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THIRTY-SECOND ANNUAL REPORT

OF THE

AUDITOR OF STATE
OF THE STATE OF IOWA

ON

INSURANCE

1901
VOLUME I

FRANK F. MERRIAM
AUDITOR OF STATE

Compiled from annual statements, for the year ending December 31, 1900

DES MOINES:
BERNARD MURPHY, STATE PRINTER
1901



STATE OF IOWA,
 OFFICE OF AUDITOR OF STATE.
 DES MOINES, May 1, 1901. }

Hon. Leslie M. Shaw, Governor:

SIR—I have the honor to submit herewith for your consideration part one of the thirty-second annual insurance report, showing the business transacted in Iowa by authorized companies for the year ending December 31, 1900.

COMPANIES OTHER THAN LIFE.

The number of companies transacting other than life insurance business are as follows:

Fire insurance	130
Fidelity insurance	9
Employers' liability insurance	6
Plate glass insurance	4
Hail insurance	3
Steam boiler insurance	1
Accident insurance	3
Burglary insurance	3

FIRE COMPANIES.

The 130 fire insurance companies mentioned in above table may be classified as follows:

Iowa joint stock companies	9
Iowa mutual companies	8
Non-Iowa joint stock companies	76
Non-Iowa mutual companies	1
United States branches foreign companies	35

OTHER COMPANIES AND ASSOCIATIONS.

Besides the companies given in the above tables, the following mutual assessment associations are organized and operated under chapter 5, title IX, of the code:

Fire insurance (county mutuals)	156
Fire insurance (state mutuals)	13
Tornado insurance (exclusively)	3
Hail insurance (exclusively)	4



COMPANIES ADMITTED DECEMBER 31, 1899, TO DECEMBER 31, 1900.

NAME.	LOCATION.	CAPITAL STOCK.
Century Fire.....	Des Moines, Iowa.....	\$ 25,000.00
Iowa Mutual Assessment Fire.....	DeWitt, Iowa.....	State Mutual.
Farm Property Mutual Insurance Ass'n of Iowa.....	Des Moines, Iowa.....	State Mutual.
Mutual Fire and Tornado Association.....	Wilton Junction, Iowa.....	State Mutual.
Retail Merchants Mutual Fire Insurance Ass'n.....	Des Moines, Iowa.....	State Mutual.
Northern Iowa Mutual Insurance Company (Hail).....	Clarion, Iowa.....	State Mutual.
Western Hail Mutual Insurance Company.....	Des Moines, Iowa.....	State Mutual.

STATE MUTUAL ASSESSMENT FIRE INSURANCE COMPANIES NOT REPORTED IN 1900.

Millers and Manufacturers Mutual Fire Insurance Company, Des Moines, Iowa.

COUNTY MUTUAL FIRE ASSESSMENT ASSOCIATIONS NOT REPORTED IN 1900.

Marion Mutual Insurance Association, Marion, Iowa.

The following table shows the risks written and losses paid by fire insurance companies (joint stock and mutuals) during the preceding ten years:

YEAR.	RISKS WRITTEN.	LOSSES PAID.
1891.....	\$227,527,045.00	\$1,741,474.19
1892.....	253,233,402.00	1,734,312.39
1893.....	254,800,562.00	2,201,838.23
1894.....	250,502,505.00	2,408,011.51
1895.....	229,840,550.00	1,938,720.44
1896.....	233,854,396.00	1,744,452.18
1897.....	209,107,497.00	1,555,562.55
1898.....	200,065,716.00	1,697,283.24
1899.....	221,016,493.01	2,175,823.21
1900.....	286,572,608.82	1,977,423.49

The table given below shows the risks written and losses paid in Iowa by state and county mutual insurance assessment associations; also the risks in force for said associations on December 31st for each of the ten years preceding:

YEAR.	RISKS WRITTEN.	LOSSES PAID.	RISKS IN FORCE.
1891.....	\$23,275,945.00	\$ 103,912.49	\$ 80,657,231.00
1892.....	27,740,829.57	115,022.39	94,842,406.40
1893.....	36,220,944.15	179,136.59	109,448,824.37
1894.....	43,146,824.20	219,124.00	124,378,505.83
1895.....	45,040,824.65	294,416.28	140,703,881.83
1896.....	46,721,162.30	427,765.67	167,871,128.23
1897.....	48,950,689.16	514,839.29	190,466,908.61
1898.....	59,501,863.75	449,017.40	206,031,212.09
1899.....	83,823,668.00	509,562.59	265,494,013.00
1900.....	801,330,014.00	524,817.34	294,785,798.00

TABLE SHOWING IOWA BUSINESS IN 1900

	Risks written in 1900.	Losses paid in 1900.	Risks in force in 1900.
Iowa fire insurance companies (not including chapter 5 companies).....	\$ 851,548.45	\$ 723,875.81	\$ 223,452,034
Non-Iowa fire insurance companies.....	1,575,100.09	660,746.14	207,516,569
Foreign fire insurance companies.....	438,987.54	292,801.74	94,459,443
State mutual assessment fire insurance associations.....	537,195.38	364,466.57	204,388,830
Total.....	\$ 3,402,821.46	\$2,341,890.26	\$ 709,816,873
State mutuals (tornado insurance exclusively).....	231,150.58	21,993.56	83,521,869
State mutuals (hail insurance exclusively).....	32,984.18	160,350.77	68,750.99
Grand total.....	\$ 3,667,056.22	\$2,524,234.59	\$ 800,213,841

GENERAL STATISTICS.

The table given below exhibits the fees received from insurance companies by this department and turned into the state treasury for the ten preceding years:

ERRATA.

The total risks written by state and county mutuals for the year 1900, as shown by the table on page IV, should read \$80,133,014.00.

1891.....	\$ 102,265.05
1892.....	107,272.09
1893.....	117,129.57
1894.....	116,193.74
1895.....	124,829.31
1896.....	124,129.12
1897.....	122,436.72
1898.....	147,541.02
1899.....	156,927.07
1900.....	185,092.77
Total.....	\$ 1,293,817.36

Respectfully submitted,

FRANK F. MERRIAM,
Auditor of State.

IOWA INSURANCE REPORT.

COMPANIES ADMITTED DECEMBER 31, 1899, TO DECEMBER 31, 1900.

NAME.	LOCATION.	CAPITAL STOCK.
Century Fire.....	Des Moines, Iowa.....	\$ 25,000.00
Iowa Mutual Assessment Fire.....	DeWitt, Iowa.....	State Mutual.
Farm Property Mutual Insurance Ass'n of Iowa.....	Des Moines, Iowa.....	State Mutual.
Mutual Fire and Tornado Association.....	Wilton Junction, Iowa.....	State Mutual.
Retail Merchants Mutual Fire Insurance Ass'n.....	Des Moines, Iowa.....	State Mutual.
Northern Iowa Mutual Insurance Company (Hail).....	Clarion, Iowa.....	State Mutual.
Western Hail Mutual Insurance Company.....	Des Moines, Iowa.....	State Mutual.

STATE MUTUAL ASSESSMENT FIRE INSURANCE COMPANIES NOT REPORTED IN 1900.

Millers and Manufacturers Mutual Fire Insurance Company, Des Moines, Iowa.

COUNTY MUTUAL FIRE ASSESSMENT ASSOCIATIONS NOT REPORTED IN 1900.

Marion Mutual Insurance Association, Marion, Iowa.

The following table shows the risks written and losses paid by fire insur-

The table given below shows the risks written and losses paid in Iowa by state and county mutual insurance assessment associations; also the risks in force for said associations on December 31st for each of the ten years preceding:

YEAR.	RISKS WRITTEN.	LOSSES PAID.	RISKS IN FORCE.
1891.....	\$23,275,945.00	\$ 103,912.49	\$ 80,657,231.00
1892.....	27,740,859.57	145,922.30	94,842,406.40
1893.....	32,220,614.15	179,135.30	109,448,804.37
1894.....	43,146,804.20	219,124.06	124,378,595.83
1895.....	45,040,853.05	294,410.28	140,703,881.83
1896.....	46,721,162.30	427,755.97	157,871,128.23
1897.....	48,050,689.16	514,839.29	190,466,908.61
1898.....	59,501,893.75	449,617.40	206,031,212.00
1899.....	83,823,608.00	559,462.89	285,404,013.00
1900.....	801,330,914.00	524,817.34	294,785,798.00

IOWA INSURANCE REPORT.

TABLE SHOWING IOWA BUSINESS IN 1900

	Risks written in 1900.	Losses paid in 1900.	Risks in force in 1900.
Iowa fire insurance companies (not including chapter 5 companies).....	\$ 851,548.45	\$ 723,895.81	\$ 223,452,031
Non-Iowa fire insurance companies.....	1,575,190.09	960,740.14	207,545,560
Foreign fire insurance companies.....	438,987.54	292,801.74	94,459,443
State mutual assessment fire insurance associations.....	537,195.38	364,466.57	204,388,830
Total.....	\$ 3,402,921.46	\$2,341,890.26	\$ 729,816,873
State mutuels (tornado insurance exclusively).....	231,180.58	21,923.56	83,521,869
State mutuels (hail insurance exclusively).....	32,984.18	160,350.77	68,730.99
Grand total.....	\$ 3,667,056.22	\$2,524,234.59	\$ 800,213,841

GENERAL STATISTICS.

The table given below exhibits the fees received from insurance companies by this department and turned into the state treasury for the ten preceding years:

1891.....	\$ 30,862.00
1892.....	30,788.40
1893.....	31,491.50
1894.....	31,154.50
1895.....	34,367.00
1896.....	34,215.50
1897.....	36,031.00
1898.....	40,297.00
1899.....	44,302.75
1900.....	45,679.25
Total.....	\$ 360,058.90

Taxes paid into the state treasury by insurance companies during the ten years past, as shown by the books of this office:

1891.....	\$ 92,265.05
1892.....	107,272.99
1893.....	117,120.57
1894.....	116,193.74
1895.....	124,820.31
1896.....	124,129.12
1897.....	122,436.72
1898.....	147,541.02
1899.....	156,027.07
1900.....	185,092.77
Total.....	\$ 1,293,817.30

Respectfully submitted,

FRANK F. MERRIAM,
Auditor of State.

PART I.

CONTAINING.

Annual statements of Fire and Casualty Insurance Companies made to, and filed with, the Auditor of State, in 1901.

Statistical tables, exhibiting the condition and business of all insurance companies, other than Life, transacting business in Iowa in 1900 and filing annual statements in 1901.



ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
AMERICAN MUTUAL FIRE INSURANCE COMPANY OF IOWA.

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

President, SCOTT HORINE. *Vice-President*, M. SEAGHR.

Secretary, L. E. SEAGER.

[Incorporated, January, 1897. Commenced business, January, 1897.]

Home office, Des Moines, Iowa.

INCOME DURING THE YEAR.

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

Gross premiums received in cash, without any deduction.....	\$ 23,694.08	
Deduct only reinsurance, \$1,247.53; rebate, abatement and return premiums, \$304.02.....	1,552.45	
	<hr/>	
Net cash actually received for premiums.....		\$ 22,141.63
Received from all sources.....		422.74
Received on guaranty fund.....		5,937.86
		<hr/>
Aggregate amount of income actually received during the year in cash.....		\$ 28,502.23

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$750.00 occurring in previous years).....	\$ 4,673.79	
Deduct amounts received for salvages and from reinsurance in other companies.....	36.11	
	<hr/>	
Net amount paid during the year for losses.....		\$ 4,637.68
Premiums returned.....		304.02
Paid for interest.....		667.68
Interest paid holders of guaranty fund.....		915.85
Commissions or brokerage to agents, less received on reinsurance, cash, \$1,023.24; retained, \$5,293.37.....		6,316.61
Salaries to special agents.....		2,345.67
Rents.....		300.00
Salaries, fees and all other charges, officers, \$2,493.85; clerks, \$1,057.16 Reinsurance, \$1,247.53; traveling expenses, \$1,845.11; paid on guar- anty fund, \$1,753.33.....		4,845.97
Insurance department fees, agents' licenses and internal revenue.....		764.35
Advertising, printing and stationery, \$698.98; legal expenses, \$406.79; postage and exchange, \$785.40; sundries, \$578.05; collections, \$23.43.....		2,492.65
Bills payable.....		2,600.00
		<hr/>
Total expenditures during the year.....		\$ 29,722.19

LEDGER ASSETS.

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

Cash in company's office, \$1,578.78; deposited in banks, \$1,215.18.....	\$	2,793.96
Premium notes, less assessments paid thereon, \$106,532.35.....		
Amount of short rates plus 15 per cent. of premium notes (as per ruling of insurance department).....	53,007.65	
Ledger accounts, reinsurance officers balances.....	1,233.99	
Agents' debit balances.....	2,327.38	
Cash premiums in course of collection.....	2,219.74	
Total.....	\$	61,622.72
Deduct ledger liabilities:		
Agents' credit balances, \$256.50; borrowed money, \$5,000.00; all other, \$334.19.....	5,590.69	
Total net ledger assets, as per balance.....	\$	56,032.03

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$	1,327.38
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NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	500.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,200.00	
Total amount of claims for losses.....	\$	3,700.00
Deduct reinsurance due or accrued.....	1,600.00	
Net amount of unpaid losses.....	\$	2,100.00
Guaranty fund represented by scrip or otherwise.....	20,750.00	
Total.....	\$	22,850.00

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.....	\$ 2,233,988.00	\$ 119,918.21
Written or renewed during the year.....	1,321,096.00	50,141.83
Total.....	\$ 3,555,084.00	\$ 170,060.04
Deduct those expired and marked off as terminated.....	427,419.00	14,410.61
In force at the end of the year.....	\$ 3,127,665.00	\$ 155,639.43
Deduct amount reinsured.....	91,742.00	1,312.58
Net amount in force.....	\$ 3,035,923.00	\$ 154,326.85

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Gross risks written.....	\$ 1,321,096.00
Gross premiums received.....	50,141.83
Losses paid.....	4,673.79
Losses incurred.....	4,423.79
Amount at risk.....	3,035,923.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ANCHOR MUTUAL FIRE INSURANCE 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 thereof.

President, J. S. CLARK.
Secretary, M. H. KIRKHAM.

Vice-President, J. H. MACK.
Assistant Secretary, L. E. ELLIS.

[Incorporated, July 1, 1889. Commenced business, July 1, 1889.]

CAPITAL STOCK.

Amount of capital stock authorized, subscribed for, Mutual.

INCOME DURING YEAR.

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

Gross premiums received in cash, without any deduction.....	\$ 104,729.14
Deduct only reinsurance, rebate, abatement and return premiums.....	6,749.49
Net cash actually received for premiums.....	\$ 97,979.65
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	15.68
Income received from all other sources, viz.: Discount, \$129.03; expenses, \$398.23; total.....	\$ 527.26
Endorsements.....	52.99
Total.....	\$ 98,575.58

Aggregate amount of income actually received during the year in cash.....

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$5,238.94 occurring in previous year).....	\$ 37,400.08
Deduct amounts received for salvages (on losses of the last or previous years), and from reinsurance in other companies.....	547.25
Net amount paid during the year for losses.....	\$ 36,852.83
Refunded on money advanced on guarantee fund.....	2,000.00
Paid interest on money advanced on guarantee fund.....	1,760.00
Commissions or brokerage to agents, less received on reinsurance.....	23,700.61
Salaries and allowances to agents.....	4,756.40
Rents.....	803.95
Salaries, fees and all other charges, officers, \$12,291.81; clerks, \$3,021.66; other employes, \$60.....	15,373.47
Taxes on premiums.....	604.76
Insurance department fees and agents' licenses.....	225.50

Advertising, printing and stationery, \$2,693.00; legal expenses, \$667.77; furniture and fixtures, \$137.00; miscellaneous, \$715.50 ..	4,213.27
Other disbursements, viz: Road expense, \$4,540.33; collection costs, \$434.81; postage, \$1,525.52; internal revenue, \$928.24; express, \$267.93; exchange, \$29.48; telegrams, \$16.28; lights, \$16.23; telephone, \$80.85; toilet, \$12.....	7,851.67
Total expenditures during the year.....	\$ 98,142.46

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Cash in company's office, \$392.71; deposited in banks, \$9,257.41.....	\$ 9,650.12
Premium notes, less assessments paid thereon.....	349,834.53
Amount of short rates and 15 per cent. of premium notes as per ruling of the insurance department.....	121,583.37
Agents' debit balances, secured.....	3,950.51
Total.....	\$ 135,184.00
Deduct ledger liabilities:	
Agents' and all other credit balances.....	\$ 3,157.82
Total net ledger assets, as per balance.....	\$ 132,026.18

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 2,117.50
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,190.00
Total amount of claims for losses.....	\$ 4,307.50
Commission, brokerage, and other charges due to agents and sundry accounts.....	3,157.82
All other liabilities, viz.: Guarantee fund paid up in cash.....	21,000.00
Total.....	\$ 28,465.3

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading of last year's statement.....	\$ 10,894,615.08	\$ 506,615.14
Written or renewed during the year.....	4,429,121.38	168,219.99
Total.....	\$15,323,736.46	\$ 674,835.13
Deduct those expired and marked off as terminated.....	2,177,185.25	85,675.76
In force at the end of the year.....	\$13,146,551.21	\$ 589,159.37
Deduct amount reinsured.....	432,470.57	6,634.63
Net amount in force.....	\$12,714,080.64	\$ 582,524.74
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.	
What amount of installment notes is owned and now held by the company?.....	\$ 329,834.53
Losses incurred during the year.....	\$ 33,731.39

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Aggregate.
Gross risks written.....	\$ 4,429,121.38
Gross premiums received.....	168,219.99
Losses paid.....	36,427.83
Losses incurred.....	33,731.39
Amount at risk.....	12,714,080.64

ANNUAL STATEMENT

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

ATLAS MUTUAL INSURANCE 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 thereof.

President, J. K. MOLLER.

Vice-President, B. C. BOWMAN.
Secretary, WM. WILKINSON.

[Incorporated June 23, 1892. Commenced business August 1, 1892.]

Home office, Equitable building, corner Sixth and Locust streets.

CAPITAL STOCK.

(Mutual.)

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$2,049.16 premiums of previous years).....	\$ 50,913.50
Deduct only reinsurance, rebate, abatement and return premiums.....	10,277.45
Net cash actually received for premiums.....	\$ 40,636.05
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 1,625.28
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	\$ 2,293.85
Aggregate amount of income actually received during the year in cash.....	\$ 42,929.90

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$57.93 occurring in previous years).....	\$ 10,627.22
Deduct amounts received for salvages (on losses of the last or previous years), and from reinsurances in other companies.....	1,583.70
Net amount paid during the year for losses.....	\$ 9,043.62
Paid policy-holders for dividends.....	2,379.42
Reinsurance paid.....	4,654.87
Salaries and allowances to agents, including traveling expenses and commissions.....	10,974.89
Rents.....	600.00
Salaries, fees and all other charges, officers and directors, \$4,545.58; clerks, \$1,131.20.....	5,677.00
Taxes on premiums.....	271.72
Insurance department fees and agents' licenses.....	9.50
Advertising, printing and stationery, \$1,150.56; legal expenses, \$109.95; furniture and fixtures, \$19.41; miscellaneous, \$580.93.....	1,860.85
Total expenditures during the year.....	\$ 35,471.87

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, telephone stock.....	\$	45.00
Cash in company's office, \$1,224.30; deposited in banks, \$30,706.57....	31,930.87	
Due from Capital Insurance Co., \$174.98; Des Moines Ins. Co., \$4.50.	179.48	
Furniture and fixtures, \$387.40; maps, \$130.....	517.40	
Bills receivable, \$671.95; agents' debit balances, \$130.99.....	802.94	
Guarantee deposits.....	505.05	
Total.....	\$ 33,980.74	
Deduct ledger liabilities:		
Agents' credit balances, \$391.52; all other, \$211.98.....	603.50	
Total net ledger assets.....	\$ 33,377.24	

NON-LEDGER ASSETS

Interest due, \$32.88, and accrued, \$500 on other assets.....	\$	532.88
Total.....	\$ 532.88	
Gross premiums in course of collection December 31st, not more than three months due.....	\$	6,104.15
Net amount of uncollected premiums, not more than three months due.....	\$	6,104.15
Gross premiums in course of collection December 31st, more than three months due.....	\$1,714.23	
Premium notes, less amounts paid thereon, \$49,601.19; listed as per ruling of State Auditor.....	42,306.77	
Gross assets.....	\$ 82,321.04	
Deduct assets not admitted:		
Supplies, printed matter and stationery, \$130; furniture, fixtures and safes, \$387.40.....	\$	517.40
Bills receivable less than three months past due, \$117.90 (of which \$115.30 is since paid).....	201.40	
Bills receivable more than six months past due.....	\$83.50	
Total.....	\$ 718.80	
Total admitted assets.....	\$ 81,602.24	

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$	57.89
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	121.21	
Total amount of claims for losses.....	\$ 179.10	
Net amount of unpaid losses.....	\$	179.10

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.....	\$ 3,038,581.41	\$ 51,778.05
Written or renewed during the year.....	2,448,082.21	43,346.50
Total.....	\$ 5,486,663.62	\$ 95,124.55
Deduct those expired and marked off as terminated.....	2,332,861.90	39,702.94
In force at the end of the year.....	\$ 3,153,801.72	\$ 55,421.61
Deduct amount reinsured.....	324,386.34	5,005.47
Net amount in force.....	\$ 2,829,415.38	\$ 50,416.14

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, \$10,427.54; tornado, \$199.74) \$ 10,627.28
 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.....			\$ 2,448,082.21
Gross premiums received.....			43,346.50
Losses paid.....	\$ 10,427.58	\$ 199.74	10,627.32
Losses incurred.....	10,427.54	199.74	10,627.28
Amount at risk.....			3,153,801.72

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the condition and affairs of the
CAPITAL INSURANCE 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 thereof.

President, S. T. BERRY.

First Vice-President, JNO. B. HENDERSON.

Secretary, JNO. D. BERRY.

[Incorporated, January 7, 1884. Commenced business, January 24, 1884.]

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	25,000.00

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction.....	\$ 153,528.55
Deduct only reinsurance, rebate, abatement and return premiums....	30,839.56
Net cash actually received for premiums.....	\$ 122,688.99
Income received from all other sources, viz: Rents, \$1,291.90; Maxwell property, \$79.20; Endorsements, \$23.60; Iowa fire accounts, \$145.07.	
Total.....	\$ 1,539.77
Aggregate amount of income actually received during the year in cash.....	\$ 127,732.40

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Net amount paid for losses (including \$2,660.84 occurring in previous years).....	\$ 54,284.46
Amounts received for salvages (on losses of the last or previous years), and from reinsurance in other companies.....	\$8,844.63
Net amount paid during the year for losses.....	\$ 54,284.46
Paid stockholders for interest or dividends; (amount declared during the year.....)	\$ 2,500.00
Commissions or brokerage to agents, less received on reinsurances....	30,492.33
Salaries, fees and all other charges, officers, \$5,000; clerks, \$13,920.66	18,920.66
Taxes on premiums, \$1,492.94; on real estate, \$278.95.....	1,771.89
Advertising, printing and stationery, \$1,790.23; legal expenses, \$527.54; furniture and fixture, \$137.95; miscellaneous, \$10,173.40.....	12,629.12
Total expenditures during the year.....	\$ 120,598.46
Balance.....	\$ 7,133.94

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 \$42,000.....	\$ 42,000.00
Mortgage loans on real estate (schedule B), first liens \$21,825.09.....	21,825.09
Book value of bonds excluding interest, stocks.....	1,898.52
Cash in company's office, \$813.00; deposited in banks, \$20,805.23.....	21,618.20
Due for assessments.....	100.00
Bills receivable, \$133,260.25; agents' debit balances, \$13,904.61 (secured).....	147,164.86
Office supplies, \$11,952.92; furniture and fixtures, \$1,829.12; maps, \$2,081.06.....	15,863.10
Total.....	\$ 250,463.77

NON-LEDGER ASSETS.

Interest due, \$178.91, and accrued, \$358.80 on mortgages.....	\$ 564.71
Rents due and accrued, \$522.58 on company's property or lease.....	522.58
Total.....	\$ 1,087.29
Gross assets.....	\$ 251,557.06

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery, \$11,952.92, furniture, fixtures and maps, \$3,910.18.....	\$ 15,863.10
Bills receivable, past due.....	56,781.13
Total.....	\$ 72,644.23
Total admitted assets.....	\$ 178,912.83

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 1,627.25
Net amount of unpaid losses.....	\$ 1,627.25
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, \$44,494.89, unearned premiums (forty per cent).....	\$ 17,797.95
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$184,679.62, unearned premiums (<i>pro rata</i>).....	73,871.84
Total unearned premiums as computed above.....	\$ 91,669.79
All other liabilities, viz: Iowa Fire Insurance Company.....	1,515.82
Total amount of all liabilities.....	\$ 94,812.86
Joint stock capital actually paid up in cash.....	\$ 25,000.00
Divisible surplus.....	59,099.97
Total.....	\$ 178,912.83

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 years statement.....	\$ 12,266,721	\$ 244,409.36
Written or renewed during the year.....	7,439,733	164,182.70
Total.....	\$ 19,706,454	\$ 408,592.06
Deduct those expired and marked off as terminated.....	7,349,194	152,620.33
In force at the end of the year.....	12,357,260	255,971.73
Deduct amount reinsured.....	1,071,880	26,797.22
Net amount in force.....	\$ 11,285,380	\$ 229,174.51

GENERAL INTERROGATORIES

Losses incurred during-the year, (fire).....	\$ 62,095.50
Total amount of the companies stock owned by the directors at par value.....	77,700.00
	Fire Risks. Tornado Aggregate.
Gross risks written.....	\$ 6,133,593 \$ 1,306,140 \$ 7,439,733
Gross premiums received.....	136,340.08 27,842.62 164,182.70
Losses paid, net.....	52,376.77 1,907.69 54,284.46
Losses incurred.....	62,095.50 62,095.50
Amount at risk.....	11,285,380 11,285,380

ANNUAL STATEMENT

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

THE CENTURY FIRE INSURANCE 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 thereof.

President, GEO. J. DELMEGE. Vice-President, E. A. NYE.
Secretary, JNO. J. BYNON. Financial Manager, R. N. DELMEGE.

[Incorporated, June 28, 1900, Commenced business, July 1, 1900.]

Home office, Clapp block.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 100,000.00
Amount of capital paid up in cash, \$25,000; surplus, \$5,000.....	30,000.00
Gross premiums received in cash, without any deduction (including premiums of previous years).....	\$ 3,485.46
Deduct only reinsurance, rebate, abatement and return premiums.....	89.89
Net cash actually received for premiums.....	\$3,395.57
Received for calls on capital.....	\$ 25,000.00
Surplus fund.....	5,000.00
Total.....	\$ 30,000.00
Aggregate amount of income actually received during the year in cash.....	\$ 33,395.57

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:	
Gross amount paid for losses.....	\$ 792.35
Deduct amounts received for salvages (on losses of the last or previous years) \$7.75, and from reinsurance in other companies, \$383.63.....	391.38
Net amount paid during the year for losses.....	\$ 400.97
Commissions or brokerage to agents, less received on reinsurances. Salaries, fees and all other charges, officers, \$1,941.28, clerks, \$319.45, other employes, \$717.82.....	2,000.42
Rents.....	2,978.55
Insurance department fees, art. and amd. art. of incorporation and agents' licenses, \$240.60; road expenses, \$1,058.58.....	180.00
Advertising, printing and stationery, \$787.96; legal expenses, \$50; furniture and fixtures, \$329.35; miscellaneous, \$191.46.....	1,299.18
	1,358.79

Other disbursements, viz.: Postage, \$256.84; internal revenue, \$142.85	399.69
Total expenditures during the year	\$ 8,617.60
Balances	\$ 24,777.97

LEDGER ASSETS

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

Mortgage loans on real estate, first liens	\$ 10,900.00
Cash in company's office, \$535.81; deposits in banks, \$13,342.16	13,877.97
Bills receivable, \$14,517.44; agents' debit balances, \$1,279.89, secured	15,797.33
Total	\$ 40,575.30

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$ 844.85
Total	\$ 39,730.45

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$ 154.24
Total	\$ 154.24
Gross assets	39,884.69
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, \$1,771.06; unearned premiums, (40 per cent)	\$ 708.42
Gross premiums (less insurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$16,128.91; unearned premiums (pro rata)	6,451.46
Total unearned premiums as computed above	\$ 7,159.88
Joint stock capital actually paid up in cash	\$ 25,000.00
Divisible surplus	7,724.81
Total	\$ 39,884.69

MISCELLANEOUS.

In force on the 31st day of December of the previous year: Written or renewed during the year	Fire risks.	Premiums thereon.
Total	\$ 431,601.65	\$ 19,205.31
Deduct those expired and marked off as terminated	22,050.00	724.22
In force at the end of the year	\$ 409,551.65	\$ 18,481.09
Deduct amount reinsured	31,825.00	520.36
Net amount in force	\$ 377,726.65	\$ 17,960.73
Largest amount written on any one risk, not deducting reinsurance, \$5,000: Windstorm only		

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Gross premiums covered.	charged less reinsur.
1900	One year or less	\$ 14,3181.65	\$ 2,176.49
1900	Three years	19,200.00	231.42
1900	Five years	46,509.00	1,065.30

1900	Six years	222,720.00	15,792.10
Totals		\$ 431,601.65	\$ 19,205.31
Grand totals		\$ 431,601.65	\$ 19,205.31

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?	\$ 14,517.44
Losses incurred during the year, fire	792.35
Total amount of company's stock owned by the directors at par value	81,000.00
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.

Gross risks written	\$431,601.65
Gross premiums received	19,205.31
Losses paid	430.97
Losses incurred	400.97
Amount at risk	377,726.65

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the DAIRY MUTUAL INSURANCE 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 thereof.

President, J. M. DANIELS.

Vice-President, J. R. HAMILL.

Secretary, W. S. FURNAS.

[Incorporated August 29, 1896. Commenced business August 29, 1896.]

Home office, Lisbon, Iowa.

CAPITAL STOCK.

(Mutual.)

INCOME DURING THE YEAR

Gross premiums received in cash, without any deduction (including \$3,723.33 premiums of previous years)	\$ 25,678.07
Deduct only reinsurance, rebate, abatement and return premiums	873.88
Total	\$ 24,804.19
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	30.23
Aggregate amount of income actually received during the year in cash	\$ 24,834.42

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$2,417.45 occurring in previous years)	\$ 15,575.40
Deduct amounts received from reinsurance in other companies	526.40
Deposit premiums returned	\$ 15,049.00
Salaries and allowances to agents	9.30

Rents.....	60.00
Salaries, fees and all other charges, officers, \$2,575; clerks, \$749; other employes, \$210; adjusters, \$188.35.....	3,722.35
Insurance department fees and agents' licenses.....	5.00
Advertising, printing and stationery, \$165.70; legal expenses, \$111.50; miscellaneous, \$392.37.....	669.57
Postage.....	177.90
Total expenditures during the year.....	\$ 19,693.12
Balances.....	\$ 5,141.30
LEDGER ASSETS.	
As per ledger accounts shown by the books at home office at close of business December 31st.	
Cash in Company's office, \$71.30; deposited in banks, \$5,070.....	\$ 5,141.30
Total.....	\$ 5,141.30
Total net ledger assets.....	\$ 5,141.30
NON-LEDGER ASSETS.	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 1,169.15
Net amount of uncollected premiums, not more than three months due.....	\$ 1,169.15
Gross premiums in course of collection December 31st, more than three months due.....	\$82.00
Deposit premium notes, \$29,153.47; assessment on same.....	23,933.24
Total admitted assets.....	\$ 30,243.69
NON-LEDGER LIABILITIES.	
Losses adjusted and unpaid; not yet due.....	\$ 2,007.86
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,227.64
Total amount of claims for losses.....	\$ 3,235.50
Net amount of unpaid losses.....	\$ 3,235.50
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	108.75
Total.....	\$ 3,344.25
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.....	\$1,899,145.00 \$ 33,923.05
Written or renewed during the year.....	1,037,899.00 28,024.77
Total.....	\$2,227,044.00 \$ 61,947.82
Deduct those expired and marked off as terminated.....	1,165,685.00 32,794.35
In force at the end of the year.....	\$1,061,359.00 \$ 29,153.47
Deduct amount reinsured.....	26,000.00 382.20
Net amount in force.....	\$1,035,359.00 \$ 28,771.27
Largest amount written on any one risk, not deducting reinsurance, .. \$ 3,000 1/2 reinsured.	

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amt. covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premiums unearned.
1900.....	One year or less.....	\$ 850,449.00	\$ 18,713.01	1/2	\$ 9,356.50
1899.....	Two years.....	23,460.00	1,128.70	1/4	282.17
1900.....	Two years.....	187,450.00	9,311.76	1/4	6,983.82
Totals.....		\$1,061,359.00	\$ 29,153.47		\$ 16,622.49

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?.....	None.
Net cash participating premiums received during the year.....	None.
Losses incurred during the year, fire.....	\$ 15,165.81
Total amount loaned to officers and directors.....	None.
Loaned to stockholders, not officers.....	None.
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.....	\$ 444,080.00
Gross premiums received.....	17,424.95
Losses paid.....	8,051.21
Losses incurred.....	5,633.76
Amount at risk.....	597,540.00

ANNUAL STATEMENT

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

DES MOINES INSURANCE COMPANY OF IOWA.

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

President, C. H. AINLEY. Secretary, THEO. F. GATCHEL.

[Commenced business, October, 1881.]

Home office, Corner Fourth and Locust streets, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	25,000.00
Amount of net ledger assets, December 31st of previous year.....	429,635.81

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31st.	
Gross premiums received in cash, without any deduction (including \$173,093.36 premiums of previous years).....	\$ 275,842.44
Deduct only reinsurance, \$19,501.00; rebate, abatement and return premiums, \$53,379.64.....	73,284.24

Net cash actually received for premiums.....	\$ 202,558.20
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 139,830.97
Received for interest on bonds and mortgages.....	3,561.85

IOWA INSURANCE REPORT.

Income received from all other sources, viz.: Rents, Interest on bills receivable, \$2,590.21.....	5,714.96	8,305.17
Aggregate amount of income actually received during the year in cash.....		\$ 214,425.22

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$11,534.94 occurring in previous years).....	\$ 120,333.88	
Deduct amounts received for salvages and from reinsurance in other companies.....	18,709.36	
Net amount paid during the year for losses.....	\$ 101,624.52	
Paid stockholders for interest or dividends.....	2,375.00	
Commissions or brokerage to agents, less received on reinsurances..	67,722.90	
Salaries and allowances to agents.....	18,532.04	
Taxes on real estate.....	1,194.26	
Insurance department fees and taxes on premiums, \$2,034.59; agents' licenses, \$2,296.59.....	2,296.59	
Advertising, printing and stationery, \$3,228.95; legal expenses, \$3,621.79; repairs and expenses on real estate, \$2,711.12.....	9,561.86	
Postage, \$2,340.83; general expense, \$2,799.19; revenue stamps, \$1,632.93.....	6,772.95	
Total expenditures during the year.....	\$ 210,080.12	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.		
Book value real estate, unincumbered, \$91,625.00; incumbered, \$25,000.00.....	66,625.00	
Mortgage loans on real estate, first liens.....	76,651.95	
Book value of bonds excluding interest.....	958.23	
Cash in company's office, \$2,259.87; deposited in banks, \$18,458.87.....	20,718.74	
Bills receivable not matured, \$262,369.46; agents' debit balances, \$7,451.09, secured.....	259,820.55	
Total net ledger assets.....	\$ 434,774.47	

NON-LEDGER ASSETS.

Interest due, \$449.16, and accrued, \$1,413.26, on mortgages.....	\$ 1,862.42	
Interest on bills receivable.....	1,906.25	
Rents accrued on company's property or lease.....	371.94	
Total.....	\$ 4,220.61	

Total admitted assets..... \$ 438,995.08

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 1,193.53	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,314.00	
Total amount of claims for losses.....	\$ 3,507.53	
Deduct reinsurance due or accrued.....	562.51	
Net amount of unpaid losses.....	\$ 2,945.02	
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, \$846,561.51; unearned premiums (40 per cent.).....	338,624.60	

IOWA INSURANCE REPORT.

All other liabilities, viz.: December reinsurance.....		1,694.04
Total amount of all liabilities.....		\$ 343,233.66
Joint stock capital actually paid up in cash.....	\$ 25,000.00	
Reserve or guaranty fund, represented by scrip, or otherwise.....	70,761.42	
Divisible surplus.....		95,761.42
Total.....		\$ 438,995.08

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.....	\$ 30,405,829	\$ 987,704.98
Written or renewed during the year.....	11,543,290	301,048.19
Total.....	\$ 41,949,119	\$ 1,288,753.17
Deduct those expired and marked off as terminated.....	17,058,434	406,376.01
In force at end of the year.....	\$ 24,890,685	\$ 882,377.16
Deduct amount reinsured.....	2,150,859	35,815.65
Net amount in force.....	\$ 22,739,826	\$ 846,561.51

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.....	\$ 112,306.47
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.....	\$ 11,543,290.00
Gross premiums received.....	301,048.19
Losses paid.....	120,333.88
Losses incurred.....	112,306.47
Amount at risk.....	24,890,685.00

ANNUAL STATEMENT

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

DUBUQUE FIRE AND MARINE INSURANCE 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 thereof.

President, THOS. CONNOLLY.

Vice-President, JNO. ELLWANGER.
Secretary, N. J. SCHRUP.

[Incorporated, July 18, 1883. Commenced business, July 18, 1883.]

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	100,000.00
Amount of net ledger assets, December 31st of previous year.....	392,334.70
Extended at.....	\$ 392,334.70

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross premiums written and renewed during the year.....	\$ 83,568.03	
Deduct reinsurance, rebate, abatement and return premiums.....	13,080.65	
Received for premiums other than perpetual.....	\$ 70,487.38	\$ 70,487.38
Rents from company's property.....		\$ 622.00
Interest on real estate mortgage loans, \$20,203.57; on other collateral loans, \$545.50.....		21,331.57
Interest and dividends on stocks and bonds, \$582.50.....		
Total rents and interest.....		\$ 21,953.57
Total income during the year.....		\$ 92,440.95
Total footings.....		\$ 484,775.66

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:		
Gross amount paid for losses (including \$6,003.22 occurring in previous years).....	\$ 35,352.50	
Deduct amounts received for salvages (on losses of the last or previous years,) \$35.92; and from reinsurance in other companies, \$4,303.11.....	4,339.03	
Net amount paid during the year for losses.....	\$ 31,013.47	
Paid stockholders for interest or dividends; (amount declared during the year).....	15,000.00	
Commissions or brokerage to agents, less received on reinsurance.....	16,568.01	
Salaries and allowances to agents, special agent's salary and expense.....	3,567.36	
Rents.....	720.00	
Salaries, fees and all other charges; officers, \$4,000; clerks, \$3,000.....	7,000.00	
Taxes on premiums, \$1,468.67; on real estate, \$48.46.....	1,457.13	
Advertising, printing and stationery.....	2,216.75	
Losses on sales or maturity of ledger assets.....	500.00	
Total expenditures during the year.....	78,042.72	
Balances.....		\$ 406,732.93

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.		
Book value real estate, unnumbered.....	\$ 3,000.00	
Mortgage loans on real estate, first liens.....	261,753.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	10,560.00	
Book value of bonds excluding interest, \$2,000; and stocks, \$20,000.....	22,000.00	
Cash in company's office, \$504.38; deposited in banks, \$90,441.26.....	90,945.64	
Bills receivable, \$13,344.77; agents' debit balances, \$5,285.94.....	18,630.71	
Total.....	\$ 406,889.35	
Deduct ledger liabilities:		
Agents' credit balances.....	156.42	
Total net ledger assets.....		\$ 406,732.93

NON-LEDGER ASSETS.

Interest due, \$2,779.36, and accrued, \$7,684.15, on mortgages.....	\$ 10,463.51	
Interest accrued on collateral loans.....	462.89	
Interest accrued on other assets.....	922.00	
Total.....	\$ 11,848.40	
Cash in Dubuque National bank (local agency commission).....	3,040.35	
Gross assets.....		\$ 421,621.61

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 5,000.00	\$ 5,000.00
Total 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, \$4,684.51; unearned premiums, 50 per cent.....	22,342.25	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$129,149.81; unearned premiums, pro rata.....	67,626.94	
Total unearned premiums as computed above.....	\$ 89,969.19	
All other liabilities, viz.: Reserve for taxes and all other liabilities.....	10,000.00	
Total amount of all liabilities.....	\$ 104,969.19	
Joint stock capital actually paid up in cash.....	\$ 100,000.00	
Reserve or guaranty fund, represented by scrip, or otherwise.....	216,652.49	
Divisible surplus.....	\$ 316,652.49	
Total.....	\$ 421,621.66	

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.....	\$ 10,463,796	\$ 175,159.21
Written or renewed during the year.....	5,542,253	83,568.03
Total.....	\$ 16,005,959	\$ 258,727.24
Deduct those expired and marked off as terminated.....	5,562,099	84,892.92
In force at the end of the year.....	\$ 10,443,860	\$ 173,834.32
Largest amount written on any one risk not deductible re-insurance.....		\$ 5,000.00

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amt. covered.	Gross premiums charged less reins.	Fraction unearned.	Amount of premiums unearned.
1900.....	One year or less.....	\$ 3,070,621	\$ 44,684.51	1-2	\$ 22,342.25
1908.....	Three years.....	1,081,420	14,976.67	1-6	2,496.11
1909.....	Three years.....	1,107,761	14,352.04	1-2	7,176.02
1900.....	Three years.....	1,146,720	14,194.68	5-6	21,528.80
Totals.....		\$ 3,425,901	\$ 43,543.39	1-8	\$ 21,500.93
1906.....	Five years.....	\$ 532,757	\$ 13,264.22	1-10	\$ 1,326.42
1907.....	Five years.....	702,440	15,684.14	3-10	4,705.24
1908.....	Five years.....	819,577	16,525.80	1-2	8,262.90
1899.....	Five years.....	985,442	21,526.87	7-10	15,028.40
1900.....	Five years.....	906,922	18,621.39	9-10	16,762.85
Totals.....		\$ 3,947,338	\$ 85,626.42		\$ 46,126.01
Grand totals.....		\$ 10,443,860	\$ 173,834.32		\$ 89,969.19

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.....	\$ 8,570.60
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.....	34,318.86

Total amount of the company's stock owned by the directors at par value	65,000.00
Total amount loaned to officers and directors, \$2,560; loaned to stockholders, not officers, \$500.....	3,060.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 3,978,735
Gross premiums received.....	62,449
Losses paid.....	21,797
Losses incurred.....	23,394
Amount at risk.....	7,443,503

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
FARMERS INSURANCE 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 thereof.

President, J. H. SMITH.

Vice-President, S. T. BERRY.

Secretary, JOHN B. HENDERSON.

[Incorporated October, 1860 Commenced business October, 1860.]

Home office, Cedar Rapids, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 100,000
Amount of capital paid up in cash.....	100,000

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$94,995.45 premiums of previous years).....	\$ 327,016.74
Deduct only reinsurance, rebate, abatement and return premiums.....	39,518.44
Net cash actually received for premiums.....	\$ 267,498.30
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 88,418.61
Received for interest on bonds and mortgages.....	\$ 12,723.49
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	6,141.75
Income received from all other sources, viz.: Rents.....	2,074.20
Aggregate amounts of income actually received during the year in cash.....	\$ 288,437.74

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$8,872.46 occurring in previous years).....	\$ 116,838.24
Deduct amounts received for salvages and from reinsurance in other companies.....	6,693.15
Net amount paid during the year for losses.....	\$ 110,145.09
Paid stockholders for interest or dividends.....	10,000.00
Commissions or brokerage to agents.....	62,302.08
Salaries, fees and all other charges.....	41,941.97
Taxes.....	3,821.84
Insurance department fees and agents' licenses.....	497.70

Advertising, printing and stationery, legal expenses, repairs and expenses on real estate, furniture and fixtures, miscellaneous.....	23,154.82
Total expenditures during the year.....	\$ 251,863.50

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 51,402.12
Mortgage loans on real estate, first liens.....	260,205.34
Book value of bonds excluding interest, \$4,000; and stocks, \$38,565....	42,565.00
Cash in company's office, \$2,375.70; deposited in banks, \$85,825.16....	88,200.86
Agents' debit balances, net.....	14,802.87
Bills receivable, not due, \$89,536.34; not over six months past due, \$5,426.95.....	94,963.29
Total.....	\$ 552,139.48
Total net ledger assets.....	\$ 552,139.48

NON-LEDGER ASSETS.

Interest due, \$21,636.77, and accrued, \$11,167.86 on mortgages.....	\$ 32,804.63
Interest accrued on bonds and stocks.....	180.00
Rents.....	148.00
Total.....	\$ 33,132.63
Gross assets.....	\$ 585,272.11

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 1,115.38
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	3,077.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,500.00
Total amount of claims for losses.....	\$ 5,692.38
Deduct reinsurance due or accrued.....	549.59
Net amount of unpaid losses.....	\$ 5,142.79
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$42,865.30; unearned premiums (forty per cent).....	\$ 17,146.12
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$924,958.76; unearned premiums (forty per cent).....	369,983.50
Total unearned premiums as computed above.....	\$ 387,129.62
All other liabilities, viz.: Deferred commissions and policy fees.....	6,129.80
Total amount of all liabilities.....	\$ 398,402.21
Joint-stock capital actually paid up in cash.....	\$ 100,000.00
Divisible surplus.....	86,869.90
Total.....	\$ 585,272.11

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line five under this heading in last year's statement.....	\$ 42,615,159	\$ 966,228.93
Written or renewed during the year.....	13,372,509	288,279.14
Total.....	\$ 55,987,668	\$ 1,254,508.07

Deduct those expired and marked off as terminated.....	12,226,816	270,659.18
In force at the end of the year.....	\$ 43,760,852	\$ 983,848.89
Deduct amount reinsured.....	747,741	16,024.83
Net amount in force.....	\$ 43,013,111	\$ 967,824.06
Largest amount written on any one risk, not deducting reinsurance.....	\$	10,000

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amount covered.	Gross premiums charged less reinsur.	Fraction unearned.	Amount of premiums unearned.
1900.....	One year or less.....	\$ 2,677,547	\$ 42,865.30	½	\$ 21,432.65
1899.....	Two years.....	33,817	353.22	¾	88.30
1900.....	Two years.....	31,213	242.40	¾	181.80
1898.....	Three years.....	1,486,072	21,193.01	1-6	3,512.17
1899.....	Three years.....	1,556,959	21,729.27	½	10,864.63
1900.....	Three years.....	1,657,106	23,487.74	5-6	19,573.11
1897.....	Four years.....	17,990	302.25	¾	37.78
1898.....	Four years.....	49,460	868.89	¾	325.83
1899.....	Four years.....	19,585	311.32	¾	194.57
1900.....	Four years.....	36,720	620.21	¾	542.68
1896.....	Five years.....	5,584,968	138,714.24	1-10	13,871.42
1897.....	Five years.....	6,280,530	154,353.46	3-10	46,366.03
1898.....	Five years.....	7,071,433	170,632.23	½	85,316.11
1899.....	Five years.....	9,125,176	212,753.04	7-10	148,927.12
1900.....	Five years.....	8,132,275	195,412.31	9-10	175,880.07
Totals.....		\$ 43,760,851	\$ 983,848.89		\$ 527,074.27

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.....	\$ 112,158.16
Total amount of the company's stock owned by the directors at par value.....	84,750.00
Total amount loaned to officers and directors.....	32,806.00
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.....	\$ 13,372,509.00
Gross premiums received.....	288,279.14
Losses paid.....	1,6838.24
Losses incurred.....	112,158.16
Amount at risk.....	43,760,852.00

ANNUAL STATEMENT

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

FIDELITY INSURANCE 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 thereof.

President, JOHN COOPER.

First Vice-President, R. J. MCKEE.

Secretary, A. L. TULLIS.

[Incorporated, March 1893. Commenced business, March 1893.]

Home office, Observatory Building, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	25,000.00
Amount of net ledger assets, December 31st of previous year.....	105,180.27

Extended at..... \$ 105,180.27

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction.....	\$ 50,959.56
Received for interest on bonds and mortgages, \$1,163.13; reinsurance, \$5,343.02; proceeds sale of loan, \$1,015.83.....	7,521.98
Proceeds tax certificate, \$319.27; proceeds of judgment, \$125.65; received Jno. Cooper loan, \$2,000.00.....	2,444.92
Income received from all other sources viz: Rents, \$179.00; mileage rebate, \$76.28; sundry items, \$204.58; agents' collections, \$429.75; return premiums, \$4.56; salvage, \$191.08.....	1,085.25
Received bills payable.....	4,875.00
Aggregate amount of income actually received during the year..	\$ 66,886.71

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$15,398.14 occurring in previous years,.....)	\$ 41,260.32
Deduct amounts received for salvages (on losses of the last or previous years), \$191.08; and from reinsurance in other companies, \$7,819.25.....	8,010.33
Net amount paid during the year for losses.....	\$ 33,249.99
Paid reinsurance to other companies.....	4,836.78
Commissions or brokerage to agents, less received on reinsurances, cash commissions, \$1,982.35; Cr. commissions, \$12,444.50.....	14,426.85
Bills payable, \$5,600.00; return premiums, \$1,619.73.....	7,219.73
Rents (including \$755.00 for companies use of own buildings).....	755.00
Salaries, fees and traveling expenses.....	12,153.92
Taxes on premiums, \$283.02; on real estate, \$396.57.....	679.59
Insurance department fees and agents' licenses.....	211.00
Advertising, printing and stationery, \$1,047.22; legal expenses, \$137.75.....	1,184.97
Rating bureau.....	600.48
Interest.....	266.63
Revenue, \$332.50; postage, \$545.55; office expense, \$699.89; exchange, \$20.96.....	1,598.90
Total expenditures during the year.....	\$ 77,183.84

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 10,475.00
Mortgage loans on real estate, first liens.....	6,378.87
Loans secured by pledge of bonds, stocks or other collateral.....	4,365.67
Book value of bonds excluding interest and stocks.....	2,500.00
Cash in company's office, \$2,548.95; deposited in banks, \$10.33.....	2,559.28
Bills receivable.....	57,457.37
Bills receivable not more than six months past due.....	1,819.19
Total.....	\$ 85,555.38

DEDUCT LEDGER LIABILITIES

Agents' credit balances, \$776.54; borrowed money, \$4,775.01.....	\$ 5,551.55
Total net ledger assets.....	\$ 80,003.83

NON-LEDGER ASSETS.

Interest due, \$345.58; and accrued, \$186.66, on mortgages.....	\$ 532.24
Bills receivable.....	265.47

Taxes due.....	110.06	
Mileage due.....	227.06	
Total.....		\$ 1,134.83
Due from others.....		20.75
L. J. Moore estate.....		417.24
Net premiums in course of collection December 31st, not more than three months due.....		5,027.71
Judgments, \$3,464.81 @ 25 per cent.; \$866.20; due from reinsurance companies, \$2,890.31.....		3,756.51
Gross Assets.....		\$ 90,360.87

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid; not yet due.....	\$ 1,595.10	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	215.79	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,545.00	
Total amount of claims for losses.....	\$ 5,355.89	
Deduct reinsurance due or accrued.....	25.00	
Net amount of unpaid losses.....	\$ 5,330.89	\$ 5,330.89
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$139,384.48; unearned premiums (40 per cent).....	\$ 55,753.79	
Total unearned premiums as computed above.....		\$ 55,753.79
Cash dividends remaining unpaid to stockholders.....	\$ 41.00	
Salaries, expenses, etc., due or accrued.....	3,575.68	
Reinsurance premiums.....	611.86	
All other liabilities, viz: Due Iowa National Bank.....	47.65	\$ 4,276.19
Total amount of all liabilities.....		\$ 65,360.87
Joint stock capital actually paid up in cash.....		25,000.00
Total.....		\$ 90,360.87

MISCELLANEOUS.

	Fire Risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 in last year's statement.....	\$ 6,935.609	\$ 157,681.00
Written or renewed during the year.....	4,987.820	84,735.20
Total.....	\$ 11,923.429	\$ 242,416.20
Deduct those expired and marked off as terminated.....	\$ 3,568.602	\$ 95,267.71
In force at the end of the year.....	8,354.827	147,148.49
Deduct amount reinsured.....	484.517	7,764.01
Net amount in force.....	\$ 7,870.310	\$ 139,384.48

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 29,237.28
Total amount of the company's stock owned by the directors at par value.....	90,000.00
Total amount loaned to officers and directors.....	4,365.67
Gross risks written.....	4,987,820.00
Gross premiums received.....	84,735.20
Losses paid.....	41,260.32
Losses incurred.....	29,237.28
Amount at risk.....	7,870,310.00

ANNUAL STATEMENT

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

HAWKEYE INSURANCE 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 thereof.

President, JAMES CALLANAN. Vice-President and General Manager, W. D. SKINNER.
Secretary, W. C. COLE.

[Incorporated March 15, 1865. Commenced business March 15, 1865.]

Home office, 207 and 209 Fourth street.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$ 75,000.00
Amount of capital paid up in cash.....	25,000.00

INCOME DURING THE YEAR.

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

Gross premiums received in cash, without any deduction (including \$124,939.47 premiums of previous years.....)	\$312,101.55
Deduct only reinsurance, rebate, abatement and return premiums.....	45,941.76
	\$ 266,159.79
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 119,127.76
Received for interest on bonds and mortgages.....	\$ 18,717.15
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	2,131.28
Income received from all other sources, viz: Rents.....	1,653.22
Aggregate amount of income actually received during the year in cash.....	\$288,661.44

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$3,827.47, occurring in previous years).....	\$ 116,887.96
Deduct amounts received for salvages (on losses of the last or previous years) \$425.00; and from reinsurance in other companies, \$11,065.86.....	11,490.86
Net amount paid during the year for losses.....	\$105,397.10
Paid stockholders for interest or dividends.....	30,000.00
Commissions or brokerage to agents.....	65,048.97
Salaries, fees and all other charges, officers, \$10,940.18; clerks, 22,513.47;.....	33,453.65
Taxes on premiums, \$3,618.15; on real estate, \$1,071.78; on other investments, \$1,282.42.....	5,972.35
Insurance department fees and agents' licenses, \$375.50;.....	375.50

Advertising, printing and stationery, \$4,504.11; legal expenses, \$1,451.37; repairs and expenses on real estate, \$150.35; expressage and telegrams, \$392.58; revenue stamps, \$1,664.19; postage, \$2,706.13; traveling expenses, \$4,141.79; other disbursements, \$3,674.67	18,775.19
Total expenditures during the year	\$259,022.76

LEDGER ASSETS

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

Book value real estate unincumbered, \$64,222.48	\$ 64,222.48
Mortgage loans on real estate, first liens, \$330,765.85	330,765.85
Loans secured by pledge of bonds, stocks or other collateral	8,466.20
Book value of stocks	6,795.00
Cash in company's office, \$12,554.05; deposited in banks, \$57,983.71 ..	70,537.76
Bills receivable, not matured	150,352.78
Bills receivable past due and all interest and cash thereon	102,735.66
Total	\$ 733,775.73

NON-LEDGER ASSETS.

Interest due, \$3,686.87, and accrued, \$3,927.25 on mortgages	\$ 7,614.12
Interest accrued on collateral loans	100.10
Interest accrued on other assets	4,081.71
Rents accrued on company's property or lease	387.56
Total	\$ 12,183.49
Gross premiums in course of collection December 31st	23,441.26
Personal property owned by the company	6,121.29
Gross assets	\$775,521.77

DEDUCT ASSETS NOT ADMITTED.

One share Mutual Telephone stock	\$ 45 00
One share Auditorium stock	50 00
Personal property owned by the company	6,121.29
Loans on personal security, endorsed or not, and interest thereon ..	568.26
Bills receivable past due and all interest and cash thereon	102,735.66
Total	\$ 109,520.21
Total admitted assets,	\$ 666,001.56

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 4,390.51
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,100.00
Total amount of claims for losses	5,490.51
Deduct reinsurance due or accrued	1,674.60
Net amount of unpaid losses	\$ 3,815.91
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$193,884.13; unearned premiums, 40 per cent	\$ 77,537.65
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$819,405.77; unearned premiums 40 per cent	327,762.31
Total unearned premiums as computed above,	\$ 405,299.96
Total amount of all liabilities	\$ 409,115.87

Joint stock capital actually paid up in cash	25,000.00
Divisible surplus	231,885.69
Total	\$ 666,001.56

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	\$44,177,433	\$1,018,701.79
Written or renewed during the year	14,148,026	305,692.09
Total	\$ 58,325,459	1,354,393.88
Deduct those expired and marked off as terminated	12,175,666	264,767.53
In force at the end of the year	\$ 46,149,793	\$1,089,626.35
Deduct amount reinsured	3,269,020	76,376.45
Net amount in force	\$42,880,773	\$1,013,249.90
Largest amount written on any one risk, not deducting reinsurance		2,500 00

SCHEDULE OF REINSURANCE IN OTHER COMPANIES.

	Premiums.	Amt. Ins.
St. Paul Fire and Marine	\$ 46,945.85	\$ 2,016,873
Niagara	29,430.60	1,252,147
Totals	\$ 76,376.45	\$ 3,269,020

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?	\$ 46,844.43
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.
Balance of scrip outstanding and delivered to policy-holders	None.
Scrip not actually delivered	None.
Scrip dividends declared during the year	None.
Net cash participating premiums received during the year	None.
Limit of scrip accumulation, before any redemption	None.
Losses incurred during the year	\$ 105,385.54
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	\$ 14,148,026
Gross premiums received	305,692.09
Losses paid	105,397.10
Losses incurred	105,385.54
Amount at risk	46,149,793

ANNUAL STATEMENT

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

IOWA HOME INSURANCE 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 thereof.

President, PETER KIENE.

1st Vice-President, FRANK W. COATES.

Secretary, JAMES A. HAYES,

[Incorporated, May 15, 1899 Commenced business, May 16, 1899.]

Home office, Rooms 210-212 Security Building, Dubuque, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash, \$25,000; surplus \$5,000.....	30,000.00
Amount of net ledger assets, December 31st of previous year.....	32,526.23
Extended at.....	\$ 32,526.23

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31st.	
Gross premiums received in cash, without any deduction (including \$1,116.07 premiums of previous years).....	\$ 16,624.68
Deduct only reinsurance, rebate, abatement and return premiums....	1,638.69
Deduct gross premiums and bills in course of collection at this date....	1,820.47
Net cash actually received for premiums.....	\$ 13,165.52
Bills and notes received during the year for premiums, remaining unpaid.....	\$13,165.52
Received for interest on bonds and mortgages.....	\$ 1,847.47
Total income during the year.....	15,012.99
Aggregate amount of income actually received during the year in cash.....	\$ 47,539.22

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st	
Gross amount paid for losses (including \$29 occurring in previous years).....	\$ 3,675.63
Deduct amounts received for salvages (on losses of the last or previous years), and from reinsurance in other companies.....	33.00
Net amount paid during the year for losses.....	\$ 3,642.63
Commissions or brokerage to agents, less received on reinsurances....	2,945.80
Rents (including for company's use of own buildings) less from subleases.....	360.00
Salaries, fees and all other charges; clerks, \$906.65; other employees, \$1,080.....	1,986.65
Taxes on premiums.....	82.34
Insurance department fees and agents' licenses.....	62.50
Advertising, printing and stationery, \$1,071.27; miscellaneous, \$554.82	1,626.09
Total expenditures during the year.....	10,706.01
Balances.....	\$ 36,833.21

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Mortgage loans on real estate, first liens.....	\$ 31,620.00
Cash in company's office, \$487.50; deposited in banks, \$4,654.95.....	5,142.45
Agents' debit balances, \$1,820.47 secured.....	1,820.47
Total.....	\$ 38,582.92
Deduct ledger liabilities:	
Agents' credit balances.....	98.74
Total net ledger assets.....	\$ 38,484.18

NON-LEDGER ASSETS.

Interest accrued, \$636.66 on mortgages.....	\$ 636.66
Total.....	636.66
Total admitted assets.....	\$ 39,120.84

NON-LEDGER LIABILITIES.

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, \$7,240.08; unearned premiums, 40 per cent.....	\$ 2,896.03
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$10,681.92; unearned premiums, 40 per cent.....	4,272.77
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....	7,168.80
Total unearned premiums as computed above.....	\$ 7,168.80
Joint stock capital actually paid up in cash.....	\$ 25,000.00
Divisible surplus.....	6,952.04
Total.....	\$ 39,120.84

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.....	\$ 635,565	\$ 8,076.10
Written or renewed during the year.....	1,156,780	15,508.61
Total.....	\$ 1,792,345	\$ 23,584.71
Deduct those expired and marked off as terminated.....	393,635	4,794.60
In force at the end of the year.....	\$ 1,398,710	\$ 18,790.11
Deduct amount reinsured.....	65,275	868.11
Net amount in force.....	\$ 1,333,435	\$ 17,922.00
Largest amount written on any one risk, not deducting reinsurance.....		5,250

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amount covered.	Gross premiums charged less reinsur.	Fraction unearned.	Amount of premiums unearned.
1900.....	One year or less.....	\$ 553,425	\$ 7,234.81	½	\$ 3,617.40
1899.....	Two years.....	129,250	1,369.23	¾	342.30
1900.....	Three years.....	190,660	2,031.46	¾	338.58
1899.....	Four years.....	152,565	2,515.31	5-6	314.41
1900.....	Five years.....	307,535	4,771.19	¾	477.11
Totals.....		\$ 1,333,435	\$ 17,922.00		\$ 5,089.80

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, \$3,503.80; tornado, \$138.83.....	\$ 3,642.63
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.....	\$ 1,156,780.00	\$ 86,700.00	\$ 1,243,480.00
Gross premiums received.....	14,951.73	556.88	15,508.61
Losses paid.....	3,503.80	138.83	3,642.63
Losses incurred.....	3,503.80	138.83	3,642.63

ANNUAL STATEMENT

For the year ending December 31, 1900, of the conditions and affairs of the
IOWA MERCHANTS MUTUAL INSURANCE 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 thereof.

President, B. F. DOUGHTY. First Vice-President, J. K. PRUGH.
Secretary, A. A. SMITH.

[Incorporated, March 24, 1893. Commenced business, April 3, 1893.]

Home office, 419 Fourth street, Sioux City, Iowa.

INCOME DURING YEAR.

Gross premiums received in cash, without any deduction.....	\$ 16,257.68
Deduct only reinsurance, rebate, abatement and return premiums...	274.95
Net cash actually received for premiums.....	\$ 15,982.73
Income received from all other sources, viz: Rents, fees.....	29.74
Aggregate amount of income actually received during the year in cash.....	\$ 16,012.47

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:	
Gross amount paid for losses (including \$5,890.03 occurring in previous years).....	\$ 8,418.91
Net amount paid during the year for losses.....	\$ 8,418.91
Commissions or brokerage to agents, less received on reinsurances...	2,257.23
Rents.....	330.00
Salaries, fees and all other charges; officers, \$1,449.12; clerks, \$796.90;	2,246.02
Taxes on premiums.....	56.10
Insurance department fees and agents' licenses.....	71.02
Advertising, printing and stationery, \$172.66; legal expenses, \$297.41;	
miscellaneous, \$557.70.....	1,027.77
Other disbursements, viz.: On bill payable.....	800.00
Total expenditures during the year.....	\$ 15,207.05

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Cash in company's office, \$174.63; deposited in banks, \$1,423.66.....	\$ 1,598.29
Total net ledger assets.....	\$ 1,598.29
Gross premiums in course of collection December 31st, not more than six months due.....	1,679.05
Premium notes, less amount collected thereon.....	\$ 55,413.47
Furniture, fixtures, etc.....	1,065.00
Premium notes listed as assets according to ruling of auditor of state.	26,304.91

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	1,065.00
Gross assets.....	20,647.25
Total admitted assets.....	\$ 29,582.25

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 3,439.71
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	548.81
Net amount of unpaid losses.....	\$ 3,988.52
All other liabilities, viz.: Borrowed money.....	5,200.00
Total amount of all liabilities.....	\$ 9,188.57

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.....	\$ 2,254,267	\$ 105,564.42
Written or renewed during the year.....	599,664	21,587.73
Total.....	\$ 2,853,931	\$ 127,152.15
Deduct those expired and marked off as terminated.....	868,489	38,896.98
Net amount in force.....	\$ 1,985,442	\$ 88,255.17

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.....	\$ 4,307.06

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 599,664
Gross premiums received.....	21,587
Losses paid.....	8,418
Losses incurred.....	4,307
Amount at risk.....	1,985,442

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
IOWA STATE FIRE INSURANCE 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 thereof.

President, SAMUEL E. CAREY. First Vice-President, WILLIAM LOGAN.
Secretary, HOWARD TUCKER.

[Incorporated January, 1855. Commenced business July, 1855.]

Home office, No. 200 Main Street, Keokuk, Iowa.

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction.....	\$ 273,564.04
Deduct only reinsurance, rebate, abatement and return premiums.....	28,150.32
Net cash actually received for premiums.....	\$ 245,413.72
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 253,442.68

Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	2,077.00
Income received from all other sources, viz Expense, judgments and policy and survey fees.....	512.10
Aggregate amount of income actually received during the year in cash.....	\$ 248,602.82
DISBURSEMENTS DURING YEAR	
As shown by the books at home office at close of business December 31st:	
Gross amount paid for losses (including \$5,751.18 occurring in previous years).....	99,648.84
Deduct amounts received for salvages and from reinsurance in other companies.....	9,243.48
Net amount paid during the year for losses.....	\$ 90,405.36
Commissions or brokerage to agents, less received on reinsurances; Salaries, fees and all other charges, officers (\$23,000.30); clerks (\$15,269.14); other employees (\$3,336.44).....	39,068.16
Taxes on premiums, \$2,223.83; on real estate, \$14.62.....	41,605.58
Insurance department fees and agents' licenses.....	2,365.45
Advertising, printing and stationery, \$3,575.78; legal expenses, \$70.00; repairs and expenses on real estate, \$342.80; furniture and fixtures, \$295.40; miscellaneous, \$11,834.26.....	545.35
	16,748.24
Total expenditures during the year.....	\$ 109,718.14

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31.	
Book value real estate, unincumbered.....	\$ 8,000.00
Cash in company's office, \$435.79; deposited in banks, \$109,632.46.....	110,068.25
Name, banks and amounts:	
State Central Savings Bank.....	\$ 60,000.00
Kookuk National Bank.....	49,632.46
Cash notes, not more than 6 months, \$1,154.57; not matured, \$7,953.96; bills receivable, \$9,108.53; agents' debit balances, \$2,739.84.....	11,848.37
Bills receivable, bank certificate.....	25,000.00
Total net ledger assets, as per balances on page 1.....	\$ 190,916.62

NON-LEDGER ASSETS.

Face of premium notes, \$1,201,522.67, less assessments on same, \$585,213.24; balance, \$616,309.43	
Present value of above notes at term short rates, computed as per directions in Auditor's letter of Dec. 22, 1900.....	\$ 381,822.44
Total.....	\$ 381,822.44
Gross premiums in course of collection December 31, not more than six months due.....	\$ 12,128.71
Gross premiums in course of collection December 31, more than three months due.....	16,710.03
Total admitted assets.....	\$ 548,867.77

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	None.
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$ 2,304.00
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	1,000.00
Total amount of claims for losses.....	3,304.00
Deduct reinsurance, due or accrued.....	500.00
Net amount of unpaid losses.....	\$ 2,804.00

All other liabilities, viz: Unearned portion of short note policies.....	20,306.55
Total amount of all liabilities.....	\$ 23,110.55

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.....	\$30,547,400.06	\$ 1,249,207.95
Written or renewed during the year.....	9,733,988.46	321,293.42
Total.....	\$40,281,388.55	1,570,501.37
Deduct those expired and marked off as terminated.....	6,509,505.83	282,359.90
In force at the end of the year.....	\$33,771,882.69	\$ 1,288,231.47
Deduct amount reinsured.....	2,163,139.33	26,290.31
Net amount in force.....	\$31,608,743.36	\$ 1,261,941.10

Largest amount written on any one risk, not deducting reinsurance, \$6,000.00, No. 401246.

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, \$91,974.29; tornado, \$4,227.37..... \$ 96,201.66

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Gross risks written.....	\$7,050,973.13
Gross premiums received.....	248,230.79
Losses paid.....	86,289.59
Losses incurred.....	82,207.15
Amount at risk.....	31,608,743.36

ANNUAL STATEMENT

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

MERCHANTS' AND BANKERS' MUTUAL FIRE INSURANCE 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 thereof.

President, W. W. LYONS. First Vice-President, W. L. READ.
 Secretary, CHAS. E. CAMPBELL. Second Vice-President, WILLARD SICOR.

[Incorporated March 7, 1885. Commenced business March 19, 1885.]

Home office, 608 Crocker Building, Des Moines.

