

THIRTY-FIRST ANNUAL REPORT

OF THE

AUDITOR OF STATE

OF THE STATE OF IOWA

ON

INSURANCE

1900.

VOLUME I.

FRANK F. MERRIAM

AUDITOR OF STATE.

Compiled from annual statements, for the year ending December 31, 1899.

DES MOINES:
F. R. CONAWAY, STATE PRINTER.
1900.

THIRTY-FIRST ANNUAL REPORT
AUDITOR OF STATE
OF THE STATE OF IOWA

STATE OF IOWA,
OFFICE OF AUDITOR OF STATE. }
DES MOINES, May 1, 1900. }

Hon. Leslie M. Shaw, Governor:

SIR—I have the honor to submit herewith for your consideration part 1 of the thirty-first annual insurance report, showing the business transacted in Iowa by authorized companies for the year ending December 31, 1899.

By reason of a modification of section 1720 of the code, made by the last general assembly, it is now possible to issue this report in two volumes.

Volume 1 contains the statements, tables, etc., pertaining to insurance other than life.

Volume 2 contains the statements, tables, etc., pertaining to life insurance companies, associations and fraternal societies.

COMPANIES OTHER THAN LIFE.

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

Fire Insurance.....	132
Fidelity Insurance.....	9
Employers' Liability Insurance.....	6
Plate glass Insurance.....	4
Hall Insurance.....	4
Steam boiler Insurance.....	1
Accident Insurance.....	3
Burglary Insurance.....	3

FIRE COMPANIES.

The 132 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.....	81
Non-Iowa mutual companies.....	1
United States branches foreign companies.....	33

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).....	11
Tornado Insurance (exclusively).....	3
Hall Insurance (exclusively).....	4

COMPANIES ADMITTED DECEMBER 31, 1898, TO DECEMBER 31, 1899.

NAME.	LOCATION.	CAPITAL STOCK.
Colonial Assurance Company	New York, N. Y.	\$200,000.00
Fidelity Fire Insurance Company	Baltimore, Md.	250,000.00
Firemen's Insurance Company	Baltimore, Md.	375,000.00
Iowa Home Insurance Company	Dubuque, Iowa	25,000.00
Lumbermen's Insurance Company	Philadelphia, Pa.	250,000.00
Manhattan Fire Insurance Company	New York, N. Y.	500,000.00
National Assurance Company of Ireland—U. S. branch	Hartford, Conn.	None in U. S.
New Amsterdam Casualty Company	New York, N. Y.	\$200,000.00
Pelican Assurance Company	New York, N. Y.	200,000.00
Reading Fire Insurance Company	Reading, Pa.	350,000.00
United Fire Insurance Company	Baltimore, Md.	350,000.00
Washington Assurance Company	New York, N. Y.	200,000.00

COMPANIES ADMITTED SINCE DECEMBER 31, 1899.

NAME.	LOCATION.	CAPITAL STOCK.
Metropolitan Accident Insurance Company	Chicago, Ill.	\$100,000.00
Aetna Indemnity Company	Hartford, Conn.	250,000.00
Ocean Accident and Guarantee Corporation, Limited—U. S. branch	New York, N. Y.	None in U. S.

ASSOCIATIONS ADMITTED DECEMBER 31, 1898, TO DECEMBER 31, 1899.

Des Moines Mutual Hall and Cyclone Insurance Association, Des Moines, Iowa.

Home Mutual Fire and Lightning and Tornado Insurance Association, Humboldt, Iowa.

Mutual Hallstorm Insurance Association of Iowa, Des Moines, Iowa.

Mutual Windstorm Insurance Association of Iowa, Des Moines, Iowa.

Southwestern Iowa Mutual Hall Association, Council Bluffs, Iowa.

Cedar Rapids Mutual Insurance Association, Cedar Rapids, Iowa.

ASSOCIATIONS ADMITTED SINCE DECEMBER 31, 1899.

German Catholic Mutual Fire Association, Burlington, Iowa.

Farm Property Mutual Insurance Association, Des Moines, Iowa.

Iowa Assessment Association, Clinton, Iowa.

Farmers Mutual Fire and Lightning Association of Taylor County, Bedford, 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.
1890	\$316,476,045.00	\$1,580,719.23
1891	227,627,045.00	1,741,474.19
1892	253,233,462.00	1,734,312.39
1893	254,800,682.00	2,301,588.23
1894	250,502,505.00	2,408,011.51
1895	229,840,550.00	1,838,720.44
1896	233,851,326.00	1,764,402.18
1897	209,167,497.00	1,655,562.55
1898	250,065,715.00	1,697,283.24
1899	301,015,408.91	2,170,852.51

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.
1890	\$ 19,981,610.08	\$ 103,763.75	\$ 69,131,034.63
1891	23,275,945.00	103,912.49	83,437,321.00
1892	27,740,809.57	145,922.26	94,842,466.49
1893	32,220,644.15	170,136.30	109,442,804.37
1894	43,146,804.20	210,124.05	124,378,505.53
1895	45,545,532.65	294,416.28	146,703,881.23
1896	46,721,162.30	427,105.87	167,871,123.22
1897	48,950,839.16	514,589.29	190,466,908.61
1898	59,501,568.75	449,617.40	206,031,212.09
1899	83,828,698.00	500,562.89	265,404,013.00

TABLE SHOWING IOWA BUSINESS IN 1899.

	Risks written in 1899.	Losses paid in 1899.	Risks in force in 1899.
Iowa fire insurance companies (not including chapter 5 companies)	\$ 91,430,407.18	\$ 860,638.30	\$223,598,993.00
Non-Iowa fire insurance companies	164,265,596.00	981,968.00	168,688,126.00
Foreign fire insurance companies	45,380,400.73	328,218.91	57,250,715.00
State mutual assessment fire insurance associations	9,770,729.00	45,450.74	20,541,431.64
Total	\$310,787,132.91	\$2,221,295.95	\$470,079,925.64
State mutuals (tornado insurance exclusively)	28,719,077.00	49,706.05	74,110,737.00
State mutuals (hall insurance exclusively)	4,762,688.23	123,503.21	7,480,807.50
Grand total	\$342,268,898.16	\$2,394,512.21	\$551,671,540.14

An examination made in August, 1899, of the affairs of the Iowa Mutual Fire Insurance association; and also of the Mutual Fire Insurance company, both of Des Moines, Iowa, associations organized to do business under the provisions of chapter 5, title IX of the code, revealed the fact that these organizations had not conducted their business in accordance with the provisions of chapter 5. The associations were both in an insolvent condition, hence their certificates of authority from this department were revoked. Subsequently both organizations were placed in the hands of a receiver by the district court of Polk county.

An examination of the affairs of the National Church Mutual Fire Insurance company of Lisbon, Iowa, showed that the company was insolvent, and the same was placed in the hands of a receiver, by the district court of Linn county, in November, 1899.

The annual statement of the Commercial Mutual Insurance company for the year 1899, as filed with this department, was found to show the company to be impaired, and a demand was made of the officers of the association that the impairment be made good. The demands of this department were made upon the officers of the company under the provisions of sections 1731 and 1733 of the code. The officers, however, failed

to comply with the demands, and in April, 1900, the company was placed in the hands of a receiver by the district court of Polk county.

The Grand Rapids Fire Insurance company has withdrawn from this state and reinsured its risks in this state in the United States branch of the National Assurance of Ireland.

The Rockford Insurance company withdrew from this state and reinsured its risks in this state in the Security Insurance company of New Haven, Conn.

The Wisconsin Fire Insurance company withdrew from this state and reinsured its risks in the Concordia Fire Insurance company of Milwaukee.

The Washington Assurance company of New York withdrew from this state and reinsured its risks in the Colonial Assurance company of New York.

The Manufacturers and Merchants Insurance company of Pittsburg, and the Traders Fire Insurance company of New York have ceased to do business in this state.

The management of the Fidelity and Casualty company of New York did not see fit to comply with the requests of this office and its certificate of authority which expired March 1, 1900, has not been renewed.

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:

1890.....	\$ 29,151.50
1891.....	30,862.00
1892.....	30,788.40
1893.....	31,461.50
1894.....	31,154.50
1895.....	34,397.00
1896.....	34,215.50
1897.....	26,631.00
1898.....	49,297.00
1899.....	44,808.75
Total.....	\$ 343,561.15

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

1890.....	\$ 68,345.31
1891.....	92,365.05
1892.....	107,372.99
1893.....	117,129.57
1894.....	116,199.74
1895.....	124,829.31
1896.....	124,129.12
1897.....	123,436.72
1898.....	147,541.02
1899.....	156,927.07
Total.....	\$1,191,069.90

I wish to touch briefly on the valued policy law, a measure which was passed by the Twenty-eighth General Assembly and which, in the opinion of this department, was very properly vetoed by your excellency. It is a question upon which many arguments may honestly be advanced by both sides. In fact Iowa now has in section 1742 of the code, a valued policy law to all intents and purposes, except the feature of over-insurance and depreciation.

The first valued policy law enacted in the United States was, I think, in Wisconsin in 1874, and statistics show that in Wisconsin, Ohio, Texas and Missouri, where valued policy laws have been longest in force, farm insurance rates are now about double what they were when the laws were enacted.

An able authority on fire insurance has made the following statement:

"The lowest cost (of insurance) is found where rigid personal responsibility is attached to the insured.

"The next lowest, where the industry (fire insurance) has not been hampered by existing laws.

"The highest cost prevails where every effort has been made to impede the industry (fire insurance), relieve the policy-holder from personal responsibility and enable him to profit by a fire.

"The business has been profitable when rates are low and unprofitable when rates are high."

The insurance commissioner of Ohio recently in commenting on the statistics which in Ohio show increase in fire losses since the enacting of the valued policy law, says:

"I have no hesitancy in believing that over-insurance, sanctioned and encouraged by the valued policy law, is the cause of the greater portion of this increased fire waste, and that this unnecessary waste will continue and grow worse so long as this statute remains a part of our insurance code."

Insurance companies do not wish to over-insure property and there can be no question but all insurance managers constantly use their best efforts to keep the amount of insurance under the actual value of the property insured. Where over-insurance is found it is usually chargeable to misrepresentation, often unintentional, on the part of an insurance agent or owner. In any event the insured must bring the matter home to himself and the amount of insurance must be in accord with the actual value of the property insured.

Some of the state companies have already commenced and others are considering the question of paying back to the insured in case of loss the excess premiums he has paid for insurance over the actual cash value of the property insured. This practice seems to the department to be a fair treatment, and if it were made obligatory by law might assist in solving the question.

The measures relating to insurance which were passed by the Twenty-seventh and Twenty-eighth General Assemblies, and which have become

laws, and are known as chapter 47 in the Session Laws of the Twenty-seventh General Assembly, and chapters 43, 60, 61, 62, 63, 64, 65, 66 and 187 in the Session Laws of the Twenty-eighth General Assembly, will be printed and bound in this report.

Respectfully submitted,

Frank F. Merriam

Auditor of State.

INSURANCE LAWS OF IOWA.

ENACTED BY TWENTY-SEVENTH AND TWENTY-
EIGHTH GENERAL ASSEMBLIES.

INSURANCE LAWS.

CHAPTER 47.

H. F. 57, 37th G. A.

AN ACT to amend section eighteen hundred and thirty-two (1832) of the code, relative to the issuing of state auditor's certificates to fraternal beneficiary societies, orders or associations.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. **Annual certificates.** That section eighteen hundred and thirty-two (1832) of the code be and the same is amended by adding the following: "Provided, however, that before such certificates shall be issued, the fraternal beneficiary society, order or association shall have actual applications upon at least two hundred and fifty lives for at least one thousand dollars each."

SEC. 2. **In effect.** This act, being deemed of immediate importance, shall take effect and be in force from and after its publication in the Des Moines Leader and the Iowa State Register, newspapers published at Des Moines, Iowa.

Approved April 7, 1898.

I hereby certify that the foregoing act was published in the Iowa State Register and the Des Moines Leader, April 13, 1898.

G. L. DOBSON,
Secretary of State.

CHAPTER 43.

S. F. 352, 28th G. A.

AN ACT to amend section thirteen hundred and thirty-three (1333) of the code, and enacting certain provisions relative to the taxing of insurance corporations.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. **Foreign companies.** That section thirteen hundred and thirty-three (1333) of the code be amended by striking out all after and including the word "every" in line twenty-one, down to and including the word "returned" in line

thirty of said section, and by striking out from lines thirty-three, thirty-four, thirty-five and thirty-six of said section, the following words: "And the taxes provided in this section shall be in full for all taxes, state and local, against such corporations or associations, except taxes on real estate and special assessments."

SEC. 2. Domestic companies. The shares of stock of every insurance corporation or association having capital stock, organized under the laws of this state, shall be assessed for taxation in the manner provided for the assessment of shares of corporate stock in sections thirteen hundred and twenty-three (1323), thirteen hundred and twenty-four (1324) and thirteen hundred and twenty-five (1325) of the code, and as in this act provided, and said shares of stock shall not be otherwise assessed. In addition to the statement required in section thirteen hundred and twenty-three (1323) of the code, the corporation shall furnish to the assessor a copy of its annual report made to the auditor of state.

SEC. 3. Statement furnished local assessor—what to contain—duty of assessor. Every insurance corporation or association organized under the laws of this state, not including corporations with capital stock, county mutuals, and fraternal beneficiary associations, which county mutuals and fraternal beneficiary associations are not organized for pecuniary profit, shall on or before the 26th day of January in each year, for the purpose of assessment of its property, furnish to the assessor of the assessment district in which its principal place of business is located, a statement verified by its president, showing specifically with reference to the year next preceding the first day of January, then last past: (1) a duplicate of the statement required by law to be made to the auditor of state for the said year last past; (2) a detailed statement of all its property and assets of every kind and nature whatsoever, and the value of each item thereof, including surplus, guaranty and reserve fund, and the amount of each.

It shall be the duty of the assessor, upon receipt of said statements, and from other information acquired by him, to assess against every corporation or association referred to in this section, the value of all personal property owned by such corporation or association, together with the actual value of every parcel of real estate situated in the assessment district of such assessor, and all the said property shall be assessed at

the same rate, and for the same purposes as the property of private individuals, as provided in section thirteen hundred and five (1305) of the code.

SEC. 4. Assessment of moneys and credits. In assessing for taxation the moneys and credits of every insurance corporation, company or association, organized under the laws of this state, except county mutuals and fraternal beneficiary associations, which county mutuals and fraternal beneficiary associations are not organized for pecuniary profit, the assessor shall ascertain the debts or liabilities, if any, of such corporation, company or association to its shareholders or other persons, which debts and liabilities shall be deducted, as provided in section thirteen hundred and eleven (1311) of the code, but in ascertaining the indebtedness or liability of such corporation, company or association, a debt shall be deemed to exist on account of its liability on the policies, certificates or other contracts of insurance issued by it, equal to the amount of the surplus or other funds accumulated by any such corporation, or association, pursuant to law, its contracts of insurance or its articles of incorporation for the purpose of fulfilling its policies, certificates or other contracts of insurance, and which can be used for no other purpose.

SEC. 5. State tax—date payable. Every insurance corporation or association of whatever kind or character, organized under the laws of the state of Iowa, not including county mutuals or fraternal beneficiary associations, which county mutuals and fraternal beneficiary associations are not organized for pecuniary profit, shall, on or before the first day of March of each year, pay to the treasurer of state a sum equivalent to one per centum of the gross receipts from premiums, assessments, fees and promissory obligations required by insurance contracts which are received during the next year preceding the first day of January last past, after deducting the amounts actually paid for losses, matured endowments, dividends to policy-holders and the increase in the amount of the reserve as certified by the department actuary in his official statement to the auditor of state on the 31st day of December previous, based on the actuaries' table of mortality and four per cent, and the amounts returned to members upon cancelled policies, certificates and rejected applications during said year, and not until such payment shall the auditor of state issue the annual certificate as provided by law.

SEC. 6. Supervisors to correct assessment—when and how. In the event that any insurance corporation or association, affected by this act, shall pay to the treasurer of state, prior to May 1, 1900, a sum so that the amount of its payment to said treasurer of state for the year 1900 shall equal what said corporation or association would be compelled to pay to said treasurer of state had this act been in force prior to the granting of the annual certificate by the auditor of state for the year 1900, then such corporation or association shall, for the levy made in the year 1900, be subject to the provisions of this act, respecting the levy and assessment of taxes by local and municipal authorities, and upon the presentation of the receipt from the said treasurer of state showing a compliance with this section by such insurance corporation or association, it is hereby made the duty of the board of supervisors of the proper county to alter and correct the assessment of such corporation, association or shareholder made in the year 1900, so that said assessment shall be the same in amount as though it had been made under the provisions of this act, and the tax levied by the local or municipal authorities against every such corporation or association, or its shareholders entitled to the benefit of this section, is corrected accordingly.

Any corporation or association entitled to, but failing to take advantage of the provisions of this section, shall not be relieved from any local or municipal tax heretofore levied by any of the provisions of this act.

SEC. 7. In effect. This act, being deemed of immediate importance, shall take effect and be in force from and after its publication in the Iowa State Register and the Des Moines Leader, newspapers published in Des Moines, Iowa.

Approved March 30, 1900.

I hereby certify that the foregoing act was published in the Iowa State Register and the Des Moines Leader March 31, 1900.

G. L. DOBSON,
Secretary of State.

CHAPTER 60.
H. F. 175, 28th G. A.

AN ACT to amend section seventeen hundred and nine (1709) of the code, relating to insurance.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. Insurance against loss from burglary. That section seventeen hundred nine (1709) of the code is

hereby amended by adding thereto, as division 7, the following, to-wit:

7. Any insurance company organized and incorporated on the stock or mutual plan may insure against loss or damage resulting from burglary or robbery, or attempt thereat, and against the loss of moneys and securities in the course of transportation. A mutual company organized under this subdivision shall not issue any policy to any person, firm, or corporation other than banks, bankers, loan companies, trust companies, and county treasurers. Provided, also, that companies organized to transact business as provided by this subdivision seven (7) may hold their annual meetings in the month of July, instead of January.

SEC. 2. In effect. This act, being deemed of immediate importance, shall take effect from and after the date of its publication in the Iowa State Register and the Daily Iowa Capital, newspapers published at Des Moines, Iowa, without expense to the state.

Approved April 2, 1900.

I hereby certify that the foregoing act was published in the Daily Iowa Capital April 2, 1900, and the Iowa State Register April 3, 1900.

G. L. DOBSON,
Secretary of State.

CHAPTER 61.

H. F. 243, 28th G. A.

AN ACT to amend section seventeen hundred and ten (1710) of the code relating to limitation of insurance risks.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. Casualty risks. That section seventeen hundred and ten (1710) of the code be amended by inserting after the word "company" in the sixth line the following provision: "Provided, however, that any life insurance company organized on the stock or mutual plan, and authorized by its charter or articles of incorporation so to do, may upon complying with the provisions of this chapter, in addition to such life insurance, insure against all of the casualties specified in subdivision 5 of section seventeen hundred and nine (1709) of the code."

Approved April 16, 1900.

CHAPTER 62.

H. F. 188, 28th G. A.

AN ACT to repeal section seventeen hundred twenty (1720) of the code relating to the auditor's insurance report and enact a substitute therefor.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. **Auditor's report.** That section seventeen hundred twenty (1720) of the code be repealed, and the following enacted in lieu thereof:

"He shall cause the information contained in the statements required of the companies organized or doing business in the state to be arranged in detail, and prepare the same for printing, which report shall be made to the governor on or before the first day of May of each year."

SEC. 2. **In effect.** This act, being deemed of immediate importance, shall take effect and be in force from and after its publication in the Des Moines Leader and the Iowa State Register, newspapers published at Des Moines, Iowa.

Approved March 14, 1900.

I hereby certify that the foregoing act was published in the Iowa State Register and Des Moines Leader, March 15, 1900.

G. L. DOBSON,
Secretary of State.

CHAPTER 63.

S. F. 68, 28th G. A.

AN ACT to amend section seventeen hundred and forty-three (1743) of the code, relative to stipulations of arbitration in policies of insurance.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. **Conditions.** That section seventeen hundred and forty-three (1743) of the code be amended by striking out the comma after the word "property" in the nineteenth (19th) line of said section, and inserting a period in lieu thereof, and by striking out after said word "property," the remainder of said sentence, being the following: "unless it be pleaded and proved that the insurance company gave written notice to the insured of its election to determine the amount of loss by appraisalment or arbitration, as provided in the policy, and thereafter the insured failed to comply with said requirements."

Approved April 16, 1900.

CHAPTER 64.

H. F. 45, 28th G. A.

AN ACT to amend section seventeen hundred and forty-three (1743) of chapter four (4) title nine (9) of the code, relating to insurance other than life.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. **Conditions.** That section seventeen hundred and forty-three (1743) of the code be and the same is hereby amended by adding after the word "loss" in the twenty-seventh line, the following: "or where the amount of loss, upon the request of the insurance company, has been submitted to arbitration.

Approved April 4, 1900.

CHAPTER 65.

H. F. 191, 28th G. A.

AN ACT relating to insurance companies and associations and to provide for the incorporation, regulation, and government of life insurance corporations on the stipulated premium plan, and to amend chapter seven (7), title nine (9) of the code, and providing a penalty for the violation of the provisions hereof.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. **Stipulated premium plan excluded.** That section seventeen hundred and eighty-four (1784) of the code be, and the same is hereby, amended, by striking from the first and second lines thereof the words "stipulated premium plan or," and by striking out, in the eighth line thereof, the words "stipulated premiums," and by striking out in the twelfth (12) line the words, "stipulated premium plan or."

SEC. 2. **Organization—articles of incorporation.** Any number of persons not less than five, a majority of whom are citizens and residents of the state of Iowa, may associate themselves together and organize a stock or mutual corporation for the purpose of issuing policies of insurance on the lives of individuals upon the stipulated premium plan, and to grant and purchase annuities, as defined and regulated herein, and to provide for indemnity in event of death. Such associations shall adopt articles of incorporation in writing, which shall set forth:

First.—The name of the corporation, which shall not be the same as that of any corporation theretofore organized, or doing business in the state of Iowa, or so nearly like the name of such other corporation as to be likely to mislead the public.

Second.—The name of the city or town, and county, in which the principal office of the corporation is located.

Third.—The amount of the capital stock of the corporation, which shall not be less than fifty thousand dollars, if the same is a stock company; the number of shares into which the capital stock is divided and the par value thereof, and that the entire capital stock has been subscribed in good faith; that fifty per cent thereof is actually paid in, and is in the possession of the directors of the corporation.

Fourth.—The names and place of residence of the stockholders, and the number of shares subscribed for by each.

Fifth.—The number of years which the corporation is to continue.

Sixth.—A statement that the corporation is formed for the purpose of carrying on the business of insurance under the provisions of this act.

SEC. 8. Stock notes—approved by auditor—revocation of certificate. The remainder of the capital stock shall be paid in at such time as the directors of the corporation may order, and until it is so paid in it shall be evidenced and secured by the promissory notes of the stockholders, which notes shall be certified and accepted only as provided in section seventeen hundred and seventy-one of the code. Such notes shall be approved by the auditor of state and deposited with him for preservation, and he shall examine the same and the security thereon at least once each year and approve or disapprove the same. In all cases where such notes or any of them are disapproved, the association shall at once substitute new notes therefor to be approved by the auditor; and the certificate authorizing any such association to do business in the state shall be revoked in case it fails to comply with this provision.

SEC. 4. Number of directors. The number of directors or managers of the corporation shall not be less than five, and shall be named for the first year of the existence of the corporation in its articles of incorporation, and their powers and duties shall be defined therein.

SEC. 5. Stipulationed premium—plan of, defined. Any corporation, company or association, except level or

natural premium companies, issuing policies of insurance promising money or other benefits to the policy-holder, or upon his decease, to his legal representatives, or to the beneficiaries designated by him, which money or benefit is derived from stipulated premiums collected in advance from its policy-holders, and from interest and other accumulations, and by which the money or other benefits so realized is applied to, or accumulated solely for, the use and purpose of the corporation and the prosecution and enjoyment of its business, and which shall comply with all the provisions of this act, shall be deemed engaged in the business of life insurance upon the stipulated premium plan, and shall be subject only to the provisions of this act.

SEC. 6. Mortuary premium. Every corporation or association doing business under this act shall charge a mortuary premium at least equal to that of yearly term insurance at age of entry, according to the actuaries' or combined experience table of mortality, with interest at four per cent, and such mortuary premium shall be increased not less than twenty per cent for age twenty and all ages under twenty, and one per cent additional for each additional year above the age of twenty. The net premium for renewable term policies shall not be less than the net premium at age of entrance for the term applied for, according to the actuaries' or combined experience table of mortality, with interest at four per cent.

SEC. 7. Mortuary fund. After the first policy year, the mortuary premium, according to the terms of premium payments of each policy, with the percentage for age added thereto, as provided in section six hereof, together with all interest and other accumulations, except the special increase for limited payment policies, with interest thereon, as provided in section eight hereof, shall constitute the mortuary fund of the corporation.

SEC. 8. Limited payment and investment policies. Any corporation or association issuing stipulated premium policies, under the provisions of this act, may issue limited payment and investment policies, on which the net premium rates shall equal the full requirements of the actuaries' or combined experience table of mortality and four per cent interest. All policies issued under the provisions of this act shall be valued as provided in section seventeen hundred and

seventy-four of the code, and the net value thereof shall be deposited with the auditor of state, as therein provided.

SEC. 9. Surrender value. Any corporation transacting business under the provisions of this act may allow fixed cash surrender value on the limited payment or investment policies, or the equivalent of such cash value in extended or paid up insurance, or a loan made upon the policy after three years; the amount set apart for such fixed cash value, or its equivalent, must be plainly stated in the policy, and such fixed cash value shall not be in excess of the portion of the premium, with interest accretions, collected for that purpose.

SEC. 10. Consolidation—reinsurance. Any stipulated premium life insurance corporation may consolidate with any other corporation organized under this act or which is engaged in the business of life insurance, or transfer or reinsure its risks with any other corporation, or assume, or reinsure, the risks of any other corporation doing business on a similar plan, with the approval of three-fourths of the stockholders and policy-holders at a regular or special meeting, either in person or by written proxy, duly called for the purpose of submitting such questions, provided such consolidation or reinsurance shall be approved by the auditor of state; and any such corporation may reinsure a fractional part of any single risk, but no such reinsurance shall in any manner release the corporation from its obligation under the contract with the policyholder; all such reinsurance shall be reported annually to the auditor of state.

SEC. 11. Reincorporation—existing contracts—deposit of securities. Any life insurance company, corporation, or association, incorporated and doing business only upon the stipulated premium plan under the laws of this state at the time this act takes effect, may, by a majority vote of its stock or members, at an annual or special meeting of the stock or policy holders called for that purpose, reincorporate as a stock or mutual corporation or association, and accept the provisions of this act, and amend its articles of incorporation to conform herewith, and such company shall, when so reincorporated under the provisions of this act, exercise and enjoy all the provisions and privileges hereof, as though it had been originally incorporated hereunder, after it has filed such amended articles of incorporation in the office of the secretary of state; such reincorporation, however, shall be subject to the

approval of the auditor of state and the attorney-general and shall not annul, modify, or change any of the existing contracts or liabilities of such corporation, company, or association, and such contracts or liabilities shall continue as though such corporation, company, or association had not reincorporated under this act, and such reincorporation shall not prejudice or affect any pending litigation, or any rights previously acquired. A deposit by such association with the auditor of state of approved securities in an amount equal to the valuation of all limited payment and investment policies within ninety (90) days, and the full valuation of all ordinary life and all other kinds of policies within seven years from the date of such reincorporation, shall be deemed a compliance with section eight (8) hereof.

SEC. 12. Certificates—association. The term "certificates of membership" or "certificate," when used with respect to insurance of persons on a stipulated premium plan, shall be taken to mean and include policies of insurance. The words "association" or "associations," when so used, shall be taken to mean and include corporation or corporations.

SEC. 13. Approval of articles of incorporation—notice published. The articles of incorporation of companies organized under the provisions of this act shall be submitted to the auditor of state and the attorney-general, and if found by them to comply with the provisions of this act they shall approve the same. When the articles of incorporation are so approved they shall be recorded in the office of the secretary of state, and a notice published within ninety days thereafter, in the manner, and for the time, provided in the general corporation laws of the state.

SEC. 14. Foreign companies—compensation of officers. Any corporation or association organized under the laws of any other state, for the purpose of insuring the lives of persons on the stipulated premium plan, may be permitted to do business in this state under the provisions of this act, upon the following conditions: Such company shall file with the auditor of state a copy of its articles of incorporation, duly certified by the proper officer of the state in which it was organized, together with a copy of its by-laws, applications and policy contracts. It shall also file with the auditor of state a statement signed and verified by its president and secretary, which shall give the name and location of the corporation or association, its principal place of business, the name of its president,

secretary, and other principal officers, the number of policies in force, the aggregate amount insured thereby, the amount paid to beneficiaries in event of death, the amount paid on the last death loss and the date thereof, the amount of cash and other assets owned by the corporation or association, the manner in which the same is invested, and any other information which the auditor of state may require.

If the statements, papers and proofs thus filed shall show that it has sufficient available funds to comply with its contracts and pay them in full, and that it is legally organized and honestly managed, the auditor of state shall upon its complying with the provisions of this section and of section eighteen hundred and eight of the code and upon the payment to the auditor of the sum of twenty-five dollars, issue to it a certificate of authority to do business in this state, if the same right is extended by the state in which such corporation or association is organized to corporations or associations of the same class organized and doing business in this state. If at any time the auditor doubts the solvency of any foreign corporation or association doing business in this state under the provisions hereof, and the failure to pay the full limit named in its policies of insurance shall be evidence of such insolvency, he shall, at the expense of such corporation or association, cause an examination of its books, papers and business; and if upon such examination he finds such corporation or association not to be financially sound, or that it is not paying its policies in full, or that it is conducting its business fraudulently, or that it has failed to make the statement required by law, he may revoke its authority and prohibit it from doing business in this state until it shall in all respects comply with the provisions of this act. If the auditor appoints some person not receiving a regular salary in his office to make such examination, the person so appointed and making such examination shall receive five dollars per day for his services, and in addition thereto his traveling and hotel expenses, which amounts shall be paid by the corporation or association examined, or by the state upon the approval of the executive council, if such corporation or association fails to pay the same.

