....	619,228.49
Total.....	\$ 702,567.11

Deduct gross premiums and bills in course of collection at this date	77,393.86	
Entire premiums collected during the year	\$ 625,173.25	
Deduct reinsurance, rebate, abatement and return premiums	224,542.37	
Received for premiums other than perpetuals	400,630.88	\$ 400,630.88
Rents	253.24	
Interest on real estate mortgage loans	10,397.15	
Interest and dividends on stocks and bonds	14,113.97	
Total rents and interest		24,764.36
Profit on sale or maturity of ledger assets during the year over book values		43,557.41
From other sources, viz: received account old profit and loss items, etc.		114.10
Total income during the year		469,066.75
Total footings		\$ 1,113,261.12

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$74,550.12 occurring in previous years)	\$ 378,786.29	
Deduct amounts received for salvages (on losses of the last or previous years) \$3,720.15; and from reinsurance in other companies, \$72,286.75	76,006.90	
Net amount paid during the year for losses	\$ 302,779.39	
Paid stockholders for interest or dividends; amount declared during the year	20,000.00	
Commissions or brokerage to agents, less received on reinsurances	94,688.55	
Salaries and allowances to agents	1,171.48	
Rents, less \$1,200 from sub leases	2,590.00	
Salaries, fees and all other charges; officers, \$14,893.32; clerks, \$15,244.38; other employees, \$11,999.13	42,136.83	
Taxes on premiums, \$8,888.29; on real estate, \$197.46	9,085.75	
Insurance department fees and agents' licenses, \$3,366.70; municipal licenses, \$1,125.32	4,492.02	
Advertising, printing and stationery, \$3,101.67; legal expenses, \$600.00; furniture and fixtures, \$336.79; miscellaneous, \$25,519.82	29,558.28	
Other disbursements, viz: legal advertising, \$421.54; interest on borrowed money, \$2,209.20; profit and loss account, protested checks, etc., \$604.07	3,234.81	
Total expenditures during the year	509,737.11	
Balances	\$ 603,524.01	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.		
Book value real estate (Schedule A), unincumbered.	\$ 9,015.50	
Mortgage loans on real estate (Schedule B), first liens	189,600.00	
Book value of bonds excluding interest, \$310,000.00, and stocks, \$90,300.00 (Schedule D)	400,300.00	
Cash in company's office, \$1,747.32; deposited in banks, \$61,861.19	63,608.51	
Total	\$ 662,524.01	

Deduct ledger liabilities:		
Borrowed money	59,000.00	
Total net ledger assets, as per balances on page 1.		\$ 603,524.01
NON-LEDGER ASSETS.		
Interest accrued on mortgages	\$ 1,488.23	
Interest accrued, \$1,837.09; on bonds and stocks	1,837.09	
Interest accrued, \$410.00 on other assets	410.00	
Total carried out		3,735.32
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.		35,594.50
Gross premiums in course of collection December 31st, not more than three months due	75,898.85	
Deduct cost of collection, commission and brokerage	15,909.35	
Net amount of uncollected premiums not more than three months due		59,989.50
Gross premiums in course of collection December 31st, more than three months due, carried in, \$1,495.05		
Gross assets		\$ 702,843.33
Total admitted assets		\$ 702,843.33
NON-LEDGER LIABILITIES.		
Losses adjusted and unpaid, not yet due	\$ 24,911.29	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	39,585.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.	1,500.00	
Total amount of claims for losses	\$ 65,996.29	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E	24,652.69	
Net amount of unpaid losses		\$ 41,343.60
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$290,217.95; unearned premiums (50 per cent)	\$ 145,108.97	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$346,311.31; unearned premiums (pro rata)	174,838.21	
Total unearned premiums as computed above		\$ 319,947.18
Interest due or accrued remaining unpaid		375.38
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		7,916.66
Return premiums, \$833.99; and reinsurance premiums, \$11,283.06		12,117.05
Total amount of all liabilities		\$ 381,699.87
Joint stock capital actually paid up in cash	\$ 200,000.00	
Divisible surplus	121,143.46	321,143.46
Total		\$ 702,843.33

MISCELLANEOUS

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 78,725.094	\$ 725,069.52
Written or renewed during the year.....	61,847.417	619,228.49
Total.....	\$ 140,572.511	\$ 1,344,298.01
Deduct those expired and marked off as terminated.....	58,066.774	566,112.81
In force at the end of the year.....	\$ 82,505.737	\$ 778,185.20
Deduct amount reinsured.....	15,657.283	141,655.94
Net amount in force.....	\$ 66,848.454	\$ 636,529.26
Largest amount written on any one risk, not deducting reinsurance, \$20,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year.....	\$ 275,859.82
Total amount of the company's stock owned by the directors at par value.....	50,100.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks
Gross risks written.....	\$ 1,059,610.00
Gross premiums received.....	13,919.43
Losses paid.....	9,703.73
Losses incurred.....	6,664.33
Amount at risk.....	1,695,298.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PALATINE INSURANCE COMPANY.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Manager, A. H. WRAY.

Assistant Manager, C. J. HOLMAN.

[Incorporated, August 22, 1900]

Home office, 24-26 Cornhill, London, England.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Received from home office.....	\$ 892,000.00
Total income during the year.....	\$ 892,000.00
Total footings.....	\$ 892,000.00
Balances.....	\$ 892,000.00

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest \$430,500; and stocks \$461,500 (Schedule D).....	\$ 892,000.00
Total net ledger assets, as per balances on page 1.....	\$ 892,000.00
Gross assets.....	\$ 892,000.00
Total admitted assets.....	\$ 892,000.00
Divisible surplus.....	892,000.00
Total.....	\$ 892,000.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PELICAN ASSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, A. D. IRVING. Vice-President, E. B. CLARK.
Asst. Secretary, A. D. IRVING, JR. Second Vice-President and Secretary, L. P. BAYARD.

[Incorporated, March 7, 1899. Commenced business, May 1, 1899.]

Home office, 37 and 39 Liberty street, New York, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for....	\$ 200,000.00
Amount of capital stock paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year....	325,679.98
Extended at.....	\$ 325,679.98

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. \$ 17,456.03
Net collected.....	\$ 17,456.03
Gross premiums written and renewed during the year, as per item 2, page 3. part VI.....	190,036.57
Total.....	\$ 207,492.60
Deduct gross premiums and bills in course of collection at this date.....	27,721.00
Entire premiums collected during the year.....	\$ 179,771.60
Deduct reinsurance, rebate, abatement and return premiums....	46,118.90
Received for premiums other than perpetuities.....	\$ 133,652.70
Interest and dividends on stocks and bonds.....	9,221.57
Total rents and interest.....	\$ 9,221.57
Total income during the year.....	142,874.27
Total footings.....	\$ 463,554.25

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross amount paid for losses (including \$8,814.93 occurring in previous years)	\$ 71,202.65	
Deduct amounts received for salvages (on losses of the last or of previous years), \$2,070.19; and from reinsurance in other companies, \$3,498.96	5,569.15	
Net amount paid during the year for losses	\$ 65,633.50	\$ 65,633.50
Commissions or brokerage to agents less received on reinsurances		34,283.42
Salaries, fees and all other charges, officers		4,140.00
Taxes on premiums		3,566.25
Insurance department fees and agents' licenses		1,097.14
Advertising, printing and stationery, \$1,158.93 furniture and fixtures, \$12.00; miscellaneous, \$6,645.33		7,796.26
Total expenditures during the year	\$ 116,516.57	
Balance	\$ 352,037.68	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds, excluding interest	\$ 332,014.26	
Cash deposited in bank	18,709.29	
Re-insurance due on losses already paid	1,314.13	
Total	\$ 352,037.68	
Total net ledger assets, as per balance on page 1	\$ 352,037.68	

NON-LEDGER ASSETS

Interest due and accrued on bonds and stocks	\$ 2,723.20	
Total carried out	\$ 2,723.20	
Market value (not including interest, in item g) of bonds and stocks over book value, as per Schedule D	5,232.74	
Gross premiums in course of collection December 31st, not more than three months due	\$ 27,321.44	
Deduct cost of collection, commission and brokerage	6,896.21	

Net amount of uncollected premiums, not more than three months due

30,425.23

Gross assets

\$ 380,418.85

Total admitted assets

\$ 380,418.85

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 1,496.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	16,737.00	
Total amount of claims for losses	\$ 18,233.00	
Deduct reinsurance due or accrued, as per Schedule E	3,021.00	
Net amount of unpaid losses	\$ 15,212.00	

Gross premiums (less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$112,613.86 unearned premiums (50 per cent)	\$ 56,366.93	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$23,374.85; unearned premiums (pro rata)	17,465.82	

Total unearned premiums as computed above	\$ 73,772.75	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	1,428.93	
Return premiums, \$4,670.87; and reinsurance premiums, \$2,059.50	\$ 6,730.37	
Total amount of all liabilities	\$ 97,143.85	
Joint stock capital actually paid up in cash	\$ 200,000.00	
Divisible surplus	83,275.10	
Total	\$ 380,418.85	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 1 under this heading in last year's statement	\$ 7,693,021	\$ 64,384.18
Written or renewed during the year	20,889,907	190,030.57
Total	\$ 28,582,928	\$ 254,420.75
Deduct those expired and marked off as terminated	11,286,797	96,323.94
In force at end of the year	\$ 17,296,131	\$ 158,096.81
Deduct amount reinsured	2,372,239	22,168.10
Net amount in force	14,923,892	\$ 135,928.71
Largest amount written on any one risk, not deducting reinsurance, \$7,500.00.		

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No.

Losses incurred during the year, fire	\$ 72,186.94
Total amount of the company's stock owned by the directors at par value	6,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 55,800.00
Gross premiums received	732.75
Losses paid	14.48
Losses incurred	14.48
Amount at risk	\$8,590.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PENNSYLVANIA FIRE INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, R. DALE BENSON.

Vice-President, JOHN L. THOMPSON.

Secretary, W. GARDNER CROWELL.

[Incorporated, March, 1825.

Commenced business, April, 1825.]

Home Office, 510 Walnut Street,

CAPITAL STOCK.

Amount of capital stock authorized \$400,000.00; subscribed for..	\$ 400,000.00
Amount of capital paid up in cash	400,000.00
Extended at.....	\$ 4,813,927.09

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. \$ 268,890.50
Net collected.....	\$ 268,890.50
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,531,808.12
Total.....	\$ 2,800,698.62
Deduct gross premiums and bills in course of collection at this date	285,093.78
Entire premiums collected during the year.....	\$ 2,515,604.84
Deduct reinsurance, rebate, abatement and return premiums....	596,610.30
Received for premiums other than perpetuals.....	\$ 1,918,994.54
Deposit premiums, received on perpetual risks.....	36,332.28
Rents.....	\$ 9,668.43
Interest on real estate mortgage loans, \$29,204.62; on other collateral loans, \$10,436.16.....	
Interest and dividends on stocks and bonds \$162,323.59 from all other sources \$1,597.47.....	203,561.84
Total rents and interest.....	\$ 213,230.27
Profit on sale or maturity of ledger assets during the year over book values	18,650.00
Transfers, etc.....	1,061.28
Total income during the year.....	2,188,268.37
Total footings	\$ 7,002,195.46

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses.....	\$ 1,375,518.85
Deduct amounts received for salvages (on losses of the last or previous years) and from reinsurance in other companies....	124,508.69
Net amount paid during the year for losses.	\$ 1,251,010.16
Deposit premiums returned	\$ 21,762.54
Paid stockholders for interest or dividends (amount declared during the year)	100,000.00
Commissions or brokerage to agents, less received on reinsurance.....	445,125.67
Salaries, fees and all other charges, officers, \$33,500.00 clerks, \$15,260.00; other employees, \$44,838.00.	93,598.00
Taxes on premiums \$30,120.32; on real estate, \$3,430.79.....	33,551.11
Insurance department fees and agents' licenses, \$10,951.61; municipal licenses, \$6,251.42; internal revenue, \$11,156.81.....	28,359.24
Advertising, printing and stationery, \$24,090.94; repairs and expenses on real estate, \$3,982.79; miscellaneous, \$73,771.21....	101,844.94
Losses on sales or maturity of ledger assets.....	15,604.80
Total expenditures during the year.	2,090,856.46
Balances	\$ 4,911,339.00

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value real estate (Schedule A), unincumbered	\$ 228,534.34
Mortgage loans on real estate (Schedule B), first liens.....	735,100.00
Loans secured by pledge of bonds, stocks, or other collateral, Schedule C.....	243,200.00
Book value of bonds excluding interest, \$3,491,251.41 and stocks \$65,868.73 (Schedule D).....	3,557,120.14
Cash in company's office, \$1,632.91; deposited in banks, \$144,051.61.....	145,684.52
Bills receivable.....	1,700.00
Total.....	\$ 4,911,339.00
Total net ledger assets, as per balances on page I.	\$ 4,911,339.00

NON-LEDGER ASSETS.

Interest due, \$6,147.50, and accrued, \$6,196.90 on mortgages...	\$ 12,344.40
Interest accrued, \$1,664.69 on collateral loans	1,664.69
Rents due and accrued.....	393.47
Total carried out.	\$ 14,402.56
Market value of real estate over book value, as per Schedule A	1,132.33
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	122,954.86
Gross premiums in course of collection December 31st, not more than three months due	\$ 289,093.78
Deduct cost of collection, commission and brokerage.....	4,000.00
Net amount of uncollected premiums, not more than three months due.	285,093.78
Gross assets.....	\$ 5,334,922.53
Total admitted assets.....	\$ 5,334,922.53

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 56,509.80
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	135,809.22
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	8,600.00
Total amount of claims for losses.....	\$ 200,919.02
Net amount of unpaid losses.....	\$ 200,919.02
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,678,113.42; unearned premiums (50 per cent.).....	\$ 839,056.71
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, unearned premiums (pro rata).....	879,944.88
Total unearned premiums as computed above.....	\$ 1,719,001.59
Amount reclaimable by the insured on perpetual fire insurance policies, being per cent. of the premium or deposit received.....	851,117.95
Total amount of all liabilities.....	\$ 2,771,038.56
Joint stock capital actually paid up in cash.....	400,000.00
Divisible surplus.....	2,163,883.97
Total.....	\$ 5,334,922.53

MISCELLANEOUS.

	Fire risks	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 370,220,236	\$ 3,261,049.50
Written or renewed during the year.....	232,445,355	2,531,808.12
Totals.....	\$ 602,665,591	\$ 5,792,857.62
Deduct those expired and marked off as terminated.....	213,370,054	2,127,854.39
In force at the end of the year.....	\$ 389,295,537	\$ 3,668,003.23
Deduct amount reinsured.....	45,982,951	354,318.59
Net amount in force.....	\$ 343,292,886	\$ 3,313,684.64
Perpetual risks (not included above).....		\$ 37,482,911.00
Premiums on same.....		933,399.14
Largest amount in any one hazard.....		50,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year (Fire).....	\$ 1,258,714.39
Total amount of company's stock owned by the directors at par value.....	55,400.00
Total amount loaned to stockholders, not officers.....	5,700.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 2,104,121.00	\$ 187,170.00	\$ 2,291,291.00
Gross premiums received.....	27,566.00	1,082.00	28,648.00
Losses paid.....	12,110.00	34.00	12,144.00
Losses incurred.....	12,298.00	34.00	12,332.00
Amount at risk.....			\$ 413,533.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PHENIX INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEORGE F. SHELDON. Vice-President, GEORGE INGRAHAM.
Secretary, WILLIAM A. WRIGHT.

[Incorporated, September 10, 1853. Commenced business, September 10, 1853.]

Home Office, 16 Court St., Brooklyn, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets, December 31st of previous year.....	5,401,629.82

Extended at..... \$ 5,401,629.82

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 15,877.02
Net collected.....	15,877.02
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	4,117,627.33
Total.....	\$ 4,133,504.35
Deduct gross premiums and bills in course of collection at this date.....	34,314.39
Entire premiums collected during the year.....	\$ 4,099,189.96
Deduct reinsurance, rebate, abatement and return premiums.....	742,210.05
Received for premiums other than perpetuals.....	\$ 3,356,979.91
Rents from company's property, including \$5,300.....	38,209.43
Interest on real estate mortgage loans, \$3,950.98; on other collateral loans, \$3,726.40.....	7,677.38
Interest and dividends on stocks and bonds.....	127,153.02

Total rents and interest..... \$ 173,039.83

Total income during the year..... \$ 3,530,219.74

Total footings..... \$ 8,031,649.56

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$165,726.91 occurring in previous years)	\$ 2,156,152.99
Deduct amounts received for salvages (on losses of the last or previous years), \$13,037.40 and from reinsurance in other companies, \$207,229.17	220,266.57
Net amount paid during the year for losses	\$ 1,935,886.42
Paid stockholders for interest or dividends (amount declared during the year)	100,070.00
Commissions or brokerage to agents, less received on reinsurance	628,691.20
Rents, \$5,200	38,486.80
Salaries, fees and all other charges; officers, \$47,500; clerks, \$180,091; other employees, \$91,944.39	319,535.39
Taxes on premiums, \$56,735.06; on real estate, \$5,308.19	62,043.25
Insurance department fees and agent's licenses, \$19,634.86; internal revenue tax, \$21,263.79; municipal licenses, \$9,446.34 tax on franchise, \$390	50,734.99
Advertising, printing and stationery, \$51,220.09; legal expenses, \$9,602.17; repairs and expenses on real estate, \$13,370.81; furniture and fixtures, \$1,337.57; miscellaneous \$143,417.38	218,948.02
Losses on sales or maturity of ledger assets, \$65,323.91; other disbursements, viz.: traveling expenses, \$63,213.01; exchange postage, express, telegrams, etc., \$34,623.34	163,160.26
Total expenditures during the year	\$ 3,517,486.33
Balances	\$ 5,414,163.23

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st, 1900.

Book value real estate, unincumbered	\$ 401,404.39
Mortgage loans on real estate (Schedule B), first liens	75,600.00
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	66,900.00
Book value of bonds excluding interest, \$1,249,470.64; and stocks, \$2,581,977.71 (Schedule D)	204,045.00
Cash in company's office, \$2,706; deposited in banks, \$621,256.39	3,831,448.35
Agents debt balance, secured	623,962.37
.....	416,190.88
Total	\$ 5,415,506.01
Deduct ledger liabilities; Agents credit balances	1,342.78

Total net ledger assets, as per balances on page 1....

\$ 5,414,163.23

NON-LEDGER ASSETS.

Interest due and accrued, \$1,211.64 on mortgages	\$ 1,211.64
Interest due and accrued on bonds and stocks	6,516.67
Rents due and accrued on company's property or lease	3,112.38
Total carried out	\$ 10,840.69
Market value of real estate over book value, as per Schedule A ..	\$ 141,595.61
Market value (not including interest), of bonds and stocks over book value, as per Schedule D	226,876.65
Gross premiums in course of collection December 31st, not more than three months due	\$ 34,314.39

Deduct cost of collection, commission and brokerage	5,147.15
Net amount of uncollected premiums, not more than three months due	\$ 29,167.24
Gross assets	\$ 5,822,643.42
NON-LEDGER LIABILITIES.	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	226,825.50
Losses resisted (not outlawed), including interest, costs and other expenses thereon	11,790.00
Total amount of claims for losses	\$ 238,615.50
Net amount of unpaid losses	\$ 238,615.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$1,944,434.19; unearned premiums (50 per cent.)	\$ 972,217.10
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,080,285.79; unearned premiums (pro rata) ..	2,067,186.87
Total unearned premiums as computed above	\$ 3,039,403.97
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	2,229.92
Return premiums, \$476 98; and reinsurance premiums, \$8,137.41 ..	8,614.39
Total amount of all liabilities	\$ 3,288,863.78
Joint stock capital actually paid up in cash	\$ 1,000,000.00
Divisible surplus	1,533,779.64
Total	\$ 5,822,643.42

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the preceding year	\$ 556,519,631	\$ 6,193,577.77
Written or renewed during the year	373,415,424	4,117,627.33
Total	\$ 929,935,055	\$10,311,205.10
Deduct those expired and marked off as terminated	352,830,800	3,929,421.39
In force at the end of the year	\$ 577,104,255	\$ 6,381,783.71
Deduct amount reinsured	37,170,965	357,063.73
Net amount in force	\$ 539,933,290	\$ 6,024,719.98

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
What amount of installment notes is owned and now held by the company	\$ 113,656.76
Losses incurred during the year, fire	1,965,864.06
Total amount of the company's stock owned by the directors at par value	1,466.50
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and Tornado.
Gross risks written	\$ 4,951,204.00
Gross premiums received	69,387.35
Losses paid	22,858.30
Losses incurred	23,437.19

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PHENIX INSURANCE COMPANY,

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, D. W. C. SKILTON.
Secretary, EDWARD MILLIGAN.

Vice-President, J. H. MITCHELL.
Assistant Secretary, JOHN B. KNOX.

[Incorporated May, A. D. 1854.

Commenced business, June, 1854.

CAPITAL STOCK.

Amount of capital stock authorized, \$5,000,000; subscribed for....\$ 2,000,000.00
Amount of capital paid up in cash..... 2,000,000.00
Amount of net ledger assets, December 31st of previous year.. 4,235,327.19

Extended at..... \$ 4,235,327.19

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire.	
Entire premiums collected during the year.....	\$ 3,228,428.77	
Deduct reinsurance, rebate, abatement and return premiums..	459,281.80	
Received for premiums other than perpetuities.....	\$ 2,769,146.97	\$ 2,769,146.97
Rents.....	20,864.05	
Interest on real estate mortgage loans, \$6,347.43; on other collateral loans, \$540.....	6,887.43	
Interest and dividends on stocks and bonds.....	203,201.60	
Total rents and interest.....		230,953.08
Profits on sale or maturity of ledger assets during the year over book values.....		4,880.93
Total income during the year.....		3,004,989.98
Total footings.....		\$ 7,240,317.17

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross amount paid for losses (including \$239,225.02 occurring in previous years).....	\$ 1,846,781.45	
Deduct amounts received for salvages (on losses of the last or previous years), \$11,052.89; and from reinsurance in other companies, \$106,268.95.....	117,321.84	
Net amount paid during the year for losses.....	\$ 1,729,459.61	1,729,459.61
Paid stockholders for interest or dividends.....		280,000.00
Commissions or brokerage to agents, less received on reinsurances.....		516,420.00

Rents.....	16,245.17
Salaries, fees and all other charges, officers, \$29,500; clerks, \$82,740.60; other employees, \$74,451.74.....	186,692.34
Taxes on premiums, \$62,211.26; on real estate, \$84,868; insurance department fees and agents' licenses, \$17,303.49; municipal licenses, \$8,800.37.....	93,183.12
Advertising, printing and stationery, \$23,198.38; legal expenses, \$6,327.77; repairs and expenses on real estate, \$4,186.59; miscellaneous, \$240,931.53.....	274,644.27
Losses on sales or maturity of ledger assets.....	25,477.85
Total expenditures during the year.....	3,122,122.36
Balance.....	\$ 4,118,194.81

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 486,670.86
Mortgage loans on real estate (Schedule B), first liens.....	84,169.61
Loans secured by pledge of bonds, stock or other collaterals (Schedule C).....	9,000.00
Book value of bonds excluding interest, \$1,163,689.76; and stocks, \$1,859,899.30 (Schedule D).....	3,023,589.06
Cash in company's office, \$26,728.85; deposited in banks, \$245,517.11.....	272,245.96
Agents' debit balances.....	261,072.20
Total.....	\$ 4,118,747.69

Deduct ledger liabilities:

Agents' credit balances..... 552.88

Total net ledger assets..... \$ 4,118,194.81

NON-LEDGER ASSETS.

Interest due, \$219.50, and accrued \$2,108.47, on mortgages.....	\$ 2,327.97
Interest accrued \$29,045.53, on bonds and stocks.....	29,045.53
Interest accrued on collateral loans.....	270.00
Interest accrued on other assets.....	420.00
Rents due, \$3,670; and accrued \$1,252.37, on company's property or lease.....	4,922.37

Total carried out..... 36,985.87

Market value of real estate over book value (Schedule A)..... 39,574.96

Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D..... 1,179,448.44

Gross premiums in course of collection December 31st, not more than three months due..... \$ 283,350.00

Deduct cost of collection, commission and brokerage..... 56,670.00

Net amount of uncollected premiums, not more than three months due..... 226,680.00

Gross assets..... \$5,600,884.08

Deduct assets not admitted:

Agents' debit balances, unsecured..... \$ 17,389.83

Total admitted assets..... \$ 5,583,494.25

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$ 48,756.87
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	194,199.50
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	16,238.80
Total amount of claims for losses.....	\$ 259,195.17
Deduct reinsurance due or accrued, (give list of companies and amounts, as per Schedule E).....	6,133.02
Net amount of unpaid losses.....	\$ 253,062.15
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,889,894.91; unearned premiums (50 per cent).....	\$ 944,947.46
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,199,227.73; unearned premiums (pro rata).....	1,142,934.71
Total unearned premiums as computed above.....	2,087,882.17
Total amount of all liabilities.....	\$ 2,340,944.32
Joint stock capital actually paid up in cash.....	2,000,000.00
Divisible surplus.....	1,242,549.93
Total.....	\$ 5,583,494.25

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$387,052.370	\$4,077,640.59
Written or renewed during the year.....	335,540,990	3,228,428.77
Total.....	\$722,593,360	\$7,306,069.36
Deduct those expired and marked of as terminated.....	311,043,562	3,035,840.52
In force at the end of the year.....	\$411,549,798	\$4,270,228.84
Deduct amount reinsured.....	16,565,761	181,106.20
Net amount in force.....	\$394,984,037	\$4,089,122.64
Largest amount written on any one risk, not deducting reinsurance, \$70,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, \$1,722,943.00; tornado, \$8,211.00.....	\$ 1,731,154.00
Total amount of the company's stock owned by the directors at par value.....	64,600.00
Total amount loaned to officers and directors, \$30,000.00; loaned to stockholders, not officers, \$39,000.00.....	69,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado risks	Aggregate.
Gross risks written.....	\$ 4,129,496.00	\$ 249,525.00	\$ 4,379,021.00
Gross premiums received.....	54,971.82	1,555.43	56,527.25
Losses paid.....	24,459.71	75.24	24,534.95
Losses incurred.....	27,698.05	75.24	27,773.29
Amount at risk.....	5,806,274.00	830,650.00	6,636,924.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE PHENIX ASSURANCE COMPANY OF LONDON.

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Manager, A. D. IRVING. Assistant Manager, E. B. CLARK.
Second Assistant Manager, L. P. BAYARD. Secretary, A. D. IRVING, JR.

[Incorporated, January 17, 1782. Commenced business in U. S., October, 1879.]

Head office of U. S. Branch, 37 and 39 Liberty street, New York City

CAPITAL STOCK

Amount of net ledger assets, December 31st of previous year..\$ 2,620,991.11

Extended at.....\$ 2,620,991.11

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$ 235,143.70
Deduct amount of same not collected.....2,402.85

Net collected.....\$ 232,740.85
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....\$ 3,432,350.19

Total.....\$ 3,665,091.04
Deduct gross premiums and bills in course of collection at this date.....241,602.41

Entire premiums collected during the year.....\$ 3,423,488.63
Deduct reinsurance, rebate, abatement and return premiums.....1,142,166.55

Received for premiums other than perpetuals.....\$ 2,281,322.08 \$ 2,281,322.08
Interest and dividends on stocks and bonds,.....73,210.26

Total rents and interest.....\$ 73,210.26
From all other sources, viz.: (Itemize profit and loss account) received from home office.....48,625.00

Total income during the year.....\$ 2,403,157.34

Total footings.....\$ 5,024,148.45

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$253,326.00, occurring in previous years.....	\$ 2,255,470.53	
Deduct amounts received for salvages (on losses of the last or previous years) \$20,928.55; and from reinsurance in other companies, \$674,088.34.....	695,016.89	
Net amount paid during the year for losses.....	\$ 1,560,453.64	\$ 1,560,453.64
Commissions or brokerage to agents, less received on reinsurances.....		446,941.96
Rents.....		17,022.54
Salaries, fees and all other charges; officers, \$38,400.00; clerks, \$97,931.29.....		136,331.29
Taxes on premiums.....		76,105.74
Insurance department fees and agents' licenses.....		6,529.15
Advertising, printing and stationery, \$19,924.04; furniture and fixtures, \$691.43; miscellaneous, \$95,841.67.....		116,457.14
Other disbursements, viz.: Remitted to home office.....		76,222.43
Total expenditures during the year.....	\$ 2,436,063.89	
Balance.....	\$ 2,588,084.56	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest.....	2,155,293.00	
Cash in company's office, \$221.63; deposited in bank, \$23,224.54;	23,446.17	
Cash in hands of U. S. trustees.....	397,376.53	
Reinsurance due on losses already paid.....	12,403.52	
Total.....	\$ 2,588,519.22	
Deduct ledger liabilities:		
All other.....	434.66	
Total net ledger assets, as per balance on page 1.....	\$ 2,588,084.56	

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	25,431.25	
Total carried out.....	\$ 25,431.25	
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	81,733.45	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 237,251.26	
Deduct cost of collection, commission and brokerage.....	38,956.03	
Net amount of uncollected premiums, not more than three months due.....	\$ 198,295.23	
Total admitted assets.....	\$ 2,893,544.29	

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, due, \$1,664.; not yet due, \$124,125. \$	125,789.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	453,166.12	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	22,225.00	
Total amount of claims for losses.....	\$ 601,180.12	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	285,239.00	
Net amount of unpaid losses.....	\$ 315,941.12	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,658,963.89; unearned premiums (50 per cent).....	\$ 829,481.94	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,480,104.03; unearned premiums (pro rata)	761,192.22	
Total unearned premiums as computed above.....	\$ 1,590,674.16	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	25,444.98	
Return premiums, \$15,350.90, and reinsurance premiums, \$149,383.15.....	164,734.05	
Total amount of all liabilities.....	\$ 2,096,794.31	
Divisible surplus.....	796,749.98	
Total.....	\$ 2,893,544.29	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 390,390,150	\$ 3,635,123.05
Written or renewed during the year.....	398,834,133	3,432,350.19
Total.....	\$ 789,224,283	\$ 7,067,473.24
Deduct those expired and marked off as terminated.....	369,213,974	2,976,730.36
In force at the end of the year.....	\$ 420,010,309	\$ 4,090,742.88
Deduct amount reinsured.....	104,191,161	951,674.96
Net amount in force.....	\$ 315,819,148	\$ 3,139,067.92
Largest amount written on any one risk, not deducting reinsurance, \$30,000.....		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 1,584,399.62

BUSINESS IN THE STATE OF IOWA DURING THE YEAR,

	Fire risks.
Gross risks written.....	\$ 1,739,240.22
Gross premiums received.....	15,503.38
Losses paid.....	6,178.54
Losses incurred.....	3,005.09
Amount at risk.....	1,826,202.09

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Organized under the laws of the State of Rhode Island, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. H. DEWOLF.

First Vice-President, J. B. BRANCH.

Secretary, E. L. WATSON.

[Incorporated, 1799.

Commenced business, 1799.]

Home office, 20 Market Square, Providence, R. I.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; subscribed for.	\$ 500,000.00
Amount of capital paid up in cash.	500,000.00
Amount of net ledger assets, December 31st of previous year.	1,313,200.41
Extended at.	\$ 1,313,200.41

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.	\$ 116,732.81	\$ 83,879.56
Deduct amount of same not collected.	1,620.36	544.02
Net collected.	\$ 115,112.45	\$ 83,335.54
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.	1,537,714.44	598,809.21
Total.	\$1,652,826.89	\$682,144.75
Deduct gross premiums and bills in course of collection at this date.	139,823.76	94,664.87
Entire premiums collected during the year.	\$1,513,003.13	\$587,479.88
Deduct reinsurance, rebate, abatement and return premiums.	456,016.18	185,746.40
Received for premiums other than perpetuals.	\$1,056,986.95	\$401,733.48
Interest and dividends on stocks and bonds.	60,376.81	
Total rents and interest.		\$ 60,376.81
Profits on sale or maturity of ledger assets during the year over book values.		34,781.25
Total income during the year.		\$ 1,553,878.49
Total footings.		\$ 2,867,078.90

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$196,982.87 occurring in previous years).	\$ 921,095.85	\$379,366.37
Deduct amounts received for salvages (on losses of the last or previous years) \$14,351.12; and from reinsurance in other companies, \$277,013.39.	188,797.61	102,566.90
Net amount paid during the year for losses.	\$ 732,298.24	\$276,799.47
Paid stockholders for interest or dividends (amount declared during the year).		50,000.00
Commissions or brokerage to agents, less received on reinsurances.		283,295.20
Salaries and allowances to agents.		25,173.11
Rents.		5,440.07
Salaries.		57,790.36
Taxes on premiums.		43,117.41
Insurance department fees and agents' licenses, \$1,990.55; municipal licenses, \$1,152.74; tax on franchise, \$416.73.		3,560.02
Advertising, printing and stationery, \$8,119.38; legal expenses, \$372.88; furniture and fixtures, \$834.87; miscellaneous, \$48,850.63.		58,177.76
Total expenditures during the year.		\$ 1,535,651.64
Balances.		\$ 1,331,427.26

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest, \$598,000; and stocks, \$626,500 (Schedule D).	1,224,500.00
Cash in company's office, \$1,023.04; deposited in banks, \$105,994.22.	106,927.26
Total.	\$ 1,331,427.26
Total net ledger assets, as per balances on page 1.	\$ 1,331,427.26

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.	7,044.13
Total carried out.	\$ 7,044.13
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.	551,835.00
Gross premiums in course of collection December 31st, not more than three months due.	\$ 207,007.34
Net amount of uncollected premiums, not more than three months due.	\$ 207,007.34
Bills receivable.	27,949.13
Gross assets.	\$ 2,125,262.86
Deduct assets not admitted:	
Bills receivable, past due.	\$ 2,965.43
Total.	\$ 2,965.43
Total admitted assets.	\$ 2,122,297.43

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 20,689.84	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	223,465.04	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	18,133.86	
Total amount of claims for losses.....	\$ 262,288.74	
Deduct reinsurance due or accrued, as per Schedule E.....	69,864.62	
Net amount of unpaid losses.....		\$ 192,424.12
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$824,834.81; unearned premiums (50 per cent).....	412,417.40	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$789,593.85; unearned premiums (pro rata).....	404,608.12	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired Inland navigation risks, \$122,776.21; unearned premiums (50 per cent).....	61,388.10	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls).....	51,027.22	
Total unearned premiums as computed above.....		\$ 929,440.84
Total amount of all liabilities.....		\$ 1,121,864.96
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	500,432.44	1,000,432.47
Total.....		\$ 2,122,297.43

RISKS AND PREMIUMS.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1899.....	\$170,124.246	\$ 1,715,797.35	\$ 6,259,732	\$ 215,137.50
Written or renewed in 1900.....	166,631,439	1,537,714.44	145,082,153	598,809.21
Totals.....	\$336,755,685	\$ 3,253,511.79	\$151,341,885	\$ 813,946.71
Deduct expirations and cancellations.....	148,380,623	1,332,803.77	143,347,050	551,257.22
In force December 31, 1900.....	\$188,375,062	\$ 1,920,708.02	\$ 7,994,835	\$ 262,689.49
Deduct amount reinsured.....	26,299,521	306,279.36	1,365,381	47,593.67
Net amount in force.....	\$162,075,541	\$ 1,614,428.66	6,629,454	\$ 215,095.82
Largest amount in any one hazard, \$50,000.				