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction, (including premiums of previous years).....	\$ 24,548.90
Deduct only reinsurance, rebate, abatement and return premiums.....	13,752.57
Net cash actually received for premiums.....	\$ 10,796.33
Guaranty fund.....	3,500.00
Aggregate amount of income actually received during the year in cash.....	\$ 14,296.33

DISBURSEMENTS DURING YEAR

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

Gross amount paid for losses (including \$683.82, occurring in previous years)	\$ 13,916.03	
Deduct amounts received for salvages (on losses of the last or previous years), \$75; and from reinsurance in other companies, \$7,255.05	7,330.05	
Net amount paid during the year for losses	\$ 6,685.98	
Deposit premiums returned	212.95	
Commissions or brokerage to agents, less received on reinsurances ..	1,740.00	
Rents (including company's use of own buildings) less \$117.50 from sub-leases	310.00	
Salaries, fees and all other charges: Officers, \$2,848.54; clerks, \$1,081.40; other employees, \$525	4,454.94	
Taxes on premiums	255.99	
Insurance department fees and agents' licenses	123.50	
Advertising, printing and stationery, \$779.92; legal expenses, \$59.75; furniture and fixtures, \$27.14; miscellaneous, \$272.05;	1,138.87	
Other disbursements	7.00	
Traveling expense, \$87.37; revenue, \$256.50; postage, \$433.89	1,497.76	
Total expenditures during the year	\$ 16,326.99	
Balances	\$ 5,327.52	

LEDGER ASSETS

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

Cash in company's office, \$104.14; deposited in banks, \$5,223.38	\$ 5,327.52
Bills receivable, \$657.98; agents' debit balances, \$625.60;	1,283.58
Total	\$ 6,611.10

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$ 254.84	
Total net ledger assets	\$6,356.26	
Gross premiums in course of collection December 31st, not due, less amounts paid	\$ 66,369.50	
Deduct to comply with rule of auditor of state	28,661.97	
Gross premiums in course of collection December 31st, not more than six months due	\$ 2,305.40	37,704.53
.....		1,112.70
Gross assets	\$ 45,213.49	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	None.	
Losses in process of adjustment, or in suspense, including all reported losses	1,724.10	
Losses resisted (not outlawed), including interest, cost and other expenses thereon	1,600.00	
Total amount of claims for losses	\$ 3,324.10	
Deduct reinsurance due or accrued	3,100.00	
Net amount of unpaid losses	224.10	
Reinsurance premiums	334.83	
Total amount of all liabilities	\$ 578.93	
Reserve or guaranty fund, represented by scrip or otherwise	17,948.79	
Total	\$ 18,507.72	

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	\$4,006,382.69	\$185,322.06
Written or renewed during the year	1,749,074.29	51,944.21
Total	\$5,755,456.98	\$237,266.27
Deduct those expired and marked off as terminated	1,276,431.32	86,327.26
In force at the end of the year	\$4,479,025.66	\$150,939.01
Deduct amount reinsured	549,077.84	33,814.92
Net amount in force	\$3,930,007.82	\$117,124.09

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	\$ 140,343.21
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.
Total amount loaned to officers and directors, none; loaned to stockholders, not officers	None.
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	\$1,749,074.29
Gross premiums received	51,944.21
Losses paid	13,915.86
Losses incurred	16,556.31
Amount at risk	117,124.09

ANNUAL STATEMENT.

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

MILL OWNERS MUTUAL FIRE INSURANCE 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 thereof.

President, HERMON D. ST. JOHN. First Vice-President, H. J. BENSON.
Secretary, J. G. SHARP.

[Incorporated, 1875, Reincorporated, 1889. Commenced business, April 1875 and March 1889.]

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year	\$ 71,213.51
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INCOME DURING YEAR.

Received for premiums other than perpetuals	\$ 165.00
Deposit premiums, received on perpetual risks	12,304.54
Interest on real estate mortgage loans	\$ 2,861.71
Interest and dividends from all other sources	298.35
Total rents and interest	\$ 3,150.06
Assessments	48,985.79
Total income during the year	61,605.39
Total footings	\$ 135,818.90

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses	\$ 19,927.45	
Net amount paid during the year for losses	\$ 19,927.45	\$ 19,927.45
Deposit premiums returned		3,320.13
Commissions or brokerage to agents, less received on reinsurances ..		933.59
Rents		420.00
Salaries, fees and all other charges, officers, \$5,679.29; clerks, \$1,318; other employees, \$1,500		8,497.29
Taxes on premiums		199.84
Insurance department fees and agents' licenses, \$70.50; Municipal licenses, \$18.10		88.60
Advertising printing and stationery, \$486.88; legal expenses, \$156.00 ..		642.88
Furniture and fixtures, \$24.28; miscellaneous, \$183.56		407.84
Other disbursements, viz.: postage, travel expense and telegraphing ..		2,596.27
Total expenditures during the year	\$ 37,033.89	
Balances	\$ 98,785.01	

LEDGER ASSETS.

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

Mortgage loans on real estate, first liens	\$ 67,600.00
Deposited in banks	31,185.01
Total net ledger assets, as per balances on page 1	\$ 98,785.01

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 1,113.42
Gross premiums in course of collection December 31st, not more than three months due	210.00
Deposit notes subject to assessments	135,524.45
Gross assets	\$ 235,632.88
Total admitted assets	\$ 235,632.88

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 14,500
Net amount of unpaid losses	\$ 14,500

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	\$ 2,732,050	\$ 120,416.35
Written or renewed during the year	581,250	22,359.35
Total	\$ 3,313,300	\$ 142,775.70
Deduct those expired and marked off as terminated	\$ 155,700	\$ 7,251.25
In force at the end of the year	3,157,600	135,524.45
Net amount in force	\$ 3,157,600	\$ 135,524.45
Largest amount written on any one risk, not deducting reinsurance ..		\$ 10,000

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year	Term.	Amount covered.	Gross premiums charged less reinsur.	Fraction unearned.	Amount of premiums unearned.
1900	One year or less	\$ 6,000	\$ 165.00	1/2	\$ 75.60
Total		\$ 6,000	\$ 165.00		\$ 75.60
Perpetual		3,151,600	135,524.45		
Grand totals		\$ 3,157,600	\$ 135,699.45		\$ 75.60

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 affect this statement?.....

Losses incurred during the year	No. \$ 34,427.45
Gross risks written, \$75,300; perpetual risks renewed, \$877,550	952,850
Gross premiums received, \$3,591; perpetual premiums renewed, \$40,381.25	43,972.25
Losses paid	929.88
Losses incurred	10,929.88
Amount at risk	952,850

ANNUAL STATEMENT

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

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

President, S. F. GILMAN.

First Vice-President, JENS LORENZEN.

Secretary, E. J. BABCOCK.

[Incorporated, September 24, 1883. Commenced business, November 1, 1883.]

Home office, Masonic Temple, Davenport, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, subscribed for	\$ 100,000.00
Amount of capital paid up in cash	100,000.00
Amount of net ledger assets, December 31st of previous year	205,823.13
Extended at	\$ 205,823.13

INCOME DURING THE YEAR.

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

Gross premiums received in cash, without any deduction (including \$14,439.26 premiums of previous years)	\$ 55,957.44
Deduct only reinsurance, rebate, abatement and return premiums	12,894.88

Net cash actually received for premiums	\$ 43,062.56
Bills and notes received during the year for premiums, remaining unpaid	\$ 8,387.21
Received for interest on bonds and mortgages	11,239.68
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	1,305.98
Income received from all other sources, viz.: Rents real estate	305.95

Aggregate amount of income actually received during the year in cash	\$ 55,914.17
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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 \$3,413.17 occurring in previous years)	\$ 23,342.14
Deduct amounts received for salvages, on losses of the last or previous years, \$990.00; and from reinsurance in other companies, \$5,517.96 ..	6,507.96

Net amount paid during the year for losses	\$ 16,834.18
Paid stockholders for interest or dividends during the year	6,000.00

Commissions or brokerage to agents, less received on reinsurances...	8,200.84
Rents, offices	400.00
Salaries, fees and all other charges, officers, \$4,500; clerks, \$2,271.00; other employees, \$2,369.60	9,140.60
Taxes on premiums, \$542.05; on other investments, \$1,533.59.....	2,075.64
Insurance department fees and agents' licenses.....	135.50
Advertising, printing and stationery, \$1,643.28; legal expenses, \$277.00; miscellaneous, \$2,745.87.....	4,666.15
Losses on sales or maturity of ledger assets.....	6,476.67
Total expenditures during the year.....	\$ 53,940.58
Balances.....	\$ 1,973.59

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 2,450.00
Mortgage loans on real estate, first liens, \$127,947.04; other than first, \$10,803.63.....	138,750.67
Loans secured by pledge of bonds, stocks, or other collateral.....	21,010.80
Book value of stocks excluding interest.....	5,000.00
Cash in company's office, \$279.37; deposited in banks, \$25,866.62.....	26,145.99
Bills receivable, \$5,813.50; agents' debit balances, \$2,759.85.....	8,573.36
Bills receivable not due, \$5,295.86; bills receivable less than six months past due, \$517.65.....	
Total.....	\$ 201,930.82
Deduct ledger liabilities:	
Agents' credit balances	186.15
Total net ledger assets.....	\$ 201,744.67

NON-LEDGER ASSETS.

Interest due, \$75.00, and accrued, \$3,716.94, on mortgages.....	\$ 3,791.94
Interest accrued on collateral loans	305.83
Total.....	\$ 4,097.77
Market value of real estate over book value.....	83.00
Gross assets.....	\$ 205,925.44

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, due.....	\$ 3,605.55
Total amount of claims for losses.....	\$ 3,605.55
Deduct reinsurance due or accrued.....	883.82
Net amount of unpaid losses.....	\$ 2,721.73
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, \$8,994.40; unearned premiums 40 per cent.....	\$ 3,597.76
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$125,753.34; unearned premiums, pro rata.....	50,301.33
Total unearned premiums as computed above.....	53,899.09
All other liabilities, viz.: deferred commission and policy fees.....	1,019.55
Total amount of all liabilities.....	\$ 57,640.37

Joint stock capital actually paid up in cash.....	\$ 100,000.00	
Divisible surplus.....	48,285.07	148,285.07
Total.....		\$ 205,925.44

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.....	\$ 8,904,451	\$ 151,641.71
Written or renewed during the year.....	2,985,822	49,905.39
Total.....	\$ 11,890,273	\$ 201,547.10
Deduct those expired and marked off as terminated.....	3,834,012	59,271.37
In force at the end of the year.....	\$ 8,056,261	\$ 142,275.73
Deduct amount reinsured.....	450,315	7,527.99
Net amount in force.....	\$ 7,605,946	\$ 134,747.74
Largest amount written on any one risk, not deducting reinsurance..	\$ 25,000.00	

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amt. covered.	Gross premiums charged less reinsur.	Fraction unearned.	Amount of premiums unearned.
1900	One year or less.....	\$ 671,804	\$ 8,994.40	1-2	\$ 4,497.20
1899	Two years	28,603	330.44	1-4	82.61
1900	Two years	25,926	285.32	3-4	213.89
1898	Three years.....	576,896	7,258.28	1-6	1,209.71
1899	Three years.....	608,063	7,695.80	1-2	3,847.90
1900	Three years.....	606,536	7,444.16	5-6	6,203.47
1897	Four years	4,567	133.35	1-8	16.67
1898	Four years	20,080	398.01	3-8	149.25
1899	Four years	13,746	279.30	5-8	174.56
1900	Four years.....	22,700	440.66	7-8	385.58
1896	Five years	1,234,245	18,098.80	1-10	1,809.8
1897	Five years.....	805,854	18,934.93	3-10	5,680.48
1898	Five years.....	894,587	19,465.40	1-2	9,732.70
1899	Five years	996,701	21,256.11	7-10	14,879.28
1900	Five years	1,095,638	23,732.78	9-10	21,359.51
Totals		\$ 7,605,946	\$ 134,747.74		\$ 70,242.69

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business Decem- ber 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?.....	\$ 854.92
Losses incurred during the year, fire, \$23,475.61; tornado, \$159.05	23,634.66
Total amount of the company's stock owned by the directors at par value.....	668,333 1/2
Total amount loaned to officers and directors.....	8,850.00
Does any officer, director, or trustee receive a commission or royalty on the busi- ness of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Gross risks written.....	\$ 2,985,822.00
Gross premiums received	49,905.39
Losses paid, gross	23,342.14
Losses incurred, gross	23,634.66

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
STATE INSURANCE 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 thereof.

President, J. H. WINDSOR.

First Vice-President, H. A. ELLIOTT.

Secretary, THEO. F. GREFE.

[Incorporated September, 1865. Commenced business October, 1865.]

CAPITAL STOCK.

Amount of capital stock authorized, subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	100,000.00
Amount of net ledger assets, December 31st of previous year.....	486,372.13

INCOME DURING THE YEAR

Gross premiums received in cash, without any deduction.....	\$ 168,419.57
Deduct only reinsurance, rebate, abatement and return premiums....	26,815.05
Net cash actually received for premiums.....	\$ 141,604.52
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	5,212.33
Income received from all other sources, viz.: Rents.....	7,988.66
Aggregate amount of income actually received during the year in cash.....	\$ 154,805.51

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem- ber 31st.	
Gross amount paid for losses (including \$5,090.75 occurring in prev- ious years).....	\$ 69,292.11
Deduct amounts received for salvages and from reinsurance in other companies.....	11,587.98
Net amount paid during the year for losses.....	\$ 57,704.13
Commissions or brokerage to agents, less received on reinsurances..	32,882.43
Rents.....	1,500.00
Salaries, fees and all other charges, officers, \$5,400; clerks, \$8,889.47; other employees, \$3,600.....	17,889.47
Taxes on premiums, \$1,009.35; on real estate, \$1,825.11.....	2,834.46
Insurance department fees and agents' licenses.....	347.00
Advertising, printing and stationery, \$1,809.43; legal expenses, \$865.06; repairs and expenses on real estate, \$953.75; miscellaneous, traveling expenses, postage, revenue, express, etc., \$9,200.89.....	12,829.13
Total expenditures during the year.....	\$ 125,986.62

LEDGER ASSETS.

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

Book value real estate unincumbered.....	\$ 134,694.37
Mortgage loans on real estate, first liens.....	58,625.00
Book value of bonds excluding interest, \$1,000; and stocks, \$5,965....	6,965.00
Cash in company's office, \$2,115.22; deposited in banks, \$8,410.03....	10,525.25
Certified deposit Security Loan and Trust Co.....	3,000.00
Bills receivable, \$248,849.39; agents' debit balances, \$2,811.27.....	251,660.66
Due for reinsurance on losses paid, \$456.68; maps, 5.047; furniture, \$2,658; real estate subrogations, \$2,971.43; supplies, 8,300.66; ac- counts receivable, \$801.17.....	20,234.94

Total.....	\$ 485,705.22
Deduct ledger liabilities:	
Agents' credit balances, \$1,926.96; outstanding checks, \$1,168.04; all other, \$3,500.75.....	\$ 6,595.75
Total net ledger assets.....	\$ 479,109.47

NON-LEDGER ASSETS.

Interest due, \$1,235.56, and accrued, \$1,027.27 on mortgages.....	\$ 2,262.83
Interest due, \$120, and accrued, \$60 on bonds and stocks.....	180.00
Interest accrued on other assets, bills received.....	3,091.53
Kents due.....	951.13

Total.....	\$ 6,485.49
Market value of bonds and stocks over book value.....	117.00
Gross premiums in course of collection December 31st, not more than three months due.....	13,397.41

Gross assets.....	\$ 499,103.37
Deduct assets not admitted:	
Supplies, maps, printed matter and stationery, \$13,347.66; furniture, fixtures and safes, \$2,658.....	\$ 16,005.66
Agents' debit balances, unsecured.....	2,811.27
Bills receivable, past due.....	145,798.10
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	5,694.37
Total.....	\$ 170,309.40
Total admitted assets.....	\$ 328,799.97

NON-LEDGER LIABILITIES.

Losses not yet due.....	\$ 500.00
Losses in process of adjustment, or in suspense, including all re- ported and supposed losses.....	2,244.25
Losses resisted (not outlawed), including interest, costs and other ex- penses thereon.....	3,700.00

Total amount of claims for losses.....	\$ 6,444.25
Deduct reinsurance due or accrued.....	863.00

Net amount of unpaid losses.....	\$ 5,581.25
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IOWA INSURANCE REPORT.

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, \$31,250.69; unearned premiums (forty per cent).....	\$ 12,500.27
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$412,366.61; unearned premiums (forty per cent).....	164,946.65
Total unearned premiums as computed above.....	\$ 177,446.92
Commissions, brokerage, and other charges due to agents and brokers, on premiums notes not paid—not due.....	4,498.82
Total amount of all liabilities.....	\$ 187,546.00
Joint-stock capital actually paid up in cash.....	100,000.00
Divisible surplus.....	41,262.78
Total.....	\$ 328,799.97

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.....	\$ 18,719,115	\$ 464,977.25
Written or renewed during the year.....	6,712,728	159,734.60
Total.....	\$ 25,431,843	\$ 624,711.85
Deduct those expired and marked off as terminated.....	6,832,945	141,259.43
In force at the end of the year.....	\$ 18,598,898	\$ 483,452.42
Deduct amount reinsured.....	2,941,694	39,835.12
Net amount in force.....	\$ 15,657,204	\$ 443,617.30

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amount covered.	Gross premiums	
			charged less reinsur.	Fraction unearned.
1900.....	One year or less.....	\$ 2,009,373	\$ 31,250.69	1/2
1898.....	Three years.....	773,833	10,816.26	1-6
1899.....	Three years.....	955,459	13,686.51	1/2
1900.....	Three years.....	941,714	8,051.27	5-6
1896.....	Five and six years.....	2,139,440	57,354.87	1-10
1897.....	Five and six years.....	2,209,970	59,122.13	3-10
1898.....	Five and six years.....	2,336,878	56,532.73	1/2
1899.....	Five and six years.....	3,425,813	99,306.36	7-10
1900.....	Five and six years.....	3,818,418	147,611.60	9-10
Totals.....		\$ 18,598,898	\$ 483,452.42	
Less reinsurance and on overdue notes.....		2,941,694	39,835.12	
Grand totals.....		\$ 15,657,204	\$ 443,617.30	

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, \$53,792.07; tornado, \$3,019.26.....	\$ 66,811.33
Total amount of the company's stock owned by the directors at par value.....	25,400.00

IOWA INSURANCE REPORT.

Total amount loaned to officers and directors.....	1,650.00
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 and tornado.
Gross risks written.....	\$ 6,712,728.00
Gross premiums received.....	159,734.59
Losses paid.....	59,292.11
Losses incurred.....	66,811.33
Amount at risk.....	18,598,898.00

TABLE

An exhibit of the business of the Assessment Fire, Hail and Tornado

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
1	Adair	Farmers Mut. Fire Ins. Co. of Adair Co.	L. M. Kilburn	Fontanelle
2	Adams	Farmers Mut. Ins. Assn. of Adams Co.	T. S. H. Dougherty	Creston
3	Allamakee	German Farmers	Henry Trvelich	Village Creek
4	Adair	Greenlee Farmers Mut. Protective Ass'n	J. O. Prestemoen	Maud
5	Benton	Eden Fire Farmers Mut. Fire Ins. Co.	P. C. Schriveneker	Adair
6	Benton	Iowa Township Mut. Fire Ins. Co.	G. L. Palmer	Vinton
7	Benton	Vinton Mut. Fire Ins. Co.	Ferdinand Schlutz	Belle Plaine
8	Black Hawk	Danish Mut. Fire Ins. Co.	C. C. Griffin	Vinton
9	Black Hawk	Farmers Mut. F. and L. Ins. Ass'n of Black Hawk Co.	Carl Brandt	Cedar Falls
11	Boone	Farmers Mut. Ins. Co. of Boone Co.	W. H. Round	Cedar Falls
12	Boone	Swedish Mut. Ins. Ass'n	John Cooper	Boone
13	Bremer	Bremer Co. Mut. Fire Ins. Co.	S. A. Bengston	Madrid
14	Bremer	First German Mut. Fire Ins. Co.	John Homrighaus	Denver
15	Bremer	German Farmers F., L. and Windstorm Ins. Co.	Henry Rathe	Knittel
16	Buchanan	Consolidated Patrons and Farmers	A. H. Moeller	Klinger
17	Buena Vista	Farmers Mut. F. and L. Ins. Ass'n	E. R. Chapman	Independence
18	Butler	Butler Co. Mut. F. and L. Ins. Co.	A. T. Troeger	St. r. Lake
19	Calhoun	Farmers Mut. Ins. Co.	A. E. Hartson	Dumont
20	Calhoun	German Mut. Ins. Co., F., L. and Windstorm	J. W. Hobbs	Lake City
21	Carroll	Farmers Mutual	John J. Heide	Pomeroy
22	Crawford	German Mut. F., L., Tornado, W. and Cy. Ass'n	C. S. Noble	Glidden
23	Carroll	Farmers Mut. Ins. Co. of Roselle	Henry Fleucker	Halbur
24	Carroll	Mount Carmel Mut. Fire Ins. Co.	P. Joseph Koenig	Halbur
25	Cass	Cass Co. Farmers Mut. Fire Ins. Ass'n	Bern. Voundhme	Mount Carmel
26	Cass	Protective Ass'n of Noble Township	Chas. R. Hunt	Atlantic
27	Cass	Victoria Mut. Ins. Ass'n	Herman Dolch	Lyman
28	Cedar	Springdale Mut. Fire Ins. Co.	H. C. Kerkmann	Dewey
29	Cerro Gordo	Cerro Gordo Farmers	Henry Mosher	West Liberty
30	Cherokee	Maple Valley	Wm. Knaak	Clear Lake
31	Cherokee	West Cherokee Mut. F. & L. Ins. Ass'n	F. H. Creeps	Aurelia
32	Chickasaw	Chickasaw Co. Farmers Mut. Ins. Co.	Wireman Miller	Marcus
33	Clay	Farmers Mut. Fire & Light. Ins. Co.	James F. Babcock	New Hampton
34	Clayton	Farmers Mut. Fire & Light. Ins. Co.	J. P. Mills	Greenville
35	Clayton	Farmers Mut. Ins. Co. of Garnavillo	John Wilz	Postville
36	Clinton	Communia Farm Mut. F. & L. Ins. Co.	H. H. Kuhlman	Garnavillo
37	Clinton	Farmers Mut. Fire and Light. Ins. Co.	Henry Meder	Merriville
38	Clinton	German Farmers Ins. Co.	W. A. McGarry	De Witt
39	Clinton	German Mut. Fire and Light. Ins. Co.	Chas. Hiner	Lowden
40	Clinton	German Mut. Fire and Lighting Ass'n	Peter Frahm	Maquoketa
41	Clinton	German Mut. Ins. Ass'n	Henry C. Atzen	Lyons
42	Crawford	Farmers Mut. Ins. society	A. Diechmann	Wheatland
43	Crawford	Mutual Fire, L., T. and Windstorm Ins. Co. of German Farmers	F. A. Smith	Boyer
44	Dallas	Farmers Mut. Ins. Co.	A. Schultz	Schleswig
45	Dallas	Patrons Mut. Fire Ins. Co.	N. Nish	Waukee
46	Decatur	Deatur Co. Farmers Mut. Ins. Co.	D. S. Brown	Dexter
47	Delaware	Farmers Mut. Fire and Light. Ins. Co.	Wm. E. Gammon	Leon
48	Des Moines	Des Moines Co. Farm. Mut. Ins. Co.	A. S. Coon	Manchester
			E. Woodard	Burlington

No. 1.

Association of the State for the year ending December 31, 1900.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	RISKS IN FORCE JAN 1, 1900.	RISKS WRITTEN DURING YEAR.	RISKS CANCEL'D DURING YEAR.	RISKS IN FORCE JAN 1, 1901.
J. E. Brooks	Greenfield	Mar. 1, 1888	\$ 687,669	\$ 272,402	\$ 147,546	\$ 812,525
Jerome Smith	Corning	Mar. 27, 1884	1,191,816	171,966	99,968	1,263,813
Andrew Sandry	Lansing	April 2, 1870	1,220,630	168,621	70,538	1,318,713
Arne Grangard	Maud	Mar. 1, 1869	531,023	17,205	5,170	543,058
M. I. Masterson	Nor. Branch	Aug. 11, 1888	189,028	55,332	46,525	197,835
John Gilmore	Vinton	Jan. 12, 1895	919,352	66,985	39,300	947,037
Rudolph Schenken	Keystone	Mar. 4, 1872	1,149,654	95,270	62,557	1,182,367
W. H. Anderson	Vinton	.....	376,900	27,325	8,195	366,060
Henry Johnson	Cedar Falls	.....	671,729	176,575	141,785	706,519
D. F. Hoover	Waterloo	May 1, 1876	3,393,450	669,985	527,359	3,536,076
F. E. Cutler	Boone	Jan. 2, 1877	2,358,313	586,140	403,515	2,540,938
John Anderson	Madrid	April 4, 1884	584,647	165,313	108,698	641,262
Carl Hoppenworth	Waverly	Mar. 25, 1875	2,950,123	728,309	603,670	2,984,762
H. Graeming	Waverly	Dec. 14, 1878	2,194,799	503,835	276,489	2,428,145
Joe Kelling	Maxfield	Sept. 26, 1875	1,340,000	329,110	236,005	1,433,105
Wm. Decker	In'ten'dnce	Aug. 1, 1894	2,203,683	622,723	545,174	2,281,232
Geo. A. Dalziel	Alta	July 1, 1887	1,679,928	581,610	351,913	1,909,665
A. T. Perrin	N. Hartford	Feb. 18, 1876	2,926,590	918,128	819,270	3,025,448
J. L. Hibbs	Lake City	.....	364,553	144,418	65,880	443,091
Wm Baumgart	Pomeroy	April 1, 1887	262,075	30,600	5,575	287,100
G. W. Briggs	Glidden	May 3, 1890	289,880	91,348	84,920	296,308
Henry Sievers	Manning	Jan. 1, 1886	1,665,044	253,817	86,780	1,832,081
J. C. Schwaller	Halbur	Mar. 24, 1876	564,733	75,779	9,712	630,800
F. Berger	Mt. Carmel	Mar. 25, 1882	223,095	33,490	17,875	238,710
H. O. Breece	Atlantic	Feb. 24, 1889	985,081	238,710	164,258	1,059,543
Henry Muller	Lyman	Jan. 3, 1880	293,730	103,780	62,050	335,460
Frank Symonds	Mt. Etna	Oct. 1, 1887	128,225	21,066	8,615	140,616
Wm. Mather	Springdale	Jan. 23, 1871	1,104,849	426,495	366,780	1,164,564
N. Deunmore	Mason City	July 1, 1886	1,469,783	550,995	375,586	1,645,192
J. C. Lockin	Aurelia	April 29, 1883	431,291	108,925	87,175	453,041
G. W. Hartley	Marcus	May 4, 1885	1,723,449	209,735	148,444	1,844,740
L. P. Sheffield	N. Hampton	Jan. 5, 1875	1,536,139	243,930	138,709	1,641,366
A. W. Greene	Spencer	Feb. 1, 1880	1,246,085	371,117	333,347	1,283,855
Chas. Johnson	Elkader	Feb. 15, 1875	2,235,640	649,435	651,950	2,233,126
E. W. Kregel	Garnavillo	Sept. 5, 1866	1,327,281	257,005	143,260	1,441,026
H. Wisrkiel	Communia	April 2, 1866	1,315,836	123,759	100,738	1,332,857
J. Alex Smith	De Witt	Dec. 5, 1874	2,392,326	436,220	287,871	2,493,675
Chas. Nordhorst	Wheatland	June 5, 1873	660,055	115,040	28,770	740,325
John Mints	Gr'ndMound	May 27, 1878	323,611	74,367	71,626	324,352
Geo. Kix	Lyons	Jan. 1, 1887	395,440	25,909	8,161	413,188
Chas. Nordhorst	Wheatland	April 14, 1899	213,053	132,465	13,448	332,070
A. Norelins	Kiron	Mar. 29, 1879	.....	.....	.....	.....
John Fischer	Ricketts	Dec. 29, 1879	1,135,769	279,942	248,162	1,167,549
John Fox	DallasCent'r	.....	2,575,308	507,347	251,981	2,820,674
H. D. Ienocker	Dexter	Dec. 20, 1875	786,560	374,498	208,181	952,877
Robert McCaull	Gard'nGrove	Dec. 4, 1873	869,252	324,855	244,936	979,171
M. E. Blair	Manchester	Oct. 1, 1897	94,737	27,785	21,370	101,152
C. M. Garmon	Burlington	Sept. 1, 1875	417,285	113,325	48,235	480,255
			1,147,082	167,196	82,746	1,231,532

TABLE

An exhibit of the business of the Assessment Fire, Hail and Tornado

Number	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
49	Des Moines	German Mut. Aid Fire Ass'n	Henry Thie.	Burlington
50	Des Moines	German Catholic Mut. Fire Ass'n	Philip Mesmer	Burlington
51	Des Moines	Mut. German Protestant Fire Ins Ass'n	Geo. H. Luddle	Burlington
52	Des Moines	Swedish Mut. F. Ins. Ass'n of Des Moines Co.	Andrew Peterson	Burlington
53	Des Moines	Swedish Lutheran Mut. F. Ins. Ass'n	Ludwig Holmes	Burlington
54	Dickinson	Dickinson Co. Farmers Mut. Ins. Co.	J. K. Leeman	Spirit Lake
55	Dubuque	Dubuque Co. Farmers Mut. Ins. Ass'n	N. F. Simpson	Epworth
56	Dubuque	Cascade Farmers Mut. F. & L. Ass'n	J. L. Fober	Cascade
57	Emmet	Farmers Mut. F. and L. Ins. Ass'n	S. B. Reed	Olliver
58	Fayette	Fayette Co. Farm. Mut. F. Ins. Ass'n	James Conrad	Maynard
59	Fayette	German Mut. F. Ins. Co.	G. Blessin	Kadorado
60	Floyd	Floyd Co. Farmers Mut. Ins. Co.	S. P. Wetherber	Charles City
61	Franklin	Franklin Co. Farmers Ins.	David Muir	Hampton
62	Fremont	Farmers Mut. F. and L. Ins. Ass'n	A. J. God	Hamburg
63	Greene	Farmers Mut. F. and L. Ins. Ass'n	R. G. Martin	Iana
64	Grundy	Farmers Mut. F. and L. Ins. Co.	C. M. Sprague	Grundy Cent'r
65	Guthrie	Farmers Mut. F. Ins. Ass'n of Menlo	W. C. Betts	Casey
66	Hancock	Farmers Mut. Ins. Co. of the G. Soc. of M. E. Church.	Wilhelm Jung	Charles City
67	Hancock	Hancock Co. Farmers. Mut. F. & L. Ins. Ass'n	N. P. Bayers	Forest City
68	Hardin	Farmers Mut. Ins. Co. of Hardin Co.	C. H. Packard	Iowa Falls
69	Hardin	Providence Twp. Mut. Ins. Ass'n	W. H. Butler	New Providence
70	Harrison	Harrison Co. Farmers Mut. Ins. Ass'n	F. F. Beebe	Beebeetown
71	Henry	Henry Co. Farmers Fire Ins. Co.	H. C. Brown	Mt. Pleasant
72	Henry	Svea Mut. Protective Fire Ins. Co.	Nels Peterson	Olds
73	Howard	Howard and Winneshiek Co. F. and L. Ins. Ass'n	S. A. Converse	Cresco
74	Humboldt	Humboldt Mut. Ins. Co.	J. W. King	Bradgate
75	Ida	Blaine Center Mut. Fire and Lightning	K. B. Miller	Ida Grove
76	Iowa	Lenox	A. W. Schloeman	Norway
77	Iowa	Patrons Mutual	Geo. C. House	Williamsburg
78	Jackson	Farmers Mutual Aid Ass'n	Henry Dunn	Miles
79	Jasper	Farmers Mut. F. and L. Ass'n, Jasper Co.	S. G. Russell	Newton
80	Jefferson	Farmers Ins. Union	Frank P. Ball	Fairfield
81	Johnson	Lincoln Mut. Ins. Co.	J. C. Park	West Liberty
82	Johnson	North Western Farmers Mutual.	R. H. Wray	North Liberty
83	Johnson	Liberty, Sharon and Washington Twps	Martin Birrer	Iowa City
84	Johnson	Union Farmers Mut. Ins. Co.	E. W. Breese	Iowa City
85	Jones	German Mut. F. and L. Ins. Co.	H. B. Bchken	notch Grove.
86	Jones	Bohemian Farmers	Geo. A. Wosoba	Oxford Junct.
87	Keokuk	Farmers Pioneer	James Ly e	Keota
88	Keokuk	Prairie Farmers Mut. Ins. Co.	L. S. Cory	Keota
89	Kossuth	Kossuth Co. Mutual	B. Hutchins.	Algona
90	Lee	Lee Co. Farmers Home Mut. Ins. Co.	James Conaro	Denmark
91	Lee	Peoples Mut. Ins. Co. of Lee Co.	John Hoffner	Donnellson
92	Linn	Bohemian Mut. Ins. Ass'n, of Cedar Rapids	J. W. Kouba	Cedar Rapids
93	Linn	Brown Twp. Mut. Ins. Ass'n	J. C. Gritman	Springville
94	Linn	Ceska Farmers	Joseph Kouman	Cedar Rapids
95	Linn	Linn Twp. Farmers Mut. Ins. Ass'n	Michael Snyder	Mt. Vernon
96	Linn	West Side Mut. Fire Ins. Ass'n	W. J. Donnan	Cedar Rapids
97	Louisia	Farmers Mut. Fire Ins. Co.	J. F. Heins	Wapello

No. 1—CONTINUED.

Associations of the State for the year ending December 31, 1900.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	RISKS IN FORCE JAN. 1, 1900.	RISKS WRITTEN DURING YEAR.	RISKS CANCEL'D DURING YEAR.	RISKS IN FORCE JAN. 1, 1901.
Jacob Schmeiser	Burlington	May 25, 1867	\$ 649,583	\$ 22,084	\$ 11,026	\$ 660,641
Wm. J. Brugge	Burlington	Mar. 12, 1897	85,500	78,295	31,874	132,011
Fred J. Hermann	Burlington	Mar. 6, 1894	531,507	321,902	209,385	584,024
Nils Anderson	Burlington	April 12, 1889	496,290	221,245	197,165	533,370
A. J. Swanson	Burlington	Jan. 2, 1890	1,033,011	193,072	176,543	1,119,540
H. Va. Steenburg	Spirit Lake	Jan. 2, 1890	319,528	193,688	83,472	429,744
Willis H. Hogan	Farley	June 12, 1891	1,041,669	498,069	139,250	1,400,538
John Maire	Casade	Jan. 1895	106,904	118,992	94,831	221,065
H. A. Gaarde	Armstrong	Mar. 20, 1895	486,803	200,813	117,036	570,580
R. J. Young	Oelwein	Sept. 1, 1875	2,591,165	874,301	681,302	2,782,564
Wm. Poetting	Eldorado	July 7, 1877	1,217,816	70,578	61,845	1,254,549
E. B. Atherton	Charles City	Jan. 1, 1880	2,669,995	657,591	402,045	2,924,641
N. Mc Donald	Hampton	June 6, 889	763,404	270,625	150,023	878,006
Ant n Miller	Hamburg	Oct. 4, 1894	125,377	33,100	21,377	137,101
W. E. Marchant	S ranton	Mar. 22, 1888	1,381,306	429,756	295,050	1,516,003
F. E. Langdon	Grundy Cen.	Mar. 26, 1888	2,179,155	531,42	647,187	2,663,388
J. S. Backus	Stuart	Mar. 23, 1882	635,000	317,300	173,760	778,600
Carl Schuler	Garner	April 7, 1887	767,055	211,262	108,508	869,769
O. K. Maben	Forest City	July 1, 1889	548,479	223,404	125,454	646,429
Fayette H lmes	Iowa Falls	May 30, 1890	1,356,000	478,183	319,359	1,514,724
J. J. Wood	N. Providence	Aug. 14, 1871	404,486	209,750	99,300	514,936
C. N. Cadwell	Logan	June, 1887	2,033,092	59,184	471,610	2,152,666
Jan. R. Gillis	Mt Pleasant	June 10, 1873	2,032,792	436,235	393,460	2,075,567
Olof Anderson	Swedesburg	Jan. 10, 1876	183,798	68,900	47,623	265,075
Ino. Steinman	Cresco	June 1, 1890	1,515,789	569,209	407,838	1,677,160
S. K. Groth	Thor	Sept. 25, 1886	1,107,084	423,61	194,085	1,326,100
Abe Hartley	Ida Grove	Mar. 21, 1887	552,000	181,751	126,806	660,045
H. L. Uthoff	Norway	April 14, 1883	471,223	45,628	11,409	515,992
A. B. Ogden	Williamsb'g	Sept. 4, 1875	1,422,288	198,395	77,632	1,543,051
S. N. Howard	Preston	April 3, 1875	2,717,967	924,732	639,370	3,003,329
W. F. Boyd	Newton	May 10, 1875	2,205,200	560,621	315,024	2,459,067
W. B. Frame	Mt. Pleasant	Aug. 1, 1874	742,750	188,854	101,622	830,582
Hiram Meath	Iowa City	Nov. 15, 1873	640,086	217,597	136,705	720,918
Isaac Mevers	N'rth Lib'rty	May 1, 1867	1,378,310	235,228	212,908	1,400,600
Isaac S. Weeber	Iowa City	July 7, 1866	580,150	67,755	38,905	660,970
F. Fenton	Iowa City	Dec. 6, 1873	358,110	91,380	82,736	369,763
Harm Harms	Langswort'y	Dec. 1, 1888	736,286	83,450	24,368	795,338
James Straka	Oxford Junct	Mar. 1, 1897	118,102	18,225	136,327	136,327
H. P. Newton	Keota	Feb. 28, 1878	1,225,109	352,722	261,204	1,316,577
W. H. Brown	Rose Hill	Feb. 20, 1880	2,18,825	625,540	462,725	2,381,640
E. Blackford	Algona	April 18, 1887	1,579,166	392,621	193,600	1,778,517
Herman Lohman	West Point	.....	404,871	68,362	33,00	440,103
Lew Walter	Donnellson	Oct. 25, 1892	423,527	76,505	40,825	453,207
Jan J. Hubek	Ced. Rapids	Aug. 1, 1897	237,100	103,665	6,250	34,515
Frank McShane	Springville	Nov. 30, 1897	871,945	233,379	209,029	866,295
Joseph Konasek	Panorh	Feb. 10, 1879	1,182,441	244,910	236,961	1,236,387
A. B. Strother	Mt. Vernon	Aug. 1870	1,080,525	307,210	26,221	1,121,514
Thos. Delaney	Fairfax	May 18, 1874	1,808,777	380,774	360,605	1,829,886
C. E. Stone	Wapello	Sept. 5, 1874	1,188,170	225,327	80,657	1,332,840

TABLE

An exhibit of the business of the assessment Fire, Hail and Tornado

Number	COUNTY	NAME OF COMPANY	NAME OF PRESIDENT	ADDRESS OF PRESIDENT
99	Lucas	Farm. Mut. F. and Lightning Ass'n.	J. A. Robison	Lucas
100	Madison	Madison Co. Mut. Ins. Co.	Jonn Brooker	Van Meter
101	Marshall	Iowa Valley Mut. Ins. Co.	Jason Moffatt	Albion
102	Marshall	Marshall Co. F. M. F. Ins. Co.	B. F. Smith	Marshalltown
103	Mitchell	Farmers Mut. Fire Ins. Co. of Mitchell Co.	J. W. Ann's	Osage
104	Mitchell	German Farmers	A. H. Rosenberg	St. Ansgar
105	Monona	Farmers Mut. Fire Ins. Ass'n	Lewis Iddings	Mapleton
106	Montgomery	Villisca Mut. Fire Ins. Co.	J. S. Williams	Villisca
107	Muscatine	Farmers Mut. Fire and Lightning Co.	Geo. Shields	Muscatine
108	Muscatine	White Pigeon Fire and Lightning Co.	C. W. Derby	Wilton Junc.
109	Osceola	Farmers Mut. F. and L. Ins. Ass'n of Osceola Co.	M. Harvey	Sibley
110	O'Brien	Farmers Mut. F. and L. Ins. Ass'n.	S. B. Cross	Sutherland
111	Page	Morton Farmers Mut. Ins. Ass'n	M. W. Baker	Norwich
112	Palo Alto	Farmers Mut. Ins. Ass'n	J. C. Baker	Emmetsburg
113	Plymouth	Farmers Mut. Ins. Ass'n	John Schneider	Hinton
114	Pocahontas	Pocahontas County Mutual Fire and Lightning Insurance Ass'n	C. M. Saylor	Pocahontas
115	Polk	Farmers Mut. Ins. Co.	Robert Pilmer	Des Moines
116	Polk	Swedish Mutual	Eric Rostberg	Des Moines
117	Pot'owattomie	Pottawattamie Co. Farmers Mut. Fire	K. Campbell	Treynor
118	Poweshiek	Poweshiek Co. Farmers Mut.	Samuel Corrough	Grinnell
119	Ringgold	Farmers Mutual Fire Ins. Ass'n of Ringgold County	W. S. Shriver	Mount Ayr
120	Sac	Sac Co. Farmers Mut. Fire Ins. Co.	W. P. Drewry	Sac City
121	Scott	Scott Co. Farmers Mut. Ins. Co.	M. Speletich	Davenport
122	Scott	German Mut. Fire Ins. Co.	F. Rochan	Davenport
123	Scott	Mutual F. Self Ins. Co. of German Householders	Frederick Rock	Amity
124	Scott	Wolcott Mutual Fire Ins. Co.	John Vogt	Stockton
125	Shelby	Danish Mut. Fire Ins. Co.	Rasmus Hansen	Elkhorn
126	Shelby	Farmers Mut. Ins. Co.	Marselius La son	Kirkman
127	Shelby	Westphalia Farmers Society	F. W. Loehr	Westphalia
128	Shelby	Farmers Mutual Hail Ins. Ass'n.	John Leistad	Elkhorn
129	Shelby	Farmers Mutual	B. F. Hawkins	Hull
130	Sioux	German Farmers	Henry F. Becker	Strubb
131	Sioux	Farmers Mutual	A. J. Graves	Ames
132	Story	Farmers Mut. Ins. Co.	John Evanson	Roland
133	Story	Fieldberg Mut. Ins. Co.	I. O. Severeid	Huxley
134	Tama	Farmers Mut. Aid Co.	W. G. Malin	Toledo
135	Tama	Mutual Fire Ins. Ass'n of German Farmers	Henry Voege	Berlin
136	Taylor	Farmers Mut. Ins. Co.	John J. O'Connell	Leonard
137	Taylor	Farmers Mut. F. and L. Ins. Ass'n.	Geo. Jagan	Ladoga
138	Taylor	Southern Van Buren Co.	E. B. Kirkendall	Leando
139	Van Buren	Farmers Mut. Protective Ass'n	W. Hastings	Winchester
140	Van Buren	Kirkville Mut. F. and L. Ins. Ass'n	C. W. Moore	Ce ar
141	Wapello	Munterville Mut. F. and L. Ass'n.	Samuel Johnson	S. Ottumwa
142	Warren	Warren County Farmers	John Bauer	Lacona
143	Wayne	Wayne Co. Farmers Mutual Fire Ins.	H. C. Miller	Luid
144	Webster	Farmers Mut. Ins. Ass'n	L. S. Coffin	Ft Dodge
145	Webster	Scandinavian Mutual	Swan Johnson	Dayton
146	Washington	Farmers Mut. Ins. Co.	M. M. Sutherland	Washington
147	Washington	Farmers Mut. F. and L. Ins. Ass'n.	Fran. W. Russell	Lelana

No. 1—CONTINUED.

Associations of the state for the year ending December 31, 1900.

NAME OF SECRETARY	ADDRESS OF SECRETARY	DATE OF ORGANIZATION	RISKS IN FORCE JAN. 1, 1900	RISKS WRITTEN DURING YEAR	RISKS CANCL'D DURING YEAR	RISKS IN FORCE JAN. 1, 1901
John Culbertson	Chariton	Jan. 10, 1887	\$ 362,000	80,000	67,000	375,000
Geo. Storck	Earlham	Jan. 1, 1880	650,000	117,070	67,070	700,000
W. H. Army	Marshallto'n	Feb. 1869	923,875	218,875	232,430	910,314
Geo. E. Crary	Marshallto'n	Feb. 24, 1872	1,342,603	413,121	316,728	1,439,956
A. M. Walker	Osage	April 1874	2,400,294	381,796	284,590	2,557,500
A. Brogmus	Grafton	Dec. 12, 1881	632,830	93,645	20,615	705,860
F. F. Roe	Castana	June 10, 1892	272,500	70,392	31,893	310,999
P. B. English	Villisca	.....	581,895	176,595	117,359	641,131
J. B. Jester	Sweetland	.....	1,002,221	103,980	13,735	1,092,466
H. Wildasin	Wilton Junc	1872	2,174,238	255,160	195,357	2,234,041
Will Thomas	Sibley	.....	566,936	188,090	152,238	632,788
L. F. Gates	Gaza	July 19, 1800	1,933,637	325,557	194,692	1,164,502
Jan. A. Swallow	Shenandoah	Feb. 28, 1886	1,322,950	417,936	249,800	1,491,086
E. P. McEvoy	Osgood	April 3, 1886	1,478,880	410,744	334,779	1,554,845
K. M. Crouch	Merrill	.....	717,275	231,710	171,065	777,920
P. J. Shaw	Plover	.....	920,611	436,450	173,651	1,163,410
G. M. Grinstead	Des Moines	April 14, 1874	1,565,954	770,843	618,909	1,717,888
C. A. Ryden	Des Moines	May 1, 1881	177,722	63,425	54,001	187,146
E. H. Ohlendorf	Coun Bluffs	Dec. 10, 1878	3,729,842	1,108,013	899,301	3,932,554
L. G. C. Pierce	Grinnell	Jan. 25, 1875	1,793,204	238,023	55,804	1,975,423
G. A. Wyant	Mount Ayr	April 9, 1887	540,914	290,453	121,929	799,438
F. E. Gordon	Sac City	Aug. 1875	1,663,947	505,207	380,248	1,788,906
Henry Parmele	Davenport	June 24, 1874	407,085	94,290	61,380	439,995
Lorenz Rogge	Davenport	Sept. 14, 1868	1,635,755	61,535	11,925	1,685,365
Frederick Rock	Amity	Aug. 12, 1868	1,214,135	38,025	7,490	1,244,670
Frederick Rock	Amity	May 1, 1883	577,785	54,722	18,725	613,782
Hans Peterson	Elkhorn	March 1, 1886	1,402,277	805,501	529,923	1,737,855
W. K. Colburn	Harlan	Feb. 12, 1887	1,056,275	387,030	199,740	1,243,505
Ben Leuschen	Westphalia	Jan. 1, 1890	466,737	84,798	9,500	542,035
Hans Peterson	Elkhorn	May 1, 1898	110,441	35,422	17,034	128,829
Calvin Hook	Hull	June 11, 1876	614,502	168,837	105,082	678,257
Hans Moeller	Rock Valley	Oct. 3, 1891	1,306,106	266,987	23,875	1,549,218
John M. Wells	Nevada	July 1887	1,312,690	331,073	296,208	1,347,555
R. K. Gaard	Roland	Nov 1, 1885	1,051,578	292,617	194,047	1,150,148
John Stenberg	Slater	April 11, 1887	172,545	37,510	27,780	182,275
James O'Neill	Traer	March 1873	1,107,939	179,460	91,383	1,196,016
J. F. Lundt	Berlin	July 20, 1877	1,113,674	166,083	58,328	1,221,429
E. L. Cundy	Leonard	.....	130,913	17,906	13,717	135,102
F. N. Boyd	Bedford	Oct. 12, 1899	63,449	57,056	17,960	102,545
Henry I. Worden	Pittsburg	March 2, 1891	665,950	153,669	66,195	753,364
J. S. Hope	Birmingham	Dec. 14, 1871	607,230	48,410	11,023	644,617
J. W. Garvin	Kirkville	March 10, 1879	514,087	85,735	263,341	336,481
A. E. Monell	Munterville	March 10, 1881	258,942	65,485	47,176	277,251
H. F. Dunham	Caloma	Jnne 2, 1888	265,257	91,162	64,958	291,461
H. K. Evans	Corydon	.....	821,833	152,937	143,874	830,806
C. H. Payne	Fort Dodge	Oct. 14, 1884	2,277,000	974,440	516,765	2,734,675
C. E. Borg	Pilot Mound	Oct. 24, 1884	1,030,328	318,431	182,954	1,165,805
Sidney Coon	Ainsworth	1883	4,237,072	1,047,692	741,281	4,543,483
C. N. Flugum	Leland	June 14, 1886	918,138	395,348	145,232	1,078,254

TABLE

An exhibit of the business of the Assessment Fire, Hail and Tornado

Number	COUNTY	NAME OF COMPANY	NAME OF PRESIDENT	ADDRESS OF PRESIDENT
149	Winnesheik	Bohemian Mut. Protective Ass'n	John Bonska	Protivin
150	Winnesheik	Farmers Mutual	C. R. Williams	Decorah
151	Winnesheik	Norwegian Mut. Protective Ass'n	A. Jacobson	Decorah
152	Winnesheik	German Mut. Fire Ins. Co.	P. F. Meyer	Ossian
153	Woodbury	M. F., and L. T. Ins. Co. of Ger. Farmer	J. P. Babbe	Danbury
154	Woodbury	Woodbury and Plymouth Co. Farmers Mut. Fire Ins. Ass'n	C. H. Rolfs	Moville
155	Worth	Farmers Mutual	J. B. Thompson	Northwood
156	Wright	Farmers Mut. of Wright and Adjoining Counties	J. G. Mechem	Clarion
		Total County Mut. Asses. Fire Ass'n		
		STATE MUTUAL FIRE ASSES. ASS'N.—		
		Cedar Rapids Mut. Ins. Ass'n	J. F. Whel'ham	Cedar Rapids
		Central Iowa Mut. Fire Ass'n	S. T. Meservey	Ft. Dodge
		Equity Wind Mill Mut. Ins. Ass'n	H. S. Yeisley	Lisbon
		Farm Property Mut. Ins. Ass'n of Iowa	James Watt	Des Moines
		Grain Shippers Mut. Fire Ins. Ass'n	E. J. Edmonds	Marcus
		Iowa Mut. Assessment Fire Ins. Ass'n	G. W. Wallace	De Witt
		Iowa Mercantile Mut. Fire Ins. Ass'n	A. W. Greene	Spencer
		Machinery Mut. Ins. Ass'n	E. A. Evans	Waterloo
		Mut. Fire and Tornado Ass'n	C. W. Norton	Wilton Junction
		Property Mut. Ins. Ass'n	P. J. Martin	Waterloo
		Retail Merc. Mut. F. Ins. Ass'n of Iowa	W. A. Scruby	Des Moines
		Town Mut. Dwelling House Ins. Ass'n	F. E. Gordon	Sac City
		Union Mut. Fire and L. Ins. Ass'n	W. C. Betts	Casey
		Total		
		Total Co. and Stat Mut. Asses. F. Ass'n		
		EXCLUSIVE TOR. MUT. ASSES. ASS'N'S—		
		Iowa Mut. Tor. Cyclone and Windstorm Ins. Ass'n	A. N. Buckman	Des Moines
		Mut. Windstorm Ins. Ass'n of Iowa	James Watt	Des Moines
		Merchants Tornado Mut. Ins. Co.	S. G. Lee	Des Moines
		Total		
		EXCLUSIVE HAIL MUT. ASSES. ASS'N.		
		Des Moines Mut. Hail Ins. Ass'n	O. G. Chesley	Des Moines
		Farmers Mut. Hail Ins. Ass'n of Iowa	W. D. Forbes	Des Moines
		Farmers State Mut. Hail Ass'n of Emmet County	Mack J. Groves	Estherville
		Mut. Hailstorm Ins. Ass'n of Iowa	James Watt	Des Moines
		Northern Iowa Mut. Ins. Co. (Hail)	I. H. King	Clarion
		Southwestern Iowa Mut. Hail	O. L. Barritt	Council Bluffs
		Western Hail Mut. Ins. Co.	S. G. Lee	Des Moines
		Total		
		Total of all Mut. Asses. Ass'n		

No. 1—CONTINUED.

Associations of the State for the year ending December 31, 1900.

NAME OF SECRETARY	ADDRESS OF SECRETARY	DATE OF ORGANIZATION	RISKS IN FORCE JAN. 1, 1900	RISKS WRITTEN DURING YEAR	RISKS CANCELED DURING YEAR	RISKS IN FORCE JAN. 1, 1901
F. J. Soukup	Spillville	Nov. 14, 1876	\$ 533,899	\$ 92,532	\$ 19,900	\$ 606,531
E. W. Goodyhoontz	Waukon	March 1877	1,346,787	323,402	144,739	1,525,450
J. J. Running	Decorah	March 16, 1872	1,574,332	169,001	117,697	1,625,036
Ino. Hemerath	Ossian	Feb. 11, 1897	226,256	15,167	400	241,023
Wm. Wiese	Danbury	Jan. 15, 1890	388,265	99,935	21,055	467,145
M. E. Twitchell	Moville	Feb. 20, 1889	507,927	240,686	119,313	629,300
T. C. Rone	Northwood	March 25, 1882	1,876,932	410,715	388,443	1,979,204
W. W. Sheplee	Clarion	June 28, 1890	1,035,953	415,921	218,040	1,233,834
			\$163,997,688	\$41,794,068	\$28,021,462	\$177,770,294
L. W. Mansfield	Cedar Rapids		114,992	93,041	40,866	167,167
J. E. Mulroney	Ft. Dodge	June 11, 1898	528,369	646,060	472,908	701,521
P. H. Handley	Lisbon	Sept. 12, 1898	264,885	112,062	32,095	344,852
O. L. F. Browne	Des Moines	Feb. 17, 1900	780,627	15,315	15,315	765,312
F. D. Babcock	Ida Grove	Sept. 15, 1897	509,722	966,417	259,767	1,216,372
Geo. M. Smith	De Witt	March 12, 1900	274,972	4,300	270,672	270,672
C. W. Coffin	Spencer	Oct. 10, 1895	1,616,870	1,466,144	1,584,751	1,528,263
H. H. Ramsay	Waterloo	Aug. 8, 1898	849,520	632,687	84,710	1,397,497
Sidney Coon	Ainsworth	Sept. 5, 1900	477,886	25,006	452,880	452,880
E. A. Evans	Waterloo	Feb. 1, 1899	250,050	319,340	91,190	478,200
Ira B. Thomas	Des Moines	Sept. 27, 1900	148,215	11,400	136,815	136,815
C. E. Harsh	Des Moines	Jan. 1893	14,090,632	5,044,536	1,981,184	17,145,984
J. C. Baker	Emmetsburg	March 4, 1897	1,467,455	933,483	387,937	2,013,001
			\$ 19,692,495	\$11,925,470	\$ 4,999,429	\$ 26,618,536
			\$183,690,183	\$53,719,538	\$33,020,891	\$204,388,830
J. B. Herriman	Des Moines	Jan. 1, 1884	\$ 71,735,230	\$22,181,207	\$ 13,117,283	\$ 80,799,163
O. L. F. Browne	Des Moines	April 24, 1899	704,138	651,422	73,046	1,282,514
S. W. Flint	Des Moines	July 1, 1896	1,671,300	282,429	511,597	1,442,192
			\$ 74,110,737	\$ 23,115,058	\$ 13,701,926	\$ 83,523,869
W. S. Hazard	Des Moines	Feb. 10, 1899	\$ 1,521,789	\$ 285,955	\$ 965,444	\$ 842,300
W. A. Rutledge	Des Moines	March 4, 1893	4,044,952	1,132,771	1,946,951	3,230,772
E. D. Sanborn	Estherville	June 4, 1898	1,433,070	1,147,495	861,275	1,719,290
O. L. F. Browne	Des Moines	March 4, 1899	480,996	319,582	266,258	534,320
W. W. Sheplee	Clarion	June 11, 1900	132,097	16,700	115,397	115,397
E. H. Ohlendorf	C. Bluffs	June 13, 1898	196,352	33,257	45,275	184,364
S. W. Flint	Des Moines	Feb. 1, 1900	247,231	575	575	246,650
			\$ 7,677,159	\$ 3,298,418	\$ 4,102,478	\$ 6,873,099
			\$265,478,070	\$80,133,014	\$50,825,205	\$204,785,793

TABLE

Number.	COUNTY.	NAME OF COMPANY	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
51	Des Moines	Mut. German Protestant F. Ins Assn.	942.15	880.97	1,322.74	2,204.89
52	Des Moines	Medial Mut. F. Ins. Assn. of Des M. Co.	23.00	400.00	1,287.97	1,710.97
53	Des Moines	Swedish Lutheran Mut. Fire Ins. Assn.	1,408.43	713.35	2,181.78	3,590.21
54	Dickinson	Dickinson Co. Farmers Mut. Ins. Co.	56.50	716.39	401.23	1,174.12
55	Dubuque	Dubuque Co. Farmers Mut. Ins. Assn.	284.53	3,247.75	1,012.55	4,544.83
56	Dubuque	Cascade Farmers Mutual F. and L. Assn.	28.84	411.28	106.88	546.00
57	Emmett	Firms M. F. & L. Ins. Assn. of Emmet Co.	824.94	649.85	1,474.79	2,949.58
58	Fayette	Fayette Co. Farmers Mut. F. Ins. Assn.	4,904.85	5,231.00	684.50	10,820.35
59	Fayette	German Mut. F. Ins. Co. of Eldorado	25.01	1,022.41	2,017.62	3,065.04
60	Floyd	Floyd Co. Farmers Mutual Ins. Co.	109.92	5,282.80	114.00	5,666.72
61	Franklin	Franklin County Farmers Insurance	1,505.03	1,399.99	2,815.62	5,720.64
62	Fremont	Farmers Mutual F. and L. Ins. Assn.	62.71	126.09	188.84	377.64
63	Greene	Farmers Mutual F. and L. Ins. Assn.	546.90	3,349.00	950.35	4,846.24
64	Grundy	Farmers Mutual F. and L. Ins. Co.	241.74	8,263.97	621.44	9,127.15
65	Guthrie	Farmers Mut. F. Ins. Assn. of Menlo	73.73	1,704.47	778.66	2,556.86
66	Hancock	Farm Mut. Ins. Co. of the Germ. Soc. of M. E. Church	1,070.36	926.00	1,970.36	3,966.72
67	Hancock	Hancock Co. Firms Mut. F. & L. Ins. Ass.	1,397.73	1,225.99	2,363.72	4,987.44
68	Hardin	Farmers Mut. Ins. Co. of Hardin Co.	3,222.00	587.79	3,809.79	7,031.79
69	Hardin	Providence Twp. Mutual Ins. Assn.	490.50	490.59	490.59	981.09
70	Harrison Co.	Farmers Mut. Ins. Assn.	1,063.00	712.50	7,985.00	9,760.50
71	Henry	Henry Co. Farmers Fire Ins. Co.	398.24	4,282.86	1,520.31	6,201.41
72	Henry	Sven Mut. Protective Fire Ins. Co.	1,145.53	839.59	1,209.12	3,194.24
73	Howard	Howard & Wineshick Co. F. & L. Ins. A.	277.00	5,000.00	5,277.00	10,554.00
74	Humboldt	Humboldt Mutual Insurance Company	3,471.11	1,851.87	946.43	5,769.41
75	Ia	Blaine Center Mutual F. and L.	2,250.00	674.60	2,924.60	5,849.20
76	Iowa	Lenox Mutual	67.74	81.50	151.22	200.46
77	Iowa	Patrons Mutual	1,445.84	968.20	2,414.10	4,828.14
78	Jackson	Farmers Mutual Aid Association	1,403.01	5,423.21	579.43	7,455.25
79	Jasper	Farm. Mut. F. & L. Assn. of Jasper Co.	939.36	8,553.86	1,892.23	10,385.45
80	Jefferson	Farmers Insurance Union	774.41	402.88	1,177.29	2,354.58
81	Johnson	Lincoln Mutual Insurance Company	4.40	3,166.04	706.85	3,877.89
82	Johnson	North-Western Farmers Mutual	767.00	393.00	712.00	1,872.00
83	Johnson	Liberty, Sharon and Washington Twp.	127.13	797.25	70.57	994.95
84	Johnson	Union Farmers Mutual Insurance Co.	21.95	1,480.25	285.58	1,797.78
85	Jones	German Mutual Fire and L. Ins. Co.	940.00	1,505.93	25.25	2,471.18
86	Jones	Bohemian Farmers Mutual	59.15	131.62	5.00	295.77
87	Keokuk	Farmers Pioneer Mutual	5,080.55	594.00	6,574.55	12,249.10
88	Keokuk	Prairie Farmers Mutual Insurance Co.	5,011.00	5,011.00	5,011.00	15,033.00
89	Kossuth	Kossuth County Mutual	640.22	2,189.84	3,211.64	5,041.70
90	Lee	Lee Co. Farmers Home Mut. Ins. Co.	103.97	412.15	160.93	677.05
91	Lee	Peoples Mutual Ins. Co. of Lee Co.	228.18	995.50	98.70	1,322.38
92	Linn	Bohemian Mut. Ins. Assn. of Cedar Rapids	468.04	738.95	2,746.69	3,953.68
93	Linn	Brown Twp. Mutual Insurance Assn.	798.88	869.35	869.35	2,537.58
94	Linn	Ceska Farneska	1,090.28	1,947.94	412.37	3,450.59
95	Linn	Linn Twp. Farmers Mutual Ins. Assn.	2,445.25	572.14	2,325.52	5,342.91
96	Linn	West Side Mutual Fire Ins. Assn.	114.35	4,480.97	1,000.00	5,605.32
97	Louis	Louis County Mutual Insurance Co.	1,357.00	321.05	1,678.05	3,356.10
98	Lucas	Farmers Mutual Fire and L. Assn.	395.00	1,466.95	70.24	1,932.19
99	Madison	Madison County Mutual Insurance Co.	1,357.00	321.05	1,678.05	3,356.10

NO. 2.—CONTINUED.

Amount of losses paid during the year.	Amount received by services for writing the year.	Amount received from other sources during the year.	Amount of other expenses.	Total percentage for all purposes during the year.	Balance cash on hand on Jan. 31, 1906.	Amount of losses adjusted for 1906.	Number and amount of losses on hand at close of 1906.	Amount of any other liabilities.	Cost per \$1,000 during year.	Cost per \$1,000 for past five years.
14.40	352.00	48.59	415.07	1,838.02	1.50				.71	1.71
49.90	194.00	71.00	149.00	540.61	2.04				1.02	1.85
3,391.50	42.60	495.00	1,010.40	4,961.50	81.27	18.21	3.24	10.09	2.19	4.71
30.00	26.66	31.50	140.22	5.00					.03	.03
954.89	198.00	235.85	80.05	1,474.79					2.50	12.50
5,338.72	650.00	495.00	160.73	6,650.45	145.00				1.79	8.81
14,577.14	343.95	57.18	1,857.97	159.05					1.50	
4,344.63	147.52	278.89	260.85	5,031.86	634.86				1.80	7.80
1,267.46	28.00	15.00	28.60	188.84					1.37	0.89
3,928.11	352.00	417.31	154.82	4,852.24					3.13	13.00
8,493.79	243.31	79.95	8,795.02	407.13	16.10				3.25	13.84
1,828.99	380.03	240.57	83.16	2,542.75	13.51				2.24	9.19
1,399.10	180.00	275.47	93.88	1,948.51	21.85					4.95
297.00	146.00	98.50	6.40	547.90	2,055.82				.84	4.95
2,767.54	376.00	489.00	177.25	3,609.79					1.71	10.40
59.50	50.00	69.50	25.59	194.59	280.84				3.82	15.00
6,473.00	864.00	385.00	208.60	7,985.00					1.08	6.00
771.77	127.42	4,292.11	1,228.26	6,419.56					.31	17.00
85.50	6.20	61.70	1,231.49						2.03	13.00
510.89	65.00	4,920.40	35.51						.88	4.08
392.04	378.00	362.04	75.54	1,534.08	4,236.35				4.33	8.00
2,431.99	180.00	184.50	170.34	2,776.74	14.80				3.00	8.10
83.33	24.00	21.00	138.33	12.80					1.57	0.92
1,974.13	371.50	68.47	2,414.10						1.80	12.41
3,663.81	201.90	426.88	153.03	4,425.70	3,031.55				1.40	10.80
2,603.85	1,858.58	370.00	2,445.65	10,739.08	149.37	107.42			1,609.72	400.88
923.99	100.95	195.88	49.47	1,170.29					1.30	12.18
2,531.30	211.75	850.97	3,623.72	854.47					1.27	12.55
338.00	39.00	1,782.00							1.62	9.44
1,415.00	685.50	47.00	19.81	752.31	241.04	200.00			4.83	13.24
1,128.18	1,818.91	298.24	39.32	1,843.47	628.50				2.31	11.39
87.00	0.00	21.61	117.60	79.17					1.08	6.00
5,921.33	4,907.00	317.50	426.80	5,001.30	9.79				550.00	4.74
1,261.41	250.00	339.34	104.14	2,055.09	1,100.55				2.71	13.50
596.00	1,361.00	140.80	148.80	2,546.60	540.47				1.18	6.05
1,391.44	346.00	175.62	24.00	1,195.00	146.78	450.00			1.53	8.75
1,244.85	137.48	70.37	207.85	538.54					1.72	10.19
1,502.30	385.70	115.00	57.07	2,090.07	1,139.92				1.79	11.70
2,240.50	280.55	111.00	2,722.14	447.80					4.40	10.82
4,803.57	12.50	437.77	174.00	5,457.84	113.48	576.10		1,405.00	2.44	11.50
		1,285.17	206.54	349.81	95.09	1,734.61	204.83		4.40	10.82
		1,399.80	76.00	148.27	164.28	2,113.12	25.00		2.49	15.08
		1,281.70	252.80	93.15	50.40	1,978.05				

TABLE

Number.	COUNTY.	NAME OF COMPANY.	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
101	Marshall	Iowa Valley Mut. Ins. Co.	471.98	1,280.66		1,752.64
102	Marshall	Marshall Co. Farmers M. F. Ins. Co.	671.14	2,099.47		2,770.61
103	Mitchell	Farmers Mut. F. Ins. Co. of Mitchell Co.	120.38	3,732.08	25.64	3,878.10
104	Mitchell	German Farmers Mut.	114.83	645.67	153.14	913.64
105	Monona	Farmers Mut. Fire Ins. Ass'n	258.12	1,287.03	121.00	1,666.15
106	Montgomery	Villisca Mut. Fire Ins. Co.		337.68	355.52	693.20
107	Muscataine	Farmers Mut. Fire and Lightning Co.	818.00	2,192.80	126.08	3,136.88
108	Muscataine	White Pigeon Fire and Lightning		4,157.58	1,291.43	5,449.01
109	Osceola	Farmers Mut. F. and L. Ins. Ass'n of Osceola Co.		610.77	355.88	966.65
110	O'Brien	Farmers Mut. F. and L. Ins. Ass'n	652.01	2,130.39	680.63	3,463.03
111	Page	Morton Farmers Mut. Ins. Ass'n		4,488.63	271.92	4,760.55
112	Palo Alto	Farmers Mut. Ins. Ass'n	477.87	2,431.30	721.60	3,630.77
113	Plymouth	Farmers Mut. Ins. Ass'n	83.70	1,401.45	54.00	1,539.15
114	Pocahontas	Pocahontas Co. Mut. F. and L. Ins. Ass'n	229.49	2,091.13	1,184.41	3,505.03
115	Polk	Farmers Mut. Ins. Co.	287.49	4,827.98	2,519.67	7,635.14
116	Polk	Swedish Mut.	1,943.85	15.00	185.50	2,507.30
117	Pottawattamie	Pottawattamie Co. Farmers Mut. Fire	428.00	6,648.97	1,400.00	8,476.97
118	Poweshiek	Poweshiek Co. Farmers Mut.		3,518.06	217.56	3,735.62
119	Ringgold	Farmers Mut. F. Ins. Ass'n of Ringgold Co.		1,178.08	451.09	1,629.17
121	Sac	Sac Co. Farmers Mut. Fire Ins. Co.	57.33	3,415.43	715.41	4,188.17
122	Scott	Scott Co. Farmers Mut. Ins. Co.	141.09	336.93	195.84	673.86
123	Scott	German Mut. Fire Ins. Co.	8,210.14	3,301.80	671.11	12,183.05
124	Scott	Mut. F. Self Ins. Co. of German Householders	2,255.10		787.05	3,042.15
125	Scott	Wolcot Mut. Fire Ins. Co.	2,991.85		901.14	3,892.99
126	Shelby	Danish Mut. Fire Ins. Co.	328.34	1,697.83	311.61	2,337.78
127	Shelby	Farmers Mut. Ins. Co.		3,037.16	782.30	3,819.46
128	Shelby	Westphalia Farmers Society	346.84		144.58	491.42
129	Shelby	Farmers Mut. Hail Ass'n	1,699.93	1,256.84	103.12	3,059.89
130	Sioux	Farmers Mut.	399.18	1,111.00		1,510.18
131	Sioux	German Farmers	809.94	2,821.20	533.97	4,165.11
132	Story	Farmers Mut.		3,318.25	3,311.43	6,629.68
133	Story	Farmers Mut. Ins. Co.	760.86	2,174.82	1,413.58	4,349.26
134	Story	Fieldberg Mut. Ins. Co.	31.00	149.27	97.90	378.17
135	Tama	Farmers Mut. Aid Co.		3,422.41	615.00	4,037.41
136	Tama	Mut. Fire Ins. Ass'n of German Farmers of Tama Co.	382.01	1,187.34	191.00	1,760.35
137	Taylor	Farmers Mut. Ins. Co.		218.09	7.04	225.13
138	Taylor	Farmers Mut. Fire and Lightning Ins. Ass'n of Taylor Co.		523.02	133.63	656.65
139	Van Buren	Southern Van Buren Co.		1,338.05	180.00	1,518.05
140	Van Buren	Farmers Mut. Protection Ass'n	98.7		102.17	200.87
141	Wapello	Kirkville Mut. F. and L. Ins. Ass'n	450.87	1,366.00	171.47	1,988.34
142	Wapello	Munterville Mut. Fire & Lightning Ass'n	2.18	270.00	144.37	416.55
143	Warren	Warren Co. Farmers Mut.	135.00	775.06	247.39	1,157.45
144	Wayne	Wayne Co. Farmers Mut. Fire Ins. Co.	25.42	1,907.09	550.00	2,482.51
145	Webster	Farmers Mut. Ins. Ass'n		3,813.95	5,318.05	9,132.00
146	Webster	Scandinavian Mut.	822.39		1,700.89	2,523.28
147	Washington	Farmers Mut. Ins. Co.	1,837.59	8,952.76	1,320.43	11,810.78
148	Winneshiek	Farmers Mut. Fire & Ligh. Ins. Ass'n		867.03	924.24	1,791.27
149	Winneshiek	Bohemian Mut. Protective Ass'n	1,794.84		424.75	2,219.59
150	Winneshiek	Farmers Mut.	963.02	2,853.30	253.50	4,069.82

No. 2—CONTINUED.