No insurance corporation, company, or association incorporated and doing business under the provisions of this act shall pay its officers or agents any compensation in excess of the fair and reasonable value of such services to the corpora-

tion; and any excess of compensation so paid may be recovered in an action brought in a court of competent jurisdiction against any officer or agent receiving such compensation, or any officer knowingly consenting to the allowance thereof within three years from the receipt of said illegal compensation. Said action may be brought in the name of the insurance company or association, or may be brought in the name of any share-holder or policy-holder for the benefit of such share-holder or policy-holder.

SEC. 15. What statutes apply. The provisions of sections seventeen hundred and seventy (1770), seventeen hundred and seventy-five (1775), seventeen hundred and eighty-five (1785), seventeen hundred and eighty-nine (1789), seventeen hundred and ninety (1790), seventeen hundred and ninety-one (1791), seventeen hundred and ninety-two (1792), seventeen hundred and ninety-three (1793), seventeen hundred and ninety-five (1795), eighteen hundred and thirty-nine (1839), chapter eight (8), and the provisions of chapter eight (8), of title nine (9) of the code, and all acts amendatory of said sections and chapter, and all statutes now or hereafter enacted affecting life insurance companies so far as applicable and not inconsistent with this act, shall apply to and control corporations organized under this act.

SEC. 16. Penalty. Any company, corporation, or association transacting, attempting, or claiming to transact business under this act, or using the term "stipulated premium" in its applications, policies, contracts, advertisements, or literature, without having complied with the provisions hereof, shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be fined in a sum not exceeding five hundred dollars.

SEC. 17. In effect. This act, being deemed of immediate importance, shall be in force from and after its publication in the Des Moines Leader and the Iowa State Register, newspapers published at Des Moines, Iowa.

Approved April 7, 1900.

I hereby certify that the foregoing act was published in the Des Moines Leader April 10, 1900, and the Iowa State Register April 12, 1900.

G. L. DOBSON,
Secretary of State.

CHAPTER 66.

H. F. 174, 28th G. A.

AN ACT to amend section eighteen hundred and six (1806) of the code relating to loans on life insurance policies.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. Loans on policies. Section eighteen hundred and six (1806) of the code is hereby amended by striking out paragraph "6" of said section and enacting in lieu thereof as follows:

6. Loans upon its own policies, in an amount not exceeding the net terminal reserve or advanced insurance fund against the same, as shown by the valuation thereof made under the direction of the auditor of state. If such loan is made the company must describe in the note or contract taken the amount of the loan, the name of the borrower, the number of the policy, or such description, satisfactory to the auditor of state, whereby the terms of such note or contract makes the amount loaned a lien against such policy, and such note or contract shall be numbered, dated, and signed, giving the postoffice address of the insured. All such securities shall be deposited with the auditor of state, who shall furnish the company or association depositing them a certificate, under the seal of his office, showing the purpose of the deposit and to what fund it is to be applied when paid.

Approved April 7, 1900.

CHAPTER 187.

S. F. 289, 28th G. A.

AN ACT providing for the continuance in force of certificates issued by the auditor of state to insurance companies organized under the laws of Iowa and extending the time for payment of taxes by said companies.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. Date of extension. That all certificates issued by the auditor of state to insurance companies incorporated under the laws of the state of Iowa authorizing such companies to transact business until March 1, 1900, and in force February 28, 1900, are hereby continued in force until April 1, 1900, and the time of payment of taxes by said companies under section thirteen hundred and thirty-three (1333) of the code is hereby extended to April 1, 1900, and said companies are hereby

authorized to transact business under said certificates until said date unless such certificates are sooner revoked in accordance with law.

SEC. 2. In effect. This act, being deemed of immediate importance, shall be in force and effect from and after its publication in the Iowa State Register and the Des Moines Leader, newspapers published at Des Moines Iowa.

Approved March 2, 1900.

I hereby certify that the foregoing act was published in the Iowa State Register and the Des Moines Leader, March 3, 1900.

G. L. DOBSON,
Secretary of State.

PART I.

CONTAINING

Annual statements of Fire and Casualty Insurance Companies made to, and filed with, the Auditor of State, 1900.

Statistical tables, exhibiting the condition and business of all insurance companies, other than Life, transacting business in Iowa in 1899 and filing annual statements in 1900.

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
AMERICAN MUTUAL FIRE INSURANCE COMPANY OF DES MOINES.

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, P. L. FOWLER.

Vice-President, M. SEAGER.

Secretary, L. E. SEAGER.

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

Home office, 402 Good block.

CAPITAL STOCK. (Mutual.)

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without deduction (including \$..... premiums of previous years.)	\$ 21,059.10
Deduct only reinsurance, \$611.12, rebate, abatement and return premiums, \$280.37.....	891.49
Net cash actually received for premiums.....	\$ 20,167.61
Income received from all other sources.....	687.3
Received for calls on guaranty fund.....	9,413.9C
Aggregate amount of income actually received during the year in cash.....	\$ 30,268.0C

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31, 1899.

	Fire losses.
Gross amount paid for losses (including \$ occurring in previous years.).....	\$ 12,679.00
Deduct amounts received for salvages, \$197.88; and from reinsurance in other companies, \$1,272.89.....	1,776.77
Net amount paid during the year for losses.....	\$ 10,908.23
Paid for interest.....	548.52
Bills payable	1,000.00
Commissions or brokerage to agents,	6,256.12
Rents.....	300.00
Salaries, fees and all other charges—officers, \$2,100; clerks, \$915.25; other employes, \$2,267.24.....	5,282.49
Taxes on premiums, \$399.26; postage and exchange, \$515.22; reinsurance, \$412.78.....	1,327.26
Insurance department fees and agents' licenses, includes revenue taxes, \$356.27; return premiums, \$280.37; collections, \$140.01	776.65
Advertising, printing and stationery, \$476.71; legal expenses, \$185.56; traveling expenses, \$1,013.19.....	1,675.46
Sundries, \$460.62; other disbursements, \$3.50.....	464.12
Total expenses during the year.....	\$ 28,538.85

IOWA INSURANCE REPORT.

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business, December 31, 1899.

Cash in company's office, \$140.58; deposited in Des Moines Savings bank, \$3,367.....	\$ 2,497.58
Premiums notes less payments made thereon.....	89,285.50
Bills receivable, \$715.38; agents' debit balances, \$3,100.20.....	2,815.58
Total	\$ 94,598.66
Deduct ledger liabilities:	
Agents' credit balance, \$242.08; all other, \$300.....	442.08
Total net ledger assets	\$ 94,156.58

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 750.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,000.00
Total amount of claims for losses	\$ 4,750.00
Deduct reinsurance due or accrued	2,000.00
Net amount of unpaid losses	\$ 2,750.00
Interest accrued on guaranty fund.....	1,350.00
Borrowed money.....	\$ 4,000.00
Guaranty fund.....	19,500.00
Total amount of all liabilities	\$ 23,500.00
Total	\$ 27,000.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

ANCHOR MUTUAL FIRE INSURANCE COMPANY OF DES MOINES.

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. Vice-President, J. H. MACK.

Secretary, M. H. KIRKHAM. Assistant Secretary, L. E. ELLIS.

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

Home office, 303, 304, 305, Marquardt block.

CAPITAL STOCK.
(Mutual.)

Amount of net ledger assets, December 31st of previous year..... \$ 9,848.30

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 94,732.25	Fire
Deduct only reinsurance, rebate, abatement and return premiums.....	3,685.37	rlsks.
Net cash actually received for premiums	\$ 91,046.88	

IOWA INSURANCE REPORT.

Received for interest on bonds and mortgages.....	19.14
Income received from all other sources, viz: Rents, expense refunded and endorsements.....	643.7

Aggregate amount of income actually received during the year in cash..... \$ 91,709.72

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31, 1899.

	Fire
	losses.
Gross amount paid for losses (including \$8,794.20 occurring in previous years).....	\$ 41,761.63
Deduct amounts received for salvages (on losses of the last or of previous years), \$..... and from reimbursements in other companies.....	1,178.30
Net amount paid during the year for losses	\$ 40,583.33
Paid for interest on guarantee fund.....	1,920.00
Refunded on amount advanced on guarantee fund.....	2,000.00
Commissions or brokerage to agents, less received on reinsurances.....	18,420.81
Salaries and allowances to agents.....	3,476.76
Rents.....	780.00
Salaries, fees and all other charges, officers, \$11,832.81; clerks, \$2,521.82; other employes, \$50.....	14,404.63
Taxes on premiums, \$639.81; on other investments, \$5.04.....	634.85
Insurance department fees and agents' licenses.....	165.00
Advertising, printing and stationery, \$1,564.45; legal expenses, \$834.46; furniture and fixtures, \$39; miscellaneous, \$3,333.48.....	4,766.39
Road expense, \$1,070.06; collection and court costs, \$1,314.90.....	5,894.96
Total expenditures during the year	\$ 92,536.73

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1899.

Cash in company's office, \$636.87; deposited in Des Moines National bank, \$3,580.13.....	\$ 9,217.00
Agents' and others debit balances.....	3,525.37
Total	\$ 12,742.37
Deduct ledger liabilities	2,894.07

Total net ledger assets	\$ 9,848.30
Premium notes less assessments paid on same.....	316,614.72
Gross assets	\$ 326,463.02
Total admitted assets	326,463.02

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due none); not yet due.....	\$ 4,732.75
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,517.65
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,190.00
Total amount of claims for losses	\$ 8,440.40
Net amount of unpaid losses	8,440.40
Commissions, brokerage and other charges due to agents and others, on premiums paid and sundry accounts.....	2,894.07
Guarantee fund.....	23,000.00
Total amount of all liabilities	\$ 34,334.47

IOWA INSURANCE REPORT.

GENERAL INTERROGATORIES.

What amount of installment notes is owned and now held by the company.....	\$ 316,614.72
Losses incurred during the year (fire, \$34,280.42; marine and inland, \$3,752.24).....	38,032.66
Business in the state of Iowa during the year:	
Gross risks written.....	Fire risks. \$ 3,342,905.83
Gross premiums received.....	136,912.79
Losses paid.....	38,767.95
Losses incurred.....	37,674.04
Amount at risk.....	10,478,520.88

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

ATLAS MUTUAL INSURANCE COMPANY OF DES MOINES.

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, WILLIAM WILKINSON.

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

Home office, Des Moines, Iowa.

CAPITAL STOCK.

(Mutual.)

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$2,682.10 premiums of previous years).....	\$ 45,981.90
Deduct only reinsurance, rebate, abatement and return premiums.....	7,672.83
Net cash actually received for premiums.....	\$ 38,009.07
Bills and notes received during the year for premiums, remaining unpaid.....	2,049.16
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,655.60
Aggregate amount of income actually received during the year in cash.....	\$ 39,664.87

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31, 1899.

	Fire.
Gross amount paid for losses (including \$773 occurring in previous years).....	\$ 10,836.80
Deduct amounts received for salvages (on losses of the last or of previous years), \$.....; and from reinsurance in other companies, \$78.96.....	78.96
Net amount paid during the year for losses.....	\$ 10,757.84

IOWA INSURANCE REPORT.

Paid policy-holders for dividends.....	\$ 4,541.77
On reinsurance, paid.....	4,779.83
Salaries and allowances to agents, including traveling expenses and commissions.....	10,658.56
Rents (including \$200 for company's use of own buildings).....	600.00
Salaries, fees and all other charges, officers [and directors (\$4,000.21); clerks (\$1,084.55).....	5,183.56
Taxes on premiums, \$223.05.....	223.05
Insurance department fees and agents' licenses, \$10.50; internal revenue, \$40.....	50.50
Advertising, printing and stationery, \$731.62; legal expenses, \$54.44; furniture and fixtures, \$8.75; miscellaneous, \$384.54; postage, \$303.94.....	1,293.29
Total expenditures during the year.....	\$ 38,087.89

LEDGER ASSETS.

As per ledger accounts shown by the books at home-office at close of business December 31, 1899:

Cash in company's office, \$44.55; deposited in bank, Des Moines National, \$34,428.84.....	\$ 34,473.34
Due from Capital Insurance company, \$309.03; Fidelity Insurance company, \$1.82.....	300.85
Furniture and fixtures, \$367.69; maps, \$130.....	497.99
Bills receivable, \$696.23; agent's debit balances, \$82.10.....	778.38
Guarantee deposits.....	1,053.85
Total.....	\$ 27,103.91
Deduct ledger liabilities:	
Agent's credit balances, \$288.31; borrowed money, none; all other, \$150.66.....	438.97
Total net ledger assets.....	\$ 26,664.94

NON-LEDGER ASSETS.

Interest due, \$19.73, and accrued, \$500 on other assets.....	\$ 519.73
Total.....	519.73
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 3,121.85
Net amount of uncollected premiums, not more than three months due.....	3,121.85
Mileage.....	85.34
(Gross premiums in course of collection December 31st more than three months due.....)	\$217.35
Premium notes.....	47,495.61
Gross assets.....	\$ 77,887.47

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery, \$130; mileage, \$35.94; furniture, fixtures and safes, \$397.90.....	\$ 563.33
Total.....	563.33
Total admitted assets.....	\$ 77,299.14

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, none; not yet due, none). Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 57.93
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	121.21
Total amount of claims for losses.....	\$ 179.14
Net amount of unpaid losses.....	\$ 179.14
Total amount of all liabilities.....	\$ 179.14

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
 What amount of installment notes is owned and now held by the company?..... None
 Losses incurred during the year (fire, \$10,171.18; tornado, \$71.70)..... \$ 10,242.90

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....			\$2,705,860.72
Gross premiums received.....			45,955.77
Losses paid, including \$773 of previous years.....	\$ 10,785.04	\$ 71.70	10,856.80
Losses incurred.....	10,171.18	71.70	10,242.94
Amount at risk.....			3,088,582.41

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

CAPITAL INSURANCE COMPANY, OF DES MOINES.

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. Vice-President, J. N. B. HENDERSON.
 Secretary, J. N. D. BERRY.

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

Home office, 416 Fourth street, Des Moines, Iowa.

CAPITAL STOCK

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

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including \$... premiums of previous years).....	\$ 162,902.60	
Deduct only reinsurance, rebate, abatement and return premiums.....	33,561.95	
Net cash actually received for premiums.....	\$ 129,340.65	
Received for interest on bonds and mortgages.....	1,683.86	
Received for interest and dividends on stocks and bonds, collateral loans and from all sources.....	1,334.31	
Income received from all other sources, viz.: Rents, \$1,296.91; returned commissions, \$4,566.91; endorsements, \$37.52; total.....	5,931.34	
Aggregate amount of income actually received during the year in cash.....	\$ 138,295.15	

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$3,531.22 occurring in previous years).....	\$ 72,980.28	
Deduct amounts received for salvages (on losses of the last or of previous years), \$...; and from reinsurance in other companies.....	9,756.22	
Net amount paid during the year for losses.....	\$ 63,224.06	

Commissions or brokerage to agents, less received on reinsurances.....	\$ 33,891.45
Salaries, fees and all other charges, officers, clerks and other employes.....	20,841.74
Taxes on premiums, \$842.96; on real estate, \$531.45; on other investments, \$...; total.....	1,356.41
Advertising, printing and stationery, \$3,533.12; legal expenses, \$78.49; furniture and fixtures, \$962.10; miscellaneous, \$11,174.80; total.....	14,454.51
Total expenditures during the year.....	\$ 133,988.17

LEDGER ASSETS.

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

Book value real estate, unincumbered, \$29,668.81; incumbered, \$...; total.....	\$ 29,668.81
Mortgage loans on real estate, first liens.....	24,725.00
Book value of bonds and stocks.....	1,700.90
Cash in company's office, \$357.10; deposited in Valley National bank, \$11,804.18; total.....	12,661.28
Bills receivable (including interest) not due.....	65,037.24
Bills receivable not more than six months past due (including interest).....	7,392.68
Bills receivable more than six months past due, \$51,969.76, less 50 per cent, \$27,484.88; total.....	27,484.88
Sundry accounts, general ledger.....	1,085.24
Agents' debit balances.....	10,155.03
Office furniture and fixtures, \$1,691.17; maps, \$2,036.06; office supplies, \$10,231.32; total.....	13,958.62
Total net ledger assets.....	\$ 194,559.58

NON-LEDGER ASSETS.

Interest due, \$208.11, and accrued, \$372.06, on mortgages; total.....	\$ 580.77
Rents due, \$963.85, and accrued, \$180, on company's property or lease; total.....	1,143.85
Total.....	\$ 1,724.62
Gross assets.....	\$ 196,284.20

DEDUCT ASSETS NOT ADMITTED.

Maps, \$2,036.06; supplies, printed matter and stationery, \$10,231.39; furniture, fixtures and safes, \$1,691.17; total.....	13,958.62
Total admitted assets.....	\$ 182,325.58

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 901.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,759.84
Total amount of claims for losses.....	\$ 2,660.84
Net amount of unpaid losses.....	\$ 2,660.84
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, \$73,400.57; unearned premiums (40 per cent).....	\$ 29,360.22
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$147,014.15; unearned premiums (pro rata).....	58,805.66
Total unearned premiums as computed above.....	\$ 88,165.88

Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	\$ 1,740.42
All other liabilities.....	25.00

Total.....	\$ 1,765.42
Total amount of all liabilities.....	\$ 92,592.14
Joint-stock capital actually paid up in cash.....	\$ 25,000.00
Divisible surplus.....	64,733.44
Total.....	\$ 89,733.44
Total non-ledger liabilities.....	\$ 182,825.58

GENERAL INTERROGATORIES.

Losses incurred during the year (fire, \$63,197.95; tornado, \$3,911.83).....	\$ 72,109.80
Total amount of the company's stock owned by the directors at par value.....	84,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$3,524,964.00		
Gross premiums received.....	149,610.23	\$ 32,468.55	\$ 180,478.81
Losses paid.....	64,968.43	8,911.85	72,980.28
Losses incurred.....	63,197.95	8,911.85	72,109.80
Amount at risk.....	11,142,800.00		

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
DAIRY MUTUAL INSURANCE COMPANY OF LISBON, 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, J. M. DANIELS. Vice-President, J. R. HAMILL.

Secretary, W. S. FURNAS.

Incorporated August 20, 1886. Commenced business August 20, 1896.

Home office, Lisbon, Iowa.

CAPITAL STOCK.

(Mutual.)

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$9,064.82 premiums of previous years).....	\$ 35,262.74
Deduct only reinsurance, rebate, abatement and return premiums.....	1,162.11
Net cash actually received for premiums.....	\$ 34,100.63
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	618.54
Aggregate amount of income actually received during the year in cash.....	\$ 34,717.17

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31, 1899.

	Fire.
Gross amount paid for losses (including \$2,953.95 occurring in previous years).....	\$ 24,324.25
Deduct amounts received for salvages (on losses of the last or of previous years).....	50.00
Net amount paid during the year for losses.....	\$ 24,274.25
Salaries and allowances to agents.....	9.50
Rents.....	60.00
Salaries, fees and all other charges, officers, \$2,787.10; clerks, \$1,640.05; other employes, \$147.50; adjusters, \$217.50.....	4,742.15
Taxes on premiums.....	135.44
Insurance department fees and agents' licenses.....	4.50
Advertising, printing and stationery, \$992.59; legal expenses, \$100.50; miscellaneous, \$632.40.....	1,445.58
Other disbursements, viz.: Postage.....	322.42
Total expenditures during the year.....	\$ 30,993.84
Balance.....	\$ 3,723.33

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1899.

Cash in company's office, \$13.13; deposited in bank, Stacklayers & Auracher's, Lisbon, Iowa, \$3,710.....	\$ 3,723.13
Total.....	\$ 3,723.13
Total net ledger assets.....	\$ 3,723.13

NON-LEDGER ASSETS.

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 646.18
Net amount of uncollected premiums, not more than three months due.....	\$ 646.18
(Gross premiums in course of collection December 31st more than three months due.....)	\$376.97
Premium notes representing one annual premium.....	20,930.63
Premium notes representing two annual premiums.....	12,992.42
Gross assets.....	\$ 38,292.36
Total admitted assets.....	\$ 38,292.36

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (not yet due, \$2,393.45).....	\$ 2,393.45
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	50.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,900.00
Total amount of claims for losses.....	\$ 3,643.45
Net amount of unpaid losses.....	\$ 3,643.45

GENERAL INTERROGATORIES.

Losses incurred during the year (fire, \$23,178.19; tornado, \$585.56).....	\$ 23,763.75
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BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks
Gross risks written.....	\$ 497,295.00
Gross premiums received.....	13,001.97
Losses paid.....	13,507.77
Losses incurred.....	15,640.32
Amount at risk.....	623,845.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

DES MOINES 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. R. WARFIELD. Vice-President, C. H. AINLEY.

Secretary, THEO. F. GATCHEL.

[Commenced business October, 1881.]

Home office, southeast corner West Fourth and Locust streets.

CAPITAL STOCK.

(Capital stock, \$100,000.)

Amount of capital stock authorized, \$100,000; subscribed for.....	\$ 75,000.00
Amount of capital paid up in cash.....	25,000.00
Amount of net ledger assets, December 31st of previous year....	\$ 401,914.01

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$146,941.46 premiums of previous years).....	\$ 264,153.90
Deduct only reinsurance, rebate, abatement and return premiums.....	16,659.12
Net cash actually received for premiums.....	\$ 244,494.78
Bills and notes received during the year for premiums, remaining unpaid, \$297,274.51.	
Received for interest on bonds and mortgages.....	6,125.00
Received for interest and dividends on stocks and collateral loans, bills receivable and from all sources.....	3,787.29
Income received from all other sources, viz: Rents.....	2,435.29
Aggregate amount of income actually received during the year in cash.....	\$ 256,842.36

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$9,900.61 occurring in previous years).....	\$ 163,140.87
Deduct amounts received for salvages (on losses of the last or of previous years), \$345.82; and from reinsurance in other companies, \$19,633.71; total.....	19,970.53
Net amount paid during the year for losses.....	\$ 143,161.34

Paid stockholders for interest or dividends during the year.....	2,500.00
Commissions or brokerage to agents, less received on reinsurances.....	66,967.41
Salaries, fees and all other charges, officers (\$7,500); clerks (\$8,492.69); special employes (\$3,374.75); total.....	19,367.44
Taxes on premiums, \$1,099.41; on real estate, \$328.33; on other investments, \$....; total.....	1,927.73
Insurance department fees and agents' licenses.....	344.00
Advertising, printing and stationery, \$2,452.95; legal expenses, \$658.00; repairs and expenses on real estate, \$240.39; costs on judgments \$538.48; postage and exchange, \$2,191.59; traveling expenses, \$1,854.47; revenue stamps, \$2,559.40; general expense, \$2,779.47; total.....	13,334.75
Total expenditures during the year.....	\$ 247,292.67

LEDGER ASSETS.

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

Book value real estate, unincumbered, \$30,175.00; incumbrance, \$25,000; total.....	\$ 65,175.00
Mortgage loans on real estate, first liens, \$75,298.90; other than first \$....; total.....	75,298.90
Loans secured by pledge of bonds, stocks or other collaterals.....	1,404.85
Cash in company's office, \$2,384.36; deposited in Peoples Savings bank, \$17,612.60; total.....	19,996.96
Bills receivable not matured.....	260,617.51
Agents' debit balances not more than three months' due.....	7,584.25
Due from reinsurance companies for reinsurance losses already paid, Fidelity, \$31.74; Niagara, \$15.86; Merchants and Bankers, \$120.64; total.....	158.24
Total.....	\$ 429,635.81
Total net ledger assets.....	\$ 429,635.81

NON-LEDGER ASSETS.

Interest due, \$441.81, and accrued, \$1,606.87, on mortgages.....	\$ 2,048.68
Bills receivable.....	1,895.10
Total.....	\$ 3,943.78
Gross assets.....	\$ 433,579.59
Total admitted assets.....	\$ 433,579.59

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (not yet due, \$5,622.35).....	\$ 5,622.35
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,436.59
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,476.00
Total amount of claims for losses.....	\$ 11,534.94
Deduct reinsurance due or accrued.....	3,280.80
Net amount of unpaid losses.....	\$ 8,254.14

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year, more or less, from date of policy, including interest premiums on perpetual fire risks, \$841,988.01; unearned premiums (40 per cent)	\$ 336,435.20
Total unearned premiums as computed above	336,435.20
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	714.87
Reinsurance premiums	2,707.07
Total amount of all liabilities	\$ 848,110.78
Joint-stock capital actually paid up in cash	\$ 25,000.00
Divisible surplus	80,468.81
Total	\$ 433,579.59

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written	Fire, tornado, and lightning risks.
Gross premiums received	\$14,095,623.00
Losses paid	402,784.11
Losses incurred	163,140.87
Amount at risk	151,463.40
	30,406,829.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, B. W. LACEY.
Secretary, N. J. SCHRAUP.

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

Home office, Bank and Insurance building.

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 31, of previous year....	387,538.16
Extended at.....	\$ 387,538.16

INCOME DURING YEAR.

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

Gross premiums written and renewed during the year	Fire.
Total	\$ 95,928.88
Entire premiums collected during the year	\$ 95,928.88
Deduct reinsurance, rebate, abatement and return premiums....	23,117.09
Received from premiums, other than perpetuals	\$ 72,811.85

Rents from Co.'s property, including \$..... for use of company's own buildings.....	\$ 880.00
Interest on real estate mortgage loans, \$30,676.79; on other collateral loans, \$451; interest and dividends on stock and bonds, \$1,000	22,127.79
Total rents and interest	23,016.79
Total income during the year	95,828.64
Total footings	\$ 483,368.80

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$7,590.39 occurring in previous years)	\$ 48,679.89
Deduct amounts received for salvages (on losses of the last or of previous years) none; and from reinsurance in other companies.....	4,151.31
Net amount paid during the year for losses	\$ 44,528.58
Paid stockholders for interest or dividends (amount declared during the year)	15,000.00
Commissions or brokerage to agents, less received on reinsurances	18,606.64
Salaries and allowances to agents, special agent's salary and expenses	1,875.00
Rent	720.00
Salaries, fees and all other charges, officers, \$4,000; clerks, \$3,000	7,000.00
Taxes on premiums, \$1,267.15; on real estate, \$130.90	1,428.03
Advertising, printing and stationery	1,574.35
Loss on sales or maturity of ledger assets	300.00
Total expenditures during the year	\$ 91,032.10
Balance	\$ 392,334.70

LEDGER ASSETS.

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

Book value real estate, unincumbered, \$3,500; incumbered, none. \$	3,500.00
Mortgage loans on real estate, first liens	290,951.55
Loans secured by pledge of bonds, stocks, or other collaterals	8,000.00
Book value of bonds excluding interest, \$3,000; and stocks, \$20,000	23,000.00
Cash in company's office, \$406.91; deposited in Iowa Trust and Savings bank, \$19,943.67; (Chicago) American, \$5,555.68; German bank, \$10,000; (Dyersville, Iowa) German State bank, \$5,000; Dubuque National, \$994.28; total	44,900.54
Bills receivable, \$14,871.15; agents' debit balances, \$7,532.96	22,404.11
Total	\$ 392,766.20
Deduct ledger liabilities:	
Agents' credit balances, \$431.50	431.50
Total net ledger assets	\$ 392,334.70

NON-LEDGER ASSETS.

Interest due, \$3,963.94 and accrued, \$9,567.59 on mortgages.....	\$ 13,531.53
Interest accrued, \$453.33 on collateral loans	453.33
Total	\$ 13,984.86

Cash in Dubuque National bank (local agency commission).....	1,000.82
Gross assets.....	\$ 407,323.38
Total admitted assets.....	407,323.38
NON-LEDGER ASSETS.	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 6,000.00
Net amount of unpaid losses.....	6,000.00
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, \$44,663.10; unearned premiums (fifty per cent).....	22,331.55
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$120,000.23; unearned premiums (pro rata).....	65,495.69
Total unearned premiums as computed above.....	87,827.24
Reserved for taxes and all other liabilities.....	7,500.00
Total amount of all liabilities.....	\$ 121,327.24
Joint stock capital actually paid up in cash.....	\$ 100,000.00
Total.....	\$ 407,323.38

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 year (fire, \$14,350).....	44,350 00
Total amount of the company's stock owned by the directors at par value.....	65,000 00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 3,812,423.00
Gross premiums received.....	68,276.00
Losses paid.....	25,798.00
Losses incurred.....	25,025.00
Amount at risk.....	8,183,885.00

ANNUAL STATEMENT

For the year ending December 30, 1899, of the condition and affairs of the

FARMERS INSURANCE COMPANY OF CEDAR RAPIDS, 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, J. H. SMITH. Vice-President, S. T. BERRY.

Secretary, JOHN O. HENDERSON.

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

Home office, Cedar Rapids, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 100,000.00
Amount of capital paid up in cash.....	100,000.00

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction, (including \$95,460.12 premiums of previous years).....	\$ 333,424.20
Deduct only reinsurance, rebate, abatement and return premiums.....	32,434.62
Net cash actually received for premiums.....	\$ 300,989.58
Bills and notes received during the year for premiums, remaining unpaid.....	92,576.21
Received for interest on bonds and mortgages.....	7,299.76
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	7,113.43
Income received from all other sources, viz.: Rents, \$1,830.25.....	1,839.25
Aggregate amount of income actually received during the year in cash.....	\$ 317,212.02

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 30, 1899.

	Fire.
Gross amount paid for losses (including \$9,075.88 occurring in previous years).....	\$ 125,039.80
Deduct amounts received for salvages (on losses of the last or of previous years), and from reinsurance in other companies.....	5,759.63
Net amount paid during the year for losses.....	\$ 119,280.17
Paid stockholders for interest or dividends; (amount declared during the year, \$10,000).....	10,000.00
Commissions or brokerage to agents.....	69,012.23
Salaries, fees and all other charges, officers, clerks, other employes.....	40,588.99
Taxes.....	2,196.59
Insurance department fees and agents' licenses, \$403.50.....	463.50
Advertising, printing, stationery, legal expenses, repairs and expenses on real estate, furniture, fixtures and miscellaneous.....	24,923.84
Total expenditures during the year.....	\$ 263,438.92

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 51,402.12
Mortgage loans on real estate, first liens.....	238,797.38
Book value of bonds excluding interest, \$33,500; and stocks, \$35,335.....	58,835.00
Cash in company's office, \$3,571.39; deposited in bank, Merchants National, Cedar Rapids, Iowa, \$15,500; Citizens National, Cedar Rapids, Iowa, \$17,639.20; Cedar Rapids National, \$2,887.91; total.....	44,684.50
Bills receivable, \$138,138.20; agents' debit balances, \$19,501.66.....	157,779.86
Total.....	\$ 551,498.86
Total net ledger assets.....	\$ 551,498.86

NON-LEDGER ASSETS.