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.	
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....No.	
Losses incurred during the year, fire, \$747,660.05; marine and inland, \$258,574.76; tornado, \$454.15.....	\$ 1,006,688.96
Total amount of company's stock owned by the directors at par value.....	32,350.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.	
The amount of "special reserve fund," according to said law, deposited with the state insurance department of Rhode Island.....	100,000.00

The amount of "guaranty surplus fund," as provided for by said law..... 100,000.00

BUSINESS IN THE STATE IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 1,352,996.00	\$ 37,700.00	\$ 1,390,696.00
Gross premiums received.....	15,188.74	184.60	15,373.34
Losses paid.....	15,099.41		15,099.41
Losses incurred.....	15,319.18		15,319.18
Amount at risk.....	1,284,154.00	142,413.00	1,426,567.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PRUSSIAN NATIONAL INSURANCE COMPANY.

Organized under the laws of the Kingdom of Prussia, Germany, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

U. S. Manager, THEO. W. LETTON.

[Incorporated, 1845. Commenced business in United States, November, 1891.]

Home office, 315 Dearborn street, Chicago, Ills.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year....	\$ 627,532.74
Extended at.....	\$ 627,532.74

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement\$	64,754.33	\$.....
Net collected.....	64,754.33
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	653,241.65	2,921.69
Total.....	\$ 717,995.98	\$ 2,921.69
Deduct gross premiums and bills in course of collection at this date.....	83,345.10
Entire premiums collected during the year.\$	634,650.88	\$ 2,921.69
Deduct re-insurance, rebate, abatement and return premiums.....	200,806.28
Received for premiums, other than perpetuities...\$	433,844.60	\$ 2,921.69
Rents.....		60.00
Interest and dividends on stocks and bonds.....		23,193.96
Total rents and interest.....		\$ 23,253.96
Profit on sale or maturity of ledger assets during the year over book values.....		862.50

IOWA INSURANCE REPORT.

From all other sources, viz: Discount on losses paid, \$824.15; old accounts collected, \$655.07; maps, \$119.34; received from home office, \$72,281.25.....

73,879.81
534,762.56

Total income during the year.....

\$ 1,162,295.30

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$54,363.00 occurring in previous years).....	\$ 358,791.20	\$ 1,221.32
Deduct amounts received for salvages (on losses of the last or previous years), \$2,982.32; and from reinsurance in other companies \$64,088.92.....	67,071.24	
		292,941.28
Net amount paid during the year for losses.....	\$ 291,719.96	\$ 1,221.32
Paid stockholders for interest or dividends (amount declared during the year) remitted home office.....		48,568.49
Commissions or brokerage to agents, less received on reinsurances.....		98,886.26
Rents.....		2,100.00
Salaries, fees and all other charges, officers, \$12,250; clerks, \$12,279.47; other employees, \$10,965.72 ..		35,495.19
Taxes on premiums, \$10,306.67; on real estate, \$8.35.....		10,315.02
Insurance department fees and agents' licenses, \$4,274.69; municipal licenses, \$983.30; tax on franchise, \$25.00.....		5,282.99
Advertising, printing and stationery, \$3,745.13; examination fees, \$639.25; repairs and expenses on real estate, \$275; furniture and fixtures, \$66.48; miscellaneous, internal revenue, \$3,438.34.....		7,891.95
Losses on sales or maturity of ledger assets, \$31.62; other disbursements, viz: Old accounts charged off \$276.55; trustees, \$1,000 ..		1,308.17
Traveling expenses, \$12,785.40; postage and express, \$5,426.48; maps, \$1,319.24; local boards, \$7,558.68; sundry expenses, \$2,742.90 ..		29,832.70
Total expenditures during the year.....		532,622.05
Balances		\$ 629,673.25

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 800.00
Book value of bonds excluding interest.....	544,608.93
Cash in company's office, \$563.93; deposited in banks, \$90,664.59.....	91,228.52
Total.....	\$ 636,637.45
Deduct ledger liabilities:	
Agents' credit balances.....	6,964.20
Total net ledger assets, as per balances on page 1.....	\$ 629,673.25

NON-LEDGER ASSETS.

Interest on bonds and stocks.....	\$ 1,577.50
Rents.....	10.00
Total carried out.....	\$ 1,587.50

IOWA INSURANCE REPORT.

Market value of real estate over book value, as per Schedule A..

34,306.07

Gross premiums in course of collection December 31st, not more than three months due

\$ 97,967.62

Deduct cost of collection, commission and brokerage.....

20,573.20

Net amount of uncollected premiums, not more than three months due.....

77,394.42

Gross premiums more than three months due secured.....

1,204.85

Total admitted assets.....

\$ 744,166.09

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 24,752.50
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	28,424.00
Losses resisted (not outlawed) including interest, costs and other expenses thereon	4,350.00

Total amount of claims for losses.....

\$ 57,526.50

Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....

13,028.53

Net amount of unpaid losses.....

\$ 44,497.97

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,729.27; unearned premiums (50 per cent)

\$ 163,864.63

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$373,881.40; unearned premiums (pro rata)

194,237.34

Total unearned premiums as computed above.....

\$ 358,101.97

Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....

1,932.69

Reinsurance premiums.....

302.14

Total amount of all liabilities

\$ 404,834.77

Joint stock capital actually paid up in cash, N. Y. insurance department.....

200,000.00

Reserve or guaranty fund, represented by scrip, or otherwise...

139,331.32

339,331.32

Total.....

\$ 744,166.09

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1899	\$ 60,835,667	\$ 741,693.68	\$ 6,060	\$ 29.30
Written or renewed in 1900.....	56,466,585	653,241.65	696,771	2,921.69
Totals.....	\$ 117,302,252	\$ 1,394,935.33	\$ 702,831	\$ 2,950.99
Deduct expirations and cancellations	47,579,608	572,648.81	702,831	2,950.99
In force December 31, 1900.....	\$ 69,722,644	\$ 822,286.52		
Deduct amount reinsured	10,648,366	120,675.85		
Net amount in force	\$ 59,074,278	\$ 701,610.67		
Largest amount in any one hazard.....				\$20,000.00

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?... No.
Losses incurred during the year, fire, \$279,545.93; marine and inland, \$696.32.....\$280,242.25

Does any officer, director, or trustee receive a commission or royalty on the business of the company?..... No.
 The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the State of New York..... 200,000 00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 1,188,503.00
Gross premiums received.....	11,818.11
Losses paid.....	7,693.82
Losses incurred.....	7,224.75
Amount at risk.....	1,560,049.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
QUEEN INSURANCE COMPANY OF AMERICA.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, EDWARD F. BEDDALL. Vice-President, GEORGE W. BURCHELL.
 Secretary, NEVETT S. BARTOW.

[Incorporated, September 11, 1891. Commenced business, September 11, 1891.]

Home office, 43 Cedar Street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st, of previous year..	4,293,239.21
Extended at.....	\$ 4,293,239.21

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 324,059.35
Deduct amount of same not collected.....	1,001.54
Net collected.....	\$ 323,057.81
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,712,924.61
Total.....	\$ 3,035,982.42
Deduct gross premiums and bills in course of collection at this date.....	356,505.09
Entire premiums collected during the year.....	\$ 2,679,477.33
Deduct reinsurance, rebate, abatement and return premiums....	727,590.69
Received for premiums other than perpetuials.....	\$ 1,951,886.64
Rents from company's property, including \$10,000 for company's use of own buildings.....	52,704.19
Interest and dividends on stocks and bonds, \$128,706.55; from all other sources, \$3,569.34.....	132,275.89
Total rents and interest.....	\$ 184,980.08

Profit on sale or maturity of ledger assets during the year over book values.....	38,119.16
From all other sources, viz.: premium paid in advance.....	619.53

Total income during the year.....	2,175,605.41
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Total footings....	\$ 6,468,844.62
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$183,820.64 occurring in previous years.....	\$ 1,550,985.09
Deduct amounts received for salvages (on losses of the last or previous years), \$11,040.28; and from reinsurance in other companies, \$276,296.02.....	287,336.30

Net amount paid during the year for losses.....	\$ 1,263,648.79
Paid stockholders for interest or dividends (amount declared during the year).....	100,000.00
Commissions or brokerage to agents, less received on reinsurance.....	321,249.78
Salaries and allowances to agents.....	7,381.62
Rents, including \$10,000 for company's use of own buildings....	21,896.39
Salaries, fees and all other charges, officers, \$60,749.64; clerks, \$75,620.11; other employees, \$32,596.09.....	168,965.84
Taxes on premiums, \$43,781.45; on real estate, \$10,812.07.....	54,593.52
Insurance Dep't fees and agents' licenses, \$9,033.34; municipal licenses, \$8,220.49; tax on franchise, \$2,028.94.....	19,282.77
Advertising, printing and stationery, \$26,770.48; legal expenses, \$1,522.22; repairs and expenses on real estate, \$23,474.58; furniture and fixtures, \$1,225.69; miscellaneous, \$69,756.33.....	122,749.30
Losses on sales or maturity of ledger assets, \$276.29; other disbursements, viz., amount written off ledger assets to profit and loss account and account bonds, \$36,521.69.....	36,797.98
Total expenditures during the year.....	\$ 2,116,565.99
Balances.....	\$ 4,352,278.63

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 720,164.73
Book value of bonds excluding interest \$2,679,774.33, and stocks \$744,542.39 (Schedule D).....	3,424,316.72
Cash in company's office, \$5,443.35; deposited in banks \$202,353.83.....	207,797.18
Total.....	\$ 4,352,278.63

Total net ledger assets, as per balances on page 1.....	\$ 4,352,278.63
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NON-LEDGER ASSETS.

Interest due, \$26,956.25, and accrued, \$15,548.83, on bonds and stocks.....	42,505.08
Interest due, \$665.18, and accrued, \$62.50, on bank balances....	727.68
Rents due, \$819.57 and accrued, \$3,063.34, on company's property or lease.....	3,882.91
Total carried out.....	\$ 47,115.67

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 351,138.80
Deduct cost of collection, commission, and brokerage.....	85,675.04
Net amount of uncollected premiums, not more than three months due.....	\$ 265,463.76
Gross premiums in course of collection December 31st, more than three months due.....	\$5,366.29
Due for reinsurance on losses paid.....	848.66
Gross assets.....	\$ 4,665,706.72
Total admitted assets.....	\$ 4,665,706.72

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 82,691.17
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	97,258.82
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	35,880.18
Total amount of claims for losses.....	\$ 215,830.17
Deduct re-insurance due or accrued (give list of companies and amounts, as per Schedule E).....	32,239.33
Net amount of unpaid losses.....	\$ 183,590.84
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,459,269.46; unearned premiums (50 per cent).....	\$ 729,634.73
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,676,520.41; unearned premiums (pro rata).....	847,850.84
Total unearned premiums as computed above.....	\$ 1,577,485.57
Salaries, rent, taxes, bills, accounts, fees, etc., due or accrued.....	35,117.96
Return premiums, \$15,114.93, and reinsurance premiums, \$4,574.03.....	19,688.96
All other liabilities, viz.: premiums paid in advance.....	619.53
Total amount of all liabilities.....	\$ 1,816,502.86
Joint stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	2,349,203.86
Total.....	\$ 4,665,706.72

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899.....	\$ 327,091,647	\$ 3,215,644.74
Written or renewed during the year.....	247,826.193	2,712,924.61
Total.....	\$ 574,917,840	\$ 5,928,569.35
Deduct those expired and marked off as terminated.....	235,125,510	2,416,992.21
In force on the 31st day of December, 1900.....	\$ 339,792,330	\$ 3,511,577.14
Deduct amounts reinsured in companies licensed in New York only.....	36,318,015	375,787.27
Net amount in force.....	\$ 303,474,315	\$ 3,135,789.87

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?....	No.
Losses incurred during the year, fire, \$1,255,108.40; tornado, \$1,893.28.....	\$ 1,257,001.68
Total amount of the company's stock owned by the directors at par value.....	7,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	Yes, contingent commission on profits.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 1,297,562.00	\$ 122,750.00	\$ 1,420,312.00
Gross premiums received.....	18,352.03	803.91	19,155.94
Losses paid.....	12,285.80	24.20	12,310.00
Losses incurred.....	9,266.25	24.20	9,290.45
Amount at risk.....	1,760,510.00	318,850.00	2,079,360.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

READING FIRE INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. A. TIPPING. First Vice-President and Secretary, THOS. H. SCOTLAND.
Second Vice-President, A. R. STENHOUSE.

[Incorporated, July 8 1867. Commenced business, July 8, 1867.]

Home office, No. 19, North Fifth St., Reading, Pa

CAPITAL STOCK.

Amount of capital stock authorized, \$300,000.00; subscribed for..	\$ 250,000.00
Amount of capital paid up in cash.....	250,000.00
Amount of net ledger assets, December 31st of previous year...	775,717.88
Extended at.....	\$ 775,717.88

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 64,715.38
Net collected.....	\$ 64,715.38
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	595,895.01
Total.....	\$ 660,610.39
Deduct gross premiums and bills in course of collection at this date.....	46,055.00
Entire premiums collected during the year.....	\$ 614,555.39
Deduct reinsurance, rebate, abatement and return premiums....	177,659.28
Received for premiums other than perpetuals.....	\$ 436,896.11
Rents.....	1,715.30
Interest on real estate Mortgage loans, \$17,734.17; on other collateral loans, \$20,13.....	19,747.17

Interest and dividends on stocks and bonds.....	15,267.50	
Total rents and interest		36,729.97
Profit on sale or maturity of ledger assets during the year over book values.....		2,516.05
Total income during the year.....		476,142.13
Total footings.....		\$ 1,251,860.01

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:		
Gross amount paid for losses (including \$22,516.68 occurring in previous years).....	\$ 308,922.25	
Deduct amounts received for salvages (on losses of the last or previous years), \$1,722.78; and from reinsurance in other companies, \$61,718.13.....		63,440.91
Net amount paid during the year for losses.....	\$ 245,481.34	\$ 245,481.34
Deposit premiums returned.....		200.00
Paid stockholders for interest or dividends (amount declared during the year).....		15,000.00
Commissions or brokerage to agents, less received on reinsurances.....		107,595.63
Salaries and allowances to agents.....		6,509.10
Rents.....		1,835.00
Salaries, fees and all other charges, officers, \$10,500; clerks, \$5,541.59.....		16,041.59
Taxes on premiums, \$4,996.48; on real estate, \$287.69.....		5,284.17
Insurance department fees and agents' licenses,.....		1,837.78
Advertising, printing and stationery, \$1,627.12; legal expenses, \$5.25; repairs and expenses on real estate, \$580.71; miscellaneous, \$11,627.65.....		14,360.48
Losses on sales or maturity of ledger assets, \$50.00; other disbursements, viz: fire tax \$2,154.51.....		2,204.51
Taxes state and municipal, \$3,445.69; bad debts, \$12.46.....		3,458.15
Total expenditures during the year.....		419,807.75
Balances.....		\$ 832,052.26

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st:

Book value real estate (Schedule A), unincumbered.....	\$ 25,802.97	
Mortgage loans on real estate (Schedule B), first liens.....	283,478.00	
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....	30,700.00	
Book value of bonds excluding interest \$354,430.06 and stocks \$88,565.00 (Schedule D).....	442,995.06	
Cash in company's office, \$600.86; deposited in banks, \$48,435.37.....	49,076.23	
Total.....	\$ 832,052.26	
Total net ledger assets, as per balances on page 1.....		832,052.26

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 2,713.10	
Interest accrued on collateral loans.....	26.83	
Rents due, \$87.00, and accrued, \$48.90.....	135.90	
Total carried out.....		\$ 2,875.83
Market value (not including interest), of bonds and stocks over book value, as per Schedule D.....		30,014.44

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 45,841.09	
Deduct cost of collection, commission and brokerage.....		8,872.47
Net amount of uncollected premiums, not more than three months due		36,968.62
Gross premiums in course of collection December 31st, more than three months due, carried in.....	\$ 213.91	
Reinsurance return premiums unpaid.....		262.85
Gross assets		902,174.00
Deduct assets not admitted:		
Depreciation from book values of above net ledger assets to bring same to market value, real estate.....	2,402.97	2,402.97
Total admitted assets.....		\$ 899,771.03

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$ 1,264.73	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.	27,963.18	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	13,000.00	
Total amount of claims for losses	\$ 42,227.91	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....		10,783.08
Net amount of unpaid losses.....		\$ 31,444.83
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$315,172.33; unearned premiums (50 per cent).....	\$ 157,586.16	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$309,836.02; unearned premiums (pro rata)....	171,071.29	
Total unearned premiums as computed above.....		328,657.45
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....		4,638.20
Reinsurance premiums		69.91
Total amount of all liabilities		\$ 364,810.39
Joint stock capital actually paid up in cash	\$ 250,000.00	
Divisible surplus.....	284,960.64	534,960.64
Total.....		\$ 899,771.03

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 55,597,839.00	\$ 559,103.83
Written or renewed during the year.....	60,051,254.00	595,895.01
Total	\$ 115,649,093.00	\$ 1,154,998.84
Deduct those expired and marked off as terminated.....	47,283,458.00	477,452.41
In force at the end of the year.....	\$ 68,365,635.00	\$ 677,546.43
Deduct amount reinsured	5,152,112.00	52,538.08
Net amount in force.....	\$ 63,213,523.00	\$ 625,008.35

Perpetual risks (not included above), \$165,550.00; premiums on same, \$4,937.05.
Largest amount written on any one risk, not deducting reinsurance, \$10,000.

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.
Losses incurred during the year, fire.....\$249,760.49
Total amount of the company's stock owned by the directors at par value.....248,410.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....\$469,271.00
Gross premiums received.....6,960.63
Losses paid.....2,536.43
Losses incurred.....2,986.43
Amount at risk.....463,849.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

RELiance INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM CHUB. First Vice-President, JOHN GLADING.

Secretary, CHARLES J. WISTER, JR.

[Incorporated, April 21, 1841. Commenced business, August 9, 1844.]

CAPITAL STOCK.

Amount of capital stock authorized, \$300,000; subscribed for\$ 300,000.00
Amount of capital paid up in cash.....300,000.00
Amount of net ledger assets, December 31st of previous year... 933,394.55
Extended at\$ 933,394.55

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$ 28,100.00

Net collected.....\$ 28,100.00
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....440,415.03

Total.....\$ 468,515.03
Deduct gross premiums and bills in course of collection at this date.....26,630.00

Entire premiums collected during the year.....\$ 441,885.03
Deduct reinsurance, rebate, abatement and return premiums .. 111,234.41

Received for premiums other than perpetuals.....\$ 330,650.62 \$ 330,650.62
Deposit premiums, received on perpetual risks.....7,433.00
Rents from company's property, including \$1,000 for company's use of own buildings.....4,963.13
Interest on real estate mortgage loans.....10,244.11

Interest and dividends on stocks and bonds 26,111.17
Total rents and interest\$ 41,318.41
Profit on sale or maturity of ledger assets during the year over over book values.....679.60
From all other sources, viz.: (Itemize profit and loss account) transfers, surveys, etc.....216.49
Total income during the year380,298.12
Total footings.\$ 1,313,692.67

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$28,865.53 occurring in previous years)\$ 234,918.95
Deduct amounts received for salvages (on losses of the last or previous years) \$1,826.50; and from reinsurance in other companies, \$36,678.4138,504.91

Net amount paid during the year for losses\$ 196,414.04 \$ 196,414.04
Deposit premiums returned.....6,994.75
Paid stockholders for interest or dividends; (amount declared during the year).....18,000.00
Commissions or brokerage to agents, less received on reinsurances.....79,984.57
Rents (for company's use of own buildings).....1,000.00
Salaries, fees and all other charges, officers, \$13,000; clerks, \$5,851.91; other employees, \$6,862.....25,713.91
Taxes on premiums, \$7,608.03; on real estate, \$1,630.279,238.30
Insurance department fees and agents' licenses, \$2,309.64; municipal licenses, \$417; internal revenue, \$2,162.13; tax on franchise, \$1,236.646,125.41
Advertising, printing and stationery, \$2,611.54; legal expenses, \$65; repairs and expenses on real estate, \$867.06; furniture and fixtures, \$841.33; Miscellaneous, \$20,804.18.....25,189.11
Premiums, over par value, bonds bought.....1,256.25
Total expenditures during the year.....369,916.34

Balances.....\$ 10,381.78

Total\$ 943,776.33

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered\$ 101,043.48
Mortgage loans on real estate (Schedule B), first liens.....221,660.00
Book value of bonds excluding interest, \$528,000, and stocks, \$4,800 (Schedule D)532,800.00
Cash in company's office, \$2,060.68 deposited in banks, \$45,050.95 47,111.63
Agents' debit balances, secured.....41,784.32

Total\$ 944,399.43

Deduct ledger liabilities:

Agents' credit balances.....623.10

Total net ledger assets, as per balances on page 1.....\$ 943,776.33

NON-LEDGER ASSETS.

Interest due, \$200, and accrued, \$2,374.18, on mortgages.....	\$ 2,574.18	
Rents due and accrued on company's property or lease	673.32	
Total carried out.....	\$ 3,247.50	
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	43,970.00	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 26,630.00	
Deduct cost of collection, commission and brokerage.....	7,353.97	
Net amount of uncollected premiums, not more than three months due.....	\$ 19,276.03	
Perpetual deposits on real estate owned by company.....	747.00	
Gross assets.....	\$ 1,011,016.86	
Deduct assets not admitted:		
Company's stock—owned.....	\$ 1,920.00	
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	1,043.48	
Total.....	\$ 2,963.48	
Total admitted assets.....	\$ 1,008,053.38	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 3,228.08	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	44,886.03	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	8,300.00	
Total amount of claims for losses.....	\$ 56,414.11	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E	8,859.41	
Net amount of unpaid losses.....	\$ 47,554.70	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$227,821.09; unearned premiums (50 per cent).....	\$ 113,910.54	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$337,268.14; unearned premiums (pro rata)...	180,953.49	
Total unearned premiums as computed above.....	\$ 294,864.03	
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent. of the premium or deposit received	135,240.24	
Total amount of all liabilities.....	\$ 477,658.97	
Joint stock capital actually paid up in cash.....	\$ 300,000.00	
Divisible surplus.....	230,394.41	530,394.41
Total.....	\$ 1,008,053.38	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 54,681,968	\$ 570,812.55

Written or renewed during the year	42,735,926	440,415.03
Total.....	\$ 97,417,894	\$ 1,011,227.58
Deduct those expired and marked off as terminated.....	38,167,466	377,484.19
In force at the end of the year.....	\$ 59,250,428	\$ 633,743.39
Deduct amount reinsured	6,309,097	68,654.16
Net amount in force.....	\$ 52,941,331	\$ 565,089.23
Perpetual risks, not included above, \$5,397,041; premiums on same, \$148,293.05.		
Largest amount written on any one risk, not deducting reinsurance, \$10,000		

GENERAL INTERROGATOIRES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affect this statement?	No.
Losses incurred during the year, fire	\$ 208,103.00
Total amount of the company's stock owned by the directors at par value.....	45,250.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 998,678.00
Gross premiums received.....	10,648.95
Losses paid.....	5,158.11
Losses incurred.....	5,110.61
Amount at risk.....	14,120.84

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ROCHESTER GERMAN INSURANCE COMPANY.

Organized under the laws of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HON. FREDERICK COOK. First Vice-President, EUGENE H. SATTERLEE.
Secretary, H. F. ATWOOD. Second Vice-President, ALBRECHT VOGT.

[Incorporated, February 16, 1872. Commenced business, February 23, 1872.]

Home office, Corner West Main and Irving Place, Rochester, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year....	1,028,296.54
Extended at	\$ 1,028,296.54

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 79,812.54
Net collected.....	\$ 79,812.54
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	650,149.01
Total.....	\$ 729,961.55

Deduct gross premiums and bills in course of collection at this date.....	87,403.80	
Entire premiums collected during the year	\$ 642,557.75	
Deduct, reinsurance, rebate, abatement and return premiums...	186,958.62	
Received for premiums other than perpetuals.....	\$ 455,599.13	\$ 455,599.13
Rents.....	9,452.83	
Interest on real estate mortgage loans	20,544.18	
Interest and dividends on stocks and bonds, \$18,022.52; from all other sources, \$1,429.27.....	19,451.79	
Total rents and interest.....	\$ 49,448.80	
Total income during the year.....	\$ 595,047.93	
Total footings.....	\$ 1,533,344.47	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$38,078.99, occurring in previous years).....	Fire.	
Deduct amounts received for salvages (on losses of the last or previous years), \$2,875.06; and from reinsurance in other companies, \$57,187.04.....	298,435.59	
Net amount paid during the year for losses.....	238,373.49	\$ 238,373.49
Paid stockholders for interest or dividends (amount declared during the year).....	\$ 20,000.00	
Commissions or brokerage to agents, less received on reinsurance.....	111,146.08	
Salaries, fees and all other charges, officers, \$9,300; clerks, \$6,674.19; other employees, \$15,790.65.....	31,764.84	
Taxes on premiums, \$11,916.99; on real estate, \$4,095.20; on other investments, \$1,683.02.....	17,695.21	
Insurance department fees and agents' licenses, \$2,715.40; municipal licenses, \$711.75.....	3,427.15	
Advertising, printing and stationery, \$4,593.60; legal expenses, \$680.79; repairs and expenses on real estate, \$12,919.12; miscellaneous, \$20,519.90.....	38,713.32	
Losses on sale or maturity of ledger assets, \$450; Other disbursements, viz.: Suspense account, \$128.11; profit and loss account, \$71.39.....	649.50	
Total expenditures during the year.....	\$ 461,769.59	
Balances.....	\$ 1,071,574.88	

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.		
Book value real estate (Schedule A), unincumbered.....	211,906.86	
Mortgage loans on real estate (Schedule D), first liens.....	398,147.05	
Book value of bonds, excluding interest, \$356,342.20; and stocks, \$50,000 (Schedule D).....	406,342.20	
Cash in company's office, \$262.19; deposited in banks, \$57,916.58.....	58,178.77	
Total.....	\$ 1,071,574.88	
Total net ledger assets, as per balances on page 1.....	\$ 1,071,574.88	

NON-LEDGER ASSETS.

Interest due, \$423.25, and accrued, \$6,306.87, on mortgages.....	\$ 6,730.12	
Interest accrued on bonds and stocks.....	4,988.82	
Total carried out.....	\$ 11,698.94	
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	35,032.80	
Gross premiums in course of collection December 31, not more than three months due.....	\$ 87,403.80	
Deduct cost of collection, commission and brokerage.....	27,065.32	
Net amount of uncollected premiums, not more than three months due.....	\$ 60,338.48	
Gross assets.....	1,178,615.10	
Total admitted assets.....	\$ 1,178,615.10	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$ 1,231.86	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	18,145.91	
Losses resisted (not outlaid), including interest, costs and other expenses thereon.....	7,000.00	
Total amount of claims for losses.....	\$ 26,377.77	
Net amount of unpaid losses.....	\$ 26,377.77	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$317,857.86; unearned premiums (50 per cent).....	\$ 158,928.93	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$405,205.02; unearned premiums (pro rata).....	220,264.59	
Total unearned premiums as computed above.....	\$ 379,193.52	
Commissions, brokerage, and other charges due to agents and brokers.....	1,122.86	1,122.86
Total amount of all liabilities.....	\$ 406,664.15	
Joint stock capital actually paid up in cash.....	200,000.00	
Divisible surplus.....	571,920.95	771,920.95
Total.....	\$ 1,178,615.10	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 68,716.973	\$ 678,592.80
Written or renewed during the year.....	61,582.045	650,149.01
Total.....	\$ 130,299.018	\$ 1,328,741.81
Deduct those expired and marked off as terminated.....	\$ 50,236.304	\$ 514,949.10
In force at the end of the year.....	\$ 80,062.714	\$ 813,792.71
Deduct amount reinsured.....	8,184.441	96,729.83
Net amount in force.....	\$ 71,878.273	\$ 723,062.88
Largest amount written on any one risk, not deducting reinsurance, \$5,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.	
Losses incurred during the year, fire.....\$	223,308.36
Total amount of the company's stock owned by the directors at par value	33,662.50
Total amount loaned to officers and directors, \$39,900; loaned to stockholders, not officers, \$42,350.....	82,250.00
Does an officer, director, or trustee receive a commission or royalty on the business of the company?.....No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....\$	724,998.00
Gross premiums received.....	9,805.91
Losses paid.....	8,786.17
Losses incurred.....	6,475.04
Amount at risk	1,217,390.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
**UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY,
 OF LIVERPOOL, ENGLAND.**

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Managers for Western Department, LAW BROTHERS, Chicago.
Managers for New England States, FIELD & COWLES, Boston.
Manager for Middle Department, JOHN TENNEY, Philadelphia.
Managers for Southern Department, BARBER & CASTLEMAN, Louisville.
Manager for Pacific Department, ROLLA V. WATT, San Francisco.
Manager for New York State, C. F. SHALLCROSS, New York.
General Attorney for United States, E. F. BEDDALL

[Incorporated, May 31, 1845. Commenced business in the United States 1851.]

Chief office in the United States, 50 Wall Street, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year ...	6,518,514.29
Extended at.....	\$ 6,518,514.29

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year as shown by that year's statement.....\$	684,817.59
Deduct amount of same not collected.....	1,522.19
Net collected.....\$	683,235.40
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	5,966,047.56
Total.....\$	6,649,342.96

Deduct gross premiums and bills in course of collection at this date..... 727,791.43

Entire premiums collected during the year..... 5,921,551.53
 Deduct reinsurance, rebate, abatement and return premiums... 1,907,842.35

Received for premiums other than perpetuals..... \$ 4,013,709.18
 Deposit premiums, received on perpetual risks..... 9,781.02
 Rents from company's property, including \$33,664.56 for company's use of own buildings \$ 163,224.21
 Interest on real estate Mortgage Loans..... 9,479.99
 Interest and dividends on stocks and bonds \$148,485.26; from all other sources, \$2,466.99..... 150,952.25

Total rents and interest 323,656.45
 Received from home office..... 307,618.64

Total income during the year..... \$ 4,654,765.29

Total footings..... \$ 11,173,279.58

DISBURSEMENTS DURING YEAR

As shown by the books at U.S. branch office at close of business December 31st.

Gross amount paid for losses (including \$522,017.86 occurring in previous years) \$ 3,299,715.38
 Deduct amounts received for salvages (on losses of the last or previous years), \$40,801.54; and from reinsurance in other companies, \$409,319.91..... 450,121.45

Net amount paid during the year for losses..... \$ 2,849,593.93
 Remitted to home office..... 380,974.87
 Deposit premiums returned 9,910.30
 Commissions or brokerage to agents, less received on reinsurances..... 665,843.12
 Salaries and allowances to agents 30,400.24
 Rents (including \$33,664.56 for company's use of own building). 38,054.34
 Salaries, fees and all other charges, officers, \$91,002.49; clerks, \$166,532.43; other employees, \$59,367.45 316,902.37
 Taxes on premiums, \$136,498.42; on real estate, \$27,586.31..... 164,084.73
 Insurance department fees and agents' licenses, \$9,883.15; municipal licenses, \$788.71..... 10,671.86
 Advertising, printing and stationery \$56,997.75; legal expenses, \$3,229.74; repairs and expenses, on real estate, \$80,872.61; furniture and fixtures, \$711.44; miscellaneous, \$153,202.31... 295,013.85
 Amount written off to reduce bonds to book value..... 7,949.18

Total expenditures during the year..... \$ 4,769,398.79

Balances..... \$ 6,403,880.79

LEDGER ASSETS

As per ledger accounts shown by the books at U. S. branch office at close of business December 31st.