Amount of losses paid during the year.	Amount rec'd by agents for services during the year.	Amount rec'd by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand December 31, 1920.	Amount of losses adjusted but not yet paid.	Number and amount of losses resisted or in litigation.	Amount of any other liabilities.	Cost per \$1,000 during year.	Cost per \$1,000 for past five years.
1,047.49		89.88		1,137.37	615.27				1.20	6.00
1,664.55		80.77	87.20	1,832.61	938.00				1.27	10.75
2,470.43		189.80	106.38	2,856.61	1,021.49	81.00		19.80	1.50	12.00
449.28		100.50	8.04	557.82	355.82				.79	4.09
713.26	54.50	132.25	119.00	1,019.01	647.14		1,233.00		3.23	12.73
395.50	230.50		48.00	693.20				126.63	1.08	13.31
1,520.25		354.00	50.10	1,924.35	1,212.53				1.83	12.00
4,340.04	644.37	305.60	159.00	5,449.01		270.38		841.79	2.41	12.05
440.00	104.00	68.50	80.73	693.23	273.42				1.11	10.83
2,058.06	423.00	288.84	131.42	2,901.32	561.71			204.57	2.49	12.80
3,853.66		500.00	316.89	4,760.55				40.91	3.12	11.15
2,339.15	280.00	326.82	124.87	3,070.84	559.93				1.97	10.35
1,210.65		63.35	32.00	1,306.90	232.25				1.70	5.42
1,953.58	392.00	455.73	272.88	3,074.19	430.84				2.66	12.00
2,414.11	725.00	668.85	3,708.08	7,504.00	131.14			1,000.00	2.32	12.12
		185.50	8.35	208.85					1.12	7.21
5,733.85	846.45	939.45	535.00	8,054.75	422.22			60.00	2.04	12.93
2,438.03	107.00	455.00	476.08	3,476.11	259.51			60.00	1.76	7.45
992.54	272.97	255.62	138.04	1,659.17					2.29	14.48
2,333.78	400.00	154.00	238.35	3,126.13	1,062.04				1.75	15.07
	88.00	194.00	57.58	336.58					.76	4.34
3,093.00	49.80	396.00	525.97	4,064.77	8,118.28				2.00	6.00
1,625.00		193.50	37.60	1,856.10	1,186.05				1.49	5.11
1,160.78		159.00	45.35	1,365.13	2,527.86				2.20	4.71
875.95		902.84	63.00	1,841.79	495.99				1.68	6.20
3,070.50	117.50	425.84	205.56	3,819.40					3.07	
		300.91	35.50	476.50					.88	3.95
1,433.23		111.00	21.85	1,566.08	1,493.81				12.16	
1,007.54		101.30	114.40	1,223.30	286.88				2.30	12.30
									1.50	8.50
1,742.63	215.00	279.00	101.15	2,337.18	1,827.93				4.92	17.54
5,336.17	427.00	417.89	448.62	6,629.68				2,600.00	2.71	10.50
2,424.49	316.81	103.97	312.64	3,122.64	1,226.04	25.00			1.20	10.50
	68.00	48.95	23.59	208.29	69.88				1.20	12.82
1,915.05	615.00	355.65	101.61	2,987.31	1,050.10				2.59	13.61
1,131.50	345.62	232.25	41.66	1,751.03	9.32	1,200.00			1.43	6.43
116.50	12.50	60.00	6.85	195.85	29.28				1.49	
419.50	56.00	33.75	82.17	591.42	65.23				5.76	
1,152.69		200.42	129.91	1,483.02	35.03	743.06			2.06	15.25
15.00		145.61	10.85	171.46					.27	1.20
1,671.77	171.47	85.00	58.19	1,986.43	2.00				4.07	29.15
282.00		13.85	15.70	311.55	105.00	35.00			1.57	7.08
		61.35	87.40	47.92	1,156.35	2.00			3.90	17.33
1,046.98	1,202.48	167.11	56.52	2,473.09	9.41				2.97	11.50
6,484.18	1,041.03	949.60	657.19	9,132.00					3.64	14.23
1,753.71	236.90	234.55	208.39	2,433.55	89.73				2.07	8.82
7,667.11	1,214.54	776.75	322.84	9,981.24	1,829.54				2.70	6.01
946.26	180.54	305.20	280.49	1,712.49	78.78				1.78	9.08
936.00		122.70	22.25	1,080.95	1,138.04				2.00	7.50
2,154.43		163.80	64.77	2,483.00	1,686.82					

TABLE

Number.	COUNTY.	NAME OF COMPANY.	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
151	Winneshiek...	Norwegian Mut. Protective Ass'n.....	701.00	3,539.01	112.00	4,352.01
152	Winneshiek...	German Mut. Fire Ins. Co.....	282.67	240.89	24.88	548.44
153	Woodbury....	M. F. L. & T. Ins. Co. of German Farmers of Woodbury Co.....	255.60	.....	298.40	554.00
154	Woodbury....	Woodbury Co. Farm. Mut. F. Ins. Ass'n.....	231.22	1,131.18	808.55	2,170.95
155	Worth.....	Farmers Mut.....	1,789.93	50.45	1,387.70	3,228.14
156	Wright.....	Farm. Mut. of Wright and adjoining co.'s.	454.16	2,332.36	773.81	3,558.33
			\$78,552.97	\$322,061.08	\$90,733.23	\$491,347.28
		STATE MUT. FIRE ASSESSMENT ASS'NS.				
		Cedar Rapids Mut. Ins. Ass'n.....	260.55	.....	1,175.95	1,436.48
		Central Iowa Mut. Fire Ass'n.....	220.37	7,974.21	1,712.60	9,907.18
		Equity Wind Mill Mut. Ins. Ass'n.....	63	7,204.56	498.29	7,705.48
		Farm Property Mut. Ins. Ass'n of Iowa.....	.....	2,268.49	2,268.49	.....
		Grain Shippers Mut. Fire Ass'n.....	750.21	3,942.78	12,257.75	16,950.74
		Iowa Mut. Assessment F. Ins. Ass'n.....	.....	1,437.37	1,437.37	.....
		Iowa Mercantile Mut. Fire Ins. Ass'n.....	1,246.13	23,400.01	1,389.54	26,035.68
		Machinery Mut. Ins. Ass'n.....	842.31	8,420.16	9,795.10	19,057.57
		Mut. Fire and Tornado Ins. Ass'n.....	.....	1,553.81	1,553.81	.....
		Property Mut. Ins. Ass'n.....	585.83	.....	2,830.67	3,416.50
		Retail Merch'ts Mut. F. Ins. Ass'n of Iowa	.....	871.59	871.59	.....
		Town Mut. Dwelling House Ins. Ass'n.....	1,345.91	13,004.96	19,290.44	33,641.31
		Union Mut. F. and L. Ins. Ass'n.....	870.36	11,010.41	7,606.70	19,487.47
		Total	\$ 6,122.28	\$ 74,957.09	\$ 62,688.30	\$143,767.67
		Total County and State Mutual				
		Assessment Fire Associations.....	84,675.25	397,018.17	153,421.53	635,114.95
		EXCLUSIVE TORNADO MUT. ASSESSMENT ASSOCIATIONS.				
		Iowa Mut. Tornado C. and W. Ins. Ass'n..	13,970.16	.....	43,856.22	57,826.38
		Mut. Wind Storm Ins. Ass'n of Iowa .....	.....	.....	1,425.33	1,425.33
		Merchants Tornado Mut. Ins. Co.....	1,529.52	9,864.96	6,306.62	17,701.10
		Total.....	\$15,499.68	\$ 9,864.96	\$ 51,588.17	\$ 76,952.81
		EXCLUSIVE HAIL MUTUAL ASSESSMENT ASSOCIATIONS.				
		Des Moines Mut. Hail Ins. Ass'n.....	41.56	22,401.68	18.96	22,462.26
		Farmers Mut. Hail Ins. Ass'n of Iowa....	3,881.26	145,509.29	9,234.39	158,624.94
		Farm. State Mut. Hail I. Ass'n Emmet Co.	2,834.60	50,793.31	2.35	53,630.26
		Mut. Hail Storm Ins. Ass'n of Iowa	105.22	16,221.25	277.14	16,603.61
		Northern Iowa Mut. Ins. Co. (Hail).....	.....	1,911.38	866.19	2,797.57
		South Western Iowa Mut. Hail.....	.....	3,758.22	397.62	4,155.84
		Western Hail Mut. Ins. Co.....	.....	2,797.81	136.43	2,934.24
		Total.....	\$ 6,862.64	\$243,392.94	\$ 10,953.08	\$261,208.66
		Total of all Mutual Assessment Assn's..	91,537.89	640,411.11	164,374.61	806,323.61

No. 2—CONTINUED.

Amount of losses paid during the year.	Amount rec'd by agents for services during the year.	Amount rec'd by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand Decem-ber 31, 1900.	Amount of losses unadjusted but not yet paid.	Number and amount of losses resisted or in litigation.	Amount of any other liabilities.	Cost per \$1,000 during year.	Cost per \$1,000 for past five years.
3,888.79	149.60	111.56	56.22	4,206.17	145.84	582.80	.....	.....	2.68	7.49
6.66	.....	28.92	10.00	45.58	502.86	.....	.....	.....	.19	.....
399.25	39.00	91.00	21.00	550.25	3.75	.....	.....	.....	1.40	10.75
1,407.57	277.60	274.50	211.28	2,170.95	.....	32.50	.....	243.97	3.45	9.81
2,600.40	295.00	235.28	41.07	3,171.75	56.39	.....	.....	.....	1.60	8.42
1,753.41	372.00	401.00	377.15	2,903.56	654.77	.....	.....	.....	2.31	10.25
\$305,193.33	\$25,590.04	\$41,442.19	\$30,935.83	\$403,161.39	\$ 88,185.89	\$ 9,662.36	\$ 8,687.34	\$30,978.30	\$ 2.87	.....
.....	251.45	305.82	840.20	1,397.47	39.01	.....	500.00	643.22	8.35	.....
4,628.94	1,778.26	1,229.33	1,905.13	9,541.66	365.52	.....	.....	1,712.60	13.38	.....
4,055.44	305.35	1,735.30	1,502.56	7,658.65	44.83	239.69	.....	3,100.00	22.21	.....
534.64	492.64	491.75	749.46	2,268.49	.....	.....	.....	1,901.25	2.90	.....
7,137.05	5,338.73	1,874.20	1,020.18	15,370.16	1,580.58	1,029.60	.....	1,300.00	13.50	.....
23.50	310.25	900.21	176.35	1,410.31	27.06	.....	.....	425.00	5.12	.....
10,292.86	5,170.80	3,256.92	6,798.68	25,519.26	516.42	1,953.60	.....	500.00	15.01	.....
9,090.40	3,420.58	2,846.04	2,077.81	17,434.83	1,622.74	180.65	420.00	2,297.96	12.15	.....
.....	776.90	213.60	335.81	1,326.31	227.50	.....	.....	1,500.00	5.78	.....
1,270.05	553.52	399.98	517.65	2,741.20	675.30	.....	.....	600.00	3.38	.....
.....	63.80	205.00	193.14	462.54	409.95	.....	.....	.....	.....	.....
12,859.93	7,000.00	4,460.80	3,451.70	27,781.43	5,859.88	.....	.....	.....	1.61	.....
9,380.43	3,331.47	2,828.88	1,891.99	17,432.77	2,054.76	285.70	.....	.....	8.07	.....
\$ 59,273.24	\$28,853.75	\$20,757.43	\$21,460.66	\$130,345.08	\$ 13,422.59	\$ 3,695.24	\$ 1,520.00	\$13,380.03	\$ 6.20	.....
304,466.57	54,443.79	61,199.62	52,396.49	533,506.47	101,608.48	13,357.60	10,207.34	\$44,358.33	\$ 3.27	.....
13,548.73	23,221.25	13,794.29	5,657.91	56,222.18	1,604.20	.....	.....	.....	71	4.15
161.07	492.63	491.75	279.88	1,425.33	.....	.....	.....	.....	2.10	11.10
8,283.76	1,620.00	3,930.50	3,866.84	17,701.10	.....	61.95	2,661.95	6,351.44	10.33	.....
\$ 21,993.56	\$25,333.88	\$18,216.54	\$ 9,804.63	\$ 75,348.61	\$ 1,604.20	\$ 61.95	\$ 2,661.95	\$ 6,351.44	\$.92	.....
8,085.62	2,468.42	5,692.16	5,617.92	21,864.12	598.08	.....	900.00	2,547.10	26.58	.....
115,318.35	10,035.36	14,016.25	8,958.22	148,328.18	10,296.76	25,550.54	2,000.00	.....	40.78	159.82
21,378.89	12,134.79	12,688.29	4,596.55	50,798.52	2,831.74	.....	.....	.....	28.92	.....
9,943.02	1,912.58	1,909.14	2,767.19	16,531.93	71.68	.....	.....	1,666.58	29.34	.....
859.74	622.00	394.22	794.88	2,670.84	126.73	.....	.....	.....	21.20	.....
3,757.25	115.00	152.24	131.35	4,155.84	.....	.....	.....	.....	22.62	.....
1,007.90	400.00	500.00	824.04	2,731.94	202.30	.....	.....	1,837.56	11.10	.....
\$160,350.77	\$27,688.15	\$35,352.30	\$23,690.15	\$247,081.37	\$ 14,127.29	\$25,550.54	\$ 2,900.00	\$ 6,051.24	\$35.90	.....
524,817.43	82,131.94	97,551.92	76,086.64	780,587.84	115,735.77	38,908.14	13,107.34	50,409.57	3.19	.....

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the condition and affairs of the
AETNA INSURANCE COMPANY, HARTFORD, CONNECTICUT.

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, WILLIAM B. CLARK. Secretary, WILLIAM H. KING.
 Vice-President, EGBERT O. WEEKS. Assistant Secretaries, A. C. ADAMS, HENRY E. REES.

[Incorporated, June, A. D. 1819. Commenced business, August 17, 1819.]

Home office, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$5,000,000; subscribed for...	\$ 4,000,000.00
Amount of capital paid up in cash.....	4,000,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 10,391,066.06
Extended at.....	\$ 10,391,066.06

INCOME DURING THE 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	\$ 399,725.68	\$ 28,544.31	
Net collected.....	\$ 399,725.68	\$ 28,544.31	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	5,082,040.78	422,153.41	
Total.....	\$ 5,481,766.46	\$ 450,697.72	
Deduct gross premiums and bills in course of collection at this date.....	437,631.18	34,956.03	
Entire premiums collected during the year.....	\$ 5,044,135.28	\$ 415,741.69	
Deduct re-insurance, rebate, abatement, and return premiums.....	1,160,330.74	105,202.20	
Received for premiums, other than perpetuals.....	\$ 3,883,804.54	\$ 310,539.49	\$ 4,194,344.03
Deposit premiums received on perpetual risks.....			6,784.25
Rents, company's use of own buildings.....		\$ 5,472.72	
Interest on real estate mortgage loans, \$936; on other collateral loans, \$499.65.....		1,435.65	
Interest and dividends on stocks and bonds, \$507,268.30; from all other sources, \$1,967.64.....		509,235.94	
Total rents and interest.....			\$ 516,144.31

Profit on sale or maturity of ledger assets during the year over book values.....	450.00
From all other sources, viz.: (Itemize profit and loss account).	168.85
Difference in estimate December, 1899, and December, 1900, premiums in course of collection. Q., 1 and 6.....	44,317.22
Total income during the year.....	\$ 4,762,208.66
Total footings.....	\$ 15,153,274.72

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 \$363,699.72 occurring in previous years.....	\$ 2,874,883.30	\$ 232,389.71	
Deduct amounts received for salvages, on losses of the last or of previous years, \$46,307.73; and from re-insurance in other companies \$458,916.85.....	437,118.23	68,106.35	
Net amount paid during the year for losses.....	\$ 2,437,765.07	\$ 164,283.36	\$ 2,602,048.43
Deposit premiums returned.....			2,265.00
Paid stockholders for interest or dividends; amount declared during the year.....			720,000.00
Commissions or brokerage to agents, less received on reinsurances.....			705,217.59
Salaries, fees and all other charges, officers, \$43,416.66; clerks, \$61,208.98, other employees, \$193,732.75.....			298,358.39
Taxes on premiums, \$79,671.81; on real estate, \$440.45; U. S. internal revenue tax, \$23,770.58; insurance department fees and agents' licenses, \$16,589.76; municipal licenses, \$7,028.67; tax on franchise, \$510.53.....			128,011.80
Advertising, printing and stationery, \$35,291.04; legal expenses, \$3,316.20; repairs and expenses on real estate, \$477.37; furniture and fixtures, \$873.35; miscellaneous, \$270,949.10.....			310,907.06
Losses on sales or maturity of ledger assets, \$26,429.86; other disbursements, viz.: Agents' balances uncollectable, and sundry items, \$5,501.04.....			31,930.90
Total expenditures during the year.....			\$ 4,798,739.17
Balance.....			\$ 10,354,535.55

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 \$298,059.35.....	298,059.35
Mortgage loans on real estate (schedule B), first liens, \$15,600.00.....	15,600.00
Loans secured by pledge of bonds, stocks, or other collaterals, (schedule C).....	3,600.00
Book value of bonds excluding interest, \$6,045,280.36; and stocks, \$3,082,393.55 (schedule D).....	9,127,673.91
Cash in company's office.....	\$ 2,479.17
Cash deposited in bank.....	803,337.08
Total.....	\$ 805,816.25
Agent's debit balances.....	383,548.88
Total.....	\$ 10,634,298.39
Deduct ledger liabilities:	
Agent's credit balances.....	279,762.84
Total net ledger assets, as per balance on page 1.....	\$ 10,354,535.55

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 271. 70
Interest accrued on collateral loans	90. 00
Interest accrued on other assets	375. 00
Total	\$ 736. 00
Market value, not including interest, in item 9, of bonds and stocks over book value (Schedule D.)	2,613,147. 21
Gross premiums in course of collection December 31st, not more than three months due	472,587. 21
Gross assets	\$ 13,441,005. 97
Deduct assets not admitted:	
Agent's debit balances, unsecured	\$ 15,652. 90
Depreciation from book values of the above net Ledger Assets to bring same to market value. —	
Real estate	68,059. 35
Total	\$ 83,712. 25
Total admitted assets	\$ 13,357,293. 72

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 75,830. 95
Losses in process of adjustment, or in suspense, including all reported and supposed losses	438,064. 33
Losses resisted, not outlawed, including interest, costs and other expenses thereon	19,092. 00
Total amount of claims for losses	\$ 532,987. 28
Deduct re-insurance due or accrued (give list of companies and amounts), (schedule E)	100,877. 38
Net amount of unpaid losses	\$ 432,109. 90
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, \$2,662,286.58; unearned premiums (50 per cent.)	\$ 1,331,143. 29
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,669,085.29; unearned premiums (<i>pro rata</i>)	\$ 1,927,853. 87
Gross premiums (less reinsurance) (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$192,698.26; unearned premiums (50 per cent.)	96,349. 13
Total unearned premiums as computed above	\$ 3,355,346. 29
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received	70,851. 62
Commissions, brokerages and other charges due to agents and brokers, on premiums paid	118,146. 80
Return premiums and reinsurance premiums	70,888. 08
Total amount of all liabilities	\$ 4,047,342. 69
Joint stock capital actually paid up in cash	\$ 4,000,000. 00
Divisible surplus	5,309,951. 03
Total	\$ 13,357,293. 72

MISCELLANEOUS.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 586,375,155	\$ 6,606,629.53	\$ 6,906,484	\$ 181,276.04
Written or renewed during the year	449,746,863	5,082,040.78	137,715,918	422,153.41
Total	\$ 1,036,122,018	\$ 11,688,670.31	\$ 144,622,402	\$ 603,429.45
Deduct those expired and marked off as terminated	412,647,827	4,584,408.42	137,010,697	368,031.90
In force at the end of the year	\$ 623,474,191	\$ 7,104,261.89	\$ 7,611,705	\$ 235,397.55
Deduct amount reinsured	69,700,987	772,890.02	1,249,608	42,699.29
Net amount in force	\$ 553,773,204	\$ 6,331,371.87	\$ 6,362,097	\$ 192,698.26
Perpetual risks (not included above), \$3,187,928.00. Premiums on same, \$74,580.65.				
Largest amount written on any one risk, not deducting reinsurance, \$100,000.				

GENERAL INTERROGATORIES.

Losses incurred during the year, (fire, \$2,469,278.79; Marine and Inland, \$153,246.21)	\$ 2,622,525
Total amount of the company's stock owned by the directors at par value	218,000
Loaned to stockholder's, not officers	3,600
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	\$ 5,160,719.00	\$ 538,908.00	\$ 5,699,627.00
Gross premiums received	73,615.04	3,148.85	76,763.89
Losses paid	49,516.55	61.21	49,577.76
Losses incurred	55,347.13	41.21	55,388.34
Amount at risk	7,490,401.00	1,348,021.00	8,838,422.00

ANNUAL STATEMENT

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

AACHEN AND MUNICH FIRE INSURANCE COMPANY, OF AIX-LA-CHAPELLE, GERMANY.

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

Trustees in the United States:—Charles A. Schieren, of Brooklyn, N. Y.; Henry E. Owen, of New York City; Ernst Thalmann, of New York City.

[Organized or incorporated, June 24, 1825, Manager for United States Joseph A. Kelsey. Principal office in United States, Chicago, Ill. Commenced business in United States, May 1, 1895.]

Statutory deposit	\$ 200,000. 00
(a) Amount of net ledger assets, December 31st of <i>previous year</i>	783,997. 91

INCOME DURING YEAR.

As shown by the books at the United States branch office at close of business December 31st:	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement (not included in ledger assets)	\$ 71,534. 60

IOWA INSURANCE REPORT.

Net collected.....	71,534.60	
Gross premiums written and renewed during the year.....	766,359.55	
Total.....		\$ 837,894.15
Deduct Gross Premiums and bills in course of collection at this date (not included in ledger assets).....	114,558.88	
Entire gross premiums collected during the year.....	723,335.27	
Deduct reinsurance, rebate, abatement and return premiums.....	180,718.66	
Received for premiums, other than perpetuals.....		542,616.61
Interest and dividends on stocks and bonds, \$23,020.00; from all other sources, \$532.24.....		\$ 23,552.24
Total rents and interest.....	23,552.24	
Profit on sale or maturity of securities.....	4,843.75	
Received from home office.....	5,467.16	
From all other sources, viz: (itemized profit and loss account) agents balances not included in assets December 31, 1909.....	99.36	
Total income during the year.....	\$ 576,579.12	
Total footings.....	1,360,577.03	

DISBURSEMENTS DURING YEAR.

As shown by the books at the United States branch office at close of business December 31st:		
Gross amount paid for losses (including \$51,375.29 occurring in previous years).....		\$ 402,363.69
Deduct amounts received for salvage (on losses of the last or previous years), \$2,477.60; and for reinsurance in other companies, \$43,030.92.....	45,508.52	
Net amount paid during the year for losses.....	\$ 356,855.17	
Remitted to home office.....	11,746.08	
Commissions or brokerage to agents, less received on reinsurance.....	106,872.87	
Kents, fees and all other charges, officers, \$29,403.56; clerks, \$20,339.72; other employees, \$20,095.52.....	69,838.80	
Taxes on premiums.....	13,639.35	
Insurance department fees and agents' licenses, \$4,103.19; municipal licenses, \$481.49; taxes on franchise, \$438.84.....	5,023.52	
Advertising, printing and stationery, \$8,112.97; legal expenses, \$714.50; furniture and fixtures, \$902.44; miscellaneous, \$29,106.65.....	38,836.56	
Total expenditures during the year.....	\$ 606,370.43	
Balance.....	754,206.60	

LEDGER ASSETS.

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

Book value of bonds excluding interest.....	\$ 677,096.25
Cash in company's office, \$0.00; deposited in banks, \$75,345.66.....	75,345.74
Bills receivable, \$1,787.43; agents' debit balances, \$1,378.84; secured.....	3,166.27
Total.....	\$ 755,648.26
Deduct ledger liabilities:	
Agents' credit balances.....	1,441.66
Total net ledger assets, as per balance.....	\$ 754,206.60

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 920.00
Total carried out.....	920.00
Market value (not including interest) of bonds and stocks over book value.....	64,431.25
Gross uncollected premiums, December 31, not more than three months due (not included in ledger assets).....	\$ 113,387.91

IOWA INSURANCE REPORT.

Deduct cost of collection, commission and brokerage.....	16,245.78
Net amount of uncollected premiums, not more than three months due (not included in ledger assets).....	\$ 97,147.13
Gross premiums in course of collection, December 31, more than three months due, carried in, \$1,170.97.....	
Gross assets.....	\$ 916,699.98
Total admitted assets.....	596,699.98

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, due.....	\$ 3,818.03
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 49,022.82
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,604.99
Total amount of claims for losses.....	\$ 58,391.84
Deduct reinsurance due or accrued (give list of companies and amounts).....	4,361.99
Net amount of unpaid losses.....	\$ 54,029.85
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, \$482,439.25; unearned premiums (1/100 per cent).....	\$ 241,219.62
Gross premiums (less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$230,823.74; unearned premiums (pro rata).....	126,536.82
Total unearned premiums as computed above.....	\$ 367,756.44
Return premiums, \$13,163.33; and reinsurance premiums, \$2,476.09;	
All other liabilities, viz.: \$389.84.....	\$ 16,029.26
Total amount of all liabilities.....	437,815.55
Divisible surplus.....	478,854.43
Total.....	916,699.98

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.....	\$ 50,124,854.00	\$ 645,574.62
Written or renewed during the year.....	59,521,885.00	766,359.55
Total.....	\$109,646,739.00	\$1,411,934.17
Deduct those expired and marked off as terminated.....	49,618,425.00	632,514.55
In force at the end of the year.....	\$60,028,314.00	\$ 779,419.62
Deduct amount reinsured.....	5,150,099.00	66,156.63
Net amount in force.....	\$54,878,215.00	\$ 713,262.99
Largest amount written on any one risk, not deducting reinsurance, \$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.	
Total amount of premiums received from the organization of the U. S. branch to date.....	\$ 2,688,565.27
Total amount of losses paid from organization to date.....	1,316,063.31

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Aggregate.
Gross risks written.....	\$ 645,504.00
Gross premiums received.....	9,027.50
Losses paid.....	6,107.15
Losses incurred.....	4,344.63
Amount at risk.....	832,295.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
AGRICULTURAL 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, A. H. SAWYER.

Vice-President, C. PATTERSON

Secretary, W. H. STEVENS.

[Organized as Mutual 1853. Incorporated as Stock, 1863. Commenced business February, 1853.]

Home office, 23 Washington Street, Watertown, N. Y.

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.....		2,129,722.73
Extended at.....	\$2,129,722.73	

INCOME DURING YEAR

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

Gross premiums written and renewed during the year,.....	\$	1,500,351.72
Total.....	\$	1,500,351.72
Entire premiums collected during the year.....		1,500,351.72
Deduct reinsurance, rebate, abatement and return premiums.....		563,391.56
Received for premiums other than perpetuals.....	936,960.16	\$ 936,960.16
Rents from company's property, for company's use of own buildings.....	\$	4,365.81
Interest on real estate mortgage loans, \$45,293.04; on other collateral loans, \$8,705.79.....		53,998.83
Interest and dividends on stocks and bonds, \$23,978.31; from all other sources, \$4,944.59.....		28,922.90
Total rents and interest.....	\$	87,287.54
Agents' accounts previously written off.....		840.68
Total income during the year.....		1,025,088.38
Total footings.....	\$3,154,811.11	

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$91,803.08 occurring in previous years).....	\$	803,068.53
Deduct amounts received for salvages (on losses of the last or previous years) \$7,404.85; and from reinsurance in other companies, \$228,220.23.....		235,625.08
Net amount paid during the year for losses.....	\$	567,443.45

Paid stockholders for interest or dividends, amount declared during the year, \$50,000.00.....	50,240.00
Commissions or brokerage to agents, less received on reinsurances.....	179,246.12
Salaries and allowances to agents.....	5,708.86
Salaries, fees and all other charges, officers, \$19,441.67; clerks, \$45,512.91; other employees, \$27,975.99.....	92,930.57
Taxes on premiums, \$31,719.10; on real estate, \$3,499.00; on other investments, \$4,779.27.....	39,997.37
Insurance department fees and agents' licenses, \$4,373.28; municipal and state licenses, \$3,896.79.....	8,270.07
Advertising, printing and stationery, \$16,174.19; legal expenses, \$346.50; repairs and expenses on real estate, \$1,429.37; furniture and fixtures, \$21.27; miscellaneous, \$73,525.32.....	91,496.65
Losses on sales or maturity of ledger assets.....	8,915.77
Agents accounts written off.....	2,393.54
Total expenditures during the year.....	\$1,046,642.40
Balances.....	\$2,108,168.71

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.....	\$	285,101.09
Mortgage loans on real estate (Schedule B) first liens.....		804,898.76
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....		181,821.27
Book value of bonds excluding interest \$269,357.93; and stocks \$302,798.91 (Schedule D).....		572,156.84
Cash in Company's office, \$18,146.17; deposited in banks, \$106,382.32		124,528.49
Bills receivable, \$3,402.87; agents' debit balances, \$151,546.92.....		154,949.79
Total.....	\$2,123,546.24	
Deduct ledger liabilities.....	15,377.53	
Total net ledger assets.....	\$2,108,168.71	

NON-LEDGER ASSETS.

Interest due, \$11,039.82, and accrued, \$16,246.89 on mortgages....	\$	27,286.71
Interest accrued, on bonds and stocks.....		5,884.58
Interest due, \$5,158.28, and accrued, \$3,377.88 on collateral loans.....		8,536.16
Interest accrued on other assets.....		800.00
Rents accrued on company's property or lease.....		600.00
Total carried out.....	\$	43,107.45
Market value of real estate over book value, as per Schedule A....		52,723.91
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		38,015.69
Due from other companies for reinsurance on losses paid.....		1,225.01
Gross assets.....	\$2,243,240.76	

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$	1,062.02
Bills receivable, due.....		3,402.87
Other.....		20,239.50
Total.....		24,704.39
Total admitted assets.....	\$2,218,536.35	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, \$6,895.76; not yet due, \$15,640.18.....	\$	22,535.94
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		64,465.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		8,663.00
<hr/>		
Total amount of claims for losses.....	\$	95,663.94
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....		6,245.00
<hr/>		
Net amount of unpaid losses.....	\$	89,418.94
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, \$7,153.29, unearned premiums (fifty per cent).....	\$	357,664.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,441.86; unearned premiums (pro rata).....		727,912.36
<hr/>		
Total unearned premiums as computed above.....	\$1,085,576.86	
Total amount of all liabilities.....		1,174,995.80
Joint stock capital actually paid up in cash.....	\$	500,000.00
Divisible surplus.....		543,540.55
<hr/>		
Total.....	\$2,218,536.35	

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.....	\$ 251,852.800	\$ 2,189,274.00
Written or renewed during the year.....	159,364.200	1,500,351.72
<hr/>		
Total.....	\$ 411,217.000	\$ 3,689,598.72
Deduct those expired and marked off as terminated.....	166,027,700	1,427,025.72
In force at the end of the year.....	245,189,300	2,278,563.00
Deduct amount reinsured.....	12,660,100	111,372.00
<hr/>		
Net amount in force.....	\$ 232,529,200	\$ 2,157,191.00

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, \$566,076.00; tornado, \$4,354.00.....	\$ 570,430.00
Total amount of the company's stock owned by the directors at par value.....	93,250.00
Total amount loaned to officers and directors, \$9,950.00; loaned to stockholders, not officers, \$8,000.00.....	17,950.00
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.....	\$ 873,300.00	\$ 48,000.00	\$ 921,300.00
Gross premiums received.....	10,782.00	269.00	11,051.00
Losses paid.....	4,383.00		4,383.00
Losses incurred.....	2,676.00		2,676.00
Amount at risk.....	1,380,100.00	113,500.00	1,493,600.00

ANNUAL STATEMENT

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

AMERICAN 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, FRANCIS PEABODY.

Secretary, HENRY S. BEAN

[Incorporated, June 12, 1818. Commenced business, June 18, 1818.]

Home office, 30 Kilby street.

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.....		466,079.14
<hr/>		
Extended at.....	\$	466,079.14

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31st, 1900.		
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	22,505.42
<hr/>		
Net collected.....	\$	22,505.42
Gross premiums written and renewed during the year.....		304,187.12
<hr/>		
Total.....	\$	326,692.54
Deduct gross premiums and bills in course of collection at this date..		24,758.14
<hr/>		
Entire premiums collected during the year.....	\$	301,934.40
Deduct reinsurance, rebate, abatement and return premiums.....		82,529.57
<hr/>		
Received for premiums other than perpetuals.....	\$	219,404.83
Interest on other collateral loans.....	\$	213.33
Interest and dividends on stocks and bonds, \$20,751.65; from all other sources.....		650.15
<hr/>		
Total rents and interest.....		21,615.13
From all other sources, viz.: (Itemize profit and loss account) additional receipts from liquidated bank stocks.....		820.26
<hr/>		
Total income during the year.....		241,840.22
<hr/>		
Total footings.....	\$	707,919.36

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st, 1900.	
Gross amount paid for losses (including \$20,875.68 occurring in previous years).....	\$ 163,615.74

Deduct amounts received for salvages (on losses of the last or previous years), \$2,432.09, and from reinsurances in other companies, \$28,481.62	30,913.71
Net amount paid during the year for losses	\$ 132,702.03
Paid stockholders for interest on dividends; (amount declared during the year)	9,000.00
Commissions on brokerage to agents, less received on reinsurances ..	48,942.89
Salaries, fees and all other charges, officers, \$9,927.68; clerks, \$10,753.46;	20,681.14
Taxes on premiums \$3,768.86.	
Insurance department fees and agents' licenses, \$1,609.88; municipal licenses, \$393.21; tax on franchise, \$3,328.72	9,100.67
Advertising, printing and stationery, \$1,609.51; miscellaneous, \$16,649.55	18,259.06
Assessment Globe Bank	17,000.00
Total expenditures during the year	255,685.79
Balance	\$452,233.57

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st, 1900.	
Book value of bonds, excluding interest, \$181,099.25; and stocks, \$2,401.42	\$ 421,241.25
Cash in company's office, \$1,992.36; deposited in banks, \$19,189.39	\$ 21,181.75
Agents' debit balances, (secured)	9,810.57
Total	\$ 452,233.57
Total net ledger assets, as per balances on page 1	\$ 452,233.57

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$ 2,802.82
Total carried out	2,802.82
Market value (not including interest) of bonds and stocks	132,625.25
Gross premiums in course of collection December 31st, not more than three months due	24,758.14
Deduct cost of collection, commission and brokerage	4,586.75
Net amount of uncollected premiums, not more than three months due	20,171.39
Gross assets	\$607,833.03

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 3,232.17
Losses in process of adjustment, or in suspense, including all reported and supposed losses	13,242.77
Total amount of claims for losses	\$ 16,474.94
Deduct reinsurances due or accrued (give list of companies and amounts) as per schedule E	3,064.78
Net amount of unpaid losses	\$ 13,410.16
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, \$170,384.62; unearned premiums, (50 per cent)	85,192.31
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$151,748.05; unearned premiums (pro rata)	84,115.60
Total unearned premiums as computed above	\$ 169,307.91
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or	

accrued	4,567.51
Return premiums, \$2,733.88; and reinsurance premiums, \$2,611.54 ..	5,345.42
Total amount of all liabilities	\$ 192,631.00
Joint stock capital actually paid up in cash	\$ 300,000.00
Divisible surplus	115,202.03
Total	\$ 607,833.03

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	\$ 34,448,693	\$ 368,704.93
Written or renewed during the year	28,844,803	304,187.12
Total	\$ 63,293,496	\$ 672,892.05
Deduct those expired and marked off as terminated	25,241,598	264,115.54
In force at the end of the year	\$ 38,051,898	\$ 408,776.51
Deduct amount reinsured	7,665,043	86,643.84
Net amount in force	\$ 30,386,855	\$ 322,132.67
Largest amount written on any one risk, not deducting reinsurance		\$34,000.00

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	123,531.42
Total amount of the company's stock owned by the directors at par value	39,700.00
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.

Gross risks written	\$255,998.00
Gross premiums received	3,361.58
Losses paid	3,822.92
Losses incurred	1,947.92
Amount at risk	304,188.00

ANNUAL STATEMENT

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

AMERICAN INSURANCE COMPANY.

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

President, E. O. DOREMUS.
Secretary, J. H. WORDEN.

First Vice-President, CHAS. A. LIGHTPIPE.
Second Vice-President, P. L. HOADLEY.

[Incorporated February 20, 1846. Commenced business April 1, 1846.]

Home office, 746 Broad Street, Newark, N. J.

CAPITAL STOCK.

Amount of capital paid up in cash	\$ 600,000.00
Amount of net ledger assets, December 31st of previous year	3,365,638.79
Extended at	\$ 3,365,638.79

IOWA INSURANCE REPORT.

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.....	\$ 207,582.79	
Deduct amount of same not collected.....	97.76	
Net collected.....	\$ 207,485.03	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,464,791.29	
Total.....	\$ 1,672,276.32	
Deduct gross premiums and bills in course of collection (including bills receivable) at this date.....	260,206.00	
Entire premiums collected during the year.....	\$ 1,412,070.32	
Deduct reinsurance, rebate, abatement and return premiums..	393,734.29	
Received for premiums other than perpetual.....	\$ 1,018,330.03	\$ 1,018,330.03
Rents from company's property, \$15,531.64; deduct taxes and expenses, \$10,820.13.....	4,711.51	
Interest on real estate mortgage loans.....	89,078.05	
Interest and dividends on stocks and bonds, \$56,527.95; from all sources, \$1,883.90.....	58,411.85	
Total rents and interest.....		152,201.41
Profit on sale or maturity of ledger assets during the year over book values.....		25,114.69
Total income during the year.....		\$ 1,195,652.13
Total footings.....		\$ 4,561,290.92

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:		
Gross amount paid for losses (including \$105,995.35 occurring in previous years).....	\$ 771,733.91	
Deduct amounts received for salvages (on losses of the last or previous years,) \$22,218.57; and from reinsurance in other companies, \$152,764.53.....	174,983.10	
Net amount paid during the year for losses.....		596,750.81
Paid stockholders for interest or dividends; (amount declared during the year. \$60,000;) \$60,115.25; policy holders, \$851.....		60,966.25
Commissions or brokerage to agents, less received on reinsurances		239,302.34
Salaries, fees and all other charges.....		79,675.62
Taxes, state and local, on premiums of this and other states on real estate, see No 11; income on other other investments..		47,301.02
Advertising, printing and stationery, agency and miscellaneous expense, repairs and expenses on real estate.....		74,617.87
Losses on sales or maturity of ledger assets.....		6,032.57
Total expenditures during the year.....		\$ 1,104,644.48
Balances.....		\$ 3,456,646.44

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.....	\$ 238,972.96	
Mortgage loans on real estate, first liens.....	1,730,226.75	
Book value of bonds excluding interest, \$1,367,415.60; and stocks, \$70,000 (Schedule D).....	1,437,415.60	
Cash in company's office, \$3,809.01; deposited in banks, \$48,333.99.....	52,143.00	

IOWA INSURANCE REPORT.

Due from reinsuring companies for losses already paid see schedule below.....	380.18
Total.....	\$ 3,459,138.49

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	2,492.05
Total net ledger assets.....	\$ 3,456,646.44

NON-LEDGER ASSETS.

Interest due, \$5,670.50, and accrued, \$20,714.84, on mortgages..	\$ 26,385.34
Interest accrued on bonds and stocks.....	16,005.74
Rents due.....	940.04
Total carried out.....	\$ 43,331.11
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 152,486.08
Deduct cost of collection, commission and brokerage.....	12,803.31
Net amount of uncollected premiums, not more than three months due.....	\$ 139,682.77
Gross premiums in course of collection December 31st, more than three months due, carried in.....	\$ 4,367.00
Bills receivable taken from fire and tornado risks, less \$103,352.92; past due, \$5,429.55; net.....	97,923.37
Gross assets.....	3,737,583.70

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned.....	\$ 70,000.00
Depreciation from book values of above net ledger assets to bring same to market value.....	9,395.60
Total.....	79,395.60
Total admitted assets.....	\$ 3,658,188.10

NON-LEDGER LIABILITIES

Losses adjusted and unpaid.....	\$ 8,132.65
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	76,243.48
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,000.00
Total amount of claims for losses.....	\$ 86,376.13
Deduct reinsurance due or accrued.....	14,164.80
Net amount of unpaid losses.....	\$ 72,211.33
Gross premiums (less reinsurance) received and receivable upon all unexpired fire and tornado risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$485,138.09; unearned premiums (50 per cent).....	\$ 242,569.05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,161,427.75; unearned premiums (pro rata).....	1,139,488.22
Total unearned premiums as computed above.....	1,382,057.27
Cash dividends remaining unpaid to stockholders, \$3,257.35; to policyholders, \$870.....	4,127.35
Total amount of all liabilities.....	\$ 1,458,395.95

Joint stock capital actually paid up in cash.....	\$ 600,000.00	600,000.00
Divisible surplus		1,599,792.15
Total.....		\$ 3,658,188.10

MISCELLANEOUS.

	Fire risks and tornado.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 in last year's statement.....	\$ 285,520.93	\$ 2,904,135.26
Written or renewed during the year.....	144,690.543	1,464,791.29
Total.....	\$ 430,211.575	\$ 4,459,126.55
Deduct those expired and marked off as terminated	140,804,750	1,542,119.24
In force at the end of the year.....	283,406,725	2,917,007.31
Deduct amount reinsured.....	22,807,768	270,441.47
Net amount in force.....	\$ 260,598,957	\$ 2,646,565.84
Largest amount written on any one risk, not deducting re-insurance, not exceeding.....		\$200,000

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
Net cash participating premiums received during the year.....	\$ 1,495,22
Losses incurred during the year.....	\$82,257.50
Total amount of the company's stock owned by the directors at par value.....	57,055.00
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 and tornado.
Gross risks written.....	\$4,443,399.00
Gross premiums received	43,373.54
Losses paid.....	14,741.11
Losses incurred	16,443.53
Amount at risk.....	8,006,504.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the conditions and affairs of the
AMERICAN CENTRAL INSURANCE COMPANY.

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

President, GEORGE F. CRAM. First Vice-President, SAMUEL M. DODD
Secretary, JOHN H. ADAMS. Second Vice-President, JOHN WAHL

[Incorporated, February, 1853. Commenced business, February, 1853.]

Home Office, 415 Locust St. Louis.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$ 600,000.00
Amount of net ledger assets December 31st of previous year.....	1,523,085.10
Extended at.....	\$ 1,523,085.10

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.....	\$ 128,524.75
Not collected.....	\$ 128,524.75
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,102,885.61
Total.....	\$ 1,231,410.36
Deduct gross premiums and bills in course of collection at this date	135,137.84
Entire premiums collected during the year.....	\$ 1,096,272.52
Deduct reinsurance, rebate, abatement and return premiums.....	228,596.18
Received for premiums other than perpetuals.....	\$ 867,876.34
Rents from company's property, including \$5,000 for company's use of own buildings.....	16,982.50
Interest and dividends on stocks and bonds.....	58,527.42
Total rents and interest.....	\$ 75,510.01
Profit on sale or maturity of ledger assets during the year over book values.....	281.25
From all other sources, viz: Commercial Bank stock in liquidation, \$750.00; St. Clair, Madison & St. Louis Belt Railroad Co., \$3,900.00.....	4,650.00
Total income during the year.....	948,317.60
Total footings.....	\$ 2,471,402.70

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$57,815.95 occurring in previous years).....	\$ 605,720.39
Deduct amounts received for salvages (on losses of the last or previous years), \$3,699.72; and from reinsurance in other companies, \$98,617.49.....	102,317.21
Net amount paid during the year for losses.....	\$ 503,403.18
Paid stockholders for interest or dividends.....	60,000.00
Commissions or brokerage to agents, less received on reinsurances.....	157,753.63
Rents, including \$5,000 for company's use of own buildings.....	5,000.00
Salaries, fees and all other charges; officers, \$19,500.00; clerks, \$23,686.12; other employees \$30,800.00.....	73,986.12
Insurance department fees and agents' licenses.....	27,172.20
Advertising, \$437.67; post, express, exchange and telegram, \$8,945.72; miscellaneous, \$115,280.63.....	114,654.02
Losses on sales or maturity of ledger assets.....	8,020.00
Total expenditures during the year.....	949,979.29
Balances.....	\$ 1,521,423.41

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.....	\$ 500,000.00
Mortgage loans on real estate (Schedule B) first liens.....	7,703.45
Loans secured by pledge of bonds, stocks, or other collateral.....	25,000.00

Book value of bonds excluding interest, \$416,852.50; and stocks \$480,302.00	897,154.50
Cash in company's office, \$4,307.46; deposited in banks, \$86,298.28	90,605.74
Bills receivable	959.72
Total	\$ 1,521,423.41
Total net ledger assets	\$ 1,521,423.41

NON-LEDGER ASSETS.

Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	\$ 363,680.50
Gross premiums in course of collection December 31st, not more than three months due	\$ 135,137.84
Deduct cost of collection, commission and brokerage	20,270.67
Net amount of uncollected premiums, not more than three months due	114,867.17
Gross assets	\$ 1,599,971.08

DEDUCT ASSETS NOT ADMITTED.

Bonds and stocks	\$ 675.00
Total admitted assets	1,999,296.08

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 25,085.05
Losses in process of adjustment, or in suspense, including all reported and supposed losses	38,750.00
Losses resisted (not outlawed) including interest, costs and other expenses thereon	7,850.00
Total amount of claims for losses	\$ 71,685.05
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E	10,998.67
Net amount of unpaid losses	\$ 60,686.38
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 \$622,060.41; unearned premiums, 50 per cent	311,030.20
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$799,931.18; unearned premiums, pro rata	401,687.43
Total amount of all liabilities	\$ 773,404.01
Joint stock capital actually paid up in cash	600,000.00
Divisible surplus	625,892.07
Total	\$ 1,999,296.08

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31, 1899	\$118,902.823	\$1,375,164.11
Written or renewed in 1900	97,121,715	1,102,885.61
Totals	\$216,024,538	\$2,478,049.72
Deduct expirations and cancellations	77,393,794	959,172.52
In force December 31, 1900	\$138,630,744	\$1,518,877.20
Deduct amount reinsured	7,735,185	96,885.61
Net amount in force	\$130,895,559	\$1,421,991.59

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, \$495,260.98; tornado, \$3,094.97..... \$498,355.95

Total amount of the company's stock owned by the directors at par value..... 99,175.00

Total amount loaned to officers and directors..... 25,000.00

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.	Aggregate.
Gross risks written	\$ 1,090,638.00	\$ 98,995.00	\$ 1,189,633.00
Gross premiums received	14,361.17	669.61	15,030.78
Loss paid	2,943.28	5.00	2,948.28
Losses incurred	5,271.60	5.00	5,276.60
Amount at risk	1,897,710.00	172,251.00	2,069,961.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
AMERICAN 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, THOS. H. MONTGOMERY
Assistant Secretary, WILLIAM F. WILLIAMS. Secretary and Treasurer, RICHARD MARIS.
General Manager, WILLIAM B. KELLY.

[Incorporated February 28, 1810. Commenced business March 12, 1810.]

Home office, 308 and 310 Walnut street, Philadelphia, Pa.

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	\$ 2,599,075.65
Extended at	\$ 2,599,075.65

INCOME DURING YEAR.

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

Gross premiums written and renewed during the year, as per item 2, page 3, part VI	\$ 1,697,384.16
Entire premiums collected during the year	\$ 1,697,384.16
Deduct reinsurance, rebate, abatement and return premiums	394,175.81
Received for premiums, other than perpetuals	\$ 1,303,208.35
Deposit premiums, received on perpetual risks	26,793.45
Rents from company's property, including \$6,000.00 for company's use of own buildings	8,854.00
Interest on real estate mortgage loans, \$50,377.55; on other collateral loans, \$1,249.54; interest and dividends on stocks and bonds, \$39,344.29; from all other sources, \$66.38	91,037.76
Total rents and interest	99,891.76
Profit on sale or maturity of ledger assets during the year over book values, on sale of bonds	500.00

From all other sources, viz.: (itemized profit and loss account) gain by perpetual policies cancelled, \$2,543.72; for policies, surveys and transfers, \$392.50; ground rents, \$379.20.....	3,315.42
Total income during the year.....	\$ 1,433,708.98
Total footings.....	\$ 4,032,784.63

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$170,385.32 occurring in previous years).....	\$ 1,076,146.28
Deduct amounts received for salvages (on losses of the last or of previous years), none; and from reinsurances in other com- panies, none.....	108,651.20
Losses paid under perpetual policies.....	20,243.16
Net amount paid during the year for losses.....	\$ 987,738.24
Deposit premiums returned.....	18,154.37
Paid stockholders for interest or dividends (amount declared during year).....	35,000.00
Commissions or brokerage to agents, less received on reinsur- ances.....	294,989.85
Salaries and allowances to agents.....	68,200.00
Rents (including \$6,000 for company's use of own building) less nothing from sub leases.....	6,000.00
Salaries, fees and all other charges; officers, \$20,000; clerks, \$28,100 Taxes on premiums, \$11,308.26; on real estate, \$2,359.98.....	13,668.24
Insurance department fees and agents' licenses, \$21,286.91; municipal licenses, \$1,908.78; tax on franchise, \$2,116.65; war tax stamps, \$8,905.05.....	34,217.39
Advertising, printing and stationery, \$21,350.00; legal expenses, \$1,000; repairs and expenses on real estate, \$7,177.20; fur- niture and fixtures, \$1,050.00; miscellaneous, \$68,297.30.....	98,874.50
Loss on sales or maturity of ledger assets.....	1,273.48
Total expenditures during the year.....	\$ 1,626,216.07
Balance.....	\$ 2,426,568.56

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.....	\$ 404,379.50
Mortgage loans on real estate (schedule B) first liens.....	936,475.55
Loans secured by pledge of bonds, stocks or other collaterals, per schedule C.....	3,800.00
Book value of bonds excluding interest, \$734,847.28; and stocks, \$37,937.50 (schedule D).....	772,784.78
Cash in company's office, \$9,310.51; deposited in bank, \$139,098.29	148,408.80
Interest and rents due.....	7,260.06
Ground rents, well secured.....	20,320.00
Bills receivable, none; agents' debit balances, secured.....	133,139.87
Total net ledger assets, as per balance on page 1.....	\$ 2,426,568.56

NON-LEDGER ASSETS

Interest accrued on mortgages.....	\$ 15,248.74
Interest accrued on collateral loans.....	95.00
Rents accrued on company's property or lease.....	231.23
Total carried out.....	\$ 15,574.97

Market value (not including interest, in item 9) of bonds and stocks over book value, as per schedule D.....	34,925.47
Gross assets.....	\$ 2,477,069.00
NON-LEDGER LIABILITIES.	
Losses adjusted and unpaid (due, \$22,470.85; not yet due, \$14,699.55).....	\$ 37,170.40
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	82,941.09
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	5,991.55
Total amount of claims for losses.....	\$ 126,103.04
Net amount of unpaid losses.....	\$ 126,103.04
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, \$1,038,501.92; unearned premiums (50 per cent).....	\$ 519,250.96
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,012,354.18; unearned premiums (pro rata).....	506,977.12
Total unearned premiums as computed above.....	\$ 1,026,228.08
Amount reclaimable by the insured on perpetual fire insurance policies, being (95 and 90) per cent. of the premium or de- posit received.....	577,377.46
Total amount of all liabilities.....	\$ 1,729,708.58
Joint-stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	247,360.42
	747,360.42
Total.....	\$ 2,477,069.00

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.....	\$ 190,651,410	\$ 2,101,712.37
Written or renewed during the year.....	198,369,667	1,697,384.16
Total.....	\$ 389,021,077	\$ 3,799,096.53
Deduct those expired and marked off as terminated.....	190,651,410	1,624,128.93
In force at the end of the year.....	\$ 198,369,667	\$ 2,174,967.60
Deduct amount reinsured.....	10,956,468	124,111.50
Net amount in force.....	\$ 187,413,199	\$ 2,050,856.10
Perpetual risks (not included above).....		\$ 23,182,810.00
Premiums on same.....		631,964.81
Largest amount written on any one risk, not deducting rein- surance.....		30,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business Decem- ber 31st last for the purpose of making any entry that affects this statement?.. No.	
Losses incurred during the year, fire.....	\$ 943,455.96
Total amount of the company's stock owned by the directors at par value.....	17,800.00
Does any officer, director, or trustee receive a commission or royalty on the busi- ness of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written	Fire risks.
Gross premiums received	\$ 19,890.70
Losses paid	20,176.43
Losses incurred	8,719.49
Amount at risk	9,188.22
	2,187,977.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
AMERICAN 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, GEORGE S. A. YOUNG.

Vice-President, TRUMAN W. EUSTIS.

Secretary, WALTER S. ALLEY.

[Incorporated, April 30, 1857. Commenced business, May 1, 1857.]

Home office, 432 Cedar street, New York.

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..	1,192,897.79
Extended at.....	\$ 1,192,897.79

INCOME DURING YEAR.

As shown by the books at home office at close of business De- cember 31st.	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 249,435.02
Deduct amount of same not collected.....	596.82
Net collected.....	\$ 248,838.20
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,380,488.77
Total	\$ 1,629,326.97
Deduct gross premiums and bills in course of collection at this date.....	253,806.38
Entire premiums collected during the year.....	\$ 1,375,520.59
Deduct reinsurance, rebate, abatement and return premiums..	433,832.96
Received for premiums other than perpetuals.....	\$ 941,687.63
Interest on real estate mortgage loans, \$759.17; on other col- lateral loans.....	\$924.18
Interest and dividends on stocks and bonds, \$40,198.45; from all other sources.....	\$834.09
Total rents and interest.....	\$ 42,715.89
Profit on sale or maturity of ledger assets during the year over book values.....	14,666.04
Total income during the year.....	\$ 999,069.56
Total footings.....	\$ 2,191,967.35

DISBURSEMENTS DURING YEAR

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

Gross amount paid for losses (including \$64,740.05 occurring in previous years).....	\$ 793,163.17	Fire.
Deduct amounts received for salvages (on losses of the last or previous years), \$16,619.66; and from reinsurance in other companies, \$82,309.40.....	\$ 98,929.06	
Net amount paid during the year for losses.....	\$ 694,234.11	\$ 694,234.11
Commissions or brokerage to agents, less received on reinsur- ances.....	195,664.30	
Rents (including for company's use of own buildings) less from sub-leases.....	8,093.57	
Salaries, fees and all other charges; officers, \$18,094.72; clerks, \$29,445.86; other employees, \$15,663.73.....	63,204.31	
Taxes on premiums, \$19,712.12; on other investments, \$10.....	19,722.12	
Insurance department fees and agents' licenses, 4,466.16; municipal licenses, \$3,650.12; tax on franchise, \$1,248.06....	9,364.34	
Advertising, printing and stationery, \$8,104.05; legal expenses, \$681.29; furniture and fixtures, \$317.63; miscellaneous, \$37,333.62.....	46,436.59	
Doubtful accounts.....	7,788.94	
Total expenditures during the year.....	\$ 1,044,508.28	
Balances.....	\$ 1,147,459.07	

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, \$672,835.67; and stocks, \$371,937.50 (Schedule D).....	\$ 1,044,773.17
Cash in company's office, \$2,358.30; deposited in banks, \$100,327.60.....	102,685.90
Total.....	\$ 1,147,459.07
Total net ledger assets.....	\$ 1,147,459.07

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 2,295.83
Total.....	2,295.83
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	44,401.83
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 233,140.38
Deduct cost of collection, commission and brokerage.....	54,257.48
Net amount of uncollected premiums, not more than three months due.....	\$ 198,882.90
Gross premiums in course of collection December 31st, more than three months due.....	\$666
Due from other companies for reinsurance on losses already paid.....	30,932.01
Gross assets.....	\$ 1,423,971.64
Total admitted assets.....	\$ 1,423,971.64

NON-LEDGER LIABILITIES.

Losses adjusted not yet due.....	\$	53,553.75
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		72,821.70
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		1,312.68
Total amount of claims for losses.....	\$	127,718.13
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....		27,931.29
Net amount of unpaid losses.....	\$	99,786.84
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, \$765,269.69; unearned premiums (50 per cent).....		381,634.85
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$385,432.55; unearned premiums (pro rata)....		222,720.64
Total unearned premiums as computed above.....	\$	604,355.49
Return premiums, \$212.57; and reinsurance premiums, \$7,468.19		7,680.76
Total amount of all liabilities.....	\$	711,763.09
Joint stock capital actually paid up in cash.....	\$	400,000.00
Visible surplus.....	\$	312,208.55
Total.....	\$	1,423,971.64

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.....	\$ 156,985,845	\$ 1,174,662.55
Written or renewed during the year.....	180,163,849	1,380,488.77
Total.....	337,149,694	2,555,151.32
Deduct those expired and marked off as terminated.....	105,884,972	1,205,193.79
In force at the end of the year.....	171,264,722	\$ 1,349,957.53
Deduct amount re-insured.....	21,600,515	201,255.29
Net amount in force.....	\$ 149,664,207	\$ 1,148,702.24
Largest amount written on any one risk not deducting re-insurance		\$ 30,000.00

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.....	\$ 664,825.10
Total amount of the company's stock owned by the directors at par value.....	13,000.00
The amount of "Special Reserve Fund," according to said law, deposited with the Insurance Department of the State of New York.....	300,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law.....	112,208.55
BUSINESS IN THE STATE OF IOWA DURING THE YEAR.	
Gross risks written.....	\$ 405,014.39
Gross premiums received.....	5,747.50
Losses paid.....	3,50.49
Losses incurred.....	3,155.49
Amount at risk.....	436,668.85

ANNUAL STATEMENT

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

ATLAS ASSURANCE COMPANY.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.
J. M. NEUBURGER, *Manager for the U. S.*

[Incorporated, 1808. Commenced business, in U. S., 1886.]

Home office in U. S., 35 Dearborn street, Chicago, Ill.

CAPITAL STOCK.

Amount of capital stock subscribed for.....	\$ 6,000,000.00
Amount of capital paid up in cash.....	720,000.00
Amount of net ledger assets, December 31st of previous year....	822,836.63
Extended at.....	\$ 822,836.63

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.....	\$ 130,598.45
Net collected.....	\$ 130,598.45
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,033,627.35
Total.....	\$ 1,164,225.80
Deduct gross premiums and bills in course of collection at this date.....	108,493.71
Entire premiums collected during the year.....	\$ 1,055,732.09
Deduct reinsurance, rebate, abatement and return premiums.....	321,060.33
Received for premiums other than perpetuals.....	\$ 733,771.76
Deposit premiums, received on perpetual risks.....	972.50
Interest and dividends on stocks and bonds.....	\$ 28,670.09
From all other sources.....	393.64
Total rents and interest.....	\$ 29,063.73
Profit on sale or maturity of ledger assets during the year over book values.....	36,750.00
Received from head office.....	105,394.81
Total income during the year.....	505,272.80
Total footings.....	\$ 1,728,109.43

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$83,062.76 occurring in previous years)	\$	635,985.18
Deduct amounts received for salvages (on losses of the last or previous years), \$7,143.52; and from reinsurance in other companies \$ 128,983.77		135,227.29
Net amount paid during the year for losses	\$	500,757.89
Commissions or brokerage to agents, less received on reinsurances		145,709.89
Salaries and allowances to agents		3,802.40
Rents (including company's use of own buildings) from subleases		4,425.27
Salaries, fees and all other charges, officers, \$26,993.90; clerks, \$19,820.43		46,814.33
Taxes on premiums		15,501.85
Insurance department fees and agents' licenses, \$4,284.82; municipal licenses, \$3,623.29; tax on franchise, \$370.40		8,278.51
Advertising, printing and stationery, \$7,822.91; legal expenses, \$619.02; furniture and fixtures, \$843.41; miscellaneous, \$48,950.79		58,236.13
Remitted to head office		86,570.99
Total expenditures during the year		870,097.26
Balances	\$	858,012.17

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	\$	831,650.00
Cash in company's office, \$3,324.75; deposited in banks, \$20,312.51; Bills receivable, \$209.69; agents' debit balances, \$344.09; secured \$ Due on reinsurance accounts		23,637.26 553.78 2,171.13
Total	\$	858,012.17
Total net ledger assets, as per balances on page 1	\$	858,012.17

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$	7,891.67
Total carried out		7,891.67
Market value (not including interest, in item 9), of bonds and stocks over book value, as per schedule D		65,945.00
Gross premiums in course of collection December 31st, not more than three months due, \$108,493.71		112,066.69
Deduct cost of collection, commission and brokerage, \$17,977.18		21,550.18
Net amount of uncollected premiums, not more than three months due	\$	90,516.53
Gross assets		1,022,365.37
Deduct assets not admitted:		
Bonds and stocks—National Bank of Illinois	\$	742.73
Total admitted assets	\$	1,021,622.64

NON-LEDGER LIABILITIES.

Losses adjusted not yet due	\$	9,632.80
Losses in process of adjustment, or in suspense, including all reported and supposed losses		[58,038.04
Losses resisted (not outlawed), including interest, costs and other expenses thereon		6,549.07
Total amount of claims for losses	\$	74,219.91
Deduct reinsurance due or accrued (give list of companies and amounts), as per schedule E		10,398.68
Net amount of unpaid losses	\$	63,821.23
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, \$569,086.82; unearned premiums (50 per cent)	\$	284,543.40
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$463,035.07; unearned premiums (pro rata)		232,247.12
Total unearned premiums as computed above	\$	516,790.52
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received		4,084.80
Commissions, Brokerage, and other charges due to agents and brokers, on premiums paid		1,851.20
Total amount of all liabilities	\$	586,547.75

RISKS AND PREMIUMS.

	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	\$ 105,025,025	\$ 1,117,745.11
Written or renewed during the year	101,121,213	1,033,627.35
Total	\$ 206,146,238	\$ 2,151,372.46
Deduct those expired and marked off as terminated	100,009,200	970,133.26
In force at the end of the year	\$ 106,137,038	\$ 1,181,239.20
Deduct amount reinsured	13,555,006	149,117.31
Net amount in force	\$ 92,582,032	\$ 1,032,121.89
Perpetual risks, not included above, \$111,447. Premiums on same, \$4,299.79. Largest amount written on any one risk, not deducting reinsurance, \$30,000.		
Losses incurred during the year, fire		\$ 481,516.36

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written	\$	8,796.57
Gross premiums received		9,900.55
Losses paid		5,899.90
Losses incurred		3,992.85
Amount at risk		8,706.34

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE BALOISE FIRE INSURANCE
COMPANY.

Organized under the laws of the Republic of Switzerland, made to the Auditor of the State
of Iowa, pursuant to the laws of said state

TRUSTEES IN THE UNITED STATES.

ADRIAN ISELIN, Jr., New York City. J. PIERPONT MORGAN, Jr., New York City.
W. EMLEN ROOSEVELT, New York City.

Managers for the United States, WEED & KENNEDY. Principal office in the United States,
29 and 31 Liberty Street, New York City.

[Organized or Incorporated May 2, 1863. Commenced business in U. S., June 1, 1891.]

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year....\$ 743,172.04

INCOME DURING YEAR

As shown by the books at the United States branch office at close
of business December 31st:

Gross premiums and bills unpaid at close of previous year as
shown by that year's statement (not included in ledger assets).\$ 89,453.97

Net collected.....\$ 89,453.97

Gross premiums written and renewed during the year, as per
item 2, page 3, part VI..... 502,379.54

Total.....\$ 591,833.51

Deduct gross premiums and bills in course of collection at this
date (not included in ledger assets)..... 68,031.33

Entire gross premiums collected during the year.....\$ 523,802.18

Deduct reinsurance, rebate, abatement and return premiums... 143,410.46

Received for premiums other than perpetuals.....\$ 380,391.72

Interest and dividends on stocks and bonds, \$23,887.12; from all
other sources, \$99.99 .. 23,987.11

Total.....\$ 23,987.11

Total income during the year..... 404,378.83

Total footings.....\$ 1,147,550.87

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross amount paid for losses (including \$53,111.73 occurring in
previous years).....\$ 299,083.93

Deduct amounts received for salvages (on losses of the last or
previous years) \$3,020.94, and from reinsurance in other
companies, \$17,081.33..... 20,102.27

Net amount paid during the year for losses.....\$ 278,981.66

Remitted to home office..... 3,623.12

Commissions or brokerage to agents, less received on reinsur-
ances..... 122,993.78

Salaries, fees and all other charges, officers..... 1,500.00

Taxes on premiums..... 2,669.72

Insurance department fees and agents' licenses, \$360.26; munic-
ipal licenses, \$107.25; tax on franchise, \$7.96..... 475.47

Advertising, printing and stationery, \$329.72; legal expenses,
\$113.01; miscellaneous, \$94.76 .. 1,388.49

Losses on sales or maturity of ledger assets..... 81.25

Total expenditures during the year.....\$ 411,113.49

Balances..... 736,437.38

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.....\$ 618,099.54

Cash in company's office, \$359.48; deposited in banks, \$117,978.36. 118,337.84

Total.....\$ 736,437.38

Total net ledger assets.....\$ 736,437.38

NON-LEDGER ASSETS.

Interest accrued, on bonds and stocks.....\$ 1,166.67

Total carried out.....\$ 1,166.67

Market value, not including interest in item 9, of bonds and
stocks over book value, as per Schedule D..... 32,525.46

Gross premiums in course of collection December 31st, not more
than three months due, not included in ledger assets.....\$ 66,159.21

Deduct cost of collection, commission and brokerage..... 17,567.47

Net amount of uncollected premiums, not more than three
months due, not included in ledger assets..... 48,591.74

Total admitted assets.....\$ 818,721.25

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, \$14,420.69; not yet due, \$937.19....\$ 15,357.88

Losses in process of adjustment, or in suspense, including all
reported and supposed losses..... 21,327.15

Losses resisted, not outlawed, including interest, costs and
other expenses thereon..... 3,985.68

Total amount of claims for losses.....\$ 40,670.71

Deduct reinsurance due or accrued, give list of companies and
amounts, as per Schedule E..... 3,824.42

Net amount of unpaid losses.....\$ 36,846.29

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

\$307,025.26 unearned premiums, 50 per cent.....\$ 153,512.63

Gross premiums, less reinsurance, received and receivable upon
all unexpired fire risks, running more than one year from
date of policy, \$130,134.17; unearned premiums, pro rata... 68,784.16

* Total unearned premiums as computed above.....\$ 222,296.78

Return premiums, \$11,213.44; and reinsurance premiums, \$2,341.49; all other liabilities, viz: Miscellaneous, \$564.36.....	14,119.29
Total amount of all liabilities.....	\$ 273,262.36
Divisible surplus.....	545,458.89
Total.....	\$ 818,721.25

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.....	\$ 39,038.48	\$ 441,443.02
Written or renewed during the year.....	42,807.528	502,379.54
Total.....	\$ 81,846.009	\$ 943,822.56
Deduct those expired and marked off as terminated.....	42,627,619	478,544.02
In force at the end of the year.....	\$ 39,218,390	\$ 465,277.64
Deduct amount reinsured.....	2,394,681	28,118.21
Net amount in force.....	\$ 36,823,709	\$ 437,159.43
Largest amount written on any one risk, not deducting reinsurance.....		37,500.00

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.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Gross risks written.....	\$ 388,325.00
Gross premiums received.....	5,938.17
Losses paid, gross.....	70.69
Losses incurred, gross.....	70.69

ANNUAL STATEMENT

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

BRITISH AMERICA 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, P. H. SIMS.

[Incorporated, February 13, 1833. Commenced business in United States July, 1874.]

Home office, 18 and 20 Front street East, Toronto.

CAPITAL STOCK.

Extended at..... \$1,169,531.10

INCOME DURING YEAR.

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

	Fire risks.	Marine and Inland.
Gross premiums written and renewed during the year, as per item 2, page 3, part IV.....	\$ 1,250,405.95	\$ 385,587.76

Deduct reinsurance, rebate, abatement and return premiums.....	259,645.68	115,005.24
Received for premiums other than perpetuals.....	\$ 990,760.27	270,582.52
Total rents and interest.....		31,114.23
Profit on sale or maturity of ledger assets during the year over book values.....		1,975.06
Received from home office.....		38,380.27
Total income during the year.....		\$ 1,332,812.35
Total footings.....		\$ 2,507,343.45

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$103,117.91 occurring in previous years).....	\$ 828,688.54	\$ 228,128.84
Deduct amounts received for salvages, (on losses of the last or previous years) \$12,324.78, and from reinsurance in other companies, \$176,249.49.....	125,797.99	62,776.28
Net amount paid during the year for losses,.....	\$ 702,890.55	868,242.31
Commissions or brokerage to agents, less received on reinsurances.....		230,378.76
Salaries, fees and all other charges, officers, \$7,680; clerks, \$17,86.41; other employees, \$31,879.94.....		60,356.34
Taxes on premiums.....		28,813.47
Insurance department fees and agents' licenses, \$7,216.88; municipal licenses, \$4,353.95.....		11,600.84
Advertising, printing and stationery, \$10,847.52; legal expenses, \$549.76; miscellaneous, \$52,419.42.....		64,116.70
Total expenditures during the year.....		\$ 1,261,518.42
Balances.....		\$ 1,238,825.03

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.....	10,000.00
Book value of bonds excluding interest, \$94,344.06, and stocks, \$9,960 (Schedule D).....	961,304.06
Deposited in banks.....	86,671.40
Bills receivable, \$476.28; agents' debit balances, \$177,373.29; secured.....	177,849.57
Total.....	\$ 1,238,825.03
Total net ledger assets, as per balances on page 1.....	\$ 1,238,825.03

NON-LEDGER ASSETS.