Interest due, \$13,594.99 and accrued, \$10,291.92 on mortgages.....	\$ 23,886.91
Interest due and accrued, \$675 on bonds and stocks.....	675.00
Rents due and accrued, \$225 on company's property or lease.....	225.00
Total.....	\$ 25,786.91
Gross assets.....	\$ 581,285.77

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (not yet due, \$20).....	\$	20.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	6,952.50	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,825.00	
Total amount of claims for losses.....	\$	10,797.50
Deduct reinsurance due or accrued.....	1,400.00	
Net amount of unpaid losses.....	\$	9,397.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$48,608.12; unearned premiums (40 per cent).....	\$	17,443.24
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$907,827.82; unearned premiums (40 per cent).....	363,131.04	
Total unearned premiums as computed above.....	\$	380,574.38
All other liabilities, viz.: Deferred commissions and policy fees.....	6,282.69	
Total amount of all liabilities.....	\$	386,857.07
Joint-stock capital actually paid up in cash.....	\$	100,000.00
Divisible surplus.....	85,091.30	
Total.....	\$	581,925.77

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 effects this statement?.....	No
Losses incurred during the year.....	\$ 123,061.42
Total amount of the company's stock owned by the directors at par value.....	84,750.00
Total amount loaned to officers and directors.....	32,906.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$14,700,895.00
Gross premiums received.....	313,781.06
Losses paid.....	125,039.80
Losses incurred.....	123,061.42
Amount at risk.....	42,615,159.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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. Vice-President, R. J. McKEE.
Secretary, A. L. TULLIS.

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

Home office 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.....	117,577.88	
Extended at.....	\$	117,577.88

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$83,053.14 premiums of previous years).....	\$ 98,038.39
Deduct only reinsurance, rebate, abatement and return premiums.....	18,474.62
Net cash actually received for premiums.....	\$ 79,563.77
Bills and notes received during the year for premiums, remaining unpaid, \$77,032.70.	
Received for interest on bonds and mortgages and dividends on stocks and bonds, collateral loans, and from all sources.....	1,634.17
Income received from all other sources, viz.: Rents.....	385.00
Aggregate amount of income actually received during the year in cash.....	\$ 81,572.94

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business, December 31st.	Fire.
Gross amount paid for losses (including \$3,048.77 occurring in previous years).....	\$ 51,234.11
Deduct amounts received for salvages (on losses of the last or previous years), and for reinsurance in other companies.....	12,061.15
Net amount paid during the year for losses.....	\$ 39,172.96
Paid stockholders for interest or dividends.....	510.30
Commissions or brokerage to agents, less received on reinsurances.....	13,762.04
Rents.....	845.00
Salaries, fees and all other charges, officers, clerks and other employes.....	9,513.53
Taxes on premiums, \$140.27; on real estate, \$164.02; on other investments, \$136.98; total.....	741.27
Insurance department fees and agents' licences.....	259.00
Advertising, printing and stationery, \$636.39; legal expenses, \$562.00; repairs and expenses on real estate, \$38.10; miscellaneous, \$1,757.77; interest, \$33.61.....	3,178.74
Other disbursements, viz. \$21,591.56: Internal revenue, \$404.80; postage, \$906.49; traveling expenses, \$4,215.81; office expenses, \$1,556.27; total.....	28,774.93
Total expenditures during the year.....	\$ 96,577.77

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business, December 31st.	
Book value real estate.....	\$ 12,049.25
Mortgage loans on real estate.....	10,000.00
Loans secured by pledge of bonds, stocks, or other collateral....	3,000.00
Book value of stocks.....	2,500.00
Cash in company's office, \$1,499.17; deposited in Marquardt Savings bank, \$31.94; total.....	1,531.11
Bills receivable, \$56,539.11; agents' debit balances, \$4,744.04; total Due from reinsurance companies for premiums, \$384.97; from others, \$297.06; total.....	61,374.15
Total.....	\$ 91,051.54
Deduct ledger liabilities:	
Agents' credit balances, \$599.43; borrowed money, \$1,900.00; all other, \$551.62; total.....	4,050.55
Total net ledger assets.....	87,015.59

NON-LEDGER ASSETS.

Interest due, \$310.00, and accrued, \$343.05, on mortgages.....	\$ 1,153.11
Interest accrued on collateral loans.....	180.00
Interest accrued on other assets.....	372.83
Total carried out.....	\$ 1,705.94
Due from reinsurance companies on losses already paid.....	1,128.02
Deduct cost of collection, commission and brokerage, judgments, \$1,818.75, less 50 per cent.....	909.38
Net amount of uncollected premiums, not more than six months due, bills receivable, \$5,258.72; interest, \$32.35; total.....	3,011.07
Bills receivable, \$29,230.00; interest, \$1,509.33, less 50 per cent.....	11,365.27
Total admitted assets.....	\$ 105,135.27

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 6,786.23
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,776.77
Losses resisted, including interest, costs and other expenses thereon.....	6,480.00
Total amount of claims for losses.....	\$ 15,043.00
Deduct reinsurance due or accrued.....	3,012.50
Net amount of unpaid losses.....	\$ 12,030.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$50,329.54; unearned premiums (pro rata) 40 per cent.....	\$ 60,115.81
Total unearned premiums as computed above.....	60,115.81
Cash dividends remaining unpaid to stockholders.....	178.24
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	680.00
All other liabilities, viz.: Bills payable, \$300.01; Des Moines National bank, \$1,161.73; total.....	1,361.74
Total amount of all liabilities.....	\$ 74,365.29
Joint-stock capital actually paid up in cash.....	25,000.00
Divisible surplus.....	6,769.88
Total.....	\$ 105,135.27

GENERAL INTERROGATORIES.

Fire losses incurred during the year.....	\$ 55,878.99
Total amount of company's stock owned by the directors at par value....	96,000.00
Total amount loaned to officers and directors.....	3,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	Fire risks.
Gross premiums received.....	\$3,770,850.00
Losses paid.....	\$2,017.95
Losses incurred.....	51,234.11
	55,878.99

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

HAWKEYE INSURANCE COMPANY OF DES MOINES.

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, 297 and 299 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.

Gross premiums received in cash, without any deduction (including \$109,923.64 premiums of previous years).....	Fire risks.	\$ 323,348.76
Deduct only reinsurance, rebate, abatement, and return premiums.....		42,141.68
Net cash actually received for premiums.....		\$ 281,207.08
Bills and notes received during the year for premiums, remaining unpaid.....		\$ 132,481.18
Received for interest on bonds and mortgages.....		10,025.00
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....		6,320.34
Income received from all other sources, viz.....		1,594.91
Aggregate amount of income actually received during the year in cash.....		\$ 308,158.02

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$10,323.29 occurring in previous years).....	Fire.	\$ 142,473.29
Deduct amounts received for salvages (on losses of the last or of previous years) \$90; and from reinsurance in other companies \$17,055.24.....		17,145.24
Net amount paid during the year for losses.....		\$ 125,328.05
Paid stockholders for interest or dividends (amount declared during the year).....		30,000.00
Commissions or brokerage to agents.....		7,512.85
Salaries, fees, and all other charges, officers, \$13,860.28; clerks, \$24,848.36.....		38,708.64
Taxes on premiums, \$1,722.23; on real estate, \$1,506.83; on other investments, \$1,146.16.....		4,375.22
Insurance department fees and agents licenses.....		364.50

Advertising, printing and stationery, \$4,939.39; legal expenses, \$787.54, repairs and expenses on real estate, \$773.63; other disbursements, \$4,000.68; expressage and telegrams, \$442.22; revenue stamps, \$2,010.97; postage, \$3,021.26; traveling expenses, \$5,240.16. Total.....	21,215.55
Total expenditures during the year.....	\$ 291,535.21

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31.	
Book value real estate, unincumbered.....	\$ 65,222.48
Mortgage loans on real estate, first liens.....	311,113.06
Loans secured by pledge of bonds, stock or other collaterals....	7,887.40
Book value of bonds, excluding interest, \$3,000; and stocks, \$8,945.....	11,945.00
Cash in company's office, \$2,916.63; deposited in Des Moines Savings bank, \$13,972.82; Valley National bank, \$11,602.60; Des Moines National bank, \$1,500; Citizens National bank, \$9,100; Peoples Savings bank, \$6,176.66; and Valley Savings bank, \$6,000, all of Des Moines. Total.....	51,268.76
Bills receivable, not matured, including interest accrued thereon.....	162,585.37
Bills receivable, not more than six months past due, including interest thereon.....	12,063.06
Bills receivable over six months past due, and all interest and costs thereon.....	103,289.14
Total.....	\$ 725,255.17

NON-LEDGER ASSETS.

Interest due, \$3,193.98 and accrued, \$5,699.90 on mortgages.....	\$ 6,893.68
Interest accrued, \$100.68 on collateral loans.....	100.68
Rents accrued, \$337.45 on company's property or lease.....	337.45
Total.....	\$ 7,331.81
Gross premiums in course of collection December 31, not more than three months due.....	\$ 14,363.52
Gross premiums in course of collection December 31, more than three months due.....	10,767.10
Personal property owned by the company.....	6,095.29
Gross assets.....	\$ 763,782.89

DEDUCT ASSETS NOT ADMITTED.

One share mutual telephone stock.....	\$ 45.00
Personal property owned by the company.....	6,095.29
Fifty per cent of bills receivable over six months past due and all interest and costs thereon.....	51,634.57
Loans on personal security, endorsed or not, and interest thereon.....	952.12
Total.....	\$ 58,726.98
Total admitted assets.....	\$ 705,055.91

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 4,323.19
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	800.00
Total amount of claims for losses.....	\$ 5,123.19
Deduct reinsurance due or accrued.....	537.46
Net amount of unpaid losses.....	\$ 4,585.73

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including \$180,529.99 unearned premiums, 40 per cent.....	\$ 72,211.99
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$301,795.48, unearned premiums, 40 per cent.....	320,718.19
Total unearned premiums as computed above.....	\$ 392,930.18
Total amount of all liabilities.....	\$ 397,515.91
Joint-stock capital actually paid up in cash.....	25,000.00
Divisible surplus.....	282,495.00
Total.....	\$ 705,055.91

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.
What amount of installment notes is owned and now held by the company.....	\$ 42,066.70
Losses incurred during the year.....	119,390.49

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 15,782,727.00	Fire and tornado.
Gross premiums received.....	345,126.98	
Losses paid.....	125,328.05	
Losses incurred.....	119,390.49	
Amount at risk.....	44,177,433.00	

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

IOWA HOME INSURANCE COMPANY OF DUBUQUE.

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.

Vice-President, FRANK W. COATES.

Secretary, JAMES A. HAYES.

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

Home office, Dubuque, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash, \$35,000; surplus, \$5,000.....	30,000.00
Extended at.....	\$ 30,000.00

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction.....	\$ 7,400.42	Fire risks.
Deduct only reinsurance, rebate, abatement and return premiums.....	371.03	
Net cash actually received for premiums.....	\$ 7,029.39	
Received for interest on bonds and mortgages.....	378.53	
Aggregate amount of income actually received during the year in cash.....	\$ 7,417.22	
Total footings.....	\$ 37,417.22	

DISBURSEMENTS DURING THE YEAR.

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

Net amount paid during the year for losses.....	\$	29.00
Commissions or brokerage to agents, less received on reinsurances		1,781.66
Rents.....		165.00
Salaries, clerks, \$471.67; other employes, \$160.00.....		631.67
Insurance department fees and agents' licenses.....		35.50
Advertising, printing and stationery, \$734.55; legal expenses, \$152.95.....		887.50
Furniture and fixtures, \$917.17; miscellaneous, \$443.40.....		1,360.66
Total expenditures during the year.....	\$	4,890.99
Balances.....	\$	32,526.23

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.....	\$	22,302.80
Cash in company's office, \$4,900; deposited in banks, \$5,423.43.....		10,823.43
Total net ledger assets.....	\$	32,526.23

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	467.16
Net amount of uncollected premiums, not more than three months due.....	1,116.07
Total admitted assets.....	\$ 34,109.46

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, \$4,006.24; unearned premiums (40 per cent.).....	\$	1,638.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,979.86; unearned premiums (40 per cent.).....		1,591.94
Total unearned premiums as computed above.....	\$	3,230.44
Total amount of all liabilities.....	\$	3,230.44
Joint stock capital actually paid up in cash.....	\$	25,000.00
Divisible surplus.....		5,879.02
Total.....	\$	30,879.02
Grand total.....	\$	34,109.46

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).....	\$ 29.00
Total amount of company's stock owned by the directors at par value.....	96,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 637,255.00	\$ 40,225.00	\$ 677,480.00
Gross premiums received.....	8,240.31	285.18	8,525.49
Losses paid.....	29.00	None	29.00
Losses incurred.....	29.00	None	29.00
Amount at risk.....	593,340.00	40,225.00	635,565.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

IOWA MERCHANTS MUTUAL INSURANCE COMPANY, OF SIOUX CITY.

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. 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.

CAPITAL STOCK.

(Mutual.)

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction.....	\$	22,247.00	Fire risks.
Deduct only reinsurance, rebate, abatement and return premiums.....		636.80	
Net cash actually received for premiums.....	\$	21,610.20	
Borrowed money.....		4,000.00	
Aggregate amount of income actually received during the year in cash.....	\$	25,610.20	

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$2,811.87 occurring in previous years).....	\$	16,000.25	Fire.
Net amount paid during the year for losses.....	\$	16,000.25	
Commissions or brokerage to agents, less received on reinsurances.....		3,006.96	
Rents.....		518.75	
Salaries, fees, and all other charges, officers (\$1,255.33), clerks (\$1,529.83) total.....		2,815.15	
Taxes on premiums.....		79.06	
Insurance department fees and agents' licenses.....		42.00	
Advertising, printing and stationery, \$519.31; legal expenses, \$367.59; miscellaneous, \$1,335.05.....		2,721.95	
Total expenditures during the year.....	\$	25,784.12	

LEDGER ASSETS.

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

Deposited in Security National bank, Sioux City.....	\$	792.87
Total net ledger assets.....	\$	792.87

NON-LEDGER ASSETS.

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 466.09
Deduct cost of collection, commission and brokerage.....	43.38
Net amount of uncollected premiums, not more than three months due.....	\$ 422.73
Premium notes less amount collected thereon.....	59,618.82
Furniture, fixtures, supplies, stationery.....	1,100.00
Gross assets.....	\$ 61,934.42

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery, \$350; furniture, fixtures and safes, \$750; total.....	\$ 1,100.00
Total.....	\$ 1,100.00
Total admitted assets.....	\$ 60,834.42

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 2,333.40
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,410.81
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,243.81
Total amount of claims for losses.....	\$ 5,988.02
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	838.00
All other liabilities, viz.: Borrowed money.....	6,000.00
Total amount of all liabilities.....	\$ 12,826.11

GENERAL INTERROGATORIES.

Fire losses incurred during the year.....	10,395.79
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BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 850,600.00
Gross premiums received.....	20,611.00
Losses paid.....	16,000.00
Losses incurred.....	10,395.00
Amount at risk.....	2,251,507.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

IOWA STATE INSURANCE COMPANY OF KEOKUK, 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, SAMUEL E. CAREY. Vice-President, WILLIAM LOGAN.

Secretary, HOWARD TUCKER.

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

Home office, 200 Main street, Keokuk, Iowa.

CAPITAL STOCK.

(Mutual.)

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction.....	\$ 218,320.96	Fire risks.
Deduct only reinsurance, rebate, abatement and return premiums.....	7,361.48	
Net cash actually received for premiums.....	\$ 210,959.48	
Bills and notes received during the year for premiums, remaining unpaid.....	\$347,420.65	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,740.23	
Income received from all other sources, viz.: Judgments, policy and survey fees.....	686.04	
Aggregate amount of income actually received during the year in cash.....	\$ 213,385.75	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$8,698.05 occurring in previous years).....	\$ 106,313.41
Deduct amounts received for salvages (on losses of the last or of previous years), and from reinsurance in other companies.....	1,871.11
Net amount paid during the year for losses.....	\$ 105,042.30
Commissions or brokerage to agents, less received on reinsurances.....	49,862.94
Salaries, fees and all other charges, officers, \$24,499.99; clerks, \$13,378.07; other employees, \$4,008.86.....	41,886.92
Taxes on premiums, \$1,859.78; on real estate, \$175.77.....	2,035.55
Insurance department fees and agents' licenses.....	317.50
Advertising, printing and stationery, \$3,439.02; legal expenses, \$1,000; repairs and expenses on real estate, \$163.38; furniture and fixtures, \$361.36; Miscellaneous, \$11,440.25.....	16,434.01
Total expenditures during the year.....	\$ 215,609.22

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate.....	\$ 8,000.00
Cash in company's office, \$259.01; deposited in bank, Keokuk National, \$32,525; State Central Savings, \$45,000.....	77,784.01
Bills receivable, \$5,272.63; agent's debit balances, \$1,799.68.....	7,072.29
Total net ledger assets.....	\$ 92,856.30

NON-LEDGER ASSETS.

Premium notes, face, \$1,204,573.20, less assessments on same, \$467,283.26.....	\$ 737,290.94
Gross premiums in course of collection December 31, not more than three months due.....	\$ 12,297.51
More than three months, \$13,899.36 less 50 per cent.....	6,949.68
Gross premiums in course of collection December 31st more than three months due.....	\$13,899.36
Gross assets.....	\$ 849,398.43

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 6,504.98
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,000.00
Net amount of unpaid losses	\$ 7,504.98
Unearned portion of short term cash deposit policies	8,882.10
Total amount of all liabilities	\$ 16,387.08

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? Yes, one day to pay losses occurring in December and adjusted in last days of December.	
Losses incurred during the year (fire, \$95,495.09; tornado, \$8,635.25)	\$ 104,120.34

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks
Gross risks written	\$ 8,933,420.90
Gross premiums received	349,487.59
Losses paid	102,873.12
Losses incurred	100,680.05
Amount at risk	30,333,865.06

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
MERCHANTS AND BANKERS MUTUAL FIRE INSURANCE COM-
PANY OF DES MOINES.

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. E. WARFIELD. Vice-President, T. F. GATCHEL.
Secretary, C. H. AINLEY.

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

Home office, southeast corner Fourth and Locust streets.

CAPITAL STOCK.

(Mutual.)

INCOME DURING THE YEAR.

Net cash actually received for premiums	\$ 42,452.59
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	316.36
Aggregate amount of income actually received during the year in cash	\$ 42,768.95

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$1,917.37 occurring in previous years)	\$ 16,365.19
Deduct amounts received for salvages from reinsurance in other companies	12,221.12
Net amount paid during the year for losses	\$ 4,144.07

Deposit premiums returned	804.06
Paid for interest on guarantee fund	1,444.87
Paid for reinsurance	17,722.59
Commissions or brokerage to agents, less received on reinsurances	6,076.95
Salaries and allowances to agents	1,488.39
Rents	407.50
Salaries, fees and all other charges, officers, \$3,600; clerks, \$1,758; other employes, \$891.53	6,249.53
Taxes on premiums	419.07
Insurance department fees and agents' licenses	113.00
Advertising, printing and stationery, \$310.50; legal expenses, \$317.17; internal revenue, \$304.52; postage, \$507.10; miscellaneous, \$305.79	1,645.17
Traveling expenses	1,742.14
Total expenditures during the year	\$ 42,257.34

LEDGER ASSETS.

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

Cash in company's office, \$183.25; deposited in Peoples' Saving bank, \$7,174.03	\$ 7,358.18
Premium notes, less amount paid thereon	72,607.59
Bills receivable, \$10,408.96; agent's debit balances, \$937.30	11,346.35
Total	\$ 91,212.12
Agents' credit balances	331.60
Total net ledger assets	\$ 90,880.52

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 683.82
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,900.00
Total amount of claims for losses	\$ 2,583.82
Deduct reinsurance due or accrued	597.82
Net amount of unpaid losses	\$ 1,986.00
All other liabilities, viz.: guarantee fund	14,448.79
Total amount of all liabilities	\$ 16,434.79

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 effects 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	\$ 14,447.82
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	\$ 1,663,328.73
Gross premiums received	41,475.07
Losses paid	16,365.19
Losses incurred	14,447.82
Amount at risk	4,006,322.69

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
MILL OWNERS MUTUAL FIRE INSURANCE COMPANY OF DES
MOINES, 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, HERMAN D. ST. JOHN. Vice-President, H. J. BENSON.
Secretary, J. G. SHARP.

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

Home office, 400 Manhattan building, Des Moines, Iowa.

MUTUAL.

Amount of net ledger assets, December 31st of previous year \$ 63,559.54

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including premiums of previous years).....	\$ 60,953.85
Net cash actually received for premiums.....	\$ 60,953.85
Received for interest on bonds and mortgages.....	2,440.93
Received for interest and dividends on stocks and bonds, col- lateral loans, and from all sources, discounts and commis- sions.....	322.50
Aggregate amount of income actually received during the year in cash.....	\$ 63,717.28
Total footings.....	\$ 127,276.82

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$7,938.07 occurring in previous years).....	\$ 38,569.71
Net amount paid during the year for losses.....	\$ 38,569.71
Deposit premiums returned.....	5,164.40
Commissions or brokerage to agents, less received on reinsur- ances.....	444.00
Rents.....	420.00
Salaries, fees and all other charges, officers, \$5,411.10; clerks, \$878; other employes, \$1,500.....	7,789.10
Taxes on premiums.....	87.78
Insurance department fees and agents' licenses, \$4.50; municipal licenses, \$21.30.....	25.80
Advertising, printing and stationery, \$582.65; legal expenses, \$168.21.....	730.86
Furniture and fixtures, \$10; miscellaneous, \$620.40.....	630.49
Other disbursements.....	2,201.17
Total expenditures during the year.....	\$ 56,063.31

LEDGER ASSETS.

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

Mortgage loans on real estate, first liens.....	\$ 44,600.00
Cash deposited in bank, all in Des Moines National.....	26,613.51
Total.....	\$ 71,213.51
Total net ledger assets.....	\$ 71,213.51

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 547.02
Total.....	547.02
Deposits, notes subject to assessments.....	120,416.35
Gross assets.....	\$ 192,176.88
Total admitted assets.....	\$ 192,176.88

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..... \$ 30,631.64

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written, \$127,250; perpetual risks renewed, \$778,000.....	\$ 905,250.00
Gross premiums received, \$5,990; perpetual premiums renewed, \$35,731 50...	41,721.50
Losses paid.....	7,914.25
Losses incurred.....	18.30
Amount at risk.....	905,250.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

SECURITY 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, S. F. GILMAN. Vice-President, J. B. PHELPS.
Secretary, E. J. BABCOCK.

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

Home office, Davenport, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; subscribed for..	\$ 100,000.00
Amount of capital paid up in cash.....	100,000.00
Amount of net ledger assets, December 31, of previous year....	201,249.28

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (includ- ing \$14,941.87 premiums of previous years).....	\$ 51,307.15
Deduct only reinsurance, rebate, abatement and return premi- ums.....	10,203.27
Net cash actually received for premiums.....	\$ 41,103.88

Bills and notes received during the year for premiums, remaining unpaid, \$14,856.23.	
Received for interest on bonds and mortgages.....	10,804.77
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,099.52
Income received from all other sources, viz.: Real estate.....	845.86

Aggregate amount of income actually received during the year in cash..... \$ 53,854.03

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$1,555.96 occurring in previous years).....	\$ 15,484.68
Deduct amounts received for salvages (on losses of the last or previous years) and for reinsurance in other companies.....	72.58

Net amount paid during the year for losses.....	\$ 15,412.10
Paid stockholders for interest or dividends (amount declared during the year, \$5,000).....	5,000.00
Commissions or brokerage to agents, less received on reinsurances.....	7,713.42
Rents.....	400.00
Salaries, fees and all other charges, officers (\$4,500.00); clerks (\$3,053.80); other employes (\$2,149.50); total.....	9,703.30
Taxes on premiums, \$478.62; on other investments, \$910.46; total.....	1,089.08
Insurance department fees and agents' licenses.....	129.50
Advertising, printing and stationery, \$2,062.68; legal expenses, \$135.87; miscellaneous, \$3,381.86; total.....	5,580.40
Losses on sales or maturity of ledger assets.....	3,373.71

Total expenditures during the year..... \$ 48,401.51

LEDGER ASSETS

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

Book value real estate, unincumbered.....	\$ 5,350.00
Mortgage loans on real estate, first liens, \$142,500.00; other than first, \$12,491.00; total.....	154,991.00
Loans secured by pledge of bonds, stocks or other collateral....	3,860.30
Book value of bonds excluding interest, \$500, and stocks, \$5,000....	5,500.00
Cash in company's office, \$146.45; deposited in banks, \$21,435.62; total.....	21,882.07
Bills receivable, \$16,395.53; agents' debit balances, \$4,290.70; total.....	14,056.23

Total..... \$ 206,040.10
Deduct ledger liabilities:
Agents' credit balances..... 216.97

Total net ledger assets..... \$ 205,823.13

NON-LEDGER ASSETS.

Interest due, \$1,137.94, and accrued, \$3,890.45, on mortgages.....	\$ 5,028.39
Interest accrued on bonds and stocks.....	28.45
Interest accrued on collateral loans.....	49.17

Total..... \$ 5,106.01
Market value of real estate over book value..... 74.12

Total admitted assets..... \$ 211,003.26

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 550.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,504.79
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	850.00

Total amount of claims for losses..... \$ 3,904.79
Deduct reinsurance due or accrued..... 1,000.00

Net amount of unpaid losses..... \$ 2,904.79

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, \$10,340.03; unearned premiums (40 per cent)..... \$ 4,136.01

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$133,250.74; unearned premiums (pro rata), 40 per cent..... 53,300.30

Total unearned premiums as computed above..... \$ 57,436.31
Deferred commissions and fees..... 1,174.21

Total amount of all liabilities..... \$ 81,515.31

Joint-stock capital actually paid up in cash..... \$ 100,000.00
Divisible surplus..... 49,487.95

Total..... \$ 211,003.26

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?.....	\$ 1,133.43
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, \$18,673.58; tornado, \$3,304.95; total.....)	15,938.51
Total amount of company's stock owned by the directors at par value....	71,000.00
Total amount loaned to officers and directors.....	3,200.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$3,092,630.00
Gross premiums received.....	51,021.51
Losses paid.....	15,434.68
Losses incurred.....	15,938.51

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

STATE INSURANCE COMPANY OF DES MOINES.

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.

Vice-President, H. A. ELLIOTT.

Secretary, THEO. F. GREFE.

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

Home office, 219 Fourth street, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	100,000.00

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction.....	\$ 167,665.30	
Deduct only reinsurance, rebate, abatement and return premiums.....	24,276.69	
Net cash actually received for premiums.....		\$ 143,388.51
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 68,890.33	
Received for interest on bonds and mortgages.....	3,028.49	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,849.42	
Income received from all other sources, viz.: Rents.....	5,632.43	
Aggregate amount of income actually received during the year in cash.....		\$ 153,898.85

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$10,334.72 occurring in previous years).....	\$ 79,679.78	
Deduct amounts received for salvages (on losses of the last or of previous years), \$1,993.43; and from reinsurance in other companies, \$10,423.81.....	12,420.24	
Net amount paid during the year for losses.....		\$ 67,259.54
Commissions or brokerage to agents, less received on reinsurances.....	35,449.36	
Salaries, fees and all other charges, officers, \$5,400; clerks, \$9,144.40; other employes, \$4,095.....	18,639.40	
Taxes on premiums, \$357.71; on real estate, \$1,911.98.....	2,769.69	
Insurance department fees and agents' licenses.....	331.00	
Advertising, printing and stationery, \$452.60; legal expenses, \$1,092.74; repairs and expenses on real estate, \$911.12; miscellaneous, \$10,407.24.....	12,863.70	
Total expenditures during the year.....		\$ 137,312.69

LEDGER ASSETS.

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

Book value real estate, uncumbered, \$134,694.97; incumbered, \$15,000.....	\$ 119,694.97
Mortgage loans on real estate, first liens.....	55,835.00
Book value of bonds excluding interest, \$1,000; and stocks, \$7,790.....	8,790.00
Cash in company's office, \$1,602.03; deposited in Des Moines Savings bank, \$3,395.87.....	9,997.93
Due for reinsurances, Anchor, \$12.91; Atlas, \$33.28; Bankers, \$915.26; Capital, \$ 79; Connecticut, \$ 18; Com. Mut., \$175.05; Caledonian, \$13.74; Fidelity, \$70.85; German, \$3.03; M. and M., \$2.78; Merchants and Bankers, \$15.04; Shawnee, \$33.14.....	1,165.02
Bills receivable, \$246,573.18; agents' debit balances, \$15,402.26.....	261,975.44
Rents due, \$149.78; judgments, maps, furniture, supplies and other accounts, \$36,622.73.....	37,272.51
Total.....	\$ 494,730.87
Deduct ledger liabilities:	
Agents' credit balances, \$2,011.48; outstanding checks, \$1,557.81; suspended commissions, \$1,107.51; all other, \$981.94.....	8,358.74
Total net ledger assets.....	\$ 486,372.13

NON-LEDGER ASSETS.

Interest due, \$382.49; and accrued, \$940.33; on mortgages.....	\$ 1,822.82
Interest accrued on bonds and stocks.....	7.50
Interest accrued on other assets.....	1,479.32
Total.....	\$ 3,309.64
Gross assets.....	\$ 489,681.77

DEDUCT ASSETS NOT ADMITTED.

Supplies, maps and printed matter and stationery, \$18,421.03; furniture, fixtures and safes, \$3,653.00.....	\$ 16,070.03
Agents' debit balances, unsecured.....	2,346.21
Bills receivable, and judgments past due, \$163,492.92 at 50 per cent.....	81,746.46
Depreciation from book values of above net ledger assets to bring same to market value—Real estate.....	5,694.97
Total.....	\$ 105,866.67
Total admitted assets.....	\$ 383,815.10

NON-LEDGER LIABILITIES.