Book value real estate (Schedule A), unincumbered. \$ 2,143,090.05
 Mortgage loans on real estate (Schedule B), first liens 195,000.00
 Book value of bonds, excluding interest..... 3,798,412.55
 Cash in company's office..... 267,766.32

Total.....\$ 6,404,268.92

Deduct ledger liabilities:

All other.....	388.13
Total net ledger assets, as per balances on page 1.....	\$ 6,403,880.79

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 679.17
Interest accrued on bonds and stocks.....	40,829.16
Interest accrued on other assets.....	73.31
Rents accrued on company's property or lease	14,380.88

Total carried out.....	\$ 55,962.52
Gross premiums in course of collection December 31st, not more than three months due	\$ 711,129.52
Deduct cost of collection, commission and brokerage.....	117,105.41
Net amount of uncollected premiums, not more than three months due.....	594,024.11
All other assets: Amount receivable under perpetual policies, \$869.99; due from other companies for re-insurance on losses already paid, Skandea Insurance Company, Stockholm, Sweden, \$10,473.97; American Central Insurance Company of St. Louis, Mo., \$5,010.09.....	16,354.05

Gross assets	\$ 7,070,221.47
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Total admitted assets.....	\$ 7,070,221.47
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NON-LEDGER LIABILITIES.

Losses adjusted and unpaid due, \$6,896.24; not yet due, \$25,620.66. \$	32,516.90
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	574,963.36
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	102,301.57
Total amount of claims for losses	\$ 709,781.83
Deduct reinsurance due or accrued as per Schedule E.....	210,853.13

Net amount of unpaid losses	\$ 498,928.70
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,748,242.41; unearned premiums (50 per cent).....	\$ 1,374,121.20
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,279,958.77; unearned premiums (pro rata).....	2,139,526.65

Total unearned premiums as computed above.....	\$ 3,513,647.85
Amount reclaimable by the insured on perpetual fire insurance policies, being 85.95 per cent of the premium or deposit received	227,010.68
Net premium reserve and all other liabilities, except capital, under the life insurance, or any other special department..	119,902.72
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued	34,240.48
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid	867.19
Return premiums, \$18,426.22; and reinsurance premiums, \$168,221.42	186,647.64

Total amount of all liabilities.....	\$ 4,581,245.26
Divisible surplus.....	2,488,976.21

Total.....	\$ 7,070,221.47
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MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement \$	894,333,811.04	\$ 7,783,106.72
Written or renewed during the year.....	797,441,087.22	5,966,047.56

Total.....	\$ 1,691,774,898.26	\$ 13,749,154.28
Deduct those expired and marked off as terminated.....	754,048,141.97	5,572,709.86

In force at the end of the year.....	\$ 937,726,756.29	\$ 8,176,444.42
Deduct amount re-insured.....	165,246,353.10	1,148,243.24

Net amount in force December 31, 1900.....	\$ 772,480,403.19	\$ 7,028,201.18
Largest amount written on any one risk, not deducting re-insurance, \$150,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.

Losses incurred during the year, fire, \$2,810,843.17; Tornado, \$9,575.70 \$ 2,820,418.87

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 2,450,955.64	\$ 106,540.00	\$ 2,557,495.64
Gross premiums received	26,655.62	578.37	27,233.99
Losses paid	7,816.69	28.00	7,844.69
Losses incurred.....	8,279.24	28.00	8,307.24
Amount at risk			4,043,700.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ROYAL EXCHANGE ASSURANCE COMPANY.

Organized under the laws of Great Britain and Ireland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

ROBERT DICKSON, General Manager.

[Incorporated, A. D. 1720. Commenced business in the United States 1891.]

Home office, 100 William street, New York city.

CAPITAL STOCK.

Amount of capital deposited.....	\$ 200,000,000.00
Amount of net ledger assets, December 31st, of previous year ..	1,108,833.28
Extended at.....	\$ 1,108,833.28

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 122,445.92	\$ 105.80
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,169,236.95	
Total.....	\$ 1,291,682.87	

Deduct gross premiums and bills in course of collection at this date.....	134,495.33			
Entire premiums collected during the year.....	1,150,187.54			
Deduct reinsurance, rebate, abatement and return premiums.....	337,346.89			
Received for premiums other than perpetuals.....	\$ 821,860.65	\$ 105.80	\$ 821,966.45	
Interest and dividends on stocks and bonds.....	39,480.39			
Total rents and interest.....			39,480.39	
Received from home office.....			375,882.93	
Total income during the year.....			1,237,349.77	
Total footings.....			\$ 2,346,163.05	

DISBURSEMENTS DURING YEAR.

As shown by the books at Home office at close of business December 31st.	Fire.			
Gross amount paid for losses (including \$64,493.63 occurring in previous years).....	590,193.09			
Deduct amounts received for salvages, (on losses of the last or previous years) \$3,662.41; and from reinsurance in other companies, \$91,476.42.....	94,538.83	\$ 495,654.26		
Net amount paid during the year for losses.....		\$ 495,654.26		
Commissions or brokerage to agents, less received on reinsurances.....	174,184.92			
Rents.....	6,781.00			
Salaries, fees and all other charges, officers, \$21,350; clerks, \$46,055.25.....	67,405.25			
Taxes on premiums.....	13,704.1			
Insurance department fees and agents' licenses, \$8,058.59; municipal licenses, \$2,594.60.....	10,653.19			
Advertising, printing and stationery, \$10,206.07; miscellaneous, \$41,074.07.....	51,280.14			
Remitted to home office.....	160,637.61			
Total expenditures during the year.....	\$ 980,240.54			
Balances.....	\$ 1,365,922.51			

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office at close of business December 31st.				
Book value of bonds excluding interest.....	\$ 1,312,956.22			
Cash in company's office, \$3,666.01; deposited in banks, \$33,670.52.....	37,336.53			
Office furniture and maps.....	15,629.76			
Total.....	\$ 1,365,922.51			
Total net ledger assets, as per balances on page 1.....		\$ 1,365,922.51		

NON-LEDGER ASSETS.

Interest due.....	14,459.79			
Total carried out.....	\$ 14,459.79			
Market value (not including interest in item g) of bonds and stocks over book value, as per Schedule D.....	28,386.03			
Gross premiums in course collection December 31st, not more than three months due.....	\$ 134,495.33			

Deduct cost of collection, commission and brokerage.....	27,426.53			
Net amount of uncollected premiums, not more than three months due not included in ledger assets.....	\$ 105,068.80			
Due from United Fire Insurance Company of Baltimore for reinsurance under loss paid.....	954.00			
Gross assets.....	\$ 1,514,791.13			
Deduct assets not admitted:				
Furniture, fixtures, sales and maps \$15,629.76.....				
Total.....	\$ 15,629.76			
Total admitted assets.....	\$ 1,499,161.37			

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 18,261.59			
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	78,155.21			
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,207.20			
Total amount of claims for losses.....	\$ 101,624.00			
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	22,639.00			
Net amount of unpaid losses.....	\$ 78,985.00			
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$602,801.15; unearned premiums (50 per cent.).....	301,490.57			
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$564,517.95; unearned premiums (pro rata).....	302,966.37			
Total unearned premiums as computed above.....	\$ 604,366.94			
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued (contingents).....	1,507.88			
Reinsurance premiums.....	5,469.79			
Total amount of all liabilities.....	\$ 690,419.61			
Joint stock capital actually paid up in cash.....	200,000.00			
Reserve or guaranty fund, represented by scrip, or otherwise.....	608,741.76			
Divisible surplus.....	808,741.76			
Total.....	\$ 1,499,161.37			

MISCELLANEOUS.

In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 93,900,486	\$ 1,059,264.26		
Written or renewed during the year.....	103,768,498	1,169,236.95		
Total.....	\$ 197,674,984	\$ 2,228,501.21		
Deduct those expired and marked off as terminated.....	\$ 81,859,986	882,516.03		
In force at the end of the year.....	\$ 115,814,998	\$ 1,345,985.18		
Deduct amount reinsured.....	15,317,257	178,666.08		
Net amount in force.....	\$ 100,497,741	\$ 1,167,319.10		
Largest amount in any one hazard, \$25,000.00.....				

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Losses incurred during the year (fire).....\$ 545,714.26
 Does any officer, director or trustee receive a commission or royalty on the business of the company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....\$ 552,283.00
 Gross premiums received.....6,339.81
 Losses paid.....1,752.60
 Losses incurred.....1,752.60
 Amount at risk.....478,253.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. H. BIGELOW. First Vice-President, PETER BERKEY.
 Secretary, A. W. PERRY.

[Incorporated, May, 1865. Commenced business May, 1865.]

Home office, corner Third and Jackson streets, St. Paul, Minn.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; subscribed for.....\$ 500,000.00
 Amount of capital paid up in cash.....500,000.00
 Amount of net ledger assets, December 31st of previous year.....2,450,696.11
 Extended at.....\$ 2,450,696.11

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$	262,078.52	\$ 16,393.54

Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,832,393.30	\$ 544,516.02
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Total.....	\$ 2,094,471.82	\$ 560,909.56
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Deduct gross premiums and bills in course of collection at this date.....	269,518.08	16,932.34
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Entire premiums collected during the year.....\$	1,824,953.74	\$ 543,977.22
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Deduct reinsurance, rebate, abatement and return premiums.....	327,229.89	201,415.81
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Received for premiums other than perpetuals.....\$	1,497,723.85	\$ 342,561.41
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Rents from company's property, including \$5,400 for company's use of own buildings.....		42,051.60
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Interest on real estate mortgage loans, \$16,886.26; on other collateral loans, \$5,277.23.....		22,163.49
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Interest and dividends on stocks and bonds, \$46,085.86; from all other sources, \$8,131.48.....		\$4,217.34
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Total rents and interest.....		\$ 119,032.43
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Profit on sale or maturity of ledger assets during the year over book values.....29,117.50
 From all other sources, viz.: (Itemize profit and loss account)
 Increased premiums and bills—fire and marine.....7,798.36
 Received from old judgments and claims.....452.50
 Total income during the year.....1,996,866.05

Total footings.....\$ 4,447,562.16

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including, \$223.59, 60 occurring in previous years).....	1,021,156.10	\$ 300,222.38
Deduct amounts received for salvages (on losses of the last or previous years,) \$20,478.85; and from reinsurance in other companies, \$237.872.27.....	136,731.15	121,620.05
		\$ 1,063,026.38

Net amount paid during the year for losses.....	\$884,424.95	\$ 178,601.43
Paid stockholders for interest or dividends; (amount declared during year).....		50,000.00
Commissions or brokerages to agents less received on reinsurances.....		389,761.52
Rents for company's use of own buildings.....		5,400.00
Salaries, fees and all other charges, officers, \$26,338.34; clerks, \$29,120; other employees, 30,752.39.....		86,205.73
Taxes on premiums, \$37,736.50; on real estate, \$6,938.05.....		44,674.55
Insurance department fees and agents' licenses, \$7,664.85; municipal licenses, \$4,422.52; tax on franchise, \$199.....		11,677.37
Advertising, printing and stationery, \$10,989.84; legal expenses; \$3,497.65; repairs and expenses on real estate, \$17,636.12; furniture and fixtures, \$101.89; miscellaneous, \$126,251.71.....		158,390.21
Losses on sales or maturity of ledger assets.....		32,034.28

Total expenditures during the year.....\$ 1,841,170.04

Balances.....\$ 2,606,392.12

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 636,350.82
Mortgage loans on real estate (Schedule B), first liens.....	296,475.00
Loans secured by pledge of bonds, stocks or other collateral, (Schedule C).....	76,225.05
Book value of bonds, excluding interest, \$843,719.12; and stocks \$327,922.50 (Schedule D).....	1,171,641.62
Cash in company's office, \$14,175.25; deposited in banks, \$160,228.49.....	174,403.74
Bills receivable, \$16,932.34; all others, \$235,441.10; secured.....	252,373.44

Total.....\$ 2,607,469.67

Deduct ledger liabilities.....

Agents' credit balances.....1,077.55

Total net ledger assets, as per balances on page 1.....\$ 2,606,392.12

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....\$ 43,076.27

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....126,254.93

Losses resisted (not outlawed), including interest, cost and other expenses thereon	14,944.07
Total amount of claims for losses.....	\$ 184,275.27

Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E	21,902.01	\$ 162,373.26
Net amount of unpaid losses.....		
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$986,776.54 unearned premiums (50 per cent).....	393,358.27	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,343,199.97 unearned premiums (pro rata) ..	716,138.66	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$146,683.39; unearned premiums (50 per cent) ..	73,341.70	
Total unearned premiums as computed above.....		\$ 1,182,868.63
Commission, brokerage and other charges due to agents and brokers on premiums paid.....		35,154.53
Total amount of all liabilities.....		\$ 1,380,396.42
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	725,995.70	\$ 1,225,995.70
Total		\$ 2,606,392.12

MISCELLANEOUS.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1899.....	\$ 175,376.634	\$ 2,150,032.82	\$ 5,211,441	\$ 141,506.19
Written or renewed in 1900.....	122,689,749	1,834,393.30	70,099,272	544,516.02
Totals.....	\$ 298,066,383	\$ 3,991,426.12	\$ 75,310,713	\$ 686,022.21
Deduct expirations and cancellations.....	120,273,733	1,705,611.97	70,117,700	484,353.61
In force December 31, 1900.....	\$ 177,792,650	\$ 2,285,814.15	\$ 5,193,013	\$ 201,638.60
Deduct amount reinsured.....	12,610,308	155,837.04	1,331,326	54,955.21
Net amount in force.....	\$ 165,182,342	\$ 2,129,976.51	\$ 3,861,687	\$ 146,683.39

Largest amount in any one hazard, \$10,000.

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement?...	Yes.
Losses incurred during the year, fire, \$856,456.80; marine and inland, \$174,764.70; tornado, \$11,714.67.....	\$ 1,042,947.17
Total amount of the company's stock owned by the directors at par value.....	73,800.00
Total amount loaned to officers and directors, \$27,300; loaned to stockholders, not officers, \$2,980	30,280.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Marine and inland risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 2,755,582.00	\$ 5,767.00	\$ 432,771.00	\$ 3,194,120.00
Gross premiums received.....	39,701.74	7.30	3,086.08	42,795.72
Losses paid.....	23,718.70		850.53	24,569.23
Losses incurred.....	23,594.93		850.53	24,445.46
Amount at risk.....	\$ 5,693,384.00		915,548.00	6,608,932.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

UNITED STATES BRANCH OF THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY, OF EDINBURGH,

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa pursuant to the laws thereof.

Trustees in the United States:

JOHN R. REDFIELD, of Hartford, Conn. LEVERETT BRINARD, Hartford, Conn.
MORGAN G. BULKELEY, Hartford, Conn.

Manager for the United States, JAMES H. BREWSTER.

[Organized or incorporated, 1824. Commenced business in United States, 1880.]
Principal office in United States, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$30,000,000; subscribed for \$ 21,757,000.00
Amount of capital paid up in cash 1,500,000.00 || Amount of net ledger assets, December 31st of previous year.... | 3,803,649.35 |
Extended at \$ 3,803,649.35 |

INCOME DURING YEAR,

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement..... 164,409.00 || Gross premiums written and renewed during the year, as per item 2, page 3, part VI..... | 3,433,140.63 |

Total \$ 3,597,549.63 || Deduct gross premiums and bills in course of collection at this date | 275,380.00 |

Entire premiums collected during the year..... \$ 3,322,169.63 || Deduct reinsurance, rebate, abatement and return premiums... | 1,382,174.80 |

Received for premiums other than perpetuals..... \$ 1,939,994.83 | \$ 1,939,994.83 || Rents..... | 12,386.25 | |
| Interest on real estate mortgage loans, \$60,266.72; on other collateral loans, \$85.66..... | 60,352.38 | |
| Interest and dividends on stocks and bonds, \$72,521.41; from all other sources, \$5,044.44..... | 77,565.85 | |

Total rents and interest..... \$ 150,304.48 |

Profit on sale or maturity of ledger assets during the year over book values..... 3,225.64 |

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Received from home office	79,526.27
Total income during the year	\$ 2,173,051.22
Total footings	\$ 5,976,100.57

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$246,295.35 occurring in previous years)	\$ 2,060,681.45
Deduct amounts received for salvages (on losses of the last or previous years) \$15,518.62; and from reinsurance in other companies, \$655,297.10	670,815.72
Net amount paid during the year for losses	\$ 1,389,865.73
Commissions or brokerage to agents, less received on reinsurances	393,485.61
Rents	4,182.39
Salaries, fees and all other charges, officers, \$15,000; clerks and other employees, \$76,960.07	91,960.07
Taxes on premiums, \$44,099.18; on real estate, \$3,105.18	47,204.36
Insurance department fees and agents' licenses, \$10,130.51; municipal licenses, \$6,021.13; tax on franchise, \$665.01; war tax, \$14,810.95; fire patrol tax, \$8,298.12	39,925.72
Loss on sales or maturity of ledger assets	5,192.04
Advertising, printing and stationery, \$17,008.25; repairs and expenses on real estate, 7,121.25; furniture and fixtures, \$6,829.59; miscellaneous, \$88,263.27	119,222.36
Total expenditures during the year	\$ 2,091,038.28
Balance	\$ 3,885,062.29

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered	\$ 218,457.56
Mortgage loans on real estate (Schedule B), first liens	1,064,050.17
Loans secured by pledge of bonds, stocks or other collaterals (Schedule C)	2,600.00
Book value of bonds, excluding interest, \$1,924,266.20; and stocks, \$49,950; (Schedule D)	1,974,216.20
Cash in company's office, \$583.74; deposited in banks, \$519,527.98	520,111.72
Agents' debit balance, secured	\$155,778.58
Total	\$ 3,935,214.23
Deduct ledger liabilities:	
Agents' credit balances, \$23.12; due for reinsurance, \$50,128.82 ..	50,151.94
Total net ledger assets, as per balance on page 1	\$ 3,885,062.26

NON-LEDGER ASSETS.

Interest due, \$7,476.63; and accrued, \$6,379.91 on mortgages ..	13,856.54
Interest due, \$10,316.25; and accrued, \$11,532.52 on bonds and stocks	21,848.77
Interest due	22.40
Interest due, \$300; and accrued, \$231.23 on other assets	531.23
Total carried out	\$ 36,258.94
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D	77,827.50

Gross premiums in course of collection December 31st, not more than three months due	\$ 275,380.00
Deduct cost of collection, commission and brokerage	45,778.25

Net amount of uncollected premiums, not more than three months due

229,601.75

Gross assets	\$ 4,228,750.48
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value—Bonds and stocks	\$ 11,673.75
Total	11,673.75
Total admitted assets	\$ 4,217,076.73

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$ 76,253.81
Losses in process of adjustment, or in suspense, including all reported and supposed losses	166,500.00
Losses resisted (not outlawed), including interest, cost and other expenses thereon	12,300.00
Total amount of claims for losses	\$ 255,053.81
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E	15,088.23
Net amount of unpaid losses	\$ 239,965.58
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,390,594.75; unearned premiums (50 per cent)	\$ 695,297.37
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,951,096.71; unearned premiums (pro rata) ..	960,491.89
Total unearned premiums as computed above	1,655,789.26
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	5,000.00
Return premiums, \$25,834.76; and reinsurance premiums, \$66,432.24	92,267.00
Total amount of all liabilities	\$ 1,993,021.84
Divisible surplus	2,224,054.89
Total	\$ 4,217,076.73

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement	\$ 463,713,045	\$ 4,019,751.01
Written or renewed during the year	357,480,804	3,433,140.63
Total	\$ 821,193,849	\$ 7,452,891.64
Deduct those expired and marked off as terminated	315,081,851	2,988,921.48
In force at the end of the year	\$ 506,111,998	\$ 4,463,970.16
Deduct amount reinsured	123,441,204	1,122,278.70
Net amount in force	\$ 382,670,794	\$ 3,341,691.46
Largest amount written on any one risk not deducting reinsurance, \$50,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?....	No.
Losses incurred during the year.....	\$1,343,071.72
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
The amount of "special reserve fund," according to said law, deposited with the insurance department of the state of New York.....	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 2,168,885.00
Gross premiums received.....	28,997.35
Losses paid.....	7,771.52
Losses incurred.....	9,794.08
Amount at risk.....	2,025,739.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SECURITY INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, CHAS. S. LUTE.

Secretary, H. MASON.

Vice-President, JAS. D. DEWELL.

[Incorporated, April, 1841. Commenced business, April, 1841.]

Home Office, 37 Center Street, New Haven, Conn.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 300,000.00
Amount of capital paid up in cash.....	300,000.00
Amount of net ledger assets, December 31st of previous year....	844,997.84
Extended at	\$ 844,997.84

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire	Marine and Inland.
Gross premiums and bills unpaid at close of last year, as shown by income of that year's statement.....	\$ 95,861.87	\$ 5,384.79
Deduct amount of same not collected.....	1,036.36	17.88
Net collected	\$ 94,825.51	\$ 5,366.91
Gross premiums written and renewed during the year, as shown in exhibit, item 2.....	733,048.65	80,471.74
Total.....	\$ 827,874.16	\$ 85,838.65
Deduct gross premiums and bills in course of collection at this date	91,780.53	9,167.61
Entire premiums collected during the year. \$	736,093.63	76,671.04

Deduct re-insurance, rebate, abatement, and return premiums.....	217,608.88	23,785.50
Net cash actually received for premiums (carried out).....	\$ 518,484.75	\$ 54,885.54
Rents from Company's property, including \$2.00 for company's use of own buildings.....		2,870.40
Interest on real estate mortgage loans, \$8,336.38; on other collateral loans, \$843.66.....		9,180.04
Interest and dividends on stocks and bonds, \$23,450.92; from all other sources, \$0.....		23,450.92
Total rents and interest.....		\$ 35,501.36
Profit on sale or maturity of ledger assets during the year over book values.....		734.50
From all other sources, viz: Profit and loss accounts paid.....		452.30
Credit profit and loss account difference between cost of securities and the book values of the same	2,494.27	2,946.57
Total income during the year		\$ 610,550.72
Total footings.....		\$ 1,455,548.56

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	On fire risks.	On marine and inland risks,
Gross amount actually paid for losses (including \$60,131.32 losses occurring in previous years).....	\$ 417,841.45	\$ 49,267.14
Deduct all amounts actually received for salvages whether (on losses of the last or previous years), \$4,076.40 and all amounts actually received for reinsurance in other companies, \$84,983.70; total deductions.....	77,445.78	11,614.32
Net amount paid during the year for losses \$	340,395.67	\$ 37,652.82
Paid stockholders for interest or dividends (amount declared during the year).....		24,000.00
Commissions or brokerage to agents, less received on reinsurances		127,463.40
Rents (including \$2.00 for company's use of own buildings), less \$500 from sub-leases		1,500.00
Salaries, fees and all other charges, officers, \$8,500; general agents and clerks, \$18,881.22; other employees, \$9,521.76.....		36,902.98
Taxes on premiums, \$13,597.62; on real estate, \$415.37.....		14,012.99
Insurance department fees and agents' licenses, \$3,419.97; municipal licenses, \$301.....		3,720.97
Advertising, printing and stationery, \$5,758.90; legal expenses, \$930.62; furniture and fixtures, \$425.79; miscellaneous, \$35,994.34.....		43,109.65
Losses on sales or maturity of ledger assets, \$3,038.75; other disbursements, viz: \$1,451.09 charged to profit and loss account during the year.....		4,489.84
Total expenditures during the year		\$ 633,248.32
Balances		\$ 822,300.24

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 86,608.62
Mortgage loans on real estate (Schedule B), first liens.....	204,538.78
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	22,000.00
Book value of bonds excluding interest, \$181,000.00; and stocks., \$248,980 (Schedule D).....	429,980.00
Cash in company's office, \$208.38; deposited in banks, \$74,423.14..	74,631.52
Bills receivable	4,541.32
Total	\$ 822,300.24

Total net ledger assets, as per balances on page 1..... \$ 822,300.24

NON-LEDGER ASSETS

Interest accrued on mortgages.....	1,449.68
Interest accrued on bonds and stocks.....	1,550.54
Rents due.....	41.67

Total carried out.....	\$ 3,041.89
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	91,728.23
Gross premiums in course of collection December 31st, not more than three months due.....	100,948.14
Deduct cost of collection, commission and brokerage.....	17,041.04

Net amount of uncollected premiums, not more than three months due	\$ 83,907.10
Due from other companies on losses paid.....	636.35
Gross assets.....	\$ 1,001,613.81
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	2,008.62
Total admitted assets.....	\$ 999,605.19

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$ 18,647.65
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	32,664.84
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	895.00
Total amount of claims for losses.....	\$ 52,207.49
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	3,385.94
Net amount of unpaid losses.....	\$ 48,821.55
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$315,194.46; unearned premiums (50 per cent)	157,597.23
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$509,704.91; unearned premiums (pro rata) ..	281,567.73

Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks, (50 per cent on time hulls)

12,661.30

Total unearned premiums as computed above.....	\$ 451,826.26
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	5,771.61
Return premiums, \$7,444.51; and reinsurance premiums, \$23,174.87.....	30,619.38
Total amount of all liabilities.....	\$ 537,038.80
Joint stock capital actually paid up in cash.....	300,000.00
Divisible surplus.....	162,566.39
Total	\$ 999,605.19

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and Inl'd.	Premiums thereon.
In force December 31, 1899.....	\$ 78,419,288	\$ 846,187.22	\$ 518,029.00	\$ 26,108.15
Written or renewed in 1900	71,327,483	733,048.65	9,074,203.00	80,471.74
Totals	\$ 149,746,771	\$ 1,579,235.87	\$ 9,592,232.00	\$ 106,579.89
Deduct expirations and cancellations	58,573,671	632,898.18	9,015,939.00	78,726.41
In force December 31, 1900.....	\$ 91,173,100	\$ 946,337.69	\$ 576,293.00	\$ 27,853.48
Deduct amount reinsured.....	11,365,657	121,438.32	109,900.00	3,889.81
Net amount in force.....	\$ 79,807,443	\$ 824,899.37	\$ 466,393.00	\$ 23,963.67

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No

Losses incurred during the year, fire, \$330,562.24; marine and inland, \$34,319.99. Total amount of the company's stock owned by the directors at par value..... \$ 67,160.00
Total amount loaned to officers and directors, \$25,000; loaned to stockholders, not officers, \$10,000.

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$ 1,785,073.00
Gross premiums received.....	16,948.00
Losses paid.....	6,201.00
Losses incurred.....	8,537.00
Amount at risk.....	2,077,051.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the state of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, A. W. DAMON.

Vice-President, C. E. GALACAR.

Secretary, W. J. MACKAY.

[Incorporated, 1849.

Commenced business, 1851.]

Home office, 292 Main St., Springfield, Mass.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,500,000.00; subscribed for. \$ 1,500,000.00
Amount of capital paid up in cash..... 1,500,000.00
Amount of net ledger assets December 31st of previous year.... 3,795,014.63

Extended at..... \$ 3,795,014.63

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$ 362,994.63

Net collected.....\$ 362,994.63

Gross premiums written and renewed during the year, as per item 2, page 3, part VI..... 2,543,613.63

Total.....\$ 2,906,608.26

Deduct gross premiums and bills in course of collection at this date 391,502.59

Entire premiums collected during the year.....\$ 2,515,105.67

Deduct reinsurance, rebate, abatement, and return premiums.. 572,785.32

Received for premiums other than perpetuals.....\$ 1,942,320.35 \$ 1,942,320.35

Rents 4,653.35

Interest on real estate mortgage loans, \$32,284.81; on other collateral loans, \$1,721.35..... 34,006.16

Interest and dividends on stocks and bonds..... 148,441.35

Total rents and interest..... 187,100.86

Profit on sale or maturity of ledger assets during the year over book values..... 2,005.63

Total income during the year..... \$ 2,131,426.84

Total footings..... \$ 5,926,441.47

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

FIRE.

Gross amount paid for losses (including \$169,717.17 occurring in previous years)\$ 1,335,234.30
Deduct amounts received for salvages (on losses of the last or previous years), \$.....; and from re-insurance in other companies..... 192,527.10

Net amount paid during the year for losses.....\$ 1,142,707.20 \$ 1,142,707.20
Paid stockholders for interest or dividends; amount declared during the year 150,000.00
Commissions or brokerage to agents, less received on reinsurances 354,910.29
Salaries 110,745.57
Taxes on premiums, \$40,124.46; on real estate, \$1,478.67; on other investments, revenue, \$12,183.58 53,786.71
Insurance department fees and agents' licenses, \$11,223.60; municipal licenses, \$5,189.34; tax on franchise, \$28,346.68 38,495.47
Advertising, printing and stationery, \$5,990.56; legal expenses, \$4,056.93; repairs and expenses on real estate, less rebate on bank tax, \$6,264.15; miscellaneous, \$203,770.02..... 213,817.51
Losses on sales or maturity of ledger assets..... 17,265.92
Total expenditures during the year..... 2,081,728.67

Balances..... \$ 3,844,712.80

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....\$ 83,966.64
Mortgage loans on real estate (Schedule B), first liens..... 616,800.00
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)..... 40,525.00
Book value of bonds excluding interest, \$412,002.50; and stocks, \$2,479,676.27 (Schedule D) 2,891,678.77
Cash in company's office, \$13,179.70; deposited in banks, \$198,562.69 211,742.39

Total.....\$ 3,844,712.80

Total net ledger assets, as per balances on page 1..... \$ 3,844,712.80

NON-LEDGER ASSETS.

Interest due, \$1,455; and accrued, \$15,157.77 on mortgages.....\$ 16,612.77
Interest accrued on bonds and stocks 30,286.49
Interest accrued on collateral loans 856.87
Rents due, \$150, and accrued, \$514.17 on company's property or lease 664.17

Total carried out.....\$ 48,420.30
Market value of real estate over book value, as per Schedule A.. 41,033.36
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D 832,015.23

Gross premiums in course of collection December 31st, not more than three months due.....\$ 391,502.59
Deduct cost of collection, commission and brokerage..... 78,300.52

Net amount of uncollected premiums, not more than three months due... \$ 313,202.07

Due from other companies for reinsurance on losses already paid

1,939.19

Gross assets.....	\$ 5,081,322.05
Total admitted assets.....	\$ 5,081,322.05

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$ 63,667.72
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	146,610.36
Losses resisted (not outlawed), including interest, costs, and other expenses thereon.....	20,350.94
Total amount of claims for losses.....	\$ 230,629.02
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	38,222.27
Net amount of unpaid losses.....	\$ 192,406.75
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,378,536.58; unearned premiums (50 per cent).....	\$ 684,269.79
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,739,702.05; unearned premiums (pro rata).....	885,503.00
Total unearned premiums as computed above.....	\$ 1,569,772.79
Total amount of all liabilities.....	\$ 1,762,179.54
Joint stock capital actually paid up in cash.....	\$ 1,500,000.00
Divisible surplus.....	1,819,143.41
Total.....	\$ 5,081,322.05

MISCELLANEOUS.

	Fire and tornado risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 308,104,334	\$ 3,054,815.61
Written or renewed during the year.....	236,949,609	2,543,613.63
Total.....	\$ 545,053,943	\$ 5,598,429.24
Deduct those expired and marked off as terminated.....	202,670,909	2,158,999.00
In force at the end of the year.....	\$ 342,383,034	\$ 3,439,430.24
Deduct amount reinsured.....	34,854,367	328,188.61
Net amount in force.....	\$ 307,528,667	\$ 3,111,241.63
Largest amount written on any one risk, not deducting reinsurance, \$70,000; reinsured to \$35,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year, fire, \$1,158,005.95; tornado, \$4,463.99.....	\$ 1,162,469.94
Total amount of the company's stock owned by the directors at par value.....	94,300.00
Total amount loaned to officers and directors, \$4,250; loaned to stockholders, not officers, \$19,075.....	24,225.00

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 4,719,835.00	\$ 416,285.00	\$ 5,136,120.00
Gross premiums received.....	59,556.92	1,998.21	58,850.17
Losses paid.....	23,043.68	119.05	23,162.73
Losses incurred.....	27,014.60	119.05	27,133.65
Amount at risk.....	5,359,683.00	1,267,802.00	6,627,485.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SPRING GARDEN INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, CHARLES ROBERTS. Vice-President, AUGUSTUS THOMAS.
Secretary, CLARENCE E. PORTER.

[Incorporated, April 15, 1835. Commenced business, August 29, 1835.]