Interest due, \$10,458.20, and accrued, \$3,880.17 on bonds and stocks.....	14,338.37
Total carried out.....	14,338.37
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	3,144.70
Gross assets.....	\$ 1,256,308.10
Total admitted assets.....	\$ 1,256,308.10

NON-LEDGER LIABILITIES.

Losses not yet due.....	21,935.20
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	83,399.19

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,598.00	
Total amount of claims for losses.....	\$ 108,932.39	
Net amount of unpaid losses.....		108,932.39
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, \$775,603.52; unearned premiums (50 per cent).....	\$ 387,801.76	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$503,304.76; unearned premiums (pro rata).....	271,086.72	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$58,841.99; unearned premiums (50 per cent).....	29,420.99	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....	1,187.39	
Total unearned premiums as computed above.....	\$ 689,496.86	
Total amount of all liabilities.....	\$ 798,429.25	
Divisible surplus.....	457,878.85	
Total.....	\$ 1,256,308.10	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 129,158,982	\$ 1,190,856.64	\$ 2,411,469	\$ 43,380.76
Written or renewed during the year....	105,027,258	1,250,405.95	36,916,882	385,587.76
Total.....	\$ 234,186,240	\$ 2,441,262.59	\$ 39,328,351	\$ 428,968.52
Deduct those expired and marked off as terminated.....	112,105,317	1,113,171.26	37,357,413	368,939.14
In force at the end of the year.....	\$ 122,080,923	\$ 1,328,091.33	\$ 1,970,938	\$ 60,029.38
Deduct amount reinsured.....	2,014,518	22,183.05		
Net amount in force.....	\$ 120,066,405	\$ 1,305,908.28	\$ 1,970,938	\$ 60,029.38

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, \$706,241.37; marine and inland, \$176,480.44....	\$882,721.81
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.....	\$ 984,949.00
Gross premiums received.....	14,066.75
Losses paid.....	8,221.52
Losses incurred.....	8,221.52
Amount at risk.....	1,279,119

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
BUFFALO COMMERCIAL 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, JOHN G. WICKSER.

First Vice-President, JOHN P. DIEHL.

Secretary, GEO. H. HOFFMANS.

[Incorporated April 15, 1896.

Commenced business April 16, 1896.]

Home office, 455 Main street, Buffalo, N. Y.

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....	322,772.92
Extended at.....	\$ 322,772.92

INCOME DURING YEAR.

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

	Fire risks.	Premiums thereon
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 15,489.56	
Deduct amount of same not collected.....	7.60	
Net collected.....	\$ 15,481.96	
Gross premiums written and renewed during the year.....	181,249.00	
Total.....	\$ 196,730.96	
Deduct gross premiums and bills in course of collection at this date.....	19,781.80	
Entire premiums collected during the year.....	\$ 176,949.16	
Deduct reinsurance, rebate, abatement and return premiums....	34,968.37	
Received for premiums other than perpetuals.....	\$ 141,980.79	
Interest on real estate mortgage loans.....	\$ 6,078.60	
Interest and dividends on stocks and bonds.....	5,811.66	
Total rents and interest.....	\$ 11,890.26	
Total income during the year.....	\$ 153,871.05	
Total footings.....	\$ 476,043.97	

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$15,722.45, occurring in previous years).....	\$ 105,277.71
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Deduct amounts received for salvages (on losses of the last or previous years) \$20.80; and from reinsurance in other companies, \$3,261.72	3,462.52	
Net amount paid during the year for losses		101,815.19
Commissions or brokerage to agents, less received on reinsurances	35,371.39	
Rents (including \$450 for company's use of own buildings)	450.00	
Salaries, fees and all other charges, officers, \$3,900; clerks, \$1,080; other employees, \$1,826.80	6,806.80	
Taxes on premiums, \$2,375.13; on other investments, \$216.37	2,591.50	
Insurance department fees and agents' licenses, \$721.86; municipal licenses, \$250; tax on franchise, \$173.99	1,145.85	
Advertising, printing and stationery, \$579.76; legal expenses, \$55.44; furniture and fixtures, \$361.25; miscellaneous, \$4,417.76	5,414.21	
Other disbursements, viz.: United States internal revenue tax, \$925.03; profit and loss items \$12.37	937.40	
Total expenditures during the year	\$ 154,532.34	
Balances		\$ 322,111.63

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.		
Mortgage loans on real estate, first liens	\$ 118,900.00	
Book value of bonds excluding interest	172,300.00	
Cash in company's office, \$1,361.16; deposits in banks, \$29,304.13	30,725.29	
Bills receivable	186.34	
Total	\$ 322,111.63	
Total net ledger assets		322,111.63

NON-LEDGER ASSETS.

Interest due	\$ 1,847.83	
Interest accrued on stocks and bonds	277.08	
Total carried out		2,124.91
Market value (not including interest) of bonds and stocks over book value		5,030.00
Gross premiums in course of collection December 31st, not more than three months due	\$ 19,781.80	
Deduct cost of collection, commission and brokerage	4,945.40	
Net amount of uncollected premiums, not more than three months due		14,836.40
Gross assets		\$ 344,102.94

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$259.66; not yet due, \$220.11	\$ 479.77	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 6,960.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,423.32	
Total amount of claims for losses		\$ 8,863.09
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, \$111,462.66; unearned premiums (50 per cent)		\$ 55,731.32

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$74,710.24; unearned premiums (pro rata)	43,794.63	
Total unearned premiums as computed above		99,525.95
Total amount of all liabilities		\$ 108,389.04
Joint stock capital actually paid up in cash	\$ 200,000.00	
Divisible surplus	35,713.99	
Total		\$ 344,102.94
MISCELLANEOUS.		
	Fire risks.	premiums thereon.
In force December 31, 1899	\$ 15,564.495	\$ 154,280.85
Written or renewed in 1900	17,005.146	181,249.00
Totals	\$ 32,569.641	\$ 335,529.85
Deduct expirations and cancellations	14,178.807	145,450.77
In force December 31, 1900	\$ 18,390.834	\$ 190,073.08
Deduct amount reinsured	523,703	3,900.18
Net amount in force	\$ 17,867.131	\$ 186,172.90
Largest amount in any one hazard		\$5,000.00

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	\$ 92,553.17
Total amount of the company's stock owned by the directors at par value	48,500.00
Total amount loaned to officers and directors, \$9,000.00; loaned to stockholders not officers, \$5,500.00	15,500.00
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	\$ 150,995.00
Gross premiums received	1,746.48
Losses paid	149.37
Losses incurred	149.37
Amount at risk	166,245.00

ANNUAL STATEMENT

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

BUFFALO GERMAN 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, OLIVER J. EGGERT
Secretary, CHAS. A. GEORGER.

First Vice-President, JACOB DOLD
Second Vice-President, JOHN G. WICKSER.

[Incorporated February 15, 1867. Commenced business February 16, 1867.]

Home office, 447 and 449 Main street, Buffalo, N. Y.

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....		1,953,856.49	
Extended at.....	\$		1,953,856.49

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.....	\$	45,245.10	
Net collected.....	\$	45,245.10	
Gross premiums written and renewed during the year.....		487,736.17	
Total.....		532,981.27	
Deduct gross premiums and bills in course of collection at this date.....		51,891.22	
Entire premiums collected during the year.....		481,087.05	
Deduct reinsurance, rebate, abatement and return premiums....		104,490.37	
Received for premiums other than perpetuals.....	\$	376,596.68	\$ 376,596.68
Rents from company's property, including \$2,000 for company's use of own buildings.....		20,950.50	
Interest on real estate mortgage loans, \$24,588.58; on other collateral loans, \$4,051.98; interest and dividends on stocks and bonds, \$31,876.99; from all other sources, \$3,227.68.....		63,745.23	
Total rents and interest.....	\$	84,695.73	
From other sources, viz: Brokerage.....		2,407.93	
Total income during the year.....		463,700.34	
Total footings.....	\$		2,447,556.83

DISBURSEMENTS DURING YEAR

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

Gross amount paid for losses (including \$25,675.64 occurring in previous years).....	\$	266,557.70	
Deduct amounts received for salvages (on losses of the last or previous years) \$2,079.09; and from reinsurance in other companies, \$27,044.37.....		29,123.46	
Net amount paid during the year for losses.....	\$	237,434.24	\$ 237,434.24
Paid stockholders for interest or dividends; (amount declared during the year).....	\$	40,000.00	
Commissions or brokerage to agents, less received on reinsurances.....		96,277.91	
Rents for company's use of own buildings.....		2,000.00	
Salaries, fees and all other charges, officers, \$10,900.00; clerks, \$16,525.84.....		27,425.84	
Taxes on premiums, \$7,134.11; on real estate, \$7,345.42; on other investments, personal tax, \$3,871.57.....		18,351.10	
Insurance department fees and agents' licenses, \$1,047.63; municipal licenses, \$623.48; tax on franchise, \$452.02.....		4,564.57	
Internal revenue tax.....		2,444.38	
Advertising, printing and stationery, \$2,762.62; legal expenses, \$713.37; repairs and expenses on real estate, \$5,637.35; miscellaneous, \$14,626.96.....		23,740.30	

Traveling expenses, \$2,948.72; profit and loss, \$460.86; premium paid on securities, \$3,194.83.....		6,604.41	
Total expenditures during the year.....		456,398.37	

Balances.....	\$	1,961,158.46	
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LEDGER ASSETS

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

Book value real estate, unincumbered.....	\$	300,000.00	
Mortgage loans on real estate, first liens.....		456,860.00	
Loans secured by pledge of bonds, stocks or other collateral....		63,200.00	
Book value of bonds excluding interest, \$929,186.29; and stocks, \$45,000.00.....		974,186.29	
Cash in company's office, \$2,838.98; deposited in banks, \$161,073.19.....		163,912.17	
Bills receivable.....		1,000.00	
Total.....	\$	1,961,158.46	
Total net ledger assets.....	\$		1,961,158.46

NON-LEDGER ASSETS.

Interest due.....	\$	6,639.88	
Interest due, \$990.00, and accrued, \$4,935.60 on bonds and stocks		5,925.60	
Interest due.....		195.00	
Rents due.....		2,918.76	
Total carried out.....	\$	15,679.24	
Gross premiums in course of collection December 31st, not more than three months due.....	\$	51,894.22	
Deduct cost of collection, commission and brokerage.....		10,378.84	
Net amount of uncollected premiums, not more than three months due.....	\$	41,515.38	
Total admitted assets.....			2,018,353.08

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$	1,758.52	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		21,508.75	
Losses resisted (not outlawed) including interest, costs, and other expenses thereon.....		5,168.91	
Total amount of claims for losses.....	\$	28,436.18	
Net amount of unpaid losses.....	\$	28,436.18	
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. \$215,258.73 unearned premiums, 50 per cent.....	\$	117,389.52	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$463,895.34; unearned premiums, pro rata....		225,153.43	
Total unearned premiums as computed above.....	\$	342,542.95	
Total amount of all liabilities.....	\$	370,979.13	
Joint stock capital actually paid up in cash.....	\$	200,000.00	
Reserve or guaranty fund, represented by script or otherwise....		1,447,373.95	
Divisible surplus.....			1,647,373.95
Total.....	\$		2,018,353.08

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899.....	\$ 65,789.211	\$ 626,586.19
Written or renewed during the year.....	48,370.774	487,736.17
Totals.....	\$ 114,159,985	\$ 1,114,322.36
Deduct those expired and marked off as terminated.....	42,404.770	425,911.23
In force at the end of the year.....	\$ 71,755,215	\$ 688,411.13
Deduct amount reinsured.....	3,839,808	37,937.92
Net amount in force.....	\$ 67,915,407	\$ 650,473.21
Largest amount in any one hazard.....		5,000.00

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.....	\$ 237,950.92
Total amount of the company's stock owned by the directors at par value.....	48,700.00
Total amount loaned to officers and directors, \$93,000 00; loaned to stockholders, not officers, \$11,000.00.....	104,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
NOTE—Companies acting under what is known as the "Surplus Law," Chapter 189, Laws of New York, 1874, are required to state:	
The amount of "Special Reserve Fund," according to said law, deposited with the Insurance Department of the State of New York.....	\$ 200,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law.....	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 867,190.00
Gross premiums received.....	9,520.19
Losses paid.....	8,031.81
Losses incurred.....	5,581.81
Amount at risk.....	1,259,796.00

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the conditions and affairs of the
CALEDONIAN INSURANCE COMPANY.

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

U. S. Manager, CHAS. H. POST. *Assistant Manager, N. A. McNEIL.*

[Incorporated, A. D., 1805. Commenced business in U. S., September, 1890.]

Home office in the U. S., 27 and 29 Pine street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 2,687,500.00
Amount of capital paid up in cash.....	537,500.00
Amount of net ledger assets, December 31st of previous year.....	1,702,812.29
Extended at.....	\$ 1,702,812.29

INCOME DURING YEAR.

As shown by the books at the 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.....	\$ 170,139.46
Net collected.....	\$ 170,139.46
Gross premiums written and renewed during the year.....	1,702,843.15
Total.....	\$ 1,872,982.61
Deduct gross premiums and bills in course of collection at this date.....	173,096.48
Entire premiums collected during the year.....	\$ 1,699,886.13
Deduct reinsurance, rebate, abatement and return premiums.....	471,477.72
Received for premiums other than perpetuals.....	\$ 1,228,408.41
Interest and dividends on stocks and bonds.....	62,762.90
Profit on sale or maturity of ledger assets during the year over book values.....	14,392.71
Total income during the year.....	\$ 1,305,564.00
Total footings.....	\$ 3,008,376.30

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$201,773.23 occurring in previous years).....	\$ 988,840.45
Deduct amounts received for salvages, on losses of the last or previous years, \$10,345.44; and from reinsurance in other companies, \$128,006.76.....	138,352.20
Net amount paid during the year for losses.....	\$ 850,488.25
Commissions or brokerage to agents, less received on reinsurances.....	259,400.45
Salaries, fees and all other charges, officers, \$32,863.00; clerks, \$37,202.81; other employees, \$19,942.46.....	90,008.27
Taxes on premiums.....	26,090.39
Insurance department fees and agents' licenses, \$8,761.10; municipal licenses, \$5,238.70; tax on franchise, \$230.00.....	14,229.80
Advertising, printing and stationery, \$11,464.57; legal expenses, \$240.48; furniture and fixtures, \$2,927.73; miscellaneous, \$1,318.47.....	15,951.25
Other disbursements, viz.: internal revenue, \$8,173.67; traveling, office expenses, postage, etc., \$49,557.02.....	57,730.69
Remittance to home office.....	38,478.01
Total expenditures during the year.....	\$ 1,361,047.32
Balances.....	\$ 1,647,328.98

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, \$1,510,131.01; and stocks, \$26,178.89.....	\$ 1,536,309.90
Cash in company's office, \$903.12; deposited in banks, \$123,931.95.....	124,835.07

Bills receivable, \$493.96; agents' debit balances, \$621.28; maps and furniture, \$7,463.30; due from other companies, \$871.78; reinsurance on losses already paid, \$1,247.72.....	10,698.04	
Total.....	\$ 1,671,843.01	
Deduct ledger liabilities:		
Agents' credit balances, \$2,356.10; all other, \$22,157.93.....	24,514.03	
Total net ledger assets.....	\$ 1,647,328.98	
NON-LEDGER ASSETS.		
Interest due, \$9,225.00, and accrued, \$5,259.15, on bonds and stocks.....	\$ 14,484.15	
Total carried out.....	\$ 14,484.15	
Market value of bonds and stocks over book value.....	68,350.10	
Gross premiums in course of collection December 31st, more than three months due.....	\$ 164,024.98	
Deduct cost of collection, commission and brokerage.....	35,245.85	
Net amount of uncollected premiums, not more than three months due.....	\$ 128,779.13	
Gross premiums in course of collection December 31st, more than three months due.....	\$ 9,071.50	
Gross commission.....	1,910.32	
Net.....	\$ 7,161.18	
Gross assets.....	\$ 1,858,942.36	
Deduct assets not admitted:		
Furniture, fixtures and safes.....	\$ 7,463.30	
Agents' debit balances, unsecured.....	621.28	
Total.....	\$ 8,084.58	
Total admitted assets.....	\$ 1,850,857.78	
NON-LEDGER LIABILITIES		
Losses adjusted and unpaid, due, \$37.75; not yet due, \$78,368.37. \$	78,436.12	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	48,540.70	
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	11,196.12	
Total amount of claims for losses.....	\$ 138,172.94	
Deduct reinsurance due or accrued.....	25,707.48	
Net amount of unpaid losses.....	\$ 112,465.46	
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, \$937,721.08; unearned premiums 50 per cent.....	\$ 468,860.54	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$883,978.37; unearned premiums, pro rata....	450,296.74	
Total unearned premiums as computed above.....	\$ 919,157.28	
Contingent.....	10,000.00	
Total amount of all liabilities.....	\$ 1,041,622.74	

Divisible surplus.....		809,235.04
Total.....		\$ 1,850,857.78
MISCELLANEOUS.		
In force December 31, 1899.....	\$ 201,164,302	Fire risks. \$ 1,976,143.54
Written or renewed in 1900.....	156,983,363	Premiums thereon. 1,702,843.15
Totals.....	\$ 358,147,665	\$ 3,678,986.69
Deduct expirations and cancellations.....	152,761,443	1,598,166.24
In force December 31, 1900.....	\$ 205,386,222	\$ 2,080,820.45
Deduct amount reinsured.....	23,791,040	259,121.00
Net amount in force.....	\$ 181,595,182	\$ 1,821,699.45

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..... \$ 796,862.52
 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.....	\$2,727,937.00	Fire risks.
Gross premiums received.....	40,451.62	
Losses paid.....	19,586.64	
Losses incurred.....	18,091.12	
Amount at risk.....	4,546,561.00	

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the
 CITIZENS' 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, E. A. WALTON.

Vice-President, GEO. H. MCLEAN.

Secretary, F. M. PARKER.

[Incorporated, April, 1836. Commenced business, April, 1837.]

Home office, 156 Broadway, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$2,500,000; 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....	432,212.04
Extended at.....	\$ 432,212.04

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.....	\$ 154,952.67
Deduct amount of same not collected.....	2,604.72
Net collected.....	152,347.95

Gross premiums written and renewed during the year.....	899,380.23	
Total.....	\$ 1,051,728.18	
Deduct gross premiums and bills in course of collection at this date.....	175,062.26	
Entire premiums collected during the year.....	\$ 876,665.92	
Deduct reinsurance, rebate, abatement and return premiums....	193,234.56	
Received for premiums other than perpetuals.....	\$ 683,431.36	
Rents from company's property, including \$1,200 for company's use of own buildings.....	5,311.66	
Interest on real estate mortgage loans, \$1,164; on other collateral loans, \$541.27.....	1,705.27	
Interest and dividends on stocks and bonds, \$15,820; from all other sources, \$11.77.....	15,831.77	
Total rents and interest.....	\$ 22,848.70	
Profit on sale or maturity of ledger assets during the year over book values.....	9,303.55	
From all other sources, viz: Refunded tax.....	2,000.00	
Total income during the year.....	717,583.61	
Total footings.....	\$ 1,149,795.65	

DISBURSEMENTS DURING YEAR

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

Gross amount paid for losses (including \$34,234.17 occurring in previous years).....	\$ 568,627.53
Deduct amounts received for salvages (on losses of the last or previous years) \$10,091.18; and from reinsurance in other companies, \$99,843.24.....	109,934.42
Net amount paid during the year for losses.....	\$ 458,693.11
Paid stockholders for interest or dividends; (amount declared during the year, \$24,000).....	23,989.30
Interest paid to scripholders.....	644.70
Commissions or brokerage to agents, less received on reinsurances.....	162,088.67
Salaries and allowances to agents.....	2,400.00
Rents (including \$1,200 for company's use of own buildings)....	8,946.16
Salaries, fees and all other charges, officers, \$22,166.00; clerks, \$40,974.08; other employees, \$1,208.00.....	64,348.08
Taxes on premiums, \$6,730.48; on real estate, \$787.13; on other investments, \$106.09.....	7,623.70
Insurance department fees and agents' licenses, \$1,566.00; municipal licenses, \$7.48.....	1,573.48
Advertising, printing and stationery, \$22,286.60; legal expenses, \$200.00; repairs and expenses on real estate, \$83.49; furniture and fixtures, \$367.50; miscellaneous, \$3,887.85.....	26,825.44
Total expenditures during the year.....	757,132.64
Balances.....	\$ 392,663.01

LEDGER ASSETS

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

Book value real estate, unincumbered.....	\$ 58,517.46
Mortgage loans on real estate, first liens.....	20,300.00
Loans secured by pledge of bonds, stocks or other collateral....	15,000.00

Book value of bonds, excluding interest, \$178,412.50; and stocks \$89,369.73.....	267,782.23
Cash in company's office, \$2,314.69; deposited in banks, \$33,909.34.....	36,224.03
Total.....	\$ 397,823.72
Deduct ledger liabilities: Agent's credit balances.....	5,160.71
Total net ledger assets.....	\$ 392,663.01

NON-LEDGER ASSETS

Interest due, \$270.00, and accrued, \$101.50 on mortgages.....	\$ 371.50
Interest accrued, on bonds and stocks.....	2,683.33
Interest accrued, on collateral loans.....	150.00
Rents due.....	2,680.00
Total carried out.....	\$ 5,884.83
Market value of real estate over book value.....	31,482.54
Market value of bonds and stocks over book value.....	183,167.77
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 175,062.26
Deduct cost of collection, commission and brokerage.....	28,362.50
Net amount of uncollected premiums, not more than three months due.....	146,699.76
Due from other companies on loss already paid as below.....	8,665.78
Total admitted assets.....	\$ 768,563.69

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, due, \$6,309.68; not yet due, \$9,195.21.....	\$ 15,504.89
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	27,733.11
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	3,108.50
Total amount of claims for losses.....	\$ 46,346.50
Deduct reinsurance due or accrued.....	14,196.50
Net amount of unpaid losses.....	\$ 32,150.00
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, \$271,130.36 unearned premiums, 50 per cent.....	\$ 135,565.18
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$350,794.02; unearned premiums, pro rata....	195,519.32
Total unearned premiums as computed above.....	\$ 331,084.50
Cash dividends remaining unpaid to stockholders.....	416.20
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	700.00
Return premiums, \$679.32; and reinsurance premiums, \$1,980.56.....	2,659.88
Total amount of all liabilities.....	\$ 367,010.58
Joint stock capital actually paid up in cash.....	\$ 300,000.00
Divisible surplus.....	101,553.11
Total.....	\$ 768,563.69

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.....	\$ 86,588.321	\$ 637,259.07
Written or renewed during the year	107,348.282	89,380.23
Total.....	\$ 193,936.603	\$ 1,536,639.30
Deduct those expired and marked off as terminated.....	109,886,713	844,821.30
In force at the end of the year.....	\$ 84,049,890	\$ 691,818.00
Deduct amount reinsured	8,738,342	69,893.62
Net amount in force.....	\$ 75,311,548	\$ 621,924.38
Largest amount written on any one risk, not deducting reinsurance		\$ 40,000.00
Reinsured		15,000.60

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.	
Script dividends declared during the year.....		\$ 644.70
Losses incurred during the year.....		452,700.44
Total amount of the company's stock owned by the directors at par value.....		123,060.00
Loaned to stockholders, not officers.....		15,000.00
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.....	\$ 195,470.00
Gross premiums received.....	2,601.27
Losses paid.....	207.98
Losses incurred.....	207.98
Amount at risk.....	186,722.00

ANNUAL STATEMENT

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

CITIZENS' 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, J. R. SNINELY.

Secretary, HOWARD WELCH.

[Incorporated March 7, 1849. Commenced business March, 1850.]

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	713,695.55
Extended at.....	\$ 713,695.55

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	Fire risks.	Premiums thereon.
Gross premiums and bills unpaid at close of previous year. as shown by that year's statement.....	\$ 30,692.58	
Deduct amount of same not collected	670.55	
Net collected.....	\$ 30,022.03	
Gross premiums written and renewed during the year	299,636.37	
Total	\$ 329,658.40	
Deduct gross premiums and bills in course of collection at this date	28,242.04	
Entire premiums collected during the year.....	\$ 301,416.36	
Deduct reinsurance, rebate, abatement and return premiums.....	66,185.50	
Received for premiums other than perpetuals.....		\$ 235,230.86
Rents from company's property, including \$2,000 for company's use of own buildings	\$ 8,103.81	
Interest on real estate mortgage loans, \$16,686.58; on other collateral loans, \$1,209.90.....		19,896.48
Interest and dividends on stocks and bonds, \$10,981.26; from all other sources, \$42,912.....		11,410.38
Total rents and interest.....		\$ 39,410.67
Total income during the year.....		\$ 274,641.53
Total footings.....		\$ 988,337.08

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$29,272.14 occurring in previous years).....	\$ 202,975.97
Deduct amounts received for salvages (on losses of the last or previous years), \$1,137.83; and from reinsurance in other companies, \$24,100.03.....	25,237.86
Net amount paid during the year for losses.....	\$ 177,738.11
Paid stockholders for interest or dividends.....	30,000.00
Commissions or brokerage to agents, less received on reinsurances.....	54,873.42
Rents (including \$2,000 for company's use of own buildings)....	2,000.00
Salaries, fees and all other charges, officers, \$9,299.88; clerks, \$3,960.00; other employees, \$600.00.....	13,859.88
Taxes on premiums, \$5,503.15; on real estate, \$2,447.30; on other investments, \$1,500.....	9,450.45
Insurance department fees and agents' licenses, \$1,637; municipal licenses, \$314.50.....	1,951.50
Advertising, printing and stationery, \$2,411.73; legal expenses, \$2,893; repairs and expenses on real estate, \$768.13; miscellaneous, \$9,844.63.....	13,263.42
Losses on sales or maturity of ledger assets.....	109.62
Total expenditures during the year.....	\$ 303,246.40
Balances	\$ 685,090.68

LEDGER ASSETS.

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

Book value real estate, unincumbered	\$ 85,358.39
Mortgage loans on real estate, first liens	261,597.20
Loans secured by pledge of bonds, stocks, or other collateral...	63,800.00
Book value of bonds excluding interest \$56,884.28; and stocks, \$173,795.27	230,679.55
Cash in company's office, \$2,919.54; deposited in banks, \$40,736.00	43,655.54
Total	\$ 685,090.68

NON-LEDGER ASSETS.

Interest due, \$382.15; and accrued, \$3,652.03, on mortgages	\$ 4,034.18
Interest due	337.44
Rents due	1,005.83

Total carried out	\$ 5,377.45
Market value of real estate over book value	37,200.72
Market value (not including interest) of bonds and stocks over book value	63,768.45
Gross premiums in course of collection December 31st, not more than three months due	\$ 25,805.12
Deduct cost of collection, commission and brokerage	3,194.46

Net amount of uncollected premiums, not more than three months due	22,610.66
Gross premiums in course of collection December 31st, more than three months due	\$ 2,436.92

Gross assets	\$ 814,047.96
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NON-LEDGER LIABILITIES.

Losses adjusted not yet due	11,027.63
Losses in process of adjustment, or in suspense, including all reported and supposed losses	10,372.00
Losses resisted (not outlawed), including interest, cost and other expenses thereon	1,000.00
Total amount of claims for losses	\$ 22,399.63
Deduct reinsurance due or accrued	1,052.10

Net amount of unpaid losses	\$ 21,347.53
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, \$108,542.90; unearned premiums (50 per cent)	\$ 84,271.48
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$186,904.21; unearned premiums (pro rata) ...	97,594.51

Total unearned premiums as computed above	181,865.99
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	7,737.48
Return premiums, \$53.70; and reinsurance premiums, \$403.28; all other liabilities	456.98

Total amount of all liabilities	\$ 211,407.98
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Joint stock capital actually paid up in cash	\$ 500,000.00
Divisible surplus	102,639.98

Total	\$ 814,047.96
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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	\$ 31,215,390	\$ 351,965.54
Written or renewed during the year	24,656,381	299,636.37
Total	\$ 55,871,771	\$ 651,601.91
Deduct those expired and marked off as terminated	21,606,439	267,299.78
In force at the end of the year	\$ 34,265,332	\$ 384,302.13
Deduct amount reinsured	2,454,594	28,854.96
Net amount in force	\$ 31,810,738	\$ 355,447.17
Largest amount written on any one risk, not deducting reinsur- ance		5,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business Decem-
ber 31st last for the purpose of making any entry that affects this statement?.. No.
Losses incurred during the year

Total amount of the company's stock owned by the directors at par value	\$ 169,813.50
Total amount loaned to officers and directors, \$17,600; loaned to stockholders, not officers, \$26,650.90	64,600.00
Does any officer, director, or trustee receive a commission or royalty on the busi- ness of the company?	44,250.00

..... No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 466,489.99
Gross premiums received	5,884.69
Losses paid	6,617.97
Losses incurred	6,343.45
Amount at risk	700,734.98

ANNUAL STATEMENT

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

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

President, LEO. H. WISE.

First Vice-President, GEO. C. CLARKE.

Second Vice-President, S. S. PALMER.

Secretary, E. E. HALL.

[Incorporated June 16, 1896.

Commenced business, July 15, 1896.]

Home office, 45, 47, 49 Cedar St., 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 ledger assets, December 31st of previous year	680,764.58

Extended at	\$ 680,764.58
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INCOME DURING YEAR.

As shown by the books at the 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	\$ 121,367.55	\$ 22,110.15	
Net collected	\$ 121,367.55	\$ 22,110.15	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	289,840.81	71,382.12	
Total	\$ 411,208.36	\$ 93,492.27	
Deduct gross premiums and bills in course of collection at this date	73,616.17	12,812.33	
Entire gross premiums collected during the year	\$ 337,592.19	\$ 80,679.94	
Deduct reinsurance, rebate, abatement and return premiums	150,924.66	16,724.37	
Received for premiums other than perpetuals	\$ 186,667.53	\$ 63,955.57	\$ 250,623.10
Interest and dividends on bonds		18,725.90	
Total rents and interest			\$ 18,725.90
From all other sources, viz: (Itemize profit and loss account) gain in value of U.S. government bonds			1,725.00
Total income during the year			271,074.00
Total footings			\$ 951,838.58

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 \$ occurring in previous years)	\$ 387,361.95	\$ 40,485.93	
Deduct amounts received for salvages (on losses of the last or previous years), and from reinsurance in other companies	52,958.99	15,090.09	
Net amount paid during the year for losses	\$ 334,402.96	\$ 25,395.84	\$ 359,798.80
Commissions or brokerage to agents, less received on reinsurances			70,073.70
Salaries, fees and all other charges, officers			3,940.00
Taxes on premiums			9,160.06
Insurance department fees and agents' licenses			2,385.50
Legal expenses			3,129.11
Other disbursements, viz: internal revenue, \$1,903.23; Washington reinsurance contract, \$35,442.45			37,345.68
Total expenditures during the year			485,832.85
Balances			\$ 466,005.73

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	\$ 460,750.00	
Cash in company's office, \$957.68; deposited in banks, \$4,298.05	5,255.73	
Total	\$ 466,005.73	
Total net ledger assets, as per balances on page 1		\$ 466,005.73

NON-LEDGER ASSETS.

Interest accrued on bonds	\$ 1,291.67	
Total carried out		1,291.67
Gross premiums in course of collection December 31st, not more than three months due	86,428.50	
Deduct cost of collection, commission and brokerage	22,452.73	
Net amount of uncollected premiums, not more than three months due		\$ 63,975.77
Gross assets		531,273.17

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$ 12,369.23	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	58,122.42	
Total amount of claims for losses	\$ 70,491.65	
Deduct reinsurance due or accrued (give list of companies and amounts), as per schedule E	2,538.60	
Net amount of unpaid losses		\$ 67,953.05
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, \$198,996.34; unearned premiums (50 per cent)	\$ 99,498.17	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$32,048.18; unearned premiums (pro rata)	15,822.63	
Gross premiums (less reinsurance) (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$63,832.14; unearned premiums (50 per cent)	31,916.07	
Total unearned premiums as computed above		\$ 147,236.87
Return premiums, \$11,536.53; and reinsurance premiums, \$2,374.33		13,910.86
Total amount of all liabilities		\$ 229,100.78
Joint stock capital actually paid up in cash	\$ 200,000.00	
Divisible surplus	102,172.39	
Total		\$ 531,273.17

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and inland 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	\$ 56,720,088	\$ 511,531.95	\$ 2,107,382	\$ 65,179.49
Written or renewed during the year	28,813,575	289,840.81	2,732,367	71,382.12
Total	\$ 85,533,663	\$ 800,372.76	\$ 4,839,749	\$ 136,561.61
Deduct those expired and marked off as terminated	61,757,063	558,772.59	2,988,671	72,579.47
In force at the end of the year	\$ 23,776,600	\$ 241,600.17	\$ 1,851,078	\$ 63,982.14
Deduct amount reinsured	1,319,298	10,555.65	4,500	150.00
Net amount in force	\$ 22,457,302	\$ 231,044.52	\$ 1,846,578	\$ 63,832.14

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.

Gross losses incurred during the year, \$302,611.33; marine and inland \$37,631.48.
 Total amount of the company's stock owned by the directors at par value.....\$ 91,350.00
 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.....\$ 101,000.00
 Gross premiums received..... 1,072.89
 Losses paid..... 5,662.94
 Losses incurred..... 1,028.81
 Amount at risk..... 100,000.00

ANNUAL STATEMENT

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

COMMERCIAL UNION ASSURANCE COMPANY.

(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.

A. H. WRAY, *Manager for the U. S.*

[Incorporated, September 28, 1861. Commenced business, in U. S. January, 1871.]

Home office in U. S., 60 William Street.

CAPITAL STOCK.

Amount of capital stock authorized, \$12,500,000; subscribed for, \$ 1,250,000.00
 Amount of capital paid up in cash..... 1,250,000.00
 Amount of net ledger assets, December 31st of previous year ... 3,170,430.95

Extended at..... \$ 3,170,430.95

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.	Marine and Inland.
	\$ 400,106.70	\$ 3,827.02

Net collected.....	\$ 400,106.70	\$ 3,827.02
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	3,626,627.04	107,216.47

Total.....	\$ 3,626,733.74	\$ 106,043.49
Deduct gross premiums and bills in course of collection at this date.....	485,832.12	4,303.09

Entire premiums collected during the year.....	\$ 3,140,901.62	\$ 101,740.40
Deduct reinsurance, rebate, abatement and return premiums.....	646,694.54	18,557.58

Received for premiums other than perpetuals.....	\$ 2,494,207.08	\$ 83,182.82	\$ 2,577,389.90
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Rents from company's property, including \$110.50 for company's use of own buildings.....	\$ 44,561.80
Interest on real estate mortgage loans.....	11,032.50
Interest and dividends on stocks and bonds.....	74,680.13

Total rents and interest.....	\$ 130,274.43
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Profit on sale or maturity of ledger assets during the year over book values..... \$29.66
 Received from foreign reinsurance companies..... 38,494.93
 Total income during the year..... 2,752,688.89
 Total footings..... \$ 5,923,119.84

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 \$312,648.73 occurring in previous years).....	\$ 1,899,872.25	\$ 42,284.99
Deduct amounts received for salvages, on losses of the last or previous years), \$14,421.45; and from reinsurance in other companies, \$126,260.16.....	131,714.14	8,967.47
Net amount paid during the year for losses.....	\$ 1,626,015.75	\$ 33,317.52
Commissions or brokerage to agents, less received on reinsurance.....		492,586.90
Rents, including \$110.52 for company's use of own buildings.....		21,398.25
Salaries, fees and all other charges; officers', \$25,255.63; clerks, \$67,836.67; other employees, \$47,539.37.....		140,631.61
Taxes on premiums, \$48,550.94; on real estate, \$9,799.01.....		58,349.95
Insurance department fees and agents' licenses, \$11,272.61 municipal licenses, \$7,179.06; tax on franchise, \$2,289.18; internal revenue tax, \$16,009.48.....		36,750.33
Advertising, printing and stationery, \$19,711.46; legal expenses \$1,136.61; repairs and expenses on real estate, \$18,009.58; furniture and fixtures' \$477.24; miscellaneous, \$92,323.05.....		131,657.99
Remittances to home office during the year.....		101,444.79
Total expenditures during the year.....		\$ 2,784,295.45
Balances.....		\$ 3,138,824.39

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.....	\$ 800,000.00
Mortgage loans on real estate (Schedule B,) first liens.....	230,500.00
Book value of bonds excluding interest, \$1,740,890.83; and stocks \$248.50 (Schedule D).....	1,765,740.83
Cash in company's office, \$10,635.86; deposited in banks, \$177,098.83.....	187,704.69
Due from Palatine Insurance Co., of Manchester, since paid.....	143,266.53
Agents' debit balances.....	11,612.34
Total.....	\$ 3,138,824.39
Total net ledger assets.....	\$ 3,138,824.39

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 4,010.41
Interest accrued on bonds and stocks.....	17,308.30
Rents on company's property or lease.....	8,055.54
Total carried out.....	29,374.25
Market value of real estate over book value, as per Schedule A..	88,148.69
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	117,652.92

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 479,631.19
Deduct cost of collection, commission and brokerage.....	61,839.59
Net amount of uncollected premiums, not more than three months due.....	\$ 414,991.60
Gross premiums in course of collection December 31st, more than three months due.....	\$10,504.02
Gross assets.....	\$ 3,788,991.85
Deduct assets not admitted:	
Agents' debit balances, unsecured.....	\$ 891.40
Bonds and stocks, \$1,000; other \$663.12.....	1,663.12
Total.....	2,554.52
Total admitted assets.....	\$ 3,786,437.33

NON-LEDGER LIABILITIES.

Losses adjusted not yet due.....	\$ 145,110.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	150,415.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	49,500.00
Total amount of claims for losses.....	\$ 345,025.00
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	23,376.00
Net amount of unpaid losses.....	\$ 321,649.00
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, \$1,919,103.38 unearned premiums (50 per cent).....	959,551.69
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,919,220.23; unearned premiums (pro rata).....	980,511.07
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired Inland Navigation risks, \$34,131.93; unearned premiums (50 per cent).....	17,065.96
Total unearned premiums as computed above.....	\$ 1,957,128.72
Amount reclaimable by the insured on perpetual fire insurance policies, being 20 per cent of the premium or deposit received Return premiums, \$4,820.62 and reinsurance premiums, \$2,355.95.....	97,723.54
Total amount of all liabilities.....	\$ 2,383,677.83
Divisible surplus.....	1,402,759.50
Total.....	\$ 3,786,437.33

FIRE RISKS AND PREMIUMS.

	Fire risks	Premiums thereon.	Marine and Inland.	Pms. thereon.
In force December 31st of previous year.....	\$423,181,788	\$3,929,661.28	\$ 385,720	\$ 10,255.86
Written or renewed during the year.....	309,974,637	3,226,627.04	38,509,391	102,216.47
Total.....	\$733,156,425	\$7,156,288.32	\$38,895,111	122,472.33
Deduct those expired and marked off as terminated.....	303,424,536	3,076,165.29	38,086,015	85,259.67
In force at the end of the year.....	\$429,731,889	4,080,123.03	809,096	36,212.66
Deduct amount re-insured.....	28,017,211	222,799.62	53,000	2,080.73
Net amount in force.....	\$401,714,678	\$3,857,323.41	\$76,096	\$34,131.93

PERPETUAL BUSINESS.

	Amount of risk.	Total premium.	Interest premium
Perpetual risks in force Dec. 31, of previous year.....	\$5,107,128.11	\$ 106,737.57	
Perpetual risks written during year.....	368,141.92	7,530.80	
Total.....	\$5,475,270.03	\$ 114,268.37	\$ 3,010.86
Deduct those marked off as terminated.....	282,261.00	\$ 5,080.66	
In force December 31st, 1900.....	\$5,193,009.03	\$ 108,581.71	
Losses incurred on perpetual risks during the year.....	\$613.24		
Losses paid on perpetual risks during the year.....	613.24		

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.	Tornado.	Aggregate
Amount at risk.....	\$2,011,023.00	\$ 75,725.00	\$2,086,748.00

ANNUAL STATEMENT

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

CONCORDIA FIRE INSURANCE COMPANY.

organized under the laws of the state of Wisconsin, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, GEORGE BRUMBER.

First Vice-President, JOHN SCHROEDER

Secretary, FRANK DAMKOEHLER.

[Incorporated March 7, 1870. Commenced business March 22, 1870.]

CAPITAL STOCK

Amount of capital stock authorized and subscribed for.....	\$ 500,000.00
Amount of capital paid up in cash.....	200,000.00
Extended at.....	\$ 798,529.13

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.....	\$ 128,055.51
Deduct amount of same not collected.....	6,243.41
Net collected.....	\$ 121,812.10
Gross premiums written and renewed during the year, as per item 2, page 3 part VI.....	940,577.15
Total.....	\$ 1,062,389.25
Deduct gross premiums and bills in course of collection at this date.....	121,086.34
Entire premiums collected during the year.....	\$ 938,302.91
Deduct reinsurance, rebate, abatement and return premiums.....	277,748.75
Received for premiums other than perpetuals.....	\$ 660,554.16
Rents from company's property, including company's use of own buildings.....	1,132.83
Interest on real estate mortgage loans, and on other collateral loans.....	21,910.83

Interest and dividends on stocks and bonds, from all other sources	13,820.00	
Total rents and interest	\$ 36,863.66	
Total income during the year	697,417.82	
Total footings	\$ 1,495,946.95	

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses	\$ 455,649.11	
Deduct amounts received for salvages (on losses of the last or previous years) \$2,922.36; and from reinsurance in other companies, \$88,556.33	91,478.69	
Net amount paid during the year for losses	\$ 364,170.42	\$ 364,170.42
Paid stockholders for interest or dividends; (amount declared during the year)		20,000.00
Commissions or brokerage to agents, less received on reinsurances		174,514.92
Rents for company's use of own buildings less \$30 from sub leases		2,370.00
Salaries, fees and all other charges, officers, \$5,034.50; clerks, \$29,249		34,283.50
Taxes on premiums, \$18,771.59; on real estate, \$205.37		18,976.98
Insurance department fees and agents' licenses, \$3,962.37; municipal licenses, \$929.95		4,891.42
Advertising, printing and stationery, \$14,284.72 legal expenses, \$1,294.55; repairs and expenses on real estate, \$323.98; furniture and fixtures, \$214.25; miscellaneous, \$37,432.67		42,550.17
Total expenditures during the year	\$ 672,757.41	
Balances	\$ 823,189.54	

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	\$ 16,492.04	
Mortgage loans on real estate, (Schedule B), first liens	459,730.00	
Book value of bonds excluding interest, (Schedule D)	292,738.79	
Cash in company's office, \$166,340 deposited in banks, \$54,062.37	54,228.71	
Total	\$ 823,189.54	
Total net ledger assets, as per balance on page 1	\$ 823,189.54	

NON-LEDGER ASSETS.

Interest due, \$4,273.60, and accrued, \$4,259.71, on mortgages	\$ 8,533.31	
Interest due and accrued on bonds and stocks	5,294.58	
Total carried out	\$ 13,827.89	
Market value of real estate over book value, as per schedule A	507.96	
Gross premiums in course of collection December 31st, not more than three months due	\$ 124,086.34	
Deduct cost of collection, commission and brokerage	28,369.43	
Net amount of uncollected premiums, not more than three months due	\$ 95,716.91	
Gross assets	\$ 933,242.30	

Deduct assets not admitted:	
Bonds and stocks,	4,750.26
Total admitted assets	\$ 928,492.04

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due	\$ 17,515.34
Losses in process of adjustment, or in suspense, including all reported and supposed losses	23,677.60
Losses resisted (not outlawed) including interest, costs, and other expenses thereon	9,415.00
Total amount of claims for losses	\$ 50,607.94
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E	18,412.43
Net amount of unpaid losses	\$ 32,195.51
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, unearned premiums, 50 per cent	174,499.66
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	361,825.55
Total unearned premiums as computed above	\$ 536,325.21
Total amount of all liabilities	\$ 568,520.72
Joint stock capital actually paid up in cash	200,000.00
Reserve or guaranty fund, represented by script or otherwise	159,971.32
Divisible surplus	359,971.32
Total	\$ 928,492.04

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 95,256,231	\$ 1,036,212.54
Written or renewed during the year	86,075,501	940,577.15
Totals	\$ 181,331,735	\$ 1,976,789.69
Deduct those expired and marked off as terminated	66,016,524	731,929.97
In force at the end of the year	\$ 115,315,211	\$ 1,244,859.72
Deduct amount reinsured	17,802,702	205,586.56
Net amount in force	\$ 97,512,509	\$ 1,039,273.16

GENERAL INTERROGATORIES.

Losses incurred during the year	\$ 348,413.04
Total amount of the company's stock owned by the directors at par value	105,100.00
Total amount loaned to officers and directors, \$5,000.00; loaned to stockholders not officers, \$1,800.00	6,800.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and Tornado risks.
Gross risks written	\$ 45,055.66
Gross premiums received	58,160.83
Losses paid	25,823.57
Losses incurred	17,902.35

ANNUAL STATEMENT

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

CONNECTICUT FIRE INSURANCE COMPANY,

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

President, J. D. BROWNE.

Secretary, CHARLES R. BURT

[Incorporated, June, 1850. Commenced business July, 1850.]

Home office, 51 Prospect Street, Hartford.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed.....	\$ 1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets, December 31, of previous year....	3,679,053.07
Extended at.....	\$ 3,679,053.07

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 \$	160,900.00
Add for under estimate.....	19,250.39
Total collected.....	\$ 180,159.39
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 2,399,742.80
Total.....	\$ 2,579,902.19
Deduct gross premiums and bills in course of collection at this date.....	171,500.00
Entire premiums collected during the year \$	2,408,402.19
Deduct re-insurance, rebate, abatement, and return premiums.....	352,763.65
Received for premiums, other than perpetuals.....	\$ 2,055,638.54
Interest on real estate mortgage loans \$53,440.55; on other collateral loans, \$1,446.26.....	\$ 54,886.81
Interest and dividends on stocks and bonds and from all other sources.....	99,204.23
Total rents and interest.....	\$ 154,091.04
Profit on sale or maturity of ledger assets during the year over book values.....	36,301.09
Total income during the year.....	\$ 2,246,030.67
Total footings.....	\$ 5,925,083.74

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$191,451.99: occurring in previous years).....	\$ 1,209,572.96
Deduct amounts received for salvages, (on losses of the last or previous years) \$6,960.36 and from reinsurance in other companies, \$50,570.36.....	\$ 57,531.12
Net amount paid during the year for losses.....	\$ 1,152,041.84
Paid stockholders for interest or dividends; amount declared during the year.....	100,000.00
Commissions or brokerage to agents, less received on re-insurances.....	386,553.75
Rents.....	9,375.04
Salaries, fees and all other charges, officers, clerks, and other employees.....	169,084.07
Taxes on premiums \$56,774.44. On real estate, deducted from gross rentals, hence not included here.....	56,774.44
Insurance Dep't fees and agents' licenses, \$11,568.99; municipal licenses, \$5,390.17; tax on franchise, paid by stockholders personally.....	16,959.16
Advertising, printing, stationery, legal and miscellaneous expenses, (repairs and expenses on real estate, deducted from gross rentals, hence not included here).....	147,665.58
Total expenditures during the year.....	\$ 2,038,453.88
Balances.....	\$ 3,886,629.86

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.....	\$ 211,200.00
Mortgage loans on real estate (Schedule B), first liens.....	1,173,650.00
Book value of bonds excluding interest, \$1,692,818.76; and stocks, \$396,177.97 (Schedule D).....	2,088,996.73
Cash in company's office, \$443.04; deposited in bank \$278,135.72	278,578.76
Bills receivable, \$446,095.19; agents' debit balances, \$88,109.18; secured.....	134,204.37
Total.....	\$ 3,886,629.86
Total net ledger assets, as per balances on page 1.....	\$ 3,886,629.86

NON-LEDGER ASSETS.

Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	\$ 110,065.27
Gross premiums, (excluding return premiums and re-insurance) in course of collection December 31st, not more than three months due.....	\$ 146,500.00
Deduct cost of collection, commission, and brokerage and other expenses.....	61,300.00
Net amount of uncollected premiums, not more than three months due.....	\$ 85,200.00
Gross assets.....	\$ 4,081,895.13
Total admitted assets.....	\$ 4,081,895.13

NON-LEDGER LIABILITIES.

Losses not yet due.....	\$ 59,391.49
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	126,301.05

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	19,046.13	
Total amount of claims for losses.....	\$ 204,738.67	
Deduct re-insurance due or accrued (give list of companies and amounts), (schedule E).....	13,868.05	
Net amount of unpaid losses.....	\$ 109,870.62	
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, \$1,264,933.20; unearned premiums (50 per cent).....	\$ 632,466.60	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,155,182.35; unearned premiums, (pro rata).....	1,165,896.90	
Total unearned premiums as computed above,.....	\$ 1,798,363.50	
Total amount of all liabilities.....	\$ 1,989,234.12	
Joint-stock capital actually paid up in cash.....	\$ 1,000,000.00	
Divisible surplus.....	1,092,661.01	2,092,661.01
Total.....	\$ 4,081,895.13	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 276,696,254	\$ 3,226,884.41
Written or renewed during the year.....	206,600,395	2,399,742.80
Total.....	\$ 483,296,649	\$ 5,626,627.21
Deduct those expired and marked off as terminated.....	171,896,612	2,022,715.87
In force at the end of the year.....	\$ 311,400,037	\$ 3,603,911.34
Deduct amount reinsured.....	14,547,330	183,795.79
Net amount in force.....	\$ 296,852,707	\$ 3,420,115.55

Largest risk in any one hazard, \$5,000 ordinarily, though depends on risk and location.

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.....	\$1,142,197.56
Total amount of the company's stock owned by the directors at par value.....	\$ 28,900.00
Total amount loaned to officers and directors, \$21,500; loaned to stockholders, not officers, \$27,500.	
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 risks
Gross risks written.....	\$ 4,034,173.00
Gross premiums received.....	50,422.20
Losses paid.....	21,627.46
Losses incurred.....	18,107.42

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
CONTINENTAL 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, F. C. MOORE. Secretary Brooklyn Department, CHAS. H. DUTCHER.
Vice-President, HENRY EVANS. Assistant Secretary, J. E. LOPEZ.
Secretary, EDWARD LANNING. Assistant Secretary, E. L. BALLARD.

[Organized November, 1852. Commenced business January, 1853.]

Principal office, No. 46 Cedar street, New York.

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.....	8,709,143.99
Extended at.....	\$ 8,709,143.99

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\$	665,743.56	
Deduct amount of same not collected.....	18,621.68	
Net collected.....	\$ 647,121.88	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	4,960,236.11	
Total.....	\$ 5,607,357.99	
Deduct gross premiums and bills in course of collection at this date.....	677,662.58	
Entire premiums collected during the year.\$	4,929,695.41	
Deduct re-insurance, rebate, abatement, and return premiums.....	635,164.43	
Received for premiums, other than perpetuals.....	\$ 4,294,530.98	\$ 4,294,530.98
Rents, company's use of own buildings.....		68,810.56
Interest on real estate mortgage loans.....		3,769.14
Interest and dividends on stocks and bonds, \$329,437.60; from all other sources, \$17,681.35.....		347,118.95
Total rents and interest.....		\$ 419,698.65

Profit on sale or maturity of ledger assets during the year over book values.....	405,180.05
Total income during the year.....	\$ 5,119,409.68
Total footings.....	\$ 13,828,553.67

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$313,963.39, occurring in previous years).....	\$ 2,357,305.30
Deduct amounts received for salvages (on losses of the last or previous years) \$12,984.23; and from reinsurance in other companies, \$124,021.76.....	137,005.99
Net amount paid during the year for losses.....	\$ 2,220,299.31
Paid stockholders for interest or dividends; amount declared during the year.....	250,000.00
Scrip or certificates of profits redeemed in cash, \$21; interest paid to scripolders, \$.90.....	21.90
Commissions or brokerage to agents, less received on reinsurances.....	880,650.39
Rents.....	7,655.00
Salaries, fees and all other charges, officers, \$71,748.12; clerks, \$158,103.50; other employees, \$87,426.58.....	317,278.20
Taxes on premiums, \$111,254.24; on real estate, \$14,928.43.....	126,182.67
Insurance department fees and agents' licenses, \$10,496; municipal licenses, \$8,666.47; tax on franchise, \$1,440.....	20,602.47
Advertising, printing and stationery, \$38,945.17; legal expenses, \$5,043.63; repairs and expenses on real estate, \$31,680.84; furniture and fixtures, \$1,994.61; miscellaneous, \$191,177.66..	268,841.91
Total expenditures during the year.....	\$ 4,091,531.8
Balance.....	\$ 9,737,021.82

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.....	\$ 1,106,250.00
Mortgage loans on real estate (Schedule B), first liens.....	60,210.00
Book value of bonds, excluding interest, \$2,423,923.75; and stocks, \$5,508,224.24, (Schedule D).....	7,932,147.99
Cash in company's office, \$2,304.01; deposits in banks, \$636,109.82	638,413.83
Total.....	\$ 9,737,021.82
Total net ledger assets.....	9,737,021.82

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 819.28
Interest accrued on bonds and stocks.....	66,696.66
Interest accrued on other assets.....	725.12
Rents accrued on company's property or lease.....	1,614.00
Total carried out.....	\$ 69,855.06
Market value (not including interest) of bonds and stocks over book value (Schedule D).....	153,732.01
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 740,662.58

Deduct cost of collection, commission and brokerage.....	63,000.00
Net amount of uncollected premiums, not more than three months due.....	677,662.58
Gross premiums in course of collection December 31st more than three months due.....	\$328,602.32
Gross assets.....	\$ 10,638,271.47
Total admitted assets.....	\$ 10,638,271.47

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 349,335.64
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	40,815.00
Total amount of claims for losses.....	\$ 390,150.64
Deduct reinsurance due or accrued.....	18,483.89
Net amount of unpaid losses.....	\$ 371,666.75
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, \$2,617,106.68; unearned premiums (50 per cent).....	\$ 1,308,553.34
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$5,620,211.61; unearned premiums (pro rata).....	2,963,564.18
Total unearned premiums as computed above.....	\$ 4,272,117.52
Principal unpaid on scrip or certificates of profits or ordered to be redeemed.....	28,480.00
Interest due or accrued remaining unpaid.....	6,089.34
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	15,000.00
Commissions, brokerage and other charges due to agents and brokers, on premiums.....	120,828.56
Reinsurance premiums.....	13,550.00
All other liabilities, viz: Reserve for contingencies.....	300,000.00
Total amount of all liabilities.....	\$ 5,127,732.17
Joint-stock capital actually paid up in cash.....	\$ 1,000,000.00
Reserve or guaranty fund, represented by scrip, or otherwise, special reserve fund.....	600,000.00
Divisible surplus.....	3,910,539.30
Total.....	\$ 5,510,539.30

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.....	\$ 845,888,939	\$ 7,815,812.37
Written or renewed during the year.....	600,640,582	4,960,236.11
Total.....	\$ 1,446,529,521	\$ 12,776,048.48
Deduct those expired and marked off as terminated.....	544,069,152	4,304,904.68
In force at the end of the year.....	\$ 902,460,369	\$ 8,471,143.80
Deduct amount reinsured.....	21,351,398	233,825.51
Net amount in force.....	\$ 881,108,971	\$ 8,237,318.29
Largest amount written on any one risk, not deducting reinsurance.....		100,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 10,876,225.00	\$ 3,896,980.00	\$ 14,773,205.00
Gross premiums received.....	157,744.39	24,826.25	182,770.64
Losses paid.....	90,433.09	3,049.84	93,482.93
Losses incurred.....	89,141.88	3,194.00	92,295.88
Amount at risk.....	40,129,834.00	14,684,152.00	54,813,986.00

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.

What amount of installment notes is owned and now held by the company?.....\$ 1,492,695.14

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, \$2,233,050.89; tornado, \$34,512.30..... 2,257,563.19

Total amount of the company's stock owned by the directors at par value..... 170,200.00

Total amount loaned to officers and directors..... 1,000.00

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..... 600,000.00

The amount of "Guaranty Surplus Fund," as provided for by said law..... 600,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.	Tornado.	Aggregate.
Gross risks written.....	\$10,876,275.00	\$ 3,896,980.00	\$14,773,205.00
Gross premiums received.....	157,744.39	24,826.25	182,770.64
Losses paid.....	90,433.09	3,049.84	93,481.93
Losses incurred.....	89,141.88	3,194.00	92,295.88
Amount at risk.....	40,129,834.00	14,684,152.00	54,813,986.00

ANNUAL STATEMENT

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

DELAWARE INSURANCE 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, TATTNALL PAULDING. First Vice-President, CHARLES H. YARNALL.
Secretary, HENRY LYLURN.

[Incorporated, April 10, 1835. Commenced business, August 6, 1835.]

Home office, Third and Walnut streets.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 1,000,000.00
Amount of capital paid-up in cash.....	702,875.00
Amount of net ledger assets, December 31st of previous year....	1,440,252.92
Extended at.....	\$ 1,440,252.92

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.....	\$ 130,029.56
Net collected.....	\$ 130,029.56
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,084,959.73
Total.....	\$ 1,214,989.29

Deduct gross premiums and bills in course of collection at this date	121,244.21
Entire premiums collected during the year.....	\$ 1,093,745.08
Deduct reinsurance, rebate, abatement, and return premiums	408,745.44
Received for premiums, other than perpetuals	\$ 684,999.64
Deposit premiums, recived on perpetual risks	\$ 14,613.15
Rents from company's property, including \$6,200 for company's use of own buildings.....	9,820.00
Interest on real estate mortgage loans, \$4,529.16; on other collateral loans, \$245.83.....	4,774.99
Interest and dividends on stocks and bonds, \$37,157.06; from all other sources, \$9,219.28	46,376.34
Total rents and interest.....	\$ 60,971.33
Profit on sale or maturity of ledger assets during the year over book values.....	1,062.67
From all other sources, viz.: (Itemize profit and loss account) ..	49.89
Total income during the year.....	\$ 761,606.68
Total footings	\$ 2,201,949.60

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$61,394.45 occurring in previous years).....	\$ 534,848.15
Deduct amounts received for salvages (on losses of the last or of previous years) and from reinsurance in other companies.....	60,293.63
Net amount paid during the year for losses.....	\$ 474,554.52
Deposit premiums returned.....	4,595.81
Paid stockholders for interest or dividends (amount declared during the year).....	42,172.50
Commissions or brokerage to agents, less received on reinsurances	146,882.44
Rents (including \$6,200 for company's use of own building.....	8,672.26
Salaries, fees and all other charges.....	72,702.30
Taxes on premiums, \$19,964.32; on real estate, \$1,958.04.....	21,922.36
Insurance department fees and agents' licenses, \$2,663.05; municipal licenses, \$2,767.10; tax on franchise, \$2,153.33.....	7,583.48
Advertising, printing and stationery, \$9,985.08; repairs and expenses on real estate, \$3,380.93; furniture and fixtures, \$3,499.51; miscellaneous, \$46,373.45	63,238.97
Total expenditures during the year	842,344.64
Balance	\$ 1,359,604.96

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	\$ 157,764.50
Mortgage loans on real estate (Schedule B), first liens.....	128,700.00
Loans secured by pledge of bonds, stocks, or other collaterals (Schedule C).....	50,000.00
Book value of bonds excluding interest, \$825,177.01; and stocks, \$29,375 (schedule D).....	854,552.01
Cash in company's office \$469.48; deposited in bank, \$157,197.66.	157,677.14
Bills receivable, \$329.37; agent's debit balances, \$46,828.39; secured (letter 2-23).....	47,157.66

Sundry book accounts.....	684.21	
Total	\$ 1,396,525.52	
Deduct ledger liabilities:		
Reinsurance, \$36,494.36; all other, \$426.20.....	36,920.56	
Total net ledger assets, as per balance on page 1.....	\$ 1,359,604.96	
NON-LEDGER ASSETS.		
Interest accrued on mortgages.....	\$ 1,818.34	
Interest accrued on bonds and stocks.....	12,749.57	
Rents due and accrued on company's property or lease.....	639.23	
Total carried out.....	\$ 15,207.07	
Market value of real estate over book value, as per Schedule A ..	4,735.50	
Market value, not including interest, in item 9, of bonds and stocks over book value (Schedule D.).....	26,343.99	
Gross premiums in course of collection December 31st, not more than three months due ..	121,244.21	
Deduct cost of collection, commission and brokerage	20,000.00	
Net amount of uncollected premiums, not more than three months due.....	101,244.21	
Premiums on perpetual policies in course of collection	1,079.42	
Gross assets.....	\$ 1,508,215.15	
Total admitted assets.....	\$ 1,508,215.15	
NON-LEDGER LIABILITIES.		
Losses adjusted and unpaid, not yet due.....	\$ 1,296.52	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	73,404.48	
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	1,875.00	
Total amount of claims for losses.....	\$ 76,576.00	
Deduct re-insurance due or accrued (give list of companies and amounts), as per Schedule E.....	12,999.00	
Net amount of unpaid losses.....	\$ 63,667.00	
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, \$360,609.60; unearned premiums (50 per cent.)....	\$ 180,304.80	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$663,949.61; unearned premiums (<i>pro rata</i>).....	\$ 346,576.00	
Total unearned premiums as computed above.....	\$ 526,880.80	
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent. of the premium or deposits received.....	108,924.50	
Cash dividends remaining unpaid, to stockholders.....	77.00	
Total amount of all liabilities	\$ 699,549.30	
Joint stock capital actually paid up in cash.....	\$ 702,875.00	
Divisible surplus.....	105,790.85	808,665.85
Total.....	\$ 1,508,215.15	

MISCELLANEOUS.	Fire risks.	Premiums thereon.
In force on the 31st day of December, of the preceding year as per line 5, under this heading in last year's statement.....	\$ 115,990,258	\$ 1,302,101.72
Written or renewed during the year.....	94,592,824	1,084,959.73
Totals	\$ 210,583,082	\$ 2,387,061.45
Deduct those expired and marked off as terminated.....	79,401,168	996,247.70
In force at the end of the year	\$ 131,181,914	\$ 1,390,813.75
Deduct amount reinsured.....	24,345,868	366,254.54
Net amount in force	\$ 106,836,046	\$ 1,024,559.21
Perpetual risk (not included above), \$4,255,958. Premiums on same, \$121,027.22.		
Largest amount written on any one risk, not deducting reinsurance, \$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..... \$ 475,730.00

Total amount of the company's stock owned by the directors at par value..... 62,575.00

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.....	\$1,070,157.00
Gross premiums received.....	14,289.41
Losses paid	5,063.71
Losses incurred.....	5,452.46
Amount at risk.....	1,935,801.00

ANNUAL STATEMENT

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

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

President, WILLIAM A. MOORE. Vice-President, C. L. ANDREWS
Secretary, A. H. McDONNELL.

[Incorporated, February 1, 1866. Commenced business, March 14, 1866.]

Home office, 91 Griswold street, Detroit.

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....	1,243,470.74	
Extended at.....		\$ 1,243,470.74

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.....	\$ 35,117.95	1,433.39

Gross premiums written and renewed during the year, as per item 2, page 3, part VI	251,472.03	75,597.54	
Total	\$ 286,589.98	\$ 77,030.93	
Deduct gross premiums and bills in course of collection at this date	44,067.44	4,213.74	
Entire premiums collected during the year	242,522.54	72,817.19	
Deduct reinsurance, rebate, abatement and return premiums	48,638.53	11,471.00	
Received for premiums other than perpetuals	193,884.01	61,346.19	\$ 255,230.20
Rents from company's property, including company's use of own buildings		6,099.84	
Interest on real estate mortgage loans, \$59,594.23; on other collateral loans, \$320.37		59,914.60	
Interest and dividends on stocks and bonds, \$4,261.62; from all other sources, \$9,417.36		13,678.98	
Total rents and interest			79,693.42
Profit on sale or maturity of ledger assets during the year over book values, on sale of real estate			141.05
From all other sources, viz: On exchange of U. S. bonds with government for 2 per cents of 1930			3,546.69
Total income during the year			338,611.36
Total footings			\$ 1,582,082.10

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 \$21,742.39 occurring in previous years)	\$ 125,040.83	\$ 26,325.97	
Deduct amounts received for salvages (on losses of the last or previous years) \$1,971.77; and from reinsurance in other companies, \$19,186.71	18,933.72	2,224.76	
Net amount paid during the year for losses.	\$ 106,107.11	\$ 24,101.21	\$ 130,208.32
Paid stockholders for interest or dividends (amount declared during the year)			50,000.00
Commissions or brokerage to agents, less received on reinsurances			31,269.27
Rents			3,000.00
Salaries, fees and all other charges, officers, \$9,700.00; clerks, \$8,500.00; other employees, \$4,279.94			22,479.94
Taxes on premiums, \$4,585.36; revenue, \$1,540.71; on other investments, \$11,586.67			17,712.74
Insurance department fees and agents' licenses, \$689.06; municipal licenses, \$333.57			1,022.63
Miscellaneous			15,721.13
Losses on sales or maturity of ledger assets			991.98
Agents' balance charged off, \$35.34; depreciation of real estate, \$23,588.97			23,624.31
Total expenditures during the year			296,030.32
Balances			\$ 1,286,051.78

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	\$ 309,241.61

Mortgage loans on real estate (Schedule B) first liens	797,846.88
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	3,500.00
Book value of bonds excluding interest	106,000.00
Cash in company's office, \$6,146.42; deposited in banks, \$61,468.96	67,615.38
Advances on losses and claims on vessels and cargoes	1,462.03
Bills receivable	385.88
Total net ledger assets as per balances on page 1	\$ 1,286,051.78

NON-LEDGER ASSETS

Interest due, \$20,479.42, and accrued, \$406.83 on mortgages	\$ 20,886.25
Interest due	360.00
Interest accrued on collateral loans	93.05
Interest due	1,000.25
Total carried out	\$ 22,339.55
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D	5,000.00
Gross premiums in course of collection December 31st, not more than three months due	\$ 45,441.81
Deduct cost of collection, commission and brokerage	10,852.39
Net amount of uncollected premiums, not more than three months due	34,589.42
Gross premiums in course of collection December 31st, more than three months due, carried in	\$2,839.37
Gross assets	1,347,980.75
Deduct assets not admitted:	
Agents' debit balances, unsecured	2,608.43
Bills receivable, past due	10.88
Total	2,619.31
Total admitted assets	\$ 1,345,361.44

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	20,099.96
Losses resisted (not outlawed) including interest, costs and other expenses thereon	2,300.00
Total amount of claims for losses	\$ 22,399.96
Net amount of unpaid losses	\$ 22,399.96
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, \$132,999.76; unearned premiums (50 per cent)	66,499.88
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$176,469.90; unearned premiums (pro rata)	92,022.83
Gross premiums (less reinsurance) received and receivable upon all unexpired Inland Navigation risks, \$37,084.73; unearned premiums (50 per cent)	18,542.37
Total unearned premiums as computed above	\$ 177,065.08
Total amount of all liabilities	\$ 199,465.04
Joint stock capital actually paid up in cash	\$ 500,000.00
Divisible surplus	645,896.40
Total	\$ 1,345,361.44

MISCELLANEOUS.

	Fire Risks.	Premiums thereon.	Marine and Inl'd.	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.....	\$ 27,729,671	\$274,814.98	\$ 319,887	\$17,481.06
Written or renewed during the year.....	25,537,316	251,472.03	7,130,334	75,597.54
Total.....	\$ 53,266,987	\$529,287.01	\$7,450,221	\$93,078.60
Deduct those expired and marked off as terminated.....	22,052,854	216,817.35	6,826,606	55,993.88
In force at the end of the year.....	\$ 31,214,133	\$309,469.66	\$ 623,525	\$37,084.73
Net amount in force.....	\$ 31,214,133	\$309,469.66	\$ 623,525	\$37,084.73

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, \$99,371.94; marine and inland, \$27,431.07. \$ 126,803.01

Total amount of the company's stock owned by the directors at par value..... 108,800.00

Total amount loaned to officers and directors, \$16,000; loaned to stockholders, not officers, \$10,000.00..... 26,000.00

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.....	\$ 439,965.00
Gross premiums received.....	5,267.33
Losses paid.....	5,712.40
Losses incurred.....	4,704.65
Amount at risk.....	614,918.00

ANNUAL STATEMENT

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

EAGLE FIRE 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, ALEXANDER J. CLINTON. Secretary, THOMAS J. GAINES.
[Incorporated, April 22, 1806. Commenced business, August 6, 1806.]

CAPITAL STOCK.

Amount of capital stock authorized \$300,000.00; 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....	1,049,384.70
Extended at.....	\$ 1,049,384.70

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..... \$	40,325.65
Deduct amount of same not collected.....	835.20
Net collected..... \$	39,490.45
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	327,826.66
Total..... \$	367,317.11

Deduct gross premiums and bills in course of collection at this date.....	53,900.96
Entire premiums collected during the year..... \$	313,416.15
Deduct reinsurance, rebate, abatement and return premiums..	59,019.87
Received for premiums other than perpetuals.....	\$ 254,396.28
Rents from company's property including company's use of own buildings.....	\$ 15,250.00
Interest on real estate mortgage loans.....	895.00
Interest and dividends on stocks and bonds, \$37,448.48; from all other sources, \$248.....	37,696.48
Total rents and interest.....	\$ 53,841.52
Total income during the year.....	308,237.80
Total footings.....	\$ 1,357,622.50

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:	
Gross amount paid for losses (including \$29,188.50 occurring in previous years).....	\$ 207,874.61
Deduct amounts received for salvages (on losses of the last or previous years), \$3,015.94; and from reinsurance in other companies, \$37,611.62.....	40,627.56
Net amount paid during the year for losses.....	\$ 167,247.05
Paid stockholders for interest or dividends (amount declared during the year \$37,500).....	37,326.00
Commissions or brokerage to agents, less received on reinsurances.....	70,741.49
Salaries, fees and all other charges; officers, \$20,500.00; clerks, \$13,573.66.....	34,073.66
Taxes on premiums, \$2,500.95; on real estate, \$6,483.68; internal revenue, \$1,716.09.....	10,700.72
Insurance department fees and agents' licenses, \$681.78; municipal licenses, \$404; fire marshal tax Ohio, \$74.74; tax on franchise, \$597.05.....	1,757.57
Advertising, printing and stationery, \$1,233.26; legal expenses, \$1,288.45; repairs and expenses on real estate, \$6,755.94.....	9,277.65
Losses on sales or maturity of ledger assets, \$651.25; other disbursements, viz.: directors' fees, \$540; fire patrol, \$1,091.83; general expenses, \$6,464.65; interest, \$2,241.10.....	10,988.83
Total expenditures during the year.....	342,112.97
Balances.....	\$ 1,015,509.53

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..... \$	375,000.00
Mortgage loans on real estate (Schedule B), first liens.....	23,000.00
Book value of bonds and stocks.....	657,334.43
Cash in company's office, \$1,825.47; deposited in banks, \$18,349.63.....	20,175.10
Total..... \$	1,075,509.53
DEDUCT LEDGER LIABILITIES.	
Borrowed money.....	60,000.00
Total net ledger assets.....	\$ 1,015,509.53

NON-LEDGER ASSETS.