Losses adjusted and not yet due.....	\$ 2,440.25
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,650.50
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,620.00
Total amount of claims for losses.....	\$ 6,710.75
Net amount of unpaid losses.....	\$ 6,710.75
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, \$42,067.52; unearned premiums (40 per cent).....	\$ 16,823.00
Gross premiums (less reinsurance and suspended policies) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$379,591.32; unearned premiums (40 per cent).....	151,836.53
Total unearned premiums as computed above.....	\$ 168,659.53
Total amount of all liabilities.....	\$ 175,370.28
Joint stock capital actually paid up in cash.....	100,000.00
Divisible surplus.....	108,444.82
Total.....	\$ 383,815.10

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?.....	\$ 63,937.82
Losses incurred during the year, fire, \$30,835.61; tornado, \$8,293.03.....	37,118.64
Total amount loaned to officers and directors.....	900.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 6,586,392.00
Gross premiums received.....	175,068.83
Losses paid.....	63,730.20
Losses incurred.....	37,620.45
Amount at risk.....	17,405,276.00

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. Assn.	L. M. Kilburn	Fontanelle.
2	Adair	Farmers Mut. F. and L. Assn.	T. S. H. Dougherty	Creston
3	Allamakee	German Farmers Mut. Ins. Assn.	Henry Frolich	Village Creek.
4	Allamakee	Scandinavian Mut. Pro. Assn.	J. O. Prestemoen	Maud
5	Audubon	Greeley Mutual Fire Ins. Co.	P. C. Schivenneker	Adair
6	Benton	Eden Fire Insurance company.	A. H. Hanna	Vinton
7	Benton	Iowa Township Mutual Fire.	F. G. Kramer	Luzerne
8	Benton	Vinton Mutual Fire.	A. S. Chadburne	Vinton
9	Black Hawk	Danish Mutual Insurance Assn.	Carl Brandt	Cedar Falls
10	Black Hawk	Farmers Mutual.	W. H. Round	Cedar Falls
11	Boone	Farmers Mutual.	John Cooper	Jordan
12	Boone	Swedish Mutual Assn.	S. A. Bengston	Madrid
13	Bremers	Farmers Mutual Fire Ins. Co.	John Homrighaus	Denver
14	Bremers	First German Mutual.	Henry Rathe	Kittell
15	Bremers	German Farmers F., L. and W.	A. H. Moller	Klinger
16	Buchanan	Consolidated Patrons and Frs.	E. R. Chapman	Independence.
17	Buena Vista	Farmers Mutual Fire Ins. Assn.	A. T. Tweagar	Storm Lake
18	Butler	Butler County F. and L. Ins. Co.	J. H. Hickie	Clarkeville
19	Calhoun	Farmers Mutual Fire	M. C. Townsend	Lake City
20	Calhoun	German Mut. F. L. and W. Co.	Jno. J. Heide	Pomeroy
21	Carroll	Farmers Mutual	C. S. Noble	Glidden
22	Carroll	German Mut. F. L. T. W. and O.	C. H. Flenker	Halbur
23	Carroll	Farmers Mut. Ins. Co. of Roselle	P. Jos. Koelig	Halbur
24	Carroll	Mount Carmel Mutual.	Ber'd Vouahme	Mt. Carmel
25	Cass	Farmers Mut. Fire Ins. Assn.	Chas. R. Hunt	Atlantic
26	Cass	Noble Township Pro. Assn.	Herman Polch	Lyman
27	Cass	Victoria Mutual Ins. Assn.	W. J. McKee	Massina
28	Cedar	Springdale Mutual.	Henry Mosher	West Liberty
29	Cerro Gordo	Farmers Mutual Ins. Assn.	Jas. Pedety	Mason City
30	Cherokee	Maple Valley	G. W. Blanch	Aurelia
31	Cherokee	Wireman Cherokee Mut. F. and L.	Wireman Miller	Marcus
32	Chickasaw	Farmers Mutual	Jas. F. Babcock	New Hampton
33	Clay	Farmers Mut. F. and L. Ins. A.	J. P. Mills	Greenville
34	Clayton	Farmers Mut. F. and L.	John Weizel	Postville
35	Clayton	Farmers Mutual Ins. Co.	H. H. Kuhlman	Garnavillo
36	Clayton	Com. Farm. Mutual F. and L.	Jas. Putz	Elkport
37	Clinton	Farmers Mutual F. and L.	Wm. A. McGarry	De Witt
38	Clinton	German Farmers	George Biederel	Wheatland
39	Clinton	German Mutual F. and L.	Henry C. Atzen	Maquoketa
40	Clinton	German Mut. F. and L.	Peter Frahm	Byrant
41	Clinton	German Mut. Ins. Assn	Albert Deckman	Wheatland
42	Crawford	Farmers	F. A. Smith	Denison
43	Crawford	M. F. L. T. & W. In. Co. of G. Fr.	August Schulz	Denison
44	Dallas	Farmers Mut. Ins. Assn.	N. Nish	Wauke
45	Dallas	Patrons Mut. Fire Ins. Co.	D. S. Brown	Dexter
46	Decatur	Farmers Mutual.	W. E. Gammon	Leon
47	Delaware	Farmers Mutual F. and L.	A. S. Coon	Manchester
48	Des Moines	Farmers Mutual	E. Woodward	Burlington
49	Des Moines	German Mut. Aid Fire Assn.	Heinrich Thie	Burlington
50	Des Moines	Mut. Ger. Prot. Fire Ins. Assn.	Geo. H. Ludde	Burlington

No. 1.

Associations of the State for the year ending December 31, 1899.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZA'ON.	Risks in force January 1, 1899.	Risks written during the year	Risks canceled during the year.
J. E. Brooks	Greenfield	March 1, 1888	\$ 607,405.00	\$ 200,535.00	\$ 130,371.00
Jerome Smith	Corning	Mar. 27, 1884	1,126,428.00	164,809.00	69,421.00
Andrew Sandry	Lansing	April 2, 1870	1,188,993.00	93,370.00	50,730.00
Arne Grangard	Maud	March 1, 1869	467,294.00	531,023.00	467,261.00
M. I. Masterson	North Branch	April 30, 1888	167,437.00	47,136.00	25,545.00
John Gilmore	Vinton	Jan. —, 1873	963,031.00	40,634.00	27,375.00
R. Schenken	Keystone	Mar. 4, 1873	1,086,034.03	127,133.00	63,513.00
I. N. Chenoweth	Vinton	Feb. 12, 1892	352,565.00	60,120.00	35,785.00
Henry Johnson	Cedar Falls	April 9, 1884	608,161.00	210,082.00	166,514.00
F. D. Hoover	Waterloo	May 1, 1876	2,896,151.00	849,180.00	351,881.00
F. E. Cutler	Boone	Jan. 2, 1877	2,219,735.00	604,550.00	465,981.00
John Anderson	Madrid	April 4, 1884	523,542.00	204,115.00	142,010.60
Carl Hoppenworth	Salge	Mar. —, 1875	2,938,235.00	736,628.00	724,740.00
H. Graeming	Artesian	Dec. 14, 1878	1,985,114.00	624,370.00	414,885.00
Wm. Milens	Denver	Sept. 25, 1895	1,291,359.00	272,519.00	325,558.00
Wm. Decker	Independence.	Aug. 1, 1894	2,346,089.00	677,590.00	819,996.00
Geo. A. Dalziel	Alta	July 1, 1887	1,450,471.00	564,449.00	346,492.00
A. T. Perrin	New Hartford.	Feb. 18, 1876	2,795,210.00	936,231.00	784,351.00
J. L. Hibbs	Lake City	July 23, 1883	816,165.00	190,387.00	42,430.00
Wm. Baumgart	Pomeroy	April 1, 1887	324,900.00	43,400.00	6,225.00
G. W. Briggs	Glidden	May 3, 1893	289,880.00	66,416.00	34,316.00
Henry Slevers	Manning	Jan. 1, 1883	1,430,118.00	214,132.00	28,309.00
J. C. Schwaller	Halbur	Mar. 24, 1876	487,550.00	95,715.00	18,535.00
Frank Berger	Mt. Carmel	Mar. 25, 1882	205,026.00	18,000.00	
H. O. Brece	Atlantic	Feb. 24, 1889	900,371.00	331,075.00	246,265.00
Henry Muller	Lyman	Jan. 3, 1880	228,185.00	83,675.00	56,070.00
Frank Symonds	Mt. Earn	Oct. 1, 1887	128,325.00	26,680.00	24,707.00
Wm. Mather	Springdale.	Jan. 21, 1871	1,021,451.00	429,793.00	346,395.00
N. Denmore	Mason City	July —, 1886	1,375,085.00	441,430.00	346,732.00
J. C. Lockin	Aurelia	April 1, 1883	403,855.00	137,061.00	101,635.00
G. W. Hartley	Marcus	May 4, 1885	1,571,097.00	370,231.00	417,896.00
E. P. Sheffield	New Hampton	Jan. 5, 1875	1,379,580.00	295,992.00	39,433.00
A. W. Greene	Spencer	Feb. 1, 1889	1,178,794.00	436,881.00	398,575.00
F. S. Richards	McGregor	Feb. 16, 1875	2,303,987.00	1,289,061.00	1,244,163.00
E. W. Kregel	Garnavillo	Sept. 5, 1839	1,119,393.00	392,145.00	150,187.00
Henry Wistrick	Communia	April —, 1866	1,287,157.00	46,099.00	17,420.00
J. Alex Smith	DeWitt	Dec. 5, 1874	2,163,887.00	579,780.00	275,341.00
Chas. Mordhorst	Wheatland	June 5, 1873	618,005.00	66,510.00	34,490.00
John Meints	Grand Mound	Feb. 22, 1878	322,933.00	67,854.00	66,295.00
George Rix	Lyons	Jan. 1, 1887	379,145.00	23,115.00	5,820.00
Chas. Mordhorst.	Wheatland	April 14, 1899		214,163.00	1,050.00
A. Norelius	Kiron	Mar. 29, 1890	1,004,019.66	383,298.50	256,548.50
John Fischer	Charter Oak	Dec. 29, 1879	2,405,900.00	323,656.00	156,245.00
John Fox	Dallas Center.	Feb. 5, 1895	685,736.00	250,047.00	140,223.00
J. R. Chandler	Dexter	Dec. 20, 1875	804,379.40	273,567.00	210,694.03
Robt. McCaull	Garden Grove.	Dec. 4, 1873	60,379.00	21,308.00	16,750.00
C. A. Pierce	Delaware	Oct. —, 1879	368,810.00	67,780.00	19,275.00
C. M. Garmon	Burlington	Apr. —, 1875	1,018,103.00	166,324.00	87,343.00
May Schmeiser	Burlington	May 25, 1867	621,117.00	25,466.00	
Fred J. Herman	Burlington	Mar. 6, 1894	458,492.00	119,861.00	76,848.00

TABLE NO. 1—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
51	Des Moines	Swedish Mutual	Andrew Peterson	Burlington
52	Des Moines	Swedish Lutheran Mutual	Ludrig Holmes	Burlington
53	Dickinson	Dickinson County Farmers	J. R. Leeman	Spirit Lake
54	Dubuque	Farmers Mutual Ins. Assn.	N. F. Simpson	Epworth
55	Dubuque	Farmers Mutual F. and L. Assn	J. L. Faber	Cascade
56	Emmet	Farmers Mut. F. and L. Ins. An	C. E. Fuller	Swan Lake
57	Fayette	Farmers Mut. F. and L. Ins. An	James Conrad	Maynard
58	Fayette	German Mutual Fire	G. Blessin	Eldorado
59	Floyd	Floyd County Frs. Fire Ins. An	S. P. Wetherbee	Charles City
60	Franklin	Farmers Insurance Co.	David Muir	Hampton
61	Fremont	Farmers Mut. F. and L. In. An	Jas. Poindexter	Hamburg
62	Greene	Farmers Mutual	R. G. Martin	Dana
63	Grundy	Farmers Mutual F. and L.	M. A. Buchan	Grundy Center
64	Guthrie	Farmers Mutual	W. C. Betts	Casey
65	Hancock	Farmers Mut. Ins. Co. of the German Soc. of M. E. church..	Wm. Jung	Charles City
66	Hancock	Farmers Mutual Fire. and L.	N. P. Bayer	Miller
67	Hardin	Farmers Mutual	C. H. Packard	Iowa Falls
68	Hardin	Providence Township Mutual	W. H. Butler	New Provide'e
69	Harrison	Harrison County Farmers In. A	F. P. Beebe	Beebeetown
70	Henry	Henry County Farmers Mutual	H. C. Brown	Mt. Pleasant..
71	Henry	Svea Mutual Protection	Nels Peterson	Olds
72	Howard	Howard and Winneshick Counties Mut F. and L. Ins. Assn..	S. A. Converse	Oresco
73	Humboldt	Humboldt Mutual Ins. Co.	J. W. King	Bradgate
74	Ida	Blain Center Mut F. and L.	R. B. Miller	Ida Grove
75	Iowa	Lenox Mutual	A. W. Schiveman	Norway
76	Iowa	Patrons Mutual	Geo. C. House	Williamsburg..
77	Jackson	Farmers Mutual Aid Assn	Henry Dunn	Miles
78	Jasper	Farmers Mut. F. and L. Ins. An	A. L. Hanah	Newton
78	Jefferson	Jefferson County Ins. Union..	Frank P. Ball	Fairfield
80	Johnson	Lincoln Mutual	J. C. Park	West Liberty..
81	Johnson	Northwestern Farmers Mutual	R. H. Wray	North Liberty
82	Johnson	Farmers Mutual of Liberty, Sharon and Washington twp.	Martin Birrer	Riverside
83	Johnson	Union Farmers Mutual	R. M. Williams	Iowa City
84	Jones	German Mutual Fire	Henry B. Bohlken	Scotch Grove..
85	Jones	Bohemian Farmers	Jas. Kulhavy	Oxford Junct.
86	Keokuk	Farmers Pioneer Mutual	Jas. Lyle	Keota
87	Keokuk	Prairie Farmers Mutual	L. S. Cory	Milan
88	Kossuth	Kossuth County Mutual	C. B. Hutchins	Algona
89	Lee	Lee County Farmers Home	Jas Conaro	Denmark
90	Lee	Peoples Mutual	Jno. Hoffner	Donnellson
91	Linn	Bohemian Mut. Fire Ins. Assn.	J. W. Konba	Cedar Rapids..
92	Linn	Brown Township Mutual	T. D. Yocum	Springville
93	Linn	Oeska Farneska	Joseph Koutry	Cedar Rapids..
94	Linn	Linn Township Farmers Mut.	Michael Snyder	Mt. Vernon
95	Linn	West Side Mutual	Thos. Delaney	Fairfax
96	Linn	Marion Mutual Ins. Assn.	J. W. Humbel	Marion
97	Louisa	Farmers Mutual Fire	J. F. Heins	Wapello
98	Lucas	Farmers Mut. F. and L. Assn.	J. A. Robison	Lucas
99	Madison	Farmers Mutual	John Brooker	Van Meter
100	Marshall	Iowa Valley Mutual	John Rolston	Albion
101	Marshall	Farmers Mutual Fire	B. F. Smith	Marshalltown.
102	Mitchell	Farmers Mutual Fire	J. W. Annis	Osage
103	Mitchell	German Farmers	A. H. Rosenberg	St. Ansgar
104	Monona	Farmers Mutual Fire	Lewis Iddings	Mapleton
105	Montgomery	Villisca Mutual Fire and L.	J. S. Williams	Villisca

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZA'ON.	Risks in force January 1, 1899	Risks written during the year.	Risks canceled during the year
Nels Anderson	Burlington	April 12, 1889	\$ 477,900.00	\$ 144,790.00	\$ 128,400.00
A. J. Swanson	Burlington	Jan. 17, 1889	985,526.00	192,015.00	144,530.00
H. Van Steenburg	Spirit Lake	June 2, 1890	285,259.66	149,189.00	94,920.00
Willis H. Hogan	Farley	Jan. 12, 1891	726,907.00	461,414.00	146,652.00
John Maise	Cascade	Jan. 12, 1895	162,449.00	48,105.00	13,650.00
H. A. Gaarde	Armstrong	Mar. 20, 1895	392,879.00	137,754.00	43,830.00
R. J. Young	Oelwein	Sept. 1, 1875	2,355,600.00	700,000.00	464,035.00
Wm. Poetting	Eldorado	July 7, 1877	1,189,748.00	125,140.00	67,072.00
P. P. Cole	Charles City	Jan. 1, 1880	2,343,820.00	675,875.00	349,700.00
N. McDonald	Hampton	June 6, 1889	599,278.00	314,981.00	150,855.00
Anton Miller	Hamburg	Oct. 4, 1894	95,675.00	56,688.00	26,984.00
W. E. Marchant	Scranton	Mar. 22, 1888	1,196,642.00	362,610.00	177,946.00
C. M. Sprague	Grundy Center	Mar. 26, 1888	2,083,871.00	491,706.00	396,422.00
J. S. Backus	Stuart	Mar. 24, 1882	551,716.00	195,902.00	112,132.00
Carl Schuler	Garner	April 7, 1887	631,596.00	228,150.00	90,691.00
O. K. Maben	Forest City	July 1, 1889	428,774.00	179,445.00	59,740.00
Fayette Holmes	Iowa Falls	May 30, 1890	1,201,360.00	365,910.00	211,270.00
J. J. Wood	New Provide'e	Aug. 14, 1871	323,949.00	125,890.00	45,353.00
C. N. Cadwell	Logan	June —, 1887	2,000,187.00	530,750.00	497,540.00
Ed. N. Kitchen	Mt. Pleasant..	June 10, 1873	1,982,967.00	507,710.00	457,585.00
Olof Anderson	Swedesburg	Jan. 10, 1876	175,486.00	66,317.00	58,005.00
Jno. Steinman	Oresco	July 1, 1890	1,342,636.00	481,628.00	308,375.00
S. K. Groth	Thor	Sept. 25, 1886	896,073.00	392,201.00	181,190.00
Alex Hartley	Ida Grove	Mar. 21, 1887	460,000.00	187,996.00	95,996.00
H. L. Uthoff	Norway	April 14, 1883	451,408.00	30,720.00	10,305.00
A. B. Ogden	Williamsburg	Sept. 4, 1875	1,338,603.00	146,990.00	63,305.00
S. N. Howard	Preston	April 3, 1875	2,498,387.00	835,068.00	615,488.00
W. F. Boyd	Newton	May 10, 1875	1,923,800.00	509,322.00	227,922.00
W. B. Frame	Glasgow	Aug. 1, 1874	695,581.00	129,124.00	81,955.00
Hiram Heath	Iowa City	Nov. 15, 1873	500,650.00	252,686.00	113,250.00
Isaac Meyers	North Liberty	May 1, 1887	1,374,778.00	224,612.00	221,080.00
Isaac S. Weber	Iowa City	July 7, 1866	526,570.00	72,840.00	19,260.00
Edward Tudor	Iowa City	Dec. 6, 1873	319,282.00	96,067.00	57,230.00
Harm Harms	Langworthy	Dec. 1, 1888	699,877.00	65,329.00	31,920.00
A. J. Wasoba	Oxford Junct.	Mar. 1, 1897	77,807.00	40,295.00	
H. P. Newton	Keota	Jan. —, 1878	1,121,046.00	357,204.00	253,141.00
W. H. Brown	Rose Hill	Feb. 20, 1880	2,014,460.00	489,970.00	345,605.00
E. Blackford	Algona	April 18, 1887	1,321,524.00	421,906.00	164,234.00
Herman Lohman	West Point	July 3, 1894	238,869.00	239,557.00	73,555.00
Lew Walter	Donnellson	Oct. 25, 1892	371,582.00	69,670.00	17,725.00
John J. Hubek	Cedar Rapids	Aug. 1, 1897	135,470.00	107,030.00	5,400.00
Frank McShane	Springville	Nov. 30, 1867	841,444.00	271,321.00	241,020.00
Joseph Haulzlike	West'n College	Feb. 10, 1879	1,176,038.80	264,415.00	258,012.80
A. B. Strother	Mt. Vernon	Aug. 27, 1870	1,035,700.00	225,580.00	180,955.00
John McAllister	Polo	May 18, 1874	1,693,087.00	423,562.00	307,872.00
J. R. Christie	Marion	Feb. 2, 1898	87,450.00	35,500.00	
O. E. Stone	Wapello	Sept. 5, 1874	1,006,866.00	288,530.00	107,221.00
John Cullerton	Chariton	Jan. 1, 1887	321,000.00	112,400.00	71,400.00
George Storck	Earlham	Jan. 1, 1880	620,000.00	162,140.00	132,140.00
F. S. Whelen	Albion	Feb. —, 1869	910,660.00	192,000.00	178,765.00
George E. Crary	Marshalltown.	Feb. 24, 1872	1,247,181.27	365,434.50	269,952.66
A. M. Walker	Osage	April 1, 1874	2,329,794.00	424,950.00	294,450.00
A. Brogmus	Grafton	Dec. 12, 1881	582,615.00	74,150.00	23,935.00
F. F. Roe	Castana	June 10, 1892	242,908.00	78,642.00	49,050.00
P. B. English	Villisca	May 28, 1891	547,536.00	169,633.00	136,274.00

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
106	Muscatine...	Farmers Mutual Fire and L....	Geo Shields..	Muscatine....
107	Muscatine...	White Pigeon Fire and L....	C W. Derby	Wilton Junct..
108	Osceola	Farmers Mutual Fire and L....	M. Harvey ..	Sibley
109	O'Brien	Farmers Mut. F. & L. Ins. Assn.	S. B. Crasser.	Sutherland....
110	Page.....	Morton Farmers Fire and L....	M. W. Baker	Norwich
111	Palo Alto ...	Farmers Mutual Ins. Assn	J. C Baker	Emmetsburg ..
112	Plymouth ...	Farmers Mutual Ins. Assn	John Schneider.	Hinton
113	Pocahontas..	Pocahontas Co. F & L. Ins. An.	C. M. Saylor ..	Pomeroy
114	Polk.....	Farmers Mutual Fire.....	C. H. Gross	Des Moines ..
115	Polk.....	Swedish Mutual	Erick Rostberg..	Des Moines ..
116	Pottaw'tmie	Farmers Mutual Fire	R. Campbell....	Council Bluffs.
117	Pottaw'tmie	Southw's't'n Ia. Mut. H. Assn..	O. L. Barritt....	Council Bluffs.
118	Poweshiek...	Farmers Mutual	Samuel Corrough.	Grinnell
119	Ringgold....	Farmers Mut. Fire Ins. Assn....	W. S. Shriver ..	Mt. Ayr
120	Sac.....	Farmers Mutual Fire.....	W. P. Drewry....	Sac City.....
121	Scott.....	Farmers Mutual	M. Speletich ..	Davenport....
122	Scott.....	German Mutual Fire.....	F. A. Roehan ..	Davenport....
123	Scott.....	Mut. F. Self Ins. Co. of Ger. H..	Frederick Rock..	Amity
124	Scott.....	Wolcott Mutual Fire.....	John Vogt.....	Stockton
125	Shelby	Danish Mutual Fire.....	Rasmus Hanson..	Elk Horn
126	Shelby	Farmers Mutual	Marselles Larson.	Kirkman
127	Shelby	Westphalia Farmers Society....	F. W. Lohr	Westphalia ..
128	Shelby	Farmer Mut. Hail Ins. Assn....	John Listad	Elk Horn.....
129	Sioux	Farmers Mutual	B. F. Hawkins ..	Hull
130	Sioux	German Farmers	Henry F. Becker..	Struble
131	Story	Farmers Mutual Fire and L....	A. J. Graves	Ames
132	Story	Farmers Mutual	John Everson ..	Roland
133	Story	Fieldberg Mutual	J. O. Severeld ..	Huxley
134	Tama	Farmers Mutual Aid	W. G. Malin	Toledo
135	Tama.....	Mut. F. Ins. Co. of Ger. F'm'rs..	Henry Voegel ..	Berlin
136	Taylor	Holt and Nodaway F'm'rs Mut..	J. J. O'Connell....	Leonard.....
137	Van Buren ..	Southern Van Buren Co	E. B. Kirkendall.	Leando
138	Van Buren ..	Farmers Mutual Pro Assn	Will Hastings ..	Winchester ..
139	Wapello	Kirkville Mut. F. & L. Ins. An.	C. W. Moore	Cedar
140	Wapello	Munterville Mut F. & L. Ins. An.	Samuel Johnson..	Munterville..
141	Warren	Warren County Farmers	John Bauer	Lacona
142	Wayne.....	Farmers Mutual Fire.....	H. C. Miller	Ovid
143	Webster.....	Farmers Mutual Ins. Assn	L. S. Coffin	Ft. Dodge
144	Webster.....	Scandinavian Mutual	Swan Johnson ..	Dayton
145	Washington..	Farmers Mutual Ins. Assn	R. A. Hutton	Washington..
146	Winnebago...	Farmers Mut. F. and L. Ins. An.	Frank W. Russell.	Leland
147	Winneshiek.	Bohemian Mutual Pro. Assn....	John Bonska	Protivin
148	Winneshiek.	Farmers Mutual Fire	C. E. Williams ..	Wash't'n Pr'ie.
149	Winneshiek.	Norwegian Mutual Pro. Assn....	A. Jacobson	Nordness
150	Winneshiek.	German Mutual Fire Ins. Co....	Wm. Hemensath..	Ossian
151	Woodbury....	Mutual Fire and L. and Tornado Ins. Co. of German farmers....	John P. Babbe....	Danbury
152	Woodbury....	Woodbury and Plymouth Cos. Fire and Lightning	C. H. Roifs	Moville
153	Worth	Farmers Mutual	A. C. Blackmore..	Northwood ..
154	Wright	Farmers Mutual Ins. Assn	John G. Mechem..	Clarion
155	Des Moines..	German Catholic Mut. F. Assn..	Phillip Mesner..	Burlington ..
156	Taylor	Farmers Mut. F. and L. Assn....	George Dugan....	Ladoga.....
Total county mutual assessment fire associations				

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1899.	Risks written during the year.	Risks canceled during the year.
J. B. Jester.....	Sweetland	Nov. 8, 1873	911,092.00	111,765.00	20,635.00
H. Wildasin.....	Wilton Junct..	1872	2,018,881.00	271,117.00	15,780.00
Will Thomas.....	Sibley	Sept. 28, 1889	531,924.00	169,043.00	184,031.00
L. T. Gates.....	Gaza	July 19, 1890	843,693.00	382,704.00	192,760.00
Jas. A. Swallow....	Shenandoah....	Feb. 28, 1886	1,154,479.00	375,243.00	206,762.00
E. P. McEvoy	Osgood	April 6, 1886	1,403,774.00	371,956.00	296,850.00
Robert Crouch....	Merrill.....	April 26, 1886	526,015.00	305,415.00	114,155.00
P. J. Shaw.....	Plover	Jan. 1, 1891	637,665.75	467,853.25	204,910.25
H. J. Roe.....	Des Moines ..	April 14, 1874	1,400,584.00	440,069.00	274,699.00
O. A. Ryden.....	Des Moines....	May 1, 1881	166,787.00	36,050.00	25,115.00
E. H. Ohlendorf....	Council Bluffs.	Dec. 10, 1878	3,454,684.00	1,012,582.00	737,424.00
E. H. Ohlendorf....	Council Bluffs.	June 13, 1898	105,000.00	153,228.00	61,876.00
L. G. O. Pierce....	Grinnell	Jan. 25, 1875	1,539,693.00	313,678.00	60,167.00
G. A. Wyant.....	Mt. Ayr	April 9, 1887	403,972.00	145,521.00	60,579.00
F. E. Gordon.....	Sac City.....	Aug. —, 1875	1,327,231.00	409,675.00	372,987.00
Henry Parmele....	Davenport....	Jan. 24, 1874	346,153.00	135,232.00	74,300.00
Lorenz Rogge....	Davenport....	Sept. 14, 1863	1,585,370.00	66,025.00	15,640.00
Frederick Rock....	Amity	Aug. 12, 1868	1,178,735.00	40,365.00	4,965.00
Frederick Rock....	Amity	May 1, 1883	561,131.00	45,395.00	28,745.00
Hans Peterson....	Elk Horn	Mar. 1, 1886	1,269,417.00	671,029.00	478,169.00
A. N. Buckman	Harlan	Feb. 12, 1887	931,865.00	328,325.00	203,915.00
Jacob Langenfeld..	Westphalia ..	June 9, 1890	428,544.00	56,350.00	11,257.00
Hans Peterson....	Elk Horn.....	May 1, 1895	92,290.37	29,430.50	11,279.22
Calvin Hook	Hull	June 11, 1886	514,604.00	168,840.00	68,942.00
Hans Moeller.....	Rock Valley... Oct. 3, 1891		1,081,647.00	256,044.00	11,585.00
John M. Wells.....	Nevada	July 1, 1887	1,132,483.00	374,522.00	194,315.00
R. K. Gaard.....	Roland.....	Nov. 1, 1885	930,111.00	292,125.00	170,658.00
J. Stenberz.....	Slater.....	April 11, 1887	161,735.00	33,030.00	23,270.00
James O'Neill.....	Traer	June 1, 1895	992,319.00	152,737.00	37,117.00
J. F. Lundt.....	Berlin	July 20, 1877	1,009,243.00	132,521.00	28,090.00
J. W. Carlisle	Guss.....	April 4, 1888	164,728.00	35,374.00	42,212.00
Henry I. Wordin....	Pittsburg....	Mar. 2, 1891	663,780.00	122,057.00	118,987.00
J. S. Hope.....	Birmingham..	Dec. 14, 1871	580,720.00	39,455.00	12,945.00
J. W. Garwin.....	Kirkville....	Mar. 10, 1879	666,352.00	73,230.00	226,095.00
Alex Johnson.....	Munterville..	Mar. 10, 1881	214,746.00	70,355.00	24,158.50
H. F. Dunham.....	Caloma	June 2, 1888	243,425.00	61,041.00	39,215.00
H. K. Evans.....	Corydon	April 6, 1872	737,090.00	230,477.00	145,734.00
C. H. Payne.....	Ft. Dodge	Oct. 14, 1884	1,990,910.00	694,220.00	408,130.00
C. E. Borg.....	Pilot Mound..	Oct. 24, 1894	925,139.00	308,400.00	203,211.00
Sidney Coon.....	Ainsworth....	May 4, 1874	3,860,834.00	1,154,922.00	775,734.00
C. N. Flugum.....	Leland	June 14, 1886	750,815.00	328,158.00	160,835.00
E. J. Soukup.....	Spillville....	Nov. 14, 1876	478,786.00	68,460.00	13,347.00
F. W. Goodykoontz.	Waukon	Mar. 24, 1877	1,170,209.00	340,759.00	164,181.00
J. J. Runing.....	Nordness	Mar. 16, 1872	1,516,946.00	94,618.00	37,232.00
John Hemensath..	Ossian.....	Feb. 11, 1897	205,552.00	23,449.00	2,745.00
William Weise....	Danbury	Jan. 15, 1890	332,555.00	75,405.00	19,695.00
M. E. Twitchell....	Moville.....	Feb. 20, 1889	390,916.00	202,667.00	85,856.00
T. O. Rone.....	Northwood ..	Mar. 25, 1882	1,699,274.00	506,760.00	389,102.00
W. W. Sheplee....	Clarion	Jan. 28, 1890	830,526.00	308,023.00	102,596.00
Wm. J. Brigge....	Burlington ..	Mar. 12, 1897	85,431.00	63,920.00	25,016.00
F. N. Boyd.....	Bedford.....	Oct. 12, 1899	.....	63,449.00	.....
			\$148,307,463.91	\$41,105,848.75	\$26,268,445.96

TABLE NO. 1—

NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
STATE MUTUAL FIRE ASSESSMENT ASSOCIATIONS.		
Cedar Rapids Mut. Ins. Assn...	J. F. Whelihan	Cedar Rapids..
Central Iowa Mut. Ins. Assn...	S. T. Meservey	Ft. Dodge.....
Equity Mut. Ins. Assn. Wind-M.	H. S. Yeisley	Lisbon.....
Grain Shippers Mut. F. Ins. An.	E. J. Mdmonds	Marcus.....
Iowa Mercantile Mut. F. Ins. An.	A. W. Greene	Spencer.....
Machinery Mutual Ins. Assn....		
Millers & Mfrs. Mut. F. Ins. Assn.	E. A. Evans	Waterloo.....
Property Mutual Ins. Assn.....	B. A. Lockwood	Des Moines....
Town Mutual Fire Ins. Assn....	P. J. Martin	Waterloo.....
Union Mut. F. and L. Ins. Assn.	F. E. Gordon	Sac City.....
	W. O. Betts	Casey.....
Total.....		
Total Co. and state Mutual assessment fire Assns.....		
EXCLUSIVE TORNADO MUTUAL ASSESSMENT ASSOCIATIONS.		
Iowa Mutual Tornado, Cyclone, and Windstorm Ins. Assn.....	A. N. Buckman	Des Moines....
Merchants Tor. Mut. Ins. Co.....	S. G. Lee	Des Moines....
The Mutual Windstorm Assmt. Insurance Association.....	James Watt	Des Moines....
Total.....		
EXCLUSIVE HAIL MUTUAL ASSESSMENT ASSOCIATIONS.		
Des Moines Mut. Hall Ins. Assn.	O. G. Chesley	Des Moines....
Fnrns. Mut. Hall Ins. Assn. of Ia.	W. D. Forbes	Des Moines....
Farmers State Mut. Hall Assn..	Mack J. Groves	Iowa City.....
Mut. Hallstorm Ins. Assn. of Ia.	James Watt	Des Moines....
Total.....		
Total of all mutual assessment associations.....		