Home office, 431 Walnut street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital stock authorized, \$400,000; subscribed for....	\$ 400,000.00
Amount of capital paid up in cash.....	400,000.00
Amount of net ledger assets, December 31st of previous year....	1,229,836.62
Extended at.....	\$ 1,229,836.62

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 71,883.33
Net collected.....	\$ 71,883.33
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	774,515.05
Total.....	\$ 846,398.38
Deduct gross premiums and bills in course of collection at this date.....	108,142.19
Entire premiums collected during the year.....	\$ 738,256.19
Deduct reinsurance, rebate, abatement and return premiums.....	253,099.78
Received for premiums, other than perpetuities.....	\$ 485,163.41
Deposit premiums, received on perpetual risks.....	8,495.79
Rents from company's property, including \$4,000 for company's use of own building.....	15,864.60
Interest on real estate mortgage loans and on other collateral loans.....	3,476.92
Interest and dividends on stocks and bonds.....	37,755.37
Total rents and interest.....	\$ 57,096.89

Profit on sale or maturity of ledger assets during the year over
book values.....
From all other sources.....

3,323.84
339.00

Total income during the year..... \$ 554,408.93

Total footings..... \$ 1,284,245.55

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Fire. Perpetuals.

Gross amount paid for losses (including \$48,602.18 occurring in previous years).....\$ 491,354.17
Deduct amounts received for salvages (on losses of the last or previous years), \$5,157.48 and from insurance in other companies, \$231,970.58.....

237,128.00 \$ 2,380.41

Net amount paid during the year for losses \$ 254,226.17 \$ 250,606.58
Deposit premiums returned..... 22,847.26
Paid stockholders for interest or dividends; amount declared during the year..... 32,000.00
Commissions or brokerage to agents, less received on reinsurance..... 84,610.37
Rents for company's own buildings..... 4,000.00
Salaries, fees and all other charges, officers, \$13,800.00; clerks, and other employees, \$20,428.34..... 34,228.34
Taxes on premiums, \$12,875.08; on real estate taxes, \$4,885.46; Insurance department fees and agents' licenses, \$4,201.80; Internal revenue, \$3,503.09; tax on franchise, \$2,050..... 9,756.98
Advertising, printing and stationery, \$5,043.48; legal expenses, \$1,000; repairs and expenses on real estate, \$6,984.06; maps, \$3,065.57; miscellaneous, \$52,813.84..... 68,906.75
Losses on sales or maturity of ledger assets, \$845.96; other disbursements, \$13,825.15..... 14,671.11

Total expenditures during the year..... \$ 545,381.93

Balances..... \$ 1,238,863.62

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....\$ 366,001.17
Mortgage loans on real estate (Schedule B), first liens.....\$ 50,870.00
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C)..... 25,000.00
Book value of bonds excluding interest, \$649,657.36; and stocks, \$121,349.03 (Schedule D)..... 771,006.39
Cash in company's office, \$3,385.26; deposited in banks, \$23,155.25..... 26,540.51
Bills receivable..... 423.00

Total..... \$ 1,239,841.07

Deduct ledger liabilities:

Agents' credit balances..... 977.45

Total net ledger assets, as per balances on page 1..... \$ 1,238,863.62

NON-LEDGER ASSETS.

Interest accrued, on mortgages.....\$ 857.01
Rents accrued on company's property or lease..... 342.50

Total carried out..... \$ 1,199.51

Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D..... 63,104.61
Gross premiums in course of collection December 31st, not more than three months due.....\$ 106,997.38
Deduct cost of collection, commission and brokerage..... 18,260.93 88,736.45
Due from other companies for reinsurance of losses paid..... 2,073.25

Gross assets..... \$ 1,393,977.44

Deduct assets not admitted.

Bills receivable, past due.....\$ 23.00
Depreciation from book value of above net ledger asset to bring same to market value—real estate..... 55,201.17 55,224.17

Total admitted assets..... \$ 1,338,753.27

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....\$ 10,494.97
Losses in process of adjustment, or in suspense, including all reported and supposed losses..... 35,624.52
Losses resisted (not outlawed), including interest, costs and other expenses thereon..... 14,105.46

Total amount of claims for losses.....\$ 60,224.95
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E..... 22,610.84

Net amount of unpaid losses..... \$ 37,614.11

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$345,643.84; unearned premiums (50 per cent.).....\$ 162,821.92
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$368,688.74; unearned premiums (pro rata)..... 215,647.52

Total unearned premiums as computed above..... \$ 378,469.44
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 or 95 per cent of the premium or deposit received..... 374,663.32

Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued..... 674.45
Reserve for contingencies..... 15,000.00
Return premiums, \$19,345.43; and reinsurance premiums, \$6,982.13
All other liabilities, viz.: Agency expenses, \$1,115.22; agency taxes, \$1,427.36..... 2,532.58

Total amount of all liabilities..... \$ 835,281.46
Joint stock capital actually paid up in cash.....\$ 400,000.00
Divisible surplus..... 503,471.81

Total..... \$ 1,338,753.27

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31, 1899.....	\$ 148,850,901.19	\$ 1,274,327.58
Written or renewed in 1900.....	75,052,689.62	774,515.05
Totals.....	\$ 223,903,590.81	\$ 2,048,842.63
Deduct expiration and cancellations.....	87,497,241.75	826,008.36
In force December 31, 1900.....	\$ 136,406,349.06	\$ 1,222,834.27
Deduct amount reinsured	65,119,327.08	528,521.69
Net amount in force.....	\$ 71,287,021.98	\$ 694,312.58
Largest amount in any one hazard, \$15,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year (fire, \$231,549.29; perpetual, \$2,331.28).....\$ 233,880.57
 Total amount of the company's stock owned by the directors at par value..... 79,050.00
 Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$ 1,437,989.58
Gross premiums received.....	12,077.72
Losses paid.....	8,588.65
Losses incurred.....	7,977.57
Amount at risk.....	1,791,711.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
 UNITED STATES BRANCH OF THE SUN INSURANCE OFFICE.

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Manager, J. J. GUILLE.

[Incorporated, A. D. 1710. Commenced business in United States, August 1, 1882.]

Home Office, 54 Pine street, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year ...	\$ 2,378,253.38
Extended at.....	\$ 2,378,253.38

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 130,835.37
Net collected	\$ 130,835.37

Gross premiums written and renewed during the year, as per item 2, page 3, part VI

1,960,372.25

Total..... \$ 2,091,207.62

Deduct gross premiums and bills in course of collection at this date..... 117,943.12

Entire premiums collected during the year

\$ 1,973,264.50

Deduct reinsurance, rebate, abatement and return premiums ..

457,396.71

Received for premiums other than perpetuals..... \$ 1,515,867.79 \$ 1,515,867.79

Rents from company's property, including \$15,800 for company's use of own buildings..... 20,316.80

Interest on real estate mortgage loans..... 9,680.00

Interest and dividends on stocks and bonds, \$69,685.22; from all other sources, \$1,402.04..... 71,087.26

Total rents and interest \$ 100,484.06

Profit on sale or maturity of ledger assets during the year over book values..... 14,162.62

Total income during the year..... \$ 1,630,514.47

Total footings..... \$ 4,008,767.85

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$183,916.69 occurring in previous years)

\$ 1,176,899.95

Deduct amounts received for salvages (on losses of the last or previous years), \$6,718.93; and from reinsurance in other companies, \$112,258.19..... 118,977.12

Net amount paid during the year for losses..... \$ 1,057,922.83 \$ 1,057,922.83

Commissions or brokerage to agents, less received on reinsurance..... 341,773.88

Salaries and allowances to agents 59,858.89

Rents (including \$15,800 for company's use of own buildings) ..

20,764.16

Salaries, fees and all other charges; officers, \$32,100; clerks, \$42,608.03; other employees, \$19,635.42..... 94,343.45

Taxes on premiums, \$34,091.77; on real estate, \$2,888.38; internal revenue, \$9,884.48..... 46,864.63

Insurance department fees and agent's licenses, \$4,778; municipal licenses, \$2,298.50..... 7,076.50

Advertising, printing and stationery, \$14,535.93; legal expenses, \$1,098.75; repairs and expenses on real estate, \$6,201.66; furniture and fixtures, \$437.26; miscellaneous, \$13,556.92..... 35,830.52

Losses on sales or maturity of ledger assets..... 19,961.25

Remitted to home office 3,083.04

Total expenditures during the year..... \$ 1,687,479.15

Balances..... \$ 2,321,288.70

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered..... \$ 261,189.97

Mortgage loans on real estate (Schedule B), first liens..... 188,000.00

Book value of bonds excluding interest, \$1,298,523.98; and stocks, \$231,761.29 (Schedule D)..... 1,530,285.27

Cash in company's office, \$625.27; deposited in banks, \$197,029.15.....	197,654.42
Agents' debit balances (secured)	147,838.62
Total.....	\$ 2,324,362.28
Deduct ledger liabilities:	
Agents' credit balances.....	3,073.58

Total net ledger assets, as per balances on page 1..... \$ 2,321,288.70

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	1,850.83
Interest due and accrued on bonds and stocks	17,682.48
Interest accrued on other assets.....	263.17
Rents accrued on company's property or lease.....	1,316.67
Total carried out.....	\$ 21,113.15
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	125,424.73
Gross premiums in course of collection December 31st, not more than three months due.....	108,154.39
Deduct cost of collection, commission and brokerage.....	28,349.45
Net amount of uncollected premiums, not more than three months due.....	79,804.94
Gross assets	\$ 2,547,651.52
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks.....	11,189.97
Total.....	\$ 11,189.97
Total admitted assets.....	\$ 2,536,461.55

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$17,796.31; not yet due, \$36,877.13).....	\$ 54,653.44
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	163,721.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	13,753.00
Total amount of claims for losses	\$ 238,127.44
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	37,827.28
Net amount of unpaid losses.....	\$ 194,300.16
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$1,048,744.90; unearned premiums (50 per cent.).....	\$ 584,372.45
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,663,475.57; unearned premiums (pro rata).....	823,484.18
Total unearned premiums as computed above.....	\$ 1,347,856.63
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	4,077.85

IOWA INSURANCE REPORT.

Reinsurance premiums.....	9,706.00
Total amount of all liabilities	\$ 1,555,940.64
Divisible surplus	980,520.91
Total	\$ 2,536,461.55

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force December 31, 1899, as per line 5 under this heading in last year's statement.....	\$ 347,457,988	\$ 2,790,425.97
Written or renewed during the year.....	207,438,897	1,060,372.25
Total.....	\$ 554,896,885	\$ 4,750,798.22
Deduct those expired and marked off as terminated.....	198,585,962	1,855,252.46
In force at the end of the year.....	\$ 356,310,923	\$ 2,895,545.76
Deduct amount reinsured	24,350,942	183,345.29
Net amount in force.....	\$ 331,959,981	\$ 2,712,200.47
Largest amount on any one risk, not deducting reinsurance, \$75,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire.....	\$1,054,400.30
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the State of New York.....	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 1,101,629.00
Gross premiums received	14,333.00
Losses paid.....	10,939.00
Losses incurred	9,070.00
Amount at risk.....	1,387,792.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the UNITED STATES BRANCH OF THE SVEA FIRE AND LIFE INSURANCE COMPANY, LIMITED, OF GOTHENBURG, SWEDEN.

Organized under the laws of Sweden, made to the Auditor of State of the State of Iowa, in pursuance of the laws thereof.

Trustees in the United States:

ROBERT B. WOODWARD, Brooklyn, N. Y. CHARLES S. FAIRCHILD, New York City.

STEWART L. WOODFORD, Brooklyn, N. Y.

Managers for the United States: WEED & KENNEDY.

[Organized or incorporated May 18, 1866. Commenced business in United States, August, 1884.]

Principal office in United States, 29 and 31 Liberty street, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year... \$ 580,725.98

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement (not included in ledger assets)\$	92,747.69
Net collected.....	92,747.69
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	705,876.27
Total	798,623.96
Deduct gross premiums and bills in course of collection at this date (not included in ledger assets).....	109,559.18
Entire premiums collected during the year	689,064.78
Deduct reinsurance, rebate, abatement and return premiums	199,038.11
Received for premiums other than perpetuals.....	\$ 490,026.67
Interest and dividends on stocks and bonds, \$16,287.58; from all other sources, \$692.96.....	16,980.54
Total rents and interest	\$ 16,980.54
Profit on sale or maturity of ledger assets during the year over book values.....	7,051.57
From all other sources, viz.: (Itemize profit and loss account) Received from home office.....	70,000.00
Total income during the year	\$ 584,058.78
Total footings	\$ 1,164,784.76

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.
Gross amount paid for losses (including \$58,134.63 occurring in previous years).....	\$ 394,289.44
Deduct amounts received for salvages (on losses of the last or previous years) \$4,334.48; and from reinsurance in other companies, \$54,275.85.....	58,610.33
Net amount paid during the year for losses	\$ 335,679.11
Paid stockholders for interest or dividends (amount declared during the year, remitted to home office).....	15,931.24
Commissions or brokerage to agents, less received on reinsurances.....	160,126.69
Salaries, fees and all other charges, officers	900.00
Taxes on premiums	11,810.16
Insurance department fees and agents' licenses, \$3,489.71; municipal licenses, \$935.56; tax on franchise, \$1,119.35.....	5,544.62
Miscellaneous, \$8,275.82.....	9,367.91
Total expenditures during the year.....	\$ 539,359.73
Balances	\$ 625,425.03

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest.....	\$ 521,248.74
Cash in company's office, \$1,328.26; deposited in banks, \$84,818.84	86,147.10
Bills receivable.....	26,206.89
Total.....	\$ 633,602.73
Deduct ledger liabilities:	
Agents' credit balances.....	8,177.70
Total net ledger assets as per balances on page 1.....	\$ 625,425.03

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$ 4,397.91
Total carried out.....	\$ 4,397.91
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D.....	138.76
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 108,147.03
Deduct cost of collection, commission and brokerage.....	27,114.18
Net amount of uncollected premiums, not more than three months due.....	\$ 81,032.85
Total admitted assets.....	\$ 710,994.55

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 14,799.58
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	26,237.91
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	8,313.00
Total amount of claims for losses.....	\$ 49,350.49
Deduct re-insurance due or accrued (give list of companies and amounts), as per Schedule E	2,327.94
Net amount of unpaid losses.....	\$ 47,022.55
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$379,763.31; unearned premiums (50 per cent).....	\$ 189,881.66
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$246,672.22; unearned premiums (pro rata)	137,943.13
Total unearned premiums as computed above.....	\$ 327,824.79
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	317.08
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	5,735.11
Return premiums, \$10,811.79; and re-insurance premiums, \$2,783.99.....	13,595.78
All other liabilities, viz.: Miscellaneous.....	314.10
Total amount of all liabilities.....	\$ 394,809.41
Divisible surplus	316,185.14
Total.....	\$ 710,994.55

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 44,197,652	\$ 582,778.75
Written or renewed during the year	48,143,248	705,876.27
Total	\$ 92,340,900	\$ 1,288,655.02
Deduct those expired and marked off as terminated	45,100,047	611,950.92
In force at the end of the year.....	\$ 47,240,853	\$ 676,704.10
Deduct amount reinsured	3,229,466	50,268.57
Net amount in force	\$ 44,011,387	\$ 626,435.53
Largest amount written on any one risk, not deducting reinsurance, \$ 30,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year. Fire.....\$ 332,070.74

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 270,375.00
Gross premiums received.....	3,600.05
Losses paid.....	116.60
Losses incurred.....	116.60
Amount at risk.....	

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

THURINGIA INSURANCE COMPANY.

Organized under the laws of the Empire of Germany, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

F. G. Voss, U. S. Manager.

[Incorporated, September, 1853. Commenced business, July, 1896.]

Home office, 100 William street, New York City.

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 200,000.00
Extended at.....	\$ 550,632.22

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 163,345.54
Net collected	\$ 163,345.54
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,178,747.02
Total.....	\$ 1,342,092.56

Deduct gross premiums and bills in course of collection at this date 180,149.45

Entire premiums collected during the year.....\$ 1,161,943.11
Deduct reinsurance, rebate, abatement and return premiums... 323,992.78

Received for premiums other than perpetuums.....\$ 837,950.33
Total rents and interest 10,320.00
From all other sources, viz: Remittance from home office..... 243,000.00
Total income during the year 1,091,270.33
Total footings.....\$ 1,641,902.55

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.
Gross amount paid for losses (including \$68,997.48 occurring in previous years)	\$ 467,178.54
Deduct amounts received for salvages (on losses of the last or previous years), \$319.58; and from re-insurance in other companies, \$48,732.03.....	49,051.61
Net amount paid during the year for losses.	\$ 418,126.93
Commissions or brokerage to agents, less received on reinsurances	308,992.80
Salaries and allowances to agents.....	3,874.72
Salaries, fees and all other charges, officers, \$6,000; clerks, \$21,771.51; other employees, \$16,060.31	43,831.82
Taxes on premiums	13,547.67
Insurance department fees and agents' licenses, \$4,164.57; municipal licenses, \$2,572.31.....	6,736.88
Advertising, printing and stationery, \$8,368.54; miscellaneous, \$4,816.68.....	13,185.22
Total expenditures during the year	\$ 808,296.04
Balances.....	\$ 833,606.51

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds, excluding interest.. ..	\$ 810,105.99
Cash in company's office, \$288.54; deposited in bank, \$13,498.92.	13,787.46
Agent's debit balances, \$9,713.06, secured.....	9,713.06
Total.....	\$ 833,606.51

Total net ledger assets, as per balances on page 1.\$ 833,606.51

NON-LEDGER ASSETS

Interest accrued on bonds and stocks.....	\$ 8,337.50
Total carried out.....	\$ 8,337.50
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D	37,408.79
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 177,352.23

Deduct cost of collection, commission and brokerage.....	45,359.92	
Net amount of uncollected premiums, not more than three months due.....		131,992.31
Gross assets	\$ 1,011,345.11	
Total admitted assets.....	\$ 1,011,345.11	
NON-LEDGER LIABILITIES.		
Losses adjusted and unpaid	\$ 8,002.74	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	32,817.23	
Total amount of claims for losses...	\$ 40,819.97	
Deduct reinsurance due or accrued, as per Schedule E	4,106.79	
Net amount of unpaid losses.....	\$ 36,713.18	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$472,226.48; unearned premiums (50 per cent)	\$ 236,113.24	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$557,006.23; unearned premiums (pro rata) ..	373,460.92	
Total unearned premiums as computed above.....	\$ 609,574.16	
Reinsurance premiums.....	1,714.67	
Total amount of all liabilities.....	\$ 648,002.01	
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus	163,343.10	363,343.10
Total.....	\$ 1,011,345.11	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 63,501,346.80	\$ 798,191.71
Written or renewed during the year 1900.....	103,512,279.57	1,152,710.39
Total	\$ 167,013,626.37	\$ 1,950,902.10
Deduct those expired and marked off as terminated.....	63,374,478.19	851,449.90
In force at end of the year 1900.....	\$ 103,639,148.18	\$ 1,099,452.20
Deduct amount reinsured.....	5,055,219.79	70,219.49
Net amount in force December 31, 1900.....	\$ 98,583,928.39	\$ 1,029,232.71
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00.		

GENERAL INTERROGATORIES

Losses incurred during the year, fire	\$ 398,337.98
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BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 866,839.02
Gross premiums received.....	12,363.54
Losses paid.....	4,360.41
Losses incurred.....	3,435.06
Amount at risk.....	934,952.52

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
TRADERS' INSURANCE COMPANY.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. BUCKINGHAM. First Vice-President, J. J. MITCHELL.
Secretary, S. A. ROTHERMEL.

[Incorporated, February, 1865. Commenced business, May, 1872.]

Home office, 160 LaSalle Street, Chicago.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year.....	1,824,508.56

Extended at..... \$ 1,824,508.56

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 110,634.63
Deduct amount of same not collected.....	13.88
Net collected.....	\$ 110,620.75
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,445,094.26
Total.....	\$ 1,555,715.01
Deduct gross premiums and bills in course of collection at this date	154,417.30

Entire premiums collected during the year.....	\$ 1,401,297.71
Deduct reinsurance, rebate, abatement and return premiums...	312,680.65

Received for premiums other than perpetuals.....	\$ 1,088,617.06
Rents from company's property.....	1,212.87
Interest on real estate mortgage loans, \$14,323.06; on other collateral loans, \$1,386.86	15,709.92
Interest and dividends on stocks and bonds, \$78,813.22; from other sources, \$463.40.....	79,276.62

Total rents and interest.....	96,199.41
Profit on sale or maturity of ledger assets during the year over book values.....	54,693.75
Total income during the year.....	1,239,510.22
Total footings.....	\$ 3,064,018.78

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$94,869.63 occurring in previous years).....	\$ 776,344.35	
Deduct amounts received for salvages (on losses of the last or previous years), \$6,857.47; and from reinsurance in other companies, \$111,150.56.....	118,008.03	\$ 658,336.32
Paid stockholders for interest or dividends; amount declared during the year.....	50,000.00	
Commissions or brokerage to agents, less received on reinsurances.....	235,143.85	
Salaries and allowances to agents.....	4,100.00	
Rents.....	6,000.00	
Salaries, fees and all other charges; officers, \$11,200; clerks, \$33,146.39; other employees, \$29,582.50.....	73,928.89	
Taxes on premiums, \$23,649.08; on real estate, \$624.07.....	24,273.15	
Insurance department fees and agents' licenses, \$8,286.99; municipal licenses, \$716.50; tax on franchise, \$9,261.85.....	18,265.34	
Advertising, printing and stationery, \$17,055.11; repairs and expenses on real estate, \$176.81; miscellaneous, \$40,749.70..	57,981.62	
Items charged to profit and loss.....	528.65	
Total expenditures during the year.....	1,128,557.82	
Balances.....		\$ 1,935,460.96

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 45,746.17	
Mortgage loans on real estate (Schedule B), first liens.....	176,850.00	
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	21,000.00	
Book value of bonds excluding interest, \$396,068.75, and stocks, \$1,185,435.40 (Schedule D).....	1,581,504.15	
Cash in company's office, \$770.16; deposited in banks, \$104,116.33.....	104,886.49	
All other ledger assets.....	15,975.24	
Total.....	\$ 1,945,962.05	
Deduct ledger liabilities:		
Agents' credit balance.....	10,501.09	
Total net ledger assets, as per balances on page 1.....		\$ 1,935,460.96

NON-LEDGER ASSETS.

Interest due, \$715; and accrued, \$3,499.18 on mortgages.....	\$ 4,214.18	
Interest accrued on bonds and stocks.....	6,056.13	
Interest accrued on collateral loans.....	315.00	
Interest accrued on other assets.....	245.84	
Rents due.....	82.00	
Total carried out.....		10,913.15
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		324,255.25
Gross premiums in course of collection December 31st, not more than three months due.....	151,066.65	

Deduct cost of collection, commission and brokerage.....	15,711.87	
Net amount of uncollected premiums not more than three months due.....		135,354.78
Total admitted assets.....		\$ 2,405,984.14

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, due, \$17,728.56; not yet due, \$19,458.57;	\$ 37,187.13	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	77,104.10	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	11,435.00	
Total amount of claims for losses.....	\$ 125,726.23	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	18,928.20	
Net amount of unpaid losses.....		\$ 106,798.03
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$824,855.38; unearned premiums (50 per cent).....	\$ 412,427.69	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$662,509.61; unearned premiums (pro rata)....	374,860.36	
Total unearned premiums as computed above.....		\$ 787,288.05
Total amount of all liabilities.....		\$ 894,086.08
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	1,011,898.06	1,511,898.06
Total.....		\$ 2,405,984.14

MISCELLANEOUS

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 115,540.592	\$ 1,312,577.70
Written or renewed during the year.....	116,075.063	1,445,094.26
Total.....	\$ 231,615.655	\$ 2,757,671.96
Deduct those expired and marked off as terminated.....	106,617,545	1,158,206.19
In force at the end of the year.....	\$ 124,998,110	\$ 1,599,465.77
Deduct amount reinsured.....	8,926,503	112,100.78
Net amount in force.....	\$ 116,071,607	\$ 1,487,364.99
Largest amount written on any one risk, not deducting reinsurance, \$25,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year, fire.....	\$ 659,194.02
Total amount of the company's stock owned by the directors at par value.....	142,300.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire.	Tornado.	Aggregate.
Gross risks written.....	\$ 987,119.00	\$ 2,300.00	\$ 989,419.00
Gross premiums received.....	15,105.77	15.50	15,121.27
Losses paid.....	4,547.64		4,547.64
Losses incurred.....	4,588.16		4,588.16
Amount at risk.....	1,085,830.00	2,300.00	1,088,130.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

TRANSATLANTIC FIRE INSURANCE COMPANY.

Organized under the laws of the State of Hamburg, Germany, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

General Manager, J. BLUMBERGER.

U. S. Manager, ADOLPH LOEB.

Home Office, 10 Alterwall, Hamburg.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$	714,505.83
Extended at.....	\$	714,505.83

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire.	
	95,062.02	
Net collected.....	\$	95,062.02
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		658,926.88
Total.....	\$	753,988.90
Deduct gross premiums and bills in course of collection at this date.....		61,619.25
Entire premiums collected during the year.....	\$	692,369.65
Deduct reinsurance, rebate, abatement and return premiums....		268,958.44
Received for premiums other than perpetuals.....	\$	423,411.21
Interest and dividends on stocks and bonds.....		17,427.28
Total rents and interest.....		17,427.28
Remittance from home office.....		57,839.98
Total income during the year.....		498,678.47
Total footings.....	\$	1,213,184.30

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$80,308.18 occurring in previous years).....	\$ 488,632.72

Deduct amounts received for salvages (on losses of the last or previous years), \$5,591.32; and from reinsurance in other companies, \$51,570.48	57,161.80
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Net amount paid during the year for losses.....	\$ 431,470.92
Commissions or brokerage to agents, less received on reinsurances.....	101,467.16
Rents.....	3,164.98
Salaries, fees and all other charges.....	28,883.53
Taxes on premiums.....	11,129.73
Insurance department fees and agents' licenses, \$1,788.60; municipal licenses, \$1,177.72.....	2,966.32
Advertising, printing and stationery, \$4,037.59; miscellaneous, \$28,039.25.....	32,076.84
Losses on sales or maturity of ledger assets, \$16,848.14; other disbursements, viz.: Interest to home office, \$12,258.82.....	29,106.96
Total expenditures during the year.....	\$ 640,266.44
Balances.....	\$ 572,917.86

LEDGER ASSETS.

As per ledger accounts shown by the books at home office, at close of business December 31st	
Book value of bonds excluding interest (Schedule D).....	\$ 538,842.50
Cash in company's office, \$2,030.31; deposited in banks, \$11,743.35	13,773.72
Certificates of deposits in hands of trustees	20,052.74
Bills receivable.....	248.90
Total	\$ 572,917.86
Total net ledger assets, as per balances on page 1.....	\$ 572,917.86

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 4,755.00
Total carried out.....	\$ 4,755.00
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	15,872.50
Gross premiums in course of collection December 31st, not more than three months due	\$ 61,619.25
Deduct cost of collection, commission and brokerage.....	13,631.73
Net amount of uncollected premiums, not more than three months due.....	\$ 47,987.52
Due from other companies for reinsurance on losses already paid.....	179.93
Gross assets.....	\$ 641,712.81
Total admitted assets.....	\$ 641,712.81

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 5,537.50
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	25,836.88
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	10,727.50
Total amount of claims for losses.....	\$ 42,101.88
Deduct reinsurance due or accrued, as per Schedule E....	2,519.55
Net amount of unpaid losses.....	\$ 39,582.33

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$365,295.73; unearned premiums (50 per cent.) \$ 182,647.87

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$197,943.72 unearned premiums (pro rata) 107,659.35

Total unearned premiums as computed above \$ 290,307.22

Return premiums..... 1,752.44

Total amount of all liabilities \$ 331,641.99

Joint stock capital actually paid up in cash \$ 200,000.00

Divisible surplus 110,070.82

Total \$ 641,712.81

MISCELLANEOUS.

In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement..... \$ 68,804,786

Written or renewed during the year..... 55,987,935

Totals..... 124,792,721

Deduct those expired and marked off as terminated..... 78,549,991

In force at the end of the year..... \$ 49,242,730

Deduct amount reinsured..... 3,282,319

Net amount in force..... \$ 42,960,411

Largest amount written on any one risk, not deducting reinsurance \$10,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.

Have any of those notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount? No.

Balance of scrip outstanding and delivered to policyholders..... No.

Losses incurred during the year, fire..... \$389,113.14

Does any officer, director or trustee receive a commission or royalty on the business of the company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written \$ 362,274.00

Gross premiums received 4,877.00

Losses paid 8,562.00

Losses incurred 7,561.81

Amount at risk 549,699.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNION INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. S. HOLLINSHEAD.

Secretary, EDGAR R. DAIMERL.

Assistant Secretary, M. JAS. NOWLAN

[Incorporated, February 6, 1864. Commenced business, July 25, 1863.]

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for..... \$ 200,000.00

Amount of capital paid up in cash..... 200,000.00

Amount of net ledger assets, December 31st of previous year... 493,913.60

Extended at..... \$ 493,913.60

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement..... \$ 52,275.70

Net collected..... 52,275.70

Gross premiums written and renewed during the year, as per item 2, page 3, part VI..... 354,995.90

Total..... 407,181.60

Deduct gross premiums and bills in course of collection at this date..... 56,407.13

Entire premiums collected during the year..... \$ 350,774.47

Deduct reinsurance, rebate, abatement and return premiums.. 72,172.96

Received for premiums other than perpetuals..... \$ 278,601.51

Deposit premiums, received on perpetual risks 900.11

Rents from company's property..... 2,784.91

Interest on real estate mortgage loans, \$495.00; on other collateral loans, \$570.38 1,065.38

Interest and dividends on stocks and bonds 15,995.12

Total rents and interest 19,785.41

Profits on sale or maturity of ledger assets during the year over book values..... 4,456.15

From all other sources, viz.: profit and loss 73

Total income during the year..... \$ 393,743.91

Total footings..... \$ 707,657.51

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.
Gross amount paid for losses (including \$35,788.34 occurring in previous years).....	\$ 213,343.20
Deduct amounts received for salvages (on losses of the last or previous years), \$2,369.26; and from reinsurance in other companies, \$14,355.45.....	16,664.71
Net amount paid during the year for losses.....	\$ 196,658.49
Deposit premiums returned.....	632.81
Paid stockholders for interest or dividends (amount declared during the year).....	12,000.00
Commissions or brokerage to agents, less received on reinsurances.....	56,281.38
Salaries and allowances to agents.....	19,346.29
Salaries, fees and all other charges, officers, \$16,326.08; clerks, \$7,610.95.....	23,937.03
Taxes on premiums, \$5,627.35; on real estate, \$1,998.00.....	7,625.35
Insurance department fees and agents' licenses, \$2,439.74; tax on franchise, \$603.60.....	3,043.34
Advertising, printing and stationery, \$6,629.60; repairs and expenses on real estate, \$3,138.29; miscellaneous, \$13,778.05.....	23,555.94
Losses on sales or maturity of ledger assets, \$721.59; other disbursements, viz.: internal revenue tax, \$1,631.99.....	2,353.58
Total expenditures during the year.....	\$ 345,482.41
Balances.....	\$ 452,175.10

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 150,076.32
Mortgage loans on real estate (Schedule B), first liens.....	9,900.00
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	4,400.00
Book value of bonds excluding interest, \$187,503.29; and stocks, \$56,961.09 (Schedule D).....	244,464.38
Cash in company's office, \$1,107.35; deposited in banks, \$25,688.26.....	26,795.61
Cash in hands of manager at San Francisco.....	6,025.97
Bills receivable.....	1,120.82
Total.....	\$ 452,175.10
Total net ledger assets, as per balances on page 1.....	\$ 452,175.10

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 150.00
Total carried out.....	\$ 150.00
Market value of real estate over book value, as per schedule A.....	993.68
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	34,721.37
Gross premiums in course of collection December 31st, not more than three months due.....	56,407.13
Deduct cost of collection, commission and brokerage.....	15,704.88
Net amount of uncollected premiums, not more than three months due.....	\$ 40,702.25

Due from perpetual insurance on building.....	742.50
Gross assets.....	\$ 529,414.90
Total admitted assets.....	\$ 529,414.90
NON-LEDGER LIABILITIES.	
Losses adjusted and unpaid, not yet due.....	\$ 12,376.78
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	24,172.13
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,000.00
Total amount of claims for losses.....	\$ 40,548.91
Deduct reinsurance due or accrued, as per Schedule E.....	6,633.86
Net amount of unpaid losses.....	\$ 33,915.05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$205,401.85; unearned premiums (50 per cent).....	\$ 102,700.92
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$202,182.63; unearned premiums (pro rata).....	103,399.27
Total unearned premiums as computed, above.....	\$ 206,100.19
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent. of the premium or deposit received	33,833.12
Stock fraction.....	29.70
Total amount of all liabilities.....	\$ 273,878.06
Joint stock capital actually paid up in cash.....	200,000.00
Divisible surplus.....	55,536.84
Total.....	\$ 529,414.90
MISCELLANEOUS.	
Fire risks. Premiums thereon.	
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 39,939,543 \$ 409,201.57
Written or renewed during the year.....	33,574,655 354,905.90
Total.....	\$ 73,504,198 \$ 764,107.47
Deduct those expired and marked off as terminated.....	31,368,831 331,199.80
In force at the end of the year.....	\$ 42,135,367 \$ 432,907.67
Deduct amount reinsured.....	2,420,493 25,323.19
Net amount in force.....	\$ 39,714,874 \$ 407,584.48
Perpetual risks (not included above), \$1,258,459.00.	
Premiums on same, \$37,598.35.	
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00.	
GENERAL INTERROGATORIES.	
Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 183,317.75
Total amount of the company's stock owned by the directors at par value.....	38,980.00

Total amount loaned to stockholders, not officers..... 4,400.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company? .. No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 623,115.00	Fire risks.
Gross premiums received.....	5,957.22	
Losses paid.....	2,888.85	
Losses incurred.....	2,405.33	
Amount at risk.....	698,099.00	

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE UNION ASSURANCE SOCIETY.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

United States Manager. HALL & HENSHAW.