Interest due, \$362.50, and accrued, \$520.00 on mortgages.....\$	882.50	
Interest accrued on bonds and stocks.....	4,010.50	
Interest accrued.....	29.00	
Rents due, \$300; and accrued, \$2,041.70 on company's property or lease.....	2,341.70	
Total carried out.....	\$ 7,263.70	
Market value of real estate over book value, as per Schedule A..	35,000.00	
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	250,979.57	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 53,879.71	
Deduct cost of collection, commission and brokerage.....	12,456.22	
Net amount of uncollected premiums, not more than three months due.....	\$ 41,423.49	
Gross premiums in course of collection December 31st, more than three months, carried in, \$121.25.....		
Due from other companies for reinsurance on losses already paid, viz.: Liverpool & London & Globe, \$19.23; Colonial, \$21.95; Nassau, \$217.03.....	258.21	
Gross assets.....	\$1,350,434.50	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$6,578.29; not yet due, \$6,056.41) \$	12,634.70	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	9,193.02	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,068.73	
Total amount of claims for losses.....	\$ 22,896.45	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	6,948.47	
Net amount of unpaid losses.....	\$ 15,947.98	
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 \$146,198.43; unearned premiums (50 per cent).....	73,099.21	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$317,686.42; unearned premiums, (pro rata).....	165,462.37	
Total unearned premiums as computed above.....	238,561.58	
Unpaid dividends remaining unpaid to stockholders.....	1,042.21	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	1,236.55	
Return premiums, \$5,455.33; and reinsurance premiums, \$4,260.58.....	9,715.91	
All other liabilities, viz.: Internal revenue.....	9,913.79	
Total amount of all liabilities.....	\$ 267,602.14	
Joint stock capital actually paid up in cash.....	300,000.00	
Divisible surplus.....	782,832.36	1,082,832.36
Total.....	\$ 1,350,434.50	

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.....	\$ 76,858.369	\$ 492,770.51

Written or renewed during the year.....	50,023,357	327,826.66
Total.....	\$ 126,881,726	\$ 820,597.17
Deduct those expired and marked off as terminated.....	41,762,243	286,923.94
In force at the end of the year.....	85,119,483	533,673.23
Deduct amount reinsured.....	11,433,872	69,788.38
Net amount in force.....	\$ 73,685,611	\$ 463,884.85

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.....	152,931.93
Total amount of the company's stock owned by the directors at par value.....	30,680.00
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.....	\$ 558,865.00
Gross premiums received.....	6,057.79
Losses paid.....	3,473.41
Losses incurred.....	966.55
Amount at risk.....	915,395.00

ANNUAL STATEMENT

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

ERIE 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, JOHN ESSER
 Secretary, JOHN A. STEIN.
 First Vice-President, JOHN A. MILLER.

[Incorporated March 14, 1874. Commenced business March 18, 1874.]

Home office, 14-15 Mooney Brisbane building.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000.00; subscribed for...\$	200,000.00
Amount of capital paid up in cash.....	200,000.00
Extended at.....	\$ 605,430.49

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 415,991.32
Total.....	\$ 415,991.32
Entire premiums collected during the year.....	\$ 415,991.32
Deduct reinsurance, rebate, abatement and return premiums..	190,024.32
Received for premiums other than perpetuials.....	\$ 225,967.00
Rents from company's property, including for company's own buildings.....	326.50

Interest on real estate mortgage loans, \$26,567.92; on other collateral loans, \$175.00.....	26,742.92
Interest and dividends from banks.....	239.15
Total rents and interest.....	\$ 27,308.57
Total income during the year.....	\$ 253,275.57
Total footings.....	\$ 858,706.06

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 \$21,274.48 occurring in previous years.....)	\$ 274,631.82	\$ 2,079.15	
Deduct amounts received for salvages (on losses of the last or previous years, \$2,100.20; and from reinsurance in other companies, \$82,789.80.....)	84,890.00		
Net amount paid during the year for losses	\$ 189,741.82	2,079.15	\$ 191,820.97
Paid stockholders for interest or dividends; (amount declared during the year, \$6,000.).....			6,000.00
Commissions or brokerages to agents less received on reinsurances.....			38,674.51
Rents.....			1,000.00
Salaries, fees and all other charges, officers, \$7,440; clerks, \$12,819.76.....			20,259.76
Taxes on premiums.....			3,890.32
State and local tax.....			5,945.36
Internal revenue.....			1,350.56
Insurance department fees and agents' licenses.....			1,504.53
Advertising, printing and stationery, \$2,308.08; legal expenses, \$9,136.51; furniture and fixtures, \$465.10; miscellaneous, \$3,388.35; tax on premiums, including \$3,890.32; traveling expenses, \$2,265.92.....			15,298.04
Total expenditures during the year.....			288,009.91
Balances.....			\$ 570,696.15

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.....	\$ 7,668.77
Mortgage loans on real estate (Schedule B), first liens.....	384,880.00
Loans secured by pledge of bonds, stocks, or other collateral, (Schedule C).....	3,150.00
Cash in company's office, \$498.97; deposited in banks, \$16,875.04.....	17,374.01
Total ledger assets.....	570,696.15

NON-LEDGER ASSETS.

Interest due on collateral loans.....	87.50
Due from Munich Reinsurance company.....	976.61
Agents' debit balances, including amount due for reinsurance.....	156,559.26
Interest due, \$1,031.00, and accrued, \$5,784.90, on mortgages.....	6,815.90
Gross assets.....	577,512.05

NON-LEDGER LIABILITIES

Losses adjusted and unpaid.....	\$ 9,472.39
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Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	16,495.87
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,600.00
Total amount of claims for losses.....	\$ 28,568.26
Deduct reinsurance due or accrued.....	6,426.30
Net amount of unpaid losses.....	\$ 22,141.96
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, \$229,919.79; unearned premiums (50 per cent).....	\$ 114,959.90
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$241,485.50; unearned premiums (pro rata).....	137,701.11
Total unearned premiums as computed above.....	252,661.01
Due Munich Reinsurance company.....	1,296.60
Total amount of all liabilities.....	\$ 276,099.57
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	101,412.48
Total.....	\$ 577,512.05

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.....	\$ 47,152,117	\$ 444,780.38
Written or renewed during the year.....	58,781,230	415,991.32
Total.....	\$ 105,933,347	\$ 860,771.70
Deduct those expired and marked off as terminated.....	29,824,092	251,709.43
In force at the end of the year.....	\$ 76,109,255	\$ 609,062.27
Deduct amount reinsured.....	12,195,357	137,656.98
Net amount in force.....	\$ 63,913,898	\$ 471,405.29
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.....	190,388.70
Total amount of the company's stock owned by the directors at par value.....	136,100.00
Total amount loaned to officers and directors.....	10,200.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$246,765.00
Gross premiums received.....	2,407.70
Losses paid.....	2,146.34
Losses incurred.....	1,973.65
Amount at risk.....	Nothing

ANNUAL STATEMENT

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

EQUITABLE FIRE AND MARINE 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, FRED W. ARNOLD.

Secretary, JAS. E. TILLINGHAST.

[Incorporated, May, 1859. Commenced business, September, 1860.]

Home office, 1 Custom House street, Providence.

CAPITAL STOCK

Amount of capital stock authorized, \$500,000; subscribed for....	\$	400,000.00
Amount of capital paid up in cash.....		40,000.00
Amount of net ledger assets, December 31st of previous year..		830,961.45
Extended at.....	\$	830,961.45

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	\$ 70,677.63	\$ 113.22	
Net collected.....	\$ 70,677.63	\$ 113.22	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	562,757.07	8,957.08	
Total.....	\$ 633,434.70	\$ 9,070.30	
Deduct gross premiums and bills in course of collection at this date.....	84,970.57	1,858.54	
Entire premiums collected during the year.	\$ 548,464.13	\$ 7,211.76	
Deduct reinsurance, rebate, abatement and return premiums.....	85,856.80	426.12	
Received for premiums other than perpetu- als.....	\$ 462,607.33	\$ 6,785.64	\$ 469,392.97
Rents.....		61.88	
Interest on real estate mortgage loans, \$7,683.61; on other collateral loans, \$2,575.96.....		10,259.57	
Interest and dividends on stocks and bonds.....		18,558.29	
Total rents and interest.....			\$ 35,005.86
Profit on sale or maturity of ledger assets during the year over book values.....			263.89

From all other sources, viz.: Difference between actual premium received as shown on our books and cash premiums collected as above.....

Total income during the year.....	\$	520,700.98
Total footings.....	\$	1,351,662.43

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 \$30,903 occurring in previous years).....	\$ 294,704.67	\$ 9,527.88	
Deduct amounts received for salvages (on losses of the last or previous years), \$6,000.00; and from reinsurance in other companies, \$14,319.83	15,018.32	5,322.00	
Net amount paid during the year for losses.....	\$ 279,686.35	\$ 4,205.88	\$ 283,892.23
Paid stockholders for interest or dividends (amount declared during year).....			28,000.00
Commissions or brokerage to agents, less received on reinsurances.....			94,359.99
Salaries and allowances to agents: Amount taken last year from commissions and other agency charges and added to premiums in course of collection and in assets, and to commissions on outstanding premiums under liabilities to comply with demand for gross premiums in course of collection.			4,534.90
Salaries, fees and all other charges; officers, \$8,600; clerks, \$28,364.30.....			36,064.30
Taxes on premiums, \$8,896.91; on real estate, \$1,915.20.....			10,812.11
Insurance department fees and agents' licenses, \$7,067.27 municipal licenses, \$273.30; tax on franchise, \$18.75.....			7,359.32
Advertising, printing and stationery, \$8,359.11; repairs and expenses on real estate, \$3,169.36; miscellaneous, \$21,100.43.			32,628.90
Losses on sales or maturity of ledger assets.....			7,997.4
Bad and doubtful accounts charged to profit and loss.....			127.01
Total expenditures during the year.....			\$ 499,076.23
Balance.....			\$ 852,586.20

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.....	\$	125,000.00
Mortgage loans on real estate (schedule B) first liens.....		145,950.00
Loans secured by pledge of bonds, stocks or other collaterals, (schedule C).....		50,000.00
Book value of bonds excluding interest, \$197,000 and stocks, \$196,700 (schedule D).....		393,700.00
Cash in company's office, \$269.95; deposited in banks, \$49,065.37..		50,235.32
Bills receivable, \$363.75; agents' debit balances, \$87,337.13, secured		87,700.88
Total.....	\$	852,586.20
Total net ledger assets, as per balance on page 1.....	\$	852,586.20
NON-LEDGER ASSETS		
Rents due and accrued on company's property or lease.....		1,285.00
Total carried out.....		\$ 1,285.00
Market value (not including interest, in item 9) of bonds and stocks over book value, as per schedule D.....		65,140.00

Gross premiums in course of collection December 31st, not more than three months due. See question No. 6 agents' debit balances.

Deduct cost of collection, commission and brokerage. See question No. 19, page 3

Net amount of uncollected premiums, not more than three months due..... \$ 919,011.20

Gross premiums in course of collection December 31st, more than three months due, carried in..... \$508.02

Gross assets..... \$ 918,503.18

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due..... \$ 9,608.38

Losses in process of adjustment, or in suspense, including all reported and supposed losses..... 29,083.62

Losses resisted (not outlawed), including interest, cost and other expenses thereon..... 3,043.00

Total amount of claims for losses..... \$ 41,735.00

Net amount of unpaid losses..... \$ 41,735.00

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, \$363,761.90 unearned premiums (50 per cent)..... \$ 181,880.95

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$266,158.20; unearned premiums (pro rata). 146,961.56

Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls)..... 3,634.71

Total unearned premiums as computed above..... \$ 332,477.22

Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued..... 3,500.00

Commissions, brokerage, and other charges due to agents and brokers, on premiums paid..... 7,710.10

Return premiums, \$2,500; and reinsurance premiums, \$500..... 3,000.00

Total amount of all liabilities..... \$ 388,422.32

Joint-stock capital actually paid up in cash..... \$ 400,000.00

Divisible surplus..... 130,080.86— 530,080.86

Total..... \$ 918,503.18

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and Inland 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..... \$	48,116.709	\$ 518,198.52	\$ 10,583	\$ 395.41
Written or renewed during the year	49,689.746	562,757.07	608,007	8,957.08
Total..... \$	97,806.455	\$ 1,080,955.59	\$ 618,590	\$ 9,352.49
Deduct those expired and marked off as terminated.....	38,363.502	421,053.04	511,897	3,487.71
In force at end of the year.....	59,442.953	659,902.55	106,693	5,864.78
Deduct amount reinsured.....	2,767.990	29,992.45		
Net amount in force..... \$	56,674.963	\$ 629,910.10	106,693	\$ 5,864.78
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, \$289,383.35; Marine and Inland, 2,765.88..... \$ 292,149.23

Total amount of the company's stock owned by the directors at par value..... 897.50

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

NOTE—Companies acting under what is known as the "Surplus Laws," public laws State of Rhode Island, chapter 307 and chapter 381, General Laws are required to state:

The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the State of Rhode Island..... 70,000

The amount of "Guaranty Surplus Fund," as provided for by said law..... 70,000

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 461,830.00
Gross premiums received.....	5,796.70
Losses paid.....	5,941.37
Losses incurred.....	5,932.12

ANNUAL STATEMENT

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

FARMERS 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, WM. H. MILLER. Vice-President, D. H. DETWILER.
Secretary, E. K. MCCONKEY.

[Incorporated, April 6, 1853. Commenced business, May 16, 1853.]

Home office, 29 East Market street, York, Pa.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year... \$ 669,103.35

Extended at \$ 659,103.35

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..... \$ 58,527.10

Deduct amount of same not collected..... 613.18

Net collected..... \$ 57,913.92

Gross premiums written and renewed during the year, as per item 2, page 3, part VI..... 476,686.59

Total..... \$ 534,600.51

Deduct gross premiums and bills in course of collection at this date..... 62,146.14

Entire premiums collected during the year..... \$ 472,454.37

Deduct reinsurance, rebate, abatement and return premiums .. 62,281.48

Received for premiums other than perpetuials..... \$ 410,172.89

Deposit premiums, received on perpetual risks..... 100.00

Rents from company's property, including \$1,800 for company's use of own buildings.....	\$	2,358.00
Interest on real estate mortgage loans, \$7,509.31; on other collateral loans, \$1,179.75		8,689.06
Interest and dividends on stocks and bonds, \$13,645.73; from all other sources, \$2,805.74		16,451.47
Total rents and interest.....	\$	27,498.53
Profit on sale or maturity of ledger assets during the year over book values		360.00
Total income during the year		438,131.42
Total footings	\$	1,107,234.77

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$27,577.88 occurring in previous years).....	\$	303,484.71
Deduct amounts received for salvages (on losses of the last or previous years), \$2,127.61; and from reinsurance in other companies, \$5,063.73.....	\$	7,191.34
Net amount paid during the year for losses	\$	296,293.37
Deposit premiums returned		197.61
Commissions or brokerage to agents, less received on reinsurance		87,807.07
Salaries and allowances to agents		2,562.41
Rents (including \$1,800 for company's use of own buildings)....		1,800.00
Salaries, fees and all other charges, officers, \$11,500; clerks, \$6,660; other employees, \$13,567.62		31,727.62
Taxes on premiums, \$4,942.77; on real estate, \$407.50; on other investments, \$836.96.....		6,187.23
Insurance department fees and agents' licenses, \$1,301.66; municipal fire taxes, \$870.24.....		2,171.90
Advertising, printing and stationery, \$327.63; legal expenses, \$1,647.41; miscellaneous, \$15,795.24		17,770.28
Losses on sales or maturity of ledger assets, \$700.00; other disbursements, viz: Internal revenue, \$1,790.65; office expenses, \$7,396.92; local taxes, \$966.67; loss and gain, \$853.52.....		11,707.56
Total expenditures during the year	\$	458,225.25
Balances.....	\$	649,009.52

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st, 1900.		
Book value real estate (Schedule A), unincumbered, \$36,500; incumbered, \$8,855.....	\$	45,355.00
Mortgage loans on real estate (Schedule B), first liens, \$173,835.		173,835.00
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C)		31,300.00
Book value of bonds, excluding interest, \$131,110.40; and stocks, \$149,623.55 (Schedule D).....		280,733.95
Cash in company's office, \$256.79; deposited in banks, \$117,697.04		117,953.83
Total.....	\$	649,177.51

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$	167.99
Total net ledger assets, as per balances on page 1	\$	649,009.52

NON-LEDGER ASSETS.

Interest due, \$1,823.76, and accrued, \$2,831.44 on mortgages....	\$	4,655.20
Interest accrued on bonds and stocks.....	\$	1,927.81
Interest accrued, on collateral loans.....		690.77
Rents accrued, on company's property or lease.....		97.83
Total carried out.....	\$	7,371.61
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	\$	42,148.74
Gross premiums in course of collection December 31st, not more than three months due	\$	55,787.05
Deduct cost of collection, commission and brokerage.....		11,157.41
Net amount of uncollected premiums, not more than three months due.....	\$	44,629.64
Gross premiums in course of collection December 31st, more than three months due, carried in.....\$5,087.27		
Gross assets.....	\$	743,159.51
DEDUCT ASSETS NOT ADMITTED.		
Depreciation from book values of above net ledger assets to bring same to market value.....		2,155.00
Total		2,155.00
Total admitted assets	\$	741,004.51
NON-LEDGER LIABILITIES.		
Losses adjusted and unpaid, not yet due.....	\$	7,054.58
Losses in process of adjustment, or in suspense, including all reported and supposed losses		18,967.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon		2,350.00
Total amount of claims for losses.....	\$	28,371.58
Net amount of unpaid losses.....	\$	28,371.58
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, \$251,697.27; unearned premiums, (50 per cent).....	\$	125,848.63
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy \$505,087.01; unearned premiums (pro rata)		261,704.87
Deduct reinsurance, \$856,621; premiums, \$11,208.63		387,553.50
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired		11,208.63
Total unearned premiums as computed above.....	\$	376,344.87
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit received		3,811.44
All other liabilities, viz.: book accounts, \$333.64; taxes estimated, \$3,500.....		3,833.64
Total amount of all liabilities.....	\$	412,361.53
Divisible surplus.....		328,642.98
Total.....	\$	741,004.51

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.....	\$ 60,299,089.00	\$ 710,010.50
Written or renewed during the year.....	39,582,795.00	476,686.59
Total	\$ 99,881,884.00	\$ 1,186,697.09
Deduct those expired and marked off as terminated.....	36,328,682.00	429,912.81
In force at the end of the year	\$ 63,553,202.00	\$ 750,784.28
Deduct amount reinsured.....	856,621.00	11,208.63
Net amount in force	\$ 62,696,581.00	\$ 745,575.65
Perpetual risks (not included above), \$132,425. Premiums on same, \$401,204.		
Largest amount written on any one risk, not deducting reinsurance, \$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.....	\$ 296,293.37
Total amount loaned to officers and directors.....	11,900.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE IOWA DURING THE YEAR.

Gross risks written.....	\$ 1,336,858.00
Gross premiums received.....	16,500.88
Losses paid.....	10,454.66
Losses incurred.....	9,496.71
Amount at risk.....	1,949,785.00

ANNUAL STATEMENT

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

FIRE ASSOCIATION 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, E. C. IRVIN. *First Vice-President*, T. H. CONDERMAN
Second Vice-President, WILLIAM MUIR.

Secretary, BENJ. T. HERTNESS. *Assistant Secretary*, M. G. GARRIGUES

[Incorporated March 27, 1820. Commenced business September 1, 1817.]

Home office, 407 and 409 Walnut Street, Philadelphia, Pa.

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
Extended at.....	\$ 5,144,298.69

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.....	\$ 804,132.38
Net collected.....	\$ 804,132.38

Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	3,753,912.24
Total	\$ 4,558,044.62
Deduct gross premiums and bills in course of collection at this date.....	838,263.53
Entire premiums collected during the year	\$ 3,719,781.09
Deduct reinsurance, rebate, abatement and return premiums..	802,165.51
Received for premiums other than perpetuals	\$ 2,917,615.58
Deposit premiums, received on perpetual risks.....	87,929.01
Rents from company's property, for company's use of own buildings.....	18,697.93
Interest on real estate mortgage loans, \$103,768.77; on other collateral loans, \$3,475.93.....	107,244.70
Interest and dividends on stocks and bonds, \$136,031.94; from all other sources, \$1,630.71.....	137,662.65
Total rents and interest	\$ 263,605.28
Profit on sale or maturity of ledger assets during the year over book values.....	5,704.60
Total income during the year	3,274,854.47
Total footings	\$ 8,419,153.16

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:	
Gross amount paid for losses (including \$294,808.23 occurring in previous years).....	\$ 2,086,668.00
Deduct amounts received for salvages (on losses of the last or previous years) \$14,547.42; and from reinsurance in other companies, \$228,540.47.....	243,087.89
Net amount paid during the year for losses	\$ 1,843,580.11
Deposit premiums returned.....	92,876.88
Paid stockholders for interest or dividends, amount declared during the year.....	200,000.00
Commissions or brokerage to agents, less received on reinsurance.....	658,671.79
Salaries and allowances to agents.....	26,891.96
Salaries, fees and all other charges, officers, \$37,300.00; clerks, \$69,355.89; other employees, \$104,181.37.....	210,837.26
Taxes on premiums, \$63,839.86; on real estate, \$7,613.93.....	71,453.79
Insurance department fees and agents' licenses, \$19,283.80; tax on franchise, \$21,410.00.....	40,693.80
Advertising, printing and stationery, \$25,981.68; legal expenses, \$2,054.24; repairs and expenses on real estate, \$9,600.11; miscellaneous, \$9,456.18.....	137,092.21
Total expenditures during the year	\$ 3,282,097.80
Balances	\$ 5,137,055.36

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.....	\$ 497,332.37
Mortgage loans on real estate (Schedule B) first liens.....	1,506,810.89
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....	85,140.61

Book value of bonds excluding interest \$4,623,178.40; and stocks \$168,407.60 (Schedule D)	2,791,586.00
Cash in Company's office, \$45,483.59; deposited in banks, \$230,701.90	256,185.49
Total	\$ 5,137,055.36

Total net ledger assets..... \$ 5,137,055.36

NON-LEDGER ASSETS.

Interest due, \$22,877.63, and accrued, \$19,203.69 on mortgages.	42,081.32
Interest due, \$11,452.00 and accrued, \$8,119.42 on bonds [and stocks]	19,571.42
Interest due, \$1,250.00, and accrued, \$164.66 on collateral loans.	1,414.66
Rents due, \$1,776.25, and accrued, \$383.96 on company's property or lease	2,160.21
Total carried out	\$ 65,227.61
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	\$ 280,840.00
Gross premiums in course of collection December 31st, not more than three months due	828,263.53
Deduct cost of collection, commission and brokerage	166,353.64

Net amount of uncollected premiums, not more than three months due	\$ 671,909.89
Due from other companies for re-insurance on losses paid	22,566.86
Gross assets	\$ 6,177,629.72

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned	\$ 40,800.00
Depreciation from book values of above net ledger assets to bring same to market value—real estate	3,738.37
Total	\$ 44,538.37
Total admitted assets	6,133,091.35

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 170,014.02
Losses in process of adjustment, or in suspense, including all reported and supposed losses	144,539.90
Losses resisted (not outlawed), including interest, costs and other expenses thereon	40,994.71
Total amount of claims for losses	\$ 355,548.63
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E	41,458.20

Net amount of unpaid losses	\$ 314,190.43
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, \$2,085,982.38; unearned premiums (fifty per cent)	\$ 1,042,991.19
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,377,889.64; unearned premiums (pro rata)	1,265,369.35
Total unearned premiums as computed above	\$ 2,308,360.54
Amount reclaimable by the insured on perpetual fire insurance policies, being (90.95) per cent of the premium or deposit received	1,045,077.48

Return premiums, \$95,971.03; and reinsurance premiums, \$84,248.70	180,219.73
Total amount of all liabilities	\$ 4,747,848.18
Joint stock capital actually paid up in cash	\$ 500,000.00
Divisible surplus	929,781.54
Total	\$ 6,177,629.72

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	\$ 388,991,323	\$ 4,361,622.92
Written or renewed during the year	304,327.74	3,753,912.24
Total	\$ 693,319,067	\$ 8,115,535.16
Deduct those expired and marked off as terminated	282,637,311	3,321,767.20
In force at the end of the year	410,681,756	4,793,767.96
Deduct amount reinsured	26,900,799	329,895.94
Net amount in force	\$ 383,780,957	\$ 4,463,872.02

Perpetual risks, not included above, \$88,116,071; premiums on same, \$2,116,012.61.
Largest amount written on any one risk, not deducting reinsurance, \$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	\$1,797,230.55
Total amount of the company's stock owned by the directors at par value	31,300.00
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	\$ 2,995,931.60
Gross premiums received	47,197.92
Losses paid	21,735.40
Losses incurred	26,039.19
Amount at risk	5,338,075.00

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the
FIREMEN'S 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, F. E. S. WOLFE.

Secretary, HARRY L. RIALI.

[Incorporated, December, 1825. Commenced business, August 2, 1826.]

Home office, 25 South street, Baltimore, Md.

CAPITAL STOCK.

Amount of capital stock authorized, \$900,000; subscribed for	\$ 900,000.00
Amount of capital paid up in cash	900,000.00
Amount of net ledger assets December 31st of previous year	838,759.08
Increase of paid up capital during 1900	400,000.00

Extended at..... \$ 1,238,759.08

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.....	\$	71,181.11	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		785,829.71	
Total.....	\$	857,010.82	
Deduct gross premiums and bills in course of collection at this date.....		60,301.35	
Entire premiums collected during the year.....	\$	796,709.47	
Deduct reinsurance, rebate, abatement and return premiums...		296,877.26	
Received for premiums other than perpetuals.....	\$	499,832.21	\$ 499,832.21
Rents from company's property, including \$2,500 for company's use of own buildings.....		8,834.54	
Interest and dividends on stocks and bonds.....		21,348.10	
Total rents and interest.....			30,182.64
Balance profit and loss, etc.....			121,217.52
Total income during the year.....	\$	651,232.37	
Total footings.....	\$	1,889,991.45	

DISBURSEMENTS DURING YEAR

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

Gross amount paid for losses, including \$27,758.28, occurring in previous years.....		451,394.19	
Deduct amounts received for salvages, (on losses of the last or previous years), \$4,295.87; and from reinsurance in other companies, \$111,311.69.....		115,607.56	
Net amount paid during the year for losses.....			335,786.63
Paid stockholders for interest or dividends, (amount declared during the year, \$40,000).....			39,629.44
Commissions or brokerage to agents, less received on reinsurances.....			73,076.18
Rents, for company's use of own buildings.....			2,500
Salaries, fees and all other charges: officers, \$8,000.00; clerks, \$5,206.00; other employees, \$546.....			13,752.00
Taxes on premiums, \$16,616.25; on real estate, \$1,840.40; on other investments, \$1,570.58.....			20,027.23
Insurance department fees and agents' licenses, \$9,696.56 municipal licenses, \$381.60.....			10,078.16
Advertising, printing and stationery, \$3,184.70; legal expenses \$532.31; repairs and expenses on real estate, \$1,941.63; furniture and fixtures, \$1,509.18; miscellaneous, \$20,085.46...			27,253.28
Losses on sales or maturity of ledger assets.....			129.34
Total expenditures during the year.....	\$	522,232.26	
Balances.....	\$	1,367,759.19	

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.....	\$	170,000.00	
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....		20,200.00	
Book value of bonds excluding interest, \$1,001,916.18; and stocks \$122,991.39 (Schedule D).....		1,124,907.57	
Cash in company's office, \$5,435.19; deposited in banks, \$46,658.39.....		52,093.58	
Agents' debit balances.....		558.04	
Total.....	\$	1,367,759.19	
Total net ledger assets.....	\$	1,367,759.19	

NON-LEDGER ASSETS.

Interest due, \$12,739.63, and accrued, \$3,255.49, on bonds and stocks.....	\$	15,995.12	
Interest due.....		303.00	
Rents due, \$898.93; and accrued \$101.89; on company's property or lease.....		1,000.82	
Total carried out.....			17,298.94
Market value of real estate over book value, as per Schedule A..			25,000.00
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....			21,783.93
Gross premiums in course of collection December 31st, not more than three months due.....	\$	60,301.35	
Deduct cost of collection, commission and brokerage.....		13,693.99	

Net amount of uncollected premiums, not more than three months due.....	\$	46,607.36	
Furniture and fixtures of office and building and maps.....	\$	5,198.36	
Return commissions due on reinsurance and return premiums...		6,123.47	11,321.83
Gross assets.....	\$	1,489,771.25	
Deduct assets not admitted:			
Furniture, fixtures and safes.....	\$	5,198.36	
Agents' debit balances, unsecured.....		558.04	
Total.....			5,756.40
Total admitted assets.....	\$	1,484,014.85	

NON-LEDGER LIABILITIES

Losses adjusted not yet due.....	\$	8,322.43	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		23,540.55	
Total amount of claims for losses.....	\$	31,862.98	
Net amount of unpaid losses.....	\$	31,862.98	
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, \$368,543.66; unearned premiums 50 per cent.....	\$	184,271.83	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$305,896.71; unearned premiums, pro rata....		149,928.93	
Total unearned premiums as computed above.....	\$	334,200.76	

Cash dividends remaining unpaid to stockholders.....		838.50
Return premiums, \$196.61; and reinsurance premiums, \$24,297.29.....		24,493.90
All other liabilities, viz.: Special reserve fund.....		10,000.00
Total amount of all liabilities.....	\$	401,396.20
Joint stock capital actually paid up in cash.....	\$	900,000.00
Divisible surplus.....		1,082,618.65
Total.....	\$	1,484,014.85
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.....	\$ 66,417,361	\$ 574,859.22
Written or renewed during the year.....	92,336,062	785,829.71
Totals.....	\$ 158,753,423	\$ 1,360,688.93
Deduct those expired and marked off as terminated.....	569,959,912	521,207.58
In force at the end of the year.....	\$ 101,757,511	\$ 839,391.35
Deduct amount reinsured.....	16,045,201	154,950.98
Net amount in force.....	\$ 85,712,310	\$ 674,440.37
Largest amount written on any one risk, not deducting reinsurance.....		\$ 30,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business Decem- ber 31st last for the purpose of making any entry that affects this statement? No	
Losses incurred during the year, fire.....	\$ 339,891.33
Total amount of the company's stock owned by the directors at par value.....	98,700.00
Does any officer, director, or trustee receive a commission or royalty on the busi- ness of the company? No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 181,414.00
Gross premiums received.....	2,219.01
Losses paid.....	863.14
Losses incurred.....	863.14
Amount at risk.....	261,236.00

ANNUAL STATEMENT

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

FIREMANS INSURANCE COMPANY.

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

President, DANIEL H. DUNHAM.
 Vice-President, CHAS. COLYER,
 Secretary, A. H. HASSINGER.

[Incorporated December 3, 1855. Commenced business December 3, 1855.]

Home office, 784-6 Broad street, Newark, New Jersey.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; 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 \$	2,114,106.18
Extended at.....	\$ 2,114,106.18

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem- ber 31st:	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 62,585.06
Deduct amount of same not collected.....	285.91
Net collected.....	\$ 62,299.15
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	576,902.57
Total.....	\$ 639,201.72
Deduct gross premiums and bills in course of collection at this date.....	84,917.47
Entire premiums collected during the year.....	\$ 554,284.25
Deduct reinsurance, rebate, abatement and return premiums....	87,009.61
Received for premiums, other than perpetuals.....	407,274.64
Rents from company's property, including company's use of own buildings.....	10,847.62
Interest on real estate mortgage loans.....	66,499.67
Interest and dividends on stocks and bonds.....	50,209.18
Total rents and interest.....	\$ 128,266.47
Profit on sale or maturity of ledger assets during the year over book values.....	211.15
Total income during the year.....	595,752.26
Total footings.....	\$ 2,709,858.44
DISBURSEMENTS DURING YEAR	
As shown by the books at home office at close of business Dec- ember 31st.	
Gross amount paid for losses, including \$47,230.63 occurring in previous year.....	\$ 280,169.22
Deduct amounts received for salvages (on losses of the last or previous years) \$2,391.72 and from reinsurance in other com- panies, \$28,753.72.....	31,145.44
Net amount paid during the year for losses.....	\$ 249,023.78
PAID stockholders for interest or dividends; (amount declared during the year).....	100,000.00
Commissions or brokerage to agents, less received on reinsur- ances.....	167,771.02
Salaries, fees and all other charges, officers, \$15,000 clerks, \$11,856; other employees, \$7,100.....	33,956.00
Taxes on premiums, \$14,241.22; on real estate, \$4,318.22; on other investments, \$4,225.88.....	22,865.02
Adjusting losses, \$5,484.08; agency expenses, \$15,719.28; general expenses, \$8,285.16; repairs and expenses on real estate, \$3,122.63.....	32,611.18
Premiums on stocks and bonds bought.....	17,316.50
Total expenditures during the year.....	\$ 563,483.50
Balance.....	\$ 2,146,374.94

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.....	\$ 139,366.70	
Mortgage loans on real estate, (Schedule B), first liens.....	1,234,704.94	
Book value of bonds excluding interest, \$4,510 and stocks, \$393,700 (Schedule D).....	754,700.00	
Cash in company's office, \$1,870.28 deposited in banks, \$15,703.02.....	17,573.30	
Total.....	\$ 2,146,374.94	
Total net ledger assets, as per balance on page 1.....	\$ 2,146,374.94	\$ 2,146,374.94

NON-LEDGER ASSETS.

Interest due, \$1,828; and accrued, \$15,679.37; on mortgages.....	\$ 17,507.37
Interest due and accrued on bonds and stocks.....	17,162.50
Rents due.....	62.66

Total carried out.....	\$ 44,732.53
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	378,260.00

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 84,234.88
Deduct cost of collection, commission and brokerage.....	17,966.63

Net amount of uncollected premiums, not more than three months due.....	\$ 66,268.25
Reinsurance due on paid losses.....	38.79

Gross assets.....	\$ 2,615,674.51
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Total admitted assets.....	\$ 2,615,674.51
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NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	37,191.23
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,012.00

Total amount of claims for losses.....	\$ 38,203.23
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	1,588.13

Net amount of unpaid losses.....	\$ 36,615.10
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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, \$366,389.11; unearned premiums (50 per cent.).....	\$ 153,194.55
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$383,700.81; unearned premiums (pro rata).....	260,933.42

Total unearned premiums as computed above.....	\$ 414,127.97
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Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed.....	1,896.00
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Interest due or accrued remaining unpaid.....	497.55
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Return premiums, \$10,188.32; and reinsurance premiums \$5,221.88.....	15,410.00
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Total amount of all liabilities.....	\$ 468,546.62
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Joint stock capital actually paid up in cash.....	\$ 1,000,000.00
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Divisible surplus.....	1,147,127.89	2,147,127.89
Total.....		\$ 2,615,674.51

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.....	\$ 78,383,240	\$ 698,200.35
Written or renewed during the year.....	57,255,978	576,002.57

Total.....	\$ 135,639,218	\$ 1,275,102.92
Deduct those expired and marked off as terminated.....	41,355,519	443,891.12

In force at the end of the year.....	\$ 94,283,699	\$ 831,211.80
Deduct amount reinsured.....	4,618,966	41,121.88

Net amount in force.....	\$ 89,664,733	\$ 790,089.92
Largest amount written on any one risk, not deducting reinsurance, \$23,000.		

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..... \$ 246,731.90
 Total amount of the company's stock owned by the directors at par value..... 281,300.00
 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.....	\$ 990,940.50
Gross premiums received.....	10,658.60
Losses paid.....	9,817.91
Losses incurred.....	9,245.06
Amount at risk.....	1,989,764.00

ANNUAL STATEMENT

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

FIREMAN'S FUND INSURANCE COMPANY,

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

President, WILLIAM J. DUTTON.
 Secretary, LOUIS WEINMANN

First Vice-President, BERNARD TAYMONVILLE
 Second Vice-President, J. B. LEVISON.

[Incorporated, May 3, 1863 Commenced business, June 18, 1865.]

Home office in 401-7 California Street.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; 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.....	3,366,621.22

Extended at.....	\$ 3,366,621.22
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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.....	\$ 346,318.92	\$ 121,457.23	
Net collected.....	346,318.92	121,457.23	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,316,597.26	862,050.30	
Total.....	\$ 2,662,916.18	\$ 983,507.53	
Deduct gross premiums and bills in course of collection at this date.....	407,498.59	104,220.93	
Entire premiums collected during the year.....	\$ 2,255,417.59	\$ 879,286.60	
Deduct reinsurance, rebate, abatement and return premiums.....	657,924.96	556,103.55	
Received for premiums other than perpetuals.....	\$ 1,597,492.63	\$ 323,183.05	\$ 1,920,675.68
Rents from company's property, including \$8,400 for company's use of own buildings.....		27,952.09	
Interest on real estate mortgage loans, \$32,609.15; on other collateral loans, \$9,140.34.....		41,749.49	
Interest and dividends on stocks and bonds, \$105,813.29; from all other sources, \$2,485.45.....		108,298.74	
Total rents and interest.....			\$ 178,000.32
Profit on sale or maturity of ledger assets during the year over book values.....			10,826.59
Increase in value of investments as per statement of 1899.....			10,163.12
Total income during the year.....			\$ 2,119,665.71
Total footings.....			\$ 5,486,286.93

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 \$25,689.42 occurring in previous years).....	\$1,236,900.34	\$ 542,487.50	
Deduct amounts received for salvages (on losses of the last or previous years), \$23,154.47 and from reinsurance in other companies, \$569,784.78.....	247,948.60	344,990.65	
Net amount paid during the year for losses.....	\$ 988,951.74	\$ 197,496.85	\$ 1,186,448.59
Paid stockholders for interest or dividends; (amount declared during the year).....			\$ 120,000.00
Commissions or brokerage to agents, less received on reinsurances.....			257,301.45
Rents (including \$8,400 for company's use of own buildings).....			8,400.00
Salaries, fees and all other charges, officers, \$42,900; clerks and other employees \$193,017.74.....			236,017.74
Taxes on premiums, \$28,492.43; on real estate, \$6,697.31; on other investments, 4,205.19.....			39,394.93
Insurance department fees and agents' licenses, \$10,560; municipal licenses, \$6,668.61; tax on franchise, \$71.25; internal revenue tax, \$11,139.66.....			29,037.52
Advertising, printing and stationery, \$22,842.12; legal expenses, \$1,814.35; miscellaneous, 157,952.44.....			182,608.91

Total expenditures during the year.....	2,059,209.14
Disbursements, viz.: Profit and loss, debit.....	4,486.63
	<u>\$ 3,422,591.16</u>

Net ledger assets.....

LEDGER ASSETS

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

Book value real estate (Schedule A), unincumbered, \$562,716.91	562,716.91
Mortgage loans on real estate, (Schedule B), first liens.....	280,187.64
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....	181,100.00
Book value of bonds excluding interest, \$1,020,031.25; and stocks \$1,192,090.00 (Schedule D).....	2,212,121.25
Cash in company's office, \$7,025.88; deposited in banks, \$176,032.43	190,504.50
Bills receivable.....	1,500.00
Due on open account and from other companies on losses already paid, \$13,178.90; warrants, \$1,256.56.....	15,935.46
Total.....	\$ 3,442,565.76
Deduct ledger liabilities:	
Agents' credit balances and special deposit, \$14,734.81; all other, \$5,239.79.....	19,974.60
Total net ledger assets, as per balances on page 1.....	\$ 3,422,591.16

NON-LEDGER ASSETS.

Interest due, \$5,794.22, and accrued, \$1,119.12 on mortgages.....	\$ 6,913.34
Interest accrued, on collateral loans.....	423.63
Interest accrued on other assets, bank deposits.....	366.67
Total carried out.....	\$ 7,703.64
Market value of real estate over book value, as per Schedule A..	983.09
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	50,703.75
Gross premiums in course of collection December 31st, not more than three months due.....	511,719.52
Deduct cost of collection, commission and brokerage.....	61,850.61
Net amount of uncollected premiums, not more than three months due.....	\$ 449,868.91
Gross assets.....	3,931,850.55
Total admitted assets.....	\$ 3,931,850.55

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$ 32,093.30
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	267,363.41
Losses resisted (not outlawed); including interest, costs and other expenses thereon.....	5,825.00
Total amount of claims for losses.....	\$ 305,281.71
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	128,587.49
Net amount of unpaid losses.....	\$ 176,694.22
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, \$1,153,362.88; unearned premiums (50 per cent).....	576,681.44

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,463,609.40; unearned premiums (pro rata) ..	744,333.80	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls).....	92,272.94	
Total unearned premiums as computed above.....		\$ 1,413,288.18
Total amount of all liabilities.....		\$ 1,589,982.40
Joint stock capital actually paid up in cash	\$ 1,000,000.00	
Divisible surplus.....	1,341,868.15	2,341,868.15
Total.....		\$ 3,931,850.55

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and inland 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.....	\$ 225,949,659	\$ 2,692,293.65	\$ 12,493,114	\$ 308,107.38
Written or renewed during the year	192,755,941	2,316,597.26	101,564,872	862,050.30
Total.....	418,705,600	\$ 5,008,890.91	\$ 114,057,986	\$ 1,170,157.68
Deduct those expired and marked off as terminated.....	167,293,911	1,982,621.48	103,524,793	831,061.85
In force at the end of the year.....	\$ 251,411,689	\$ 3,026,269.43	\$ 10,533,193	\$ 339,095.83
Deduct amount reinsured	34,161,293	409,297.15	6,002,768	177,915.41
Net amount in force.....	\$ 217,250,396	\$ 2,616,972.28	\$ 4,530,425	\$ 161,180.42

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, \$998,462.66; marine and inland \$192,262.58; tornado, \$732.40)..... \$1,191,457.64
 Total amount of the company's stock owned by the directors at par value..... \$ 101,400.00
 Total amount loan to stockholders, not officers..... \$ 8,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire	Marine and inland risks.	Tornado.	Aggregate.
Gross risks written	\$ 1,240,376.00	\$59,507.00	\$71,845.00	\$1,371,728.00
Gross premiums received.....	17,902.76	338.09	398.01	18,638.86
Losses paid.....	7,487.31	61.24	.....	7,548.55
Losses incurred.....	4,315.88	61.24	.....	4,377.12
Amount at risk.....	1,875,926.00	650.00	254,985.00	2,131,561.00

ANNUAL STATEMENT

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

FRANKLIN FIRE INSURANCE 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, JAS. W. McALLISTER.

Vice-President, GEO. F. REGER

Secretary, EZRA T. CRESSON.

[Incorporated April 22, 1829. Commenced business June, 1829.

Home office, 421 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK

Amount of capital stock authorized and 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 ...	2,964,462.16
Extended at.....	\$ 2,964,462.16

INCOME DURING YEAR.

As shown by the books at the 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.....	\$ 76,540.01
Net collected.....	\$ 76,540.01
Gross premiums written and renewed during the year.....	626,277.70
Total.....	702,817.71
Deduct gross premiums and bills in course of collection at this date	71,594.79
Entire premiums collected during the year.....	\$ 631,222.92
Deduct reinsurance, rebate, abatement and return premiums...	125,730.89
Received for premiums other than perpetuals.....	\$ 505,492.03
Deposit premiums, received on perpetual risks, less reinsurance \$70.50.....	9,611.42
Rents from company's property.....	6,625.07
Interest on real estate mortgage loans, \$9,168.35; on other collateral loans, \$3,501.77.....	12,670.12
Interest and dividends on stocks and bonds, \$107,203.45; from all other sources, \$2,505.29.....	109,708.74
Total rents and interest.....	\$ 129,003.93
Profit on sale or maturity of ledger assets during the year over book values.....	6,142.89
Total income during the year.....	650,250.27
Total footings.....	\$ 3,614,712.

DISBURSEMENTS DURING YEAR

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

Gross amount paid for losses (including \$31,579.32 occurring in previous years)	\$	353,331.65
Deduct amounts received for salvages (on losses of the last or previous years) \$4,194.51; and from reinsurance in other companies, \$30,965.51.....		318,171.63
Net amount paid during the year for losses.....	\$	318,171.63
Deposit premiums returned.....		43,878.27
Paid stockholders for interest or dividends; (amount declared during the year).....		80,005.00
Commissions or brokerage to agents, less received on reinsurances.....		110,613.32
Salaries, fees and all other charges, officers, \$24,400.00; clerks, \$11,361.67; other employees, \$600.00.....		36,361.67
Taxes on premiums, \$9,701.51; on real estate, \$3,289.34.....		12,990.85
Insurance department fees and agents' licenses, \$3,308.27; municipal licenses, \$1,048.08; tax on franchise, \$5,056.00; revenue tax, \$3,282.69.....		12,695.04
Advertising, printing and stationery, \$8,275.20; legal expenses, \$978.61; repairs and expenses on real estate, \$3,119.01; miscellaneous, \$6,296.57; agency expenses, \$59,931.74.....		78,601.13
Losses on sales or maturity of ledger assets, \$173.95; other disbursements, viz: Loss on reinsurance dep. account, \$51.73; loss in interest account, book, 60.....		285.68
Total expenditures during the year.....		693,602.39
Balances.....	\$	2,921,110.04

LEDGER ASSETS

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

Book value real estate, unincumbered.....	\$	212,954.95
Mortgage loans on real estate, first liens.....		133,858.00
Loans secured by pledge of bonds, stocks or other collateral....		54,500.00
Book value of bonds, excluding interest.....		2,423,937.56
Cash in company's office, \$3,136.73; deposited in banks, \$92,722.80.....		95,859.53
Total.....	\$	2,921,110.04
Total net ledger assets.....	\$	2,921,110.04

NON-LEDGER ASSETS

Interest due, \$142.50 and accrued, \$2,007.87 on mortgages.....	\$	2,150.37
Interest accrued, on collateral loans.....		274.61
Total carried out.....	\$	2,424.98
Market value of real estate over book value.....		19,545.05
Market value of bonds and stocks over book value.....		69,124.44
Gross premiums in course of collection December 31st, not more than three months due.....	\$	71,594.79
Deduct cost of collection, commission and brokerage.....		12,348.85
Net amount of uncollected premiums, not more than three months due.....		59,245.94
Total admitted assets.....	\$	3,071,450.45

NON-LEDGER LIABILITIES

Losses adjusted, not yet due.....	\$	10,745.74
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		26,473.68
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....		1,675.00
Total amount of claims for losses.....	\$	38,894.42
Deduct reinsurance due or accrued.....		1,770.26
Net amount of unpaid losses.....	\$	37,124.16
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, \$346,034.45 unearned premiums, 50 per cent.....	\$	173,017.22
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$648,142.82; unearned premiums, pro rata....		315,273.51
Total unearned premiums as computed above.....	\$	488,290.73
Amount reclaimable by the insured, 95 per cent., on perpetual fire insurance policies, \$425,902.32, being 90 per cent. of the premium or deposit received, \$625,707.01.....		1,051,609.33
Cash dividends remaining unpaid to stockholders.....		140.00
Total amount of all liabilities.....	\$	1,577,164.22
Joint stock capital actually paid up in cash.....	\$	400,000.00
Divisible surplus.....		1,094,286.23
Total.....	\$	3,071,450.45

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.....	\$ 329,837.60
Total amount of the company's stock owned by the directors at par value.....	19,500.00
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.....	\$ 737,194.00	Fire risks.
Gross premiums received.....	9,017.22	
Losses paid.....	7,391.64	
Losses incurred.....	7,602.47	
Amount at risk.....	1,288,205.14	

ANNUAL STATEMENT

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

GERMAN INSURANCE COMPANY,

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

President, C. O. COLLMAN.

Secretary, WM. TREMBOR.

Vice-President, HENRY BAIER.

[Incorporated February, 1865.

Commenced business, October, 1866.]

Home office, Nos. 9, 11, and 13, North Galena Avenue.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash	200,000.00
Amount of ledger assets, December 31st of previous year.....	3,020,892.58
Extended at.....	\$ 3,020,892.58

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.		Fire risks.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 350,052.87	
Deduct amount of same not collected	7,509.74	
Net collected.....	\$ 342,543.13	
Gross premiums written and renewed during the year	2,239,681.47	
Total	\$ 2,582,224.60	
Deduct gross premiums and bills in course of collection at this date	364,001.87	
Entire premiums collected during the year.....	\$ 2,218,222.73	
Deduct reinsurance, rebate, abatement and return premiums...	436,740.77	
Received for premiums other than perpetuals.....	\$ 1,781,481.96	
Rents from company's property, including for company's use of own buildings	\$ 2,469.64	
Interest on real estate mortgage loans, \$91,100.48; on other collateral loans, \$816.00	91,916.48	
Interest and dividends on stocks and bonds, \$44,802.44; from all other sources, \$2,119.53.....	46,921.97	
Total rents and interest.....	\$ 141,308.09	
Worthless notes.....	1,619.57	
Total income during the year.....	\$ 1,924,409.62	
Total footings.....	\$ 4,945,302.20	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$102,346.22 occurring in previous years).....	\$ 1,011,080.78
Deduct amounts received for salvages (on losses of the last or previous years), \$4,138.62; and from reinsurance in other companies, \$111,124.35.....	115,262.07
Net amount paid during the year for losses.....	\$ 895,817.81
Paid stockholders for interest or dividends.....	60,000.00
Commissions or brokerage to agents, less received on reinsurances.....	458,946.70
Salaries and allowances to agents, \$8,497.37; field and adjusting expenses, \$40,478.21.....	48,975.58
Salaries, fees and all other charges, officers, \$10,500.00; clerks, \$31,476.95; other employees, \$43,200.50.....	85,177.45
Taxes on premiums, \$22,566.14; on real estate, \$372.26; on other investments, local tax, \$8,459.58.....	31,397.98
Insurance department fees and agents' licenses, \$8,470.96; municipal licenses, \$3,692.38.....	12,163.34

Advertising, printing, stationery and maps, \$20,540.90; legal expenses, \$5,729.76; repairs and expenses on real estate, \$183.25; furniture and fixtures, \$3,228.06; miscellaneous, \$37,364.63.....	67,046.00
Losses on sales or maturity of ledger assets.....	18,437.62
Premiums paid on bonds, \$19,805.58; freight, \$6,688.21; postage, \$3,965.84; revenue, \$9,190.52	39,650.15
Total expenditures during the year.....	\$ 1,717,612.63
Balances	\$ 3,227,689.57

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered	\$ 79,348.25
Mortgage loans on real estate, first liens	1,558,980.15
Loans secured by pledge of bonds, stocks, or other collateral...	13,300.00
Book value of bonds excluding interest \$1,027,750.54; and stocks, \$335,066.66.....	1,362,817.20
Cash in company's office, \$12,243.48; deposited in banks, \$256,223.35	268,466.83
Total	\$ 3,282,912.43
Deduct ledger liabilities: Agents' credit balances, \$4,285.55; borrowed money, retained for reinsurance, \$50,937.31	55,222.86
Total net ledger assets, as per balances	\$ 3,227,689.57

NON-LEDGER ASSETS.

Interest due, \$11,579.87; and accrued, \$44,258.72, on mortgages ..	\$ 55,838.59
Interest accrued on bonds and stocks	16,669.79
Interest accrued on collateral loans.....	486.60
Total carried out.....	\$ 72,994.98
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 364,001.87
Deduct cost of collection, commission and brokerage.....	54,247.38
Net amount of uncollected premiums, not more than three months due	309,784.49
Gross assets.....	\$ 3,610,469.04
Deduct assets not admitted: bonds and stocks.....	\$ 5,004.76
Total	\$ 5,004.76
Total admitted assets.....	\$ 3,605,464.28

NON-LEDGER LIABILITIES.

Losses adjusted not yet due	\$ 55,595.73
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	50,027.18
Losses resisted (not outlawed), including interest, cost and other expenses thereon	12,850.00
Total amount of claims for losses.....	\$ 118,472.91
Deduct reinsurance due or accrued	17,168.35
Net amount of unpaid losses.....	\$ 101,304.56
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, \$1,013,079.24; unearned premiums (50 per cent).....	\$ 506,539.62

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,858,425.15; unearned premiums (pro rata) ..	1,522,398.40	
Total unearned premiums as computed above.....		2,028,938.02
Total amount of all liabilities.....		\$ 2,130,242.58
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	1,275,221.70	1,475,221.70
Total.....		\$ 3,605,464.28

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.....	\$ 264,313,926	\$ 3,635,806.51
Written or renewed during the year.....	177,681,378	2,239,681.47
Total.....	\$ 441,995,304	\$ 5,875,487.98
Deduct those expired and marked off as terminated.....	138,281,035	1,876,288.51
In force at the end of the year.....	\$ 303,714,269	\$ 3,999,199.47
Deduct amount reinsured.....	8,406,895	127,695.08
Net amount in force.....	\$ 295,307,374	\$ 3,871,504.39
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, \$883,709.54; tornado, \$11,066.61)	\$ 894,776.15
Total amount of the company's stock owned by the directors at par value.....	78,750.00
Total amount loaned to officers and directors, \$14,000; loaned to stockholders, not officers. \$42,050.00.....	42,050.00
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.	Tornado	Aggregate.
Gross risks written.....	\$ 12,166,824.00	\$ 4,136,913.00	\$ 16,303,737.00
Gross premiums received.....	155,197.27	34,113.53	189,310.80
Losses paid.....	84,658.45	2,930.66	87,589.11
Losses incurred.....	82,905.65	2,930.66	85,836.31
Amount at risk.....	17,771,414.00	9,875,314.00	27,646,728.00

ANNUAL STATEMENT

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

GERMAN 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, A. E. SNEEAP.

First Vice-President, C. L. WALTHER

Secretary, A. H. ECKERT.

[Incorporated March 27, 1862. Commenced business July, 1862.]

Home office, 328 Fourth Avenue, Pittsburg, Pa.

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..	459,601.74
Error.....	261.75
Extended at.....	\$ 459,863.49

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.....	\$ 48,709.96
Net collected.....	48,709.96
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	332,918.28
Total.....	\$ 381,628.24
Deduct gross premiums and bills in course of collection at this date.....	66,337.21
Entire premiums collected during the year.....	\$ 315,291.03
Deduct reinsurance, rebate, abatement, and return premiums..	73,179.61
Received for premiums other than perpetuals.....	\$ 242,111.42
Rents from company's property, including for company's use of own buildings.....	194.79
Interest on real estate mortgage loans, \$15,846.95; on other collateral loans, \$2,191.55.....	18,038.50
Interest and dividends on stocks and bonds, \$4,499.08; from all other sources. \$341.30.....	4,840.38
Total rents and interest.....	\$ 23,073.67
Total income during the year.....	265,185.09
Total footings.....	\$ 725,048.58

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$22,218.80 occurring in previous years).....	\$ 198,837.31
Deduct amounts received for salvages, \$1,073.64, and from reinsurance in other companies, \$14,927.40.....	16,001.04
Net amount paid during the year for losses.....	\$ 182,836.27
Paid stockholders for interest or dividends.....	20,000.00
Commissions or brokerage to agents, less received on reinsurances	66,902.34
Rents for companies use of own buildings.....	2,400.00
Salaries, fees and all other charges, officers, \$5,400.00; clerks, \$4,196.56; other employees, \$1,200.....	10,796.56
Taxes on premiums, \$4,851.45; on real estate, \$101.69.....	4,953.14
Insurance department fees and agents' licenses, \$1,905.04; municipal licenses, \$350.00.....	2,255.04
Advertising, printing and stationery, \$6,686.74 legal expenses, \$250.00; miscellaneous, \$5,902.31.....	12,839.05
Losses on other disbursements, viz: \$1,773.59 internal revenue; \$4,032.32 adjusting expenses.....	5,805.91
Total expenditures during the year.....	308,788.31
Balances.....	\$ 416,260.27

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$	2,025.22	
Mortgage loans on real estate, first liens.....		255,405.00	
Loans secured by pledge of bonds, stocks or other collateral....		33,650.00	
Book value of bonds excluding interest, \$21,903.89; and stocks, \$61,949.25		83,853.14	
Cash deposited in banks.....		39,561.91	
Bills receivable.....		1,765.00	
Total.....		416,260.27	
Total net ledger assets.....			416,260.27

NON-LEDGER ASSETS.

Interest due, \$127.00, and accrued \$4,876.29 on mortgages.....	\$	5,003.29	
Interest accrued on bonds and stocks.....		343.50	
Total carried out.....	\$		5,346.79
Market value of real estate over book value.....			174.78
Market value of bonds and stocks over book value.....			23,361.86
Gross premiums in course of collection December 31st, not more than three months due.....	\$	66,337.21	
Deduct cost of collection, commission and brokerage.....		11,056.21	
Net amount of uncollected premiums, not more than three months due.....	\$		55,281.00
Gross assets.....			500,424.70
Total admitted assets.....	\$		500,424.70

NON-LEDGER LIABILITIES.

Losses adjusted not yet due.....	\$	8,721.49	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		6,631.50	
Total amount of claims for losses.....	\$	15,352.99	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....		2,416.41	
Net amount of unpaid losses.....	\$		12,936.58
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, \$174,622.55 unearned premiums (50 per cent).....		87,311.27	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$236,209.38; unearned premiums (pro rata)....		128,039.75	
Total unearned premiums as computed above.....	\$	215,351.02	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		1,070.35	
Total amount of all liabilities.....	\$	229,357.95	
Joint stock capital actually paid up in cash.....	\$	200,000.00	
Divisible surplus.....	\$	71,066.75	71,066.75
Total.....	\$		500,424.70

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.....	\$ 27,612,966	\$ 321,620.87
Written or renewed during the year.....	29,439,089	332,918.28
Total.....	\$ 57,052,055	\$ 654,548.15
Deduct those expired and marked off as terminated.....	19,857,202	223,797.82
In force at the end of the year.....	\$ 37,194,853	\$ 430,750.33
Deduct amount reinsured	1,685,966	19,918.40
Net amount in force.....	\$ 35,508,887	\$ 410,831.93
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 affect this statement? No.

Losses incurred during the year fire..... \$ 173,554.05

Total amount of the company's stock owned by the directors at par value..... 25,250.00

Total loaned to officers and directors, \$1,800; loaned to stockholder's, not officers, \$1,000..... 2,800.00

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.....	\$ 271,561.66
Gross premiums received.....	3,555.10
Losses paid.....	2,281.81
Losses incurred.....	1,738.57
Amount at risk.....	407,342.49

ANNUAL STATEMENT

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

GERMANIA 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, HUGO SCHUMANN. First Vice-President, FR. VON. BERNUTH.
Secretary, CHAS. RUYKHAYER. Second Vice-President, GEO. B. EDWARDS.

[Incorporated, March, 1859. Commenced business, March, 1859.]

Home office, 624 William street.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Extended at	\$ 4,652,228.53

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.....	\$ 17,255.99
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Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,690,660.88	
Total.....	\$ 1,707,916.87	
Deduct gross premiums and bills in course of collection at this date	14,028.76	
Entire premiums collected during the year.....	\$ 1,693,888.11	
Deduct reinsurance, rebate, abatement and return premiums ..	495,080.36	
Received for premiums other than perpetuals.....	\$ 1,198,807.75	\$ 1,198,807.75
Rents from company's property including for company's use of own buildings.....	23,053.72	
Interest on real estate mortgage loans, and on other collateral loans.....	17,389.48	
Interest and dividends on stocks and bonds, \$141,241.44; from all other sources, \$393.58	141,635.02	
Total rents and interest	182,078.22	
Profit on sale or maturity of ledger assets during the year over book values	4,952.54	
Total income during the year	1,385,838.51	
Total footings.....	\$ 6,038,067.04	

DISBURSEMENTS DURING YEAR

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

Gross amount paid for losses (including \$108,954.38 occurring in previous years)	\$ 803,642.93	
Deduct amounts received for salvages (on losses of the last or previous years) \$3,819.05, and from reinsurance in other companies, \$148,670.66	152,489.71	
Net amount paid during the year for losses	\$ 651,153.22	
Paid stockholders for interest or dividends; (amount declared during the year).....	150,000.00	
Commissions or brokerage to agents, less received on reinsurances.....	236,401.49	
Rents (including for company's use of own buildings) less from sub-leases	21,193.70	
Salaries, fees and all other charges, officers, \$30,500; clerks, \$107,106.05	137,606.05	
Taxes on premiums, \$25,545.92; on real estate, \$6,136.24; internal revenue, 8,928.57.....	40,610.73	
Insurance department fees and agents' licenses, \$13,418.54; municipal licenses, \$1,807.29.....	15,225.83	
Advertising, printing and stationery, \$14,388.20; legal expenses, \$713.17; repairs and expenses on real estate, \$15,945.26; miscellaneous, \$42,682.95.....	73,729.58	
Losses on sales or maturity of ledger assets, \$2,374.66; other disbursements, viz., profit loss account items \$17,178.47....	19,553.13	
Total expenditures during the year.....	\$ 1,345,473.73	
Balances.....	\$ 4,692,593.31	

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.....	\$ 686,824.27
Mortgage loans on real estate (Schedule B), first liens	378,500.00

Book value of bonds excluding interest, \$2,034,011.08; and stocks, \$1,239,212.03; (Schedule D).....	3,273,223.11
Cash in company's office, \$4,356.76; deposited in banks, \$160,170.55	164,527.31
Cash in hands of department managers.....	13,862.06
Agent's debit balance, secured.....	175,656.56
Total.....	\$ 4,692,593.31
Total net ledger assets, as per balances on page 1.....	\$ 4,692,593.31

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 8,903.75
Interest accrued on bonds and stocks	1,250.00
Rents due, \$625.03; and accrued, \$1,489.99; on company's property or lease	2,115.02
Total carried out.....	\$ 12,268.77
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	207,390.80
Gross premiums in course of collection December 31st, not more than three months due	\$ 11,845.51
Deduct cost of collection, commission and brokerage.....	2,773.49
Net amount of uncollected premiums, not more than three months due.....	\$ 9,072.02
Gross premiums in course of collection December 31st, more than three months due, carried in.....	\$2,183.25
Gross assets.....	\$ 4,921,324.99

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, and not yet due	\$ 50,478.60
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	51,213.89
Losses resisted (not outlawed), including interest, costs and other expenses thereon	9,181.00
Total amount of claims for losses.....	\$ 110,873.47
Deduct reinsurance due or accrued	29,301.88
Net amount of unpaid losses.....	\$ 81,571.61
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, \$723,714.30; unearned premiums (50 per cent)	\$ 361,857.15
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,342,157.76; unearned premiums (pro rata).....	1,201,920.85
Total unearned premiums as computed above.....	\$ 1,563,778.00
Total amount of all liabilities.....	\$ 1,645,349.61
Joint-stock capital actually paid up in cash.....	\$ 1,000,000.00
Divisible surplus.....	2,275,975.38
Total.....	\$ 4,921,324.99

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.....	\$ 402,859,714	\$ 3,157,191.42
Written or renewed during the year.....	216,550,840	1,690,660.88
Total.....	\$ 619,410,554	\$ 4,847,852.30

Deduct those expired and marked off as terminated.....	213,153.422	1,635,403.09
In force at the end of the year	\$ 406,257.132	\$ 3,212,449.21
Deduct amount reinsured.....	19,417,890	146,577.15
Net amount in force	\$ 386,839,242	\$ 3,065,872.06
Largest amount written on any one risk, not deducting reinsurance, \$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.....	\$ 640,912.47
Total amount of the company's stock owned by the directors at par value.....	196,200.00
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.
Gross risks written.....	\$ 2,436,809.00
Gross premiums received.....	29,843.53
Losses paid.....	18,789.74
Losses incurred.....	19,282.63
Amount at risk.....	4,819,804.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
GERMAN ALLIANCE 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, ADOLPH A. STROHN. Vice-President, CHARLES A. HOYT.
Secretary, CHARLES G. SMITH. Vice-President, WILLIAM N. KREMER.

[Incorporated February, 1897. Commenced business February 8, 1897.]

Home office, Liberty and Nassau streets, New York.

CAPITAL STOCK.

Amount of capital stock authorized and 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.....	850,146.43
Extended at.....	\$ 850,146.43

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	\$ 65,333.23
Gross premiums written and renewed during the year, as per item 2, page 3, part VI		348,478.69
Total		\$ 413,811.92

Deduct gross premiums and bills in course of collection at this date	77,313.17	
Entire premiums collected during the year.....	\$ 336,498.75	
Deduct re-insurance, rebate, abatement, and return premiums	60,374.78	
Received for premiums, other than perpetuals.....	\$ 276,123.97	\$ 276,123.97
Interest and dividends on stocks and bonds	36,800.58	
Total rents and interest		\$ 36,800.58
Total income during the year		312,924.55
Sum of both amounts.....		\$ 1,163,070.98

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$55,239.03 occurring in previous years)	\$ 202,082.67	
Deduct amounts received for salvages (on losses of the last or previous years).....	2,028.37	
Net amount paid during the year for losses.....	\$ 200,054.30	\$ 200,054.30
Commissions or brokerage to agents, less received on reinsurances.....		61,276.95
Salaries, fees and all other charges.....		1,800.00
Taxes.....		14,008.21
Insurance department fees and agents' licenses, \$4,846.57; municipal licenses, \$936.11; tax on franchise, \$130.00		5,912.68
Advertising, printing and stationery, \$31.55; miscellaneous, \$10.00.....		42.15
Total expenditures during the year.....		\$ 283,091.29
Balances		\$ 879,976.69

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, \$563,643.06; and stocks, \$289,630.69 (Schedule D).....	853,333.75
Deposited in bank	26,642.94
Total.....	\$ 879,976.69
Total net ledger assets, as per balances on page 1.....	\$ 879,976.69
Market value (not including interest, in item 9, of bonds and stocks over book value, as per Schedule D	57,946.25
Gross premiums in course of collection December 31st, not more than three months due	77,313.17
Deduct cost of collection, commission and brokerage.....	26,895.05
Net amount of uncollected premiums, not more than three months due.....	50,418.12
Gross assets.....	\$ 988,341.06

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	25,135.33
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Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$	19,642.00
Total amount of claims for losses.....	\$	44,777.33
Net amount of unpaid losses.....	\$	44,777.33
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, \$226,266.51; unearned premiums (50 per cent).....	\$	113,133.25
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$168,529.58; unearned premiums (pro rata)....		89,487.04
Total unearned premiums as computed above.....	\$	202,620.29
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		159.15
Total amount of all liabilities.....	\$	247,556.77
Joint stock capital actually paid up in cash.....	\$	400,000.00
Divisible surplus		340,784.29
Total.....	\$	988,341.06

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899, of the previous year, as per line 5, under this heading in last year's statement....	\$ 45,067,175	\$ 339,958.32
Written or renewed during the year.....	41,897,984	348,478.69
Total.....	\$ 86,965,159	\$ 688,437.01
Deduct those expired and marked off as terminated.....	35,071,438	293,640.92
In force at the end of the year.....	\$ 51,893,721	\$ 394,796.09
Net amount in force.....	\$ 51,893,721	\$ 394,796.09
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, \$188,770.40; tornado, \$124.15).....	\$ 188,894.15
Total amount of the company's stock owned by the directors at par value.....	89,200.00
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.	Aggregate.
Gross risks written.....	\$ 395,752.00	\$ 26,775.00	\$ 422,527.00
Gross premiums received.....	5,809.02	148.70	5,957.72
Losses paid.....	536.72		536.72
Losses incurred.....	282.72		282.72
Amount at risk.....	506,117.60	50,863.00	556,980.60

ANNUAL STATEMENT

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

GERMAN AMERICAN 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 N. KREMER. Vice-President, LOUIS F. DOMMERICH.
Secretary, CHARLES G. SMITH.