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZA'ON.	Risks in force January 1, 1899.	Risks written during the year.	Risks canceled during the year.
L. W. Mansfield.....	Cedar Rapids..	Dec. 1, 1899		115,792.00	800.00
J. E. Mahoney.....	Ft. Dodge.....	June 11, 1898	265,325.00	550,740.00	287,696.00
P. H. Handley.....	Lisbon.....	Sept. 12, 1898	105,250.00	196,486.00	36,881.00
F. D. Babcock.....	Ida Grove.....	Sept. 15, 1897	214,350.00	395,179.00	99,807.00
C. W. Coffin.....	Spencer.....	Oct. —, 1895	1,440,250.00	1,626,870.00	1,456,250.00
.....					
H. M. Ramsay.....	Waterloo.....	Aug. 8, 1898	270,754.00	609,011.00	36,085.00
F. M. Beard.....	Des Moines....	Oct. 10, 1898	239,066.00	846,510.00	280,350.00
F. A. Evans.....	Waterloo.....	Feb. 1, 1899		255,950.00	5,900.00
C. E. Harsh.....	Des Moines....	Jan. 1, 1893	10,724,884.00	4,429,813.00	1,064,065.00
J. O. Baker.....	Emmetsburg..	Mar. 4, 1897	916,292.00	744,378.00	193,615.00
.....					
			\$ 14,168,171.00	\$ 9,770,729.00	\$ 3,455,459.00
.....					
			\$162,473,634.91	\$50,876,577.75	\$29,723,904.96
.....					
J. B. Herriman.....	Des Moines....	Jan. 1, 1884	56,259,164.00	26,713,077.00	11,237,002.00
S. W. Flint.....	Des Moines....	July 1, 1896	1,214,136.00	755,617.00	298,393.00
O. L. F. Browne....	Des Moines....	April 24, 1899		715,738.00	11,600.00
.....					
			\$ 57,473,300.00	\$28,184,432.00	\$11,546,995.00
.....					
W. S. Hazard, Jr....	Des Moines ...	Feb. 10, 1899		1,556,639.50	34,850.00
W. A. Ruthledge....	Des Moines....	Mar. 4, 1898	5,158,620.00	1,145,706.00	2,259,374.00
Edwin D. Sanborn..	Estherville...	June 4, 1895	287,472.50	1,544,913.75	399,316.25
O. L. F. Browne....	Des Moines....	Mar. 4, 1899		515,429.00	34,433.00
.....					
			\$ 5,446,092.50	\$ 4,762,688.25	\$ 2,727,973.25
.....					
			\$225,893,027.41	\$83,823,698.00	\$43,998,873.21

TABLE

Number.	COUNTY.	NAME OF COMPANY.	Risks in force Jan- uary 1, 1900.
1	Adair	Farmers Mutual Fire Insurance association	\$ 687,669.00
2	Adair	Farmers Mutual Fire and Lightnin'g Insurance association	1,191,816.00
3	Adams	German Farmers Mutual Insurance association	1,230,530.00
4	Allamakee	Scandinavian Mutual Protective association	591,023.00
5	Allamakee	Groesley Mutual Fire Insurance company	188,028.00
6	Anderson	Eden Fire Insurance company	676,380.00
6	Benton	Iowa Township Mutual Fire	1,149,654.00
7	Benton	Vinton Mutual Fire	376,900.00
9	Black Hawk	Danish Mutual Insurance association	671,729.00
10	Black Hawk	Farmers Mutual	3,306,450.00
11	Boone	Farmers Mutual	2,858,313.00
12	Boone	Swedish Mutual association	684,647.00
13	Bremer	Farmers Mutual Fire Insurance company	2,650,123.00
14	Bremer	First German Mutual	2,194,759.00
15	Bremer	German Farmers Fire, Lightning and Windstorm	1,340,000.00
15	Buchanan	Consolidated Patrons and Farmers	2,023,683.00
17	Buena Vista	Farmers Mutual Fire Insurance association	1,677,428.00
18	Butler	Butler County Fire and Lightning Insurance company	2,500,000.00
19	Calhoun	Farmers Mutual Fire	374,533.00
20	Calhoun	German Mutual Fire, Lightning and Windstorm company	302,075.00
21	Carroll	Farmers Mutual	321,980.00
22	Carroll	German Mutual Fire, Lightning, Tornado, Wind and Cyclone	1,666,044.00
23	Carroll	Farmers Mutual Insurance Company of Roselle	594,763.00
24	Carroll	Mount Camel Mutual	223,005.00
25	Cass	Farmers Mutual Fire Insurance association	698,081.00
26	Cass	Noble Township Protective association	293,730.00
27	Cass	Victoria Mutual Insurance association	130,198.00
28	Cedar	Springdale Mutual	1,104,843.00
29	Cerro Gordo	Farmers Mutual Insurance association	1,469,733.00
30	Cherokee	Maple Valley	491,281.00
31	Cherokee	Westera Cherokee Mutual Fire and Lightning	1,723,449.00
32	Chickasaw	Farmers Mutual	1,636,139.00
33	Clay	Farmers Mutual Fire and Lightning association	1,246,083.00
34	Clayton	Farmers Mutual Fire & Lightning	2,249,485.00
35	Clayton	Farmers Mutual Insurance company	1,337,281.00
36	Clayton	Communa'ls Farmers Mutual Fire and Lightning	1,218,539.00
36	Clinton	Farmers Mutual Fire and Lightning	2,362,298.00
38	Clinton	German Farmers	690,055.00
39	Clinton	German Mutual Fire and Lightning	323,611.00
40	Clinton	German Mutual Fire and Lightning	336,440.00
41	Clinton	German Mutual Insurance association	218,053.00
41	Crawford	Farmers Mutual	1,137,709.66
42	Crawford	Mutual F. L. T. and W. Insurance Co. of German Farmers	2,575,308.00
44	Dallas	Farmers Mutual Insurance association	2,448,775.00
45	Dallas	Patrons Mutual Fire Insurance company	305.00
46	Decatur	Farmers Mutual	899,322.37
46	Decatur	Farmers Mutual	49,937.00
47	Delaware	Farmers Mutual Fire and Lightning	47,385.00
48	Des Moines	Farmers Mutual	1,147,082.00
49	Des Moines	German Mutual Aid Fire association	649,583.00
50	Des Moines	Mutual German Protection Fire Insurance association	531,507.00

No. 1.

Losses paid during the year.	Amount received from services during the year.	Amount received by officers and employees during the year.	Amount of other expenses.	Total expenses dur- ing the year.	Amount of losses paid but not yet paid.	Amount of losses paid on re- ligation.	Cost per \$1000 dur- ing the year.	Cost per \$1000 for past years.	Amount of receipts from assessments.	Amount of receipts from all other sources.
\$ 984.93	\$ 102.00	\$ 101.10	\$ 101.35	1,291.90			1.88	10.34	1,200.30	327.60
4,804.98	293.66	52.00	5,151.64	5,203.64			4.33	13.46	3,031.40	243.56
415.90	65.90	18.26	498.46	498.46			4.00	2.66	437.00	437.00
552.36		168.28	159.25	879.59			1.90		528.00	
163.25	70.00	94.50	6.94	354.69			1.70	7.16	283.00	41.50
1,973.86		307.00	130.40	2,301.26			2.36	11.96	1,877.88	193.63
2,657.00		122.00	2,860.63	2,860.63			2.48	11.30	2,203.00	35.00
31.89	45.71	67.89	51.87	300.36			.54	.51	339.44	116.60
362.62		105.25	6.00	473.87			7.11	3.90	473.87	180.70
6,738.94		1,008.01	282.49	7,974.94			2.35	9.00	6,500.00	774.90
		458.07	294.48	2,407.07			1.00	3.30	3,919.11	394.53
1,865.32		119.30	187.3	633.78			1.23	7.59	3,078.28	477.74
391.23	124.50	351.98	91.40	3,308.11			1.12		3,078.28	1,310.61
2,620.46	342.37	105.25	168.35	5,685.36	8.30	13.30	2.39	8.01	5,000.00	744.55
5,218.29		290.00	108.30	493.41			2.35	4.37	6,500.00	479.90
226.61		290.00		40.00						
6,637.16	191.78	450.00	673.01	7,651.93		2,500.00	3.00	16.15	9,498.39	372.20
1,631.00	448.00	436.70	187.3	2,543.70			1.51	8.00	2,315.07	497.74
7,128.00	702.61	373.00	94.40	8,298.01	2,700.00		2.83	10.00	5,634.50	1,154.59
31.00		86.00	64.00	1,030.00			2.83	10.00	353.00	353.00
573.12		12.33	13.33	701.27			2.70	12.31	780.00	58.00
512.00	95.78	28.00	10.00	645.78			2.00	8.20	780.00	58.00
1,666,044.00		373.83	53.59	3,138.23			1.88	5.70	553.84	90.20
2,710.90		174.86	29.75	2,820.06			4.04	6.63	1,919.86	160.21
2,645.45		18.48	18.48	196.21			4.6	8.03	2,187.86	479.00
1,948.50	888.45	388.30	128.81	2,832.00			2.59	13.38	1,721.75	366.51
101.25	68.00	68.00	7.60	178.85			.66	2.20	780.00	184.31
464.18	21.00	16.48	10.66	201.66			3.81	11.63	408.74	90.02
375.94		263.95	74.96	715.35			.67	6.25	5.11	715.39
811.89		431.25	174.48	1,357.13			1.92	11.38	2,187.86	479.00
1,037.85		100.50	56.75	1,131.10			2.77	13.50	1,283.94	366.51
3,614.74	456.25	569.31	147.82	4,331.87			2.51	10.60	2,677.14	893.71
3,093.63	253.50	253.50	140.87	3,983.97	806.00		2.50	10.60	2,677.14	893.71
1,842.90	354.00	527.50	318.69	2,643.43			2.51	15.37	2,082.03	457.23
3,651.70	817.87	392.00	1,010.25	5,671.82			4.71	13.52	6,500.00	968.96
41.40	313.02	41.40	1,423.24	1,423.24			1.07			
4,687.59		132.80	15.00	4,835.69		134.50	3.67	10.07	5,556.63	66.83
2,362,298.00		805.45	140.18	5,235.00			2.19			
1,309.37		158.00	15.93	408.53			.61	1.88		
323,611.00		27.00	24.52	145.96			.45			
336,440.00		100.30	9.05	109.39			.30	6.35	113.75	
89.37		138.30	84.02	256.69			1.20			
4,634.20		694.05	155.92	5,186.17	793.66		4.54	10.67	4,163.25	290.25
2,448.75		846.95	69.00	3,364.70			1.90	7.02	4,803.74	378.90
305.00	270.67	65.00	45.57	776.24			1.00	15.00	3,634.87	270.80
899,322.37	134.36	73.29	73.29	1,946.84			1.43	13.12	1,190.24	414.26
	21.40	25.00		49.40			.46			
	7.80	39.25	66.00	64.40	197.45		1.50	9.50	1,600.00	137.00
	756.00	160.00	170.00	518.00	1,031.00		1.50	4.00	815.00	
	159.00	494.00	44.00	696.00	52.00		1.50	4.00	815.00	
	66.00	160.50	31.64	326.14			.51	4.00		

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	Risks in force January, 1, 1900.
51	Des Moines	Swedish Mutual	\$ 493,200 00
52	Des Moines	Swedish Lutheran Mutual	1,035,011 00
53	Dickinson	Dickinson County Farmers	319,528 65
54	Dubuque	Farmers Mutual Insurance association	1,241,330 00
55	Dubuque	Farmers Mutual Fire and Lightning association	195,904 00
56	Emmet	Farmers Mutual Fire and Lightning Insurance association	498,803 00
57	Fayette	Farmers Mutual Fire and Lightning Insurance association	2,601,565 00
58	Fayette	German Mutual Fire	1,247,816 00
59	Floyd	Floyd County Farmers Fire Insurance association	2,699,965 00
60	Franklin	Farmers Insurance company	763,464 00
61	Fremont	Farmers Mutual Fire and Lightning Insurance association	125,377 00
62	Greene	Farmers Mutual	1,381,396 00
63	Grundy	Farmers Mutual Fire and L.	2,179,155 00
64	Guthrie	Farmers Mutual	636,488 00
65	Hancock	Farmers Mutual Ins. Co. of the German Soc. of M. E. Church.	767,055 00
66	Hancock	Farmers Mutual Fire and Lightning	548,478 00
67	Hardin	Farmers Mutual	1,356,000 00
68	Hardin	Providence Township Mutual	404,486 00
69	Harrison	Harrison County Farmers Insurance association	2,033,371 00
70	Henry	Henry County Farmers Mutual	2,033,022 00
71	Henry	Svea Mutual Protective	183,798 00
72	Howard	Howard and Winneshiek Counties Mut. F. and L. Ins. Ass'n.	1,515,739 00
73	Humboldt	Humboldt Mutual Insurance company	1,107,054 00
74	Ia.	Blain Center Mutual Fire and Lightning	832,000 00
75	Iowa	Lenox Mutual	471,832 00
76	Iowa	Patrons Mutual	1,422,228 00
77	Jackson	Farmers Mutual Aid association	2,717,967 00
78	Jasper	Farmers Mutual Fire and Lightning Insurance association	3,013,330 00
79	Jefferson	Jefferson County Insurance union	743,730 00
80	Johnson	Lincoln Mutual	640,086 00
81	Johnson	Northwestern Farmers Mutual	1,378,310 00
82	Johnson	Farmers Mutual of Liberty, Shaw and Washington townships	580,150 00
83	Johnson	Union Farmers Mutual	358,119 00
84	Jones	German Mutual Fire	739,226 00
85	Jones	Bohemian Farmers	118,102 00
86	Keokuk	Farmers Pioneer Mutual	1,223,109 00
87	Keokuk	Prairie Farmers Mutual	2,156,825 00
88	Kossuth	Kossuth County Mutual	1,579,198 00
89	Lee	Lee County Farmers Home	404,871 00
90	Lee	Peoples Mutual	423,537 00
91	Linn	Bohemian Mutual Fire Insurance association	237,100 00
92	Linn	Brown Township Mutual	871,945 00
93	Linn	Leslie Farmers	1,181,411 00
94	Linn	Linn Township Farmers Mutual	1,060,323 00
95	Linn	West Side Mutual	1,808,777 00
96	Linn	Marion Mutual Insurance association	122,959 00
97	Louisia	Farmers Mutual Fire	1,118,179 00
98	Lucas	Farmers Mutual Fire and Lightning association	305,000 00
99	Madison	Farmers Mutual	650,000 00
100	Marshall	Iowa Valley Mutual	923,995 00
101	Marshall	Farmers Mutual Fire	1,342,663 00
102	Mitchell	Farmers Mutual Fire	2,440,294 00
103	Mitchell	German Farmers	638,893 00
104	Monona	Farmers Mutual Fire	273,569 00
105	Montgomery	Villisca Mutual Fire and Lightning	511,895 00

—CONTINUED.

Losses paid during the year.	Amount received by agents for services during the year.	Amount received by officers and employees during the year.	Amount of other expenses.	Total expense during the year.	Amount of losses not yet paid.	Amount of losses realized or in liquidation.	Cost per \$1,000 during the year.	Cost per \$1,000 for past five years.	Amount of receipts from assessments.	Amount of receipts from all other sources.
783 50	5,899 35	279 90	64 68	1,127 68			3.31	7.94		634.01
473 20	78 50	47 20	117.10	624.20			2.70	8.06		637.18
546 00	100 50	78 50	64.68	893.05			2.70	2.90		461.17
518 00		885 00	121 00	1,324 00			1.51	8.29		793.78
617 00	99 15	57 33	779 33				3.95	16.70		139.65
507 50	153 00	193 61	83 20	1,037 31			1.92	11.21		678.97
3,462 28	430 00	400 00	143 44	4,435 72			2.00	13.50		4,773.09
3,515 55		341 03	68 07	3,914 05	\$ 861 63		3.13	8.55		3,953.79
2,977 97	207 60	330 43	65 16	3,543 16			2.44	8.10		5,503.00
394 00	164 00	93 00	61 00	704 00			9.1	9.32		1,398 27
25 00	121 00	24 00	41 00	241 00			1.40	9.90		174 11
2,543 75	321 00	309 77	118 10	3,292 62			2.38	13.80		2,464.09
4,271 00		249 75	223 11	4,743 86			2.17	10.60		3,143 30
722 00		237 00	81 76	1,040 76			2.22	17 01		913 36
2,020 48	150 82	342 11	124 23	2,537 63			3.90	8 40		2,306 37
769 00	148 00	90 00	3 00	1,010 00			1 84	1 76		858 46
4,037 39	300 00	280 00	92 00	4,790 39			2 85	13 24		3,040 16
67 50	38 95	147 97	18 64	303 16			7 5	13 36		118 27
4,040 00	590 00	253 00	429 06	5,312 10			2 57	4 00 00		1,007 60
3,120 08	623 50	111 00	113 27	3,967 85			1 90	13 19		3,894 44
56 00		5 00	4 65	60 65			3 3	1 68		189 16
1,627 00	379 00	149 99	103 42	2,259 41	918 00		1 41	13 03		3,001 56
637 50	250 00	311 84	47 39	1,246 73			1 15	6 25		1,977 00
818 32	208 10	131 50	106 93	1,265 85	800 00		2 29	16 73		1,007 60
279 32	37 50	40 00		356 82			8 0	8 80		15 00
1,505 05		352 70	62 55	1,960 30			1 37	7 00		2,017 38
6,307 25	103 40	404 70	73 22	7,188 57			2 65	13 05		4,947 59
7,853 91	1,033 66	370,093 26	170 39	10,093 26			4 50	17 35		1,375 25
904 53	24 00	34 00	29 67	988 20			7 0	0 00		699 80
743,730 00		271 55	28 22	743,931 77			8 45	15 67		1,281 67
1,908 35										923 73
5,295 00		569 00	43 00	6,307 00			4 64	13 44		6,502 36
783 75	100 90	25 10	90 65	1,000 40			1 38	9 71		859 90
576 70	189 80	57 60	16 50	820 60			2 18	9 25		678 88
399 20	271 77	17 42	688 29	1,357 68			59	15 00		1,041 48
		33 00	33 00	66 00			28			16 00
2,341 03	302 50	74 51	3,218 94				2 22	13 04		2,367 30
1,459 03	225 00	344 31	5,794 34				2 64	14 00		3,125 00
1,422 74		1,893 84	5,217 10				13 58	15 43		4,837 60
747 30	335 40	94 20	5,217 10				1 50	8 10		2,518 90
273 75	317 05	38 51	627 31				1 50	8 10		2,518 90
3 00	124 88	51 09	178 95				7 4	11 11		372 20
1,123 90	309 01	100 75	3,563 59				4 12	11 10		271 38
2,420 69	407 00	83 15	3,014 84				2 50	10 27		1,907 63
1,124 50	290 20	290 20	4,452 59				1 31	1 81		146 96
3,951 50	540 43	46 21	4,508 14	922 72			2 53	14 00		2,978 43
		68 75	8 00	93 75			7 9			
2,253 08	248 70	293 84	176 60	2,972 22			2 50	12 35		2,718 06
1,096 50	100 00	134 50	70 73	1,391 73			3 84	20 00		1,307 41
1,481 55	215 20	58 50	1,842 75				2 83	15 50		1,602 90
950 00	165 00	26 00	1,911 00				1 25	12 90		1,353 80
		80 00	92 77	1,256 97	1,177 30		5 61	11 96		1,313 84
		362 00	117 05	5,659 06			2 50	12 52		5,013 88
		92 75	9 24	233 32			37	3 72		127 89
		304 48	30 50	1,472 68			5 40	10 20		1,312 74
		30 00	215 00	2,595 72			4 12	14 37		2,162 94

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	Receipts in force January 1, 1906.
106	Muscatine	Farmers Mutual Fire and Lightning	1,002,822.00
107	Muscatine	White Pigeon Fire and Lightning	2,174,738.00
108	Muscatine	Farmers Mutual Fire and Lightning	900,511.75
109	O'Brien	Farmers Mutual Fire and Lightning Insurance association	1,033,487.00
110	Page	Morton Farmers Fire and Lightning	1,322,960.00
111	Palo Alto	Farmers Mutual Insurance association	1,478,880.00
112	Plymouth	Farmers Mutual Insurance association	711,275.00
113	Pocahontas	Farmers Mutual Fire and Lightning Insurance association	900,511.75
114	Polk	Farmers Mutual Fire	1,965,954.00
115	Polk	Swedish Mutual	177,725.00
116	Pottawattamie	Farmers Mutual Fire	3,729,842.00
117	Pottawattamie	Southwestern Iowa Mutual Hall association	196,253.00
118	Poweshiek	Farmers Mutual	5,915.43
119	Ringgold	Farmers Mutual Fire Insurance association	1,791,904.00
120	Sac	Farmers Mutual Fire	4,326.75
121	Scott	Farmers Mutual	1,953,947.00
122	Scott	German Mutual Fire	400.00
123	Scott	Mutual Fire self Insurance Company German Household	650.00
124	Scott	Walcott Mutual Fire	22.50
125	Shelby	Danish Mutual Fire	1,541,185.00
126	Shelby	Farmers Mutual	857,785.00
127	Shelby	Westphalia Farmers society	1,468,577.00
128	Shelby	Farmers Mutual Hall Insurance association	1,056,275.00
129	Sioux	Farmers Mutual	466,757.00
130	Sioux	German Farmers	10,411.65
131	Story	Farmers Mutual Fire and Lightning	2,044.00
132	Story	Farmers Mutual	1,312,990.00
133	Story	Fleiberg Mutual	1,423.42
134	Tama	Farmers Mutual Aid	1,371,375.00
135	Tama	Mutual Fire Insurance Company of German Farmers	3,281.25
136	Taylor	Holt and Nodaway Farmers Mutual	1,107,839.00
137	Van Buren	Southern Van Buren County	1,118,674.00
138	Van Buren	Farmers Mutual Protective association	159,285.00
139	Wapello	Kirkville Mutual Fire and Lightning Insurance association	900.00
140	Wapello	Munterville Mutual Fire and Lightning Insurance association	3,841.68
141	Warren	Warren County Farmers	500.56
142	Wayne	Farmers Mutual Fire	170.14
143	Webster	Farmers Mutual Insurance association	31.60
144	Webster	Scandinavian Mutual	290.00
145	Washington	Farmers Mutual Insurance association	755.89
146	Winnebago	Farmers Mutual Fire and Lightning Insurance association	779.80
147	Winnebago	Bohemian Mutual Protective association	130.00
148	Winnebake	Farmers Mutual Fire	131.12
149	Winnebake	Farmers Mutual Protective association	64.55
150	Winnebake	German Mutual Fire Insurance company	1,805.82
151	Woodbury	Mutual Fire, Lightning and T. Ins. Co. of German Farmers	28.27
152	Woodbury	Woodbury and Pymouth Counties Fire and Lightning	882.06
153	Worth	Farmers Mutual	1,029.36
154	Wright	Farmers Mutual Insurance association	1.00
155	Des Moines	German Catholic Mutual Fire association	308.96
156	Taylor	Farmers Mutual Fire and Lightning	63,448.00

Total County Mutual Assessment Fire associations.....\$163,171,036.93

CONTINUED.

Losses paid during the year.	Amount received by agents for services during the year.	Amount received by officers and employees during the year.	Amount of other expenses.	Total expense during the year.	Amount of losses adjusted but not yet paid.	Amount of losses paid or in litigation.	Cost per \$1,000 during the year.	Cost per \$1,000 for past fire years.	Amount of receipts from assessments.	Amount of receipts from all other sources.
\$ 2,931.20	\$ 297.70	\$ 24.85	\$ 24.85	\$ 3,283.75	\$ 3.25	\$13.29	\$ 2,960.56	\$ 130.06		
4,303.00	346.22	136.33	136.33	4,845.54	2.34	1.90	5,446.67	454.91		
2,019.45	102.00	81.80	81.80	2,283.23	3.92	10.72	1,538.52	163.53		
1,251.59	475.75	18.25	18.25	2,069.85	2.02	10.28	1,784.59	829.80		
1,032.63	610.00	198.70	198.70	2,041.30	1.55	11.22	1,953.31	353.50		
1,915.40	253.50	313.53	97.16	5,679.58	1.74	12.71	3,596.08	446.60		
800.00	111.00	321.00	40.00	1,262.00	1.75	4.20	838.00	77.00		
1,382.90	437.00	468.00	180.73	2,468.63	16.00		1,429.88	829.80		
5,162.68	470.00	453.21	470.00	6,115.89	2.02	13.96	3,943.86	3,675.97		
145.00		14.45	13.45	138.95	.88	7.87		380.63		
4,433.90	1,073.00	990.00	385.00	6,881.90	1.84	13.29	8,191.21	819.94		
3,729,842.00	2,785.19	130.50	141.29	3,056.98	1,658.40		1,559.58	285.47		
5,915.43	290.00	657.85	64.50	4,437.01	2.41	7.26	3,340.56	300.00		
1,791,904.00	117.85	254.41	136.60	1,475.05	2.72	14.64	1,382.54	245.51		
4,326.75	325.00	346.25	448.48	4,546.48	3.28	14.04	4,416.23	429.42		
1,953,947.00		251.00	47.22	698.22	1.71	6.33	534.69			
400.00	22.50	348.50	314.45	1,235.45	.75	7.75		774.18		
650.00		181.00	21.30	222.30	.19	5.74		300.00		
1,214,185.00	154.80	154.00	58.80	367.00	.56	4.19		6,991.85		
857,785.00	97.52	767.67	38.75	1,734.04	1.19	6.09	1,450.23	275.74		
1,468,577.00		157.00	370.35	103.72	1.15	11.00	1,002.50	671.60		
1,056,275.00	12.00	103.44	42.47	157.91	.34	3.69	431.44	62.00		
466,757.00	20.00	62.00	53.75	135.75	1.55		1,070.33	44.35		
10,411.65	2,160.94	8.00	123.95	44.65	3.80	11.80	1,422.84			
2,044.00	116.00	225.00	68.00	2,552.00	1.95	11.12	3,407.80	512.00		
2,466.45	588.00	673.38	262.26	3,900.09	3.04	12.50	3,457.52	358.08		
1,423.42	479.78	222.09	106.58	323.87	2.13	9.50	1,328.68	1,297.72		
1,371,375.00	44.41	103.68	43.00	948.41	.70	7.00	945.31	40.14		
3,281.25	325.81	208.01	155.32	4,370.39	4.00	15.37	3,093.25	286.90		
1,107,839.00	338.02	144.50	29.43	776.45	.70	6.63		199.00		
1,118,674.00		24.50	24.50	144.00	.90	16.51		68.87		
159,285.00	20.00	159.60	159.60	159.60	1.29	10.75		125.00		
900.00	10.00	124.12	133.32	1,167.44	1.92	10.00	1,107.16	105.12		
3,841.68	147.60	214.25	209.24	4,112.77	8.00	25.75	3,992.69	163.75		
514,887.00		112.10	15.95	626.55	2.41	10.85	500.00	187.50		
295,842.00		31.60	67.40	325.45	1.16	11.84	465.00	77.85		
295,251.50		290.00	780.00	1,310.00	2.25	14.58	4,532.80	1,211.64		
3,053.29	755.89	780.00	551.89	5,141.04	1.19	8.00		1,519.09		
536.68	243.00	198.50	249.99	1,228.47						
1,030,238.00	7,632.36	892.06	373.60	9,709.80	2.59	10.25	7,865.56			
4,267,072.00		191.33	186.75	77.16	1.34	5.01		614.24		
		342.50	130.00	14.46	.91	9.25		486.12		
918,138.00		131.12	64.55	2,787.06	2.00	7.00	2,451.10	306.51		
3,581,390.00		103.75	1,905.82	26.27	1.35	7.35	1,431.29	81.00		
1,863,810.00	21.00	27.14	9.85	68.99	.30		258.25	30.80		
1,820.15	65.25	81.60	88.65	2,045.05	100.00	5.30	10.25	1,755.65	226.40	
342.50	293.25	127.75	58.95	724.56	1.45	7.40	458.33	496.27		
3,414.89	357.00	289.55	65.57	4,127.01	2.19	8.71	3,512.61	1,459.89		
1,863,810.00	308.96	429.70	3,322.51		2.28	11.86	1,677.45	304.69		
1.00		101.00	12.30	114.30			848.55	6.00		
62.00		81.25	142.54	235.79	2.69			73.87		
\$288,502.89	\$ 22,114.48	\$ 39,690.80	\$ 16,317.09	\$367,155.26	\$10,661.72	\$27,770.00	\$ 2.25	\$300,483.10	\$ 74,904.94	

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	Risks in force January 1, 1900.
STATE MUTUAL FIRE ASSESSMENT ASSOCIATIONS.			
		Cedar Rapids Mutual Insurance association	\$ 114,992.00
		Central Iowa Mutual Insurance association	528,369.00
		Equity Mutual Insurance association	264,855.00
		Grain Shippers Mutual Fire Insurance association	509,722.00
		Iowa Merchantile Mutual Fire Insurance association	1,616,870.00
		Machinery Mutual Insurance association	843,660.64
		Millers and Manufacturers Mutual Fire Insurance association	855,226.00
		Mutual Ins. Assn. of the M. E. Church in the State of Iowa	
		Property Mutual Insurance association	250,050.00
		Town Mutual Fire Insurance association	14,090,632.00
		Union Mutual Fire and Lightning Insurance association	1,467,055.00
		Total	\$ 20,541,431.64
		Total County and State Mutual Assessment Fire Assn.	\$183,812,468.57
EXCLUSIVE TORNADO MUTUAL ASSESSMENT ASSOCIATIONS.			
		Iowa Mutual Tornado, Cyclone and Windstorm Ins. Assn.	71,735,239.00
		Merchants Tornado Mutual Insurance company	1,671,360.00
		The Mutual Windstorm Assessment Insurance association	704,133.00
		Total	\$ 74,110,737.00
		Total of all mutual assessment associations	\$265,404,013.00

CONTINUED.