[Incorporated, 1714. Commenced business in United States, 1891.]

Home office, in United States, 35 Pine Street New York.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...\$ 1,293,911.46
Extended at \$ 1,293,911.46

INCOME DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 180,646.49
Net collected.....	\$ 180,646.49
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,578,366.87
Total	\$ 1,759,013.36
Deduct gross premiums and bills in course of collection at this date	183,676.58
Entire premiums collected during the year.....	\$ 1,575,336.78
Deduct reinsurance, rebate, abatement and return premiums....	437,829.78
Received for premiums other than perpetuities.....	\$ 1,137,507.00
Rents from company's property, including \$1,500 for company's use of own building.....	8,924.02
Interest and dividends on stocks and bonds, \$96,866; from all other sources, \$580.18	37,446.18
Total rents and interest	\$ 46,370.20
Cash from home office.....	159,655.00
Total income during the year	1,343,532.20
Total footings	\$ 4,637,443.66

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Gross amount paid for losses (including \$165,948.64 occurring in previous years)	\$ 903,235.50
Deduct amounts received for salvages (on losses of the last or previous years), \$17,988.60; and from reinsurance in other companies, \$83,763.38	101,751.98
Net amount paid during the year for losses.....	\$ 801,483.52
Commission or brokerage to agents, less received on reinsurances	261,708.40
Salaries and allowances to agents	20,604.90
Rents	1,500.00
Salaries, fees and all other charges, officers, \$10,260.00; clerks, \$19,584.00; other employees, \$1,260.....	31,104.12
Taxes on premiums, \$21,795.81; on real estate, \$2,924.03; on other investments, U. S. revenue, \$6,151.82.....	30,871.65
Insurance department fees and agents' licenses, \$5,146.74; municipal licenses, \$3,387.67; tax on franchise, \$37.00.....	8,571.41
Advertising, printing and stationery, \$1,966.42; miscellaneous \$52,580.65	54,586.07
Cash to home office.....	50,952.68
Total expenditures during the year.....	1,267,442.75
Balances	\$ 1,370,000.91

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 190,973.19
Book value of bonds excluding interest.....	1,057,331.50
Cash in company's office, \$18,923.83; deposited in banks, \$102,772.39	121,696.22
Total	\$ 1,370,000.91
Total net ledger assets, as per balances on page 1.....	\$ 1,370,000.91

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$ 9,640.18
Interest accrued on other assets	279.55
Total carried out	\$ 9,919.76
Market value of real estate over book value, as per Schedule A	9,289.81
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D	71,038.50
Gross premiums in course of collection December 31st, not more than three months due	\$ 183,676.58
Deduct cost of collection, commission and brokerage.....	27,416.42
Net amount of uncollected premiums, not more than three months due.....	156,260.16
Gross assets.....	\$ 1,616,246.14
Total admitted assets.....	\$ 1,616,246.14

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 74,203.65
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	110,096.30
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	13,450.00
Total amount of claims for losses.....	\$ 197,749.95
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	13,916.65
Net amount of unpaid losses.....	\$ 183,833.30
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$967,299.35; unearned premiums (50 per cent).....	\$ 483,649.68
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$401,817.11; unearned premiums (pro rata)....	213,643.25
Total unearned premiums as computed above.....	\$ 697,292.93
Return premiums, \$8,026.86; and reinsurance premiums, \$2,782.77	10,809.63
Total amount of all liabilities.....	\$ 891,935.86
Divisible surplus.....	724,310.28
Total.....	\$ 1,616,246.14

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31, 1899.....	\$ 127,488,225	\$ 1,320,343.68
Written or renewed in 1900.....	153,776,508	1,578,110.32
Totals.....	\$ 281,264,733	\$ 2,898,454.00
Deduct expirations and cancellations.....	139,564,426	1,434,099.20
In force December 31, 1900.....	\$ 141,700,307	\$ 1,464,354.80
Deduct amount reinsured.....	10,143,951	95,238.34
Net amount in force.....	\$ 131,556,356	\$ 1,369,116.46
Largest amount in any one hazard, \$25,000.00		

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..	No.
Losses incurred during the year, fire.....	\$ 799,788.11
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 1,198,267.00
Gross premiums received.....	15,541.12
Losses paid.....	4,080.18
Losses incurred.....	5,215.87
Amount at risk.....	1,318,093.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED FIRE INSURANCE COMPANY.

Organized under the laws of the State of Maryland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, H. CRAWFORD BLACK.

Secretary, M. LEWIN HEWES.

[Incorporated, February 28, 1899.

Commenced business, April 20, 1899.]

Home office, 306 Water Street.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 250,000.00
Amount of capital paid up in cash.....	250,000.00
Amount of net ledger assets, December 31st, of previous year..	506,509.78
Extended at.....	\$ 506,509.78

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 33,118.00
Net collected.....	\$ 33,118.00
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	286,208.58
Total.....	\$ 319,326.58
Deduct gross premiums and bills in course of collection at this date.....	51,675.85
Entire premiums collected during the year.....	\$ 267,650.73
Deduct reinsurance, rebate, abatement and return premiums...	82,218.12
Received for premiums other than perpetuals.....	\$ 185,432.61
Rents from company's property, including \$1,500 for company's use of own buildings.....	4,887.75
Interest on real estate mortgage loans.....	187.00
Interest and dividends on stocks and bonds.....	13,377.82
Total rents and interest.....	\$ 18,452.57
Profit on sale or maturity of ledger assets during the year over book values.....	2,705.60
From all other sources.....	996.35
Total income during the year.....	207,587.13
Total footings.....	\$ 714,096.91

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$22,718.66 occurring in previous years.....	\$ 137,671.26
Deduct amounts received for salvages (on losses of the last or previous years), \$1,331.90; and from reinsurance in other companies, \$24,171.88.....	25,503.78
Net amount paid during the year for losses.....	\$ 112,167.48
Commissions or brokerage to agents, less received on reinsurances.....	44,048.15
Rents, including \$1,500 for company's use of own buildings....	1,500.00
Salaries, fees and all other charges, officers, \$7,637.40; clerks, \$7,520.17; other employees, \$12,232.....	27,389.57
Taxes on premiums, \$1,932.55; on real estate, \$1,672.70.....	3,605.25
Insurance Dep't fees and agents' licenses.....	9,560.28
Advertising, printing and stationery, \$13,543.88; repairs and expenses on real estate, \$1,079.93; furniture and fixtures, \$2,013.87.....	16,637.68
Total expenditures during the year.....	\$ 214,908.41
Balances.....	\$ 499,188.50

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 65,300.00
Mortgage loans on real estate (Schedule B), first liens.....	6,800.00
Book value of bonds excluding interest, \$370,921.00, and stocks, \$49,168.75 (Schedule D).....	420,089.75
Cash in company's office, \$1,038.34; deposited in banks \$5,960.41.....	6,998.75
Total.....	\$ 499,188.50
Total net ledger assets, as per balances on page 1.....	\$ 499,188.50

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 147.55
Interest accrued on bonds and stocks.....	6,596.00
Rents accrued on company's property or lease.....	374.57
Total carried out.....	\$ 7,118.12
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 51,675.85
Deduct cost of collection, commission and brokerage.....	8,896.33
Net amount of uncollected premiums, not more than three months due.....	\$ 42,779.52
Due from reinsurance companies for loss already paid, \$2,862.08; office fixtures, cost, \$5,248.79.....	2,863.08
Gross assets.....	\$ 551,949.22
Deduct assets not admitted:	
Furniture, fixtures and safes.....	1.00
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks.....	1,029.25
Total.....	\$ 1,030.25
Total admitted assets.....	\$ 550,918.97

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 27,811.60
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	700.00
Total amount of claims for losses.....	\$ 28,511.60
Deduct re-insurance due or accrued (give list of companies and amounts, as per Schedule E), Munich reinsurance.....	4,236.00
Net amount of unpaid losses.....	\$ 24,275.60
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$143,445.62; unearned premiums (50 per cent).....	\$ 71,722.81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$124,578.62; unearned premiums (pro rata)....	73,805.65
Total unearned premiums as computed above,.....	\$ 145,528.46
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	1,380.70
Return premiums, \$6,449.99, and reinsurance premiums, \$8,105.61.....	14,555.60
Total amount of all liabilities.....	\$ 185,740.36
Joint stock capital actually paid up in cash.....	250,000.00
Divisible surplus.....	115,178.61
Total.....	\$ 550,918.97

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 24,872,248	\$ 208,970.19
Written or renewed during the year.....	29,736,963	286,208.58
Total.....	\$ 54,609,211	\$ 495,178.77
Deduct those expired and marked off as terminated.....	21,020,799	181,092.83
In force at the end of the year.....	\$ 33,588,412	\$ 314,085.94
Deduct amount reinsured.....	4,705,975	46,061.70
Net amount in force.....	\$ 28,882,437	\$ 268,024.24

GENERAL INTERROGATORIES.

Losses incurred during the year, fire.....	\$ 110,862.34
Total amount of the company's stock owned by the directors at par value.....	49,440.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire Risks.
Gross risks written.....	\$ 239,608.00
Gross premiums received.....	3,319.43
Losses paid.....	2,046.57
Losses incurred.....	2,046.57
Amount at risk.....	323,470.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

UNITED STATES FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. W. UNDERHILL. Vice-President and Secretary, SAMUEL M. CROFT.

[Incorporated, April 1, 1824. Commenced business, April 9, 1824.]

Home office, 46 Pine street.

CAPITAL STOCK.

Amount of capital stock authorized, \$250,000.00; subscribed for.	\$ 250,000.00
Amount of capital paid up in cash.	250,000.00
Amount of net ledger assets, December 31st of previous year.	576,066.77
Extended at.	\$ 576,066.77

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.	\$ 74,889.09	\$ 3,547.53
Deduct amount of same not collected.	89.06	
Net collected.	\$ 74,800.03	\$ 3,547.53
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.	465,457.79	40,722.98
Total.	\$ 540,257.82	\$ 44,270.51
Deduct gross premiums and bills in course of collection at this date.	93,377.96	3,513.69
Entire premiums collected during the year.	\$ 446,879.86	\$ 40,756.82
Deduct reinsurance, rebate, abatement and return premiums.	128,768.21	7,287.59
Received for premiums other than perpetuals.	\$ 318,111.65	\$ 33,469.23
Rents.		642.06
Interest on real estate mortgage loans.		8,123.39
Interest and dividends on stocks and bonds.		17,180.30
Total rents and interest.		\$ 25,945.75
Profit on sale or maturity of ledger assets during the year over book values.		52,537.57

From all other sources, viz.: (Itemize profit and loss account)
Satisfaction pieces, \$12; insurance department fees returned,
\$67; local board fees returned, \$59.29.

Total income during the year.	\$ 430,202.49
Total footings.	\$ 1,006,269.26

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$35,687.91 occurring in previous years).	\$ 199,750.97	\$ 22,237.47
Deduct amounts received for salvages (on losses of the last or previous years), \$2,528.59; and from reinsurance in other companies, \$34,899.65.	31,927.09	5,501.15
Net amount paid during the year for losses.	\$ 167,823.88	\$ 16,736.32
Paid stockholders for interest or dividends (amount declared during the year).		20,000.00
Commissions or brokerage to agents, less received on reinsurances.		93,682.27
Rents (including \$7,000 for company's use of own buildings).		7,000.00
Salaries, fees and all other charges, officers, \$16,000; clerks, \$9,071.67.		25,071.67
Taxes on premiums, \$4,347.03; on real estate, \$674.31; on other investments, \$2,558.33.		7,579.67
Insurance department fees and agents' licenses, \$2,155.12; municipal licenses, \$337.75; tax on franchise, \$555.50.		3,048.37
Advertising, printing and stationery, \$4,929.67; repairs and expenses on real estate, \$765.56; furniture and fixtures, \$124.40; miscellaneous, \$24,268.79.		30,088.42
Losses on sales or maturity of ledger assets.		625.00
Total expenditures during the year.		\$ 371,655.60
Balances.		\$ 634,613.66

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.	\$ 45,327.21
Mortgage loans on real estate (Schedule B), first liens.	309,200.00
Book value of bonds excluding interest, \$214,208.75; and stocks, \$44,823 (Schedule D).	259,031.75
Cash in company's office, \$6,138.04; deposited in banks, \$14,916.66.	21,054.70
Total.	\$ 634,613.66
Total net ledger assets, as per balances on page 1.	\$ 634,613.66

NON-LEDGER ASSETS.

Interest due, \$656.55; and accrued, \$1,193.95 on mortgages.	\$ 1,850.50
Interest accrued on bonds and stocks.	627.07
Total carried out.	\$ 2,477.57
Market value of real estate over book value, as per Schedule A.	672.79
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.	9,139.50

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 96,891.65
Deduct cost of collection, commission and brokerage.....	20,897.48
Net amount of uncollected premiums, not more than three months due.....	\$ 75,994.17
Reinsurance due from other companies on losses paid.....	10.00
Total admitted assets.....	\$ 722,907.69

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 8,256.79
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	37,537.68
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,563.48
Total amount of claims for losses.....	\$ 51,357.95
Deduct reinsurance due or accrued, as per Schedule E.....	5,411.42
Net amount of unpaid losses.....	\$ 45,946.53
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$237,547.35; unearned premiums (50 per cent).....	\$ 118,773.67
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$235,652; unearned premiums (pro rata)....	125,767.94
Gross premiums (less reinsurance), including both cash and bills, received and receivable upon all unexpired inland navigation risks. \$31,840.56; unearned premiums (50 per cent).....	15,920.28
Total unearned premiums as computed above.....	\$ 260,461.89
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	1,166.00
Return premiums, \$24,695.80; and reinsurance premiums, \$617.30.....	25,313.10
Total amount of all liabilities.....	\$ 332,887.52
Joint stock capital actually paid up in cash.....	250,000.00
Divisible surplus.....	140,020.17
Total.....	\$ 722,907.69

RISKS AND PREMIUMS.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1899.....	\$ 43,084,595	\$ 441,281.85	\$ 1,226,092	\$ 32,259.71
Written or renewed in 1900.....	43,864,763	465,457.79	2,204,145	40,722.98
Totals.....	\$ 86,949,358	\$ 906,739.64	\$ 3,430,237	\$ 72,982.69
Deduct expirations and cancellations.....	33,384,819	366,320.74	2,347,729	40,927.13
In force December 31, 1900.....	\$ 53,564,539	\$ 540,418.90	\$ 1,082,508	\$ 32,055.56
Deduct amount reinsured.....	5,947,352	67,219.55	4,500	215.00
Net amount in force.....	\$ 47,617,187	\$ 473,199.35	1,078,008	\$ 31,840.56
Largest amount written on any one risk, not deducting reinsurance, \$25,000.				

GENERAL INTERROGATORIES.

ave the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year, fire, \$164,513.98; marine and inland, \$21,830.78; tornado, \$561.86.....	\$ 186,906.62
Total amount of company's stock owned by the directors at par value.....	63,575.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.	
The amount of "special reserve fund," according to said law, deposited with the insurance department of the state of New York.....	125,000.00
The amount of "guaranty surplus fund," as provided for by said law.....	15,020.17

BUSINESS IN THE STATE IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 410,114.09	\$ 6,300.00	\$ 416,414.09
Gross premiums received.....	4,840.64	40.75	4,881.39
Losses paid.....	973.84		973.84
Losses incurred.....	2,299.81		2,299.81
Amount at risk.....	758,815.00	6,300.00	765,115.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

VICTORIA FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HENRY H. HALL. First Vice-President, WM. W. HENSHAW.
Secretary, E. K. BEDDALL.

[Incorporated, 1896. Commenced business, July, 1896.]

Home office, 35 Pine street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year..	230,793.68
Extended at.....	\$ 230,793.68

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 7,122.80
Net collected.....	\$ 7,122.80
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 113,410.31
Total.....	\$ 120,533.11
Deduct gross premiums and bills in course of collection at this date.....	5,443.73
Entire premiums collected during the year.....	\$ 115,089.38

Deduct reinsurance, rebate, abatement and return premiums.....	25,269.15	
Received for premiums other than perpetuals.....	\$ 89,820.23	\$ 89,820.23
Interest and dividends on stocks and bonds, \$7.848; from all other sources, \$177.04; bank.....	8,025.04	
Total rents and interest.....	\$ 8,025.04	
Total income during the year.....	\$ 97,845.27	
Total footings.....	\$ 328,638.95	

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses, including \$16,324.36, occurring in previous years.....	\$ 82,796.59	
Deduct amounts received for salvages (on losses of the last or previous years), \$989.42; and from reinsurance in other companies, \$2,347.06.....	3,336.48	
Net amount paid during the year for losses.....	\$ 79,460.11	\$ 79,460.11
Commissions or brokerage to agents, less received on reinsurances.....	17,563.79	
Rents.....	600.00	
Salaries, fees and all other charges: officers, \$1,950.00; clerks, \$2,584.41; other employees, \$175.00.....	4,709.41	
Taxes on premiums, \$1,494.59; on other investments, United States revenue, \$424.11; insurance department fees and agents' licenses, \$959.23; municipal licenses, \$196.28.....	3,074.21	
Advertising, printing and stationery, \$62.46; miscellaneous, \$3,188.66.....	3,251.12	
Total expenditures during the year.....	\$ 108,658.64	
Balance.....	\$ 219,980.31	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.		
Book value of bonds excluding interest, \$208,562.50, and stocks, \$10,920 (Schedule D).....	\$ 219,482.50	
Cash deposited in banks.....	497.81	
Total.....	\$ 219,980.31	
Total net ledger assets, as per balance on page 1.....	\$ 219,980.31	

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 1,807.82	
Interest accrued on other assets, bank.....	49.51	
Total carried out.....	\$ 1,857.33	
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	28,527.50	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 5,443.73	
Deduct cost of collection, commission and brokerage.....	816.56	
Net amount of uncollected premiums, not more than three months due.....	\$ 4,627.17	
Total admitted assets.....	\$ 254,992.31	

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$ 530.39	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	15,798.61	
Total amount of claims for losses.....	\$ 16,329.00	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	10,805.25	
Net amount of unpaid losses.....	\$ 5,523.75	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$75,796.59; unearned premiums (50 per cent.).....	\$ 37,898.30	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$11,622.15; unearned premiums (pro rata)...	6,603.17	
Total unearned premiums as computed above.....	\$ 44,501.47	
Total amount of all liabilities.....	\$ 50,025.22	
Joint stock capital actually paid up in cash.....	200,000.00	
Divisible surplus.....	4,967.09	
Total.....	\$ 254,992.31	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 9,016,935	\$ 88,945.96
Written or renewed during the year.....	11,551,738	113,410.31
Total.....	\$ 20,568,673	\$ 202,356.27
Deduct those expired and marked off as terminated.....	11,950,818	113,550.44
In force at the end of the year.....	\$ 8,617,855	\$ 88,805.83
Deduct amount reinsured.....	115,660	1,387.09
Net amount in force.....	\$ 8,502,195	\$ 87,418.74
Largest amount in any one hazard, \$5,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 68,279.76
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 93,500.00
Gross premiums received.....	1,200.97
Losses paid.....	17.93
Losses incurred.....	17.93
Amount at risk.....	101,500.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

WESTCHESTER FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Insurance Department of the State of Iowa, pursuant to the laws thereof.

President, GEORGE R. CRAWFORD. Vice-President and Treasurer, JOHN Q. UNDERHILL.
Secretary, MORELL O. BROWN. First Assistant Secretary, JOHN H. KELLEY.
Second Assistant Secretary, FRED W. LOTZ.

[Incorporated as a Mutual Co., March 14, 1837 Commenced business as a Joint Stock Company, January 1, 1870.]

Home office, 66 Wall street, New York, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 300,000.00	
Amount of capital paid up in cash.....	300,000.00	
Amount of net ledger assets, December 31st of previous year...	2,257,808.84	
Extended at.....		\$ 2,257,808.84

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 251,292.54	
Deduct amount of same not collected.....	4,260.83	
Net collected.....	\$ 247,031.71	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,972,144.56	
Total.....	\$ 2,219,176.27	
Deduct gross premiums and bills in course of collection at this date.....	275,470.74	
Entire premiums collected during the year.....	\$ 1,943,705.53	
Deduct re-insurance, rebate, abatement and return premiums..	417,702.20	
Received for premiums, other than perpetuals.....	\$ 1,526,003.33	\$ 1,526,003.33
Rents from company's property.....	1,563.25	
Interest on real estate mortgage loans.....	34,459.21	
Interest and dividends on stocks and bonds and from all other sources.....	78,404.74	
Total rents and interest.....		114,427.20

Profit on sale or maturity of ledger assets during the year over book values.....	10,227.50	
Total income during the year.....	\$ 1,650,658.03	
Total footings.....	\$ 3,908,466.87	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$121,856.32 occurring in previous years).....	\$ 1,034,843.00	
Deduct amounts received for salvages (on losses of the last or previous years), \$4,311.91; and from reinsurance in other companies, \$143,078.65.....	147,390.56	
Net amount paid during the year for losses.....	\$ 887,452.44	\$ 887,452.44
Paid stockholders for interest or dividends (amount declared during the year).....		48,000.00
Commissions or brokerage to agents, less received on reinsurances.....		333,399.89
Rents.....		3,125.08
Salaries, fees and all other charges, officers, \$41,000; clerks, \$28,111.85; other employees, \$41,922.85.....		111,034.70
Taxes on premiums, \$27,483.58; on real estate, \$3,613.93.....		31,097.51
Insurance department fees and agents' licenses, \$7,469.49; municipal licenses, \$3,070.35; tax on franchise, \$1,864.49.....		12,404.33
Advertising, printing and stationery, \$24,374.44; miscellaneous, \$113,676.14.....		138,050.58
Total expenditures during the year.....	\$ 1,564,564.53	
Balances.....		\$ 2,343,902.34

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 225,047.64	
Mortgage loans on real estate (Schedule B), first liens.....	588,962.50	
Book value of bonds excluding interest, \$486,476.39; and stocks, \$921,023.25 (Schedule D).....	1,407,499.64	
Cash deposited in bank.....	122,392.56	
Total.....	\$ 2,343,902.34	
Total net ledger assets.....		\$ 2,343,902.34

NON-LEDGER ASSETS.

Interest due, \$7,424.05, and accrued \$3,315.45, on mortgages....	\$ 10,739.50	
Total carried out.....	\$ 10,739.50	
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		374,950.36
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 275,470.74	
Deduct cost of collection, commission and brokerage.....	62,254.26	
Net amount of uncollected premiums, not more than three months due.....		213,216.48
Gross assets.....		\$ 2,942,808.68

Deduct assets not admitted:

Depreciation from book values of above net ledger assets to bring same to market value—real estate.....\$ 47.64

Total.....\$ 47.64

Total admitted assets.....\$ 2,942,761.04

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....\$ 38,070.89

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....102,636.73

Losses resisted (not outlawed), including interest, cost and other expenses thereon.....7,950.00

Total amount of claims for losses.....\$ 148,657.62

Deduct reinsurance due or accrued (give list of companies and amounts, as per Schedule E).....15,515.38

Net amount of unpaid losses.....\$ 133,142.24

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,033,628.02; unearned premiums (50 per cent).....\$ 516,814.01

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,465,312.21; unearned premiums (pro rata). 773,546.43

Total unearned premiums as computed above.....\$ 1,290,360.44

Total amount of all liabilities.....\$ 1,423,502.68

Joint stock capital actually paid up in cash.....300,000.00

Divisible surplus.....1,219,258.36

Total.....\$ 2,942,761.04

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$243,988,834	\$2,363,362.11
Written or renewed during the year.....	197,897,634	1,972,144.56

Total.....\$441,886,468

Deduct those expired and marked of as terminated.....139,468,551

In force at the end of the year.....\$302,417,917

Deduct amount reinsured.....23,181,085

Net amount in force.....\$279,236,832

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned during the year? If so, what amount?.....No.

Losses incurred during the year, fire.....\$895,128.28

Total amount of the company's stock owned by the directors at par value.....97,200.00

Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado risks	Aggregate.
Gross risks written.....	\$ 2,934,987.00	\$ 83,150.00	\$ 3,018,137.00
Gross premiums received.....	31,851.10	415.75	32,266.85
Losses paid.....	12,351.22		12,351.22
Losses incurred.....	7,939.55		7,939.55
Amount at risk.....	4,018,175.00	83,150.00	4,102,325.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

WESTERN ASSURANCE COMPANY.

Organized under the laws of the Dominion of Canada, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HON. GEO. A. COX.

First Vice-President, J. J. KENNY.

Secretary, C. C. FOSTER.

[Incorporated, August, 1851. Commenced business August, 1851.]

Home office, 22 Wellington street, East Toronto, Canada.

CAPITAL STOCK.

Extended at.....\$ 1,820,619.26

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$ 1,908,986.26	\$ 536,679.27
Deduct reinsurance, rebate, abatement and return premiums.....	355,315.08	52,937.72
Received for premiums other than perpetuals.....	\$ 1,553,671.18	\$ 483,741.55
Interest on real estate mortgage loans.....		2,100.00
Interest and dividends on stocks and bonds.....		52,978.81
Total rents and interest.....		\$ 55,078.81
Profit on sale or maturity of ledger assets during the year over book values.....		1,225.62
From all other sources, viz.: (Itemize profit and loss account)		603.86
Increase in market values.....		128,080.57
Received from home office.....		
Total income during the year.....		\$ 2,222,401.59
Total footings.....		\$ 4,043,020.85

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

	Fire.	Marine and Inland.
Gross amount paid for losses (including, \$133,620.20 occurring in previous years).....	\$ 1,186,647.83	\$ 316,569.83

Deduct amounts received for salvages (on losses of the last or previous years,) and from reinsurance in other companies.....	56,881.26	26,634.57	\$ 1,419,701.83
Net amount paid during the year for losses . \$	1,129,765.57	\$ 289,935.26	
Commissions or brokerages to agents less received on reinsurances.....		394,777.21	
Rents.....		3,500.00	
Salaries, fees and all other charges, officers, \$11,900; clerks, \$27,700; other employees, 40,500.....		80,100.00	
Taxes on premiums, \$35,660.49; internal revenue, \$11,421.85.....		47,082.34	
Insurance department fees and agents' licenses, \$12,083.61; municipal licenses, \$5,572.68.....		17,656.26	
Advertising, printing and stationery, \$16,100.05; legal expenses: \$2,117.19; miscellaneous, \$99,718.98.....		117,936.22	
Total expenditures during the year.....		\$ 2,080,753.89	
Balances.....		\$ 1,962,266.96	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 20,000.00	
Book value of bonds, excluding interest, \$1,190,878.05; and stocks \$166,312.85 (Schedule D).....	1,357,190.90	
Cash in company's office, \$280.13; deposited in banks, \$209,108.31.....	209,388.44	
Bills receivable, \$43,280.34; agents' debit balances, \$332,407.28; secured.....	375,687.62	
Total.....	\$ 1,962,266.96	
Total net ledger assets, as per balances on page 1.....	\$ 1,962,266.96	

NON-LEDGER ASSETS.

Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	3,241.84	
Gross assets.....	\$ 1,965,508.80	

NON-LEDGER LIABILITIES

Losses adjusted and unpaid.....	\$ 37,665.48	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	123,995.66	
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	14,634.15	
Total amount of claims for losses.....	\$ 176,295.29	
Net amount of unpaid losses.....	\$ 176,295.29	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,330,493.97; unearned premiums (50 per cent).....	665,246.99	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$792,156.17; unearned premiums (pro rata)....	404,942.54	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$114,352.30; unearned premiums (50 per cent)...	57,176.15	

Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls).....	23,417.25	
Total unearned premiums as computed above.....	\$ 1,150,782.93	
Total amount of all liabilities.....	\$ 1,327,078.22	
Divisible surplus.....	\$ 638,430.58	
Total.....	\$ 1,965,508.80	

MISCELLANEOUS.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$ 213,816,782	\$ 2,000,890.76	\$ 5,196,623	\$ 79,563.10
Written or renewed during the year..	192,259,442	1,908,986.26	57,095,264	536,679.27
Totals.....	\$ 406,076,224	\$ 3,909,877.02	\$ 62,291,887	\$ 616,242.37
Deduct those expiring and mark off as terminated.....	189,478,235	1,742,429.11	55,359,557	447,108.51
In force at the end of the year..	\$ 216,597,989	\$ 2,167,447.91	\$ 6,934,330	\$ 169,133.86
Deduct amount reinsured.....	6,351,896	44,797.77	471,654	17,915.67
Net amount in force.....	\$ 210,246,093	\$ 2,122,650.14	\$ 6,460,676	\$ 151,218.19

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? No.
Losses incurred during the year, fire, \$1,165,148.79; marine and inland, \$294,737.77.. \$ 1,459,886.56

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 1,638,820.00
Gross premiums received.....	22,262.40
Losses paid.....	20,816.70
Losses incurred.....	16,449.00
Amount at risk.....	2,332,115.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

WESTERN UNDERWRITERS ASSOCIATION (INCORPORATED)
INSURANCE COMPANY.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM TREMBOR. Vice-President, J. G. HETTINGER.
Secretary, WILLIAM FRILER.

[Incorporated, February 23, 1898. Commenced business, March 1st, 1898.]

Home office, 153-155 La Salle Street.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year ...	398,177.59
Extended at.....	\$ 398,177.59

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year as shown by that year's statement.....	\$ 66,465.36	
Net collected.....	\$ 66,465.36	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	395,325.15	
Total.....	\$ 461,790.51	
Deduct gross premiums and bills in course of collection at this date.....	70,284.14	
Entire premiums collected during the year.....	391,506.37	
Deduct reinsurance, rebate, abatement and return premiums...	87,459.10	
Received for premiums other than perpetuals.....	\$ 304,047.27	
Interest on real estate mortgage loans, \$12,130.19; on other collateral loans, \$7.02.....	12,137.21	
Interest and dividends on stocks and bonds \$3,920.00; from all other sources, \$581.91.....	4,501.91	
Total rents and interest.....	\$ 16,639.12	
Total income during the year.....	\$ 320,686.39	
Total footings.....	\$ 718,863.98	

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$23,383.00 occurring in previous years).....	\$ 162,680.16	
Deduct amounts received for salvages (on losses of the last or previous years), \$833.69; and from reinsurance in other companies, \$9,562.58.....	10,396.27	
Net amount paid during the year for losses.....	\$ 152,283.89	
Commissions or brokerage to agents, less received on reinsurance.....	80,066.69	
Rents.....	2,260.00	
Salaries, fees and all other charges, officers, \$5,000.00; clerks, \$8,954.42; other employees, \$7,052.40.....	21,006.82	
Taxes on premiums, \$5,888.99; on personal property, \$1,411.96; on other investments, \$1,051.86.....	8,352.81	
Insurance department fees and agents' licenses, \$1,917.75; municipal licenses, \$437.10; tax on franchise, \$1,585.00.....	3,939.85	
Advertising, printing and stationery \$2,179.62; field expenses, \$8,171.66; postage, exchange, telegrams and express, \$2,670.28; miscellaneous, \$6,152.40.....	19,173.96	
Total expenditures during the year.....	\$ 287,084.02	
Balances.....	\$ 431,779.96	

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 276,850.00
Book value of bonds, excluding interest.....	100,152.66

Cash in company's office, \$5,804.16; deposited in banks, \$51,-

749.44.....	57,553.60
Furniture and fixtures.....	5,011.41
Total.....	\$ 439,567.67
Deduct ledger liabilities:	
Amount retained for re-insuring companies.....	7,787.71

Total net ledger assets, as per balances on page 1..... \$ 431,779.96

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 7,158.08
Interest accrued on bonds and stocks.....	1,460.00
Total carried out.....	\$ 8,618.08
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	4,009.84
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 67,193.00
Deduct cost of collection, commission and brokerage.....	19,486.00
Net amount of uncollected premiums, not more than three months due.....	47,707.00
Gross assets.....	\$ 492,114.88
Deduct assets not admitted:	
Furniture, fixtures and safes.....	\$ 5,011.41
Total.....	\$ 5,011.41
Total admitted assets.....	\$ 487,103.47

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 3,591.68
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	12,094.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,450.00
Total amount of claims for losses.....	\$ 17,135.68
Deduct reinsurance due or accrued as per Schedule E.....	2,317.05
Net amount of unpaid losses.....	\$ 14,818.63
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$156,070.34; unearned premiums (50 per cent.).....	\$ 78,035.17
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$251,443.54; unearned premiums (pro rata). ..	151,795.86
Total unearned premiums as computed above.....	\$ 229,831.03
Total amount of all liabilities.....	\$ 244,649.66
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	42,453.81
Total.....	\$ 487,103.47

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$2,878,945	\$ 345,781.88
Written or renewed during the year	34,355,207	365,345.15
Total	61,234,152	721,107.03
Deduct those expired and marked off as terminated	31,135,314	293,627.29
In force at the end of the year	38,098,838	\$ 427,479.74
Deduct amount re-insured	1,533,047	19,965.86
Net amount in force	36,565,791	\$ 407,513.88
Largest amount written on any one risk, not deducting re-insurance, \$10,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? No.
 Losses incurred during the year, fire, \$145,647.06; tornado, \$876.84; gross, \$146,523.90
 Total amount of the company's stock owned by the directors at par value, 700.00
 Does any officer, director or trustee receive a commission or royalty on the business of the company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 1,044,620.00	\$ 51,475.00	\$ 1,096,115.00
Gross premiums received	15,665.32	374.23	16,039.55
Losses paid	8,858.18		8,858.18
Losses incurred	7,822.91	2.86	7,825.77
Amount at risk	2,247,045.00	2,299.25	2,476,970.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
WILLIAMSBURG CITY FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, MARSHALL S. DRIGGS. Secretary, FREDERICK H. WAY.
 [Incorporated, March, 1853. Commenced business, March, 1853.]
 Home office, No. 15 Broadway, Borough of Brooklyn, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$250,000; subscribed for	\$ 250,000.00
Amount of capital paid up in cash	250,000.00
Amount of net ledger assets, December 31st of previous year	1,850,592.91
Extended at	\$ 1,850,592.91

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 87,125.79
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Deduct amount of same not collected	6,970.06
Net collected	\$ 80,155.73
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	816,428.77
Total	\$ 896,584.50
Deduct gross premiums and bills in course of collection at this date	102,853.20
Entire premiums collected during the year	\$ 793,731.30
Deduct, reinsurance, rebate, abatement and return premiums	128,234.17
Received for premiums other than perpetuals	\$ 665,497.13
Rents from company's property, including \$15,500 for company's use of own buildings	41,208.39
Interest on real estate mortgage loans, \$13,995.73; on other collateral loans, \$997.50	14,993.23
Interest and dividends on stocks and bonds	42,428.66
Total rents and interest	\$ 98,630.28
Profit on sale or maturity of ledger assets during the year over book values	33,911.83
Total income during the year	\$ 798,039.24
Total footings	\$ 2,648,632.15

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$55,727.72, occurring in previous years)	Fire. 400,579.34
Deduct amounts received for salvages (on losses of the last or previous years), \$4,424.41; and from reinsurance in other companies, \$26,266.07	30,690.48
Net amount paid during the year for losses	\$ 369,888.86
Paid stockholders for interest or dividends (amount declared during the year, \$60,000.00)	\$ 59,266.00
Commissions or brokerage to agents, less received on reinsurances	170,531.17
Rents (including \$15,500 for company's use of own buildings)	17,800.00
Salaries, fees and all other charges, officers, clerks, other employees	74,709.40
Taxes on premiums, \$8,651.17; on real estate, \$11,443.06;	20,094.23
Insurance department fees and agents' licenses, \$3,234.61; municipal licenses, \$1,453.86	4,688.47
Advertising, printing and stationery, \$5,090.01; legal expenses, \$55.00; repairs and expenses on real estate, \$11,844.84; miscellaneous, \$38,123.17	55,083.02
Losses on sales or maturity of ledger assets, \$450	450.00
Total expenditures during the year	\$ 771,931.15
Balances	\$ 1,878,701.00

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 620,000.00
Mortgage loans on real estate (Schedule B), first liens	243,900.00

Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	22,500.00
Book value of bonds, excluding interest, \$175,108.53; and stocks, \$790,726.05 (Schedule D).....	965,834.58
Cash in company's office, \$2,582; deposited in banks, \$12,884.18.....	15,466.42
Total.....	\$ 1,876,701.00
Total net ledger assets, as per balances on page 1.....	\$ 1,876,701.00

NON-LEDGER ASSETS.