[Incorporated, March, 1872. Commenced business March 7, 1872.]
Home office, Liberty and Nassau streets, New York.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed.....	\$ 1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets, December 31, of previous year....	7,263,937.59
Extended at.....	\$ 7,263,937.59

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	\$ 527,849.41
Deduct amount of same not collected	1,589.88
Net collected	\$ 526,259.53
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.	4,731,936.23
Total	\$ 5,258,195.76
Deduct gross premiums and bills in course of collection at this date	620,517.28
Enrire premiums collected during the year	\$ 4,637,678.48
Deduct reinsurance, rebate, abatement and return premiums... ..	1,612,490.40
Received for premiums other than perpetuals	\$ 2,995,188.08
Interest on real estate mortgage loans, \$2,234.45; on other collateral loans	2,234.45
Interest and dividends on stocks and bonds, \$308,443.87; from all other sources, \$2,169.29	310,613.16
Total rents and interest.....	\$ 312,847.61
Profit on sale or maturity of ledger assets during the year over book values.....	38,386.49
Total income during the year.....	\$ 3,346,422.18
Total footings	\$ 10,610,359.77

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$398,207.38; occurring in
previous years) \$ 2,494,665.51
Deduct amounts received for salvages, (on losses of the last or
previous years) \$13,315.19 and from reinsurance in other com-
panies, \$768,893.49..... \$ 782,208.68

Net amount paid during the year for losses..... \$ 1,712,456.83
Paid stockholders for interest or dividends; amount declared
during the year..... 300,000.00
Commissions or brokerage to agents, less received on reinsur-
ances..... 482,068.07
Rents..... 34,495.56
Salaries, fees and all other charges, officers, clerks, and other
employees..... 209,502.70
Taxes on premiums..... 77,440.87
Insurance Dep't fees and agents' licenses, \$15,315.67; municipal
licenses, \$5,784.28; tax on franchise, \$190.00 ... 21,289.95
Advertising, printing and stationery, \$36,863.48; furniture and
fixtures, \$4,456.25; miscellaneous, \$250,962.48 292,282.21
Total expenditures during the year \$ 3,129,536.19
Balances \$ 7,480,823.58

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 \$ 15,000.00
Mortgage loans on real estate (Schedule B), first liens..... 13,000.00
Book value of bonds excluding interest, \$4,851,955.54; and
stocks, \$2,240,463.69 (Schedule D)..... 7,092,419.23
Cash in company's office, \$9,599.34; deposited in bank \$350,805.01
360,404.35
Total..... \$ 7,480,823.58

Total net ledger assets, as per balances on page 1..... \$ 7,480,823.58

NON-LEDGER ASSETS.

Interest accrued on mortgages..... \$ 173.00
Total carried out..... \$ 173.00
Market value (not including interest, in item 9), of bonds and
stocks over book value, as per Schedule D 609,047.77
Gross premiums in course of collection December 31st, not more
than three months due \$ 586,236.99
Deduct cost of collection, commission, and brokerage 115,284.62
Net amount of uncollected premiums, not more than three
months due..... \$ 470,952.37
Gross assets \$ 8,560,996.72
Total admitted assets..... \$ 8,560,996.72

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due..... \$ 169,939.00
Losses in process of adjustment, or in suspense, including all re-
ported and supposed losses..... 241,677.00

Losses resisted (not outlawed), including interest, costs and
other expenses thereon..... 41,863.00

Total amount of claims for losses \$ 453,479.00
Deduct re-insurance due or accrued (give list of companies and
amounts), Schedule E) 81,596.00

Net amount of unpaid losses..... \$ 371,883.00
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, \$2,177,353.11; unearned premiums (50 per cent)..... \$ 1,088,676.55
Gross premiums (less reinsurance) received and receivable upon
all unexpired fire risks, running more than one year from
date of policy, \$3,295,103.95 unearned premiums (pro rata) .. 1,164,020.97
Total unearned premiums as computed above, \$ 2,742,697.52
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due
or accrued 17,173.66
Return premiums and unpaid rebates, \$2,072.26; and reinsurance
premiums \$159,458.58 161,530.84
Total liabilities... \$ 3,293,285.02
Joint-stock capital actually paid-up in cash..... 1,000,000.00
Divisible surplus..... 4,267,711.70
Total \$ 8,560,996.72

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	\$ 720,917,823	\$ 5,841,188.49
Written or renewed during the year	529,306,767	4,731,936.23
Total	\$1,250,224,590	\$ 10,573,124.72
Deduct those expired and marked off as terminated	456,724,930	4,050,183.76
In force at the end of the year	\$ 793,499,660	\$ 6,522,940.96
Deduct amount reinsured	142,112,746	1,050,483.90
Net amount in force	\$ 651,386,914	\$ 5,472,457.06
Largest amount written on any one risk, not deducting reinsurance,	\$325,000.00,	

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business Decem-
ber 31st last for the purpose of making any entry that affects this statement?..... No
Losses incurred during the year, fire, \$1,741,331.21; tornado, \$3,990.22 \$1,745,321.43
Total amount of the company's stock owned by the directors at par value..... 139,100.00
Does any officer, director or trustee receive a commission or royalty on the busi-
ness 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..... 500,000.00
The amount of "Guarantee Surplus Fund," as provided for by said law..... 500,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 3,794,850.51	\$ 347,325.00	\$ 4,142,175.51
Gross premiums received	54,983.58	2,077.39	57,060.97
Losses paid	16,445.30	68.88	16,514.18
Losses incurred	20,308.30	68.88	20,377.18
Amount at risk	5,991,354.00	699,917.00	6,691,271.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
GIRARD FIRE AND MARINE 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, ALFRED S. GILLET. First Vice-President, JAMES B. ALVORD.
Secretary, EDWIN F. MERRILL, Second Vice-President, HENRY M. GRATZ.
[Incorporated, March 26, 1853. Commenced business, May, 1853.]

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...	1,876,367.97
Extended at	\$ 1,876,367.97

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	\$ 81,065.68
Net collected.....	\$ 81,065.68
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	524,666.28
Total	\$ 605,731.96
Deduct gross premiums and bills in course of collection at this date.	\$ 83,691.56
Entire premiums collected during the year	\$ 522,040.40
Deduct reinsurance, rebate, abatement and return premiums	130,309.50
Received for premiums other than perpetuals.....	\$ 391,730.90
Deposit premiums, received on peptual risks	391,730.90
Rents from company's property, including \$5,000 for company's use of own buildings.....	28,540.53
Interest on real estate mortgage loans, \$39,918.40; on other col- lateral loans, \$5,114.24.....	18,648.87
Interest and dividends on stocks and bonds, \$28,981.54; from all other sources, \$877.52.....	45,032.64
29,859.06	
Total rents and interest.....	93,540.57
Profit on sale or maturity of ledger assets during the year over book values.....	7,948.93
From all other sources, viz: Assignments.....	879.50
Total income during the year.....	\$ 522,640.43
Total footings	\$ 2,399,008.4

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross amount paid for losses (including \$44,379.85 occurring in previous years).....	\$ 300,863.56
Deduct amounts received for salvages (on losses of the last or previous years) \$4,119.56; and from reinsurance in other com- panies, \$44,063.25	48,182.81
Net amount paid during the year for losses.....	\$ 252,680.75
Deposit premiums returned	22,968.79
Paid stockholders for interest or dividends (amount declared during the year).....	63,000.00
Commissions or brokerage to agents, less received on reinsur- ances.....	97,181.08
Salaries and allowances to agents	15,081.21
Rents (including \$5,000 for company's use of own buildings) less \$375 from sub-leases	8,645.00
Salaries, fees and all other charges, officers, \$20,500.00; clerks, \$21,363.96; other employees, \$1,250.00.....	43,113.96
Taxes on premiums, \$13,490.12; on real estate, \$5,504.12; on other investments, none	18,994.24
Insurance department fees and agents' licenses, \$2,157.40; munic- ipal licenses, \$1,123.52; tax on franchise, none.....	3,280.92
Advertising, printing and stationery, \$10,724.89; legal expenses, \$899.58; repairs and expenses on real estate, \$7,790.95; mis- cellaneous, \$22,240.84.....	41,656.26
Losses on sales or maturity of ledger assets.....	12,518.53
Internal revenue tax	2,726.43
Total expenditures during the year.....	\$ 581,847.17
Balances	\$ 1,817,161.23

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	\$ 300,431.65
Mortgage loans on real estate (Schedule B) first liens	634,700.00
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	95,780.00
Book value of bonds excluding interest \$571,749.66 and stocks \$115,626.64; (Schedule D).....	687,376.30
Cash in company's office, \$2,528.31; deposited in banks, \$59,- 158.84	61,687.15
Bills receivable, \$27,523.13; agents' debit balances, none	27,523.13
Perpetual re-insurance, \$5,397; insurance \$1,633.60; Hotel Fire, \$2,532.40; Phila. Unds, \$100.00.....	9,663.00
Total net ledger assets as per balances on page 1.....	\$ 1,817,161.23

NON-LEDGER ASSETS	
Interest due, \$592.50, and accrued, \$9,573.08 on mortgages	\$ 10,165.58
Interest accrued on bonds and stocks	8,222.08
Interest due, \$1,496.40, and accrued, \$1,760.20 on collateral loans	3,256.60
Rents due, \$389.66, and accrued, \$83.51 on company's property or lease	473.17
Total carried out.....	\$ 22,117.43
Market value on real estate over book value, as per Schedule A.....	\$ 81,568.35
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D.....	51,596.70

Gross premiums in course of collection December 31st, not more than three months due.....\$	95,696.06	
Deduct cost of collection, commission and brokerage.....	18,912.06	
Net amount of uncollected premiums, not more than three months due.....		76,784.00
Due from companies for re-insurance on losses paid.....		2,357.13
Gross assets.....		2,051,584.84
Deduct assets not admitted:		
Company's stock—owned, \$44,863.00; loans on \$2,000.00.....\$	46,863.00	
Furniture, fixtures and safes.....	2,532.40	
Bills receivable, past due.....	1,191.10	
Total.....		51,286.50
Total admitted assets.....	\$ 2,000,298.34	

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	23,369.23	
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	2,575.00	
Total amount of claims for losses.....\$	25,944.23	
Deduct re-insurance due or accrued as per Schedule E.....	2,760.86	
Net amount of unpaid losses.....	\$ 23,183.37	
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, \$199,872.33; unearned premiums (50 per cent).....	99,936.17	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$587,316.61; unearned premiums (pro rata).....	304,456.84	
Total unearned premiums as computed above.....	\$ 404,393.01	
Amount reclaimable by the insured on perpetual fire insurance policies being 90 per cent. of the premium or deposit received	624,610.07	
Return premiums \$12,519.91; and re-insurance premiums, \$7,170.78, general expenses \$11,596.75.....	31,287.44	
Total amount of all liabilities.....	\$ 1,083,473.89	
Joint stock capital actually paid up in cash.....\$	300,000.00	
Divisible surplus.....	616,824.45	\$ 916,824.45
Total.....	\$ 2,000,298.34	

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.....\$	\$	\$
Written or renewed during the year.....		
Total.....	\$	\$
Deduct those expired and marked off as terminated.....		
In force at the end of the year.....\$	\$	\$
Deduct amount reinsured.....		
Net amount in force.....\$	\$	\$
Largest amount written on any one risk, not deducting reinsurance, \$.....		

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.....\$ 278,625.90

Total amount of the company's stock owned by the directors at par value..... 37,500.00

Total amount loaned to officers, and directors..... 2,000.00

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.....	\$1,463,606.33
Gross premiums received.....	15,909.26
Losses paid.....	5,857.60
Losses incurred.....	7,666.04
Amount at risk.....	2,471,433.00

ANNUAL STATEMENT

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

GLENS FALLS 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, J. L. CUNNINGHAM. First Vice-President, STEPHEN BROWN.
Secretary, R. C. LITTLE.

[Incorporated, May, 1849. Commenced business, May, 1850.]

Home office, Cor. Glen and Bay streets, Glens Falls, New York.

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.....	3,221,706.12
Extended at.....	\$ 3,221,706.12

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:	
Entire premiums collected during the year.....\$	1,034,936.08
Deduct, reinsurance, rebate, abatement and return premiums.....	196,843.70
Received for premiums other than perpetuals.....	\$ 838,092.98
Rents from company's property, including for company's use of own buildings.....\$	2,011.41
Interest on real estate mortgage loans, \$71,087.44; on other collateral loans \$240.00.....	71,327.44
Interest and dividends on stocks and bonds, \$89,860.00; from all other sources, \$16,999.04.....	106,859.04
Total rents and interest.....	\$ 180,197.89
Received on doubtful agents' accounts.....	216.78
Total income during the year.....	\$ 1,018,507.65
Total footings.....	\$ 4,240,213.77

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$35,928.00, occurring in previous years),	\$ 594,853.53
Deduct amounts received for salvages (on losses of the last or previous years) \$1,085.15; and from reinsurance in other companies, \$51,693.35	58,779.50
Net amount paid during the year for losses	\$ 452,074.03
Paid stockholders for interest or dividends; amount declared during the year	60,000.00
Commissions or brokerage to agents, less received on reinsurances	189,674.41
Salaries, fees and all other charges, officers, \$13,500.00; clerks, \$39,537.85; other employees, \$11,100.32	64,138.17
Taxes on premiums, \$15,745.91; on real estate, \$18,523.08; on other investments, \$6,198.95; on internal revenue, \$5,831.75	46,300.59
Insurance department fees and agents' licenses, \$7,238.54; municipal licenses \$4,661.97; tax on franchise, \$970.30	12,870.81
Advertising, printing and stationery, \$14,345.38; legal expenses, \$2,670.94; repairs and expenses on real estate, \$2,325.71; furniture and fixtures, \$80.45; miscellaneous, \$46,586.28	66,008.66
Losses on sales or maturity of ledger assets, \$3,000.00; other disbursements, viz: Premium paid on bonds, bought, \$84.00; real estate valued less than cost, \$2,021.36; agents' accounts charged profit and loss, \$2,016.49; allowances to manager, \$2,000	16,447.85
Total expenditures during the year	\$ 997,514.52
Balances	\$ 3,332,699.25

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	\$ 62,700.00
Mortgage loans on real estate (Schedule B), first liens	1,140,386.66
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	4,000.00
Book value of bonds, excluding interest, \$1,575,922.05; and stocks, \$245.00, (Schedule D)	1,600,422.05
Cash in company's office, \$3,944.92; deposits in banks, \$419,432.15	423,377.07
Bills receivable, \$922.84; agents' debit balances, \$100,890.63, (secured)	101,813.47
Total	\$ 3,332,699.25
Total net ledger assets	\$ 3,332,699.25

NON-LEDGER ASSETS.

Interest due, \$6,377.24, and accrued, \$464.75 on mortgages	\$ 6,841.99
Interest accrued on bonds and stocks	8,326.53
Total carried out	\$ 15,168.52
Market value (not including interest) of bonds and stocks over book value (Schedule D)	90,980.00
Gross assets	\$ 3,435,847.77
Deduct assets not admitted, contingent depreciation on mortgage loans	20,000.00
Total admitted assets	\$ 3,418,847.77

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 25,120.16
Losses in process of adjustment, or in suspense, including all reported and supposed losses	28,684.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon	6,723.60
Total amount of claims for losses	\$ 60,527.76
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E	9,963.48
Net amount of unpaid losses	\$ 50,564.28
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 \$395,896.65; unearned premiums (50 per cent)	107,948.32
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$423,147.76; unearned premiums, (pro rata)	733,145.08
Total unearned premiums as computed above	931,093.40
Salaries rec'd, expenses, taxes, bills, accounts, fees, etc., due or accrued	10,000.00
Total amount of all liabilities	\$ 991,657.68
Joint stock capital actually paid up in cash	200,000.00
Divisible surplus	2,227,190.00
Total	\$ 3,418,847.77

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	\$ 181,506,339	\$ 1,844,294.71
Written or renewed during the year	97,089,269	1,034,936.68
Total	\$ 278,595,608	\$ 2,929,231.39
Deduct those expired and marked off as terminated	91,113,341	964,456.74
In force at the end of the year	\$ 187,482,267	\$ 1,964,774.65
Deduct amount reinsured	11,101,555	145,730.24
Net amount in force	\$ 176,380,762	\$ 1,819,044.41

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	\$ 513,901.95
Total amount of the company's stock owned by the directors at par value	69,880.00
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	200,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written	2,187,890.00
Gross premiums received	21,851.30
Losses paid	5,741.24
Losses incurred	5,666.24

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
GREENWICH 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, MASON A. STONE. Assistant Secretary, WALTER B. WARD.

[Incorporated, May 5, 1834. Commenced business, January 1, 1835.]

Home office, 161 Broadway, City of New York.

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....	990,703.40	

Extended at \$ 990,703.40

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.	\$ 220,330.20	\$ 17,526.13	
Deduct amount of same not collected	27,666.68	247.48	
Net collected	\$ 192,663.52	\$ 17,278.65	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,785,380.56	206,636.98	
Total.....	\$ 1,978,047.88	\$ 223,915.63	
Deduct gross premiums and bills in course of collection at this date	293,599.55	18,727.14	
Entire premiums collected during the year.	\$ 1,684,448.33	\$ 205,188.49	
Deduct re-insurance, rebate, abatement, and return premiums.....	397,635.96	26,994.47	
Received for premiums, other than perpetuals	\$ 1,286,812.37	\$ 178,191.02	\$ 1,465,003.39
Rents from Co's property, including \$12,000 for Co's use of own building		16,125.00	
Interest and dividends on stocks and bonds. \$15,422.47; from other sources, \$7.24		45,429.71	
Total rents and interest.....			\$ 61,554.71
Profit on sale or maturity of ledger assets during the year over book values.....			3,739.63

From all other sources, viz.: (Itemize profit and loss account.) Supposed bad debt, \$99.04; tax refund, \$739.49; commission, \$31.05.....

869.58

Total income during the year.....

\$ 1,531,166.31

Total footings.....

\$ 2,521,869.71

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 \$162,066.80 occurring in previous years).....	\$ 876,629.62	\$ 105,221.13	
Deduct amounts received for salvages on losses of the last or of previous years, \$11,538.27 and from re-insurance in other companies, \$141,111.50.....	137,379.87	15,269.90	
Net amount paid during the year for losses.	\$ 739,249.75	\$ 89,951.23	\$ 829,200.98
Paid stockholders for interest or dividends (amount declared during the year).....			20,000.00
Commissions or brokerage to agents, less received on re-insurances.....			287,248.20
Rents for company's use of own building.....			12,000.00
Salaries, fees and other charges, officers, clerks and other employees.....			133,764.17
Taxes on premiums, \$20,127.59; on real estate, \$3,782.89.....			23,910.48
Insurance department fees and agents' licenses.....			14,815.94
Advertising, printing and stationery, \$18,411.25; repairs and expenses on real estate, \$470.16; furniture and fixtures, \$376.40; miscellaneous, \$10,998.41.....			190,256.22
Loss on sales or maturity of ledger assets, \$834.95; other disbursements, viz.: Internal revenue, \$10,880.89.....			11,715.84
Total expenditures during the year			1,522,911.83
Balance			\$ 998,957.88

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.....	\$ 127,500.00
Book value of bonds excluding interest, \$339,956.61, and stocks, \$605,106.8. (Schedule D).....	945,061.42
Cash in company's office \$15,610.95; deposited in banks, \$12,945.28	28,556.23
Bills receivable, \$13,991.07; agents' debit balances, \$1,754.90....	15,745.97
Total.....	\$ 1,117,871.62
Deduct ledger liabilities:	
Borrowed money, \$117,000; all other, \$1,913.74.....	118,913.74
Total net ledger assets, as per balances on page 1.....	\$ 998,957.88

NON-LEDGER ASSETS.

Market value of real estate over book value, as per Schedule A.	172,500.00
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D	308,386.58
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 291,820.66

Deduct cost of collection, commission and brokerage.....	50,000.00	
Net amount of uncollected premiums, not more than three months due.....	\$ 241,820.66	
Gross premiums in course of collection December 31st, more than three months due, carried in.....	\$20,506.03	
Gross assets.....	\$ 1,721,665.12	
Deduct assets not admitted: Depreciation from book values of above net ledger assets to bring same to market value, Item 15.....	5,000.00	
Total admitted assets.....	\$ 1,716,665.12	

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$ 9,666.29	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	167,138.78	
Losses resisted (not outlawed) including interest, costs, and other expenses thereon.....	7,775.00	
Total amount of claims for losses.....	\$ 184,580.00	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	17,914.87	
Net amount of unpaid losses.....	\$ 166,665.20	
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, \$871,495.13; unearned premiums (50 per cent).....	435,702.57	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,131,234.10; unearned premiums (pro rata).....	637,020.78	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$100,805.69; unearned premiums (50 per cent).....	50,402.81	
Total unearned premiums as computed above.....	\$ 1,123,126.19	
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received.....	931.50	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	5,000.00	
Return premiums, \$15,124.75; and reinsurance premiums, \$5,000.....	20,124.75	
Total amount of all liabilities.....	\$ 1,305,347.64	
Joint stock capital actually paid up in cash.....	200,000.00	
Divisible surplus.....	200,517.48	400,517.48
Total.....	\$ 1,716,665.12	

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and inland 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.....	\$ 263,037,812	\$ 1,684,496.57	\$ 2,090,204	\$ 69,405.29
Written or renewed during the year.....	211,775,301	1,785,380.36	53,118,216	206,636.98
Total.....	\$ 474,813,113	\$ 3,469,876.93	\$ 2,143,420	\$ 276,042.27

Deduct those expired and marked off as terminated.....	164,428,586	1,223,500.79	52,510,241	173,868.22
In force at the end of the year.....	\$ 310,384,527	\$ 2,246,376.14	\$ 2,698,179	\$ 102,174.05
Deduct amount reinsured in companies licensed in New York only.....	20,559,597	242,701.91	27,167	1,368.36
Net amount in force.....	\$ 280,824,930	\$ 2,003,674.23	\$ 2,671,012	\$ 100,805.69
Largest amount in any one hazard.....				40,000.00

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, \$758,002.54; marine and inland, \$98,648.85; tornado, \$914.44.....\$ 857,565.83

Total amount of the company's stock owned by the directors at par value.....\$ 103,575.00

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.....	\$ 1,732,819.00	\$ 99,125.00	\$ 1,831,944.00
Gross premiums received.....	18,703.72	599.92	19,303.64
Losses paid.....	8,862.85		8,862.85
Losses incurred.....	8,528.35		8,528.35
Amount at risk.....	2,252,091.00	100,525.00	2,352,616.00

ANNUAL STATEMENT

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

HAMBURG BREMEN FIRE INSURANCE COMPANY,

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

President pro tem, F. L. LOESENER.

Vice-President H. MINCHMEYER.

Managing Director, S. V. DORIER.

[Incorporated, 1854.

Commenced business, January 1, 1855.]

Home Office, 4 Henberg, Hamburg, Germany.

CAPITAL STOCK.

Amount of net ledger assets December 31st of previous year.....	\$ 1,350,006.40
Extended at.....	\$ 1,350,006.40

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.....	\$ 140,979.08
Net collected.....	\$ 140,979.08
Gross premiums written and renewed during the year, as per Item 2, page 3, part VI.....	1,610,706.60
Total.....	\$ 1,751,685.68

Deduct gross premiums and bills in course of collection at this date	128,894.94	
Entire premiums collected during the year.....	\$ 1,622,790.74	
Deduct reinsurance, rebate, abatement and return premiums.....	308,781.22	
Received for premiums other than perpetuals.....		\$ 1,314,009.52
Interest and dividends on stocks and bonds \$51,158.52 other sources.....	2,762.37	
Total rents and interest.....		\$ 53,920.89
Profit on sale or maturity of ledger assets during the year over book values	2,226.17	
From all other sources	751.43	
Total income during the year.....		1,370,908.01
Total footings		\$ 2,720,914.41

DISBURSEMENTS DURING YEAR.

As shown by the books at the home office at close of business December 31st:		
Gross amount paid for losses (including \$98,869.16 occurring in previous years)	\$ 857,500.68	
Deduct amounts received for salvages (on losses of the last or previous years), 7,641.93; and from reinsurance in other companies, \$55,660.13.	63,302.06	
Net amount paid during the year for losses.....		\$ 794,198.62
Paid stockholders for interest or dividends, remitted to home office	71,237.26	
Commissions or brokerage to agents, less received on reinsurances.....	254,582.67	
Salaries and allowances to agents	64,739.12	
Rents.....	12,292.69	
Salaries, fees and all other charges, officers, clerks and other employees.....	53,372.16	
Taxes on premiums.....	26,118.43	
Insurance department fees and agents' licenses, \$4,342.89; municipal licenses, \$7,140.37; tax on franchise, \$2,477.75	40,079.44	
Advertising, printing and stationery, \$12,020.47 legal expenses, \$546.18; miscellaneous, \$59,516.45	72,083.10	
Losses on sale or maturity of ledger assets.....	427.91	
Total expenditures during the year.....		1,363,012.97
Balances		\$ 1,357,901.44

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st		
Loans secured by pledge of bonds, stocks, or other collaterals (Schedule C)	\$ 65,000.00	
Book value of bonds excluding interest.....	1,194,970.97	
Cash deposited in banks	93,724.64	
Agents' debit balances	4,205.83	
Total		\$ 1,357,901.44
Total net ledger assets, as per balances		\$ 1,357,901.44

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 15,429.16	
Total carried out.....		\$ 15,429.16
Market value, not including interest, in item 9, of bonds and stocks over book value (Schedule D.).....		88,956.12
Gross premiums in course of collection December 31st, not more than three months due	128,894.94	
Deduct cost of collection, commission and brokerage	34,049.79	
Net amount of uncollected premiums, not more than three months due.....		94,845.15
Gross assets.....		\$ 1,557,131.87
Deduct assets not admitted, agents's debit balances, unsecured..	\$ 4,205.83	
Total		4,205.83
Total admitted assets.....		\$ 1,552,926.04

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 12,445.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	33,955.00	
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	16,550.00	
Total amount of claims for losses.....	\$ 62,950.00	
Net amount of unpaid losses.....		\$ 62,950.00
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, \$966,134.95; unearned premiums (50 per cent)....	\$ 483,067.48	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$940,721.81; unearned premiums (<i>pro rata</i>)	\$ 507,327.67	
Total unearned premiums as computed above.....		\$ 990,395.15
Total amount of all liabilities		\$ 1,053,345.15
Divisible surplus.....		499,580.89
Total.....		\$ 1,552,926.04

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 143,002,274	\$ 1,733,854.82
Written or renewed during the year.....	132,442,173	1,610,706.60
Totals.....	\$ 275,444,447	\$ 3,344,561.42
Deduct those expired and marked off as terminated	112,419,882	1,359,777.77
In force at the end of the year	\$ 163,024,565	\$ 1,984,783.65
Deduct amount reinsured.....	6,844,302	77,926.89
Net amount in force.....	\$ 156,180,263	\$ 1,906,856.76
Largest amount written on any one risk not deducting reinsurance.....		\$ 42,000.00

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..... \$ 738,338.62
 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.....	\$ 797,407.00
Gross premiums received.....	11,738.81
Losses paid.....	4,881.81
Losses incurred.....	5,371.81
Amount at risk.....	1,065,511.00

ANNUAL STATEMENT

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

HANOVER 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, CHARLES A. SHAW. First Vice-President, JOS. T. LOW
 Secretary, JOS. McCORD. Second Vice-President, JOS. McCORD.

[Incorporated, April 1852. Commenced business, April, 1852.]

Home office, 34 Pine street, New York.

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...	2,494,581.92
Extended at	\$ 2,494,581.92

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.....	\$ 271,590.81
Deduct amount of same not collected.....	4,386.67
Net collected.....	\$ 267,204.14
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,340,886.63
Total.....	\$ 2,608,090.77
Deduct gross premiums and bills in course of collection at this date.....	298,991.47
Entire premiums collected during the year.....	\$ 2,309,099.30
Deduct reinsurance, rebate, abatement and return premiums..	588,502.04
Received for premiums other than perpetuals.....	\$ 1,720,597.26
Rents for company's property, including \$12.00 for company's use of own buildings.....	\$ 27,802.54
Interest on real estate mortgage loans.....	175.00

Interest and dividends on stocks and bonds, \$85,904.71; from all other sources, \$3,254.14.....	\$9,158.85
Total rents and interest.....	\$ 117,136.39
Profit on sale or maturity of ledger assets during the year over book values.....	25,189.40
Total income during the year.....	\$ 1,862,923.05
Total footings.....	\$ 4,357,504.97

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$199,867.28 occurring in previous years).....	\$ 1,311,853.59
Deduct amounts received for salvages (on losses of the last or previous years), \$6,247.29; and from reinsurance in other companies, \$193,793.56.....	200,040.85
Net amount paid during the year for losses.....	\$ 1,111,812.74
Paid stockholders for interest or dividends (amount declared during year).....	100,000.00
Commissions or brokerage to agents, less received on reinsurances.....	345,859.22
Rents, including \$12.00 for company's use of own buildings.....	15,781.00
Salaries, fees and all other charges; officers, \$14,500; clerks, \$127,444.23; other employees, \$5,895.....	147,839.23
Taxes on premiums, \$34,956.60; on real estate, \$6,359.88; on other investments, \$116.80.....	41,443.28
Insurance department fees and agents' licenses, \$13,495.39; internal revenue, \$13,168.66; tax on franchise, \$190.....	26,704.05
Advertising, printing and stationery, \$21,224.97; repairs and expenses on real estate, \$3,062.43; legal expenses, \$1,211.69; furniture and fixtures, \$354.45; miscellaneous, \$114,630.91.....	141,384.45
Losses on sales or maturity of ledger assets, \$35.00; agents' balances charged to profit and loss, \$1,015.31.....	1,050.31
Total expenditures during the year.....	\$ 1,931,034.28
Balance.....	\$ 2,425,570.69

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.....	\$ 420,368.75
Mortgage loans on real estate (Schedule B) first liens.....	3,500.00
Book value of bonds excluding interest, \$850,488.91 and stocks, \$1,014,134.72 (Schedule D).....	1,864,623.63
Cash in company's office, \$53,978.74; deposited in banks, \$83,099.57.....	137,078.31
Total.....	\$ 2,425,570.69
Total net ledger assets, as per balances on page 1....	\$ 2,425,570.69

NON-LEDGER ASSETS.

Interest due and accrued, on mortgages.....	\$ 14.58
Interest due and accrued, on bonds and stocks.....	15,622.50
Rents due and accrued.....	1,443.33
Total carried out.....	\$ 17,130.41

Market value of real estate over book value, as per Schedule A..	39,631.25	
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	386,955.12	
Gross premiums in course of collection December 31st, not more than three months due.....\$	291,550.74	
Deduct cost of collection, commission and brokerage.....	51,473.34	
Net amount of uncollected premiums, not more than three months due.....	\$ 249,077.40	
Gross premiums in course of collection December 31st, more than three months due, carried in.....\$7,440.73		
Due from other companies for re-insurance on losses paid	8,940.83	
Gross assets	\$ 3,108,305.70	
NON-LEDGER LIABILITIES.		
Losses adjusted and unpaid.....	\$ 132,867.86	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	161,660.16	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	19,847.20	
Total amount of claims for losses	\$ 314,375.22	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	71,434.54	
Net amount of unpaid losses.....	\$ 242,940.68	
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, \$1,227,925.62; unearned premiums (50 per cent.)	\$ 613,662.81	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,292,134.76; unearned premiums (pro rata).....	714,373.51	
Total unearned premiums as computed above.....	\$ 1,328,336.32	
Return premiums and reinsurance premiums.....	51,364.40	
Total amount of all liabilities.....	\$ 1,622,644.46	
Joint-stock capital actually paid up in cash.....	\$ 1,000,000.00	
Divisible surplus.....	485,663.30	1,485,663.30
Total.....	\$ 3,108,305.70	
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.....	252,263,107	Fire risks.
Written or renewed during the year.....	228,988,190	Premiums thereon
Total.....	\$ 481,251,297	\$ 4,983,228.83
Deduct those expired and marked off as terminated.....	192,083,905	2,042,356.60
In force at the end of the year.....	289,167,391	2,940,872.23
Deduct amount reinsured	37,666,216	360,911.85
Net amount in force.....	\$ 251,501,175	\$ 2,579,960.38
Large amount written on any one risk, not deducting reinsurance, \$100,000.00.		

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, \$1,177,353.75; tornado, \$669 85.....	\$1,178,023.60
Total amount of the company's stock owned by the directors at par value.....	205,500.00
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.....	\$ 2,679,909.00	Fire risks.
Gross premiums received.....	39,848.42	
Losses paid.....	16,334.64	
Losses incurred.....	20,795.03	
Amount at risk	3,050,438.00	

ANNUAL STATEMENT

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

HARTFORD FIRE 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, GEORGE L. CHASE. First Assistant Secretary, THOMAS TURNBULL.

Secretary, P. C. ROYCE. Second Assistant Secretary, CHARLES E. CHASE.

[Incorporated, May, 1810. Commenced business, August, 1810.]

CAPITAL STOCK.

Amount of capital stock authorized, \$3,000,000; subscribed for.....	\$ 1,250,000.00
Amount of capital paid up in cash.....	1,250,000.00
Amount of net ledger assets December 31st of previous year.....	9,656,132.82
Extended at.....	\$ 9,656,132.82

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.....	\$ 1,255,624.88	
Deduct amount of same not collected.....	17,083.36	
Net collected	\$ 1,238,541.52	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	8,442,122.51	
Total.....	\$ 9,680,664.03	
Deduct gross premiums and bills in course of collection at this date	1,238,541.52	
Entire premiums collected during the year.....	\$ 8,442,122.51	
Deduct reinsurance, rebate, abatement and return premiums.....	1,757,375.93	
Received for premiums other than perpetuals.....	\$ 6,684,746.58	\$ 6,684,746.58
Rents from company's property, for company's use of own buildings.....	13,181.70	
Interest on real estate mortgage loans, \$61,660.04; on other collateral loans, \$551.25	62,211.29	
Interest and dividends on stocks and bonds, \$307,256.95; from all other sources, \$5,037.56.....	312,294.51	
Total rents and interest.....	387,687.50	

From all other sources, viz: (Itemize profit and loss account)

Conscience money, \$497.55; agents' balances previously marked off, \$3.02.....

500.57

Total income during the year..... \$ 7,074,934.65

Total footings..... \$ 16,789,667.47

DISBURSEMENTS DURING YEAR

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

Gross amount paid for losses, including \$666,366.64, occurring in previous years..... \$ 5,012,975.13

Deduct amounts received from reinsurance in other companies..... 641,017.47

Net amount paid during the year for losses..... \$ 4,371,957.66

Paid stockholders for interest or dividends, (amount declared during the year).....

400,000.00

Commissions or brokerage to agents, less received on reinsurances.....

1,163,657.81

Salaries, fees and all other charges officers, \$26,910.04; clerks, \$226,148.30; other employees, \$258,646.70.....

511,705.04

Taxes on premiums, \$126,679.83; on real estate, \$6,128.....

132,807.83

Insurance department fees and agents' licenses, \$32,721.86; municipal licenses, \$6,669.67; tax revenue, \$25,321.60.....

64,713.13

Advertising, printing and stationery, \$66,070.78; legal expenses, \$45,698.19; miscellaneous, \$472,028.18.....

553,797.15

Bonds and stocks marked off, \$18,555.58; agency balances marked off, \$1,925.74.....

20,481.32

Paid reinsuring companies under treaty.....

69,530.17

Total expenditures during the year..... \$ 7,286,650.11

Balances..... \$ 9,442,417.36

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..... \$ 797,189.46

Mortgage loans on real estate (Schedule B), first liens..... 857,700.00

Loans secured by pledge of bonds, stocks, or other collateral (Schedule C)..... 7,800.00

Book value of bonds excluding interest, \$4,853,721.28; and stocks \$1,366,219.83 (Schedule D)..... 6,219,941.11

Cash in company's office, \$128,251.82; deposited in banks, \$730,818.30..... 859,070.12

Agents' debit balances..... 676,541.52

Printing plant..... 24,175.15

Total..... \$ 9,442,417.36

Total net ledger assets, as per balances on page 1..... \$ 9,442,417.36

NON-LEDGER ASSETS.

Interest due, \$13,315, and accrued, \$11,577.19, on mortgages..... \$ 24,892.19

Interest due and accrued on collateral loans..... 53.33

Rents accrued on company's property or lease..... 1,469.69

Total carried out..... 26,415.21

Market value of real estate over book value, as per Schedule A..... 4,310.54

Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D..... 958,713.24

Gross premiums in course of collection December 31st, not more than three months due..... \$ 562,000.00

Deduct cost of collection, commission and brokerage..... 84,300.00

Net amount of uncollected premiums, not more than three months due..... \$ 477,700.00

Printing plant appreciations..... 1,244.75

Reinsurance due on losses paid (Schedule)..... 9,573.83

Gross assets..... \$ 10,920,374.93

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due..... \$ 232,622.44

Losses in process of adjustment, or in suspense, including all reported and supposed losses..... 367,659.82

Losses resisted (not outlaid), including interest, costs and other expenses thereon..... 54,866.14

Total amount of claims for losses..... \$ 655,148.40

Net amount of unpaid losses..... \$ 655,148.40

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, \$4,017,455.16; unearned premiums (50 per cent)..... \$ 2,458,727.58

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$6,022,867.05; unearned premiums (pro rata)..... 3,008,319.14

Total unearned premiums as computed above..... \$ 5,467,046.72

Total amount of all liabilities..... \$ 6,122,195.12

Joint stock capital actually paid up in cash..... \$ 1,250,000.00

Divisible surplus..... 3,548,179.81

Total..... \$ 10,920,374.93

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..... \$ 9,207,854.74

Written or renewed during the year..... 7,052,585.02

Total..... \$ 16,260,439.76

Deduct those expired and marked off as terminated..... 665,432,202.00

In force at the end of the year..... \$969,665,774.00

Deduct amount reinsured..... 7,030,705.00

Net amount in force..... \$962,575,069.00

Largest amount written on any one risk, not deducting reinsurance, \$125,000.00..... \$ 10,940,322.21

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, marine and inland, tornado..... \$ 5,012,539.63

Total amount of the company's stock owned by the directors at par value..... 180,900.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written..... \$ 8,692,132.00

Gross premiums received..... 121,859.55

Losses paid.....	56,621.44
Losses incurred.....	58,697.86
Amount at risk.....	13,985,626.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE HELVETIA SWISS FIRE INSURANCE COMPANY, OF ST. GALL, SWITZERLAND.

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

Trustees in the United States, WILLIAM A. READ, of New York City; AUGUST BELMONT, of New York City; EDWARD KING, of New York City.

Managers for the United States, WEED & KENNEDY.
Principal office in U. S. 29 and 31 Liberty Street, New York City.

[Organized or incorporated November 7, 1861. Commenced business in United States, December 1, 1876.]

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 (not included in ledger assets) \$	108,092.16	
Net collected.....	\$ 108,092.16	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	616,503.82	
Total.....	\$ 724,595.98	
Deduct gross premiums and bills in course of collection at this date (not included in ledger assets).....	92,347.45	
Entire gross premiums collected during the year.....	\$ 632,248.52	
Deduct reinsurance, rebate, abatement and return premiums..	193,735.58	
Received for premiums other than perpetuals.....	\$ 438,512.94	
Interest and dividends on stocks and bonds, \$20,694.90; from all other sources, \$1,168.78.....	21,863.68	
Total rents and interest.....	21,863.68	
Profits on sale of real estate and on sale or maturity of securities	9,118.75	
Received from home office.....	40,000.00	
Total income during the year.....	509,495.37	
Total footings.....	\$ 1,292,032.04	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$69,022.28 occurring in previous years).....	\$ 394,736.62	
Deduct amounts received for salvages (on losses of the last or previous years) \$5,517.87; and from reinsurance in other companies, \$17,422.12.....	22,939.99	
Net amount paid during the year for losses.....	\$ 371,796.63	

Remitted to home office.....	14,501.00
Commissions or brokerage to agents, less received on reinsurances.....	120,913.23
Salaries, fees and all other charges, officers.....	3,000.00
Taxes on premiums.....	12,469.59
Insurance department fees and agents' licenses, \$3,149.55; municipal licenses, \$1,260.07; tax on franchise, \$2,341.27.....	6,751.79
Advertising, printing and stationery, \$4,725.32; legal expenses, \$145.59; miscellaneous, \$8,163.80.....	13,034.71
Total expenditures during the year.....	\$ 542,466.95
Balances.....	\$ 749,565.09

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.....	\$ 685,567.36	
Cash in company's office, 189.16; deposited in banks, \$63,808.57.....	63,997.73	
Total.....	\$ 749,565.09	
Total net ledger assets, as per balances on page 1.....	\$ 749,565.09	

NON-LEDGER ASSETS.

Interest accrued, on bonds and stocks.....	\$ 3,291.67	
Total carried out.....	\$ 3,291.67	
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	27,010.14	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 87,770.47	
Deduct cost of collection, commission and brokerage.....	19,131.49	
Net amount of uncollected premiums, not more than three months due.....	\$ 68,638.98	
Gross assets.....	\$ 848,505.88	
Total admitted assets.....	\$ 848,505.88	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 12,656.29	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	18,452.15	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,250.00	
Total amount of claims for losses.....	\$ 36,358.44	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	469.94	
Net amount of unpaid losses.....	\$ 35,888.50	
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, \$372,752.02; unearned premiums, (50 per cent).....	186,358.01	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy \$137,953.90; unearned premiums (pro rata).....	73,950.12	
Total unearned premiums as computed above.....	\$ 260,308.13	

Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	700.00
Return premiums, \$18,719.42; and reinsurance premiums, \$3,744.58.....	22,464.00
Total amount of all liabilities.....	\$ 319,378.63
Divisible surplus.....	529,127.25
Total.....	\$ 848,505.88

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.....	\$ 50,507,006	\$ 519,040.71
Written or renewed during the year.....	53,162,147	616,503.82
Total.....	\$ 103,669,153	\$ 1,135,544.53
Deduct those expired and marked off as terminated.....	58,364,749	594,655.01
In force at the end of the year.....	\$ 45,304,404	\$ 540,889.52
Deduct amount reinsured.....	2,847,085	30,183.60
Net amount in force.....	\$ 42,457,319	\$ 510,705.92
Largest amount written on any one risk, not deducting reinsurance, \$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.....	\$ 326,740.60

BUSINESS IN THE STATE IOWA DURING THE YEAR.

Gross risks written.....	\$ 500,900.00
Gross premiums received.....	7,199.07
Losses paid.....	5,521.47
Losses incurred.....	5,522.54

ANNUAL STATEMENT

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

HOME 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.

Secretaries: ARUNAH M. BURTIS, WILLIAM H. CHENEY.

[Incorporated April, 1853. Commenced business April 13, 1853.]

Home office, 119 Broadway, New York, N. Y

CAPITAL STOCK.

Amount of capital stock authorized, \$3,000,000; subscribed for....	\$ 3,000,000.00
Amount of capital stock paid up in cash.....	3,000,000.00
Amount of net ledger assets, December 31st of previous year....	11,169,086.45
Extended at.....	\$ 11,169,086.45

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. \$	212,313.41	\$ 90,438.94	
Net collected.....	\$ 212,313.41	\$ 90,438.94	
Gross premiums written and renewed during the year.....	7,087,455.61	527,964.03	
Total.....	\$ 7,299,769.02	\$ 618,402.97	
Deduct gross premiums and bills in course of collection at this date.....	143,391.11	94,951.69	
Entire premiums collected during the year. \$	7,156,377.91	\$ 523,451.28	
Deduct reinsurance, rebate, abatement and return premiums.....	2,503,124.12	264,709.12	
Received for premiums other than perpetuals... \$	4,653,253.79	\$ 258,742.16	4,911,995.95
Rents from company's property, including \$10,000 for company's use of own buildings.....		\$ 166,773.25	
Interest on real estate mortgage loans, \$10,695.44; on other collateral loans, \$10,102.79.....		20,798.23	
Interest and dividends on stocks and bonds, \$367,728.90; from all other sources, \$4,951.63		372,680.53	
Total rents and interest.....			560,252.01
Profit on sale or maturity of ledger assets during the year over book values..			121,085.82
From all other sources.....			2,472.80
Total income during the year.....			5,595,806.58
Total footings.....			\$ 16,764,893.03

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 \$679,682.64 occurring in previous years).....	\$ 3,598,038.25	\$ 325,937.42	
Deduct amounts received for salvages (on losses of the last or previous years), \$27,814.94; and from reinsurance in other companies, \$1,183,056.60.....	1,059,901.42	150,970.12	
Net amount paid during the year for losses \$	2,538,136.83	\$ 174,967.30	\$ 2,713,104.13
Paid stockholders for interest or dividends; (amount declared during the year.....)			300,000.00
Commissions or brokerage to agents, less received on reinsurances			869,200.63
Rents (including \$10,000 for company's use of own buildings)....			56,679.96
Salaries, fees and all other charges, officers, \$97,500; clerks, \$153,244.56; other employees, \$168,414.67.....			419,159.23
Taxes on premiums, \$93,873.34; on real estate, \$22,936.61; government taxes, \$38,442.37.....			155,252.32
Insurance department fees and agents' licenses, \$21,599.39; municipal licenses, \$9,208.66; tax on franchise, \$1,003.....			31,811.05

Advertising, printing and stationery, \$65,503.14; legal expenses, \$2,247.80; repairs and expenses on real estate, \$35,565.07; miscellaneous, \$303,199.24	406,515.25
Losses on sales or maturity of ledger assets, \$110,856.30; other disbursements, viz: \$4,700.50	115,556.80
Total expenditures during the year	\$ 5,067,279.37
Balances	\$ 11,697,613.66

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, \$1,718,265.81	1,718,265.81
Mortgage loans on real estate (Schedule B), first liens	160,400.00
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C)	249,375.00
Book value of bonds excluding interest, \$3,147,178.75; and stocks, \$5,530,445.99 (Schedule D)	8,677,624.65
Cash deposited in banks	514,815.89
Bills receivable, \$591.59; agents' debit balances, \$380,799.98	581,391.57
Total	\$ 11,701,872.92

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$ 4,259.26
Total net ledger assets, as per balances on page 1	\$ 11,697,613.66

NON-LEDGER ASSETS

Interest due, \$75.00, and accrued, \$3,396.87 on mortgages	\$ 3,471.87
Interest accrued on bonds and stocks	42,487.50
Interest accrued on collateral loans	1,705.17

Total carried out	\$ 47,664.54
Market value (not including interest, in Item 9) of bonds and stocks over book value, as per Schedule D	1,697,741.50
Gross premiums in course of collection December 31st, not more than three months due	\$ 237,376.17
Deduct cost of collection, commission and brokerage	44,170.13
Net amount of uncollected premiums, not more than three months due	193,206.04
Gross premiums in course of collection December 31st, more than three months due, carried in	\$966.63
Gross assets	\$ 13,615,625.74
Deduct assets not admitted:	
Agents' debit balances, unsecured	\$ 5,481.32
Bills receivable, past due	94.87
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks	16,386.15
Total	21,962.34
Total admitted assets	\$ 13,593,663.40

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 127,725.37
Losses in process of adjustment, or in suspense, including all reported and supposed losses	744,223.95
Losses resisted (not outlawed), including interest, cost and other expenses thereon	47,350.71
Total amount of claims for losses	\$ 919,300.04

Deduct reinsurance due or accrued	389,981.23
Net amount of unpaid losses	\$ 529,318.81
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, \$30,947.53 unearned premiums (50 per cent)	\$ 1,547,377.00
Gross premiums (less reinsurance) received and receivable upon date of policy, \$5,424,951.00; unearned premiums (pro rata)	2,751,672.00
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$240,353.00; unearned premiums (50 per cent)	120,177.00
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls)	126,899.00
Total unearned premiums as computed above	\$ 4,516,125.00
Reinsurance premiums	220,720.75
Total amount of all liabilities	\$ 5,296,164.56
Joint stock capital actually paid up in cash	\$ 3,000,000.00
Divisible surplus	5,297,498.84
Total	\$ 13,593,663.40

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and Inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per lines 5 under this heading in last year's statement	\$ 976,687,393	\$ 8,763,019.00	\$ 18,501,346	\$ 443,005.00
Written or renewed during the year	801,749,520	7,087,455.61	82,976,503	527,994.03
Total	\$ 1,778,436,913	\$ 15,850,474.61	\$ 101,477,849	\$ 970,999.03
Deduct those expired and marked off as terminated	726,018,407	6,191,532.61	82,026,143	430,777.03
In force at end of the year	1,052,418,506	9,658,942.00	19,451,706	540,192.00
Deduct amount reinsured	167,967,353	1,139,238.00	6,283,131	172,940.00
Net amount in force	\$ 884,451,153	\$ 8,519,704.00	13,168,575	\$ 367,252.00
Largest amount written on any one risk, not deducting reinsurance, \$105,000.00.				

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.	
What amount of installment notes is owned and now held by the company? . . . \$ 866,716.70	
Losses incurred during the year, fire, \$2,601,706.85; Marine and Inland, \$202,993.88; toronado, \$36,215.04	2,840,915.77
Total amount of the company's stock owned by the directors at par value	166,700.00
Total amount loaned to directors, \$150,000; loaned to stockholders, not officers, \$26,30	176,800.00
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	\$ 8,743,456.00
Gross premiums received	92,064.21
Losses paid	31,786.89
Losses incurred	38,420.98
Amount at risk	11,453,927.00

ANNUAL STATEMENT

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

Trustees in U. S.: HENRY W. CANNON, WILLIAM A. READ, RICHARD L. EDWARDS.
 General attorney for the U. S., T. D. BELFIELD.

[Incorporated, 18c3. Commenced business in the U. S., 1868.]

Home office, 1 Old Broad street, London, England.
 Principal U. S. office, 31-33 Pine street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 6,000,000.00	
Amount of capital paid up in cash.....	1,500,000.00	
Amount of net ledger assets, December 31st of previous year...	1,557,450.14	
Extended at.....		\$ 1,557,450.14

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.....	\$ 264,482.56	
Net collected.....	\$ 264,482.56	
Gross premiums written and renewed during the year.....	1,657,680.46	
Total.....	\$ 1,922,163.02	
Deduct gross premiums and bills in course of collection at this date.....	226,565.50	
Entire premiums collected during the year.....	\$ 1,695,597.52	
Deduct reinsurance, rebate, abatement and return premiums...	409,098.05	
Received for premiums other than perpetuals.....		\$ 1,286,499.47
Rents from company's property, including \$5,240.00 for company's use of own buildings.....	\$ 29,539.19	
Interest and dividends on stocks and bonds, \$38,790.00; from all other sources, \$765.35.....	39,555.35	
Total rents and interest.....		\$ 69,094.54
From all other sources, viz.: Account sale of United States 4 per cent. fund loan bonds, deposited with the state of Georgia		17,231.25
Received from home office.....		171,007.85
Total income during the year.....		\$ 1,543,833.11
Total footings.....		\$ 3,101,283.25

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$159,254.04 occurring in previous years).....	\$ 1,018,889.74	
Deduct amounts received for salvages, on losses of the last or previous years, \$7,194.46; and from reinsurance in other companies, \$73,748.84.....		80,943.30
Net amount paid during the year for losses.....	\$ 937,946.44	
Commissions or brokerage to agents, less received on reinsurances.....		265,307.66
Rents, including \$5,240.00 for company's use of own buildings...		9,869.79
Salaries, fees and all other charges, officers, \$17,729.10; clerks, \$43,606.07; other employees, \$25,066.54.....		86,401.71
Taxes on premiums, \$25,395.11; on real estate, \$18,532.46.....		43,927.57
Insurance department fees and agents' licenses, \$9,203.35; municipal licenses, \$5,602.10; tax on franchise, \$263.88.....		15,069.33
Advertising, printing and stationery, \$11,937.48; legal expenses, \$734.84; repairs and expenses on real estate, \$13,027.00; furniture and fixtures, \$5,836.85; miscellaneous, \$53,925.44.....		85,461.61
Losses on sales or maturity of ledger assets, \$15,639.02, other disbursements, viz.: Postage, telegrams and express, \$12,382.90; war tax, \$8,577.82.....		36,599.74
Remitted to home office.....		71,572.77
Total expenditures during the year.....		\$ 1,552,156.62
Balances.....		\$ 1,549,126.63

LEDGER ASSETS

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

Book value real estate, unincumbered.....	\$ 410,616.30	
Book value of bonds excluding interest.....	1,054,148.54	
Cash in company's office, \$1,292.84 deposited in banks, \$83,068.95.....	84,361.79	
Total.....	\$ 1,549,126.63	
Total net ledger assets, as per balances on page 1.....		\$ 1,549,126.63

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 5,091.66	
Rents due, \$1504.16, and accrued, \$1,055.00, on company's property or lease.....	2,559.16	
Total carried out.....	\$ 7,650.82	
Market value of real estate over book value.....	66,018.40	
Market value of bonds and stocks over book value.....	65,903.96	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 205,657.79	
Deduct cost of collection, commission and brokerage.....	39,001.07	
Net amount of uncollected premiums, not more than three months due.....	\$ 166,656.72	
Gross premiums in course of collection December 31st, more than three months due.....	\$20,907.71	
Cost collecting.....	2,805.80	
Gross assets.....		\$ 1,855,356.53
Total admitted assets.....		\$ 1,855,356.53

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	35,246.87
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		57,086.28
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		21,845.00
Total amount of claims for losses	\$	114,178.15
Deduct reinsurance due or accrued.....		2,566.59
Net amount of unpaid losses	\$	111,611.56
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, \$962,518.86; unearned premiums (50 per cent.)	\$	481,259.43
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$891,293.16; unearned premiums (pro rata)...		454,763.37
Total unearned premiums as computed above.....	\$	936,022.80
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		750.00
Total amount of all liabilities.....	\$	1,048,384.36
Statutory deposit.....	\$	584,070.00
Divisible surplus.....		222,902.17
Total	\$	1,855,356.53

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.....	\$ 173,469,513	\$ 1,829,519.44
Written or renewed during the year	143,730,537	1,657,680.46
Total	\$ 317,200,050	\$ 3,487,199.90
Deduct those expired and marked off as terminated	132,096,115	1,477,762.03
In force at the end of the year	\$ 185,103,935	\$ 2,009,437.87
Deduct amount reinsured	12,417,966	155,625.85
Net amount in force	\$ 172,685,969	\$ 1,853,812.02

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

	\$ 868,423.04
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BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 792,665.00
Gross premiums received.....	11,007.92
Losses paid.....	6,255.94
Losses incurred.....	3,582.26
Amount at risk.....	951,198.00

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the
 "PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA."

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

President, CHARLES PLATT; Vice-President, EUGENE L. ELLISON; Second Vice-President, BENJAMIN RUSH; Secretary and Treasurer, GREVILLE E. FRYER; Assistant Secretaries, JOHN H. ATWOOD; Marine Secretary, T. HOARD WRIGHT.

[Incorporated April 14, 1794. Commenced business as an association in 1792.]
 Home office, 232, Walnut Street, Philadelphia

CAPITAL STOCK

Amount of capital stock authorized, \$3,000,000; subscribed for..	\$ 3,000,000.00
Amount of capital paid up in cash.....	3,000,000.00
Amount of net ledger assets, December 31st of previous year..	8,508,987.36
Extended at.....	\$ 8,508,987.36

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\$	191,000.00	\$ 131,000.00
Net collected.....	\$ 191,000.00	\$ 131,000.00
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 5,280,838.81	\$ 2,230,060.44
Total	\$ 5,471,838.81	\$ 2,361,060.44
Deduct gross premiums and bills in course of collection at this date.....	205,000.00	111,300.00
Entire premiums collected during the year.....	\$ 5,266,838.81	\$ 2,249,760.44
Deduct reinsurance, rebate, abatement and return premiums.....	1,091,467.02	449,865.01
Received for premiums other than perpetuals.....	\$ 4,175,371.79	\$ 1,799,895.43—\$ 5,975,267.22
Deposit premiums, received on perpetual risks..		15,144.94
Rents from company's property, including nothing for company's use of own buildings.....	\$	29,584.69
Interest on real estate mortgage loans, \$105,580.38; on other collateral loans, \$1,607.22.....		107,187.60

Interest and dividends on stocks and bonds, \$209,898.07; from all other sources, \$11,780.20	221,678.27	
Total rents and interest.....		\$ 258,450.56
Profit on sale or maturity of ledger assets during the year over book values.....	185,608.58	
From all other sources, viz: (Itemize profit and loss account), perpetual permits, transfer fees and earned deposits, \$1,776.23; and dividends from bad debts charged to profit and loss in previous years, etc, \$831.79.....	2,608.02	
Total income during the year.....		\$ 6,537,079.32
Total footings.....		\$ 15,046,066.68

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, not shown, occurring in previous years.....)	\$ 3,131,778.70	\$ 1,639,025.34	
Deduct amounts received for salvages (on losses of the last or of previous years.) \$239,402.99; and from reinsurance in other companies, \$639,705.18.....	377,696.35	501,431.82	
Net amount paid during the year for losses.....	\$ 2,754,102.35	\$ 1,137,593.52	\$ 3,891,695.87
Deposit premiums returned on perpetual risks...			22,407.07
Paid stockholders for interest or dividends; (amount declared during year, \$350,000.)...			350,000.00
Commissions or brokerages to agents (those re- ceived on reinsurances deducted in item 8, part 2, above).....			\$ 1,109,958.56
Salaries and allowances to agents.....			58,559.75
Rents (including nothing for company's use of own building) less nothing from sub-leases..			19,891.19
Salaries, fees and all other charges, officers, \$16,499.90; clerks, \$138,120.39; other em- ployees, \$92,662.38.....			277,582.64
Taxes on premiums (including U. S. tax), \$109, 482.38; on real estate, \$10,739.34; on other in- vestments, none.....			120,221.72
Insurance department fees and agents' licenses, \$17,463.33; municipal licenses, \$7,414.05; tax on franchise, none.....			24,877.38
Advertising, printing and stationery, \$37,391.14; legal expenses, \$5,888.38; repairs and ex- penses on real estate, \$14,000.29; furniture and fixtures, \$209,861; miscellaneous, \$194,310.56..			251,800.23
Loss on sales or maturity of ledger assets, \$305.23; other disbursements, viz: bad debts, etc., charged off, \$5,242.50; net reduction in book value of sundry investments, \$34,626.96.....			40,172.69
Total expenditures during the year.....			\$ 6,177,107.11
Balance.....			\$ 8,868,959.57

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, \$851, 022.78; incumbered, \$3,793.92.....		\$ 855,696.70
Mortgage loans on real estate (Schedule B), first liens, \$1,694, 334.05; other than first, \$17,850.00.....		1,712,184.05
Loans secured by pledge of bonds, stocks, or other collaterals, per Schedule C.....		94,700.00
Book value of bonds, excluding interest and stocks (Schedule D).....		4,594,590.00
Bills receivable, \$39,593.10; agents' debit balances, \$628,721.81; secured book accounts, \$51,528.58; reinsurance claims on losses paid (marine) \$15,856.10.....		735,699.68
Total.....		\$ 8,908,871.75

DEDUCT LEDGER LIABILITIES.

Agents' credit balances, none; borrowed money, none; all other, \$39,912.18.....		39,912.18
Total net ledger assets, as per balance on page 1.....		\$ 8,868,959.57

NON-LEDGER ASSETS.

Interest due, \$9,665.86 and accrued, \$11,327.33 on mortgages.....		20,993.19
Total carried out.....		20,993.19
Market value, not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		337,627.00
Gross premiums in course of collection December 31st, not more than three months due.....		316,300.00
Deduct cost of collection, commission and brokerage.....		33,500.00
Net amount of uncollected premiums, not more than three months due.....		282,800.00
Gross assets.....		\$9,510,379.76

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, \$33,000.00; loans on company's stock, none.....		\$ 33,000.00
Bills receivable, past due.....		683.00
Total.....		33,683.00
Total admitted assets.....		\$ 9,476,696.76

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, due and to become due.....		\$ 103,943.48
Losses in process of adjustment, or in suspense, including all reported and supposed losses...	228,977.52	\$ 310,600.00
Losses resisted (not outlaid), including inter- est, cost and other expenses thereon.....	41,111.00	
Total amount of claims for losses.....	\$ 374,032.00	\$ 310,600.00
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E, \$23,210; and salvage claims, \$103,100.....	23,210.00	103,100.00
Net amount of unpaid losses.....	\$ 350,822.00	\$ 207,500.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, run- ning one year or less from date of policy.....	\$ 2,747,033.25	\$ 558,322.00

Unearned premiums (50 per cent).....	\$ 1,373,516.64
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, 3,496,697.44	
Unearned premiums (pro rata).....	1,778,243.63
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks; unearned premiums (100 per cent).....	235,708.40
Total unearned premiums as computed above.....	\$ 3,387,468.67
Amount reclaimable by the insured on perpetual fire insurance policies, being (90 and 95) per cent. of the premium or deposit received.....	765,309.20
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	20,742.30
Total amount of all liabilities.....	\$ 4,731,842.17
Joint stock capital actually paid up in cash.....	\$ 3,000,000.00
Divisible surplus.....	1,778,537.59
Total.....	\$ 9,510,379.76

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and inland 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.....	\$ 631,932,545	\$ 6,174,045.90	\$ 4,947,925	\$ 224,215.33
Written or renewed during the year,.....	559,358,869	5,280,838.81	398,754,420	2,230,060.44
Total.....	\$ 1,191,291,414	\$ 11,454,884.71	\$ 493,702,345	\$ 2,454,275.77
Deduct those expired and marked off as terminated.....	520,821,602	4,854,077.40	398,456,504	2,218,567.37
In force at the end of the year.....	\$ 670,469,812	\$ 6,600,807.31		
Deduct amount reinsured.....	35,333,415	357,076.59		
Net amount in force.....	\$ 635,136,397	\$ 6,243,730.72	\$ 5,245,841	\$ 235,708.40
Perpetual risks (not included above).....				\$ 33,406,089.14
Premiums on same.....				841,598.40
Largest amount written on any one risk, not deducting reinsurance, no fixed amount, probably.....				100,000.00

PERPETUAL BUSINESS.

	Am't of risks	Total deposits.
Perpetual risks in force on the 31st day of December of the preceding year.....	\$ 33,641,661.50	\$ 848,860.53
Perpetual risks written during the year.....	555,758.37	15,144.94
Total.....	\$ 34,197,419.87	\$ 864,005.47
Deduct those marked off as canceled.....	791,330.73	22,407.07
In force December 31, 1900.....	\$ 33,406,089.14	\$ 841,598.40
Losses incurred on perpetual risks during the year.....		\$ 11,495.18
Losses paid on perpetual risks during the year.....		11,775.76
Largest amount in any one hazard, no fixed amount, probably.....		25,000.00

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, \$2,725,838; marine and inland \$1,148,793.52; tornado, included in fire losses)..... \$3,874,631.52

Total amount of the company's stock owned by the directors at par value..... \$ 101,390.00

Total amount loaned to officers and directors, \$6,300; loaned to stockholders not officers, \$26,700..... 33,000.00

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.

Gross risks written.....	\$ 4,979,349.00
Gross premiums received.....	66,088.13
Losses paid.....	19,182.19
Losses incurred.....	20,338.48

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the INTERNATIONAL 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, HUGO SCHUMANN. Vice-President, GEO. B. EDWARDS
Secretary, GUSTAR KEHR.

[Incorporated February, 1898. Commenced business February, 1898.

Home office, 62-64 William 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.....	318,490.87
Extended at.....	\$ 318,490.87

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross premiums written and renewed during the year.....	110,215.02
Total.....	\$ 110,215.02
Entire premiums collected during the year.....	110,215.02
Deduct reinsurance, rebate, abatement and return premiums.....	36,536.00
Received for premiums other than perpetuals.....	\$ 73,679.02
Interest and dividends on stocks and bonds, \$10,226.74; from all other sources, \$501.01.....	\$ 10,727.75
Total rents and interest.....	10,727.75
Profit on sale or maturity of ledger assets during the year over book values.....	1,237.50
Total income during the year.....	85,644.27
Total footings.....	\$ 404,135.14

DISBURSEMENTS DURING YEAR

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

Gross amount paid for losses (including \$28,457.32 occurring in previous years)	\$	90,411.42
Deduct amounts received for salvages (on losses of the last or previous years) \$923.31; and from reinsurance in other companies, \$40,657.86.....		41,581.17
Net amount paid during the year for losses.....	\$	48,830.25
Commissions or brokerage to agents, less received on reinsurances.....		18,586.29
Salaries, fees and all other charges, officers and clerks.....		4,252.80
Taxes on premiums, \$1,929.71; internal revenue, \$51.51.....		1,981.22
Insurance department fees and agents' licenses, \$822.72; municipal licenses, \$43.19		865.91
Advertising, printing and stationery, \$132.49; legal expenses, \$105.56; miscellaneous, \$1,373.84.....		1,611.89
Losses on sales or maturity of ledger assets		2,578.25
Total expenditures during the year.....		78,706.61
Balances.....	\$	325,428.53

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, \$251,828.75; and stocks, \$44,700	\$	296,528.75
Cash in company's office, \$240,13; deposited in banks, \$24,295.53.....		24,535.66
Agents' debit balances, secured		4,364.12
Total.....	\$	325,428.53
Total net ledger assets.....	\$	325,428.53

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$	550.00
Total carried out.....	\$	550.00
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		21,733.75
Total admitted assets.....	\$	347,712.28

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$	4,796.40
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		4,826.80
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....		2,200.00
Total amount of claims for losses.....	\$	11,833.20
Deduct reinsurance due or accrued.....		6,083.36
Net amount of unpaid losses.....	\$	5,739.84
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, \$47,131.41; unearned premiums, 50 per cent.....	\$	23,565.71

Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$50,767.07; unearned premiums, pro rata.....

31,755.58		
Total unearned premiums as computed above.....	\$	55,321.29
Total amount of all liabilities.....	\$	61,061.13
Joint stock capital actually paid up in cash.....	\$	200,000.00
Divisible surplus.....		86,651.15
Total.....	\$	347,712.28

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceeding year.....	\$ 18,467,899	\$ 136,550.44
Written or renewed during the year.....	17,261,579	110,215.02
Total.....	\$ 35,729,478	\$ 246,765.46
Deduct those expired and marked off as terminated (gross).....	19,603,648	135,412.44
In force at the end of the year.....	\$ 16,125,830	\$ 111,353.02
Deduct amount re-insured.....	1,054,748	13,454.54
Net amount in force December 31, 1900.....	\$ 15,071,082	\$ 97,898.48
Perpetual risks, not included above, \$256,100; premiums on same \$7,516.50.		
Largest amount written on any one risks, not deducting re-insurance, \$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.....	\$ 34,005.86
Total amount of the company's stock owned by the directors at par value.....	37,200.00
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.
Gross risks written.....	\$53,363.00
Gross premiums received	974.71
Losses paid	2,361.91
Losses incurred.....	1,189.04
Amount at risk	111,313.00

ANNUAL STATEMENT

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

[Incorporated, June, 1852. Commenced business, June, 1852.]
Commenced business in United States 1872.

IOWA INSURANCE REPORT.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year....		\$ 1,969,761.41
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.....	\$ 254,518.42	
Net collected.....	\$ 254,518.42	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,444,125.74	
Total.....	\$ 2,698,644.16	
Deduct gross premiums and bills in course of collection at this date.....	265,749.15	
Entire premiums collected during the year.....	\$ 2,432,895.01	
Deduct, reinsurance, rebate, abatement and return premiums....	546,109.38	
Received for premiums other than perpetuals.....	\$ 1,886,785.63	\$ 1,886,785.63
Deposit premiums, received on perpetual risks.....		237.00
Rents from company's property, including for company's use of own buildings, net.....	7,142.07	
Interest and dividends on stocks and bonds.....	61,376.01	
Total rents and interest.....	\$ 68,518.08	
Received from home office.....	167,309.06	
Total income during the year.....	\$ 2,122,849.77	
Total footings.....	\$ 4,092,611.18	
DISBURSEMENTS DURING YEAR.		
As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$215,539.37, occurring in previous years).....	\$ 1,459,580.05	
Deduct amounts received for salvages (on losses of the last or previous years) \$13,702.24; and from reinsurance in other companies, \$116,604.76.....	130,307.00	
Net amount paid during the year for losses.....	\$ 1,329,273.05	
Deposit premiums returned.....	279.40	
Commissions or brokerage to agents, less received on reinsurances.....	342,767.38	
Rents (including rent account for company's use of own buildings).....	11,773.57	
Salaries, fees and all other charges, officers, \$49,854.50; clerks, \$93,572.38; other employees, \$34,619.03.....	178,045.91	
Taxes on premiums, on real estate, and rent account.....	46,226.88	
Insurance department fees and agents' licenses, \$9,558.89; municipal licenses, \$5,841.43; tax on franchise, \$2,888.14.....	18,288.46	
Advertising, printing and stationery, \$18,283.15; legal expenses, \$1,679.31; repairs and expenses on real estate, in rent account, furniture and fixtures, \$1,377.84 miscellaneous, \$120,534.06.....	141,874.36	
Losses on sales or maturity of ledger assets.....	19,183.22	
Remitted to home office.....	73,616.94	
Total expenditures during the year.....	\$ 2,161,329.17	
Balances.....	\$ 1,931,282.01	

IOWA INSURANCE REPORT.

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.....	\$ 385,585.72	
Book value of bonds, excluding interest, \$1,406,664.78; and stocks, \$11,078.85, (Schedule D).....	1,417,743.63	
Cash in company's office, \$480.63; deposits in banks, \$127,472.03..	127,952.66	
Total net ledger assets, as per balances on page 1.....	\$ 1,931,282.01	
NON-LEDGER ASSETS.		
Market value (not including interest) of bonds and stocks over book value (Schedule D).....	111,706.37	
Gross premiums in course of collection December 31, not more than three months due.....	\$ 265,749.15	
Deduct cost of collection, commission and brokerage.....	40,000.00	
Net amount of uncollected premiums, not more than three month due.....	\$ 225,749.15	
Total admitted assets.....	\$ 2,268,737.53	
NON-LEDGER LIABILITIES.		
Losses adjusted and unpaid, not yet due.....	\$ 112,724.69	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	137,118.98	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	26,546.37	
Total amount of claims for losses.....	\$ 276,390.04	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	10,638.54	
Net amount of unpaid losses.....	\$ 265,751.50	
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 \$1,480,186.85; unearned premiums (50 per cent).....	\$ 740,093.42	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,300,521.78; unearned premiums, (pro rata)....	652,245.64	
Total unearned premiums as computed above.....	1,392,339.06	
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received.....	6,764.85	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	5,000.00	
Total amount of all liabilities.....	\$ 1,669,855.41	
Divisible surplus.....	598,882.12	
Total.....	\$ 2,268,737.53	
MISCELLANEOUS.		
In force on the 31st day of December of the preceding year....	\$ 283,426,329	\$ 2,807,454.64
Written or renewed during the year.....	241,298,167	2,444,125.74
Total.....	\$ 524,724,496	\$ 5,251,580.38

Deduct those expired and marked off as terminated (gross).....	225,850.420	2,263,454.94
In force at the end of the year	\$ 298,874,076	\$ 2,988,125.44
Deduct amount reinsured.....	22,851,876	227,416.81
Net amount in force	\$ 276,022,200	\$ 2,780,708.63
Perpetual risks (not included above), \$256,100. Premiums on same, \$7,516.50. Largest amount written on any one risk, not deducting reinsurance, \$40,000.		