Losses paid during the year.	Amount received by agents for services during the year.	Amount received by officers and employees during the year.	Amount of other expenses.	Total expense during the year.	Amount of losses adjusted but not yet paid.	Amount of losses resisted or in litigation.	Cost per \$1,000 during the year.	Cost per \$1,000 for past five years.	Amount of receipts from assessments.	Amount of receipts from all other sources.
\$ 5,024.28	\$ 126.70	\$ 235.00	\$ 703.97	\$ 1,065.67	\$ 1,000.00		\$.92		\$ 6,643.10	\$ 1,149.01
4,137.79	1,556.97	1,119.19	333.55	8,033.99	109.60		15.20		4,403.74	1,882.16
4,398.92	4,394.40	877.10	1,639.08	11,048.37			41.71		616.64	6,645.26
15,968.04	2,230.60	1,564.51	797.75	8,991.78	3,026.09		16.40		23,112.57	7,808.13
	5,540.86	2,924.88	1,673.30	26,107.08			17.00			4,861.94
	3,536.32	2,392.41	2,340.69	1,153.83	9,423.25	2,216.00	11.16		3,823.53	6,566.70
	2,230.53	9,069.38	181.00	1,111.28	12,592.19	1,737.50	14.72		13,856.44	811.75
	17.33	359.88	500.00	535.39	1,412.60	1,000.00	5.65			1,998.43
	6,821.25	6,500.00	4,072.00	1,266.00	18,659.25		1.33	\$ 7.94		9,918.14
	5,316.28	2,796.50	1,929.34	556.40	10,598.52		7.22		8,407.45	5,084.71
\$ 47,450.74	\$ 34,967.70	\$ 15,643.71	\$ 9,770.55	\$107,932.70	\$ 8,089.19	\$4,300.00	\$ 5.21		\$ 60,863.47	\$ 46,726.23
\$336,353.63	\$ 57,082.18	\$ 55,664.51	\$ 25,987.64	\$175,087.96	\$18,750.91	\$7,077.00	\$ 2.58		\$367,346.57	\$121,420.57
43,097.34	27,535.00	16,498.28	4,627.30	91,757.92			1.28	4.73	53,147.18	25,201.44
6,546.31	5,576.00	4,804.25	3,780.65	20,707.24	7,000.00		9.05		11,725.87	4,934.89
62.40	1,413.45	234.45	250.90	1,961.20			2.74			1,432.76
\$ 49,706.05	\$ 34,524.45	\$ 21,537.01	\$ 8,658.85	\$114,426.36	\$ 7,000.00		\$ 1.54		\$ 64,873.05	\$ 31,569.09
EXCLUSIVE HAIL MUTUAL ASSESSMENT ASSOCIATIONS.										
		Des Moines Mutual Hail and Cyclone Insurance association	1,521,789.00							
		Farmers Mutual Hail Insurance Association of Iowa	4,044,852.00							
		Farmers State Mutual Hail association	1,433,070.00							
		Mutual Hailstorm Insurance Association of Iowa	480,996.00							
		Total	\$ 7,480,807.50							
		Total of all mutual assessment associations	\$265,404,013.00							
\$123,503.21	\$ 35,189.91	\$ 30,614.50	\$ 17,672.86	\$215,979.86	\$1,564.00	\$28.87			\$199,028.39	\$ 12,148.29
\$509,562.89	\$126,796.54	\$116,816.02	\$ 52,318.73	\$805,494.18	\$25,750.91	\$8,641.00	\$ 3.03		\$631,248.00	\$165,187.95

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

ETNA INSURANCE COMPANY, OF HARTFORD, CONN.,

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. Vice-President, ROBERT O. WEEKS,
Secretary, WILLIAM H. KING.
Assistant Secretaries, A. C. ADAMS and HENRY E. REES.

[Incorporated June, 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 stock paid up in cash.....	4,000,000.00
Amount of net ledger assets December 31st of previous year ..	\$10,468,256.88
Extended at	\$10,468,256.88

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.	\$ 402,273.57	\$ 21,488 65
Net collected.....	402,273.57	21,488 65
Gross premiums written and renewed during the year.....	4,537,066 43	290,598.89
Total.....	\$4,939,340.00	\$ 412,087.54
Deduct gross premiums and bills in course of collection at this date.....	899,725.63	23,544.31
Entire premiums collected during the year...	\$4,039,614.32	\$ 388,543.23
Deduct reinsurance, rebate, abatement and return premiums.....	890,545 60	102,956.00
Received for premiums, other than perpetuals.	\$3,649,068.72	\$ 280,584.14
Deposit premiums, received on perpetual risks.....		4,398.18
Rents from company's property.....	\$ 4,949.69	
Interest on real estate mortgage loans, \$1,138.78; on other collateral loans, \$180; total	1,318.78	
Interest and dividends on stocks and bonds, \$505,228.55; from all other sources, \$5,109.28; total	510,337.83	
Total rents and interest		\$ 516,606.30
Difference in estimate December, 1898, and December, 1899, premiums in course of collection.....		4,507.77
Total income during the year.....		\$ 4,455,105.11
Total footings.....		\$14,923,421.99

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 \$410,659.84 occurring in previous years).....	\$2,672,513.75	\$ 245,464.57	
Deduct amounts received for salvages (on losses of the last or of previous years), \$36,132.97; and from reinsurance in other companies, \$438,510.17; total.....	401,509.88	73,133.26	
Net amount paid during the year for losses.....	\$2,271,003.87	\$ 172,331.31	\$ 2,443,335.18
Deposit premiums returned.....			1,323.25
Paid stockholders for interest or dividends (amount declared during the year).....			720,000.00
Commissions or brokerage to agents, less received on reinsurances.....			631,610.84
Salaries, fees and all other charges, officers, \$42,303.32; clerks, \$58,106.50; other employes, \$186,643.34; total.....			286,958.16
Taxes on premiums, \$65,941.81; on real estate, \$140.45; U. S. internal revenue tax, \$32,592.78; insurance department fees and agents' licenses, \$19,089.17; municipal licenses, \$7,517.04; tax on franchise, \$230; total.....			115,911.25
Advertising, printing and stationery, \$37,781.30; legal expenses, \$5,691.71; repairs and expenses on real estate, \$655.55; furniture and fixtures, \$1,111.38; miscellaneous, \$360,058.49; total.....			305,298.43
Loss on sales or maturity of ledger assets, \$18,287.99; other disbursements, viz., agents' balances uncollectible and sundry items, \$9,430.83; total.....			27,718.82
Total expenditures during the year.....			\$ 4,532,355.93
Balance.....			\$10,391,066.06

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 298,059.35	
Mortgage loans on real estate, first liens.....	15,600.00	
Loans secured by pledge of bonds, stocks or other collaterals.....	11,100.00	
Book value of bonds, excluding interest, \$5,235,543.72; and stocks, \$2,911,096.30; total.....	9,136,640.02	
Cash in company's office, \$3,318.43; deposited in bank, \$702,597.81; total.....	705,916.24	
Agents' debit balances.....	379,697.03	
Total.....	\$10,547,012.64	
Deduct ledger liabilities.....		
Agents' credit balances.....	155,946.58	
Total net ledger assets.....		\$10,391,066.06

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 271.00	
Interest accrued on collateral loans.....	142.08	
Interest accrued on other assets.....	312.50	
Total.....		\$ 725.58
Market value (not including interest) of bonds and stocks over book value.....	2,283,973.83	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 428,269.99	
Net amount of uncollected premiums, not more than three months due.....	428,269.99	
Gross assets.....		\$13,104,035.46

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$ 16,564.91	
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	68,059.35	
Total.....		\$ 84,624.26
Total admitted assets.....		\$13,019,411.20

NON-LEDGER LIABILITIES.

Losses adjusted and not yet due.....	\$ 100,087.17	
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	378,015.39	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	18,746.23	
Total amount of claims for losses.....	\$ 496,848.79	
Deduct reinsurance due or accrued.....	85,215.46	
Net amount of unpaid losses.....		\$ 411,633.33
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, \$2,465,190.55; unearned premiums (50 per cent).....		\$1,232,695.28
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$3,560,969.78; unearned premiums (pro rata).....		1,903,368.97
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$152,614.59; unearned premiums (50 per cent).....		76,307.29
Total unearned premiums as computed above.....		\$ 3,212,371.54
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit received.....		66,583.28
Commissions, brokerage and other charges due to agents and brokers on premiums paid.....		107,067.49
Return premiums and reinsurance premiums.....		64,240.49
Total amount of all liabilities.....		\$3,861,796.13
Joint-stock capital actually paid up in cash.....	\$4,000,000.00	
Divisible surplus.....	5,157,615.07	
Total.....		\$13,019,411.20

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, \$2,247,301.68; marine and inland, \$158,681.16); total.....		\$ 2,405,982.74
Total amount of the company's stock owned by the directors at par value.....		217,000.00
Total amount loaned to stockholders not officers.....		3,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Marine.	Aggregate.
Gross risks written.....	\$4,999,152.00	\$ 764,424.00	\$5,763,576.00
Gross premiums received.....	71,188.70	4,404.85	75,593.55
Losses paid.....	54,586.06	797.36	55,383.42
Losses incurred.....	35,383.83	797.36	36,181.19
Amount at risk.....	7,900,863.00	1,272,811.00	8,573,674.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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.

Manager Western Department, JOSEPH A. KELSEY.

[Incorporated, June 24, 1825. Commenced business in United States, May 1, 1865.]
Principal office, 205 La Salle street, Chicago, Ill.

CAPITAL STOCK.

Amount of capital stock authorized, none in United States.
Amount of net ledger assets, December 31st of previous year..... \$ 718,605.55

INCOME DURING YEAR.

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

	Fire
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement (not included in ledger assets).....	\$ 47,127.27
Net collected.....	\$ 47,127.27
Gross premiums written and renewed during the year.....	618,432.99
Total.....	\$ 665,560.26
Deduct gross premiums and bills in course of collection at this date (not included in ledger assets).....	71,534.60
Entire premiums collected during the year.....	\$ 594,025.66
Deduct reinsurance, rebate, abatement and return premiums.....	132,870.03
Received for premiums, other than perpetuals.....	\$ 461,155.63
Received from home office.....	137,937.50
Interest and dividends on stocks and bonds, \$24,519.05; from all other sources, \$1,608.36; total.....	\$ 26,127.41
Total rents and interest.....	26,127.41
Total income during the year.....	615,220.54
Total footings.....	\$1,333,826.09

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$26,788.51 occurring in previous years).....	\$ 359,032.30
Deduct amounts received for salvages (on losses of the last or of previous years), \$..... and from reinsurance in other companies.....	36,112.61
Net amount paid during the year for losses.....	\$ 322,919.69

Remitted to home office.....	18,916.03
Commissions or brokerage to agents, less received on reinsurances.....	93,360.56
Rents.....	3,344.04
Salaries, fees and all other charges, officers, \$29,400.48; clerks, \$17,203.40; other employes, \$15,870.34; total.....	62,474.22
Taxes on premiums.....	15,068.84
Insurance department fees and agents' licenses, \$3,045.44; municipal licenses, \$448.02; tax on franchise, \$440.30; total.....	3,933.76
Advertising, printing and stationery, \$5,746.49; furniture and fixtures, \$602.00; miscellaneous, \$23,462.55; total.....	29,811.04
Total expenditures during the year.....	\$ 549,828.18
Balance.....	\$ 783,997.91

LEDGER ASSETS.

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

Book value of bonds excluding interest.....	\$ 741,065.00
Cash in company's office, \$806.41; deposited in bank, \$39,332.66; total.....	40,139.07
Bills receivable, \$1,160.92; agents' debit balances, \$1,642.92.....	2,793.84
Total.....	\$ 783,997.91
Total net ledger assets.....	\$ 783,997.91

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 920.00
Total.....	\$ 920.00
Market value of bonds and stocks over book value.....	48,292.50
Gross premiums in course of collection December 31st, not more than three months due (not included in ledger assets).....	\$ 70,467.87
Deduct cost of collection, commission and brokerage.....	6,970.01
Net amount of uncollected premiums, not more than three months due (not included in ledger assets).....	63,497.86
Gross premiums in course of collection December 31st more than three months due.....	\$1,066.73
Gross assets.....	\$ 896,708.27
Total admitted assets.....	\$ 896,708.27

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$2,690.82; not yet due, \$1,650.19).....	\$ 7,341.01
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	45,820.53
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,175.00
Total amount of claims for losses.....	\$ 58,336.54
Deduct reinsurance due or accrued.....	4,380.61
Net amount of unpaid losses.....	\$ 53,955.93
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, \$405,875.46; unearned premiums (fifty per cent).....	\$ 202,937.73

Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$191,844.69; unearned premiums (pro rata)	199,383.84
Total unearned premiums as computed above.....	\$ 312,321.57
Return premiums, \$4,918.87; and reinsurance premiums, \$1,162.37; total.....	6,081.44
Total amount of all liabilities.....	\$ 372,358.94
Divisible surplus.....	524,349.33
Total	\$ 896,708.27

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, fire.....	\$ 343,773.65

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$599,938.50
Gross premiums received	7,551.13
Losses paid	3,806.04
Losses incurred	6,106.04
Amount at risk.....	618,192.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the AGRICULTURAL INSURANCE COMPANY OF WATERTOWN, N. Y.

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.

[Incorporated, Mutual, 1853, 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.....	2,164,096.99
Extended at.....	2,164,096.99

INCOME DURING THE 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.....	\$ 777.15
Net collected.....	\$ 777.15
Gross premiums written and renewed during the year.....	1,319,424.14
Total.....	\$1,320,201.29
Entire premiums collected during the year.....	\$1,320,201.29
Deduct reinsurance, rebate, abatement and return premiums.....	432,517.58
Received for premiums, other than perpetuals.....	\$ 887,683.71

Rents from company's property.....	\$ 5,915.08
Interest on real estate mortgage loans, \$48,668.08; on other collateral loans, \$8,859.53	57,527.61
Interest and dividends on stocks and bonds, \$23,743.64; from all other sources, \$3,987.75	27,731.39
Total rents and interest.....	\$ 91,174.08
Profit on sale or maturity of ledger assets during the year over book values.....	\$ 12,495.14
From all other sources, viz: Received from accounts previously written off agents' accounts, \$3,777.32; investment accounts, \$2,100	5,877.22
Total income during the year.....	\$ 996,980.15

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$85,126.09 occurring in previous years).....	\$ 888,587.54
Deduct amounts received for salvages (on losses of the last or of previous years), \$3,310.03; and from reinsurance in other companies, \$312,930.03	316,240.06
Net amount paid during the year for losses.....	\$ 572,347.48
Script or certificates of profits redeemed in cash, \$50,000; interest paid to scripholders.....	49,765.00
Commissions or brokerage to agents, less received on reinsurances.....	172,133.12
Salaries and allowances to agents.....	34,429.56
Salaries, fees and all other charges, officers, \$13,841.08; clerks, \$24,676.58; other employes, \$30,428.59	58,946.85
Taxes on premiums, \$23,191.69; on real estate, \$5,057.88; on other investments, \$4,980.99	33,230.36
Insurance department fees and agents' licenses, \$9,399.44; municipal and state licenses, \$3,561.74	12,961.18
Advertising, printing and stationery, \$7,231.10; legal expenses, \$622.48; repairs and expenses on real estate, \$1,459.17; furniture and fixtures, \$361.80; miscellaneous, \$59,898.51	69,573.06
Losses on sales or maturity of ledger assets	18,891.86
Accounts written up	9,026.85
Total expenditures during the year.....	\$1,031,304.32
Balance.....	\$8,129,732.73

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 282,772.42
Mortgage loans on real estate, first liens.....	849,832.72
Loans secured by pledge of bonds, stocks, or other collaterals..	211,291.01
Book value of bonds excluding interest, \$210,677.08, and stocks, \$296,298.91	506,975.99
Cash in company's office, \$38,150.89; deposited in bank, \$106,596.47	144,747.36
Bills receivable, \$3,634.27; agent's debit balances, \$131,268.96	134,903.23
Total.....	\$2,129,732.73
Total net ledger assets.....	\$2,129,732.73

NON-LEDGER ASSETS.

Interest due, \$7,589.82 and accrued, \$16,150.16 on mortgages.....	\$ 23,739.98
Interest due, \$34 and accrued, \$1,433.08 on bonds and stocks.....	4,509.08
Interest due, \$4,803.98 and accrued, \$1,207.14 on collateral loans...	7,011.12
Interest due and accrued on other assets.....	867.61
Total.....	\$ 36,157.79

IOWA INSURANCE REPORT.

Market value of real estate over book value	31,602.58
Market value of bonds and stocks over book value.....	20,045.26
Due from other companies for reinsurance on losses paid.....	6,633.30
Gross assets.....	\$2,224,161.66

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, past due.....	\$ 2,336.20
Depreciation from book values of above net ledger assets to bring same to market value.....	12,095.91
Total	\$ 15,082.11
Total admitted assets.....	\$2,209,129.55

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$12,515.70; not yet due, \$35,749.98) \$	48,265.68
Losses in process of adjustment, or in suspense, including all reported and supposed losses	74,417.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	13,361.00
Total amount of claims for losses	\$ 136,043.68
Deduct reinsurance due or accrued.....	44,203.41
Net amount of unpaid losses	\$ 91,840.27
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, \$609,433; unearned premiums (50 per cent)	\$ 304,716.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,483,127; unearned premiums (<i>pro rata</i>)	726,255.44
Total unearned premiums as computed above.....	\$1,030,971.94
Cash dividends remaining unpaid, to stockholders	240.00
Return premiums and reinsurance premiums.....	23,854.83
Total amount of all liabilities.....	\$1,146,907.04
Joint-stock capital actually paid up in cash	\$ 500,000.00
Divisible surplus.....	562,222.51
Total	\$2,209,129.55

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?	None
Losses incurred during the year (fire, \$365,681; tornado, \$3,828)	\$ 569,489.00
Total amount of the company's stock owned by the directors at par value	97,400.00
Total amount loaned to officers and directors, \$25,250; loaned to stockholders, not officers, \$11,200	36,450.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 696,300.00	\$ 59,500.00	\$ 755,800.00
Gross premiums received	8,081.00	228.00	8,259.00
Losses paid	3,088.00	26.00	3,094.00
Losses incurred	4,743.00	26.00	4,769.00
Amount at risk	1,508,100.00	71,500.00	1,579,600.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, 1818. Commenced business June, 1818.]

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 ...	\$ 489,990.41
Extended at	\$ 489,990.41

INCOME DURING THE YEAR.

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

	Fire risks.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 19,983.05
Net collected	19,983.05
Gross premiums written and renewed during the year.....	279,104.04
Total.....	\$ 299,087.09
Deduct gross premiums and bills in course of collection at this date.....	22,505.42
Entire premiums collected during the year.....	\$ 276,581.67
Deduct reinsurance, rebate, abatement and return premiums.....	74,093.74
Received for premiums other than perpetuals.....	\$ 202,487.93
Interest on collateral loans.....	562.50
Interest and dividends on stocks and bonds, \$20,925.65, from all other sources, \$688.02	21,613.67
Total rents and interest.....	\$ 22,176.17
Additional receipts from liquidated bank stock	1,000.00
Total income during the year.....	\$ 295,754.10
Total footing.....	\$ 715,744.51

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$10,111.24 occurring in previous years).....	\$ 148,331.04
Deduct amounts received for salvages (on losses of the last or of previous years) \$311.14; and from reinsurance in other companies, \$22,486.69	22,707.83
Net amount paid during the year for losses.....	\$ 125,533.21

Paid stockholders for interest or dividends (amount declared during the year).....	18,000.00
Commissions or brokerage to agents, less received on reinsurances.....	43,790.13
Salaries, fees and all other charges, officers, \$9,783.40; clerks, \$8,348.21.....	18,131.61
Taxes on premiums.....	3,787.20
Insurance department fees and agents licenses, \$1,039.04; municipal licenses, \$395; tax on franchise, \$2,988.27.....	4,422.31
Advertising, printing and stationery, \$1,315.99; miscellaneous, \$17,684.92.....	19,000.91
Loss of Globe National bank stock, 170 shares.....	17,000.00
Total expenditures during the year.....	\$ 249,665.37
Balance.....	\$ 466,079.14

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1899:	
Loans secured by pledge of bonds, stocks or other collaterals... \$	15,000.00
Book value of bonds, excluding interest, \$182,257; and stocks, \$241,542.....	423,799.00
Cash in company's office, \$5,654.34; deposited in bank, \$14,984.62..	20,638.96
Agents' debit balances.....	6,641.18
Total net ledger assets.....	\$ 466,079.14

NON-LEDGER ASSETS.

Interest accrued on bonds and stock.....	\$ 2,819.48
Interest accrued on collateral loans.....	90.00
Total.....	\$ 2,909.48
Market value of bonds and stocks over book value.....	140,880.75
Gross premiums in course of collection December 31, not more than three months due.....	\$ 22,505.42
Deduct cost of collection, commission and brokerage.....	4,171.90
Net amount of uncollected premiums, not more than three months due.....	\$ 18,333.52
Gross assets.....	\$ 628,202.89
Total admitted assets.....	\$ 628,202.89

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$ 1,268.54
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	25,044.45
Total amount of claims for losses.....	\$ 26,312.99
Deduct reinsurance due or accrued.....	3,732.22
Net amount of unpaid losses.....	\$ 22,580.77
Gross premiums (less reinsurance) received and receivable upon all unexpired risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$152,965.41; unearned premiums (fifty per cent).....	\$ 76,482.71
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$125,537.91; unearned premiums (pro rata).....	75,704.87
Total unearned premiums as computed above.....	\$ 152,187.58
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	3,286.62
Return premiums, \$2,370.73; and reinsurance premiums, \$2,631.24.....	5,001.97
Total amount of all liabilities.....	\$ 183,056.94

Joint-stock capital actually paid up in cash.....	\$ 300,000.00
Divisible surplus.....	145,145.95
Total.....	\$ 445,145.95
Total.....	\$ 628,202.89

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.....	138,173.56
Total amount of the company's stock owned by the directors at par value.....	40,500.00
Total amount loaned to officers and directors.....	15,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 233,630.00
Gross premiums received.....	3,017.00
Losses paid.....	398.84
Losses incurred.....	2,273.84
Amount at risk.....	312,410.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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.

Vice-President, C. A. LIGHTHIPE.
Secretary, J. H. WORDEN.

[Incorporated, February, 1897. Commenced business, April 1897.]

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. . .	2,986,300.99

INCOME DURING THE 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.....	\$ 56,600.68
Deduct amount of same not collected.....	1,195.21
Net collected.....	\$ 55,405.47
Gross premiums written and renewed during the year.....	1,456,642.99
Total.....	\$1,512,108.46
Deduct gross premiums and bills in course of collection at this date.....	207,582.79
Entire premiums collected during the year.....	\$1,304,525.67
Deduct only reinsurance, rebate, abatement and return premiums.....	295,160.94
Received for premiums other than perpetuals.....	\$1,009,365.73

Rents from company's property, \$13,872.63; deduct taxes and expenses, \$11,075.52; total.....	\$ 2,797.11
Interest on real estate mortgage loans, \$54,797.94; on other collateral loans, \$4.66; total.....	84,792.00
Interest and dividends on stocks and bonds, \$35,654.34; from all other sources, \$54.35; total.....	55,708.69
Total rents and interest.....	\$ 143,297.80
Total income during the year.....	1,152,683.53
Total footings.....	\$1,159,044.52

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31, 1899.	Fire and tornado.	
Gross amount paid for losses (including \$25,776.07 occurring in previous years).....	\$ 457,235.03	
Deduct amounts received for salvages (on losses of the last or of previous years), \$5,125.43; and from reinsurance in other companies, \$55,813.04; total.....	67,938.47	
Net amount paid during the year for losses.....	\$ 389,296.59	
Paid stockholders for interest or dividends (amount declared during the year, \$60,000).....	\$ 60,000.00	
Paid policy holders dividends.....	1,000.00	61,000.00
Commissions or brokerage to agents, less received on reinsurances.....	147,818.43	
Salaries, fees and all other charges.....	66,341.22	
Taxes, state and local in this and other states.....	31,916.55	
Advertising, printing and stationery, agency and miscellaneous expenses.....	63,357.87	
Premiums on United States bonds.....	13,051.78	
Total expenditures during the year.....	\$ 778,405.73	
Balance.....	\$3,365,638.79	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business, December 31, 1899.	
Book value real estate, unincumbered.....	\$ 272,859.29
Mortgage loans on real estate, first liens.....	1,750,261.15
Book value of bonds excluding interest, \$1,188,104.40; and stocks, \$70,000; total.....	1,258,104.40
Cash in company's office, \$3,266.54; deposited in bank, \$75,688.64.....	77,955.18
Due from reinsuring companies for losses already paid.....	7,844.40
Total.....	\$3,367,025.02
Deduct ledger liabilities:	
Agents' credit balance.....	\$ 1,388.53
Total net ledger assets.....	\$3,365,638.79
NON-LEDGER ASSETS.	
Interest due, \$5,388.52, and accrued, \$21,681.25, on mortgages.....	\$ 27,069.77
Interest accrued on bonds and stocks.....	15,800.41
Rents due.....	1,501.23
Total.....	\$ 44,371.41

Market value of bonds and stocks over book value.....	655.60
Gross premiums in course of collection December 31, not more than three months due.....	\$ 148,965.11
Deduct cost of collection, commission and brokerage.....	20,254.56
Net amount of uncollected premiums, not more than three months due.....	\$ 128,710.55
Gross premiums in course of collection, December 31, more than three months due, \$2,872.96.	
Bills receivable taken for fire risks (total, \$55,744.72, less past due, \$77.15).....	55,267.57
Gross assets.....	\$3,561,503.92
DEDUCT ASSETS NOT ADMITTED.	
Company's stock owned.....	\$ 70,000.00
Total.....	\$ 70,000.00
Total admitted assets.....	\$3,521,503.92

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, none; not yet due, \$11,767.14).....	\$ 11,767.14
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	113,031.51
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,000.00
Total amount of claims for losses.....	\$ 126,798.65
Deduct reinsurance due or accrued.....	40,094.01
Net amount of unpaid losses.....	\$ 86,704.64
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, \$548,901.78; unearned premiums (50 per cent).....	\$ 274,451.89
Gross premiums (less reinsurance) received and receivable upon all unexpired fire and tornado risks running more than one year from date of policy, \$2,123,457.08; unearned premiums (pro rata).....	1,141,339.53
Total unearned premiums as computed above.....	\$1,415,791.42
Cash dividends remaining unpaid to stockholders, \$3,372.60; to policy holders, \$1,175.00.....	4,547.60
Reinsurance premiums.....	3,917.20
Total amount of all liabilities.....	\$1,510,966.82
Joint-stock capital actually paid up in cash.....	600,000.00
Divisible surplus.....	1,410,543.06
Total.....	\$3,521,503.92
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 and tornado.....	\$ 448,870.00
Total amount of the company's stock owned by the directors at par value.....	43,435.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire and tornado risks.....	\$ 3,031,315.00
Gross risks written.....	
Gross premiums received.....	28,059.03
Losses paid.....	5,425.13
Losses incurred.....	5,105.04
Amount at risk.....	8,503,033.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition 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 T. CRAM.
Secretary, JOHN H. ADAMS.First Vice-President, SAMUEL M. DODD.
Second Vice-President, JOHN WAHL.

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

Home office, 415 Locust street, St. Louis, Mo.

CAPITAL STOCK

Amount of capital paid up in cash.....	\$ 600,000.00
Amount of net ledger assets December 31st of previous year..	1,582,962.63
Extended at.....	\$1,582,962.63

INCOME DURING YEAR.