Interest due, \$697.50, and accrued, \$1,053.50, on mortgages.....	1,751.00
Interest accrued on bonds and stocks.....	5,938.90
Interest due and accrued on collateral loans.....	94.00
Rents due and accrued on company's property or lease.....	6,845.51

Total carried out.....	\$ 14,620.41
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	69,865.42
Gross premiums in course of collection December 31, not more than three months due.....	102,601.80
Deduct cost of collection, commission and brokerage.....	18,598.68

Net amount of uncollected premiums, not more than three months due.....	\$ 84,003.21
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Gross assets.....	2,045,199.04
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Total admitted assets.....	\$ 2,045,199.04
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NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	14,954.05
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	34,653.95
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,846.15

Total amount of claims for losses.....	\$ 52,454.15
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	4,183.57

Net amount of unpaid losses.....	\$ 48,270.58
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$420,469.61; unearned premiums (50 per cent).....	210,234.81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$798,800.86; unearned premiums (pro rata).....	405,856.20

Total unearned premiums as computed above.....	\$ 616,091.01
Cash dividends remaining unpaid to stockholders.....	1,906.00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	5,875.78
Reinsurance premiums.....	2,071.05

Total amount of all liabilities.....	\$ 674,304.42
Joint stock capital actually paid up in cash.....	250,000.00
Divisible surplus.....	1,120,894.62

Total.....	\$ 2,045,199.04
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MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on December 31st, 1899.....	\$ 143,047,895	\$ 1,108,718.95
Written or renewed in 1900.....	86,782,204	816,428.77
Total.....	\$ 229,830,189	\$ 2,015,147.72
Deduct expirations and cancellations.....	80,500,505	715,755.66
In force December 31, 1900.....	\$ 149,329,684	\$ 1,299,392.06
Deduct amount reinsured.....	8,137,467	80,121.59
Net amount in force.....	\$ 141,192,217	\$ 1,219,270.47
Larges amount in any one hazard, \$25,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 365,080.73
Total amount of the company's stock owned by the directors at par value.....	47,800.00
Total amount loaned to officers and directors.....	35,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
The amount of "special reserve fund," according to said law, deposited with the Insurance Department of the state of New York.....	250,000.00
The amount of "guaranty surplus fund," as provided for by said law.....	250,000.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ALLIANCE HAIL AND CYCLONE MUTUAL INSURANCE CO.

Organized under the laws of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, MATH NACHLEAR. Secretary, J. D. SHERIDY. Vice-President, C. F. COOK.

[Incorporated, April 30, 1899. Commenced business May 6, 1899.]

Home office, Austin, Minnesota.

CAPITAL STOCK.
(Mutual.)

Amount of net ledger assets, December 31st, of previous year.....	\$ 60,250.48
Extended at.....	\$ 60,250.48

INCOME DURING YEAR.

	Hail.
Gross premiums unpaid December 31st, last year.....	\$ 13,340.39
Gross premiums on risks written and renewed during the year.....	51,034.64
Total.....	\$ 64,375.03
Deduct gross premiums in course of collection at this date.....	15,315.57
Entire premiums collected during the year.....	49,059.46
Deduct reinsurance, abatement, rebate, and return premiums.....	4,541.94
Net cash actually received for premiums.....	\$ 44,517.52

Interest on loans on mortgages, and certificates of deposit.....	2,345.25	
Total interest.....	\$	2,345.25
Total income actually received during the year, in cash....	\$	46,860.77
Aggregate last balance and income.....	\$	107,111.25

DISBURSEMENTS DURING YEAR.

	Hail.	
Gross amount paid for losses matured, claims other than weekly indemnity.....	\$	18,454.49
Net paid policy holders.....	\$	18,454.49
For commission to agents.....	\$	4,024.90
For salaries, traveling and all expenses of agents and agencies not on commission account, and adjusting losses.....		1,245.61
For salaries and all other compensation of officers, \$3,375.00; and home office employees, \$2,127.00.....		5,502.00
For taxes on premiums, \$220.08; insurance department fees \$146.35.....		366.43
For rent.....		175.00
For legal expenses.....		300.00
For furniture and fixtures.....		45.00
For advertising, \$120.76; and general printing and stationery, \$241.85.....		362.51
All other expenses.....		1,499.08
Total miscellaneous expenses.....	\$	13,520.53
Total disbursements.....	\$	31,975.02
Balance.....	\$	75,136.23

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate, as per Schedule B \$	47,995.00	
Cash deposited in banks.....	25,906.82	
Bills receivable.....	453.00	
Agents' debit balances.....	781.41	
Total net or ledger assets, as per balances on page 1.....	\$	75,136.23
Gross premiums in course of collection, to-wit:		
Hail premiums.....	\$	15,315.57
Unpaid commission thereon.....		1,933.23
Net amount of outstanding premiums.....	\$	13,382.34
Total assets, as per the books of the company.....	\$	88,518.57
Deduct assets not admitted, and for depreciation,		
Agents' balances.....	\$	781.41
Bills receivable.....		453.00
Premium notes more than three months past due.....		9,435.24
Total.....	\$	10,669.65
Total admitted assets.....	\$	77,848.92

RISKS AND PREMIUMS.

Hail:	Amount at risk.	
In force December 31st, preceding year.....	\$	852,593
Written or renewed during the year.....		609,142
Total.....	\$	1,461,735
Deduct expirations and cancellations.....		601,434
Balance.....		860,301
Net amount in force December 31, 1900.....		880,301

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$	18,454.49
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BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

	Hail.	
Risks written.....	\$	245,728.00
Premiums received.....		5,080.46
Losses paid.....		2,891.42
Losses incurred.....		2,891.42

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

AMERICAN BONDING AND TRUST COMPANY OF BALTIMORE CITY.

Organized under the laws of the State of Maryland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JAMES BOND. First Vice-President, CHARLES A. WEBB.
Secretary and Treasurer, SAMUEL H. SHRIVER. Second Vice-President, ERNEST HOEN, JR.

[Incorporated, April 6, 1894. Commenced business, January 16, 1895.]

Home office, Equitable building, Baltimore, Md.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$	1,000,000.00
Amount of net or ledger assets, December 31st of previous year		1,519,604.24
Collateral deposits.....		29,637.83

Total.....	\$	1,549,242.07
Ledger liabilities.....		53,932.41

Extended at.....	\$	1,495,309.66
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INCOME DURING YEAR.

	Surety.	
Gross premiums unpaid December 31, last year.....	\$	54,179.68
Gross premiums on risks written and renewed during the year.....		450,495.68
Total.....		504,675.36
Deduct gross premiums in course of collection at this date.....		73,826.41
Entire premiums collected during the year.....	\$	430,848.95

Deduct re-insurance, abatement, rebate and return premiums..	49,338.76	
Net cash actually received for premiums.....	\$ 381,510.19	\$ 381,510.19
Interest on loans on mortgages.....	\$ 7,701.90	
Interest on collateral loans.....	12,487.64	
Interest and dividends on stocks and bonds.....	32,221.41	
Interest upon other debts due the company.....	3,227.22	
Total interest.....		\$ 55,638.17
Profit on securities actually sold during the year, over cost.....	\$ 20,597.27	
Exchange.....	1.65	
Income from all other sources, viz.: trust income, commissions, etc.....	11,323.44	\$ 31,922.36
Total income actually received during the year in cash....		\$ 469,070.72
Aggregate last balance and income.....		\$ 1,964,380.38

DISBURSEMENTS DURING YEAR.

Gross amount paid for matured claims other than weekly indemnity.....	\$ 173,733.78	
Deduct salvages and reinsurance.....	90,034.08	
Net paid policy holders.....	\$ 83,699.70	\$ 83,699.70
To stockholders for interest or dividends.....	60,000.00	
For commission to agents.....	80,560.90	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	29,272.63	
For salaries and all other compensation of officers and home office employees.....	45,034.61	
For taxes on premiums, \$5,583.80; taxes on property, \$17,934.47; agents' licenses, \$9,788.90; municipal licenses, \$640.01.....	33,947.18	
For rent, received under sub-lease.....	7,292.92	
For legal expenses.....	17,473.42	
For furniture and fixtures.....	3,589.34	
For advertising, \$13,181.68; and general printing and stationery, \$7,954.58.....	21,136.26	
Losses on securities actually sold under cost.....	2,643.00	
All other expenses.....	25,633.99	
Total miscellaneous expenses.....		\$ 326,584.25
Total disbursements.....		\$ 410,283.95
Balance.....		\$ 1,554,096.43

LEDGER ASSETS.

Cost value of real estate, unincumbered, as per Schedule A.....	\$ 23,464.44
Loans on mortgage (first liens) on real estate, as per Schedule B	150,561.86
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	271,785.61
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	929,990.52
Cash in company's office.....	15,958.01
Cash deposited in banks.....	68,147.38
Bills receivable.....	965.00
All other items, viz.: accounts receivable, secured.....	122,156.02
Cash deposited in state of Tennessee.....	25,000.00
Total.....	\$ 1,608,028.84

Less ledger liabilities.....	53,932.41
Total net or ledger assets, as per balance on page 1.....	\$ 1,554,096.43

NON-LEDGER ASSETS.

Interest due, \$1,212.00; and accrued, \$1,686.90; on mortgages....	\$ 2,898.90
Interest due, \$4,220.46; and accrued, \$7,655.24; on bonds and stocks.....	11,875.70
Interest due, \$99.45; and accrued, \$2,766.53; on collateral loans.	2,865.98
Total outstanding interest.....	\$ 17,640.58
Furniture and fixtures.....	1.00
Market value of bonds and stocks over cost, as per Schedule E.	10,219.73
Gross premiums in course of collection, to-wit:	
Surety.....	\$ 73,826.41
Unpaid commission thereon.....	13,752.48

Net amount of outstanding premiums.....	\$ 60,073.93
Total assets, as per books of the company.....	\$ 1,642,031.67

DEDUCT ASSETS NOT ADMITTED.

Furniture fixtures and sales.....	\$ 1.00
Bills receivable, unsecured.....	965.00
Total.....	\$ 966.00
Total admitted assets.....	\$ 1,641,065.67

LIABILITIES

In process of adjustment.....	\$ 24,803.47
Aggregate of unpaid claims.....	\$ 24,803.47
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Surety, \$420,816.60; unearned portion (50 per cent)	\$ 210,408.30
Total unearned premiums as computed above.....	\$ 210,408.30
Due to other companies for co-surety.....	3,143.25
Total amount of all liabilities, except capital stock	\$ 238,355.02
Joint-stock capital actually paid up in cash.....	1,000,000.00
Surplus beyond capital and other liabilities.....	403,676.65
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 1,642,031.67

RISKS AND PREMIUMS.

Surety:	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$ 70,917,892.49	\$ 331,173.88
Written or renewed during the year.....	97,980,845.20	450,495.68
Total.....	\$168,898,737.69	\$ 781,669.56
Deduct expirations and cancellations.....	71,912,347.11	355,863.78
Balance	\$ 96,986,390.58	\$ 425,805.78
Deduct reinsured policies.....		4,989.18
Net in force December 31, 1900.....	\$ 96,986,390.58	\$ 420,816.60

GENERAL INTERROGATORIES

Total amount of premiums received from the organization of the company to date.	\$ 1,111,774.40
Losses paid from organization to date.	258,683.31
Total amount of cash dividends declared since the company commenced business	90,000.00
Losses incurred during the year.	83,699.70
Total amount of the company's stock owned by the directors, at par value.	275,600.00
Total amount loaned to officers and directors.	75,755.18
Loaned to stockholders, not officers.	29,550.00
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries (see Schedule D.), in Virginia, \$25,000; in Ohio, \$35,000; in Alabama, \$50,000.	110,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Surety.
Risks written.	\$ 1,395,650.2
Premiums received.	6,686.61
Losses paid.	23.50
Losses incurred.	73.58

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

AMERICAN SURETY COMPANY OF NEW YORK.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, H. D. LYMAN. First Vice-President, WALTER S. JOHNSTON.
 Secretary, G. M. SWENEY. Second Vice-President, D. B. SICKLES.
 Comptroller, F. W. LAFFRENTZ. Third Vice-President, R. A. C. SMITH.

[Incorporated, April 14, 1884. Commenced business, April 15, 1884.]

Home office, 100 Broadway, New York.

Address all communications relative to this statement to the Comptroller.

CAPITAL STOCK.

Amount of capital paid up in cash.	\$ 2,500,000.00	\$ 2,500,000.00
Amount of net ledger assets, December 31st of previous year.	4,942,932.44	
Extended at.		4,942,932.44

INCOME DURING YEAR.

As shown by books at home office December 31st.	Fidelity.	Surety.
Gross premiums unpaid December 31st, last year paid.	\$ 40,161.92	\$ 133,811.54
Gross premiums written and renewed during year.	569,149.44	627,980.57
Total.	609,311.36	761,792.11
Deduct gross premiums now in course of collection.	42,983.11	169,743.01
Entire premiums collected during the year.	\$ 566,328.25	\$ 592,049.10

Deduct reinsurance, abatement, rebate and return premiums.	\$ 48,388.12	123,022.84
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Net cash actually received for premiums.

carried out.	\$ 547,940.13	\$ 469,026.26	\$ 986,966.39
Rents from company's property.		185,667.42	
Interest on collateral loans.		18,314.82	
Interest on bonds and dividends on stocks.		49,753.27	
Interest upon other debts due the company and on deposits in bank.		10,959.33	
Total interest.		\$ 264,684.84	
Profit on sale or maturity of ledger assets during the year over book values.		\$ 4,979.00	
Income from all other sources, viz.: cash recovered from losses paid in previous years.		98,439.85	103,418.85
Total income during the year.			1,355,070.08
Sum.			\$ 6,298,002.52

DISBURSEMENTS DURING YEAR.

As shown by books at home office, December 31st.	Fidelity.	Surety.
Gross amount paid for claims excepting weekly indemnity.....	\$ 203,859.55	\$ 420,867.12
Total.....	\$ 203,859.55	\$ 420,867.12
Deduct reinsurance, salvages and recoveries on losses previously paid.....	43,080.83	106,350.79
Net paid policy-holders.....	\$ 160,778.72	\$ 224,506.33
Stockholders for interest or dividends (amount declared during the year).....		\$ 385,285.05
Cost of adjustment and legal expenses in settlement of claims.....		200,000.00
Commissions or brokerage to agents, less received on reinsurance.....		12,873.34
Salaries, traveling and all expenses of agents and agencies not on commission account.....		55,165.35
Inspections.....		184,614.09
Salaries and all other compensation of officers, \$39,916.66; and home office employees, \$140,416.53.....		3,933.18
Taxes on premiums, \$13,158.74; taxes on real estate, \$47,265.37; insurance department fees, \$3,583.19; agents' licenses, \$1,609.50; internal revenue, \$5,667.39; interest, \$6,791.30.....		180,363.19
Rent.....		78,115.39
Legal expenses, \$4,210.19; real estate repairs and expenses (other than taxes, \$73,424.51).....		35,650.37
Furniture and fixtures, \$2,581.09; advertising, \$3,884.91; printing and stationery, \$18,375.10.....		77,664.70
Losses on ledger assets actually sold or matured, under book value; securities.....		24,841.10
All other items, viz.: Miscellaneous general expenses.....		5,660.62
		36,573.30

IOWA INSURANCE REPORT.

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered	\$ 3,028,217.16
Mortgage loans on real estate (Schedule B), first liens, \$2,568.03; other than first liens, \$16,015.73	18,583.76
Loans secured by pledge of bonds, stocks or other collaterals (Schedule C)	644,211.57
Book value of bonds, excluding interest, \$493,460.35; and stocks, \$585,987.50 (Schedule E)	1,079,447.85
Cash in company's office, \$4,187.41; deposited in banks, \$259,742.96	263,930.37
Total	\$ 5,034,390.71
Deduct ledger liabilities:	
All other	17,127.87

Total net ledger assets, as per balance on page 1. \$ 5,017,262.84

NON-LEDGER ASSETS.

Interest due	\$ 2,815.00
Interest accrued on collateral loans	9,266.24
Rents due, \$10,173.17 and accrued, \$7,924.98 on company's property or lease	18,098.15
Total outstanding interest	\$ 30,179.39
Market value of bonds and stocks over book value, not including interest in item 11 (Schedule E)	76,989.65
Gross premiums in course of collection, to-wit:	
	Fidelity. Surety.
Not over three months due	\$ 38,529.85 \$ 58,944.79
Unpaid commissions thereon	2,087.12 2,305.92
Net premiums	\$ 36,442.73 \$ 56,638.87
Total net not over three months due	\$ 93,081.60
Gross assets	\$ 5,217,513.48

NON-LEDGER LIABILITIES.

	Fidelity. Surety.
In process of adjustment	\$ 95,237.68
Resisted by company on its own account (not outlawed)	20,800.34 \$ 175,578.15 \$ 196,378.49
Aggregate of unpaid claims and expenses.	\$ 291,616.17
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Fidelity premiums, \$504,103.02; unearned portion (50 per cent)	\$ 252,051.51
Surety premiums, \$515,240.84; unearned portion (50 per cent)	257,620.42
Total one year or less	\$ 509,671.93
Gross premiums upon all unexpired risks, running more than one year from date of policy:	

IOWA INSURANCE REPORT.

Surety premiums, \$152,753.81; unearned premiums, pro rata

	\$ 82,579.74
Total more than one year	\$ 82,579.74
Total unearned premiums as computed above	\$ 592,251.67
Total amount of all liabilities	\$ 883,807.84
Joint-stock capital actually paid up in cash	\$ 2,500,000.00
Surplus beyond capital and other liabilities	1,833,645.64
Total	\$ 5,217,513.48

RISKS AND PREMIUMS.

	Fidelity risks.	Premiums thereon.
Fidelity:		
In force December 31st, preceding year	\$ 115,894,512	\$ 527,994.06
Written or renewed during the year	132,985,816	569,149.44
Total	\$ 248,880,328	\$ 1,097,143.50
Deduct expirations and cancellations	137,659,133	593,040.48
Balance	\$ 111,221,195	\$ 504,103.02
Net in force December 31, 1900	\$ 111,221,195	\$ 504,103.02
Surety:		
In force December 31st, preceding year	\$ 196,912,950	\$ 666,421.96
Written or renewed during the year	215,265,243	627,980.57
Total	\$ 412,178,193	\$ 1,294,402.53
Deduct expirations and cancellations	212,657,727	626,407.88
Balance	\$ 199,520,466	\$ 667,994.65
Net in force December 31, 1900	\$ 199,520,466	\$ 667,994.65

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 10,861,281.17
Losses paid from organization to date	4,783,455.31
Total amount of cash dividends declared since the company commenced business	1,900,000.00
Losses incurred during the year	682,752.65
Total amount of the company's stock owned by the directors, at par value	882,600.00
Amounts deposited in various states and countries, which under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries: (See Schedule D)	195,330.00
Were the company's books closed on the 31st day of December for the purposes of this statement?	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fidelity.	Surety.	Aggregate.
Risks written	\$ 537,100.00	\$ 1,257,683.00	\$ 1,794,783.00
Premiums received	1,836.77	3,358.29	5,195.06
Losses paid	21,000.00	4,533.15	25,533.15
Losses incurred		4,533.15	4,533.15
Amount at risk, end of year	329,250.00	1,169,645.00	1,498,895.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

AETNA INDEMNITY COMPANY,

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof,

President, FRANCIS T. MAXWELL.

Vice-President, GEORGE L. CHASE.

Secretary, E. T. PEGRAM.

[Incorporated, March 15, 1897. Commenced business, May, 1897.]

Home office. No. 650 Main Street.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; subscribed for \$	250,000.00
Amount of capital paid up in cash.....	250,000.00
Amount of net ledger assets, December 31st of previous year.....	294,640.44
Extended at	\$ 294,640.44

INCOME DURING YEAR.

As shown by books at home office, December 31st.

	Fidelity and surity.	Plate glass.
Gross premiums unpaid December 31, last year..\$	1,662.14	
Gross premiums written and renewed during year	88,890.90	\$ 54,830.64
Total	\$ 90,552.04	\$ 54,830.64
Deduct gross premiums in course of collection at this date.....	3,600.56	8,621.11
Entire premiums collected during the year.....	86,951.48	46,209.53
Deduct re-insurance, statement, rebate, and return premiums.....	10,896.84	2,099.46
Net cash actually received for premiums...\$	76,054.64	\$ 44,110.07
Interest and dividends on stocks and bonds.....\$	9,648.13	
Interest upon other debts due the company	274.35	
Total interest.....		\$ 9,922.48
Profit on sale or maturity of ledger assets during the year over book values		\$ 1,000.00
Total income actually received during the year, in cash....		\$ 131,097.19
Aggregate last balance and income		\$ 425,737.63

DISBURSEMENTS DURING YEAR

	Fidelity and surity.	Plate glass.
Gross amount paid for matured claims other than weekly indemnity.....\$	20,306.12	\$ 23,636.17
Total	\$ 20,306.12	\$ 23,636.17
Deduct salvages and reinsurance	4,844.33	454.09
	\$ 15,461.79	\$ 23,182.08
Net paid policy holders.....		\$ 38,613.87
For commission to agents.....	\$	28,647.75
For salaries, traveling and all expenses of agents and agencies not on commission account.....		21,549.88
For salaries and all other compensation of Officers, \$8,000; and home office employees, \$1,492.69.....		12,492.69
For taxes on premiums, \$1,290.56; taxes on property, \$133.88, insurance department fees and agents' licenses \$1,496.68....		2,920.54
For rent.....		4,110.06
For legal expenses		2,047.82
For advertising, \$578.28; and general printing and stationery, \$1,820.24; for furniture and fixtures, \$184.50.....		2,583.02
All other expenses, viz.: Home office sundries, \$287.92; home office postage, \$1,237.60; home office travel, \$612.37; internal revenue, \$847.93		2,985.82
Total miscellaneous expenses		\$ 77,347.46
Total disbursements.....		\$ 115,991.33
Balance.....		\$ 309,746.30

ASSETS.

As per ledger accounts:	
Cost value of bonds owned absolutely, as per Schedule E, \$280,- 905.50; and stocks, \$10,050.....	\$ 290,955.50
Cash deposited in banks	17,576.55
All other items, viz.: Non resident stock tax account.....	1,214.85
Total.....	\$ 309,746.30
Total net ledger assets, per balances on page 1.....	\$ 309,746.30

OTHER ASSETS.

Interest due, \$2,457.50; and accrued, \$1,463.76; on bonds and stock	\$ 3,621.26
Interest accrued on bank balances	43.33
Total outstanding interest	
Market value of bonds and stocks over cost, as per Schedule E..	\$ 3,664.59
Gross premiums in course of collection, not more than three months due, to-wit:	10,058.00
Fidelity and surity premiums.....\$	2,688.46
Unpaid commission thereon.....	\$ 487.90
Net.....	\$ 2,200.56

Plate glass premiums.....	7,916.95	2,375.99	5,541.86
	\$ 10,605.41	\$ 2,862.99	\$ 7,742.42
Net amount of outstanding premiums.....			\$ 7,742.42
Total assets, as per the books of the company.....			\$ 331,205.31
Total admitted assets.....			\$ 331,205.31
LIABILITIES.			
In process of adjustment.....	\$ 9,065.75	Plate glass.	
Aggregate of unpaid claims.....		\$ 9,065.75	
Gross premiums upon all unexpired risks, running one year or less from date of policy: Fidelity and surety premiums, \$77,125.30; unearned portion (50 per cent).....		38,562.65	
Plate glass premiums, \$44,983.44; unearned portion (50 per cent).....		22,491.72	
Total one year or less.....	\$ 61,054.37		
Total unearned premiums, as computed above (carried out).....		61,054.37	
Due and accrued for salaries, rent, \$375; taxes, \$1,200; bills, \$350; advertising, agency and other expenses.....		1,925.00	
All other indebtedness, viz.: Premiums paid in advance.....		279.50	
Total amount of all liabilities, except capital stock.....	\$ 72,324.62		
Joint stock capital actually paid up in cash.....	250,000.00		
Surplus beyond capital and other liabilities.....	8,880.69	258,880.69	
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....		\$ 331,205.31	
RISKS AND PREMIUMS.			
Fidelity:	Amount at risk.	Premiums thereon.	
In force December 31, preceding year.....	\$ 72,045.50	\$ 46,026.03	
Written or renewed during the year.....	95,655.75	57,084.54	
Total.....	\$ 167,701.25	\$ 103,110.57	
Deduct expirations and cancellations.....	85,284.00	56,107.82	
Net amount in force December 31, 1900.....	\$ 81,817.25	\$ 47,002.75	
Plate glass:	Amount at risk.	Premiums thereon.	
In force December 31st, preceding year.....	\$ 1,560,961.24	\$ 28,922.24	
Written or renewed during the year.....	2,190,398.26	54,830.64	
Total.....	\$ 3,751,359.50	\$ 83,752.88	
Deduct expirations and cancellations.....	1,950,335.72	38,769.44	
Net in force December 31, 1900.....	\$ 1,801,023.78	\$ 44,983.44	
Surety:	Amount at risk.	Premiums thereon.	
In force December 31st, preceding year.....	\$ 6,036,437.83	\$ 22,301.69	
Written or renewed during the year.....	9,217,715.00	31,815.36	
Total.....	\$ 15,254,152.83	\$ 54,117.05	
Deduct expirations and cancellations.....	7,402,628.65	24,894.50	
Net in force December 31, 1900.....	\$ 7,851,524.18	\$ 29,222.55	

GENERAL INTERROGATORIES.

Total amount of the company's stock owned by the directors at par value.....	\$ 37,900.80
Were the company's books closed on the 31st day of December for the purpose of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.
Losses incurred during the year.....	47,055.16

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

Risks written.....	\$ 32,600.00
Premiums received.....	98.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition of the

BANKERS MUTUAL CASUALTY COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of thereof.

President, J. G. ROUNDS.

Secretary, W. E. COFFIN.

[Incorporated, January 26, 1896. Commenced business, April 8, 1896.]

Principal office, 506-512 Observatory Building, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	Mutual
Amount of capital subscribed, but unpaid.....	Mutual
Amount of net or ledger assets, December 31st of previous year.....	\$ 97,681.72
Extended at.....	\$ 97,681.72

INCOME DURING YEAR.

Gross premiums unpaid December 31, last year.....	Burglary.
Gross premiums on risks written and renewed during the year.....	4,835.67
Total.....	94,615.07
Deduct gross premiums in course of collection at this date.....	99,450.74
Entire premiums collected during the year.....	9,372.83
Deduct re-insurance, abatement, rebate and return premiums.....	90,077.91
Net cash actually received for premiums (carried out).....	54,969.96
Income from all other sources, viz: Advanced by promoters.....	\$ 35,107.95
Total income actually received during the year in cash.....	9,887.50
Aggregate last balance and income.....	\$ 44,995.45
	\$ 142,677.17

DISBURSEMENTS DURING YEAR.

Gross amount paid for losses direct to policy-holders.....	Burglary.
Gross amount paid for benefit of policy-holders in pursuit of criminals attacking insured banks.....	44,756.95
Total.....	5,702.51
	\$ 50,459.46

Deduct salvages and re-insurance.....	9,395.22	
Net paid policy-holders.....		\$ 41,064.24
Directors annual meeting, \$1,354.10; executive committee meetings, \$367.57.....	1,721.67	
For salaries, traveling and all expenses of directors and others for company business.....	1,098.73	
For salaries and all other compensation of officers, \$4,606.20; and home office employees, \$5,733.86.....	10,340.06	
For taxes on premiums, \$630.84; insurance department fees, \$445.65; tax on franchise, \$50.00.....	1,126.49	
For rent, \$742.00; postage, \$1,862.55.....	2,604.55	
For legal expenses, \$20.00; internal revenue, \$527.50.....	547.50	
For advertising, \$688.27, and general printing and stationery, \$1,652.29.....	2,340.56	
All other expenses, interest, \$293.13; sundry items, \$924.53.....	1,217.66	
Total miscellaneous expenses.....		\$ 20,997.22
Total disbursements.....		62,061.46
Balance.....		\$ 80,615.71

ASSETS.

As per ledger accounts.....		
Cash deposited in banks.....	\$ 4,791.50	
Bills receivable, being premium notes.....	75,824.21	
Total net or ledger assets, per balance on page 1.....		\$ 80,615.71
Burglary premiums.....	9,372.83	
Net amount of outstanding premiums.....		9,372.83
Total assets, as per the books of the company.....		\$ 89,988.54

LIABILITIES.

Burglary:		
Total claims adjusted not paid.....	\$ 764.53	
In process of adjustment.....	225.00	
Resisted by company on its own account.....	2,400.00	
Deduct reinsurance thereon.....	2,400.00	
Aggregate of unpaid claims.....		\$ 989.53
Gross premiums upon all unexpired risks, running one year more or less from date of policy.....		
Burglary.....	\$ 127,597.40	
Total unearned premiums as computed above (carried out)		\$ 63,755.70
Due and accrued for salaries, rent, advertising, agency and other expenses.....	1,255.59	
Due to other companies for re-insurance.....	5,138.47	
All other indebtedness, advanced by promoters.....	12,887.50	
Total amount of all liabilities, except capital stock.....		\$ 84,026.79
Surplus beyond capital and other liabilities.....		5,961.75
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....		\$ 89,988.54

RISKS AND PREMIUMS.

Burglary:		
In force December 31, preceding year.....	\$ 9,918,606	\$ 193,091.86

Written or renewed during the year.....	6,065,760	81,050.16
Total.....	\$ 15,984,366	\$ 274,142.02
Deduct expirations and cancellations.....	5,137,073	107,319.14
Balance.....	\$ 10,847,293	\$ 166,822.88
Deduct reinsured policies.....	29,380.50	39,311.48
Net in force December 31, 1900.....	\$ 7,909,243	\$ 127,511.40

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 53,848.95
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BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Risks written.....	\$ 785,900.00	Burglary
Premiums received.....	11,040.46	
Losses paid.....	3,857.05	
Losses incurred.....	4,621.58	
Amount at risk—end of year.....	2,342,100.00	

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of
THE CITY TRUST SAFE DEPOSIT AND SURETY COMPANY OF
PHILADELPHIA.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, CHARLES M. SWAIN. First Vice-President, MICHAEL P. HERATY.
Secretary, JAMES F. LYND. Second Vice-President, JOSEPH A. SINN.