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.....	\$ 13,064.80

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 5,401,612.00	\$ 292,410.00	\$ 5,694,022.00
Gross premiums received.....	62,694.84	1,107.60	63,802.44
Losses paid	29,461.26	322.50	29,783.76
Losses incurred.....	33,037.11		33,037.11

ANNUAL STATEMENT

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

LAW UNION AND CROWN 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.

United States Managers, HALL & HENSHAW.

[Incorporated, 1825. Commenced business in United States, 1897.]

Home office in United States, 35 Pine street, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year.....	614,435.11
Extended at.....	\$ 614,435.11

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.....	\$ 51,442.25
Net collected.....	\$ 51,442.25
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	557,435.23
Total	\$ 608,877.48
Deduct gross premiums and bills in course of collection at this date.....	50,169.88
Entire premiums collected during the year.....	\$ 558,707.60
Deduct re-insurance, rebate, abatement, and return premiums	175,982.07
Received for premiums, other than perpetuals.....	\$ 382,725.53
	\$ 382,725.53

Interest and dividends on stocks and bonds, \$19,990; from all other sources, \$114.29.....	20,104.29
Total rents and interest	\$ 20,104.29
Cash from home office.....	17,796.00
Total income during the year	420,625.82
Total footings	\$ 1,035,060.93

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:	
Gross amount paid for losses (including \$33,563.35 occurring in previous years)	\$ 306,598.16
Deduct amounts received for salvages (on losses of the last or previous years) \$9,611.42; and from reinsurance in other companies, \$41,389.87.....	51,001.29
Net amount paid during the year for losses.....	\$ 255,596.87
Commissions or brokerage to agents, less received on reinsurances.....	104,423.58
Rents including company's use of own buildings.....	600.00
Salaries, fees and all other charges, officers, \$1,530; clerks, \$5,047.54; other employees, \$300.....	6,877.54
Taxes on premiums, \$6,222.30; U. S. revenue, \$926.74.....	
Insurance department fees and agents' licenses, \$3,523.96; municipal licenses, \$943.27; tax on franchise, \$23.00	11,639.27
Advertising, printing and stationery, \$1,480.62; miscellaneous, \$6,551.03.....	8,031.65
Remitted to home office.....	32,618.28
Total expenditures during the year.....	\$ 419,787.19
Balances	\$ 615,273.74

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.....	\$ 601,797.25
Cash in company's office, \$4,991.86; deposited in banks, \$8,129.29.	13,121.15
Agents' debit balances	355.34
Total.....	\$ 615,273.74
Total net ledger assets, as per balances on page 1.....	\$ 615,273.74

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 3,462.91
Interest accrued on other assets.....	50.72
Total carried out.....	\$ 3,513.63
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	32,182.75
Gross premiums in course of collection December 31st, not more than three months due	50,169.88
Deduct cost of collection, commission and brokerage.....	7,834.42
Net amount of uncollected premiums, not more than three months due.....	42,335.46
Gross assets.....	\$ 693,305.58
Total admitted assets.....	\$ 693,305.58

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$	8,036.
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		44,482.59
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....		1,275.00
Total amount of claims for losses.....	\$	53,793.91
Deduct reinsurance due or accrued as per Schedule E.....		13.95
Net amount of unpaid losses.....	\$	53,779.96
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, \$307,914.03; unearned premiums (50 per cent).....	\$	153,957.02
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$130,817.15; unearned premiums (pro rata)....		72,217.45
Total unearned premiums as computed above.....	\$	226,174.47
Return premiums, \$4,120.16; and reinsurance premiums, \$1,284.11		5,404.27
Total amount of all liabilities.....	\$	285,358.70
Divisible surplus.....		407,946.88
Total.....	\$	693,305.58

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899, of the previous year, as per line 5, under this heading in last year's statement....	\$ 35,778,796	\$ 358,532.25
Written or renewed during the year.....	50,199,582	557,435.23
Totals.....	\$ 85,978,378	\$ 915,967.48
Deduct those expired and marked off as terminated.....	40,814,232	422,865.16
In force at the end of the year.....	\$ 45,164,146	\$ 493,102.32
Deduct amount re-insured.....	5,354,260	54,371.14
Net amount in force.....	\$ 39,809,886	\$ 438,731.18

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.....	\$ 274,010.88
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.....	\$ 254,752.00
Gross premiums received.....	3,539.29
Losses paid.....	2,035.23
Losses incurred.....	2,524.84
Amount at risk.....	280,227.00

ANNUAL STATEMENT

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

LION FIRE INSURANCE COMPANY OF LONDON.

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

Trustees in United States:

Francis B. Cooley, of Hartford, Conn.
Morgan G. Bulkeley, of Hartford, Conn.
John R. Redfield, of Hartford, Conn.

Manager for the United States:

James H. Brewster.
Organized or incorporated, 1879
Principal office in U. S., Hartford, Conn.
Commenced business in the U. S., 1880.

CAPITAL STOCK.

Amount of capital stock authorized, \$4,125,000; subscribed.....	\$ 3,696,450.00
Amount of capital paid up in cash.....	560,069.00
Amount of net ledger assets, December 31, of previous year....	810,549.15
Extended at.....	\$ 810,549.15

INCOME DURING YEAR.

As shown by the books at United States branch office at close of business December 31st.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 61,828.85
Net collected.....	\$ 61,828.85
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	825,816.01
Total.....	\$ 887,644.86
Deduct gross premiums and bills in course of collection at this date.....	54,965.48
Entire premiums collected during the year.....	\$ 832,679.38
Deduct reinsurance, rebate, abatement and return premiums...	266,925.30
Received for premiums other than perpetuals.....	\$ 565,754.08
Rents from company's property.....	308.00
Interest on real estate mortgage loans,.....	11,609.13
Interest and dividends on stocks and bonds, \$14,654.66; from all other sources, \$517.53.....	15,172.19
Total rents and interest.....	\$ 27,089.32
Profit on sale or maturity of ledger assets during the year over book values.....	3,659.38
Total income during the year.....	596,502.78
Total footings.....	\$ 1,407,051.93

DISBURSEMENTS DURING YEAR.

As shown by the books at United States branch office at close of business December 31st.		
Gross amount paid for losses (including \$40,565.30; occurring in previous years).....	\$	447,823.73
Deduct amounts received for salvages, (on losses of the last or previous years) \$2,949.23 and from reinsurance in other companies, \$85,428.27.....	\$	88,377.50
Net amount paid during the year for losses.....	\$	359,446.23
Commissions or brokerage to agents, less received on reinsurance.....		122,440.76
Rents.....		1,854.47
Salaries, fees and all other charges, officers, \$10,000.00; clerks, and other employees, \$22,169.43.....		34,169.43
Taxes on premiums, \$10,101.27; on real estate, \$68.22; insurance Dep't fees and agents' licenses, \$4,055.83; municipal licenses, \$2,524.36; tax on franchise, \$294.35; war tax, \$3,528.61; fire patrol tax, \$4,816.35.....		13,219.50
Advertising, printing and stationery, \$4,788.30; repairs and expenses on real estate, \$161.62; furniture and fixtures, \$11,455.62; miscellaneous, \$45,486.44.....		31,891.68
Loss on sales or maturity of ledger assets.....		76.78
Remitted to home office.....		30,460.55
Total expenditures during the year.....	\$	601,735.19
Balances.....	\$	805,316.74

LEDGER ASSETS.

As per ledger accounts shown by the books at United States branch office at close of business December 31st.		
Book value real estate (Schedule A), unincumbered.....	\$	4,500.00
Mortgage loans on real estate (Schedule B), first liens.....		234,577.50
Book value of bonds excluding interest.....		468,793.75
Cash in company's office, \$145.94; deposited in bank \$71,538.17.....		71,684.11
Agents' debit balances, secured.....		27,877.49
Total.....	\$	805,432.85
Deduct ledger liabilities, agents' credit balances.....		116.11
Total net ledger assets, as per balance on page 1.....	\$	805,316.74

NON-LEDGER ASSETS.

Interest due and accrued.....	\$	5,351.40
Interest due, \$5,427.50 and accrued, \$1,583.33 on bonds and stocks.....		7,010.83
Total carried out.....	\$	12,362.23
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		16,596.25
Gross premiums in course of collection December 31st, not more than three months due.....	\$	54,965.48
Deduct cost of collection, commission, and brokerage.....		10,016.62
Net amount of uncollected premiums, not more than three months due.....	\$	44,948.86
Gross assets.....	\$	879,224.08
Deduct assets not admitted, depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks.....		4,200.00
Total admitted assets.....	\$	875,024.08

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$	30,425.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		30,624.10
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		2,100.00
Total amount of claims for losses.....	\$	53,129.06
Deduct re-insurance due or accrued (give list of companies and amounts), Schedule E).....		3,685.79
Net amount of unpaid losses.....	\$	49,443.27
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, \$429,522.30; unearned premiums (50 per cent).....	\$	214,761.15
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$425,811.65; unearned premiums (pro rata).....		219,051.32
Total unearned premiums as computed above.....	\$	433,812.47
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....		3,212.00
Return premiums \$6,825.63; and reinsurance premiums, \$8,073.35.....		14,898.98
Total liabilities.....	\$	501,761.72
Divisible surplus.....		373,658.36
Total.....	\$	875,024.08

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.....	\$ 88,235,797	\$ 922,167.85
Written or renewed during the year.....	73,406,600	825,816.01
Total.....	\$ 161,642,397	\$ 1,747,983.86
Deduct those expired and marked off as terminated.....	68,465,634	753,807.07
In force at the end of the year.....	\$ 93,176,766	\$ 1,014,176.79
Deduct amount reinsured.....	13,323,509	158,842.84
Net amount in force.....	\$ 79,853,257	\$ 855,333.95
Largest amount written on any one hazard, \$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.....	\$ 369,108.60
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.....	\$ 175,535.00
Gross premiums received.....	2,680.08
Losses paid.....	1,450.46
Losses incurred.....	1,450.46
Amount at risk.....	161,317.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON
AND GLOBE INSURANCE COMPANY OF LIVERPOOL.

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

HENRY W. EATON, *Resident Manager, New York*; GEORGE W. HOYT, *Deputy Manager, New York*; WILLIAM S. WARREN, *Resident Secretary, Chicago*; GEO. H. MOORE J. V. THOMAS, *Assistant Secretaries, Chicago*; CHARLES D. HAVEN, *Residing Secretary, San Francisco*; C. MASON KINKE, *Assistant Secretary, San Francisco*; CLARENCE F. LOW, *Resident Secretary, New Orleans*; J. G. PEPPER, *Assistant Secretary, New Orleans*.

Principal office in the United States, 45 William street, New York City.

Trustees in the United States, JOHN A. STEWART, CHARLES H. MARSHALL and JOHN CROSBY BROWN, all of New York City.

[Organized, 1836.

Commenced business in the United States, 1848.]

CAPITAL DEPOSIT.

	Par value.	Market value.
Amount deposited in the United States for the benefit of all the policy-holders therein	\$ 200,000.00	\$ 277,000.00
Amount of net ledger assets, December 31st of previous year	8,181,892.69	
Extended at		\$ 8,181,892.69

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	\$ 866,690.21	
Deduct amount of same not collected	3,823.05	
Net collected	\$ 862,867.16	
Gross premiums written and renewed during the year, as per item 2, page 3, part IV	6,874,759.19	
Total	\$ 7,737,626.35	
Deduct gross premiums and bills in course of collection at this date.	1,042,339.65	
Entire premiums collected during the year	\$ 6,695,286.70	
Deduct reinsurance rebate, abatement and return premiums	1,693,292.19	
Received for premiums other than perpetuities	\$ 5,007,988.51	
Deposit premiums, received on perpetual risks	8,015.20	
Rents from company's property, including \$31,913.04 for company's use of own buildings.	95,595.78	
Interest on real estate mortgage loans, \$138,046.40 on other collateral loans, 39 11.	138,085.51	

Interest and dividends on stocks and bonds, \$83,455.00; from all other sources, \$12,608.99	96,063.99
Total rents and interest	\$ 330,045.28
From all other sources, viz: (Itemize profit and loss account).	
Premiums on life policies	1,987.71
Received from home office	709,015.91
Total income during the year	\$ 5,451,052.61
Total footings	\$ 13,622,915.30

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$526,278.01 occurring in previous years)	\$ 3,988,865.43
Deduct amounts received for salvages (on losses of the last or previous years) \$22,783.28; and from reinsurance in other companies, \$615,639.10	657,852.38
Net amount paid during the year for losses	\$ 3,331,013.05
Deposit premiums returned	14,199.13
Commissions or brokerage to agents, less received on reinsurances	854,883.41
Rents for company's use of own buildings	31,913.04
Salaries, fees and all other charges, officers, \$94,415.00; clerks, \$214,602.71; other employees, \$20,361.00	335,380.71
Taxes on salaries, \$125,190.55; on real estate, \$29,017.20	154,207.75
Insurance department fees and agents' licenses, \$24,432.64 municipal licenses, \$1,438.49; tax on franchise, \$203.04	25,075.07
Advertising, printing and stationery, \$53,895.25; legal expenses, \$3,455.57; furniture and fixtures, \$2,293.93; miscellaneous, \$439,329.83	996,974.58
Loss on sales or maturity of ledger assets	10,207.05
Expenditure, life account	6,081.03
Remitted to home office	275,490.37
Total expenditures during the year	\$ 5,335,425.84
Balance	\$ 8,297,519.46

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	1,859,430.79
Mortgage loans on real estate on which not more than one year's interest is due (Schedule B) first liens	3,194,350.00
Book value of bonds excluding interest \$2,358,522.75 and stocks	2,358,522.75
Cash in company's office, \$2,441.36 deposited in banks, \$841,541.13	883,982.49
Bills receivable	2,175.00
Total	\$ 8,277,519.46
Deduct ledger liabilities:	
Agents' credit balances	917.57
Total net ledger assets as per balances on page 1	\$ 8,297,519.46

NON-LEDGER ASSETS		
Interest due, \$2,658.75, and accrued, \$35,775.25	\$ 38,434.00	
Interest accrued on other assets	188.90	
Rents accrued on company's property or lease	10,000.00	
Total carried out	\$ 48,622.90	
Market value of real estate over book value, as per Schedule A	51,817.21	
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D	386,649.25	
Gross premiums in course of collection December 31st, not more than three months due	\$ 1,021,193.47	
Deduct cost of collection, commission and brokerage	159,337.53	
Net amount of uncollected premiums, not more than three months due	861,855.94	
Gross premiums in course of collection December 31st, more than three months due, carried in, \$24,975.23		
All other assets	334.66	
Gross assets	\$ 9,646,797.42	
NON-LEDGER LIABILITIES.		
Losses adjusted and unpaid, not yet due	\$ 647.24	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	521,862.25	
Losses resisted (not outlawed) including interest, costs and other expenses thereon	83,900.00	
Total amount of claims for losses	\$ 606,409.49	
Deduct re-insurance due or accrued as per Schedule E	95,335.40	
Net amount of unpaid losses	\$ 511,074.09	
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, \$3,694,315.32; unearned premiums (50 per cent.)	\$ 1,847,156.66	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,712,063.20; unearned premiums (pro rata)	1,924,453.30	
Total unearned premiums as computed above	\$ 3,771,409.96	
Amount reclaimable by the insured on perpetual fire insurance policies being 90 per cent. of the premium or deposit received	317,486.15	
Net premium reserve and all other liabilities, except capital, under the life insurance department	84,599.09	
Return premiums, \$55,000; and re-insurance premiums, \$177,842.33	232,842.33	
All other liabilities, viz.: Due for contingent commission	20,000.00	
Total amount of all liabilities	\$ 4,937,411.62	
Divisible surplus	4,703,385.80	
Total	\$ 9,646,797.42	
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	937,910,567	\$ 7,795,869.54
Written or renewed during the year	757,826,529	6,874,759.19
Total	\$ 1,695,737,096	\$ 14,671,628.73

Deduct those expired and marked off as terminated	792,361,788	6,201,644.47
In force at the end of the year	\$ 993,375,308	\$ 8,460,984.26
Deduct amount reinsured	129,518,276	1,063,627.68
Net amount in force	\$ 863,857,032	\$ 7,400,356.58
Perpetual risks (not included above), \$9,915,539. Premiums on same, \$334,195.94. Largest amount written on any one risk, not deducting reinsurance, \$400,000.		

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, \$3,281,609.25; tornado, \$2,687.27	\$ 3,284,296.52
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No
Total amount of premiums received in the United States to date	135,576,956.01
Total losses paid in the United States to date	81,558,383.42

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 3,634,605.00
Gross premiums received	46,116.42
Losses paid	19,863.26
Losses incurred	21,012.26
Amount at risk	5,550,400.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the LIVERPOOL AND LONDON AND GLOBE INSURANCE 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 in pursuance to the laws thereof.

President, HENRY W. EATON.

Secretary, GEORGE W. HOYT.

(Incorporated or organized, 1896. Commenced business, 1897.)

Home office, 45 William street, New York City.

CAPITAL STOCK.

Capital stock paid up	\$ 200,000.00
Amount of ledger assets, December 31st of previous year	288,987.22
Extended at	\$ 288,987.22

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	\$ 15,188.20
Net collected	\$ 15,188.20
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	170,218.22
Total	\$ 185,406.42

IOWA INSURANCE REPORT.

Deduct gross premiums and bills in course of collection at this date.....	46,389.44	
Entire premiums collected during the year.....	\$ 139,017.01	
Deduct reinsurance, rebate, abatement and return premiums....	75,623.99	
Received for premiums other than perpetuals.....		\$ 63,413.02
Interest and dividends on stocks and bonds, \$8,225.00; from all other sources, \$1,000.47.....	9,225.47	
Total rents and interest.....		\$ 9,225.47
Total income during the year.....		\$ 72,638.49
Total footings.....		\$ 361,625.71
DISBURSEMENTS DURING YEAR.		
As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses.....	\$ 41,581.82	
Deduct amounts received for salvages (on losses of the last or previous years) and from reinsurance in other companies....	10,590.47	
Net amount paid during the year for losses.....		\$ 30,991.35
Scrip or certificates of profits redeemed in cash.....		13,162.29
Salaries, fees and all other charges, officers, \$597.50; clerks, \$1,400;.....		1,997.50
Taxes on premiums.....		4,319.91
Insurance department fees and agents' licenses.....		1,368.00
Advertising, printing and stationery, \$668.20; legal expenses, \$32.30; miscellaneous, \$2,444.84.....		3,145.34
Total expenditures during the year.....		\$ 54,982.39
Balances.....		\$ 306,643.32
LEDGER ASSETS.		
As per ledger accounts shown by the books at home office at close of business December 31st.		
Book value of bonds.....	\$ 249,838.48	
Cash deposited in banks.....	56,804.84	
Total.....		\$ 306,643.32
Total net ledger assets.....		\$ 306,643.32
NON-LEDGER ASSETS.		
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		\$ 2,511.52
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 46,226.00	
Deduct cost of collection, commission and brokerage.....	3,403.65	
Net amount of uncollected premiums, not more than three months due.....		42,822.35
Gross assets.....		\$ 351,977.19

IOWA INSURANCE REPORT.

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 17,420.00	
Total amount of claims for losses.....	\$ 17,420.00	
Deduct reinsurance due or accrued ..	5,715.00	
Net amount of unpaid losses.....		\$ 11,705.00
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, \$70,510.24; unearned premiums (50 per cent).....	\$ 35,255.12	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$37,382.81; unearned premiums (pro rata)....	21,073.02	
Total unearned premiums as computed above.....		56,328.14
Return premiums, \$1,500; and reinsurance premiums, \$3,500....	\$ 5,000.00	
Reserve for liabilities contingent but not apparent.....	4,000.00	\$ 9,000.00
Total amount of all liabilities.....		\$ 77,033.14
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	74,944.05	274,944.05
Total.....		\$ 351,977.19
Largest amount written on any one risk not deducting reinsurance.....		\$ 10,000.00

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.....	\$ 6,168,191	\$ 81,184.98
Written or renewed during the year.....	14,732,607	170,218.22
Total.....	\$ 20,900,798	\$ 251,403.20
Deduct those expired and marked off as terminated.....	8,791,369	103,018.33
In force at the end of the year.....	\$ 12,109,429	\$ 148,384.87
Deduct amount reinsured.....	3,441,414	40,491.82
Net amount in force.....	\$ 8,668,015	\$ 107,893.05

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.....	\$ 42,106.35
Total amount of the company's stock owned by the directors at par value.....	3,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
Total amount of premiums received in the United States to date.....	\$ 145,094.96
Total losses paid in the United State to date.....	64,891.22

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$ 70,782.00
Gross premiums received.....	828.73
Losses paid.....	554.70
Losses incurred.....	554.70
Amount at risk.....	

ANNUAL STATEMENT

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

LONDON ASSURANCE CORPORATION,

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

Governor, HENRY J. B. KENDALL. *Manager in United States, CHAS. L. CASE*

[Incorporated A. D. 1720. Commenced business in United States, 1872]

Home office, 44 Pine street, New York city.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 896,550.00
Amount of capital paid up in cash.....	448,275.00
Amount of net ledger assets, December 31st of previous year.....	2,125,029.64
Marine ledger assets transferred to non-ledger assets.....	7,927.15
Extended at	\$ 2,117,102.49

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.....	132,430.47	65,031.17	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,058,347.00	640,522.34	
Total.....	\$ 1,190,777.47	\$ 705,553.51	
Deduct gross premiums and bills in course of collection at this date.....	135,570.76	65,820.24	
Entire premiums collected during the year.....	\$ 1,055,206.71	\$ 639,732.27	
Deduct re-insurance, rebate, abatement, and return premiums.....	200,575.76	291,218.73	
Received for premiums, other than perpetuals.....	\$ 854,630.95	\$ 348,505.54	\$ 1,203,136.49
Interest and dividends on stocks and bonds, \$72,518.26; from all other sources, \$2,845.29.....		75,361.55	
Total rents and interest.....		\$ 75,361.55	
Profit on sale or maturity of ledger assets during the year over book values.....		296.69	
Total income during the year.....		\$ 1,278,794.73	
Total footings.....		\$ 3,395,897.22	

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses including \$143,333.95 occurring in previous years.....	\$ 589,840.21	Fire.	Marine and Inland.	
Deduct amounts received for salvages (on losses of the last or previous years) \$17,862.25 and from reinsurance in other companies, \$251,597.64.....	73,987.56		195,472.33	
Net amount paid during the year for losses.....	\$ 515,852.65	\$ 193,751.25	\$ 709,603.90	
Remitted to head office.....			113,221.35	
Commissions or brokerage to agents, less received on re-insurances.....			201,781.67	
Rents for company's use of own buildings.....			14,442.50	
Salaries, fees and other charges, officers, \$27,700; clerks, \$44,728.02; other employees, \$16,199.81.....			88,627.83	
Taxes on premiums, \$26,751.23; internal revenue, \$4,925.71.....			31,676.94	
Insurance department fees and agents' licenses, \$8,102.08; municipal licenses, \$3,818.70; tax on franchise, \$891.60.....			12,922.38	
Advertising, printing and stationery, \$7,383.83; miscellaneous, \$40,475.39.....			47,859.18	
Losses on sales or maturity of ledger assets.....			179.00	
Total expenditures during the year.....		\$ 1,220,294.75		
Balances.....			\$ 2,175,602.47	

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 and stocks (Schedule D).....	\$ 1,925,188.75
Cash in company's office, \$1,479.04; deposited in banks, \$233,419.87.....	234,898.91
Due from other companies for losses.....	14,514.81
Total.....	\$ 2,175,602.47
Total net ledger assets, as per balances on page 1.....	\$ 2,175,602.47

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	5,889.59
Total carried out.....	\$ 5,889.59
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	64,785.00
Gross premiums in course of collection December 31st, not more than three months due.....	201,267.22
Deduct cost of collection, commission and brokerage.....	32,585.41
Net amount of uncollected premiums, not more than three months due.....	\$ 168,681.81
Bills receivable.....	172.78
Gross assets.....	2,415,091.65

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$ 104,867.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	51,306.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	17,700.00
Total amount of claims for losses.....	\$ 173,873.00

Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	11,066.00	
Net amount of unpaid losses.....		\$ 162,807.00
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, \$610,792.69; unearned premiums (50 per cent).....	305,396.35	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$880,801.13; unearned premiums (pro rata)....	436,525.85	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls).....	35,358.13	
Total unearned premiums as computed above.....		\$ 777,280.33
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received.....		174.80
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		10,500.00
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....		55,319.79
Reinsurance premiums.....		55,319.79
Total amount of all liabilities.....		\$ 1,006,081.92
Divisible surplus.....		1,409,009.73
Total.....		\$ 2,415,091.65

MISCELLANEOUS

	Fire Risks.	Premiums thereon.	Marine and In'd.	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.....	\$ 172,295,768.00	\$ 1,493,803.13	\$ 6,563,741.00	\$ 45,883.17
Written or renewed during the year.....	111,334,574.00	1,058,347.00	101,956,751.00	640,522.34
Total.....	\$ 283,630,342.00	\$ 2,552,150.13	\$ 108,520,492.00	\$ 686,405.51
Deduct those expired and marked off as terminated.....	111,064,615.00	987,918.18	99,828,852.00	635,137.54
In force at the end of the year.....	\$ 172,565,727.00	\$ 1,564,231.95	8,691,640.00	51,267.97
Deduct amount reinsured.....	9,468,916.00	72,458.13	2,385,376.00	15,909.84
Net amount in force.....	\$ 163,096,811.00	\$ 1,491,773.82	\$ 6,306,264.00	\$ 35,358.13
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, fire, \$536,290.47; marine and inland, \$185,052.98; \$ 721,343.45
 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.....	Fire risks. \$ 1,031,366.00
Gross premiums received.....	13,989.27
Losses paid.....	6,124.53
Losses incurred.....	4,501.53
Amount at risk.....	1,374,500.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
LONDON AND LANCASHIRE FIRE 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, ARCHIBALD G. MCILVAINE.

[Incorporated, 1861. Commenced business in the United States, 1879.]

Principal office, in United States, 57 and 59 William St., New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, deposit capital.....	200,000.00
Extended at.....	\$ 2,531,571.02

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.....	\$ 307,549.18
Deduct amount of same not collected.....	186.36
Net collected.....	\$ 307,362.82
Gross premiums written and renewed during the year, as per item 2, page 3 part VI.....	2,445,221.19
Total.....	\$ 2,752,584.01
Deduct gross premiums and bills in course of collection at this date.....	320,107.53
Entire premiums collected during the year.....	\$ 2,432,476.48
Deduct reinsurance, rebate, abatement, and return premiums..	823,273.25
Received for premiums other than perpetuals.....	\$ 1,609,203.23
Rents from company's property, including \$10,650.00 for company's use of own buildings.....	17,149.17
Interest and dividends on stocks and bonds.....	71,242.56
Total rents and interest.....	\$ 88,391.73
Total income during the year.....	\$ 1,697,594.96
Total footings.....	\$ 4,229,165.98

IOWA INSURANCE REPORT.

DISBURSEMENTS DURING YEAR.

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

	FIRE.
Gross amount paid for losses (including \$179,894.13 occurring in previous years)	\$ 1,188,921.34
Deduct amounts received for salvages, (on losses of the last or previous years \$18,771.59; and from re-insurance in other companies, \$248,499.74)	267,271.33
Net amount paid during the year for losses	\$ 921,650.01
Commissions or brokerage to agents, less received on reinsurances	298,187.34
Rents (including \$10,650.00 for company's use of own buildings)	20,088.42
Salaries, fees and all other charges, officers, \$45,405.15; clerks, \$59,598.72; other employees, \$40,002.22	145,006.09
Taxes on premiums, \$35,517.78; on real estate, \$4,450.47; on other investments, \$116.46	40,084.71
Insurance department fees and agents' licenses, \$11,257.81; municipal licenses, \$5,467.59; tax on franchise, \$482.12	17,207.52
Advertising, printing and stationery, \$15,303.15; legal expenses, \$602.95; repairs and expenses on real estate, \$9,261.62; furniture and fixtures, \$1,467.04; miscellaneous, \$88,233.41	114,868.17
Readjustment of ledger assets	\$48,559.53
Losses on sales or maturity of ledger assets, \$13,232.00; other disbursements, viz: internal revenue, \$10,058.44	71,849.97
Remittances to head office	404,620.15
Total expenditures during the year	2,033,562.38
Balances	\$ 2,195,603.60

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	\$ 300,000.00
Book value of bonds excluding interest, \$1,592,117.13; and stocks, \$6,160.50 (Schedule D)	1,598,277.63
Cash in company's office \$34,950.93; deposited in banks, \$68,859.67	103,810.60
Cash in hands of U. S. trustees	175,000.00
Cash in hands of special agents	936.41
Balance due from other companies	12,716.99
Bills receivable	4,861.97
Total	\$ 2,195,603.60
Total net ledger assets, as per balances on page 1	\$ 2,195,603.60

NON-LEDGER ASSETS.

Interest due, \$12,140, and accrued, \$8,490 on bonds and stocks	\$ 20,630.00
Rents due, \$165.00, and accrued, \$1,929.09 on company's property or lease	2,094.09
Total carried out	
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D	\$ 22,724.09
Gross premiums in course of collection December 31st, not more than three months due	106,376.62
Deduct cost of collection, commission and brokerage	\$ 317,306.19
Net amount of uncollected premiums, not more than three months due	66,507.53
Gross premiums in course of collection December 31st, more than three months due, carried in	\$ 250,798.66
	\$2,801.34

IOWA INSURANCE REPORT.

Reinsurance due on paid losses per schedule	971.66
Gross assets	\$ 2,576,474.63
Deduct assets not admitted:	
Cash in hands of special agents	936.41
Balances due from other companies	999.66—\$
Total admitted assets	\$ 2,574,538.56

NON-LEDGER LIABILITIES.

Losses adjusted, and unpaid, due, \$28,850.00; not yet due, \$19,674.13	48,524.13
Losses in process of adjustment, or in suspense, including all reported and supposed losses	90,828.55
Losses resisted (not outlawed) including interest, costs, and other expenses thereon	19,009.46
Total amount of claims for losses	\$ 158,362.14
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E	20,727.86
Net amount of unpaid losses	\$ 137,634.29
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, \$1,236,488.33; unearned premiums (50 per cent)	\$ 618,244.17
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,751,441.96; unearned premiums (pro rata)	848,590.37
Total unearned premiums as computed above	\$ 1,466,834.54
Return premiums, \$1,810.98; and reinsurance premiums, \$34,733.02, less commissions, \$7,384.06	29,159.94
Total amount of all liabilities	\$ 1,633,628.77
Divisible surplus	940,909.79
Total	\$ 2,574,538.56

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	\$ 443,647,404	\$ 3,280,121.63
Written or renewed during the year	275,247,277	2,445,221.19
Total	\$ 718,894,681	\$ 5,725,342.82
Deduct those expired and marked off as terminated	284,791,203	2,344,572.23
In force at the end of the year	434,103,478	3,380,770.59
Deduct amount reinsured	46,249,735	392,840.30
Net amount in force	\$ 387,853,743	\$ 2,987,930.29
Largest amount written on any one risk, not reducing reinsurance, \$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	\$ 897,821.88

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 1,154,009.00
Gross premiums received.....	15,505.23
Losses paid.....	13,546.14
Losses incurred.....	15,621.85
Amount at risk.....	1,574,611.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
LUMBERMENS 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, LEWIS DAVIS, Vice-President, OLIVER H. HILL.
Secretary, OLIVER H. HILL.

[Incorporated, June 2, 1873 Commenced business, December 11, 1873.]

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; 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 ...	1,126,129.84
Extended at.....	\$ 1,126,129.84

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	\$ 32,977.62	
Net collected	\$ 32,977.62	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	225,996.48	
Total	\$ 258,974.10	
Deduct gross premiums and bills in course of collection at this date	37,209.32	
Entire premiums collected during the year.....	\$ 221,764.78	
Deduct reinsurance, rebate, abatement and return premiums... ..	57,435.39	
Received for premiums, other than perpetuals.....	\$ 164,329.39	\$ 164,329.39
Deposit premiums, received on perpetual risks		12,601.99
Rents from company's property, including \$1,200 for company's use of own buildings	13,160.00	
Interest on real estate mortgage loans, \$17,747; on other collateral loans, \$1,431.36	19,181.36	
Interest and dividends on stocks and bonds, \$29,137.25; interest on bank balances, \$429.35.....	29,566.60	
Total rents and interest.....	\$ 61,907.96	
From all other sources, viz.: Itemize profit and loss account) Ten per cent. on cancelled perpetual policies, \$333.02; transfers, \$118; miscellaneous, \$101.47.	552.49	
Total income during the year.....	239,391.83	
Total footings.....	\$ 1,365,521.67	

DISBURSEMENTS DURING YEAR

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

Gross amount paid for losses, including \$22,391.82 occurring in previous years	\$ 133,333.54	
Deduct amounts received for salvages (on losses of the last or previous years) \$2,786.03 and from reinsurance in other companies, \$22,308.92.....	25,094.95	
Net amount paid during the year for losses.....	\$ 108,238.59	\$ 108,238.59
Deposit premiums returned		12,710.14
Paid stockholders for interest or dividends; (amount declared during the year)		25,000.00
Commissions or brokerage to agents, less received on reinsurances		43,320.42
Rents, (including \$1,200 for company's use of own buildings)....		1,200.00
Salaries, fees and all other charges, officers, clerks, and other employees		12,445.00
Taxes on premiums, \$5,545.29; on real estate, \$2,950.00; on other investments, \$1,003.57; internal revenue.		9,498.86
Insurance department fees and agents' licenses, \$625.00; municipal licenses, \$245.75; tax on franchise, \$1,977.00		2,847.75
Advertising, printing and stationery, \$421.05; repairs and expenses on real estate, \$5,717.07; miscellaneous \$5,778.71....		11,916.84
Losses on sales or maturity of ledger assets		110.74
Underwriter's Association.....		864.53
Total expenditures during the year.....	\$ 228,152.87	
Balances.....	\$ 1,137,368.80	

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 155,118.35
Mortgage loans on real estate, first liens.....	296,701.51
Loans secured by pledge of bonds, stocks or other collateral....	31,900.00
Book value of bonds excluding interest, \$630,642.71; and stocks, \$1,200	631,842.71
Cash in company's office, \$141.88; deposited in banks, \$21,664.35.	21,806.23
Total.....	\$ 1,137,368.80
Total net ledger assets.....	1,137,368.80

NON LEDGER ASSETS.

Perpetual deposits on insurance policies on property owned by company	671.45
Interest due, \$252.00; and accrued, \$4,026.26 on mortgages.....	4,278.26
Interest accrued on collateral loans.....	305.97
Rents due and accrued on company's property or lease.....	1,169.40
Total carried out.....	\$ 6,425.08
Market value, not including interest, over book value, as per Schedule D.....	43,422.20
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 37,209.32
Net amount of uncollected premiums, not more than three months due.....	\$ 37,209.32
Gross assets.....	1,224,425.49

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book values of above net ledger assets to bring same to market value; real estate	\$	8,118.35	
Total	\$	8,118.35	
Total admitted assets	\$	1,216,307.14	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$	5,767.85	
Losses in process of adjustment, or in suspense, including all reported and supposed losses		19,162.30	
Losses resisted (not outlawed), including interest, costs and other expenses thereon		500.00	
Total amount of claims for losses	\$	25,430.15	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E		5,190.20	
Net amount of unpaid losses	\$	20,239.95	
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, \$126,115.17, unearned premiums (50 per cent)	\$	63,657.58	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$126,549.48; unearned premiums (pro rata)		68,344.13	
Total unearned premiums as computed above	\$	131,401.71	
Amount reclaimable by the insured on perpetual fire insurance policies being 90 per cent. of the premium or deposit received		233,143.71	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		2,023.32	
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid	\$	8,406.59	
Return premiums, \$3,770.16 and reinsurance premiums, \$4,307.42		8,107.58	
All other liabilities, viz.: Miscellaneous	\$	1,128.14	
Total amount of all liabilities	\$	404,511.00	
Joint stock capital actually paid up in cash		250,000.00	
Divisible surplus		561,796.14	
Total	\$	1,216,307.14	

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	\$ 271,355.26	\$ 262,164.39
Written or renewed during the year	212,613.50	225,999.48
Total	\$ 483,968.82	\$ 488,163.87
Deduct those expired and marked off as terminated	201,819.72	191,318.01
In force at the end of the year	\$ 282,089.10	\$ 296,845.86
Deduct amount reinsured	42,289.70	44,618.21
Net amount in force	\$ 239,799.40	\$ 252,227.65
Perpetual risks (not included above) \$93,907.19. Deposits on same, \$59,048.56.		
Largest amount written on any one risk, not deducting reinsurance, \$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)	\$ 105,298.91
Total amount of the company's stock owned by the directors at par value	75,155.00
Total amount loaned to officers and directors	5,000.00
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	\$ 458,537.66
Gross premiums received	5,551.40
Losses paid	946.64
Losses incurred	3,356.64
Amount at risk	550,205.14

ANNUAL STATEMENT

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

MAGDEBURG FIRE 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.

U. S. Manager, P. E. RASOR. Assistant U. S. Manager, AD DOHMEYER.

[Incorporated, May 17, 1844. Commenced business, in U. S. Branch December 2, 1896, in California, 1878.]

Home office, 71 William street, New York.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year	\$ 826,311.31
Extended at	\$ 826,311.31

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	\$ 128,241.95
Deduct amount of same not collected	219.06
Net collected	\$ 128,022.89
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,091,313.52
Total	\$ 1,219,336.41
Deduct gross premiums and bills in course of collection at this date	116,700.59
Entire premiums collected during the year	\$ 1,102,635.82
Deduct reinsurance, rebate, abatement and return premiums ..	320,987.33
Received for premiums other than perpetuals	\$ 781,648.49
Interest and dividends on stocks and bonds	26,707.22

Total rents and interest

Remittance from home office	74,418.75
Total income during the year	885,774.46
Total footings.....	\$ 1,712,085.77

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:	
Gross amount paid for losses (including \$102,799 occurring in previous years)	\$ 608,440.60
Deduct amounts received for salvages (on losses of the last or previous years) \$2,173.93; and from reinsurance in other companies, \$50,790.27	52,964.20
Net amount paid during the year for losses	\$ 555,476.40
Commissions or brokerage to agents, less received on reinsurances	165,410.80
Rents (including for company's use of own buildings) less from sub-leases	10,546.38
Salaries, fees and all other charges, officers, \$18,000; clerks, \$52,296.94	70,296.94
Taxes on premiums	14,846.34
Insurance department fees and agents' licenses, \$6,690.73; municipal licenses, \$6,920.97; tax on franchise, \$732.65	14,350.35
Advertising, printing and stationery, \$15,350.17; legal expenses, \$1,175.91; furniture and fixtures, \$695.09; miscellaneous \$48,557.70	65,778.87
Remittance to home office	596.13
Total expenditures during the year	897,302.21
Balances.....	\$ 814,783.56

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	\$ 770,725.00
Cash in company's office, \$708.87; deposited in banks, \$157.57 ..	866.44
Cash in hands of trustees	43,192.12
Total	\$ 814,783.56
Total net ledger assets, as per balances on page 1	\$ 814,783.56

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$ 7,612.50
Total carried out.....	7,612.50
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	20,087.50
Gross premiums in course of collection December 31st, not more than three months due	\$ 113,956.74
Deduct cost of collection, commission and brokerage	27,532.28
Net amount of uncollected premiums, not more than three months due	86,424.46
Gross premiums in course of collection December 31st, more than three months due, carried in	2,962.91
Gross assets	\$ 928,908.02
Total admitted assets	\$ 928,908.02

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 81,479.85
Total amount of claims for losses	\$ 81,479.85
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E	9,955.00
Net amount of unpaid losses	\$ 71,524.85
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, \$632,530.35; unearned premiums (50 per cent)	\$ 316,265.18
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$347,271.41; unearned premiums (pro rata) ..	200,778.81
Total unearned premiums as computed above	\$ 517,043.99
Total amount of all liabilities	\$ 588,568.84
Divisible surplus	340,339.18
Total	\$ 928,908.02

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	\$ 74,358,965	\$ 887,758.98
Written or renewed during the year	102,206,682	1,091,313.52
Total	\$ 176,565,647	\$ 1,979,072.50
Deduct those expired and marked off as terminated	81,989,151	905,870.23
In force at the end of the year	\$ 94,576,496	\$ 1,073,202.27
Deduct amount reinsured	9,470,283	93,400.51
Net amount in force	\$ 85,106,213	\$ 979,801.76
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 affect this statement ?	No,
Losses incurred during the year fire	\$ 520,752.25
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	\$ 658,306.00
Gross premiums received	7,770.62
Losses paid	4,179.27
Losses incurred	4,174.27
Amount at risk	545,235.00

ANNUAL STATEMENT

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

MANCHESTER ASSURANCE COMPANY.

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

U. S. Manager, GEO. S. A. YOUNG.

[Incorporated, 1824. Commenced business, in U. S. December, 1890.]

Home office in U. S., 42 Cedar Street, New York.

CAPITAL STOCK.

Amount of capital stock authorized, \$10,000,000; 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....	1,468,408.61	
Extended at.....		\$ 1,468,408.61

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.....	\$ 295,792.78		
Deduct amount of same not collected.....	1,605.49		
Net collected.....	\$ 294,187.29		
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,015,063.14		
Total.....	\$ 2,309,250.43		
Deduct gross premiums and bills in course of collection at this date.....	271,230.89		
Entire premiums collected during the year.....	\$ 2,038,019.54		
Deduct reinsurance, rebate, abatement and return premiums....	650,769.48		
Received for premiums other than perpetuals.....	1,387,250.06	\$ 1,387,250.06	
Interest and dividends on stocks and bonds.....	52,496.72		
Total rents and interest.....		52,496.72	
Profit on sale or maturity of ledger assets during the year over book values.....		8,032.44	
From other sources, viz: received from home office.....		156,757.00	
Total income during the year.....		1,604,536.22	
Total footings.....			\$ 3,072,944.83

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$125,685.47 occurring in previous years.....)	\$ 1,058,123.21	
Deduct amounts received for salvages (on losses of the last or previous years) \$12,709.26; and from reinsurance in other companies, \$169,362.78.....	182,072.04	\$ 876,051.17
Net amount paid during the year for losses.....	\$ 876,051.17	
Commissions or brokerage to agents, less received on reinsurances.....		283,502.36
Rents.....		10,215.03
Salaries, fees and all other charges; officers, \$25,772.58; clerks, \$34,277.11; other employees, \$26,552.39.....		86,602.08
Taxes on premiums.....		40,764.68
Insurance department fees and agents' licenses, \$11,703.28; municipal licenses, \$6,860.55; tax on franchise, \$1,373.22.....		19,937.05
Advertising, printing and stationery, \$12,412.02; legal expenses, \$841.47; furniture and fixtures, \$532.15; miscellaneous, \$64,397.42.....		78,183.06
Other disbursements, viz: sent home office.....		146,903.53
Doubtful accounts.....		1,830.39
Total expenditures during the year.....		1,543,989.35
Balances.....		\$ 1,528,955.48

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.....	\$ 2,900.00	
Book value of bonds excluding interest, \$1,364,100.85, and stocks, \$4,250.00 (Schedule D).....	1,368,350.85	
Cash in company's office, \$21,944.54; deposited in banks, \$135,157.66.....	157,102.20	
Bills receivable.....	602.43	
Total.....	\$ 1,528,955.48	
Total net ledger assets, as per balances on page 1.....		1,528,955.48

NON-LEDGER ASSETS.

Interest accrued, \$5,054.17; on bonds and stocks.....	\$ 5,054.17	
Total carried out.....		5,054.17
Market value of real estate over book value, as per Schedule A. Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		412.14
Gross premiums in course of collection December 31st, not more than three months due.....	270,302.56	
Deduct cost of collection, commission and brokerage.....	46,983.74	
Net amount of uncollected premiums not more than three months due.....		223,318.82
Gross premiums in course of collection December 31st, more than three months due, carried in, \$928.33; due from other companies for reinsurance on losses already paid.....		4,293.85
Gross assets.....		\$ 1,794,563.61

DEDUCT ASSETS NOT ADMITTED.	
Bills receivable, past due.....	\$ 448.50
Total.....	448.50
Total admitted assets.....	\$ 1,794,115.11
NON-LEDGER LIABILITIES.	
Losses adjusted, not yet paid.....	88,244.85
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	98,532.09
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	15,203.20
Total amount of claims for losses.....	\$ 201,980.14
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	27,409.46
Net amount of unpaid losses.....	\$ 174,570.68
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, \$1,078,335.66; unearned premiums (50 per cent).....	\$ 539,167.83
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$989,080.51; unearned premiums (pro rata)....	496,080.42
Total unearned premiums as computed above.....	\$ 1,035,248.25
Return premiums, \$226.58; and reinsurance premiums, \$32,376.15	32,602.73
Total amount of all liabilities.....	\$ 1,242,421.66
Divisible surplus.....	551,693.45
Total.....	\$ 1,794,115.11

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.....	\$ 217,035,991	\$ 2,327,458.66
Written or renewed during the year.....	179,879,502	2,015,463.14
Total.....	\$ 396,915,493	\$ 4,342,921.80
Deduct those expired and marked off as terminated.....	175,572,742	1,941,679.44
In force at the end of the year.....	\$ 221,342,751	\$ 2,400,842.36
Deduct amount reinsured.....	27,196,584	332,526.19
Net amount in force.....	\$ 194,146,167	\$ 2,068,316.17
Largest amount written on any one risk, not deducting reinsurance.....	\$ 30,000.00	

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 908,754.69
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.....	\$ 1,187,744.60
Gross premiums received.....	18,674.12
Losses paid.....	4,079.19
Losses incurred.....	4,949.47
Amount at risk.....	1,868,371.92

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MANHATTAN 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, DANIEL MYERS. First Vice-President, W. M. HAHN.
Secretary, JAMES W. DUBROW.

[Incorporated February 1, 1869. Commenced business June 19, 1882.]

Home office, 47 Cedar street.

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.....	747,611.08
Extended at.....	\$ 747,611.08

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.	Marine and Inland.	
Deduct amount of same not collected.....	158,710.06		
Net collected.....	2,745.35		
Gross premiums written and renewed during the year.....	\$ 155,994.71		
Total.....	1,054,600.57	\$ 78,051.68	
Deduct gross premiums and bills in course of collection at this date.....	\$ 1,210,595.28	\$ 78,051.68	
Entire premiums collected during the year.....	247,226.75		
Deduct reinsurance, rebate, abatement and return premiums.....	\$ 963,368.53	\$ 78,051.68	
Received for premiums other than perpetuals.....	438,663.08	20,117.42	
Interest and dividends on stocks and bonds, \$12,182.91; from all other sources, \$928.49.....	\$ 524,405.45	\$ 57,934.26	582,339.71
Total rents and interest.....			13,111.40
Profit on sale or maturity of ledger assets during the year over book values.....			2,763.47
From all other sources, viz.: (Itemize profit and loss account) cash received on claim against Mutual Fire Insurance Co., \$40,000.00; proceeds from redemption of outstanding interest bearing receipts, \$231.45.....			40,231.45
Total income during the year.....			638,496.03
Total footings.....			\$ 1,386,107.11

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 \$35,939.10 occurring in previous years)	\$ 566,800.88	\$ 12,431.39	
Deduct amounts received for salvages (on losses of the last or previous years), \$5,015.56; and from reinsurance in other companies, \$36,804.12	41,819.68		
Net amount paid during the year for losses. \$	524,981.20	\$ 12,431.39	\$ 537,412.59
Paid stockholders for interest or dividends (amount declared during the year)			40,500.00
Commissions or brokerage to agents, less received on reinsurances			133,760.31
Rents			6,000.00
Salaries, fees and all other charges, officers, \$24,104.45; clerks, \$20,573.01			44,677.46
Taxes on premiums			7,857.02
Insurance department fees and agents' licenses, \$6,605.37; municipal licenses, \$1,629.04; tax on franchise, \$592.50			8,826.91
Advertising, printing and stationery, \$7,214.43; legal expenses, \$3,215.90; furniture and fixtures, \$275; miscellaneous, \$40,706.80			51,412.13
Total expenditures during the year			\$ 830,446.42
Balances			\$ 555,660.69

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	\$ 503,481.48
Cash in company's office, \$3,503.49; deposited in banks, \$53,371.83	56,875.32
Deposited with Guarantee Trust & Safe Deposit Co., Philadelphia, Pa	100.00
Bills receivable	21,213.09
Total	\$ 581,669.89
Deduct ledger liabilities:	
Borrowed money, \$25,000; all other, \$1,009.20	26,009.20
Total net ledger assets, as per balances on page 1	\$ 555,660.69

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$ 2,067.71
Total carried out	\$ 2,067.71
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	29,856.02
Gross premiums in course of collection December 31st, not more than three months due	\$ 239,499.08
Deduct cost of collection, commission and brokerage	22,668.77
Net amount of uncollected premiums, not more than three months due	\$ 216,830.31
Gross assets	\$ 804,414.73

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$1,018.28; not yet due, \$16,105.36) \$	17,123.64
Losses in process of adjustment, or in suspense, including all reported and supposed losses	31,684.83
Losses resisted (not outlawed), including interest, costs and other expenses thereon	7,000.00
Total amount of claims for losses	\$ 55,808.47
Deduct reinsurance due or accrued	5,139.66
Net amount of unpaid losses	\$ 50,668.81
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, \$250,944; unearned premiums (50 per cent)	\$ 125,472.00
Total unearned premiums as computed above	\$ 125,472.00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	1,206.62
Reinsurance premiums	89,053.75
Total amount of all liabilities	\$ 266,401.18
Joint stock capital actually paid up in cash	\$ 500,000.00
Divisible surplus	38,013.55
Total	\$ 804,414.73

MISCELLANEOUS.

	Fire risks.	Premiums thereon	Marine and Inland.	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	\$ 73,511,414.68	\$ 550,571.94		
Written or renewed during year	81,316,760.32	1,054,600.57	\$ 4,830,584	\$ 78,051.68
Total	\$ 154,828,175.00	\$ 1,605,172.51	\$ 4,830,584	\$ 78,051.68
Deduct those expired and marked off as terminated	102,834,247.00	1,187,381.31	4,830,584	78,051.68
In force at the end of the year	\$ 51,993,928.00	\$ 417,791.20		
Deduct amount reinsured	35,746,358.00	166,847.20		
Net amount in force	\$ 16,247,570.00	\$ 250,944.00		
Largest amount written on any one risk, not deducting reinsurance				\$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, \$533,262.75; marine and inland, \$12,431.39. \$	545,694.14
Total amount of the company's stock owned by the directors at par value	288,500.00
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	\$ 655,752.00
Gross premiums received	10,033.09
Losses paid	6,061.42
Losses incurred	6,394.37
Amount at risk	780,000.00

ANNUAL STATEMENT

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

MECHANICS 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, SIMON J. MARTIN. First Vice-President, CHARLES J. GALLAGHER.
Secretary, JOHN A. SNYDER.

[Incorporated April 13, 1854. Commenced business, May 4, 1854.]

Home office, 500 Walnut Street, Philadelphia.

CAPITAL STOCK.

Amount of capital stock authorized, and subscribed for.....	\$	250,000.00
Amount of capital paid in cash		250,000.00
Amount of net ledger assets, December 31st of previous year...		839,229.52
Extended at	\$	839,229.52

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.....	\$	46,898.08
Net collected.....	\$	46,898.08
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		314,261.04
Total	\$	361,159.12
Deduct gross premiums and bills in course of collection at this date		50,967.31
Entire premiums collected during the year.....	\$	310,191.81
Deduct reinsurance, rebate, abatement and return premiums....		74,519.54
Received for premiums other than perpetuals.....	\$	235,672.27
Deposit premiums, received on perpetual risks		14,008.22
Rents from company's property, including \$2,500 for company's use of own buildings.....		4,870.00
Interest on real estate Mortgage loans, \$14,856.55; on other collateral loans, \$19.16.....		14,875.71
Interest and dividends on stocks and bonds, \$19,165; from all other sources, \$289.67.....		19,454.67
Total rents and interest		39,200.38
From all other sources, viz.: (itemize profit and loss account) transfers		303.47
Total income during the year.....		289,184.34
Total footings.....	\$	1,128,414.86

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$22,331.01 occurring in previous years).....	\$	192,726.76
Deduct amounts received for salvages (on losses of the last or previous years), \$1,467.41; and from reinsurance in other companies, \$17,035.78.....		18,503.19
Net amount paid during the year for losses.....	\$	174,223.57
Deposit premiums returned.....		11,161.40
Paid stockholders for interest or dividends (amount declared during the year).....		20,000.00
Commissions or brokerage to agents, less received on reinsurances.....		62,284.18
Rents, company's use of own buildings.....		2,500.00
Salaries, fees and all other charges, officers, clerks, other employees.....		13,790.01
Taxes on premiums, \$5,772.90; on real estate, \$998.76.....		6,769.66
Insurance department fees and agents' licenses, \$879.30; municipal licenses, \$252.75; internal revenue, \$1,418.16; tax on franchise, \$1,002.97.....		3,553.18
Advertising, printing and stationery, \$3,596.62; legal expenses, \$25; repairs and expenses on real estate, \$181.15; miscellaneous, \$11,735.10.....		15,537.87
Total expenditures during the year.....		309,819.87
Balances	\$	818,594.99

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.....	\$	85,551.02
Mortgage loans on real estate (Schedule B), first liens.....		288,976.76
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....		4,250.00
Book value of bonds excluding interest \$262,639.25 and stocks \$132,521.26 (Schedule D).....		395,260.51
Cash in company's office, \$617.25; deposited in banks, \$42,804.32.....		43,421.57
Total.....	\$	817,459.86
Total net ledger assets, as per balances on page 1.....		817,459.86

NON-LEDGER ASSETS.

Interest due, \$1,930.50, and accrued, \$2,287.75 on mortgages....	\$	4,218.25
Interest, on bonds and stocks.....		3,239.99
Interest, on collateral loans		249.82
Rents due		60.00
Total carried out.....	\$	7,768.06
Market value (not including interest), of bonds and stocks over book value, as per Schedule D.....		48,409.49
Net amount of uncollected premiums, not more than three months due		50,967.31
Premiums on perpetual deposits in course of collection, \$785; perpetual reinsurance deposits, \$2,358.67.....		3,143.67
Gross assets		927,748.39
Deduct assets not admitted		4,051.02
Depreciation from book values of above net ledger assets bring same to market value, real estate		4,051.02
Total admitted assets.....	\$	923,697.37

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$	6,176.83	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		14,687.92	
Losses resisted (not outlaid), including interest, costs and other expenses thereon.....		4,400.00	
Total amount of claims for losses.....	\$	24,664.75	
Deduct reinsurance due or accrued.....		2,418.23	
Net amount of unpaid losses.....	\$	22,246.52	
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, \$122,360.36; unearned premiums (50 per cent).....	\$	61,180.18	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$175,227.40; unearned premiums (pro rat.)....		90,884.20	
Total unearned premiums as computed above.....	\$	152,064.38	
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....		258,969.00	
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	\$	12,364.72	
Return premiums, \$5,803.23, and reinsurance premiums, \$6,286.95		12,090.18	
All other liabilities.....	\$	24,454.90	
Total amount of all liabilities.....	\$	457,734.80	
Joint stock capital actually paid up in cash.....	\$	250,000.00	
Divisible surplus.....		215,962.57	
Total.....	\$	923,697.37	

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.....	\$ 23,890,172.00	\$ 263,607.28
Written or renewed during the year.....	26,564,754.00	314,261.04
Total.....	\$ 50,454,926.00	\$ 577,868.32
Deduct those expired and marked off as terminated.....	21,840,197.87	238,372.77
In force at the end of the year.....	\$ 28,614,728.13	\$ 339,495.55
Deduct amount reinsured.....	3,452,691.13	41,907.79
Net amount in force.....	\$ 25,162,037.00	\$ 297,587.76
Perpetual risks (not included above), \$12,620,818.32; premiums on same, \$285,401.57.		
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.....	\$165,320.56
Total amount of the company's stock owned by the directors at par value.....	46,150.00
Total amount loaned to officers and directors, none; loaned to stockholders, not officers, \$23,000.....	23,000.00
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.

Gross risks written.....	\$508,465.01
Gross premiums received.....	6,138.14
Losses paid.....	3,399.65
Losses incurred.....	2,917.29
Amount at risk.....	762,597.51

ANNUAL STATEMENT

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

MERCANTILE 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, GEO. R. ROGERS.

Secretary, JAMES SIMPSON.

[Incorporated, February 11, 1823. Commenced business, May 1823.]

Home office, 47 Kelby street, Boston, Mass.

CAPITAL STOCK.

Amount of capital stock authorized, \$400,000; subscribed for..	\$	400,000.00
Amount of capital stock paid up in cash....		400,000.00
Amount of net ledger assets, December 31st of previous year....		574,717.29
Extended at.....	\$	574,717.29

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. \$	26,920.89	\$ 910.70
Net collected	26,223.89	\$ 910.70
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.	311,412.94	
Total.....	\$ 29,830.70	\$ 910.70
Deduct gross premiums and bills in course of collection at this date	281,582.24	910.70
Entire premiums collected during the year. \$	122,796.19	
Deduct reinsurance, rebate, abatement and return premiums.	158,786.05	
Received for premiums other than perpetuals...		\$ 159,696.75
Interest on real estate mortgage loans	\$ 7,226.12	
Interest and dividends on stocks and bonds	15,176.92	
Total rents and interest		\$ 22,403.04
Total income during the year		182,099.79
Total footings		\$ 756,817.08

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$31,548.66 occurring in previous years).....	114,254.56	\$
Net amount paid during the year for losses.....	114,254.56	\$
Commissions or brokerage to agents, less received on reinsurances	33,824.50	
Salaries, fees and all other charges, officers, \$11.850; clerks, \$10,336.02.....	22,186.02	
Taxes on premiums.....	3,485.17	
Insurance department fees and agents' licenses, \$1,787.65; municipal licenses, \$150.00; tax on franchise, \$642.23.....	2,579.88	
Advertising, printing and stationery, \$1,987.53; miscellaneous, \$26,060.78.....	28,048.31	
Losses on sales or maturity of ledger assets, other disbursements, viz.....	39,552.94	
Total expenditures during the year.....	243,931.38	\$
Balances.....	512,885.70	\$

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.....	184,100.00	\$
Book value of bonds excluding interest, \$126,000.00; and stocks, \$178,542.97 (Schedule D).....	304,542.97	
Cash in company's office, \$827.31; deposited in banks, \$23,415.42.....	24,242.73	
Total.....	512,885.70	\$
Total net ledger assets, as per balances on page 1.....	512,885.70	\$

NON-LEDGER ASSETS

Market value (not including interest, in item 9) of bonds and stocks over book value, as per Schedule D.....	31,440.03	
Gross premiums in course of collection December 31st, not more than three months due.....	28,780.14	\$
Deduct cost of collection, commission and brokerage.....	4,482.32	
Net amount of uncollected premiums, not more than three months due.....	24,306.82	
Gross assets.....	568,632.55	\$
Total admitted assets.....	568,632.55	\$

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	11,992.48	
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	8,172.00	
Total amount of claims for losses.....	20,164.48	\$
Deduct reinsurance due or accrued, as per Schedule E.....	4,641.09	
Net amount of unpaid losses.....	15,523.39	\$
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, \$160,613.64 unearned premiums (50 per cent).....	80,306.82	\$

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$119,361.29; unearned premiums (pro rata)...

42,159.22

Total unearned premiums as computed above.....		\$	122,466.04
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....			3,020.05
Return premiums, \$2,671.51; and reinsurance premiums, \$604.34.....			3,275.85
Total amount of all liabilities.....		\$	144,285.33
Joint stock capital actually paid up in cash.....	400,000.00	\$	
Divisible surplus.....	24,347.22		424,347.22
Total.....		\$	568,632.55

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.....	\$ 34,967.947	\$ 361,582.42
Written or renewed during the year.....	26,740.609	284,492.05
Total.....	\$ 61,708.556	\$ 646,074.47
Deduct those expired and marked off as terminated.....	23,984.104	249,815.34
In force at end of the year.....	\$ 37,724.452	\$ 396,259.13
Deduct amount reinsured.....	11,840.548	116,284.20
Net amount in force.....	25,883.904	\$ 279,974.93
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.....	\$ 101,726.00
Total amount of the company's stock owned by the directors at par value.....	316,000.00
Total amount loaned to officers and directors.....	14,000.00
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.....	\$ 291,010.00
Gross premiums received.....	3,183.18
Losses paid.....	2,300.23
Losses incurred.....	444.98
Amount at risk.....	386,945.00

ANNUAL STATEMENT

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

MERCHANTS INSURANCE COMPANY OF NEWARK.

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

President, G. LEE STOUT.

First Vice-President, HENRY POWLES.

Secretary, W. H. GUERIN.

[Incorporated, February 18, 1858. Commenced business, April 18, 1858.]

Home office, 776-8 Broad street, Newark, N. J.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; 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....	1,261,462.48	
Extended at.....		\$ 1,261,462.48

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.	
	170,714.41	
Deduct amount of same not collected	493.55	
Net collected	\$ 170,220.86	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,258,244.95	
Total.....	\$ 1,428,465.81	
Deduct gross premiums and bills in course of collection at this date	164,230.33	
Entire premiums collected during the year.....\$	1,264,235.48	
Deduct reinsurance, rebate, abatement and return premiums...	440,394.06	
Received for premiums other than perpetuals.....\$	823,841.42	\$ 823,841.42
Rents from company's property for company's use of own buildings	7,117.79	
Interest on real estate mortgage loans.....	18,350.47	
Interest and dividends on stocks and bonds.....	29,747.50	
Total rents and interest.....		55,215.76
Profit on sale or maturity of ledger assets during the year over book values.....		19,088.36
Total income during the year.....		898,125.45
Total footings.....		\$ 2,159,608.04

DISBURSEMENTS DURING YEAR

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

Gross amount paid for losses, including \$124,935.60, occurring in previous years.....\$	814,464.31
Deduct amounts received for salvages (on losses of the last or previous years) \$2,504.98; and from reinsurance in other companies, \$137,251.24.....	139,756.22
Net amount paid during the year for losses.....	\$ 674,708.09
Paid stockholders for interest or dividends, (amount declared during the year).....	32,000.00
Commissions or brokerage to agents, less received on reinsurances.....	152,445.54
Salaries and allowances to agents.....	74,933.94
Rents	4,732.50
Salaries, fees and all other charges: officers, \$21,000.00; clerks, \$55,032.70	76,032.70
Taxes on premiums, \$26,894.45; on real estate, \$3,187.26; internal revenue, \$6,193.65.....	36,275.36
Insurance department fees and agents' licenses, \$5,681.85; municipal licenses, \$1,177.68.....	6,859.53
Advertising, printing and stationery, \$7,127.66; legal expenses, \$1,202.96; repairs and expenses on real estate, \$2,182.94; office building expense, \$4,365.19; miscellaneous, \$26,023.23.....	40,901.98
Total expenditures during the year.....	\$ 1,098,889.64
Balances	\$ 1,060,718.38

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.....\$	149,550.64
Mortgage loans on real estate (Schedule B), first liens	318,500.00
Book value of bonds excluding interest, \$524,312.50; and stocks, \$15,000 (Schedule D).....	539,312.50
Cash in company's office, \$12,963.62; deposited in banks, \$40,391.62.....	53,355.24
Total.....	\$ 1,060,718.38
Total net ledger assets, as per balances on page 1.....	\$ 1,060,718.38

NON-LEDGER ASSETS.

Interest due, \$586, and accrued, \$3,259.36, on mortgages.....\$	3,845.36
Interest accrued on bonds and stocks.....	3,761.92
Rents due, \$772, and accrued, \$233.34 on company's property or lease	1,005.34
Total carried out.....	\$ 8,612.62
Market value of real estate over book value, as per Schedule A..	37,478.18
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	119,387.50
Gross premiums in course of collection December 31st, not more than three months due.....\$	160,039.50
Deduct cost of collection, commission and brokerage.....	36,809.08
Net amount of uncollected premiums, not more than three months due.....	\$ 123,230.42

(Gross premiums in course of collection December 31st, more than three months due, carried in, \$4,684.38.)

Due from other companies for reinsurance on losses already paid.
Girard, \$963.35; Eastern, \$0.20; Firemen's Fund, \$1,500;
Solamandra, \$1,035.09..... 3,498.64

Gross assets..... \$ 1,352,925.74

DEDUCT ASSETS NOT ADMITTED.

Illinois National Bank, Chicago, Ill., in suspense..... \$ 1,028.74

Total admitted assets..... \$ 1,351,897.00

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....\$ 27,812.49
Losses in process of adjustment, or in suspense, including all reported and supposed losses..... 67,003.03
Losses resisted (not outlawed), including interest, costs and other expenses thereon..... 10,809.01

Total amount of claims for losses.....\$ 105,624.53
Deduct reinsurance due and accrued (give list of companies and amounts) as per Schedule E..... 9,880.45

Net amount of unpaid losses..... \$ 95,744.08

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, \$540,119.50; unearned premiums (50 per cent).....\$ 270,059.75
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$769,445.82; unearned premiums (pro rata)..... 381,055.37

Total unearned premiums as computed above..... \$ 651,115.12
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued..... 16,618.00
Return premiums, \$4,684.90; and reinsurance premiums, \$598.65..... 5,283.55

Total amount of all liabilities..... \$ 768,761.65
Joint stock capital actually paid up in cash.....\$ 400,000.00
Reserve or guaranty fund, represented by scrip or otherwise..... 183,135.35
Divisible surplus..... 583,135.35
Total..... \$ 1,351,897.00

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.....	160,326.562	\$ 1,613,066.28
Written or renewed during the year.....	118,615.366	1,258,244.95
Total.....	278,941.928	\$ 2,871,311.23
Deduct those expired and marked off as terminated.....	121,298.954	1,309,078.85
In force at the end of the year.....	157,642.974	\$ 1,562,232.38
Deduct amount reinsured.....	23,891.339	252,667.06
Net amount in force.....	133,751.635	\$ 1,309,565.32
Large 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, \$649,616.48; tornado \$3,727.30..... \$ 653,343.78
Total amount of the company's stock owned by the directors at par value..... 85,550.00
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.....	\$ 1,151,263.00	\$ 111,310.00	\$ 1,262,603.00
Gross premiums received.....	11,680.03	588.49	12,268.52
Losses paid.....	9,801.04	79.05	9,880.09
Losses incurred.....	9,160.50	79.05	9,239.55
Amount at risk.....	1,403,269.00	269,450.00	1,672,719.00

ANNUAL STATEMENT

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

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

President, Deceased.

Vice-President, D. M. FERRY.

Secretary, F. H. WHITNEY.

[Incorporated, February, 1881.

Commenced business, March, 1881.]

Home Office, 100 Griswold 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
Amount of net ledger assets, December, 31st of previous year..	736,432.35
Extended at.....	\$ 736,432.35

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.....	\$ 47,244.35
Net collected.....	\$ 42,244.35
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	376,588.17
Total.....	\$ 418,832.52
Deduct gross premiums and bills in course of collection at this date.....	57,556.65
Entire premiums collected during the year.....	\$ 361,275.87
Deduct reinsurance, rebate, abatement and return premiums....	178,157.78
Received for premiums other than perpetuals.....	\$ 1,894.34
Rents from company's property.....	\$ 1,894.34
	\$ 283,122.09

Interest on real estate mortgage loans.....	30,697.89	
Interest and dividends on stocks and bonds \$2,810.00; from all other sources \$1,461.67.....	4,271.67	
Total rents and interest.....		\$ 36,863.90
From all other sources, viz.: (Itemize profit and loss account)		
Marine cargo salvage.....	122.21	
Total income during the year.....		320,108.20
Total footings.....		\$ 1,057,540.55

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$25,263.40 occurring in previous years).....	\$ 184,108.82	
Deduct amounts received for salvages (on losses of the last or previous years), \$841.85 and from reinsurance in other com- panies, \$17,072.77.....	17,914.62	
Net amount paid during the year for losses.....		\$ 166,194.20
Paid stockholders for interest or dividends (amount declared during the year).....	16,000.00	
Commissions or brokerage to agents, less received on reinsur- ances.....	62,061.77	
Salaries and allowances to agents, agency expense.....	24,897.76	
Rents.....	2,400.00	
Salaries, fees and all other charges, officers, \$8,500.00 clerks, \$4,875.74; other employees, \$192.00.....	13,568.74	
Taxes on premiums \$5,025.64; on real estate, \$1,030.60; on other investments, \$7,732.71.....	13,788.95	
Insurance department fees and agents' licenses, \$1,093.85 munic- ipal licenses, \$327.25.....	1,421.10	
Repairs, and expenses on real estate, \$581.53; miscellaneous, \$1,871.43.....	2,452.96	
Internal Revenue.....	1,949.31	
Total expenditures during the year.....		304,734.79
Balances.....		\$ 751,805.76

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.....	\$ 89,108.14	
Mortgage loans on real estate (schedule B), first liens.....	522,965.00	
Book value of bonds excluding interest, \$54,000.00 and stocks \$6,250.00 (schedule D).....	60,250.00	
Cash in company's office, \$21,527.32; deposited in banks, \$57,955.30.....	79,482.62	
Total.....		\$ 751,805.76
Total net ledger assets, as per balances on page 1.....		\$ 751,805.76

NON-LEDGER ASSETS.