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

	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 111,992.47	
Net collected.....	\$ 111,992.47	
Gross premiums written and renewed during the year.....	1,049,146.00	
Total.....	\$1,161,138.47	
Deduct gross premiums and bills in course of collection at this date.....	128,524.75	
Entire premiums collected during the year.....	\$1,032,613.72	
Deduct reinsurance, rebate, abatement and return premiums.....	304,402.15	
Received for premiums, other than perpetuals.....	\$ 828,211.57	
Rents from company's property, including \$5,000 for company's use of own buildings.....	\$ 14,830.27	
Interest and dividends on stocks and bonds.....	63,601.02	
Total rents and interest.....		78,440.29
Profit on sale or maturity of ledger assets during the year over book values.....		8,000.00
From all other sources, viz.: Commercial bank in liquidation.....		507.50
Total income during the year.....		\$ 915,159.36
Total footings.....		\$2,498,121.99

DISBURSEMENTS DURING YEAR.

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

Fire.....	\$ 599,320.17
Gross amount paid for losses (including \$80,984.84 occurring in previous years).....	
Deduct amounts received for salvages (on losses of the last or of previous years) \$3,402.39; and from reinsurance in other companies, \$65,297.59; total.....	68,699.98
Net amount paid during the year for losses.....	\$ 530,620.19
Paid stockholders for interest or dividends (amount declared during the year).....	60,000.00
Commissions or brokerage to agents, less received on reinsurances.....	136,942.63
Rents.....	5,000.00
Salaries, fees and all other charges, officers, \$19,500; clerks, \$22,093.58; other employes, \$32,567.50; total.....	74,151.08
Insurance department fees, agents' licenses, municipal licenses and tax on franchise.....	24,721.70
Advertising, \$454.55; postage, express, exchange and telegraph, \$9,149.20; miscellaneous, \$130,007.54; total.....	139,611.29
Loss on sales or maturity of ledger assets.....	3,980.00
Total expenditures during the year.....	\$ 975,036.89
Balance.....	\$1,523,085.10

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 500,000.00
Mortgage loans on real estate, first liens.....	45,703.45
Loans secured by pledge of bonds, stocks or other collaterals.....	30,500.00
Book value of bonds excluding interest, \$405,733.75; and stocks, \$480,302; total.....	886,035.75
Cash in company's office, \$3,178.73; deposited in bank, \$57,667.17; total.....	60,845.90
Total.....	\$1,523,085.10
Total net ledger assets.....	\$1,523,085.10

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$ 290,389.25
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 128,524.75
Deduct cost of collection, commission and brokerage.....	19,278.71
Net amount of uncollected premiums, not more than three months due.....	109,246.04
Gross assets.....	\$1,922,720.39

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks.....	675.00
Total admitted assets.....	\$1,922,045.39

NON-LEDGER LIABILITIES.

Losses adjusted and not yet due.....	\$ 26,819.07
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	65,947.49
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	10,737.18
Total amount of claims for losses.....	\$ 103,503.74
Deduct reinsurance due or accrued.....	29,724.53
Net amount of unpaid losses.....	\$ 73,779.21

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, \$569,261.59; unearned premiums (50 per cent.)	\$ 284,630.78	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$775,214.65; unearned premiums (pro rata)		409,114.01
Total unearned premiums as computed above		693,744.79
Total amount of all liabilities	\$ 767,624.00	
Joint-stock capital actually paid up in cash	\$ 600,000.00	
Divisible surplus	554,521.39	
Total	1,154,521.39	
Total non-ledger liabilities	\$1,922,045.39	

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, \$530,221.59; tornado, \$1,161.19)
 \$ 531,382.78 |

Total amount of the company's stock owned by the directors at par value
 97,775.00 |

Total amount loaned to officers and directors
 25,000.00 |

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 983,723.00	\$ 207,835.00	\$1,191,558.00
Gross premiums received	13,514.57	1,235.02	14,749.59
Losses paid	10,001.01	103.87	10,104.88
Losses incurred	8,112.39	103.87	9,216.26
Amount at risk	1,711,678.00	361,693.00	2,073,371.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
AMERICAN FIRE INSURANCE COMPANY OF PHILADELPHIA, PA.

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, THOMAS H. MONTGOMERY. Secretary and Treasurer, RICHARD MARIS.
Assistant Secretary, WILLIAM F. WILLIAMS. General Manager, WILLIAM B. KELLY.

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

Home office, 308-310 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	2,680,900.42
Extended at	\$2,680,900.42

INCOME DURING YEAR.

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

	Fire.	
Gross premiums written and renewed during the year	\$1,592,447.75	
Total	\$1,592,447.75	
Entire premiums collected during the year	\$1,592,447.75	
Deduct reinsurance, rebate, abatement and return premiums	388,886.45	
Received for premiums, other than perpetuals		\$1,203,561.30
Deposit premiums, received on perpetual risks		20,971.94
Rents from company's property, including \$5,000 for company's use of own buildings		\$ 10,186.63
Interest on real estate mortgage loans, \$56,170.88; on other collateral loans, \$2,062.05; interest and dividends on stocks and bonds, \$40,796.97; from all other sources, \$226.19		90,256.00
Total rents and interest		\$ 109,442.72
Profit on sale or maturity of ledger assets during the year over book values		5,538.00
From all other sources, viz: Gain by perpetual policies cancelled, \$1,785.41; for policies, surveys and transfers, \$300.50; ground rents, \$280.20		2,415.11
Total income during the year		\$1,941,029.07
Total footings		\$4,022,820.49

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$151,713.26 occurring in previous years)	\$1,009,579.95	
Deduct amounts received for salvages (on losses of the last or of previous years), and from reinsurance in other companies	174,673.45	
Total	\$ 834,906.50	
Losses paid under perpetual policies	22,607.46	
Net amount paid during the year for losses		\$ 857,513.96
Deposit premiums returned		17,313.04
Paid stockholders for interest or dividends		40,000.00
Commissions or brokerage to agents, less received on reinsurance		255,597.98
Salaries and allowances to agents		66,420.00
Rents		6,000.00
Salaries, fees and all other charges, officers, \$30,000; clerks, \$20,200		49,200.00
Taxes on premiums, \$18,842.32; on real estate, \$2,405		21,247.32
Insurance department fees and agents' licenses, \$5,160.44; municipal licenses, \$9,940.14; tax on franchise, \$5,081.15; war tax stamps, \$3,223.27		25,415.00
Advertising, printing and stationery, \$20,550.40; legal expenses, \$1,100; repairs and expenses on real estate, \$6,870.80; furniture and fixtures, \$2,100.30; miscellaneous, \$50,860.97		81,482.47
Loss on sales or maturity of ledger assets		3,564.70
Total expenditures during the year		\$1,423,753.84
Balance		\$2,599,076.65

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 408,451.74
Mortgage loans on real estate, first liens.....	1,011,477.71
Loans secured by pledge of bonds, stocks, or other collaterals..	53,100.00
Book value of bonds excluding interest, \$776,770 93; and stocks, \$37,937.50	814,708.43
Cash in company's office, \$9,246.08; deposited in bank, \$153,983.44..	163,229.52
Interest and rents due	6,785.12
Ground rents, well secured.....	21,320.00
Agents' debit balances.....	120,003.13
Total.....	\$2,599,075.65
Total net ledger assets.....	\$2,599,075.65

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 15,455.64
Interest due and accrued on collateral loans.....	62.50
Rents due and accrued on company's property or lease.....	214.57
Total.....	\$ 15,732.71
Market value of bonds and stocks over book value	11,632.82
Total admitted assets.....	\$2,626,441.19

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$27,814.27; not yet due, \$34,767.09)	\$ 62,581.36
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	103,208.24
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,595.72
Total amount of claims for losses.....	\$ 170,385.32
Net amount of unpaid losses.....	\$ 170,385.32
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, \$987,503; unearned premiums (50 per cent)	\$ 483,751.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$982,584.05; unearned premiums (<i>pro rata</i>).....	495,548.81
Total unearned premiums as computed above.....	\$ 979,300.31
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 and 90 per cent of the premium or deposit received.....	559,820.94
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	18,000.05
Total amount of all liabilities	\$1,737,506.62
Joint-stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	388,934.56
Total.....	\$2,626,441.18

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, fire.....	\$ 876,186.02
Total amount of the company's stock owned by the directors at par value.	17,800.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$2,034,774.00	Fire risks.
Gross premiums received.....	22,012.98	
Losses paid.....	14,328.86	
Losses incurred.....	12,096.07	

ANNUAL STATEMENT

For the year ending December 31, 1899, 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 and Secretary, WALTER S. ALLEY.
Assistant Secretary, EDWARD MEINEL. Second Vice-President, TRUMAN W. EUSTIS.

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

Home office, 42 Cedar street, New York.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; 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....	1,036,989.35
Extended at.....	\$1,036,989.35

INCOME DURING THE 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.....	\$ 142,979.38	Fire.
Deduct amount of same not collected.....	6 61	
Net collected.....	\$ 142,972.77	
Gross premiums written and renewed during the year.....	1,200,235.17	
Total.....	\$1,343,207.94	
Deduct gross premiums and bills in course of collection at this date.....	249,435.02	
Entire premiums collected during the year.....	\$1,093,772.92	
Deduct reinsurance, rebate, abatement and return premiums....	299,606.07	
Received for premiums, other than perpetuals.....	\$ 794,166.85	
Interest on real estate mortgage loans, \$725.00; on other collateral loans, \$1,450.00.....	\$ 2,175.00	
Interest and dividends on stocks and bonds, \$31,153.15; from all other sources, \$3,765.75.....	34,918.90	
Total rents and interest.....	\$ 37,093.90	
Profits on sale or maturity of ledger assets during the year over book values.....	101,167.56	
Total income during the year.....	\$ 932,428.31	
Total footings.....	\$1,969,417.66	

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$42,335.93 occurring in previous years).....	\$ 563,195.77
Deduct amounts received for salvages (on losses of the last or of previous years) \$7,718.39; and from reinsurance in other companies, \$69,337.22.....	77,055.61
Net amount paid during the year for losses.....	\$ 486,140.16
Commissions or brokerage to agents, less received on reinsurance.....	154,760.54
Rents.....	8,785.17
Salaries, fees and all other charges, officers, \$16,160.19; clerks, \$27,110.77; other employes, \$15,103.87.....	58,374.83
Taxes on premiums, \$14,158.11; on other investments, \$10.00.....	14,168.11
Insurance department fees and agents' licenses, \$6,934.04; municipal licenses, \$1,969.52; taxes on franchise, \$672.11.....	9,575.67
Advertising, printing and stationery, \$3,905.24; legal expenses, \$569.45; furniture and fixtures, \$265.15; miscellaneous, \$34,975.55.....	44,715.39
Total expenditures during the year.....	\$ 775,519.87
Balance.....	\$1,192,897.79

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.....	\$ 14,500.00
Loans secured by pledge of bonds, stocks, or other collaterals..	25,000.00
Book value of bonds excluding interest, \$692,593.00; and stocks, \$340,452.50.....	1,033,045.50
Cash in company's office, \$3,771.27; deposited in bank, \$116,581.02.	120,352.29
Total net ledger assets.....	\$1,192,897.79

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 83.42
Interest due and accrued on bonds and stocks.....	3,295.83
Interest due and accrued on collateral loans.....	160.83
Total.....	\$ 3,540.08
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 246,682.42
Deduct cost of collection, commission and brokerage.....	54,500.68
Net amount of uncollected premiums, not more than three months due.....	\$ 192,181.74
Gross premiums in course of collection December 31st, more than three months due.....	2,752.60
Due from other companies for reinsurance on losses already paid.....	9,419.25
Gross assets.....	\$1,393,038.86

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of above net ledger assets to bring same to market value, bonds and stocks.....	705.50
Total admitted assets.....	\$1,397,333.36

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 35,425.75
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	79,529.47
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	6,610.36
Total amount of claims for losses.....	\$ 121,565.58

Deduct reinsurance due or accrued.....	13,882.49
Net amount of unpaid losses.....	\$ 107,683.09
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, \$720,454.34; unearned premiums (50 per cent).....	\$ 360,227.17
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$318,294.05; unearned premiums (pro rata).....	188,995.56
Total unearned premiums as computed above.....	\$ 549,222.75
Return premiums, \$902.81; and reinsurance premiums, \$7,684.52.....	8,587.33
Total amount of all liabilities.....	\$ 665,493.15
Joint stock capital actually paid up in cash.....	\$ 400,000.00
Divisible surplus.....	331,840.21
Total.....	\$ 731,840.21
Grand total.....	\$1,397,333.36

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.....	\$ 519,577.43
Total amount of the company's stock owned by the directors at par value. Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.
The amount of "special reserve fund," deposited with the insurance department of the state of New York.....	200,000.00
The amount of "guaranty surplus fund".....	115,878.34

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 280,189.30
Gross premiums received.....	3,969.88
Losses paid.....	1,927.31
Losses incurred.....	324,177.02
Amount at risk.....	

ANNUAL STATEMENT

For the year ending December 31, 1899 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.

United States Manager, J. M. NEUBURGER.

[Incorporated, 1808. Commenced business in United States, 1886.]

Home office, 315 Dearborn street, Chicago, Illinois.

CAPITAL STOCK.

None in United States.

Amount of net ledger assets, December 31 of previous year.....	\$ 852,747.44
Increase, 1899.....	39,500.00
Extended at.....	\$ 892,247.44

INCOME DURING YEAR.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 110,496.91
Net collected.....	\$ 110,496.91
Gross premiums written and renewed during the year.....	973,009.47
Total.....	\$1,083,506.38
Deduct gross premiums and bills in course of collection at this date.....	130,598.45
Entire premiums collected during the year.....	\$ 952,907.93
Deduct reinsurance, rebate, abatement and return premiums.....	249,687.24
Received for premiums, other than perpetuals.....	\$ 703,829.69
Deposit premiums, received on perpetual risks.....	909.00
Interests and dividends on stocks and bonds, \$30,985; from all other sources, \$717.03.....	\$ 31,522.03
Received from head office.....	224,035.43
Total income during the year.....	\$ 960,047.75
Total footing.....	\$1,832,205.19

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$37,762.24 occurring in previous years).....	\$ 510,730.44
Deduct amounts received for salvages (on losses of the last or of previous years, \$3,508.56; and from reinsurance in other companies, \$54,101.74.....	57,610.30
Net amount paid during the year for losses.....	\$ 453,120.14
Commissions or brokerage to agents, less received on reinsurance.....	131,859.99
Salaries and allowances to agents.....	4,418.80
Rents.....	4,877.82
Salaries, fees, and all other charges, officers, \$18,322; clerks, \$20,332.74.....	45,358.74
Taxes on premiums.....	15,196.91
Insurance department fees and agents' licenses, \$3,482.16; municipal licenses, \$2,478.38; tax on franchise, \$169.25.....	6,436.79
Advertising, printing and stationery, \$3,819.63; legal expenses, \$1,260.76; furniture and fixtures, \$357.49; miscellaneous, \$45,515.69.....	56,156.58
Remitted to United States trustees.....	59,500.00
Remitted to head office.....	202,532.73
Total expenditures during the year.....	\$1,029,458.06
Balance.....	\$ 822,836.63

LEDGER ASSETS.

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

Book value of bonds excluding interest.....	\$ 735,000.00
Cash in company's office, \$1,061.96; deposited in bank, \$12,093.25.....	14,155.11
Cash in hands United States trustees.....	59,500.00
Due from reinsuring companies on losses paid.....	2,672.92
Total.....	\$ 811,327.53

Deduct ledger liabilities:

Due various companies for reinsurance.....	\$ 8,491.00
Total net ledger assets.....	\$ 822,836.63
NON-LEDGER ASSETS.	
Interest due and accrued on bonds and stock.....	8,416.67
Total.....	\$ 8,416.67
Market value of bonds and stock over book value.....	92,045.00
Gross premiums in course of collection December 31, not more than three months due.....	\$ 135,002.92
Deduct cost of collection, commission and brokerage.....	31,129.46
Net amount of uncollected premiums, not more than three months due.....	\$ 103,934.46
Gross premiums in course of collection December 31, more than three months due.....	\$359.07
Gross assets.....	\$1,097,232.70
DEDUCT ASSETS NOT ADMITTED.	
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks—National Bank of Illinois.....	\$ 742.73
Total.....	\$ 742.73
Total admitted assets.....	\$1,029,490.03

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$2,559.43; not yet due \$11,437.31; losses in process of adjustment, or in suspense, including all reported and supposed losses.....	14,096.74
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	65,601.33
Total amount of claims for losses.....	\$ 28,508.07
Deduct reinsurance due or accrued.....	13,119.52
Net amount of unpaid losses.....	\$ 60,894.55
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$549,885.76; unearned premiums (fifty per cent.....	\$ 274,842.57
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$435,892.58; unearned premiums (pro rata).....	235,845.04
Total unearned premiums as computed above.....	\$ 510,687.61
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit received.....	3,806.93
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	2,169.80
Reinsurance premiums.....	10,480.58
Total amount of all liabilities.....	\$ 596,059.86
Divisible surplus.....	439,980.1
Total.....	\$1,029,490.03

GENERAL INTERROGATORIES.

Losses incurred during the year, fire.....	\$ 484,752.4
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BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire.
Gross risks written.....	\$ 608,537.00
Gross premiums received.....	9,131.51
Losses paid.....	2,319.31
Losses incurred.....	2,863.98
Amount at risk.....	672,162.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
UNITED STATES BRANCH OF THE BALOISE FIRE INSURANCE
COMPANY OF BASLE, SWITZERLAND.

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

Managers for United States, WEED & KENNEDY.

[Incorporated May 2, 1863. Commenced business in United States June 1, 1891.]

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

CAPITAL STOCK.

Amount of capital stock authorized.....	None in United States.
Amount of net ledger assets December 31st of previous year ..	\$ 751,070.53
Extended at.....	\$ 751,070.53

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 (not included in ledger assets).....	\$ 79,256.69
Net collected.....	\$ 79,256.69
Gross premiums written and renewed during the year.....	490,672.65
Total.....	\$ 569,929.34
Deduct gross premiums and bills in course of collection at this date (not included in ledger assets).....	89,453.97
Entire premiums collected during the year.....	\$ 480,475.37
Deduct reinsurance, rebate, abatement and return premiums..	117,429.90
Received for premiums other than perpetuals.....	\$ 363,045.47
Interest and dividends on stocks and bonds, \$23,000; from all other sources, \$365.82; total.....	\$ 23,865.82
Total rents and interest.....	23,865.82
Total income during the year.....	\$ 386,911.29
Total footings.....	\$1,137,981.82

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$30,300.71 occurring in previous years).....	\$ 283,826.74
Deduct amounts received for salvages (on losses of the last or of previous years), \$1,591.62; and from reinsurance in other companies, \$11,591.72; total.....	16,183.34
Net amount paid during the year for losses.....	\$ 267,643.40

Remitted to home office.....	2,981.72
Commissions or brokerage to agents, less received on reinsur- ances.....	117,615.16
Salaries, fees and all other charges—officers.....	1,500.00
Taxes on premiums.....	2,372.44
Insurance department fees and agents' licenses, \$351.94; munic- ipal licenses, \$81.40; tax on franchise, \$27,090 total.....	690.43
Advertising, printing and stationery, \$348.69; legal expenses, \$149.12; miscellaneous, \$1,535.82; total.....	2,033.63
Total expenditures during the year.....	\$ 394,809.78
Balance.....	\$ 743,172.04

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.....	\$ 671,537.04
Cash in company's office, \$107.19; deposited in bank, \$71,527.81; total.....	71,635.00
Total.....	\$ 743,172.04
Total net ledger assets.....	\$ 743,172.04

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 1,166.67
Total.....	1,166.67
Market value of bonds and stocks over book value.....	17,712.96
Gross premiums in course of collection December 31st, not more than three months due (not included in ledger assets).....	\$ 88,795.87
Deduct cost of collection, commission and brokerage.....	21,821.20
Net amount of uncollected premiums, not more than three months due (not included in ledger assets).....	67,474.67
Gross assets.....	\$ 829,526.34
Total admitted assets.....	\$ 829,526.34

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$1,933.57; not yet due, \$25,484.76)	\$ 27,418.33
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	36,119.41
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,875.00
Total amount of claims for losses.....	\$ 65,412.74
Deduct reinsurance due or accrued.....	3,952.81
Net amount of unpaid losses.....	\$ 61,459.93
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, \$311,952.92; unearned premiums (50 per cent).....	\$ 155,976.45
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$102,477.40; unearned premiums (pro rata).....	63,451.92
Total unearned premiums as computed above.....	\$ 219,428.38
Return premiums, \$17,195.56; and reinsurance premiums, \$6,326.86; total.....	23,522.42
Total amount of all liabilities.....	\$ 304,411.73
Divisible surplus.....	523,114.61
Total.....	\$ 829,526.34

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..... \$ 300,259.08
 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.....	\$ 366,200.00	
Losses paid.....	5,701.98	
Losses incurred.....	277.15	
Amount at risk.....	366,200.00	

ANNUAL STATEMENT

For the year ending December 31, 1899, 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. Vice-President, J. J. KENNY.

Secretary, P. H. SIMS.

[Incorporated February 13, 1838. Commenced business in U. S. 1874.]

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

CAPITAL STOCK.

None in the United States.

Amount of net ledger assets, December 31st of previous year....\$1,191,383.31

INCOME DURING YEAR.

	Fire.	Marine and Inland.	
Gross premiums written and renewed during the year.....	\$1,085,187.13	\$ 314,345.47	
Entire premiums collected during the year....	\$1,085,187.13	\$ 314,345.47	
Deduct reinsurance, rebate, abatement and return premiums.....	222,467.25	74,726.65	
Received for premiums other than perpetuals..	\$ 862,719.88	\$ 239,618.82	\$1,102,338.70
Interest and dividends on stocks and bonds.....		39,882.58	
Total rents and interest.....			\$ 39,882.58
Profit on sale or maturity of ledger assets, during the year, over book values.....		9,571.25	
From all other sources, viz.: Amount received from home office.....		7,036.45	
Total income during the year.....			\$1,158,828.98
Total footings.....			\$2,350,212.29

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 \$121,742.15 occurring in previous years).....	\$ 663,639.93	\$ 232,129.43
Deduct amounts received for salvages (on losses of the last or of previous years) \$5,519.40; and from reinsurance in other companies, \$63,473.74; totals.....	45,999.97	22,993.17

Net amount paid during the year for losses....	\$ 617,640.01	\$ 209,136.26	\$ 826,776.27
Commissions or brokerage to agents, less received on reinsurances.....			195,269.56
Salaries, fees and all other charges, officers (\$6,400), clerks (\$18,876.30), other employes (\$35,982.00); total.....			61,238.30
Taxes on premiums.....			26,225.88
Insurance department fees and agents' licenses, \$8,440.50; municipal licenses, \$3,914.91; tax on franchise, \$787.38; total.....			13,142.79
Advertising, printing and stationery, \$9,123.99; legal expenses, \$1,519.08; miscellaneous, \$17,382.32; total.....			58,028.39
Total expenditures during the year.....			\$1,180,681.19
Balance.....			\$1,169,531.10

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.....	\$ 10,000.00
Book value of bonds excluding interest, \$987,032.75, and stocks, \$11,040.00.....	998,072.75
Deposited in bank.....	15,694.02
Bills receivable, \$2,593.85; agents' debit balances, \$143,200.48; total.....	145,764.33
Total.....	\$1,169,531.10

Total net ledger assets.....\$1,169,531.10

NON-LEDGER ASSETS.

Interest due, \$8,065.00, and accrued, \$1,537.51, on bonds and stocks..	\$ 9,602.51
Total.....	\$ 9,602.51
Market value of bonds and stocks over book value.....	268.85

Gross assets.....\$1,179,452.42

Total admitted assets.....\$1,179,452.42

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 25,177.52
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 63,435.17
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,840.20
Total amount of claims for losses.....	\$ 94,452.89

Net amount of unpaid losses.....	\$ 94,452.89
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, \$240,497.44; unearned premiums (50 per cent).....	\$ 320,248.72

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$471,354.37; unearned premiums (pro rata).....	256,724.16
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$32,749.86; unearned premiums (50 per cent).....	16,374.93
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls).....	6,778.83
Total unearned premiums as computed above.....	\$ 600,126.64
Total amount of all liabilities.....	\$ 694,573.53
Divisible surplus.....	484,872.89
Total.....	\$1,179,452.45

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, \$935,705.33; marine and inland, \$137,152.09); total..... \$ 792,857.42

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	Fire risks. \$ 959,616.00
Gross premiums received.....	13,759.76
Losses paid.....	6,951.62
Losses incurred.....	\$5,101.62
Amount at risk.....	1,347,072.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, GEORGE H. HOFHEINS. Second Vice-President, OLIVER J. EGGERT.

[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 stock paid up in cash.....	200,000.00
Amount of net ledger assets December 31st of previous year.....	\$ 297,732.40
Extended at.....	\$ 297,732.40

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.....	\$ 11,363.00
Deduct amount of same not collected.....	183.86
Net collected.....	\$ 11,179.14

Gross premiums written and renewed during the year.....	143,095.90
Total.....	\$ 154,375.04
Deduct gross premiums and bills in course of collection at this date.....	15,489.56
Entire premiums collected during the year.....	\$ 138,785.48
Deduct reinsurance, rebate, abatement and return premiums.....	20,681.41
Received for premiums other than perpetuals.....	\$ 117,104.07
Interest on real estate mortgage loans.....	\$ 5,965.79
Interest and dividends on stocks and bonds.....	5,712.00
Total rents and interest.....	11,667.79
Total income during the year.....	\$ 138,771.86
Total footings.....	\$ 436,511.26

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.....	Fire.
Gross amount paid for losses (including \$4,838.38 occurring in previous years).....	\$ 59,927.31
Deduct amounts received for salvages (on losses of the last or of previous years), \$312.16; and from reinsurance in other companies, \$1,022.65; total.....	2,334.75
Net amount paid during the year for losses.....	\$ 57,592.56
Commissions or brokerage to agents, less received on reinsurance.....	28,496.62
Rents.....	450.00
Salaries, fees and all other charges—officers, \$3,600; clerks, \$960; other employes, \$2,050.08; total.....	6,610.08
Taxes on premiums, \$2,596.64; on other investments, \$398.51; total.....	2,995.15
Insurance department fees and agents' licenses, \$789.85; municipal licenses, \$359; tax on franchise, \$129.19; total.....	1,169.04
Advertising, printing and stationery, \$950.22; legal expenses, \$75; furniture and fixtures, \$151.72; miscellaneous, \$4,541.70; total.....	5,718.64
Other disbursements, viz.: United States internal revenue tax.....	705.85
Total expenditures during the year.....	\$ 103,738.94
Balance.....	\$ 322,772.92

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.....	\$ 120,975.00
Book value of bonds, excluding interest.....	174,505.00
Cash in company's office, \$1,170.09; deposited in bank, \$36,121.82; total.....	27,291.92
Total.....	\$ 322,772.92
Total net ledger assets.....	\$ 322,772.92

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$ 1,401.00
Interest due and accrued on bonds and stocks.....	277.08
Total.....	1,678.08
Market value of bonds and stocks over book value.....	4,000.00

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 15,489.56
Deduct cost of collection, commission and brokerage.....	3,872.99
Net amount of uncollected premiums, not more than three months due.....	11,617.17
Gross assets.....	\$ 340,068.17
Total admitted assets.....	\$ 340,068.17

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$259.56; not yet due, \$1,595.65); total.....	\$ 1,855.31
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	15,519.80
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	750.00
Total amount of claims for losses.....	\$ 18,125.11
Net amount of unpaid losses.....	\$ 18,125.11
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$92,718.33; unearned premiums (50 per cent).....	\$ 46,359.17
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$57,739.43; unearned premiums (pro rata).....	34,012.78
Total unearned premiums as computed above.....	80,371.95
Total amount of all liabilities.....	\$ 98,497.06
Joint-stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	41,571.11
Total.....	241,571.11
Total non-ledger liabilities.....	\$ 340,068.17

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.....	\$ 69,885.41
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; loaned to stockholders not officers, \$8,500; total.....	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.

Gross risks written.....	\$ 100,050.00
Gross premiums received.....	1,159.47
Losses paid.....	4,142.71
Losses incurred.....	2,846.82
Amount at risk.....	123,150.00

ANNUAL STATEMENT

For the year ending December 31st 1899, 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.

First Vice-President, JACOB DOLD.

Secretary, CHAS. A. GEORGES.

Second Vice-President, JOHN G. WIEKSER.

[Incorporated, February 15, 1887. Commenced business, February 16, 1887.]

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

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.....	1,893,902.88

INCOME DURING YEAR.