[Incorporated, June 4, 1886. Commenced business, June 4, 1886.]

Home Office, 927 and 929 Chestnut street, Philadelphia.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$ 500,000.00
Amount of net or ledger assets, December 31st of previous year.....	2,844,414.08
Increase in deposits during 1900.....	316,613.01
Extended at.....	\$ 3,161,027.09

INCOME DURING YEAR.

Gross premiums unpaid December 31st, last year.....	\$ 20,541.71	Fidelity and surety.
Gross premiums on risks written and renewed during the year.....	248,276.18	
Total.....	\$ 268,817.89	
Deduct gross premiums in course of collection at this date.....	16,014.18	
Entire premiums collected during the year.....	\$ 252,803.71	
Deduct re-insurance, abatement, rebate and return premiums.....	30,196.33	
Net cash actually received for premiums.....	\$ 222,607.38	\$ 222,607.38
Interest on loans on mortgages.....	5,590.48	
Interest on collateral loans.....	67,660.75	
Interest and dividends on stocks and bonds.....	18,379.83	

Interest upon other debts due the company.....	7,975.39	
Rents	13,593.45	
Total interest.....		\$ 113,199.90
Income from all other sources, viz.:		
Safe deposit boxes, \$3,295.25; commission, \$2,011.63; registry, \$2,232.36.....	7,539.24	
Return of war tax on undivided profits, 1898.....	348.00	7,887.24
Total income actually received during the year, in cash....		\$ 343,694.52
Aggregate last balance and income.....		\$ 3,504,721.61

DISBURSEMENTS DURING YEAR.

	Fidelity and surety.	
Gross amount paid for matured claims, surety losses.....	\$ 58,936.84	
Deduct salvages and reinsurance.....	16,355.63	
Net paid policy holders.....		\$ 42,581.21
To stockholders for interest or dividends (6 per cent).....	\$ 30,030.00	
For commission to agents.....	19,236.78	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	58,857.82	
Interest paid depositors.....	43,848.93	
For salaries and all other compensation of officers, \$17,000; and home office employees, \$44,721.51.....	61,721.51	
For taxes on premiums, \$2,875.49; taxes on property, \$5,267.93; insurance department fees, \$1,307.41; tax on franchise, \$3,479.34; agents' licenses, \$434.30; municipal licenses, \$748.33; revenue tax, \$2,617.98.....	16,730.78	
For legal expenses, \$5,068.16; real estate and general expenses, \$18,378.99.....	23,447.15	
For advertising, \$1,885.39; and general printing and stationery, \$4,085.58.....	5,970.97	
Losses on securities actually sold under cost, \$150.00; depreciation in bonds and stocks, \$9,427.25	9,577.25	
All other expenses, profit and loss.....	584.24	
Total miscellaneous expenses.....		\$ 270,005.43
Total disbursements.....		\$ 312,586.64
Balance		\$ 3,192,134.97

LEDGER ASSETS.

As per ledger accounts.		
Cost value of real estate, unincumbered, \$57,736.58; encumbered, \$483,870.38, (less ground rent, \$4,600).....	\$ 537,006.96	
Loans on mortgage (first liens) on real estate, as per Schedule B.....	69,700.00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	1,329,597.24	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	434,475.50	
Cash in company's office.....	111,316.80	
Cash deposited in banks.....	558,583.10	
Bills receivable, due from ledger accounts secured by mortgages, real estate and cash.....	138,333.77	
Return premiums on \$165,000 fire policies, \$6,255.00; furniture and fixtures, \$6,781.68; overdrafts, \$84.92	13,121.60	
Total net or ledger assets, per balance on page 1.....		\$ 3,192,134.9

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,608.00	
Interest due, \$924.75; and accrued, \$5,620.25; on bonds and stocks.....	6,548.00	
Interest due, \$7,075.00; and accrued, \$7,625.00; on collateral loans.....	14,700.00	
Interest accrued, on other assets.....	1,090.00	
Total outstanding interest.....		\$ 23,943.00
Due from other companies for re-insurance on losses paid.....		2,922.27
Market value of real estate (appraised) over cost, as per Schedule A.....		120,093.04
Market value of bonds and stocks over cost, as per Schedule E.....		3,315.00
Revenue stamps.....		750.00
Due for renewals, less commissions and re-insurance (not over three months due).....		2,648.37

	Fidelity and surety.	
Gross premiums in course of collection, to-wit.:		
Premiums.....	\$ 9,914.62	
Unpaid commission thereon.....	584.27	
Net amount of outstanding premiums.....		\$ 9,330.35
Total assets, as per books of the company.....		\$ 3,355,137.00
Deduct assets not admitted:		
Furniture, fixtures and safes.....	\$ 6,781.68	
Total.....		\$ 6,781.68
Total admitted assets.....		\$ 3,348,355.32

LIABILITIES.

Fidelity and surety:		
Claims adjusted not paid.....	\$ 250.00	
In process of adjustment.....	3,571.16	
Known or reported; proofs not filed.....	4,505.03	
Total.....		\$ 8,326.19
Resisted by company on its own act, (\$36,091.20 of this amount is resisted at instance of parties on whose behalf bonds were issued; resisted by National Surety Co., which holds our re-insurance for \$12,500).....	71,995.31	
Deduct re-insurance thereon.....	17,795.60	
Total.....		\$ 54,199.71
Aggregate of unpaid claims.....		\$ 62,525.90
Gross premiums upon all unexpired risks, running one year or less from date of policy: fidelity and surety, \$235,400.04; unearned portion (50 per cent).....	\$ 117,700.02	
Gross premiums upon all unexpired risks, running more than one year from date of policy: fidelity and surety, \$18,598.06; unearned premiums (pro rata).....	12,124.87	
Total unearned premiums as computed above.....		\$ 129,824.89
Due and accrued for advertising, agency and other expenses....		1,000.00
Due other companies for re-insurance on premiums uncollected.....	26.00	
All other indebtedness: due depositors, \$2,383,629.97; interest accrued thereon, \$11,075.00.....	2,394,704.97	2,394,730.97
Total amount of all liabilities, except capital stock.....		\$ 2,588,081.76

Joint-stock capital actually paid up in cash.....	500,000.00
Surplus beyond capital and other liabilities.....	260,273.56
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 3,348,355.32

RISKS AND PREMIUMS.

Fidelity:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 25,860,108.33	\$ 92,692.99
Written or renewed during the year	27,040,545.25	89,780.52
Total.....	\$ 52,900,653.58	\$ 182,473.51
Deduct expirations and cancellations.....	26,250,808.33	92,965.04
Balance	\$ 26,649,845.25	\$ 89,508.47
Deduct reinsured policies.....	60,000.00	310.00
Net in force December 31, 1900.....	\$ 26,589,845.25	\$ 89,198.47
Surety.	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 41,140,812.16	\$ 158,015.06
Written or renewed during the year.....	40,358,761.71	158,495.66
Total.....	\$ 81,499,573.87	\$ 316,510.72
Deduct expirations and cancellations.....	35,877,583.82	139,462.04
Balance	\$ 45,621,990.05	\$ 177,048.68
Deduct reinsured policies.....	1,871,293.10	12,249.05
Net in force December 31, 1900.....	\$ 43,750,696.95	\$ 164,799.63

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 1,659,492.04
Fidelity and surety losses paid from organization to date, net.....	258,598.18
Total amount of cash dividends declared since the company commenced business.....	240,000.00
Surety and fidelity losses incurred during the year, net.....	87,322.72
Total amount of company's stock owned by the directors, at par value.....	171,800.00
Total amount loaned to officers and directors.....	96,650.00
Loaned to stockholders, not officers.....	138,200.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

	Risks written.	Premiums received.
Fidelity.....	\$ 148,750.00	\$ 298.69
Surety.....	59,000.00	252.50
Aggregate.....	\$ 207,750.00	\$ 551.19

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
CONTINENTAL CASUALTY COMPANY.

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. H. BUNKER. Vice-President, B. A. SCOTT.

Secretary, L. G. PHELPS.

[Incorporated, November, 1897.

Commenced business, December, 1897.]

Principal office, Hammond, Indiana.

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 300,000.00
Amount of net ledger assets, December 31st of previous year.....	262,369.13
Increase of capital during 1900.....	100,000.00
Extended at.....	\$ 362,369.13

INCOME DURING YEAR.

	Accident.	Plate glass.
Gross premiums unpaid December 31, last year..	\$ 54,636.33	\$ 1,021.99
Gross premiums on risks written and renewed during the year.....	348,164.49	6,405.52
Total	\$ 402,800.82	\$ 7,427.51
Deduct gross premiums in course of collection at this date.....	83,037.21	1,571.35
Entire premiums collected during the year	319,763.61	5,856.16
Deduct reinsurance, abatement, rebate and return premiums	99,902.54	961.49
Net cash actually received for premiums (carried out).....	\$ 219,861.07	\$ 4,894.67
Interest on collateral loans	2,866.05	
Interest and dividends on stocks and bonds.....	150.00	
Interest upon other debts due the company.....	4,087.50	
Rents.....	555.29	
Total interest.....		\$ 7,658.84
Income from all other sources, viz: Cash paid into surplus fund.....		10,000.00
Total income actually received during the year, in cash..		\$ 242,414.58
Aggregate last balance and income		\$ 604,783.71

DISBURSEMENTS DURING YEAR.

	Accident.	Plate glass.
Gross amount paid for matured claims other than weekly indemnity.....	\$ 30,071.87	\$ 3,521.47
Gross amount paid for weekly or other periodical indemnity	92,227.91	
Total	\$ 122,299.78	\$ 3,521.47
Deduct salvages and reinsurance	500.00	
Net paid policyholders	\$ 121,799.78	\$ 3,521.47
To stockholders for interest or dividends (6 per cent)	\$ 12,000.00	
For commission to agents	57,609.38	
For salaries, traveling and all expenses of agents and agencies not on commission account	11,007.09	
For medical examiner's fees and salaries, \$713.20; for inspection, \$97.12.....	810.32	
For salaries and other compensation of officers, \$11,058.46; and home office employees, \$13,761.61	24,820.07	
For taxes on premiums, \$2,637.81; insurance department fees, \$3,389.24; agents' licenses, \$454.....	6,481.05	
For rent, less \$750.31 received under sub-lease	3,064.63	
For legal expenses	1,565.12	
For furniture and fixtures.....	387.62	
For advertising, \$1,246.01; and general printing and stationery, \$8,156.94.....	9,402.95	
All other expenses: General expense, \$4,219.05; postage and express, \$4,810.68; revenue stamps, \$2,101.19	11,130.92	
Total miscellaneous expenses.....		\$ 138,279.15
Total disbursements.....		\$ 263,600.40
Balance.....		341,183.31

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate as per Schedule B \$	195,400.00
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C	2,000.00
Cost value of bonds and stocks owned absolutely, as per Schedule E	94,585.38
Cash in company's office.....	3,114.17
Cash deposited in bank.....	20,238.60
Agents' debit balances.....	10,182.35
All other items, viz: In hands of P. M's. and agents in course of transmission	13,415.95
Furniture and fixtures	3,731.44
Total	\$ 342,667.89
Less due sundry persons—ledger balances.....	1,484.58
Total net or ledger assets, as per balances on page 1.....	\$ 341,183.31

OTHER ASSETS.

Interest due, \$2,908.70; and accrued, \$989.57 on mortgages	\$ 3,898.27
Interest due, \$100; and accrued, \$221.85 on bonds and stocks.....	321.85
Interest accrued, \$20 on collateral loans.....	20.00
Total outstanding interest	\$ 4,240.12
Market value of bonds and stocks over cost, as per Schedule E..	3,654.62
Gross premiums in course of collection, to-wit:	
Accident premiums, \$83,072.21; unpaid commission thereon, \$10,427.84; net.....	\$ 72,609.37
Plate glass.....	

Plate glass premiums, \$1,571.35; unpaid commission thereon, \$392.81; net.....	1,178.54
Net amount of outstanding premiums	\$ 73,787.91
Total assets, as per the books of the company	\$ 422,865.96
Deduct assets not admitted, and for depreciation:	
Furniture, fixtures and safes	3,731.44
Agents' balances	10,182.35
Total	\$ 13,913.79
Total admitted assets.....	\$ 408,952.17

LIABILITIES.

Accident:	
In process of adjustment.....	\$ 474.25
Registered by company on its own account...	1,446.48
Plate glass:	
In process of adjustment.....	229.35
Net amounts of unpaid claims.....	\$ 703.60
Aggregate of unpaid claims	\$ 1,446.48
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Accident, \$104,242.08; unearned portion (50 per cent)	\$ 52,121.04
Plate glass, \$5,294.27; unearned portion (50 per cent).....	2,647.13
Total one year or less	\$ 54,768.17
Total unearned premiums as computed above (carried out).....	54,768.17
Total amount of all liabilities, except capital stock.....	56,918.25
Joint stock capital actually paid up in cash.....	300,000.00
Surplus beyond capital and other liabilities	52,033.92
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 408,952.17

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31st, preceding year.....	\$ 2,275,580	\$ 74,279.82
Written or renewed during the year.....	7,549,650	348,164.49
Total	\$ 9,825,230	\$ 422,444.31
Deduct expirations and cancellations	6,113,780	314,538.83
Balance.....	\$ 3,711,450	\$ 107,905.48
Deduct reinsured policies.....	893,600	3,663.40
Net in force December 31, 1900.....	\$ 2,817,850	\$ 104,242.08
Plate glass:		
In force December 31st, preceding year.....	\$ 116,310	\$ 3,071.90
Written or renewed during the year	208,278	6,405.52
Total	\$ 324,588	\$ 9,477.42
Deduct expirations and cancellations.....	180,086	4,112.65
Balance.....	\$ 144,502	\$ 5,364.77

Deduct reinsured policies	2,050	70.50
Net in force December 31, 1900.....	\$ 142,452	\$ 5,294.27
GENERAL INTERROGATORIES.		
Total amount of premiums received from the organization of the company to date.....	\$	459,356.47
Total amount of cash dividends declared since the company commenced business.....		28,000.00
Total amount of the company's stock owned by the directors at par value		1,979.50
Total amount loaned to officers and directors.....		2,000.00
Losses paid from organization to date.....		240,174.16
Losses incurred during the year		124,662.88
Dividends declared payable in stock from organization		35,000.00
BUSINESS IN THE STATE OF IOWA DURING THE YEAR.		
	Accident.	
Risks written.....	\$	177,025.00
Premiums received.....		8,311.39
Losses paid.....		4,525.02
Losses incurred.....		4,525.02

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition of the

UNITED STATES BRANCH OF THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Chairman, LORD CLAUD HAMILTON. Secretary, S. STANLEY BROWN, ESQ.
United States Branch, Managers and Attorneys,
 SAMUEL APPLETON. WALTER TRACY DANA.

[Incorporated, October, 1880. Commenced business, April, 1881.]

Principal office, 84 and 85 King William street, London, E. C.
 United States Branch, 71 Kilby street, Boston, Mass.

CAPITAL STOCK.

Amount of capital stock paid up in cash—in England.....	\$	750,000.00
Amount of capital subscribed, but unpaid—in England.....		3,000,000.00
Amount of net or ledger assets, December 31st of previous year		1,040,056.43
Extended at.....	\$	1,040,056.43

INCOME DURING YEAR.

Accident:		
Gross premiums unpaid Dec. 31, last year..	\$	30,689.31
Gross premiums on risks written and renewed during the year.....		175,271.49
Total.....	\$	205,960.80
Deduct gross premiums in course of collection at this date.....		31,902.86
Entire premiums collected during the year..	\$	174,057.94

Deduct reinsurance, abatement, rebate and return premiums.....	26,460.61	
Net cash actually received for premiums..	\$	147,597.33
Health:		
Gross premiums on risks written and renewed during the year.....	\$	6,079.25
Total.....	\$	6,079.25
Deduct gross premiums in course of collection at this date.....		2,049.67
Entire premiums collected during the year..	\$	4,029.58
Deduct reinsurance, abatement, rebate and return premiums		535.93
Net cash actually received for premiums..	\$	3,493.65
Employers' liability:		
Gross premiums unpaid December 31st, last year.....	\$	220,912.30
Gross premiums on risks written and renewed during the year.....		1,428,884.82
Total.....	\$	1,649,797.12
Deduct gross premiums in course of collection at this date.....		268,401.84
Entire premiums collected during the year..	\$	1,381,395.28
Deduct reinsurance, abatement, rebate and return premiums.....		160,904.75
Net cash actually received for premiums..	\$	1,220,490.53
Fidelity:		
Gross premiums unpaid Dec. 31, last year...\$	2,029.04	
Gross premiums on risks written and renewed during the year.....		26,949.98
Total.....	\$	28,979.02
Deduct gross premiums in course of collection at this date.....		3,266.22
Entire premiums collected during the year..	\$	25,712.80
Deduct reinsurance, abatement, rebatement and return premiums.....		3,646.96
Net cash actually received for premiums..	\$	22,065.84
Interest and dividends on stocks and bonds (including appreciation, \$15,258.83)		52,503.91
Total interest.....	\$	52,503.91
Income from all other sources, viz: Received from home office.		42,202.36
Total income actually received during the year, in cash...	\$	1,488,353.62
Aggregate last balance and income.....	\$	2,528,410.05

DISBURSEMENTS DURING YEAR.

Accident:

Gross amount paid for matured claims other than weekly indemnity.....\$	11,126.34
Gross amount paid for weekly or other periodical indemnity.....	50,472.94

Total.....\$ 61,599.28

Net paid policy-holders.....\$ 61,599.28

Health:

Gross amount paid for weekly or other periodical indemnity.....\$	208.57
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Net paid policy-holders.....\$ 208.57

Employers' liability:

Gross amount paid for matured claims other than weekly indemnity.....\$	519,832.54
Deduct salvages and reinsurances.....	3,261.79

Net paid policy-holders.....\$ 516,570.75

Fidelity:

Gross amount paid for matured claims other than weekly indemnity.....\$	8,787.48
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Net paid policy-holders.....\$ 8,787.48 \$ 587,166.08

To cost of adjustment and legal expenses in settlement of claims 128,060.10 \$ 715,226.18

Commissions to agents	\$ 333,126.44
Salaries, traveling and all expenses of agents and agencies not on commission account.....	9,251.29
Inspections	19,260.80
Salaries and all other compensation of officers, \$12,310.10; [home office employees, \$21,033.13.....	33,343.23
Taxes on premiums, \$24,425.01; insurance department fees, \$6,353.92; agents' licenses, \$961.40; municipal licenses, \$735.63; war revenue, \$8,010.87	40,486.83
Rent	21,893.62
Legal expenses	5,177.63
Furniture and fixtures.....	1,714.42
Advertising, \$6,401.13; general printing and stationery, \$14,836.56	21,237.69
All other expenses.....	11,159.26

Total miscellaneous expenses.....\$ 496,651.21

Total disbursements.....\$ 1,211,877.39

Balance

\$ 1,316,532.66

ASSETS.

As per ledger accounts.

Cost value of bonds and stocks owned absolutely, as per Schedule E.....\$	1,252,862.80
Cash in company's office.....	1,800.00
Cash deposited in banks	459.89
Cash deposited with trustees, with Kidder, Peabody & Co.....	32,419.02
Market value of bonds and stocks over cost as per Schedule E....	28,990.95

Total.....\$ 1,316,532.66

Total net or ledger assets, as per balance on page 1.....\$ 1,316,532.66

OTHER ASSETS.

Interest

\$ 10,134.58

Total outstanding interest.....\$ 10,134.58

Market value of bonds and stocks over cost, as per Schedule E, (added above)\$28,990.95

Gross premiums in course of collection, not more than three months due, to-wit:

Accident, \$30,408.11; unpaid commission thereon.....\$	8,852.68
Health, \$2,024.67; unpaid commission thereon.....	675.78
Employers' liability, \$257,284.90; unpaid commission thereon...	57,872.72
Fidelity, \$3,019.22; unpaid commission thereon.....	619.36

Net amount of outstanding premiums.....\$ 224,716.36

Total assets, as per the books of the company.....\$ 1,551,383.60

Amount of premiums unpaid on policies which have been issued more than three months (inside)\$12,883.69

	Accident.	Employers' liability.	Fidelity.
Gross premiums unpaid Dec. 31, last year.....\$	30,698.31	\$ 220,912.30	\$ 2,029.04
Amount of same not collected.....	167.50	2,339.17

LIABILITIES.

Accident:

In process of adjustment.....\$	10,035.00
Resisted by company on its own account.....	7,185.00

Employers' liability:

In process of adjustment.....	45,840.00
Resisted by company on its own account.....	2,215.00
Resisted for employers.....	271,100.00

Fidelity:

In process of adjustment.....	465.00
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Net amounts of unpaid claim account:

In process of adjustment.....\$	56,340.00
Resisted by company on its own account.....	9,400.00
Resisted for employers	271,100.00
Aggregate of unpaid claims.....	\$ 336,840.00

Gross premiums upon all unexpired risks, running one year or less from date of policy:

Accident, \$134,622.75; unearned portion (50 per cent).....\$	67,311.38
Health, 5,411.06; unearned portion (50 per cent).....	2,705.53
Employers' liability, \$1,073,541.01; unearned portion (50 per cent)	536,770.50
Fidelity, \$23,211.55; unearned portion (50 per cent).....	11,605.77

Total, one year or less.....\$ 618,393.18

Gross premiums upon all unexpired risks, running more than one year from date of policy:

Employers' liability, \$47,043.53; unearned premium (pro rata).. 26,172.33

Total for term policies.....\$ 26,172.33

Total unearned premiums, as computed above (carried out)....\$ 644,565.51

All other indebtedness, unpaid commission on premiums collected

11,268.46

Total amount of all liabilities, except capital stock.....\$ 992,673.97

Joint stock capital actually paid up in cash, statutory deposit...\$	200,000.00	
Surplus beyond capital and other liabilities.....	358,709.63	558,709.63
Aggregate amount of all liabilities, including statutory deposit and net surplus.....		
		\$ 1,551,383.60

RISKS AND PREMIUMS.

Accident:	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....\$	26,341,728	\$ 117,074.34
Written or renewed during the year.....	39,436.085	175,271.49
Total.....\$	65,777,813	\$ 292,345.83
Deduct expirations and cancellations.....	35,085,951	155,937.56
Balance.....\$	30,691,862	\$ 136,408.27
Deduct reinsured policies.....	401,742	1,785.52
Net in force December 31, 1900.....\$	30,290,120	\$ 134,622.75
Health:		
Written or renewed during the year.....\$	1,367,830	\$ 6,079.25
Total.....\$	1,367,830	\$ 6,079.25
Deduct expirations and cancellations.....	142,425	633.00
Balance.....\$	1,225,405	\$ 5,446.25
Deduct reinsured policies.....	7,915	35.19
Net in force December 31, 1900.....\$	1,217,490	\$ 5,411.06
Employers' liability:		
In force December 31, preceding year ... \$	211,822,785	\$ 941,434.60
Written or renewed during the year.....	321,499,085	1,428,884.82
Total.....\$	533,321,870	\$ 2,370,319.42
Deduct expirations and cancellations.....	278,671,700	1,238,540.90
Balance.....\$	254,650,170	\$ 1,131,778.52
Deduct reinsured policies.....	2,518,645	11,193.98
Net in force December 31, 1900.....\$	252,131,525	\$ 1,120,584.54
Fidelity:		
In force December 31, preceding year.....\$	4,768,503	\$ 21,193.34
Written or renewed during the year.....	6,063,745	26,949.98
Total.....\$	10,832,248	\$ 48,143.32
Deduct expirations and cancellations.....	5,559,023	24,706.77
Balance.....\$	5,273,225	\$ 23,436.55
Deduct reinsured policies.....	50,625	225.00
Net in force December 31, 1900.....\$	5,222,600	\$ 23,211.55

GENERAL INTERROGATORIES.

Total amount of premiums received in the United States from the organization of the company to date.....\$	12,273,421.67
Losses paid in the United States from organization to date.....	6,578,331.34
Total amount of losses incurred during the year.....	744,211.98
Amounts deposited in various states and countries, which under the laws thereof are held exclusively for the protection of the policy-holders of such states and countries: Ohio, \$150,000; Virginia, \$12,500.....	162,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident.....\$	105,300.00	\$ 468.00	\$ 100.00	\$ 100.00
Employers' liability.....	1,896,682.00	8,429.70	4,738.35	3,778.35
Aggregate.....\$	2,001,982.00	\$ 8,897.70	\$ 4,838.35	\$ 3,878.35

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

Organized under the laws of the State of Maryland, made to the Auditor of State of the State of Iowa pursuant to the laws thereof.

President, EDWIN WARFIELD. First Vice-President, H. CRAWFORD BLACK.
Secretary, HERMAN E. BOSLER. Second Vice-President, JOS. R. STONEBRAKER.

[Incorporated, February, 1890. Commenced business, June 1, 1890.]

Principal office, corner Charles and Lexington streets, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash	\$ 1,500,000.00
Amount of net ledger assets, December 31st of previous year....	4,120,325.25
Extended at.....	\$ 4,120,325.25

INCOME DURING YEAR.

	Fidelity and surety.
Gross premiums unpaid December 31st, last year.....\$	153,695.24
Gross premiums on risks written and renewed during the year...	1,135,321.65
Total.....\$	1,289,016.89
Deduct gross premiums in course of collection at this date.....	127,013.89
Entire premiums collected during the year.....\$	1,162,003.00
Deduct reinsurance, abatement, rebate, and return premiums...	23,740.53
Net cash actually received for premiums.....	\$ 1,138,262.47
Interest and dividends on stocks and bonds.....\$	135,671.43
Rents.....	38,453.32
Total interest.....	\$ 174,124.75
Income from all other sources, viz.: Commissions, Safe Deposit Dept. & Co.....	73,743.53
Total income actually received during the year, in cash...	\$ 1,386,130.75
Aggregate last balance and income.....	\$ 5,506,456.00

DISBURSEMENTS DURING YEAR.

	Fidelity and surety.
Gross amount paid for matured claims other than weekly indemnity.....\$	431,867.34
Total.....\$	431,867.34

Deduct salvages and reinsurance.....	60,607.48	
Net paid policy-holders.....		\$ 371,259.86
To stockholders for interest or dividends.....	\$ 262,447.50	
For commission to agents.....	279,261.34	
For medical examiner's fees and salaries and for inspection and adjusting.....	51,894.12	
For salaries and all other compensation of officers and home office employees.....	77,835.04	
For taxes on premiums, \$15,393.83; taxes on property, \$25,390.73; insurance department fees and agents' licenses, \$9,999.20; municipal licenses, \$1,535.35.....	52,319.11	
For rent.....	7,924.98	
For legal expenses, \$18,799.72; real estate expenses, \$10,310.30.....	29,110.02	
For furniture and fixtures, \$3,650.39; advertising, \$4,734.97; and general printing and stationery, \$13,011.02.....	21,396.38	
All other expenses: Postage, \$12,803.67; incidentals and developments, \$50,943.42; revenue tax, \$5,318.85.....	69,065.94	
Total miscellaneous expenses.....		\$ 851,254.43
Total disbursements.....		\$ 1,222,514.29
Balance.....		\$ 4,283,941.71

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value of real estate unincumbered, as per schedule A.....	\$ 600,000.00	
Book value of bonds and stocks owned absolutely, as per schedule E.....	3,364,357.00	
Cash in company's office.....	41,613.14	
Cash deposited in banks.....	277,971.57	
Total net or ledger assets, per balance on page 1.....		\$ 4,283,941.71

NON-LEDGER ASSETS.

Gross premiums in course of collection, to-wit:

Fidelity and surety premiums.....	\$ 127,013.89	
Unpaid commission thereon.....	29,641.81	
Net amount of outstanding premiums.....		\$ 97,372.08
Total assets, as per the books of the company.....		\$ 4,381,313.79

NON-LEDGER LIABILITIES.

	Fidelity and surety.	
Total claims adjusted not paid.....	\$ 4,429.89	
In process of adjustment.....	25,872.94	
Known or reported; proofs not filed.....	19,254.87	
Resisted by principals on bonds not admitted by company.....	105,555.39	
Aggregate of unpaid claims.....		\$ 155,163.09
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Fidelity and surety premiums, \$1,300,496.78; unearned portion (50 per cent).....	\$ 650,248.39	
Total unearned premiums, as computed above.....		\$ 650,248.39
Total amount of all liabilities, except capital stock.....		\$ 805,411.48

Joint stock capital actually paid up in cash.....	\$ 1,500,000.00
Surplus beyond capital and other liabilities.....	2,075,902.31

Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 4,381,313.79
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RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Fidelity:		
In force December 31st, preceding year.....	\$ 147,663,874.65	\$ 723,874.11
Written or renewed during the year.....	208,062,041.00	825,035.18
Total.....	\$ 355,725,915.65	\$ 1,548,909.29
Deduct expirations and cancellations.....	181,117,006.00	835,436.05
Net in force December 31, 1900.....	\$ 174,608,909.65	\$ 713,473.24
Surety:		
In force December 31st, preceding year.....	\$ 66,537,000.00	\$ 500,504.55
Written or renewed during the year.....	40,984,324.00	310,286.47
Total.....	\$ 107,521,324.00	\$ 810,791.02
Deduct expirations and cancellations.....	20,328,950.00	223,767.48
Net in force December 31, 1900.....	\$ 87,192,374.00	\$ 587,023.54

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date, \$5,291,616.08; losses paid from organization to date.....	\$ 1,317,510.08
Total amount of cash dividends declared since the company commenced business, \$729,933.50; losses incurred during the year.....	305,471.97
Total amount of the company's stock owned by the directors at par value.....	407,550.00
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries: (See Schedule D).....	179,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Fidelity.....	\$ 4,529,150	\$ 20,055.51	\$ 1,273.77	\$ 832.08
Surety.....	691,100	5,459.04	72.35	72.35
Aggregate.....	\$ 5,220,250	\$ 25,514.55	\$ 1,346.12	\$ 904.43

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

GUARANTEE COMPANY OF NORTH AMERICA,

Organized under the laws of the Dominion of Canada, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, EDWARD RAWLINGS. Vice-President, HARTLAND S. MACDOUGALL.
Secretary, ROBERT KERR.

[Incorporated, August 2, 1857. Commenced business, April 1, 1872.]

Home office, 57 Beaver Hall Hill, Montreal.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$	304,600.00	
Amount of capital subscribed, but unpaid.....		364,000.00	
Amount of net ledger assets, December 31st of previous year..		985,026.13	
Additional balance of profit and loss entries 1899.....		4,718.91	
Extended at.....	\$	989,745.04	

INCOME DURING YEAR

		Fidelity.	
Gross premiums unpaid December 31st, last year.....	\$	13,495.10	
Gross premiums on risks written and renewed during the year...		180,402.26	
Total.....	\$	193,957.36	
Deduct gross premiums in course of collection at this date.....		6,781.10	
Entire premiums collected during the year.....	\$	187,176.26	
Deduct reinsurance, rebate, abatement and return premiums...		30,904.58	
Net cash actually received for premiums (carried out)....	\$	156,271.68	\$ 156,271.68
Interest on loans and mortgages.....		177.81	
Interest and dividends on stocks and bonds.....		37,984.74	
Interest upon other debts due the company.....		901.57	
Rents, less taxes and repairs.....		2,385.25	
Total interest.....	\$	41,449.37	
Profit on securities actually sold during the year, over cost....		1,858.93	
Total income actually received during the year, in cash...	\$	199,579.98	
Aggregate last balance and income.....	\$	1,189,325.02	

DISBURSEMENTS DURING YEAR.

		Fidelity.	
Gross amount paid for matured claims other than weekly indemnity.....	\$	48,142.65	
Total.....	\$	48,142.65	

Deduct salvages and reinsurance.....		4,898.46	
Net paid policy-holders.....			\$ 43,244.19
To stockholders for interest or dividends.....			24,368.00
For commission to agents.....	\$	6,350.29	
For salaries, traveling and all expenses of agents and agencies not on commission account.....		19,455.73	
For inspection.....		11,735.55	
For salaries and all other compensation of officers, and home office employes.....		39,347.34	
For Taxes on premiums, \$1,692.30; taxes on property, \$231.69; insurance department fees, and agents' licenses, \$3,122.35; municipal licenses, \$647.96; United States revenue, \$842.79..		6,537.09	
For rent.....		7,107.36	
For legal expenses.....		1,136.45	
For advertising, \$1,239.66; and general printing and stationery \$2,819.15.....		4,058.81	
All other expenses, postage, telegrams and sundry office expenses		6,855.29	
Total miscellaneous expenses.....	\$	102,583.91	
Total disbursements.....	\$	170,196.10	
Balance.....	\$	1,019,128.92	

LEDGER ASSETS.