Interest due, \$3,150.40, and accrued, \$7,657.05 on mortgages...	\$ 10,807.45	
Interest accrued, \$1,047.50 on bonds and stocks.....	1,047.50	
Interest accrued, \$495.20 on other assets.....	495.20	
Total carried out.....		\$ 12,350.15

Gross premiums in course of collection December 31st, not more than three months due.....	57,556.65	
Deduct cost of collection, commission and brokerage.....	13,454.74	
Net amount of uncollected premiums, not more than three months due.....		44,101.91
Gross assets.....		\$ 808,257.82
Total admitted assets.....		\$ 808,257.82

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 7,849.42	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	12,006.75	
Total amount of claims for losses.....		\$ 19,856.17
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	1,575.00	
Net amount of unpaid losses.....		\$ 18,281.17
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, \$214,601.97; unearned premiums (50 per cent)....	\$ 107,300.98	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$211,549.90; unearned premiums (<i>pro rata</i>).....	\$ 109,788.75	
Total unearned premiums as computed above.....		\$ 217,089.73
Reinsurance premiums.....	\$ 2,366.44	
All other liabilities, viz:.....	40.00	
Total amount of all liabilities.....		\$ 237,777.34
Joint stock capital actually paid up in cash.....	\$ 400,000.00	
Divisible surplus.....	170,480.48	570,480.48
Total.....		\$ 808,257.82

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.....	\$ 36,137,770	\$ 382,118.38
Written or renewed during the year.....	33,206,768	376,588.17
Totals.....	\$ 69,344,538	\$ 758,706.55
Deduct those expired and marked off as terminated.....	28,070,416	303,584.95
In force at the end of the year.....	\$ 41,274,122	\$ 455,121.60
Deduct amount reinsured.....	2,582,260	28,969.73
Net amount in force.....	\$ 38,691,862	\$ 426,151.87
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 Decem- ber 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year (Fire).....	\$ 164,285.51
Total amount of company's stock owned by the directors at par value.....	194,900.00
Does any officer, director or trustee receive a commission or royalty on the busi- ness of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	Fire risks.	
Gross premiums received.....	\$ 273,415.00	
Losses paid.....	3,534.71	
Losses incurred.....	2,451.12	
Amount at risk.....	2,451.12	
	348,015.00	

ANNUAL STATEMENT

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

MILWAUKEE FIRE INSURANCE COMPANY.

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

President, WILLIAM L. JONES. Secretary, H. A. NOLTE. First Vice-President, JOHN C. DICK.

[Incorporated, March 22, 1898. Commenced business, March 23, 1898.]

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.....	320,505.03	
Extended at	\$ 320,505.03	

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	\$ 27,882.59	
Net collected	\$ 27,882.59	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	232,497.47	
Total.....	\$ 260,380.06	
Deduct gross premiums and bills in course of collection at this date.....	15,750.32	
Entire premiums collected during the year	\$ 244,629.74	
Deduct reinsurance, rebate, abatement and return premiums ..	67,560.81	
Received for premiums other than perpetuals.....	\$ 177,068.93	\$ 177,068.93
Interest on real estate mortgage loans.....	7,264.46	
Interest and dividends on stocks and bonds, \$7,245.83; from all other sources, \$828.18.....	807.401	
Total rents and interest.....	\$ 15,338.47	
Profit on sale or maturity of ledger assets during the year over book values	828.75	
From all other sources, viz: (Itemize profit and loss account) Voluntary contribution to surplus fund paid by stockholders.....	100,000.00	
Total income during the year.....	\$ 293,236.15	
Total footings.....	\$ 613,741.18	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$20,787.50 occurring in previous years)	\$ 181,635.96	
Deduct amounts received for salvages (on losses of the last or previous year), \$1,143.74 and from reinsurance in other companies, \$82,838.40.....	83,982.14	
Net amount paid during the year for losses.....	\$ 97,653.82	\$ 97,653.82
Commissions or brokerage to agents, less received on reinsurances.....	47,595.03	
Rents.....	595.00	
Salaries, fees and all other charges; officers, \$3,000; clerks, \$4,686.85; other employees, \$4,614.71.....	12,331.56	
Taxes on premiums.....	7,716.93	
Insurance department fees and agent's licenses.....	2,420.36	
Advertising, printing and stationery, \$1,929.73; legal expenses, \$652.33; furniture and fixtures, \$70.70; miscellaneous \$9,834.29.....	12,487.05	
Uncollected agent's balances	1,680.71	
Paid re-insurance company for reserve fund account.....	12,440.28	
Total expenditures during the year.....	\$ 194,910.74	
Balance.....	\$ 418,830.44	

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.....	\$ 184,200.00	
Book value of bonds excluding interest.....	204,045.00	
Cash in company's office, \$1,921.81; deposited in banks, \$28,663.83.....	30,585.44	
Total.....	\$ 418,830.44	
Total net ledger assets, as per balances on page 1....	\$ 418,830.44	
NON-LEDGER ASSETS.		
Interest due \$87.50, and accrued, \$1,880.36 on mortgages.....	\$ 1,967.86	
Total carried out.....	\$ 1,967.86	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 15,750.32	
Deduct cost of collection, commission and brokerage.....	3,150.06	
Net amount of uncollected premiums, not more than three months due.....	\$ 12,600.26	
Gross assets	\$ 433,398.56	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 2,379.93
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	13,042.29
Losses resisted (not outlawed), including interest, costs and other expenses thereon	4,862.50
Total amount of claims for losses	\$ 20,284.72

Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	5,490.62	
Net amount of unpaid losses.....		\$ 14,794.10
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, \$138,415.55; unearned premiums (50 per cent.).....	69,207.77	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$66,160.53; unearned premiums (pro rata)....	40,617.50	
Total unearned premiums as computed above.....		\$ 109,825.27
All other liabilities, viz: Reserve retained for re-insurance company.....		8,760.99
Total amount of all liabilities.....		\$ 133,386.36
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	100,018.20	300,018.20
Total.....		\$ 433,398.56

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.....	\$ 24,515.354	\$ 316,035.79
Written or renewed during the year.....	18,606,766	232,497.47
Total.....	\$ 43,122,120	\$ 548,533.26
Deduct those expired and marked off as terminated.....	18,608,930	248,473.95
In force at the end of the year.....	24,513,190	300,059.31
Deduct amount reinsured.....	8,088,470	95,483.23
Net amount in force.....	\$ 16,424,720	\$ 204,576.08
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.....	\$ 88,679.02

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 727,275.00
Gross premiums received.....	9,049.60
Losses paid.....	1,838.63
Losses incurred.....	3,405.02
Amount at risk.....	909,088.00

ANNUAL STATEMENT

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

MILWAUKEE MECHANICS INSURANCE COMPANY.

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

President, WILLIAM L. JONES. First Vice-President, JOHN C. DICK.
Secretary, G. W. GROSSENBACH.

[Incorporated, February 15, 1852. Commenced business, April 1, 1852.]

Home office, 442 and 444 East Water street.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000.00; 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....	2,336,528.45
Extended at.....	\$ 2,336,528.45

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.....	\$ 152,257.18
Net collected.....	\$ 152,277.18
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,193,551.28
Total.....	\$ 1,345,808.46
Deduct gross premiums and bills in course of collection at this date.....	144,368.97
Entire premiums collected during the year.....	\$ 1,201,439.49
Deduct reinsurance, rebate, abatement and return premiums....	301,176.60
Received for premiums other than perpetuals.....	\$ 900,262.89
Rents from company's property, including \$2,500.00 for company's use of own buildings.....	3,914.00
Interest on real estate mortgage loans.....	78,869.43
Interest and dividends on stocks and bonds, \$39,873.28; from all other sources, \$1,386.69.....	41,259.97
Total rents and interest.....	\$ 124,043.40
From all other sources, viz.: Conscience fund, \$160.00; received for reinsurance company's reserve, \$3,627.10.....	3,787.10
Total income during the year.....	\$ 1,028,093.39
Total footings.....	\$ 3,364,621.84

IOWA INSURANCE REPORT.

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$75,878.94 occurring in previous years).....	\$ 651,229.01
Deduct amounts received for salvages (on losses of the last or previous years) \$5,218.71; and from reinsurance in other companies, \$115,077.76.....	120,296.47
Net amount paid during the year for losses.....	\$ 530,932.54
Paid stockholders for interest or dividends (amount declared during the year).....	80,000.00
Commissions or brokerage to agent, less received on reinsurances.....	219,223.54
Rents (including \$2,500.00 for company's use of own building-). Salaries, fees and all other charges, officers, \$19,205.00; clerks, \$18,797.94; other employees, \$27,815.52.....	5,168.29
Taxes on premiums, \$38,391.99; on real estate, \$864.62; on other investments, \$1,391.98.....	65,818.46
Insurance department fees and agents' licenses.....	40,648.59
Advertising, printing and stationery, \$8,543.69; legal expenses, \$3,297.07; repairs and expenses on real estate, \$1,067.15; furniture and fixtures, \$930.98, miscellaneous, \$47,592.33.....	6,553.82
Losses.....	61,431.22
Uncollectable agents' balances.....	4,092.00
	1,013.84
Total expenditures during the year.....	\$ 1,014,882.30
Balances.....	\$ 2,349,739.54

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.....	\$ 67,500.00
Mortgage loans on real estate (Schedule B), first liens.....	1,119,687.44
Book value of bonds excluding interest, \$1,056,841.25; and stocks, \$4,789.00 (Schedule D).....	1,061,630.25
Cash in company's office, \$40,111.38; deposited in banks, \$60,810.47.....	100,921.85
Total.....	\$ 2,349,739.54
Total net ledger assets, as per balances on page 1.....	\$ 2,349,739.54

NON-LEDGER ASSETS.

Interest due \$2,149.87; and accrued, \$18,577.39 on mortgages....	\$ 20,727.26
Interest accrued, on bonds and stocks.....	5,078.13
Total carried out.....	\$ 25,805.39
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 144,368.97
Deduct cost of collection, commission and brokerage.....	24,061.49
Net amount of uncollected premiums, not more than three months due.....	\$ 120,307.48
Gross assets.....	\$ 2,495,852.41
Total admitted assets.....	\$ 2,495,852.41

IOWA INSURANCE REPORT.

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 24,137.46
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	49,976.57
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	10,950.00
Total amount of claims for losses.....	\$ 85,064.03
Deduct reinsurance due or accrued, as per Schedule E.....	18,738.53
Net amount of unpaid losses.....	\$ 66,325.50
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, \$593,629.98; unearned premiums (50 per cent).....	\$ 296,814.99
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy \$997,199.43; unearned premiums (pro rata).....	524,217.73
Total unearned premiums as computed above.....	\$ 821,032.72
All other liabilities, viz.: reserve retained for reinsurance company.....	53,141.91
Total amount of all liabilities.....	\$ 940,500.13
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	1,355,352.28
Total.....	\$ 2,495,852.41

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.....	\$ 152,296,066	\$ 1,800,307.38
Written or renewed during the year.....	96,037,125	1,193,551.28
Total.....	\$ 248,333,191	\$ 2,993,858.66
Deduct those expired and marked off as terminated.....	95,183,489	1,186,831.67
In force at the end of the year.....	\$ 153,149,702	\$ 1,807,026.99
Deduct amount reinsured.....	17,256,962	216,197.58
Net amount in force.....	\$ 135,892,740	\$ 1,590,829.41
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.....	\$ 521,379.10
Total amount of company's stock owned by the directors at par value.....	61,580.00
Total amount loaned to officers and directors.....	3,600.00
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 treasurer of Wisconsin.....	200,000.00
The amount of "guaranty surplus fund," as provided for by said law.....	200,000.00

BUSINESS IN THE STATE IOWA DURING THE YEAR.

Gross risks written.....	\$ 1,894,570.00
Gross premiums received.....	29,250.39
Losses paid.....	9,571.51
Losses incurred.....	10,400.70
Amount at risk.....	2,368,413.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH NATIONAL ASSURANCE COMPANY.

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

Chairman, JOSEPH I. PIM. Secretary and Manager, CLEMENT CHERALLIER CREAM.

[Incorporated, November 10, 1828. Commenced business in United States, July 1, 1899.]

Home office, 3 College Green, Dublin, Ireland.

CAPITAL STOCK.

Amount of capital stock authorized, \$5,000,000; subscribed for..	\$ 5,000,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year..	376,909.05
Extended at.....	\$ 376,909.05

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	\$ 113,643.83
Net collected.....	\$ 113,643.83
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	705,317.98
Total.....	\$ 818,901.81
Deduct gross premiums and bills in course of collection at this date.....	109,292.16
Entire premiums collected during the year.....	\$ 709,669.65
Deduct reinsurance, rebate, abatement and return premiums..	178,504.73
Received for premiums other than perpetuals.....	\$ 531,164.92
Interest and dividends on stocks and bonds, \$13,197.50; from all other sources, \$1,189.61.....	14,387.12
Total rents and interest.....	14,387.12
Profits on sale or maturity of ledger assets during the year over book values.....	1,222.85
Remittance from home office.....	45,132.42
Total income during the year.....	591,907.31
Total footings.....	\$ 968,816.36

DISBURSEMENTS DURING THE YEAR.

As shown by the books at home office at close of business December 31st.	
	Fire.
Gross amount paid for losses (including \$25,990.72 occurring in previous years).....	\$ 293,031.08
Deduct amounts received for salvages (on losses of the last or previous years). \$2,484.54; and from reinsurance in other companies, \$11,225.10.....	13,709.64
Net amount paid during the year for losses.....	279,321.44
Commissions or brokerage to agents, less received on reinsurances.....	130,546.81
Rents.....	1,266.60
Salaries, fees and all other charges, officers, \$8,275.00; clerks, \$13,463.34; other employes, \$26,730.85.....	48,469.19
Taxes on premiums.....	7,114.92
Insurance department fees and agents' licenses, \$2,598.07; municipal licenses, \$478.49.....	3,076.56
Advertising, printing and stationery, \$9,106.95; furniture and fixtures, \$1,098.40; miscellaneous, \$6,177.61.....	16,382.96
Other disbursements, viz.: remitted to home office.....	242.24
Agents' balance charged to profit and loss, \$8.50; maps, \$4,472.30; postage, telegrams, express and exchange, \$3,984.18.....	8,464.98
Total expenditures during the year.....	494,885.70
Balances.....	\$ 473,930.66

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book values of bonds excluding interest, \$377,533.56; and stocks, \$34,953.14 (Schedule D).....	\$ 412,486.70
Cash in company's office, \$1,483.46; deposited in banks, \$59,960.50.....	61,443.96
Total.....	\$ 473,930.66
Total net ledger assets.....	473,930.66

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 1,250.00
Total carried out.....	1,250.00
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	10,563.30
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 109,292.16
Deduct cost of collection, commission and brokerage.....	23,605.54
Net amount of uncollected premiums, not more than three months due.....	85,686.62
Gross assets.....	\$ 571,430.58
Total admitted assets.....	\$ 571,430.58

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$ 20,322.79
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	26,578.45

Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	1,000.00	
Total amount of claims for losses.....	\$ 47,901.24	
Deduct reinsurance due or accrued, as per Schedule E.....	3,115.95	
Net amount of unpaid losses.....	\$ 44,785.29	
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, \$39,088.93; unearned premiums (50 per cent.).....)	169,544.40	
Gross premiums (less reinsurance received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$169,359.65; unearned premiums (pro rata).....)	128,651.32	
Total unearned premiums as computed above.....	298,195.78	
Return premiums, \$18,798.25, and reinsurance premiums, \$1,639.38.....	20,437.63	
Total amount of liabilities.....	\$ 363,487.70	
Divisible surplus.....	208,011.88	
Total.....	\$ 571,430.58	

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.....	\$ 22,439,992	\$ 227,009.39
Written or renewed during the year.....	63,183,587	795,317.98
Total.....	\$ 85,623,579	\$ 932,327.37
Deduct those expired and marked of as terminated.....	39,493,948	38,969.06
In force at the end of the year.....	\$ 46,129,631	\$ 550,358.31
Deduct amount reinsured.....	3,962,725	41,909.62
Net amount in force.....	\$ 42,166,906	\$ 508,448.62
Largest amount in 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 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, gross, incurred during the year, fire.....	\$ 297,181.06

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 931,967.00
Gross premiums received.....	12,916.35
Losses paid.....	9,881.78
Losses incurred.....	9,881.78
Amount at risk.....	1,073,328.00

ANNUAL STATEMENT

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

NATIONAL FIRE 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, JAMES NICHOLS. Assistant Secretary, H. A. SMITH. Secretary, B. R. STILLMAN

[Incorporated, June 4, 1869. Commenced business December 1, 1871.]

Home office, 95 Pearl Street.

CAPITAL STOCK

Amount of capital stock authorized, \$1,000,000; 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.....	4,120,122.28

Extended at..... \$ 4,120,122.28

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.....	\$ 438,477.18
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Net collected.....	\$ 438,477.18
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 3,691,385.98

Total.....	\$ 4,129,863.16
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Deduct gross premiums and bills in course of collection at this date.....	275,000.00
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Entire premiums collected during the year.....	\$ 3,854,863.16
Deduct reinsurance, rebate, abatement and return premiums.....	995,304.08

Received for premiums other than perpetuals.....	\$ 2,949,558.48	\$ 2,949,558.48
Rents.....	3,028.01	
Interest on real estate mortgage loans.....	41,561.04	
Interest and dividends on stocks and bonds, \$146,361.78; from all other sources, \$2,61.10.....	149,122.88	

Total rents and interest.....	\$ 194,109.93
Profit on sale or maturity of ledger assets during the year over book values.....	1,841.25

Total income during the year.....	\$ 3,145,512.66
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Total footings.....	\$ 7,26,634.94
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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, \$184,196.45 occurring in previous years).....	\$ 1,796,024.13	
Deduct amounts received for salvages (on losses of the last or previous years,) \$12,798.29; and from reinsurance in other companies, \$258,340.91.....		271,139.20
Net amount paid during the year for losses.....	\$ 1,524,884.93	\$ 1,524,884.93
Paid stockholders for interest or dividends; (amount declared during year).....		120,000.00
Commissions or brokerages to agents less received on reinsurances.....		467,903.20
Salaries.....		183,241.96
Taxes, licenses and fees.....		94,541.63
Advertising, printing and stationery, \$25,056.38; legal expenses \$2,756.21; furniture and fixtures, \$6,980.08; miscellaneous, \$308,821.13.....		343,613.80
Profit and loss—Bills receivable, \$10,715; agents, \$919.37.....		11,634.37
Total expenditures during the year.....	\$ 2,745,819.89	
Balances.....	\$ 4,519,815.05	

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.....	\$ 367,920.98	
Mortgage loans on real estate (Schedule B), first liens.....	708,815.00	
Book value of bonds, excluding interest, \$2,092,250.80; and stocks \$849,716.83 (Schedule D).....	2,941,967.63	
Cash in company's office, \$545.93; deposited in banks, \$286,594.15	287,140.08	
Agents' debit balances, (secured).....	213,971.36	
Total.....	\$ 4,519,815.05	
Total net ledger assets, as per balances on page 1.....	\$ 4,519,815.05	

NON-LEDGER ASSETS.

Market value, not including interest, in item 9, of bonds and stocks over book value, as per Schedule D.....	234,013.37	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 275,000.00	
Deduct cost of collection, commission and brokerage.....	70,903.04	
Net amount of uncollected premiums, not more than three months due.....	204,096.96	
Gross assets.....	\$ 4,957,925.38	
DEDUCT ASSETS NOT ADMITTED.		
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	36,136.04	
Total.....	36,136.04	
Total admitted assets.....	\$ 4,921,789.34	

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$ 84,755.86	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	139,996.22	
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	22,737.79	
Total amount of claims for losses.....	\$ 247,489.87	
Net amount of unpaid losses.....	\$ 247,489.87	
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, \$1,893,464.23 unearned premiums (50 per cent).....	946,732.12	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,119,581.99 unearned premiums (pro rata)....	1,098,687.64	
Total unearned premiums as computed above.....	\$ 2,045,419.76	
Return premiums and reinsurance premiums.....	70,000.00	
All other liabilities, viz: Reserve fund for contingencies.....	25,000.00	
Total amount of all liabilities.....	\$ 2,387,909.63	
Joint stock capital actually paid up in cash.....	\$ 1,000,000.00	
Divisible surplus.....	1,533,879.71	\$ 2,533,879.71
Total.....	\$ 4,921,789.34	

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....	\$ 390,393.438	\$ 3,904,803.62
Written or renewed during the year.....	380,426,541	3,691,385.98
Total.....	\$ 770,819,979	\$ 7,596,189.60
Deduct those expired and marked off as terminated.....	300,568,177	2,984,245.16
In force at the end of the year.....	\$ 470,251,802	\$ 4,611,944.44
Deduct amount re-insured.....	68,784,295	598,898.22
Net amount in force.....	\$ 401,467,507	\$ 4,013,046.22

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, \$1,558,389.19; tornado, \$3,127.87.....1,561,517.06
Total amount of the company's stock owned by the directors at par value..... 85,300.00

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.....			\$ 6,776,536.00
Gross premiums received.....			68,654.69
Losses paid.....	\$ 40,862.85		40,862.85
Losses incurred.....	46,128.24		46,128.24
Amount at risk.....	7,652,639.00	\$ 1,931,008.00	9,583,647.00

ANNUAL STATEMENT

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

NATIONAL STANDARD 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, JOEL FRANCIS FREEMAN. First Vice-President, R. BLEECKER RATHBONE.
 Secretary, EMIL G. PIEPER. Assistant Secretary, JOHN B. COONEY.

[Incorporated, February 14, 1896. Commenced business February 20, 1896.]

Home office, 45 William 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 ...		497,411.75
Extended at	\$	497,411.75

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	\$	42,877.32
Net collected	\$	42,877.32
Gross premiums written and renewed during the year		404,987.61
Total	\$	447,864.93
Deduct gross premiums and bills in course of collection at this date		58,511.08
Entire premiums collected during the year		389,353.85
Deduct reinsurance, rebate, abatement and return premiums ...		150,474.26
Received for premiums other than perpetuals	\$	238,879.59
Interest and dividends on stocks and bonds, \$12,450.86; from all other sources, \$841.32		13,292.18
Total rents and interest		13,292.18
Profit on sale or maturity of ledger assets during the year over book values		25,750.00
Total income during the year	\$	277,921.77
Total footings	\$	775,333.52

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 \$37,-383.00 occurring in previous years)	247,547.88	\$ 1,748.70
Deduct amounts received for salvages (on losses of the last or previous years) \$1,745.87; and from reinsurance in other companies, \$66,383.10	66,644.61	1,484.36
Net amount paid during the year for losses	\$ 180,903.27	\$ 264.34
Paid stockholders for interest or dividends; amount declared during the year		24,000.00
Commissions or brokerage to agents, less received on reinsurances		72,935.65
Salaries, fees and all other charges, officers		2,765.00
Taxes on premiums		5,978.53
Insurance department fees and agents' licenses, \$1,431.53; municipal licenses, \$300; tax on franchise, \$110		7,820.06
Legal expenses, \$1,000; miscellaneous, \$1,334.39		2,334.39
Total expenditures during the year		\$ 291,022.71
Balances		\$ 484,310.81

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	\$	421,150.00
Cash in company's office \$9.64; deposited in banks, \$63,-151.17		63,160.81
Total	\$	484,310.81
Total net ledger assets	\$	484,310.81

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	\$	1,083.33
Interest accrued on other assets		1,353.28
Total carried out	\$	2,436.61
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D		2,500.00
Gross premiums in course of collection December 31st, not more than three months due	\$	58,511.08
Deduct cost of collection, commission and brokerage		12,348.70
Net amount of uncollected premiums, not more than three months due		46,162.38
Due from other companies for re-insurance on losses already paid, viz: Associated Manufacturers Mutual Fire Insurance Corporation, \$1,390.00; Citizens Insurance Company of New York, \$1,620.00		1,552.00
Gross assets	\$	536,961.80
Total admitted assets	\$	536,961.80

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$	2,218.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses		25,475.00

Losses resisted, not outlawed, including interest, costs and other expenses thereon	1,635.00	
Total amount of claims for losses	\$ 29,328.00	
Deduct reinsurance due or accrued, as per Schedule E	9,841.00	
Net amount of unpaid losses	\$ 19,487.00	
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, \$228,617.71; unearned premiums, (50 per cent).....	\$ 114,308.86	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$51,995.38; unearned premiums, pro rata.....	30,123.36	
Total unearned premiums as computed above	\$ 144,432.22	
Return premiums, \$6,818.58; and reinsurance premiums, \$10,530.15	17,348.73	
Total amount of all liabilities	\$ 181,267.95	
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus	155,693.85	355,693.85
Total	\$ 536,961.80	

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	\$ 27,512,584	\$ 257,213.52
Written or renewed during the year	38,655,272	404,987.61
Total	\$ 66,167,856	\$ 662,201.13
Deduct those expired and marked off as terminated	34,235,215	317,669.35
In force at the end of the year	\$ 31,932,641	\$ 344,531.78
Deduct amount re-insured	6,465,798	63,918.69
Net amount in force	\$ 25,466,843	\$ 280,613.09
Largest amount written on any one risks, not deducting re-insurance, not exceeding \$20,000.		

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, \$157,361.27; marine and inland, \$474.34... \$	157,835.61
Total amount of the company's stock owned by the directors at par value.....	92,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written	\$213,750.00
Gross premiums received	2,354.84
Losses paid	645.39
Losses incurred	645.39
Amount at risk	130,250.00

ANNUAL STATEMENT

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

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

President, JOHN J. HENRY. First Vice-President, GEORGE F. REEVES
Secretary, EDWARD E. HORSCHEL.

[Incorporated, May 14, 1810. Commenced business, May 14, 1810.]

Home office, 741-743 Broad street, Newark, N. J.

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....	563,764.67
Extended at	\$ 563,764.67

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.....	\$ 17,722.12
Deduct amount of same not collected	861.08
Net collected	\$ 16,861.04
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	158,747.05
Total	\$ 175,608.09
Deduct gross premiums and bills in course of collection at this date	22,401.44
Entire premiums collected during the year	\$ 153,206.05
Deduct, reinsurance, rebate, abatement and return premiums...	25,924.55
Received for premiums other than perpetuals.....	\$ 127,232.10
Rents.	1,793.45
Interest on real estate mortgage loans	12,498.12
Interest and dividends on stocks and bonds.....	14,305.30
Total rents and interest.....	\$ 28,596.87
Total income during the year.....	\$ 155,878.97
Total footings.....	\$ 719,643.64

IOWA INSURANCE REPORT.

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$13,177.14, occurring in previous years).....	\$	91,250.84	
Deduct amounts received for salvages (on losses of the last or previous years) \$2,463.94 and from reinsurance in other companies, \$10,486.31.....		12,950.25	
Net amount paid during the year for losses.....	\$	78,300.59	\$ 78,300.59
Paid stockholders for interest or dividends; (amount declared during the year, \$25,000).....			\$ 24,797.00
Commissions or brokerage to agents, less received on reinsurances.....			27,693.69
Salaries and allowances to agents ..			406.18
Rents			263.00
Salaries, fees and all other charges, officers, \$8,600; clerks, \$4,940; other employees, \$7,038.....			20,578.00
Taxes on premiums, \$2,943.86; on real estate, \$2,103.45; on other investments, \$1,010.48			6,057.79
Insurance department fees and agents' licenses, \$635.83; municipal licenses, \$275.....			910.83
Advertising, printing and stationery, \$1,813.94; legal expenses, \$46.74; repairs and expenses on real estate, \$853.28; furniture and fixtures, \$38.50; miscellaneous, \$6,836.83.....			9,589.29
Other disbursements, viz.: Maps, \$1,431.50; fire patrol, \$1,711.72;			3,143.22
Total expenditures during the year	\$	171,739.59	
Balances.....	\$	547,904.05	

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.....	\$	46,500.00	
Mortgage loans on real estate (Schedule B), first liens.....		230,580.00	
Book value of bonds, excluding interest, \$197,000; and stocks, \$57,850.....		254,850.00	
Cash in company's office, \$695.52; deposited in banks, \$15,068.66.		15,764.18	
Bill receivable.....		209.87	
Total net ledger assets, as per balances on page 1.....	\$	547,904.05	

NON-LEDGER ASSETS.

Interest due, \$471, and accrued, \$2,642.92, on mortgages.....	\$	3,113.92	
Interest due, \$1,935, and accrued, \$1,166.65, on bonds and stocks		3,101.65	
Rents due.....		555.00	
Total carried out.....	\$	6,770.57	
Market value of real estate over book value, as per Schedule A.		43,000.00	
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		73,357.50	
Gross premiums in course of collection December 31, not more than three months due.....	\$	19,215.25	
Deduct cost of collection, commission and brokerage.....		4,567.54	
Net amount of uncollected premiums, not more than three month due.....	\$	14,627.71	
Total admitted assets.....	\$	685,659.83	

IOWA INSURANCE REPORT.

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$	2,147.70	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		2,565.42	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		3,850.00	
Total amount of claims for losses.....	\$	8,563.12	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....		61.77	
Net amount of unpaid losses.....	\$	8,501.35	
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 \$93,894.07; unearned premiums (50 per cent).....	\$	46,947.04	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$121,829.95; unearned premiums, (pro rata).....		62,642.37	
Total unearned premiums as computed above.....	\$	109,589.41	
Cash dividends remaining unpaid to stockholders.....		6,885.35	
Salaries rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		517.10	
Reinsurance premiums.....		641.97	
Total amount of all liabilities	\$	126,135.18	
Joint stock capital actually paid up in cash.....		250,000.00	
Divisible surplus.....		309,524.65	
Total.....	\$	685,659.83	

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.....	\$ 27,424,249	\$ 215,410.04
Written or renewed during the year	19,812,666	158,747.05
Total	\$ 47,236,915	\$ 374,157.09
Deduct those expired and marked off as terminated	18,512,690	144,916.67
In force at the end of the year	\$ 28,724,225	\$ 229,240.42
Deduct amount reinsured.....	1,875,700	13,516.40
Net amount in force	\$ 26,848,525	\$ 215,724.02
Largest amount written on any one risk, not deducting reinsurance, \$20,000.		

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	\$	73,382.22
Total amount of the company's stock owned by the directors at par value		24,865
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.....	\$	362,194.00
Gross premiums received.....		4,372.46
Losses paid.....		1,708.25
Losses incurred.....		1,010.17
Amount at risk		483,737.00

ANNUAL STATEMENT

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

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

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

President, UBERTO C. CROSBY. First Vice-President, NATHAN P. HUNT.

Secretary, FRANK W. SARGEANT.

[Incorporated, 1869. Commenced business, April, 1870.]

Home office, 876 Elm street, Manchester.

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.....	2,714,222.57
Extended at.....	\$2,714,222.57

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.....	\$ 218,934.89	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,741,658.38	
Total	\$ 1,960,593.27	
Deduct gross premiums and bills in course of collection at this date.....	191,575.46	
Entire premiums collected during the year.....	\$ 1,769,017.81	
Deduct re-insurance, rebate, abatement, and return premiums	464,892.03	
Received for premiums, other than perpetuals.....	\$ 1,304,125.78	\$ 1,304,125.78
Rents.....	16,870.75	
Interest on real estate mortgage loans, \$33,727.35; on other collateral loans, \$3,002.78	36,730.13	
Interest and dividends on stocks and bonds, \$98,065.28; from all other sources, \$1,165.67.....	99,230.95	
Total rents and interest	\$ 152,831.83	
Credited to loss and gain account premiums previously charged off	2,473.14	
Profit on sale or maturity of ledger assets during the year over book values.....	10,550.12	
Total income during the year	1,469,980.87	
Total footings	\$ 4,184,203.44	

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses.....	\$ 1,019,888.67	
Deduct amounts received for salvages (on losses of the last or previous years) \$8,912.44; and from reinsurance in other companies \$182,082.17.....	190,994.61	
Net amount paid during the year for losses.....	\$ 828,894.06	\$ 828,894.06
Paid stockholders for interest or dividends.....		100,000.00
Commissions or brokerage to agents, less received on reinsurances.....		305,609.63
Rents.....		4,482.70
Salaries, fees and all other charges, officers, \$24,083.32; clerks, 14,322.88; other employees, \$26,737.58		65,143.78
Taxes on premiums, \$40,584.84; on real estate, \$4,191.85.....		44,776.69
Insurance department fees and agents' licenses, \$4,776.73; municipal licenses, \$1,145.23; tax on franchise, \$10,000.....		15,921.96
Advertising, printing and stationery, \$15,988.21; repairs and expenses on real estate, 9,139.07; furniture and fixtures, \$4,143.05; miscellaneous, \$73,605.86		102,876.19
Loss and gain accounts		3,589.46
Total expenditures during the year.....		\$ 1,471,294.47
Balances		\$ 2,712,908.97

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.....	\$ 156,417.83
Mortgage loans on real estate (Schedule B), first liens.....	\$585,374.00
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	52,755.00
Book value of bonds excluding interest, \$918,657.75; and stocks, \$750,725 (Schedule D).....	1,669,382.75
Cash in company's office, \$601.75; deposited in banks, \$248,377.64.....	248,979.39
Total.....	\$ 2,712,908.97
Total net ledger assets, as per balances on page 1.....	\$ 2,712,908.97

NON-LEDGER ASSETS.

Interest on mortgages.....	\$ 6,551
Interest on bonds and stocks.....	1,337.45
Total carried out.....	\$ 7,888.45
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	502,547.25
Gross premiums in course of collection December 31st, not more than three months due	191,575.46
Deduct cost of collection, commission and brokerage.....	47,893.86
Net amount of uncollected premiums, not more than three months due.....	143,681.60
Total admitted assets.....	\$ 3,367,026.27

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$	66,408.04	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		97,858.00	
Losses resisted (not outlaid) including interest, costs and other expenses thereon.....		16,520.00	
Total amount of claims for losses.....	\$	180,786.04	
Net amount of unpaid losses.....	\$	180,786.04	
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, \$96,246.12; unearned premiums (50 per cent).....	\$	448,123.06	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,410,640.49; unearned premiums (pro rata).....		730,059.72	
Total unearned premiums as computed above.....	\$	1,177,182.78	
All other liabilities.....		5,802.42	
Total amount of all liabilities.....	\$	1,363,771.24	
Joint stock capital actually paid up in cash.....	\$	1,000,000.00	
Divisible surplus.....		1,003,255.03	2,003,255.03
Total.....	\$	3,367,026.27	
MISCELLANEOUS.			
		Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899, of the previous year, as per line 5, under this heading in last year's statement....	\$	178,246.554	\$ 2,951,530.44
Written or renewed during the year.....		151,157.717	1,741,658.38
Totals.....	\$	329,404.271	\$ 3,993,188.82
Deduct those expired and marked off as terminated.....		118,186,700	1,534,780.50
In force at the end of the year.....	\$	211,217.571	\$ 2,458,408.32
Deduct amount re-insured.....		13,519.753	151,521.71
Net amount in force.....	\$	197,697.818	2,306,886.61

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December just last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year.....	\$ 851,876.01
Total amount of the company's stock owned by the directors at par value.....	230,100.00
Total amount loaned to officers and directors.....	2,850.00
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.....	\$ 2,712,210.00
Gross premiums received.....	30,699.69
Losses paid.....	15,387.44
Losses incurred.....	9,970.55

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the UNITED STATES BRANCH OF THE NETHERLANDS INSURANCE COMPANY, ESTABLISHED 1845, OF THE HAGUE, HOLLAND.

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

Trustees in the United States, COLGATE HOYT, Oyster Bay, N. Y., HOLLAND DAVIS, of New York City, DEEXTER N. FORC, Montclair, N. J.

Managers for the United States, WREED & KENNEDY.

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

Organized or incorporated, April 13, 1845. Commenced business in United States July 28, 1897.

CAPITAL STOCK.

Amount of net ledger assets, December 31, of previous year....\$ 557,613.03

INCOME DURING YEAR.

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

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$ 116,509.92

Net collected.....\$ 116,509.92

Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....618,226.33

Total.....\$ 734,736.25

Deduct gross premiums and bills in course of collection at this date.....52,320.95

Entire premiums collected during the year.....\$ 682,415.30

Deduct reinsurance, rebate, abatement and return premiums...228,563.49

Received for premiums other than perpetuals.....\$ 453,851.81

Interest and dividends on stocks and bonds, \$14,393.61; from all other sources, \$684.43.....\$ 15,368.04

Total rents and interest.....15,368.04

Received from home office.....80,000.00

Total income during the year.....\$ 549,219.85

Total footings.....\$ 1,106,832.88

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$50,563.25 occurring in previous years).....\$ 428,351.70

Fire.

Deduct amounts received for salvages, on losses of the last or previous years, \$10,393.88; and from reinsurance in other companies, \$40,972.42.....	51,366.30	
Net amount paid during the year for losses.....		\$ 376,985.40
Remitted to home office.....		25,205.11
Commissions or brokerage to agents, less received on reinsurances.....		143,094.44
Salaries, fees and all other charges, officers, \$3,940.50; clerks, \$2,792.74; other employees, \$2,538.00.....		9,271.24
Taxes on premiums.....		13,062.73
Insurance department fees and agents' licenses, \$3,049.12 municipal licenses, \$1,125.93; tax on franchise \$867.49.....		5,042.54
Advertising, printing and stationery, \$5,177.13; miscellaneous, \$10,049.55.....		15,226.68
Losses on sales or maturity of ledger assets.....		1,697.90
Total expenditures during the year.....		\$ 589,586.04
Balance.....		\$ 517,246.84

LEDGER ASSETS

As per ledger accounts shown by the books at the United States branch office at close of business December 31st.		
Book value of bonds excluding interest.....	\$ 468,683.63	
Cash in company's office, \$1,667.55; deposited in banks, \$46,895.66.....		48,563.21
Total.....	\$ 517,246.84	
Total net ledger assets, as per balances on page 1.....	\$ 517,246.84	

NON-LEDGER ASSETS.

Interest due.....		2,920.84
Total carried out.....	\$ 2,920.84	
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		5,548.87
Gross uncollected premiums in course of collection December 31st, not more than three months due, not included in ledger assets.....	\$ 47,250.86	
Deduct cost of collection, commission and brokerage.....		6,732.74
Net amount of uncollected premiums, not more than three months due not included in ledger assets.....	\$ 40,518.12	
Gross assets.....	\$ 566,234.67	
Total admitted assets.....	\$ 566,234.67	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, (due, \$6,137.79; not yet due \$8,808.22) \$	14,946.01
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	21,165.67
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,875.00
Total amount of claims for losses.....	\$ 39,986.68
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	4,808.35
Net amount of unpaid losses.....	\$ 35,178.33

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, \$132,226.70; unearned premiums (50 per cent.).....	\$ 166,113.35
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$117,694.75; unearned premiums (pro rata) ...	79,890.86
Total unearned premiums as computed above.....	\$ 237,004.21
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	164.26
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	2,279.19
Return premiums, \$13,382.80; and reinsurance premiums, \$1,511.11; all other liabilities, viz.: miscellaneous, \$452.77.....	15,346.68
Total amount of all liabilities.....	\$ 289,972.67
Divisible surplus.....	276,262.00
Total.....	\$ 566,234.67

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.....	\$ 41,251,232	\$ 491,210.95
Written or renewed during the year.....	50,226,276	618,698.09
Total.....	\$ 91,477,508	\$ 1,109,909.94
Deduct those expired and marked off as terminated.....	52,231,184	625,587.07
In force at the end of the year.....	\$ 39,246,324	\$ 484,323.87
Deduct amount reinsured.....	3,203,617	34,401.42
Net amount in force.....	\$ 36,042,707	\$ 449,922.45

Largest amount written on any one risk, not deducting reinsurance, \$100,000.00.

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..... \$ 350,729.01

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 267,616.00
Gross premiums received.....	4,559.07
Losses paid.....	1,119.73
Losses incurred.....	1,119.73

ANNUAL STATEMENT

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

NIAGARA 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, HAROLD HERRICK. Vice-President, GEORGE C. HOWE.
Secretary, GEORGE W. DEWEY

[Incorporated, July 1850. Commenced business August 1850.]

Home office, 4618 Cedar Street, New York City.

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 31, of previous year....	2,290,572.20	
Extended at.....		\$ 2,290,572.20

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.....	\$ 239,465.78	
Net collected.....	\$ 239,465.78	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,318,518.90	
Total.....	\$ 2,557,984.68	
Deduct gross premiums and bills in course of collection at this date.....	270,139.43	
Entire premiums collected during the year.....	\$ 2,287,845.25	
Deduct reinsurance, rebate, abatement and return premiums....	634,023.60	
Received for premiums other than perpetuals.....	\$ 1,653,821.65	\$ 1,653,821.65
Interest on real estate mortgage loans.....	21,048.88	
Interest and dividends on stocks and bonds, \$80,562.36; from all other sources, \$3,864.....	84,426.36	
Total rents and interest.....	\$ 105,475.24	
Total income during the year.....	1,759,296.89	
Total footings.....		\$ 4,049,869.09

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses.....	\$ 1,326,920.15
Deduct amounts received for salvages.....	301,836.00
Net amount paid during the year for losses.....	\$ 1,025,084.15
Paid stockholders for interest or dividends; (amount declared during the year.....)	50,000.00
Commissions or brokerage to agents, less received on reinsurance.....	314,451.55
Rents.....	18,037.69
Salaries, fees and all other charges, officers, \$28,500.00; clerks, \$49,806.37; other employees, \$78,275.23.....	156,581.60
Taxes on premiums.....	30,515.22
Insurance Dep't fees and agents' licenses, \$15,366.21; municipal licenses, \$1,785.08.....	17,152.89
Advertising, printing and stationery, \$17,209.46; legal expenses, \$4,166.18; furniture and fixtures, \$3,956.55; miscellaneous, \$102,828.88.....	128,251.07
Losses on sales or maturity of ledger assets, 64,838.57; other disbursements, viz., \$36,078.60.....	100,917.17
Total expenditures during the year.....	\$ 1,840,991.34
Balances.....	\$ 2,208,877.75

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, \$169,000; other than first, \$142,375.....	\$ 311,375.00
Book value of bonds excluding interest \$905,000 and stocks \$925,000 (Schedule D).....	1,830,000.00
Cash in company's office, \$654.28; deposited in bank \$66,848.47.....	67,502.75
Total.....	\$ 2,208,877.75
Total net ledger assets, as per balances on page 1.....	\$ 2,208,877.75

NON-LEDGER ASSETS.

Interest accrued on mortgage.....	\$ 7,706.21
Interest accrued on bonds and stocks.....	2,466.67
Total carried out.....	\$ 10,172.88
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	449,450.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 270,139.43
Deduct cost of collection, commission, and brokerage.....	42,749.34
Net amount of uncollected premiums, not more than three months due.....	\$ 227,390.09
Gross assets.....	\$ 2,886,890.72
Deduct Assets not Admitted.....	
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks.....	30,250.00
Total admitted assets.....	\$ 2,856,640.72

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$	89,614.96
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		120,305.69
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		13,637.50
Total amount of claims for losses.....	\$	223,558.15
Deduct re-insurance due or accrued (give list of companies and amounts), Schedule E).....		50,729.46
Net amount of unpaid losses.....	\$	172,828.69
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, \$1,154,096.68; unearned premiums (50 per cent).....	\$	577,448.34
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,477,701.56; unearned premiums (pro rata) ..		777,098.92
Total unearned premiums as computed above,.....	\$	1,354,147.26
Reinsurance premiums.....		17,829.56
Total amount of all liabilities.....	\$	1,544,805.51
Joint stock capital actually paid up in cash.....	\$	500,000.00
Divisible surplus.....		811,835.21
Total.....	\$	2,856,640.72

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899.....	\$ 310,610.626	\$ 2,817,152.87
Written or renewed during the year.....	226,161.265	2,318,518.90
Total.....	\$ 536,771.891	\$ 5,135,671.77
Deduct those expired and marked off as terminated.....	209,311.670	2,073,215.09
In force on the 31st day of December, 1900.....	\$ 327,460.221	\$ 3,062,456.68
Deduct amount reinsured.....	48,222.936	430,658.44
Net amount in force.....	\$ 279,237.285	\$ 2,631,798.24

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.....	\$ 1,035,402.18
Total amount of the company's stock owned by the directors at par value.....	165,650.00
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

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 2,558,482.00
Gross premiums received.....	39,922.22
Losses paid.....	22,516.38
Losses incurred.....	19,744.51
Amount at risk.....	2,558,482.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the UNITED STATES BRANCH OF THE NORTHERN 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, in pursuance of the law thereof.

General Manager, H. E. WILSON.

Principal offices in the United States, 38 Pine street, New York City, GEO. W. BABB, *Manager*; 642 Monadnock Block, Chicago, G. H. LERMIT, *Manager*; 221 Sansome street, San Francisco, GEO. F. Grant, *Manager*.

Trustees in United States, EDWARD KING and CORNELIUS D. WOOD of New York. [Organized, 1836. Commenced business in 1836.]

CAPITAL DEPOSIT.

Amount of capital stock authorised \$15,000,000.00; subscribed at.....	\$ 15,000,000.00
Amount of capital paid up in cash.....	1,500,000.00
Amount of net ledger assets, December 31st of previous year....	2,345,332.86

Extended at..... \$ 2,345,332.86

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.....	\$ 249,078.78
Deduct amount of same not collected.....	3,231.40
Net collected.....	\$ 245,847.38
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,711,992.40
Total.....	\$ 1,957,839.78
Deduct gross premiums and bills in course of collection at this date.....	262,719.74
Entire premiums collected during the year.....	\$ 1,695,120.04
Deduct reinsurance, rebate, abatement and return premiums....	506,041.30
Received for premiums other than perpetuals.....	\$ 1,187,078.74
Rents from company's property, including \$7,000.00 for company's use of own buildings.....	7,000.00
Interest and dividends on stocks and bonds, \$79,450.00; from all other sources, \$473.01.....	79,923.01
Total rents and interest.....	\$ 86,923.01

Received from head office during the year.....	27,956.71
Total income during the year.....	\$ 1,303,958.46
Total footings.....	\$ 3,649,291.32

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$106,106.76 occurring in previous years).....	903,651.66	
Deduct amounts received for salvages (on losses of the last or previous years) \$5,727.69; and from reinsurance in other companies, \$222,290.29	228,017.98	
Net amount paid during the year for losses.....	\$ 675,633.68	
Commissions or brokerage to agents, less received on reinsurances.....	190,242.18	
Rents (including \$7,000 for company's use of own buildings), less \$625.00 from sub-leases.....	14,731.57	
Salaries, fees and all other charges, officers, clerks, and other employees	87,510.60	
Taxes on premiums, \$37,472.60; on real estate, \$1,670.04	39,142.64	
Insurance department fees and agents' licenses, \$7,511.80; municipal licenses, \$4,230.31; tax on franchise, \$2,821.13	14,563.24	
Advertising, printing and stationery, \$12,073.56; legal expenses, \$451.64; repairs and expenses on real estate, \$383.25; furniture and fixtures, \$1,183.12; miscellaneous, \$107,785.07....	121,876.64	
Remitted to head office during the year.....	131,334.29	
Total expenditures during the year.....	\$ 1,275,034.84	
Balance	\$ 2,374,256.48	

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.....	\$ 115,000.00
Book value of bonds excluding interest (Schedule D).....	2,162,868.75
Cash in company's office.....	1,872.61
Deposited in banks.....	105,551.96
Bills receivable, \$3,425.22; agent's debit balances, \$1,397.68....	4,822.90
Total.....	\$ 2,390,116.22
Deduct ledger liabilities:	
Agents' credit balances, \$74.98; all other, \$15,781.76.....	15,859.74
Total net ledger assets as per balances on page 1.....	\$ 2,374,256.48

NON-LEDGER ASSETS

Interest due, \$1,000.00, and accrued, \$6,216.33 on bonds and stocks.....	\$ 7,216.33
Total carried out.....	\$ 7,216.33
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D.....	112,761.25
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 258,112.85
Deduct cost of collection, commission and brokerage.....	39,469.07
Net amount of uncollected premiums, not more than three months due.....	218,643.78

Gross premiums in course of collection December 31st, more than three months due, carried in, \$7,838.29

Gross assets	\$ 2,712,877.84
Deduct assets not admitted:	
Agents' debit balances, unsecured.....	\$ 1,397.68
Total.....	1,397.68
Total admitted assets.....	\$ 2,711,480.16

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 46,178.08
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	86,509.56
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	24,058.50
Total amount of claims for losses.....	\$ 156,746.14
Deduct re-insurance due or accrued as per Schedule E.....	6,110.67
Net amount of unpaid losses.....	\$ 150,635.47
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, \$1,022,899.54; unearned premiums (50 per cent).....	\$ 511,449.77
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$985,259.39; unearned premiums (pro rata)	510,238.32
Total unearned premiums as computed above.....	\$ 1,021,688.09
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	500.00
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	24.80
Return premiums, \$10,355.47; and re-insurance premiums, \$1,382.35.....	11,737.82
All other liabilities, viz.: Miscellaneous.....	337.75
	12,600.37
Total amount of all liabilities.....	\$ 1,184,923.93
Divisible surplus	1,526,556.23
Total	\$ 2,711,480.16

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	\$ 197,773,313	\$ 1,960,988.13
Written or renewed during the year	172,148,246	1,711,992.40
Total	\$ 369,921,559	\$ 3,672,980.53
Deduct those expired and marked off as terminated.....	157,227,510	1,556,042.58
In force at the end of the year	\$ 212,694,049	\$ 2,116,937.95
Deduct amount reinsured	12,054,059	108,779.02
Net amount in force	\$ 200,639,990	\$ 2,008,158.93
Largest amount written on any one risk, not deducting reinsurance, \$ 100,000.		

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

Total premiums received in the United States since the organization of company.....\$ 21,545,787.22
 Losses incurred during the year. Fire..... 692,980.41
 Total losses paid in the United States since the organization of the company.... 13,209,772.96

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 1,434,588.00
Gross premiums received.....	20,324.24
Losses paid.....	11,703.73
Losses incurred.....	11,706.56
Amount at risk. (Books not kept to show this.) Estimated.....	2,366,000.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
 NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

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.

U. S. Branch Manager, E. G. RICHARDS. Ass't U. S. Branch Manager, J. F. HASTINGS.
 Principal office, in United States, 54 William St., New York City.

Trustees in the U. S.—Adrian Iselin, Jr., George C. Rand, and Wm. Pierson Hamilton.

[Incorporated, Nov. 11, 1809. Commenced business in the United States, Aug. 16, 1866.]

Home office, 61 Threadneedle St., London, England,

Attorney to accept service in Iowa, Auditor of State.

CAPITAL STOCK.

Amount of capital stock authorized, \$15,000,000.00; subscribed for. \$	13,750,000.00
Amount of capital paid up in cash.....	3,437,500.00
Amount of net ledger assets December 31st of previous year....	3,507,207.80
Extended at.....	\$ 3,507,207.80

INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 401,816.83
Net collected.....	\$ 401,816.83
Gross premiums written and renewed during the year, as per item 2, page 3 part VI.....	3,476,170.35
Total.....	\$ 3,877,987.18
Deduct gross premiums and bills in course of collection at this date.....	457,630.25
Entire premiums collected during the year.....	\$ 3,420,356.93
Deduct reinsurance, rebate, abatement, and return premiums..	743,369.10
Received for premiums other than perpetuals.....	\$ 2,676,987.83
	\$ 2,676,987.83

Deposit premiums, received on perpetual risks.....	\$ 712.00
Interest and dividends on stocks and bonds.....	125,525.37
Total rents and interest.....	.....
Profit on sale or maturity of ledger assets during the year over book values	\$ 71,798.63
Received under twenty contracts	54,157.90
Total income during the year.....	\$ 2,929,181.73
Total footings.....	\$ 6,436,389.53

DISBURSEMENTS DURING YEAR.

	FIRE.
Gross amount paid for losses (including \$237,230.83 occurring in previous years)	\$ 1,845,316.14
Deduct amounts received for salvages (on losses of the last or previous years), \$18,252.50; and from re-insurance in other companies, \$65,191.60.....	83,444.10
Net amount paid during the year for losses.....	\$ 1,761,872.04
Deposit premiums returned on perpetual risks	218.50
Commissions or brokerage to agents, less received on reinsurances	490,880.15
Rents	21,342.34
Salaries, fees and all other charges, officers, \$60,822.72; clerks, \$82,378.52; other employees, \$20,454.77	163,656.01
Taxes on premiums	46,677.73
Insurance department fees and agents' licenses, \$12,307.45; municipal licenses and internal revenue, \$33,613.74	92,598.92
Advertising, printing and stationery, \$27,819.65; miscellaneous, \$130,787.53	158,607.18
Remitted to home office	2,122.58
Profit and loss	8,313.19
Total expenditures during the year.....	2,699,610.91
Balances.....	\$ 2,736,778.62

LEDGER ASSETS.

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

Book value of bonds and stocks (Schedule D)	\$ 3,565,435.28
Cash in company's office, \$28,466.05; deposited in banks, \$139,368.43	167,834.48
Due from other companies for reinsurance on losses paid.....	10,840.41
Milwaukee underwriters association, Milwaukee, Wis	181.00
Philadelphia underwriters association, Philadelphia, Pa	100.00
Bills receivable.....	1,060.60
Total.....	\$ 3,745,451.77
Deduct Ledger Liabilities:	
Agents' credit balances	8,673.15

Total net ledger assets, as per balances on page 1..... \$ 3,736,778.62

NON-LEDGER ASSETS.

Interest due, \$30,910.00; and accrued, \$10,753 on bonds and stocks. \$	41,663.00
Total carried out.....	\$ 41,663.00
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D	121,303.72
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 440,196.38

Deduct cost of collection, commission and brokerage.....	96,459.73
Net amount of uncollected premiums, not more than three months due.....	\$ 343,736.65
Gross assets.....	\$ 4,243,481.99
Total admitted assets.....	\$ 4,243,481.96

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, due, \$9,903.42; not yet due, \$97,269.05	107,172.47
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	188,050.56
Losses resisted (not outlawed), including interest, costs, and other expenses thereon.....	58,139.10
Total amount of claims for losses.....	\$ 353,362.13
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	35,959.68
Net amount of unpaid losses.....	\$ 317,402.45
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. \$1,753,845.67; unearned premiums (50 per cent).....	\$ 876,922.83
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,219,214.98; unearned premiums (pro rata).....	1,133,727.23
Total unearned premiums as computed above.....	\$ 2,010,650.06
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received.....	5,313.51
Total amount of all liabilities.....	\$ 2,333,366.02
Divisible surplus.....	1,910,115.97
Total.....	\$ 4,243,481.99

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.....	\$ 411,348,317	\$ 3,974,922.38
Written or renewed during the year.....	375,618,688	3,476,170.35
Total.....	\$ 786,967,005	\$ 7,451,092.73
Deduct those expired and marked off as terminated.....	326,501,658	3,153,841.20
In force at the end of the year.....	460,465,347	4,297,251.53
Deduct amount reinsured.....	41,760,429	324,190.88
Net amount in force.....	\$ 417,704,918	\$ 3,973,060.65
Perpetual risks (not included above), \$223,470; Premiums on same, \$5,903.90.		
Largest amount written on any one risk, not deducting reinsurance, \$124,000.		

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, \$1,780,963.04; tornado, \$4,666.92.....	\$ 1,785,629.96
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

Total amount of premiums received in the United States to date.....	58,881,801.16
Total losses paid in the United States to date.....	37,146,918.81

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 3,350,450.00	\$ 210,674.00	\$ 3,561,124.00
Gross premiums received.....	46,771.11	1,247.23	48,018.34
Losses paid.....	29,926.27	47.70	29,973.97
Losses incurred.....	32,945.06	47.70	32,992.76
Amount at risk.....			

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NORTH GERMAN INSURANCE COMPANY,

Organized under the laws of Germany, at Hamburg, made to the Auditor of State of the State of Iowa in pursuance to the laws thereof.

President, JACOB NORDHEIM. U. S. Manager, ADOLPH LOEB.
General Manager, CLEMENS PERGER.

[Incorporated, May 28, 1868. Commenced business in United States September, 1893.]

Home office, 189-191 LaSalle street, Chicago.

CAPITAL STOCK.

Amount of ledger assets, December 31st of previous year.....	569,807.73
Extended at.....	\$ 569,807.73

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.....	\$ 143,786.08	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	669,902.85	
Total.....	\$ 813,688.93	
Deduct gross premiums and bills in course of collection at this date.....	92,251.92	
Entire premiums collected during the year.....	\$ 721,437.01	
Deduct reinsurance, rebate, abatement and return premiums.....	283,848.73	
Received for premiums other than perpetuals.....	\$ 437,588.28	437,588.28
Interest on real estate mortgage loans.....	4,591.27	
Interest and dividends on stocks and bonds.....	14,808.80	
Total rents and interest.....	\$ 19,400.07	
Profit on sale or maturity of ledger assets during the year over book values.....	1,733.76	
Received from home office.....	69,646.88	
Total income during the year.....	\$ 528,418.99	
Total footings.....	\$ 1,098,226.72	

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$48,639.64 occurring in previous years).....	\$	489,404.16	
Deduct amounts received for salvages (on losses of the last or previous years) \$3,377.68; and from reinsurance in other companies, \$82,442.79.....		85,820.47	403,583.69
Net amount paid during the year for losses.....	\$	403,583.69	
Commissions or brokerage to agents, less received on reinsurance.....			113,359.63
Rents.....			1,871.62
Salaries, fees and all other charges, officers, \$3,750.....			23,186.42
Taxes on premiums.....			10,812.66
Insurance department fees and agents' licenses, \$2,940.34; municipal licenses, \$1,508.06; tax on franchise, \$102.21.....			4,550.01
Advertising, printing and stationery, \$2,508.34; furniture and fixtures, \$268.64; miscellaneous, \$17,161.29.....			19,938.79
Interest remitted to home office.....			15,667.68
Total expenditures during the year.....	\$	592,971.10	
Balances.....	\$	505,255.62	

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.....	\$	\$55,000.00
Book value of bonds, excluding interest.....		357,311.89
Cash in company's office, \$1,646.55; deposited in banks, \$11,970.05.....		13,616.60
Certificate of deposits in hands of trustee.....		79,327.13
Total.....	\$	505,255.62

Total net ledger assets, as per balances on page 1..... 505,255.62

NON-LEDGER ASSETS.

Interest due, \$500; and accrued, \$329.61 on mortgages.....	\$	829.61
Interest accrued on bonds and stocks.....		1,250.82
Total carried out.....		2,080.43
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	\$	13,954.36
Gross premiums in course of collection December 31st, not more than three months due.....	\$	92,251.92
Deduct cost of collection, commission and brokerage.....		26,977.41
Net amount of uncollected premiums, not more than three months due.....		65,274.51
Due from other companies for reinsurance on losses already paid.....		3,086.52
Total admitted assets.....	\$	580,651.44

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$	4,426.48
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$	26,045.40
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....		19,900.00
Total amount of claims for losses.....	\$	50,372.88

Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E. 12,442.83

Net amount of unpaid losses.....	\$	37,930.05
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, \$355,184.97; unearned premiums (50 per cent).....	\$	177,592.48
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$211,016.51; unearned premiums (pro rata)....		109,951.95
Total unearned premiums as computed above.....		287,544.43
Return premiums.....		18,772.75
Total amount of all liabilities.....	\$	344,247.23
Joint stock capital actually paid up in cash.....	\$	200,000.00
Reserve or guaranty fund, represented by scrip or otherwise....		45,404.21
Divisible surplus.....		245,404.21
Total.....	\$	589,651.44

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.....	\$ 62,802,507	\$ 813,471.67
Written or renewed during the year.....	53,045,619	669,902.85
Total.....	\$ 115,848,126	\$ 1,483,374.52
Deduct those expired and marked off as terminated.....	69,962,409	874,976.92
In force at the end of the year.....	\$ 45,885,717	\$ 608,397.60
Deduct amount reinsured.....	2,821,841	42,195.76
Net amount in force.....	\$ 43,063,876	\$ 566,201.84
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.....	\$387,412.46
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.....	Fire risks.
Gross premiums received.....	\$ 457,099.00
Losses paid.....	5,795.59
Losses incurred.....	6,785.25
Amount at risk.....	6,788.25
	703,653.00

ANNUAL STATEMENT

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

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

President, ALFRED JAMES. First Vice-President, WILFORD M. PATTON.
Secretary, W. D. REED. Second Vice-President, A. F. JAMES.

[Incorporated, February 23, 1869. Commenced business, July 1, 1869.]

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for..\$	600,000.00
Amount of capital paid up in cash.....	600,000.00
Amount of net ledger assets, December 31st of previous year....	2,609,016.85
Extended at	\$ 2,609,016.85

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..\$	81,735.73		
Deduct amount of same not collected.....	1,502.65		
Net collected	\$ 80,233.08		
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,272,260.63	18,023.98	
Total.....	\$ 1,352,493.71	\$ 18,023.98	
Deduct gross premiums and bills in course of collection at this date	97,662.25		
Entire premiums collected during the year..\$	1,254,831.46	\$ 18,023.98	
Deduct re-insurance, rebate, abatement, and return premiums.....	234,339.19	155.32	
Received for premiums, other than perpetuals	\$ 1,020,492.27	\$ 17,868.66	\$ 1,038,360.93
Interest on real estate mortgage loans.....		48,073.53	
Interest and dividends on stocks and bonds, \$62,637.64; from all other sources, \$1,806.12		64,443.76	
Total rents and interest.....			\$ 112,517.29
Profit on sale or maturity of ledger assets during the year over book values.....			11,693.75
Total income during the year			\$ 1,162,571.97
Total footings.....			\$ 3,771,588.82

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 \$44,114.71 occurring in previous years.....\$	498,439.70	\$ 2,543.26	
Deduct amounts received for salvages (on losses of the last or previous years), \$895.85 and from reinsurance in other companies, \$43,494.22....	44,390.07		
Net amount paid during the year for losses...\$	454,049.63	\$ 2,543.26	\$ 456,592.89
Paid stockholders for interest or dividends (amount declared during the year).....			72,000.00
Commissions or brokerage to agents, less received on reinsurances.....			232,424.65
Salaries and allowances to agents.....			40,353.02
Rents			10,648.96
Salaries, fees and all other charges, officers, \$27,125; clerks, \$21,707.57; other employees, \$26,509.33			75,341.90
Taxes on premiums.....			37,752.75
Insurance department fees and agents' licenses, \$8,408.19; municipal licenses, \$1,426.07.....			9,834.26
Advertising, printing and stationery, \$7,459.42; legal expenses, \$350; miscellaneous, \$38,763.69.....			46,573.11
Losses on sales or maturity of ledger assets.....			199.57
Total expenditures during the year			\$ 981,721.11
Balances			\$ 2,789,867.71

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.....\$	1,014,156.67
Book value of bonds excluding interest, \$1,530,029.62; and stocks, \$38,168.75 (Schedule D)	1,568,198.37
Cash in company's office, \$9,378.48; deposited in banks, \$121,609.27	130,987.75
Agents' debit balances (secured).....	79,408.22
Total	\$ 2,792,751.01
Deduct ledger liabilities:	
Agents' credit balances, \$1,399.29; all other, \$1,484.01.....	2,883.30
Total net ledger assets, as per balances on page 1.....	\$ 2,789,867.71

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	7,741.59
Interest accrued on bonds and stocks.....	5,333.32
Total carried out.....	\$ 13,074.91
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	25,181.63
Gross premiums in course of collection December 31st, not more than three months due.....	97,662.25
Deduct cost of collection, commission and brokerage.....	24,415.56
Net amount of uncollected premiums, not more than three months due	\$ 73,246.69
Total admitted assets.....	\$ 2,901,370.94

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$	6,016.28
Losses in process of adjustment, or in suspense, including all reported and supposed losses		48,435.84
Losses resisted (not butlawed); including interest, costs and other expenses thereon		1,200.00
Total amount of claims for losses	\$	55,652.12
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E		5,024.50
Net amount of unpaid losses	\$	50,627.62
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, \$488,130.39; unearned premiums (50 per cent)	\$	244,065.19
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,945,870.94; unearned premiums (pro rata) ..		987,778.71
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired inland navigation risks, \$16,666.52; unearned premiums (50 per cent)		8,333.26
Total unearned premiums as computed above	\$	1,240,177.16
All other liabilities, viz: Due insurance companies, \$7,785.42; due special agents and attorneys, \$2,150		9,935.42
Total amount of all liabilities	\$	1,300,740.20
Joint stock capital actually paid up in cash	\$	600,000.00
Divisible surplus		1,000,630.74
Total	\$	2,901,370.94

MISCELLANEOUS

	Fire risks.	Premiums thereon.	Marine and Inl'd.	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.	\$ 241,181.270	\$ 2,426,060.02	\$	\$
Written or renewed during the year.	136,092,243	1,272,260.63	217,178.00	18,023.98
Total	\$ 377,273,513	\$ 3,698,320.65	\$ 217,178.00	\$ 18,023.98
Deduct those expired and marked off as terminated	104,357.635	1,032,500.10	17,600.00	1,357.46
In force at the end of the year	\$ 272,915,878	\$ 2,665,820.55	\$ 199,578.00	\$ 16,666.52
Deduct amount reinsured	23,608,391	231,819.22	.....	.....
Net amount in force	\$ 249,307,487	\$ 2,434,001.33	\$ 199,578.00	\$ 16,666.52

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, \$445,520.78; marine and inland, \$5,958.26; tornado, \$9,159.36	\$ 460,638.40
Total amount of the company's stock owned by the directors at par value	309,400.00
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.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 5,418,860.00	\$ 956,214.00	\$ 6,375,074.00
Gross premiums received	67,419.19	5,016.45	72,435.64
Losses paid	29,099.95	652.27	29,752.22
Losses incurred	27,919.48	644.01	28,563.49
Amount at risk	10,599,582.00	4,328,770.00	14,928,352.00

ANNUAL STATEMENT

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

NORWICH FIRE INSURANCE SOCIETY.

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—Citizens of the United States in whom the assets of the United States branch are vested:

ANSON W. HARD, J. KENNEDY TOD, W. EMLÉN ROOSEVELT.
Resident Manager, J. MONTGOMERY HARE.

[Society organized, 1797. Commenced business in the U. S. 1877.]

Principal office of the U. S. branch. 56 and 58 Pine street, New York, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$5,500,000; subscribed for ...	\$ 5,500,000.00
Amount of capital paid up in cash	660,000.00
Amount of net ledger assets, December 31st of previous year ...	2,055,938.50
Extended at	\$ 2,055,938.50

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
 \$ 241,213.32 |

Net collected
 \$ 241,213.32 |

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

 2,173,900.51 |

Total

 \$ 2,415,113.83 |

Entire premiums collected during the year

 \$ 2,161,230.63 |

Received for premiums, other than perpetuals

 \$ 1,643,496.97 |

Total rents and interest

 \$ 71,861.22 |

Total income during the year

 \$ 1,758,992.78 |

Total footings

 \$ 3,814,931.28 |

DISBURSEMENTS DURING YEAR

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

Gross amount paid for losses.....	\$ 1,196,016.47	
Deduct amounts received for salvages (on losses of the last or previous years), \$16,041.80; and from reinsurance in other companies, \$125,693.57.....	141,735.37	
Net amount paid during the year for losses.....	\$ 1,054,281.10	\$ 1,054,281.10
Commissions or brokerage to agents, less received on reinsurances.....		319,644.69
Rents.....		16,895.74
Salaries, fees and all other charges, officers, \$39,925.94; clerks, \$43,348.15; other employees, \$65,615.38.....		148,889.47
Taxes on premiums, \$22,377.22; other taxes, \$11,329.63.....		33,706.85
Insurance department fees and agents' licenses, \$10,986.66; municipal licenses, \$5,326.26; tax on franchise, \$1,490.24....		17,803.16
Advertising, printing and stationery, \$17,903.58; legal expenses, \$944.77; furniture and fixtures, \$1,207.59; miscellaneous, \$71,294.34.....		91,350.28
Cash remitted to home office.....		104,714.99
Total expenditures during the year.....		\$ 1,787,286.28
Balances.....		\$ 2,027,645.00

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.....	\$ 40,000.00	
Book value of bonds excluding interest, \$1,267,498.22; and stocks, \$544,740.08 (Schedule D).....	1,812,238.30	
Cash in company's office, \$1,891.88; deposited in banks, \$173,514.82.....	175,406.70	
Total.....	\$ 2,027,645.00	
Total net ledger assets, as per balance on page 1.....		\$ 2,027,645.00

NON LEDGER ASSETS.

Interest accrued, on mortgages.....	\$ 150.00	
Interest accrued on bonds and stocks.....	20,501.16	
Total carried out.....		\$ 20,651.16
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		114,665.45
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 231,940.13	
Deduct cost of collection, commission and brokerage.....	44,437.30	
Net amount of uncollected premiums, not more than three months due.....	\$ 187,502.83	
Due from other companies for reinsurance on losses already paid (see schedule below).....		1,755.34
Total admitted assets.....		\$ 2,352,219.78

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 67,186.17
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	69,899.60

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	21,475.00	
Total amount of claims for losses.....	\$ 158,560.77	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	14,288.41	
Net amount of unpaid losses.....	\$ 144,272.36	
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, \$1,252,434.03; unearned premiums (50 per cent.).....	\$ 626,217.02	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,207,516.97; unearned premiums (pro rata).....	621,004.02	
Total unearned premiums as computed above.....	\$ 1,247,221.04	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	16,632.52	
Return premiums, \$8,057.27; and reinsurance premiums, \$3,018.63.....	11,075.90	
Total amount of all liabilities.....	\$ 1,419,201.82	
Divisible surplus.....	933,017.96	
Total.....	\$ 2,352,219.78	

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.....	\$ 260,874,499	\$ 2,523,041.79
Written or renewed during the year.....	213,128,154	2,173,900.51
Total.....	\$ 474,002,653	\$ 4,696,942.30
Deduct those expired and marked off as terminated.....	199,982,220	1,995,482.76
In force at the end of the year.....	\$ 274,020,433	\$ 2,701,459.54
Deduct amount reinsured.....	25,076,585	241,508.54
Net amount in force.....	\$ 248,943,848	\$ 2,459,951.00
Largest amount written on any one risk, not deducting reinsurance, \$39,000.		

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.....	\$ 1,042,936.97
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.....	\$ 3,208,581.00
Gross premiums received.....	34,328.56
Losses paid.....	10,525.26
Losses incurred.....	10,822.76
Amount at risk.....	3,510,296.00