Cost value of real estate unencumbered.....	\$	73,600.62	
Loans on mortgage (first liens) on real estate, as per Schedule B		1,000.00	
Cost value of bonds and stocks owned absolutely, as per Schedule E		814,888.67	
Cash in company's office.....		1,038.64	
Cash deposits in banks.....		124,919.76	
Furniture and safes of head office and branches.....		3,681.23	
Total net or ledger assets, per balance on page 1.....	\$	1,019,128.92	

OTHER ASSETS.

Interest accrued on bonds and stocks.....	\$	6,151.08	
Interest accrued on other assets.....		1,800.00	
Total outstanding interest.....	\$	7,951.08	
Market value of bonds and stocks over cost, as per Schedule E.		15,284.00	
Fidelity premiums, \$6,781.10; Unpaid commission thereon, \$339.04.....	\$	6,442.06	
Net amount of outstanding premiums.....		6,442.06	
Total assets, as per the books of the company.....	\$	1,048,806.06	
Deduct assets not admitted, and for depreciation.			
Furniture, fixtures and safes.....	\$	3,681.23	
Depreciation from cost of above ledger assets to bring same to market value.....		3,003.12	
Total.....	\$	6,684.35	
Total admitted assets.....	\$	1,042,121.71	

LIABILITIES.

	In process of adjustment	Known or re- ported; Proofs not filed.	Resisted by company on it own acct.
Fidelity	\$ 18,595.86	\$ 14,976.70	\$ 51,215.32
Deduct reinsurance thereon.....		2,800.00	17,500.00
Net amounts of unpaid claim account.....	\$ 18,595.86	\$ 12,176.70	\$ 33,715.32
Aggregate of unpaid claims			\$ 64,487.88
Gross premiums upon all unexpired risks, running one year or less from date of policy.			
Fidelity premium	\$ 169,674.76		
Total one year or less		\$ 84,837.38	
Total unearned premiums, as computed above (carried out)		84,837.38	
Due and accrued for salaries, rents, advertising, agency and other expenses		6,246.67	
All other indebtedness, provided for contingencies		5,000.00	
Total amount of all liabilities, except capital stock.....		\$ 160,571.93	
Joint stock capital actually paid up in cash.....		304,600.00	
Surplus beyond capital and other liabilities.....		576,949.78	
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....		1,042,121.71	

RISKS AND PREMIUMS.

	For guarantee risks.	Premiums thereon.
In force on the 31st day of December, 1899.....	\$ 49,508,548.00	\$ 195,810.44
Written or renewed during the year 1900.....	54,723,792.00	180,462.26
Total	\$104,232,340.00	\$ 376,272.70
Deduct those expired and marked off as terminated.....	55,036,181.00	182,370.69
In force at end of the year 1900.....	\$ 49,196,159.00	\$ 193,902.01
Deduct amount reinsured.....	6,777,467.00	24,227.25
Net amount in force December 31, 1900.....	\$ 42,418,692.00	\$ 169,674.76

GENERAL INTERROGATORIES

Total amount of premiums received from the organization of the company to date, \$4,222,557.69; losses paid from organization to date	\$ 1,549,028.17
Total amount of losses incurred during the year.....	50,374.70
Total amount of the company's stock owned by the directors, at par value, \$164,870.00; Dividends declared payable in stock from organization.....	38,900.00
Amount deposited in various States and Countries, which, under the laws thereof is held exclusively for the protection of the policyholders of such States and Countries: (See Schedule D) State of Virginia.....	16,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.
Fidelity	\$ 268,000.00	\$ 805.69

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
**HARTFORD STEAM BOILER INSPECTION AND INSURANCE COM-
PANY.**

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, J. M. ALLEN.
Secretary, J. B. PIERCE.

First Vice-President, W. B. FRANKLIN,
Second Vice-President, F. B. ALLEN.

[Incorporated, June, 1866.]

Commenced business, October, 1866.]

Home office, 650 Main street, Hartford.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; subscribed for.....	\$ 500,000.00
Amount of capital stock paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previ- ous year	\$ 2,214,292.86
Extended at.....	\$ 2,214,292.86

INCOME DURING YEAR.

As shown by the books at home office at close of
business December 31st.

Gross premiums unpaid December 31, last year paid.	Steam Boiler \$ 339,266.41
Gross premiums written and renewed during year...	1,212,363.30
Total	\$ 1,551,629.71
Deduct gross premiums now in course of collection..	262,813.27
Entire premiums collected during year.....	1,288,816.44
Deduct re-insurance, abatement, rebate and return premiums.....	140,776.30
Net cash actually received for premiums carried out.	\$ 1,148,040.14
Rents from company's property, including \$5,857.34 for company's use of own building.....	5,857.34
Interest on loans on mortgages of real estate.....	\$ 16,267.67
Interest on bonds and dividends on stocks.....	89,755.52
Interest upon other debts due the company and on deposits in bank.....	4,018.63
Total rents and interest.....	110,041.82
Profit on real estate, \$1,855.00; on sale or maturity of securities, \$19,449.80.....	21,304.80

From all other sources, viz. (itemized profit and loss account): Special mechanical services.....

3,031.95

Total income during the year.....

\$ 1,288,276.05

Sum of both amounts.....

\$ 3,502,568.91

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business, December 31, 1900.

	Steam Boiler	
Gross amount paid for claims excepting weekly indemnity.....	\$ 109,331.53	
Total.....	109,331.53	
Net paid policy holders, (carried out).....	\$ 109,331.53	
Stockholders for interest or dividends (amount declared during the year).....	80,000.00	
Commissions or brokerage to agents, less received on re-insurance.....	276,519.37	
Salaries, traveling, and all expenses of agents and agencies, not on commission account.....	113,169.99	
Inspections.....	389,200.87	
Salaries and all other compensation of officers, \$32,000.00; and home office employes, \$19,200.50.....	51,200.50	
Taxes on premiums, \$15,093.27; taxes on real estate, 1,883.73; insurance department fees and agents' licenses, \$3,560.43; municipal licenses, \$2,883.73; internal revenue, \$6,640.00.....	30,061.16	
Rent.....	4,750.00	
Legal expenses, \$1,769.92; real estate, repairs and expenses (other than taxes), \$2,181.26.....	3,951.18	
Furniture and fixtures, \$5,091.53; advertising, \$19,622.96; printing and stationery, \$13,708.55.....	38,423.04	
Losses on sales or maturity of securities.....	10,431.28	
All other disbursements (itemize profit and loss account): Office expenses.....	2,254.63	
Charge to profit and loss in readjusting real estate account to make book value represent face of the mortgages foreclosed.....	13,557.51	
Total miscellaneous expenses.....	\$ 919,962.02	
Total disbursements during the year.....	\$ 1,122,851.06	
Balance.....	\$ 2,379,717.85	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Book value of real estate (Schedule A), unincumbered.....	\$ 30,712.00
Mortgage loans on real estate (Schedule B), first liens.....	458,450.00
Book value, of bonds (excluding interest, \$1,511,897.55); stocks, \$224,166.45 (Schedule E).....	1,736,064.00
Cash in company's office, \$20,322.25; deposited in banks, \$129,746.12	150,068.37
All other items, viz.: Accounts payable secured.....	4,423.48
Total.....	\$ 2,379,717.85
Total net ledger assets, as per page 1.....	\$ 2,379,717.85

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 12,616.93	
Total outstanding interest and rents.....	\$ 12,616.93	
Market value of bonds and stocks over book value, not including interest in item 10, (Schedule E).....		85,301.00
Gross premiums in course of collection, not debited to authorized agents, to-wit:		
Steam boiler, not over three months due.....	\$ 262,813.27	
Unpaid commissions thereon.....	39,421.99	
Total not over three months due.....	\$ 223,391.28	
Gross assets.....	\$ 2,701,027.06	
Total admitted assets.....	2,701,027.06	

NON-LEDGER LIABILITIES.

Steam Boiler:		
In process of adjustment.....	\$ 17,851.85	
Net amounts of unpaid claim account.....	\$ 17,851.85	
Aggregate of unpaid claims and expenses.....	\$ 17,851.85	
Gross premiums upon all unexpired risks, running one year or less from date of policy: Steam boiler, \$79,279.77; unearned portion (50 per cent).....	39,639.88	
Total, one year or less.....	\$ 39,639.88	
Gross premiums upon all unexpired risks, running more than one year from date of policy: Steam boiler, \$2,860,624.44; unearned premium, pro rata \$1,521,794.48	1,521,794.48	
Total more than one year.....		
Total unearned premiums and reserve, as computed above (carried out).....		1,561,434.36
Total liabilities.....	\$ 1,579,286.21	
Capital stock paid up in cash.....	\$ 500,000.00	
Surplus beyond capital and other liabilities.....	621,740.85	1,121,740.85
Total.....	\$ 2,701,027.06	

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 14,845,804.78
Losses paid from organization to date.....	1,298,225.70
Total amount of cash dividends declared since the company commenced business.....	1,114,750.00
Losses incurred during the year.....	92,887.56
Total amount of the company's stock owned by the directors, at par value.....	85,450.00
Dividends declared payable in stock from organization.....	140,000.00
Amounts deposited in various states and countries, which under the laws thereof, are held exclusively for the protection of the policy-holders of such states and countries; (See Schedule). Virginia.....	30,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

RISKS AND PREMIUMS.

	Steam boiler risks. thereon.	Premiums thereon.
In force on the 31st day of December, of the preceding year	\$ 303,422.580	\$ 2,737,703.65
Written or renewed during the year.....	133,904.232	1,212,362.30
Total.....	437,326.752	3,950,066.95
Deduct those expired and marked off as terminated.....	112,481.308	1,010,162.74
In force on the 31st day of December, 1900.....	324,845.444	2,939,904.21
Unearned premiums computed at fifty per cent.....		\$ 1,469,952.10

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Steam boiler.
Risks written.....	\$ 1,949,703.00
Premiums received:	
Insurance.....	14,765.29
Inspection.....	6,327.98
Losses paid.....	8,379.74
Losses incurred.....	8,142.31
Amount at risk end of year.....	6,532,863.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
LAWYERS' SURETY COMPANY OF NEW YORK.

Organized under the laws of the State of New York, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, JOEL B. ERHARDT. Vice-President, SHERMAN W. KNEVALS.

Secretary, JOEL RATHBONE.

[Incorporated, March 30, 1892. Commenced business, April 1, 1892.]

Principal office, 32 Liberty street, New York city.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st, of previous year.....	732,125.83

Extended at..... \$ 732,125.83

INCOME DURING YEAR.

		Surety.
Gross premiums unpaid December 31, last year.....	\$ 31,682.09	
Anticipated premiums.....	47.50	
Gross premiums on risks written and renewed during the year.....	96,145.44	
Premium revived.....	20.00	
Total.....	127,895.03	
Deduct gross premiums in course of collection at this date.....	24,980.31	
Entire premiums collected during the year.....	102,914.72	
Deduct reinsurance, rebate, abatement and return premiums.....	22,473.17	
Net cash actually received for premiums (carried out).....	\$ 80,441.55	80,441.55
Interest on loans on mortgages.....	29.40	

Interest and dividends on stocks and bonds.....	10,658.68
Interest upon other debts due the company.....	2,708.71
Rents.....	830.21

Total interest.....	33,227.00
Profit on securities actually sold during the year, over cost.....	6,362.50
Cash recovered from losses paid in previous years.....	2,432.39
Income from all other sources, viz.: Legal, 358.57; miscellaneous, \$47.53.....	406.10
Total income actually received during the year, in cash ..	\$ 112,869.54
Aggregate last balance and income.....	\$ 844,995.37

DISBURSEMENTS DURING YEAR.

Gross amount paid for matured claims other than weekly indemnity.....	\$ 10,946.33
Deduct salvages and reinsurance.....	1,248.87
Losses paid on bonds.....	9,697.46
To stockholders for interest or dividends (5 per cent).....	25,000.00
For commission to agents.....	2,473.79
For salaries, traveling and all expenses of agents and agencies not on commission account.....	5,754.12
For salaries and all other compensation of officers, \$21,999.96; and home office employees, \$16,789.02.....	38,788.98
For taxes on premiums, \$525.77; taxes on property, \$190.25; insurance department fees, \$415.85; tax on franchise, \$787.50; municipal taxes, \$821.81; internal revenue, \$6,839.....	2,809.48
For rent, less \$107.33 received under sub-lease.....	5,771.07
For legal expenses, \$5,620.11; real estate expenses, \$333.33.....	5,953.44
For furniture and fixtures.....	259.20
For advertising, \$885.83; and general printing and stationery, \$1,447.03.....	2,332.86
All other expenses, real estate value reduced by profit and loss charge, \$5,000; miscellaneous expenses, \$6,170.41.....	12,070.41
Total miscellaneous expenses.....	\$ 101,213.95
Total disbursements.....	\$ 119,911.41
Balance.....	\$ 734,083.96

LEDGER ASSETS.

Cost value of real estate, unincumbered.....	\$ 16,200.00
Loans on mortgages (first liens) on real estate, as per Schedule B.....	440.00
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	707,141.60
Cash in company's office.....	1,148.87
Cash deposited in banks.....	9,153.49
Total net or ledger assets, as per balance on page 1.....	\$ 734,083.96

OTHER ASSETS.

Interest accrued on mortgages.....	\$ 110.00
Interest accrued on bonds and stocks.....	4,495.04
Interest accrued on other assets.....	52.50
Rents accrued on company's property or lease.....	84.50

Total outstanding interest..... 4,633.14

Market value of bonds and stocks over cost, as per Schedule E.. 10,856.80
 Gross premiums in course of collection, to-wit: Surety, \$6,909.74;
 net\$ 6,909.74

Net amount of out of outstanding premiums, less than
 three months due\$ 6,909.74

Total admitted assets.....\$ 756,483.64

LIABILITIES.

Known or reported; proofs not filed\$ 9,665.07
 Resisted for employers 710.00

Aggregate of unpaid claims.....\$ 10,375.07
 Surety, \$78,161.98; unearned portion (50 per cent.)..... 39,080.99

Total unearned premiums, as computed above (carried
 out)\$ 39,080.99
 Due and accrued for salaries, rent, advertising, agency and
 other expenses\$ 1,718.80

Total amount of all liabilities, except capital stock.....\$ 51,174.86
 Joint stock capital actually paid up in cash..... 500,000.00
 Surplus beyond capital and other liabilities 205,308.78

Aggregate amount of all liabilities, including paid up capi-
 tal stock and net surplus\$ 756,483.64

RISKS AND PREMIUMS.

Surety:	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$ 44,990,388.70	\$ 79,787.54
Written or renewed during the year.....	54,890,275.00	96,145.44
Total	\$ 99,880,663.70	\$ 175,932.98
Deduct expirations and cancellations	51,688,551.87	97,771.00
Net in force December 31, 1900	\$ 48,192,111.83	\$ 78,161.98

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to
 date.....\$ 717,685.45
 Total amount of cash dividends declared since the company commenced busi-
 ness..... 25,000.00
 Total amount of the company's stock owned by the directors at par value 156,100.00
 Losses paid from organization to date 37,663.45
 Losses incurred during the year..... 20,072.53

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

President, WILLIAM T. WOODS. First Vice-President, GEORGE M. OLCOTT.
 Secretary, CHARLES E. W. CHAMBERS.
 [Incorporated, August, 1882. Commenced business, September, 1882.]

Principal office, 63 Williams street, New York city.

CAPITAL STOCK.

Amount of capital paid up in cash..... 250,000.00
 Amount of net ledger assets, December 31st of previous year... 587,169.53

Extended at\$ 587,169.53

INCOME DURING YEAR.

	Plate glass.
Gross premiums unpaid December 31st, last year.....	\$ 68,639.08
Gross premiums on risks written and renewed during the year..	447,004.89
Total	\$ 515,643.97
Deduct gross premiums in course of collection at this date	62,237.65
Entire premiums collected during the year.....	\$ 453,406.32
Deduct reinsurance, rebate, abatement and return premiums ..	26,591.93

Net cash actually received for premiums (carried out)	\$ 426,814.39	\$ 426,814.39
Interest and dividends on stocks and bonds	12,597.73	
Rents	11,759.35	

Total interest		\$ 24,357.08
Profit on securities actually sold during the year, over cost.....	\$ 5,868.68	
Income from all other sources	37.50	5,906.18

Total income actually received during the year, in cash 457,077.65

Aggregate last balance and income.....\$ 1,044,247.18

DISBURSEMENTS DURING YEAR

Gross amount paid for matured claims other than weekly in-
 demnity.....\$ 244,609.55

Total

Deduct salvages and reinsurance

Net paid policyholders	\$ 221,180.59	\$ 221,180.59
To stockholders for interest or dividends (10 per cent.).....	25,000.00	
For commission to agents	135,401.88	

For salaries, traveling and all expenses of agents and agencies not on commission account	1,176.75	
For salaries and all other compensation of officers, \$12,841.66; and home office employees, \$38,786.76	51,628.42	
For taxes on premiums, \$5,372.60; taxes on property, \$4,720.18; insurance department fees, \$1,488.26; agents' licenses, \$2,781.10; municipal licenses, \$1,688.82	16,050.96	
For rent	2,415.82	
For legal expenses, \$163.60; real estate expenses, \$4,955.10	5,118.70	
For furniture and fixtures	218.60	
For advertising, \$2,721.90; and general printing and stationery, \$3,239.03	5,960.93	
All other expenses: Postage and express, \$3,486.70; sundries, \$4,233.62; and internal revenue tax, \$2,482.65	10,202.97	
Total miscellaneous expenses	\$ 253,175.03	
Total disbursements	\$ 474,355.62	
Balance	569,891.56	

LEDGER ASSETS.

Cost value real estate unincumbered as per Schedule A	\$ 245,763.18	
Cost value of bonds and stocks owned absolutely, as per Schedule E	302,800.28	
Cash in company's office	2,187.17	
Cash deposited in banks	19,140.93	
Total net or ledger assets, per balance on page 1	\$ 569,891.56	
Market value of real estate over cost, as per Schedule A	19,236.82	
Market value of bonds and stocks over cost, as per Schedule E	16,485.67	
Gross premiums in course of collection, to-wit:		
Plate glass premiums	\$ 60,734.85	
Unpaid commission thereon	15,183.71	
Net amount of outstanding premiums	\$ 45,551.14	
Total assets, as per the books of the company	\$ 651,165.19	

LIABILITIES.

In process of adjustment	Plate Glass.	\$ 3,399.74	
Aggregate of unpaid claims		\$ 3,399.74	
Gross premiums upon all unexpired risks, running one year or less from date of policy: Plate glass premiums, \$369,955.58; unearned portion (50 per cent)		\$ 184,977.78	
Total one year or less		\$ 184,977.78	
Gross premiums upon all unexpired risks, running more than one year from date of policy: Plate glass premiums \$93,093.84; unearned premiums (pro rata)		\$ 47,989.24	
Total for term policies		\$ 47,989.24	
Total unearned premiums as computed above (carried up)		\$ 232,967.02	
Due and accrued for salaries, rent, advertising, agency and other expenses, including plate glass and glazing		28,771.79	
Total amount of all liabilities, except capital stock		265,138.55	
Joint stock capital actually paid up in cash		250,000.00	
Surplus beyond capital and other liabilities		136,026.64	
Aggregate amount of all liabilities including paid up capital stock and net surplus		\$ 651,165.19	

RISKS AND PREMIUMS.

Plate glass:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year	\$ 19,846,521	\$ 456,222.03
Written or renewed during the year	17,703,183	447,004.89
Total	\$ 37,549,704	\$ 903,226.92
Deduct expirations and cancellations	19,222,114	440,177.50
Net in force December 31, 1900	\$ 18,327,590	463,049.42

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 6,147,736.23
Total amount of cash dividends declared since the company commenced business	588,250.00
Total amount of the company's stock owned by the directors at par value	102,200.00
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policyholders of such states and countries: (See Schedule D) market value	166,330.95
United States (par value)	100,000.00
Canada (par value)	48,198.00
Losses paid from organization to date	2,310,505.36
Losses incurred during the year	221,601.61

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Plate glass.
Risks written	\$ 239,400.97
Premiums received	5,484.86
Losses paid	2,457.91
Losses incurred	2,568.60

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE LONDON GUARANTEE AND
ACCIDENT COMPANY, LIMITED.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

A. W. MASTERS, *General Manager.*

[Incorporated, 1869. Commenced business in the United States, November, 1892.]

Home office for United States, 315 Dearborn street, Chicago, Ill.

CAPITAL STOCK.

Amount of capital stock paid up in cash, statutory deposit	\$ 200,000.00
Amount of net ledger assets, December 31st of previous year	898,482.75
Extended at	\$ 898,482.75

INCOME DURING YEAR.

As shown by books at home office, December 31st.

	Accident.	Employers' liability.
Gross premiums unpaid December 31st, last year		
paid	\$ 28,110.96	\$ 109,877.27

IOWA INSURANCE REPORT.

Gross premiums written and renewed during year	200,395.03	823,762.76
Total	\$ 228,505.99	\$ 933,640.03
Deduct gross premiums now in course of collection	21,720.09	122,536.60
Entire premiums collected during the year.	206,785.90	811,103.43
Deduct re-insurance, abatement, rebate and return premiums	35,012.88	71,824.45
Net cash actually received for premiums..	\$ 171,773.02	\$ 739,278.98
Interest on bonds and dividends on stocks		31,951.18
Interest upon other debts due the company, and on deposits in bank		1,162.43
Total interest		\$ 33,113.61
Total income during the year		\$ 944,165.61
Sum		\$ 1,842,648.36

DISBURSEMENTS DURING YEAR.

As shown by books at home office, December 31st.

	Accident.	Employers' liability.	Fidelity and surety.	
Gross amount paid for claims excepting weekly indemnity....	\$ 13,692.00	\$ 319,359.35	\$ 25.00	
Gross amount paid for weekly or other periodical indemnity....	77,589.97			
Net paid policy-holders...	91,281.97	\$ 319,359.35	\$ 25.00	\$ 410,666.32
Stockholders for interest or dividends, remitted head office....				48,154.92
Commissions or brokerage to agents, less received on re-insurance.....			244,959.31	
Salaries, traveling and all expenses of agents and agencies not commission account.....			13,027.67	
Inspections.....			6,272.13	
Salaries and all other compensation of officers, \$16,900.00; and home office employees, \$23,225.06.....			40,125.06	
Taxes on premiums, \$16,329.40; taxes on property, \$60.52; insurance department fees and agents' licenses, \$3,318.21; municipal licenses, \$420.00; revenue stamps, \$4,683.85.....			24,811.08	
Rent.....			4,015.00	
Legal expenses.....			4,002.96	
Furniture and fixtures, \$1,328.07; advertising, \$3,027.17; printing and stationery, \$5,568.22.....			9,923.46	
All other items, viz.: traveling, \$2,699.20; postage, \$3,042.79; exchange, \$197.62; trustees and auditors, \$2,050.00; sundry, \$6,222.13.....			14,211.83	
Total miscellaneous expenses.....			\$ 361,249.40	
Total disbursements.....			\$ 820,170.64	
Balance.....			\$ 1,022,477.72	

LEDGER ASSETS.

As per ledger accounts, shown by the books at home office at close of business December 31st.

Book value of bonds, excluding interest (Schedule E)..... \$ 971,578.63

IOWA INSURANCE REPORT.

Cash in company's office, \$89.09; deposited in banks, \$50,000.00 50,899.09

Total	\$ 1,022,477.72
Total net ledger assets, as per balance on page 1.....	\$ 1,022,477.72
NON-LEDGER ASSETS.	
Interest accrued on bonds and stocks.....	\$ 9,724.08
Total outstanding interest.....	\$ 9,724.08
Market value of bonds and stocks over book value, not including interest in item 11, (Schedule E).....	40,124.77
Gross premiums in course of collection, to-wit:	

Accident:

Not over three months due.....	\$ 18,379.18
Unpaid commission thereon.....	5,054.26
Net premiums.....	\$ 13,324.92
More than three months due, \$3,340.91.....	
Employers' liability:	
Not over three months due.....	\$ 118,439.17
Unpaid commission thereon.....	34,570.76
Net premiums.....	\$ 85,868.41
More than three months due, 4,097.43.....	
Total net not over three months due.....	\$ 99,193.33
Total admitted assets.....	\$ 1,171,519.90

NON-LEDGER LIABILITIES.

Accident:	
Known or estimated; proofs not filed.....	\$ 19,079.80
Resisted by company on its own account (not outlawed).....	11,600.00
Total.....	\$ 30,679.80
Employers' liability:	
In process of adjustment.....	\$ 30,760.00
Estimated expenses incidental to settlement.....	234,240.00
Total.....	\$ 265,000.00
Fidelity and surety:	
Resisted by company on its own account (not outlawed).....	500.00
Aggregate of unpaid claims and expenses.....	\$ 296,179.80
Gross premiums upon all unexpired risks, running one year or less from date of policy; accident premiums, \$127,911.74; unearned portion (50 per cent).....	\$ 63,955.87
Gross premiums upon all unexpired risks, running one year or less from date of policy; employers' liability premiums, \$624,516.28; unearned portion (50 per cent).....	312,258.14
Total one year or less.....	\$ 376,214.01

Gross premiums upon all unexpired risks, running more than one year from date of policy: employers' liability premiums, \$11,087.45; unearned premiums (pro rata)\$ 8,833.77

Total more than one year.....\$ 8,833.77

Total unearned premiums, as computed above..\$ 385,047.78
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....4,474.65
For re-insurance.....525.81
All other liabilities, viz.: reserve for state fees and taxes, \$20,000.00; contingent reserve, \$35,000.00.....55,000.00

Total amount of all liabilities.....\$ 741,228.04
Joint-stock capital actually paid up in cash—statutory deposit...\$ 200,000.00
Surplus beyond capital and other liabilities.....230,291.86—\$ 430,291.86
Total.....\$ 1,171,519.90

RISKS AND PREMIUMS

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31st, preceding year.....\$ 16,034,100.00	\$ 131,704.33	
Written or renewed during the year.....22,660,150.00	200,395.03	
Total.....\$ 38,694,250.00	\$ 332,099.36	
Deduct expirations and cancellations.....24,624,950.00	204,187.62	
Net in force December 31, 1900.....\$ 14,069,300.00	\$ 127,911.74	
Employers' liability:		
In force December 31st, preceding year.....\$ 63,185,000.00	\$ 557,173.88	
Written or renewed during the year.....82,297,500.00	823,762.76	
Total.....\$ 145,482,500.00	\$ 1,380,936.64	
Deduct expirations and cancellations.....68,355,000.00	745,332.91	
Net in force December 31, 1900.....\$ 77,127,500.00	\$ 635,603.73	

GENERAL INTERROGATORIES.

Losses incurred during the year.....\$ 410,666.32
Were the company's books closed on the 31st day of December for the purpose of this statement?.....Yes.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MARYLAND CASUALTY COMPANY.

Organized under the laws of the State of Maryland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN T. STONE. First Vice-President, AUBREY PEARRE.
Second Vice-President, SEYMOUR MANDELBAUM.

Secretary, WM. EDW. THOMSEN.

[Incorporated, February 4, 1898.

Commenced business, March 1, 1898.]

Principal office, Equitable Building, Baltimore, Md.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....\$ 750,000.00
Amount of net or ledger assets, December 31st of previous year..1,807,314.28
Extended at.....\$ 1,807,314.28

INCOME DURING YEAR.

Accident:
Gross premiums unpaid December 31st, last year.....\$ 23,781.18
Gross premiums on risks written and renewed during year..233,378.90
Total.....\$ 257,160.08
Deduct gross premiums in course of collection at this date..44,278.95
Entire premiums collected during the year.....\$ 212,881.13
Deduct reinsurance, abatement, rebate, and return premiums37,127.45
Net cash actually received for premiums\$ 175,753.68

Employers' liability:
Gross premiums unpaid December 31st, last year.....\$ 248,313.55
Gross premiums on risks written and renewed during year..1,325,193.84
Total.....\$ 1,573,507.39
Deduct gross premiums in course of collection at this date..269,072.87
Entire premiums collected during the year.....\$ 1,304,434.52
Deduct reinsurance, abatement, rebate, and return premiums200,436.22
Net cash actually received for premiums.....1,103,998.30

Sprinkler:
Gross premiums unpaid December 31st, last year.....\$ 3,083.22
Gross premiums on risks written and renewed during year..31,814.76
Total.....\$ 34,897.98
Deduct gross premiums in course of collection at this date..4,181.45
Entire premiums collected during the year.....\$ 30,716.53
Deduct reinsurance, abatement, rebate, and return premiums2,308.88
Net cash actually received for premiums.....28,407.65

Plate glass:
Gross premiums unpaid December 31st, last year.....\$ 4,933.98
Gross premiums on risks written and renewed during year..91,659.05
Total.....\$ 96,593.03
Deduct gross premiums in course of collection at this date..15,470.26
Entire premiums collected during the year.....\$ 81,122.77
Deduct reinsurance, abatement, rebate, and return premiums11,607.73
Net cash actually received for premiums.....69,515.04

Steam boiler:
Gross premiums unpaid December 31st, last year.....\$ 23,200.28
Gross premiums on risks written and renewed during year..72,894.72
Total.....\$ 96,095.00
Deduct gross premiums in course of collection at this date..14,211.40
Entire premiums collected during the year.....\$ 81,883.60

Deduct reinsurance, abatement, rebate, and return premiums	14,306.21	
Net cash actually received for premiums		67,577.39
Health:		
Gross premiums unpaid December 31st, last year		
Gross premiums on risks written and renewed during year	\$ 2,903.25	
Total	\$ 2,903.25	
Deduct gross premiums in course of collection at this date	448.75	
Entire premiums collected during the year	\$ 2,454.50	
Deduct reinsurance, abatement, rebate, and return premiums	287.52	
Net cash actually received for premiums		2,166.98
Interest on collateral loans	\$ 35,046.68	
Interest and dividends on stocks and bonds	40,743.32	
Interest upon other debts due the company, and bank deposits	1,090.87	
Total interest		76,880.87
Profit on securities actually sold during the year, over cost	\$ 16,312.96	
From inspectors' fees	40,602.18	
Income from all other sources, viz.: medical fee refunded	5.00	56,920.14
Total income actually received during the year, in cash		\$ 1,581,220.05
Aggregate last balance and income		\$ 3,388,534.33

DISBURSEMENTS DURING YEAR.

Accident:		
Gross amount paid for matured claims other than weekly indemnity	\$ 16,944.16	
Gross amount paid for weekly or other periodical indemnity	61,659.88	
Total		\$ 78,604.04
Employers liability:		
Gross amount paid for matured claims other than weekly indemnity	\$ 271,581.64	
Gross amount paid for weekly or other periodical indemnity	53,539.75	
Total		325,121.39
Sprinkler:		
Gross amount paid for matured claims other than weekly indemnity	\$ 3,424.92	
Gross amount paid for weekly or other periodical indemnity		
Total		3,424.92
Plate glass:		
Gross amount paid for matured claims other than weekly indemnity	\$ 28,410.29	
Gross amount paid for weekly or other periodical indemnity		
Total		28,410.29
Steam boiler:		
Gross amount paid for matured claims other than weekly indemnity	\$ 14,130.63	
Gross amount paid for weekly or other periodical indemnity		
Total		14,130.63

Health:		
Gross amount paid for matured claims other than weekly indemnity		
Gross amount paid for weekly or other periodical indemnity	\$ 339.28	
Total		339.28
Net paid policyholders		
To stockholders for interest or dividends (12 per cent), amount declared during year, \$90,000	\$ 89,970.25	
For commission to agents	459,951.42	
For salaries, \$4,340.90; traveling and all expenses of agents and agencies not on commission account, \$38,657.55	42,998.45	
For medical examiners' fees and salaries, \$56,469.43; for inspection, \$44,929.89, including all salaries of inspection division employees	101,399.32	
For salaries and all other compensation of officers, \$15,911.49; and home office employees, \$7,140.18	23,051.67	
For taxes on premiums, \$17,888.30; taxes on property, \$13,923.90; insurance department fees and agents' licenses, \$11,472.14; municipal licenses, \$1,185.36	44,469.70	
For rent	4,000.02	
For legal expenses	32,659.81	
For furniture and fixtures	1,866.81	
For advertising, \$7,125.24, and general printing and stationery, \$6,449.96	13,575.20	
Investigating claims, including all salaries of claim division employees	80,148.58	
All other expenses, postage, \$2,303.39; war tax, \$8,167.27; general expense, \$9,891.88; agents' balances uncollectable charged off, \$85.48	20,448.02	
Total miscellaneous expenses		914,539.25
Total disbursements		\$ 1,364,569.80
Balance		\$ 2,023,964.53

ASSETS.

As per ledger accounts.		
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C	\$ 603,850.00	
Cost value of bonds and stocks owned absolutely, as per Schedule E	1,192,330.38	
Cash in company's office	19,723.09	
Cash deposited in banks	97,614.54	
Bills receivable	3,569.50	
Agents' debit balances	6,923.17	
All other items, viz.: furniture, cost \$9,627.07	100.00	
Ground rent secured by first lien on main building of Maryland Telegraph and Telephone Company, corner St. Paul and Courtland streets, Baltimore, Md., which cost \$235,000	100,000.00	
Total net or ledger assets, per balance on page 1	\$ 2,024,110.68	
Deduct agents' credit balances	146.15	\$ 2,023,964.53
Other assets: Interest on bonds and stocks	3,717.50	
Interest due	712.50	
Total outstanding interest		4,430.00
Market value of bonds and stocks over cost, as per Schedule E		52,192.07