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

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 41,801.81
Net collected.....	\$ 41,801.81
Gross premiums written and renewed during the year.....	425,995.10
Total.....	\$ 467,796.91
Deduct gross premiums and bills in course of collection at this date.....	45,245.10
Entire premiums collected during the year.....	\$ 422,551.81
Deduct reinsurance, rebate, abatement and return premiums.....	72,045.42
Received for premiums, other than perpetuals.....	\$ 350,506.39
Rents from company's property, including \$2,000 for company's use of own buildings.....	\$ 19,780.39
Interest on real estate mortgage loans, \$25,645.50; on other collateral loans, \$1,132.44.....	29,828.94
Interest and dividends on stocks and bonds, \$31,721.76; from all other sources, \$2,286.34.....	34,008.10
Total rents and interest.....	\$ 83,617.43
From all other sources, viz: brokerage.....	1,768.55
Total income during the year.....	\$ 455,892.37
Total footings.....	82,332,795.25

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses, including \$15,188.17 occurring in previous years.....	\$ 167,679.89
Deduct amounts received for salvages \$1,347.08; and from reinsurance in other companies, \$12,132.57.....	13,439.65
Net amount paid during the year for losses.....	\$ 154,180.24

Paid stockholders for interest or dividends.....	60,000.00
Commissions or brokerage to agents, less received on reinsur- ances.....	84,948.65
Rents.....	2,000.00
Salaries, fees and all other charges, officers, \$10,900.00; clerks, \$16,293.73.....	27,193.73
Taxes on premiums, \$1,798.23; on real estate, \$7,454.96.....	13,233.19
Insurance department fees and agents' licenses, \$1,000.84; munic- ipal licenses, \$154.15.....	1,644.99
Advertising, printing and stationery, \$1,999.80; legal expenses, \$221.40; repairs and expenses on real estate, \$6,070.90; furniture and fixtures, \$479.00; personal tax, \$2,524.02; national tax, \$2,293.42.....	13,588.54
Other disbursements, viz.: sundries, \$15,290.74; traveling expenses, \$2,772.71; premiums paid on securities, \$460.00; profit and loss items, \$3,605.87.....	22,129.42
Total expenditures during the year.....	\$ 378,938.76
Balance.....	\$1,953,856.49

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 309,080.01
Mortgage loans on real estate, first liens.....	471,410.00
Loans secured by pledge of bonds, stocks, or other collaterals.....	85,900.00
Book value of bonds excluding interest, \$901,136.86; and stocks, \$45,000.....	946,136.86
Cash in company's office, \$3,770.72; deposited in bank, \$137,381.90.....	140,152.62
Bills receivable.....	1,177.00
Total net ledger assets.....	\$1,953,856.49

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$ 6,119.23
Interest due and accrued on bonds and stocks.....	5,564.51
Rents due.....	1,965.33
Total.....	\$ 13,639.07
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 45,245.10
Deduct cost of collection, commission and brokerage.....	9,049.02
Net amount of uncollected premiums, not more than three months due.....	\$ 36,196.08
Gross assets.....	\$2,003,691.64

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 1,619.20
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	25,733.66
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,600.00
Total amount of claims for losses.....	\$ 28,952.86
Net amount of unpaid losses.....	\$ 28,952.86
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, \$215,082.87; unearned premiums (50 per cent).....	\$ 107,541.43
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$385,677.52; unearned premiums (pro rata).....	204,868.20
Total unearned premiums as computed above.....	\$ 312,409.63
Total amount of all liabilities.....	\$ 341,362.49

Joint-stock capital actually paid up in cash.....	900,000.00
Divisible surplus.....	1,462,329.15
Total.....	\$2,003,691.64

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of busi- ness December 31st last, for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 165,756.33
Total amount of the company's stock owned by the directors at par value.....	47,600.00
Total amount loaned to officers and directors, \$133,000; loaned to stock- holders, not officers, \$13,000.00.....	146,000.00
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.....	\$ 726,106.00	Fire risks.
Gross premiums received.....	8,255.64	
Losses paid.....	8,928.39	
Losses incurred.....	10,133.93	
Amount at risk.....	1,209,388.00	

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
U. S. BRANCH CALEDONIAN INSURANCE COMPANY OF NEW
YORK CITY.

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.

United States Manager, CHAS. H. POST. Assistant United States Manager, N. A. McNEIL
[Incorporated A. D. 1805. Commenced business in U. S., September, 1890.]

Home office 27-29 Pine street, New York City.

CAPITAL STOCK.

None in United States.

Amount of net ledger assets, December 31st of previous year....	\$1,790,930.77
Extended at.....	\$1,790,930.77

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.....	\$ 156,907.20	Fire.
Net collected.....	\$ 156,907.20	
Gross premiums written and renewed during the year.....	1,582,194.83	
Total.....	\$1,739,102.03	
Deduct gross premiums and bills in course of collection at this date.....	170,139.45	
Entire premiums collected during the year.....	\$1,568,962.57	
Deduct reinsurance, rebate, abatement and return premiums....	422,601.17	
Received for premiums other than perpetuials.....	\$1,146,361.40	
Interest and dividends on stocks and bonds.....	\$ 68,186.85	
Total rents and interest.....	\$ 68,186.85	
Total income during the year.....	\$1,214,548.25	
Total footings.....	\$3,005,479.05	

DISBURSEMENTS DURING YEAR.

Gross amount paid for losses.....	\$ 918,839.58
Deduct amounts received for salvages (on losses of the last or of previous years), \$1,367.17; and from reinsurance in other companies, \$39,843.63.....	94,210.80
Net amount paid during the year for losses.....	\$ 824,628.78
Commissions or brokerage to agents, less received on reinsurances.....	235,741.99
Rents.....	8,882.26
Salaries, fees and all other charges, officers (\$13,333.00); clerks (\$35,755.13); other employes (\$23,522.55); total.....	92,610.64
Taxes on premiums.....	27,148.16
Insurance department fees and agents' licenses, \$7,101.00; municipal licenses, \$3,945.74; tax on franchise, \$308.33; total.....	11,355.67
Advertising, printing and stationery, \$1,643.71; legal expenses, \$170.86; furniture and fixtures, \$2,762.93; miscellaneous, \$1,429.91; total.....	16,007.41
Other disbursements, viz.: Traveling and office expenses, postage, internal revenue, etc.....	55,193.43
Remittance to home office.....	31,096.42
Total expenditures during the year.....	\$1,302,676.76
Balance.....	\$1,702,812.29

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, \$1,583,272.30; and stocks, \$26,178.89; total.....	\$1,609,451.19
Cash in company's office, \$896.97; deposited in bank, \$113,853.33; total.....	114,750.30
Bills receivable, \$513.71; agents' debit balances, \$631.28; due from other companies, \$1,894.70; reinsurance on losses, \$2,191.72; maps and furniture, \$7,351.01; total.....	12,572.42
Total.....	\$1,736,778.91
Deduct ledger liabilities:	
Agents' credit balances, \$2,821.37; reinsurance, \$31,145.25.....	33,966.62
Total net ledger assets.....	\$1,702,812.29

NON-LEDGER ASSETS.

Interest due, \$10,237.50; and accrued, \$5,259.13 on bonds and stocks.....	\$ 15,496.63
Total.....	\$ 15,496.63
Market value of bonds and stocks over book value.....	45,238.81
Gross premiums in course of collection December 31, not more than three months due.....	\$ 162,557.23
Deduct cost of collection, commission and brokerage.....	32,616.63
Net amount of uncollected premiums not more than three months due.....	\$ 129,940.60
Gross premiums in course of collection December 31, more than three months due, \$7,582.23; commission, \$1,521.85; net \$76,060.38.....	
Gross assets.....	\$1,893,508.33

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$ 7,351.01
Agents' debit balances, unsecured.....	621.28
Total.....	\$ 7,972.29
Total admitted assets.....	\$1,885,536.04

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$123,630.96; not yet due, \$29,962.58).....	\$ 153,592.84
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	32,687.91
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	10,105.78
Total amount of claims for losses.....	\$ 196,386.53
Deduct reinsurance due or accrued.....	30,295.34
Net amount of unpaid losses.....	\$ 166,091.19
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, \$81,603.93; unearned premiums (50 per cent).....	\$ 440,801.96
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$871,685.11; unearned premiums (pro rata).....	453,730.09
Total unearned premiums as computed above.....	\$ 894,532.05
All other liabilities, viz.: Contingent.....	10,000.00
Total amount of all liabilities.....	\$1,070,638.24
Divisible surplus.....	814,912.80
Total.....	\$1,885,536.04

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.....	\$ 836,175.78

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$2,125,223.00
Gross premiums received.....	32,055.89
Losses paid.....	17,882.82
Losses incurred.....	16,447.99
Amount at risk.....	1,410,514.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

CITIZENS INSURANCE COMPANY OF NEW YORK CITY.

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

President, EDWARD A. WALTON.

Vice-President, GEORGE H. MCLEAN.

Secretary, FRANK N. 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.....	\$ 482,126.07
Extended at.....	\$ 482,126.07

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	\$ 118,448.47	
Deduct amount of same not collected	3,016.08	
Net collected	\$ 115,432.39	
Gross premiums written and renewed during the year	763,914.16	
Total	\$ 869,346.55	
Deduct gross premiums and bills in course of collection at this date	154,952.67	
Entire premiums collected during the year	\$ 714,393.88	
Deduct reinsurance, rebate, abatement and return premiums	136,692.30	
Received for premiums, other than perpetuals	\$ 577,701.49	
Rents from company's property, including \$1,200 for company's use of own buildings	6,856.42	
Interest on real estate mortgage loans, \$948; on other collateral loans, \$808.40	1,756.40	
Interest and dividends on stocks and bonds, \$19,595.20; from all other sources, \$10.17	19,605.37	
Total rents and interest	\$ 28,218.19	
Total income during the year	\$ 697,278.47	
Total footings	\$1,089,404.54	

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$34,835.40 occurring in previous years)	\$ 430,100.29	
Deduct amounts received for salvages (on losses of the last or of previous years), \$11,500.90; and from reinsurance in other companies, \$28,366.28	39,867.15	
Net amount paid during the year for losses	\$ 390,233.11	
Paid stockholders for interest or dividends; (amount declared during the year, \$24,000)	24,066.80	
Script or certificates of profits redeemed in cash, \$2,900; interest paid to scripholders, \$812.70	3,712.70	
Commissions or brokerage to agents	139,651.07	
Rents (including \$1,200 for company's use of own building)	8,400.00	
Salaries, fees and all other charges, officers, \$21,500, clerks, \$41,599.34; other employes, \$1,100	64,199.34	
Taxes on premiums, \$7,539.84; on real estate, \$749.12; less return tax, \$2,913.14	5,375.82	
Insurance department fees and agents' licenses	1,478.00	
Advertising, printing and stationery, \$14,191.92; legal expenses, \$200; repairs and expenses on real estate, \$159.94; furniture and fixtures, \$1,136.60; miscellaneous, \$1,337.40	20,075.86	
Total expenditures during the year	\$ 657,192.50	
Balance	\$ 432,212.04	

LEDGER ASSETS.

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

Book value real estate	\$ 58,517.48
Mortgage loans on real estate, first liens	20,300.00
Loans secured by pledge of bonds, stocks, or other collaterals	15,000.00
Book value of bonds excluding interest, \$178,412.50; and stocks, \$109,962.48	288,374.98
Cash in company's office, \$7,041.18; deposited in bank, \$34,314.20	41,355.38
Bills receivable	18,661.22
Total	\$ 482,212.04
Total net ledger assets	\$ 482,212.04

NON-LEDGER ASSETS.

Interest due, \$270 and accrued, \$101.50 on mortgages	\$ 371.50
Interest accrued on bonds and stocks	3,570.00
Interest accrued on collateral loans	18.00
Rents due	1,472.79
Total	\$ 5,432.29
Market value of real estate over book value	31,482.54
Market value of bonds and stocks over book value	162,725.02
Gross premiums in course of collection December 31st, not more than three months due	\$ 154,952.67
Deduct cost of collection, commission and brokerage	20,492.80
Net amount of uncollected premiums, not more than three months due	\$ 134,459.87
Phenix Insurance company	2,558.87
Gross assets	\$ 768,870.63
Total admitted assets	\$ 768,870.63

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$4,957.70; not yet due, \$3,409.90)	\$ 13,367.60
Losses in process of adjustment, or in suspense, including all reported and supposed losses	31,371.45
Losses resisted (not outlawed), including interest, costs and other expenses thereon	3,718.50
Total amount of claims for losses	\$ 48,457.55
Deduct reinsurance due or accrued	10,314.88
Net amount of unpaid losses	\$ 38,142.67
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$304,744.50; unearned premiums (50 per cent)	\$ 152,372.25
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$332,514.57; unearned premiums (pro rata)	188,232.40
Total unearned premiums as computed above, \$340,604.65, less 50 per cent of amount paid for reinsurance	\$ 306,400.89
Cash dividends remaining unpaid, to stockholders	405.50
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued	800.00
Return premiums, \$531.43; and reinsurance premiums, \$2,106	2,637.43
Total amount of all liabilities	\$ 345,386.49
Joint-stock capital actually paid up in cash	300,000.00
Divisible surplus	120,484.14
Total	\$ 768,870.63

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.....	\$ 812.70
Losses incurred during the year, fire.....	403,183.18
Total amount of the company's stock owned by the directors at par value.....	110,500.00
Total amount 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.....	\$ 99,803.75
Gross premiums received.....	1,340.69
Losses paid.....	1,288.85
Losses incurred.....	1,288.85
Amount at risk.....	98,748.40

ANNUAL STATEMENT

For the year ending December 31, 1899, 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. SNIVELY. Secretary, HOWARD WELCH.

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

Home office, 220 Fourth street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; subscribed for..	\$ 500,000.00
Amount of capital stock paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year... \$	719,214.45
Extended at.....	\$; 719,214.45

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.....	\$ 25,352.20
Deduct amount of same not collected.....	439.53
Net collected.....	\$ 24,912.67
Gross premiums written and renewed during the year.....	270,942.53
Total.....	\$ 295,855.50
Deduct gross premiums and bills in course of collection at this date.....	30,692.58
Entire premiums collected during the year.....	\$ 265,162.92
Deduct reinsurance, rebate, abatement and return premiums... ..	51,399.70
Received for premiums, other than perpetuials.....	\$ 213,763.22
Rents from company's property, including \$2,000.00 for company's use of own buildings.....	\$ 8,021.48
Interest on real estate mortgage loans, \$19,226.00; other collateral loans, \$2,611.33.....	21,867.23
Interest and dividends on stocks and bonds.....	10,811.65
Total rents and interest.....	\$ 40,703.36

Profits on sale or maturity of ledger assets during the year over book values.....	525.00
Total income during the year.....	\$ 254,988.58
Total footings.....	\$ 974,303.03

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$22,067.20 occurring in previous years).....	\$ 157,594.26
Deduct amounts received for salvages, \$298.43; and from reinsurance in other companies, \$16,690.11.....	16,938.54
Net amount paid during the year for losses.....	\$ 140,655.72
Paid stockholders for interest or dividends.....	30,000.00
Commissions or brokerage to agents, less received on reinsurances.....	51,443.15
Rents.....	3,000.00
Salaries, fees and all other charges, officers, \$9,390.00; clerks, \$3,660.00; other employes, \$650.00.....	13,860.00
Taxes on premiums, \$5,334.88; on real estate, \$2,061.15; on other investments, \$1,500.00.....	8,896.03
Insurance department fees and agents' licenses, \$1,395.60; municipal licenses, \$408.00.....	1,771.90
Advertising, printing and stationery, \$2,716.47; legal expenses, \$455.54; repairs and expenses on real estate, \$243.04; miscellaneous, \$7,064.28.....	10,509.73
Internal revenue tax.....	1,391.25
Total expenditures during the year.....	\$ 290,507.48
Balance.....	\$ 713,695.55

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 81,708.90
Mortgage loans on real estate, first liens.....	309,302.20
Loans secured by pledge of bonds, stocks, or other collateral.....	55,700.00
Book value of bonds excluding interest, \$56,884.28; and stocks, \$173,793.27.....	230,678.55
Cash in company's office, \$7,345.51; deposited in bank, \$28,659.59.....	36,005.10
Total net ledger assets.....	\$ 713,695.55

NON-LEDGER ASSETS.

Interest due, \$70.00; and accrued, \$4,955.85; on mortgages.....	\$ 5,325.55
Interest due on collateral loans.....	235.50
Rents due on company's property or lease.....	899.43
Total carried out.....	\$ 6,060.78
Market value of real estate over book value.....	\$ 38,291.10
Market value of bonds and stocks over book value.....	30,875.45
Gross premiums in course of collection December 31st not more than three months due.....	\$ 29,095.66
Deduct cost of collection, commission and brokerage.....	3,941.74
Net amount of uncollected premiums, not more than three months due.....	\$ 25,153.92
(Gross premiums in course of collection December 31st more than three months due..... \$1,595.02.)	
Gross assets.....	\$ 814,970.90

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 31,009 51
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	22,133.47
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	1,000.00
Total amount of claims for losses.....	\$ 34,142.98
Deduct reinsurance due or accrued.....	4,870.84
Net amount of unpaid losses.....	\$ 29,272.14
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, \$149,944.88; unearned premiums (50 per cent).....	\$ 74,972.18
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$176,576.71; unearned premiums (pro rata).....	65,384.31
Total unearned premiums as computed above.....	\$ 170,356.49
Salaries, rent, expenses, taxes, bills, accounts, fees, etc, due or accrued.....	4,521.12
Reinsurance premiums.....	478.88
Total amount of all liabilities.....	\$ 294,628.63
Joint stock capital actually paid up in cash.....	\$ 500,000 00
Divisible surplus.....	110,348.17
Total.....	\$ 814,976 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.....	\$ 146,840.66
Total amount of the company's stock owned by the directors at par value.....	83,500 00
Total amount loaned to officers and directors, \$3,800.00; loaned to stockholders, not officers, \$5,503.00.....	12,305.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 431,982.89
Gross premiums received.....	5,716.08
Losses paid.....	2,401.54
Losses incurred.....	4,801.97
Amount at risk.....	647,974.33

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
COLONIAL ASSURANCE COMPANY.

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

President, LEO. H. WISE. Vice-President, GEO. C. CLARKE.

Secretary, E. E. HALL.

[Incorporated, June 15, 1896. Commenced business, July 15, 1896.]

Home office, 45, 47, 49 Cedar street, New York.

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 31 of previous year.....	450,522.32
Extended at.....	\$ 450,522.32

INCOME DURING YEAR.

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

	Fire.	Marine and inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 63,300.22	\$ 13,211.33
Deduct amount of same not collected.....	2,593.29	
Net collected.....	\$ 60,706.93	\$ 13,211.33
Gross premiums written and renewed during the year.....	388,565.09	75,032.18
Total.....	\$ 429,172.02	\$ 88,243.41
Deduct gross premiums and bills in course of collection at this date.....	70,180.89	17,534.45
Entire premiums collected during the year.....	\$ 358,991.13	\$ 70,708.95
Deduct reinsurance, rebate, abatement and return premiums.....	114,394.97	42,534.12
Received from premiums, other than perpetuals.....	\$ 244,596.16	\$ 28,084.83
Interest and dividends on stocks and bonds.....		12,538.16
Profit on sale or maturity of ledger assets during the year over book values.....		6,015.00
Total income during the year.....	\$ 891,334.15	
Total footing.....	\$ 814,766.47	

DISBURSEMENTS DURING YEAR.

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

	Fire.	Marine and inland.
Gross amount paid for losses (including \$32,405.56 occurring in previous years).....	\$ 249,011.75	\$ 24,151.67
Net amount paid during the year for losses.....		\$ 274,163.43
Paid stockholders for interest or dividends (amount declared during the year).....		10,000.00
Commissions or brokerage to agents, less received on reinsurances.....		68,170.24
Salaries, fees and all other charges, officers.....		2,230.00
Taxes on premiums.....		7,187.35
Insurance department fees and agents' licenses.....		2,312.06
Legal expenses.....		574.95
Revenue tax.....		2,025.90
Total expenditures during the year.....		\$65,516.92
Balance.....		\$ 276,239.55

LEDGER ASSETS.

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

Book value of bonds excluding interest.....	\$ 367,500.00
Cash in company's office, \$5,944.17; deposited in bank, \$2,795.38.....	8,739.55
Total.....	\$ 376,239.55
Total net ledger assets.....	\$ 376,239.55

NON-LEDGER ASSETS.

Interest due and accrued, on bonds and stocks.....	\$ 2,812.50
Interest accrued on other assets.....	85.00
Total.....	\$ 2,897.50

Gross premiums in course of collection December 31, not more than three months due.....	\$ 53,499.94
Deduct cost of collection, commission and brokerage.....	13,871.56
Net amount of uncollected premiums, not more than three months due.....	\$ 69,027.78
Gross premiums in course of collection December 31 more than three months due.....	\$4,909.30
Gross assets.....	\$ 448,765.43
Total admitted assets.....	\$ 448,765.43

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 54,333.14
Total amount of claims for losses.....	\$ 54,333.14
Deduct reinsurance due or accrued.....	14,994.69
Net amount of unpaid losses.....	\$ 39,338.46
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, \$596,554.49; unearned premiums (fifty per cent).....	\$ 128,277.25
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$23,330.87; unearned premiums.....	16,888.68
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$30,320.11; unearned premiums (fifty per cent).....	15,160.05
Total unearned premiums as computed above.....	\$ 160,325.98
Return premiums, \$14,480.18; and reinsurance premiums, \$13,532.96.....	28,013.14
Total amount of all liabilities.....	\$ 228,577.58
Joint-stock capital actually paid up in cash.....	\$ 300,000.00
Divisible surplus.....	21,087.85
Total.....	\$ 221,087.85
Total.....	\$ 448,765.43

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 paid during the year, fire.....	180,855.42
Marine and inland.....	19,385.78
Total amount of the company's stock owned by the directors at par value. Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	94,700.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 168,750.00
Gross premiums received.....	1,819.90
Losses paid.....	2,506.23
Losses incurred.....	2,506.23
Amount at risk.....	168,750.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the U. S. BRANCH COMMERCIAL UNION ASSURANCE 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.

Manager, A. H. WRAY.

[Incorporated September 23, 1861. Commenced business October 1, 1861; in United States, January, 1871.]

Home office, Pine and Williams streets, New York City.

CAPITAL STOCK.

None in United States.

Amount of net ledger assets December 31st of previous year..	\$3,224,831.92
Extended at.....	\$3,224,831.92

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.....	\$ 387,032.30	\$ 5,054.84
Net collected.....	\$ 287,032.30	\$ 5,054.84
Gross premiums written and renewed during the year.....	3,019,923.78	78,439.67
Total.....	\$3,406,956.03	\$ 83,494.51
Deduct gross premiums and bills in course of collection at this date.....	400,105.70	3,827.02
Entire premiums collected during the year..	\$5,006,849.33	\$ 79,697.49
Deduct reinsurance, rebate, abatement and return premiums.....	555,421.89	12,586.01
Received for premiums other than perpetuals.....	\$2,451,427.44	\$ 67,081.48
Deposit premiums received on perpetual risks.....		2,780.24
Rents from company's property, including \$13,195.83 for company's use of own buildings.....		\$ 48,541.82
Interest on real estate mortgage loans.....		11,553.75
Interest and dividends on stocks and bonds.....		89,593.47
Total.....		149,658.04
Total rents and interest.....		\$2,670,947.30
Total income during the year.....		\$5,896,579.12
Total footings.....		\$5,896,579.12

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 \$190,310.14 occurring in previous years).....	\$1,614,247.46	\$ 18,168.99	
Deduct amounts received for salvages (on losses of the last or of previous years), \$16,827.05; and from reinsurance in other companies, \$49,360.29; total	55,764.08	10,423.26	
Net amount paid during the year for losses..	\$1,558,483.38	\$ 7,745.73	\$1,566,229.11
Remitted to head office.....			190,782.52
Commissions or brokerage to agents, less received on reinsurances			474,574.60
Rents (including \$13,195.83 for company's use of own buildings). Salaries, fees and all other charges—officers, \$25,833.48; clerks, \$87,005.90; other employes, \$47,692.51; total.....			24,783.10
Taxes on premiums, \$16,747.17; on real estate, \$10,573.60; total..			140,331.89
Insurance department fees and agents' licenses, \$11,506.53; municipal licenses, \$7,285.82; tax on franchise, \$1,916.75; total.....			57,320.77
Advertising, printing and stationery, \$17,605.80; legal expenses, \$1,830.08; repairs and expenses on real estate, \$16,160.88; furniture and fixtures, \$549.92; miscellaneous, \$110,924.50; total.....			20,709.10
Paid to foreign reinsurance companies, \$27,475.98; written off book value bonds and stocks, \$3,728.68; real estate, \$58,148.69; total			147,071.18
Internal revenue tax.....			89,353.33
			14,192.57
Total expenditures during the year			\$2,725,348.17
Balance.....			\$3,170,430.95

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 830,491.00	
Mortgage loans on real estate, first liens.....	265,500.00	
Book value of bonds excluding interest, \$1,678,994.12; and stocks, \$24,850; total	1,703,844.12	
Cash in company's office, \$9,171.38; deposited in bank, \$343,466.30; total	352,637.68	
Bills receivable, \$3,097.49; agents' debit balances, \$2,762.64; total	5,860.13	
Due for reinsurance on losses paid, \$12,014.59; due from special agents, \$83.43; total	12,098.02	
Total	\$3,170,430.95	
Total net ledger assets.....		\$3,170,430.95

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 3,759.05	
Interest due and accrued on bonds and stocks.....	22,941.63	
Rents due and accrued on company's property or lease.....	7,179.88	
Total	\$ 33,880.56	
Market value of real estate over book value.....	57,657.69	
Market value of bonds and stocks over book value.....	130,815.88	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 896,568.37	
Deduct cost of collection, commission and brokerage	51,952.15	
Net amount of uncollected premiums not more than three months due		344,616.22

Gross premiums in course of collection December 31st, more than three months due, \$7,365.35.

Gross assets.....		\$3,737,401.30
DEDUCT ASSETS NOT ADMITTED.		
Agents' debit balances, unsecured.....	\$ 2,762.64	
Depreciation from book values of above net ledger assets to bring same to market value—unadmitted stocks, \$1,000; other, \$5,175.86; total	6,175.86	
Total	\$ 8,938.50	
Total admitted assets		\$3,728,462.80

NON-LEDGER LIABILITIES.

Losses adjusted and not yet due.....	\$ 130,218.00	
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	230,050.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	26,100.00	
Total amount of claims for losses.....	\$ 386,368.00	
Deduct reinsurance due or accrued.....	15,725.00	
Net amount of unpaid losses	\$ 370,643.00	
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, \$1,859,799.72; unearned premiums (50 per cent) ..	\$ 929,899.86	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,887,874.44; unearned premiums (pro rata) ..	988,300.72	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$19,255.86; unearned premiums (50 per cent)	9,627.93	
Total unearned premiums as computed above.....	1,927,828.51	
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received.....	96,063.82	
Return premiums, \$1,604.89; and reinsurance premiums, \$8,712.42; total.....	8,317.31	
Total amount of all liabilities.....	\$2,402,852.64	
Divisible surplus.....	1,325,610.16	
Total.....	\$3,728,462.80	

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, \$1,690,058.96; inland, \$12,895.73; tornado, \$5,631.67).....

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.....	\$1,940,894.34	\$ 172,060.00	\$2,112,954.35
Gross premiums received.....	27,475.91	944.44	28,420.35
Losses paid.....	27,769.56	26.24	27,795.80
Losses incurred.....	24,232.62	26.24	24,258.86
Amount at risk.....			3,435,944.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, GEO. BRUMDER. Vice-President, J. P. KISSINGER.
Secretary, FRANK DAMKOEHLER.

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

Home office, Germania Building, Milwaukee, Wis.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; subscribed for... \$ 200,000.00
Amount of capital paid up in cash..... 200,000.00
Amount of net ledger assets December 31st, of previous years... \$ 781,535.01
Extended at..... \$ 781,535.01

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, collected.....	\$ 117,971.06	
Gross premiums written and renewed during the year.....	704,606.33	
Total.....	\$ 822,577.39	
Deduct gross premiums and bills in course of collection at this date.....	128,055.51	
Entire premiums collected during the year.....	\$ 694,521.88	
Deduct reinsurance, rebate, abatement and return premiums...	180,156.56	
Received for premiums other than perpetuals.....		\$ 514,365.32
Rents.....	\$ 248.00	
Interest on real estate mortgage loans.....	22,795.45	
Interest and dividends on stocks and bonds.....	13,290.47	
Total rents and interest.....		\$ 36,333.92
Total income during the year.....		\$ 550,699.24
Total footings.....		\$1,332,234.25

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses.....	\$ 335,997.28	
Deduct amounts received for salvages, and from reinsurance in other companies.....	61,034.10	
Net amount paid during the year for losses.....		\$ 274,963.18

Paid stockholders for interest or dividends during the year.....	20,000.00
Commissions or brokerage to agents, less received on reinsurances.....	136,011.75
Rents.....	2,400.00
Salaries, fees and all other charges, officers (\$8,650.00), clerks (\$27,334.30).....	35,984.30
Taxes on premiums, \$14,182.75; on real estate, \$373.61.....	14,556.36
Insurance department fees and agents' licenses.....	4,133.24
Advertising, printing and stationery, \$13,152.69; legal expenses, \$1,691.02; total.....	14,843.71
Loss on sales or maturity of ledger assets, \$36.50; other disbursements, \$30,716.08; total.....	30,812.58
Total expenditures during the year.....	\$ 533,705.12
Balance.....	\$ 798,529.13

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 8,535.83
Mortgage loans on real estate, first liens.....	448,880.00
Book value of bonds excluding interest.....	292,738.79
Cash in company's office, \$3,517.23; deposited in bank, \$44,857.28...	48,374.51
Total.....	\$798,529.13

NON-LEDGER ASSETS.

Interest due, \$2,270.00, and accrued, \$4,817.43, on mortgages.....	\$ 7,087.43
Interest due and accrued on stocks and bonds.....	5,294.58
Total.....	\$ 12,382.01
Market value of real estate over book value.....	464.17
Gross premiums in course of collection December 31st, not more than three months due.....	128,055.51
Deduct cost of collection, commission and brokerage.....	28,812.48
Net amount of uncollected premiums, not more than three months due.....	\$ 99,243.03
Gross assets.....	\$ 910,618.34
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks.....	3,447.26
Total.....	\$ 3,447.26
Total admitted assets.....	\$ 907,171.08

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 23,887.23
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	31,260.43
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	6,600.00
Total amount of claims for losses.....	\$ 61,747.66
Deduct reinsurance due or accrued.....	13,794.97
Net amount of unpaid losses.....	\$ 47,952.69
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, \$321,174.38; unearned premiums (50 per cent).....	\$ 160,587.19
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$562,031.81; unearned premiums (pro rata).....	314,663.57
Total unearned premiums as computed above.....	\$ 475,250.76
Total amount of all liabilities.....	\$ 523,203.45

Joint-stock capital actually paid up in cash.....	\$ 200,000 00	
Divisible surplus.....	183,967.63	383,967.63
Total.....		\$ 907,171.08

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.....	\$ 295,957.36
Total amount of company's stock owned by the directors at par value.....	155,000.00
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.....	\$4,158,996.00
Gross premiums received.....	38,007.82
Losses paid.....	12,557.37
Losses incurred.....	15,064.91
Amount at risk.....	40,534.95

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

CONNECTICUT FIRE INSURANCE COMPANY OF HARTFORD,
CONN.

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

President, J. D. BROWNE. Secretary, CHARLES R. BURT.

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

Home office 51 Prospect street, Hartford, Conn.

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....	\$3,522,287.62
Extended at.....	\$3,522,287.62

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.....	\$ 158,200 00	
Deduct amount of same not collected.....	1,138 76	
Net collected.....	\$ 159,338.76	
Gross premiums written and renewed during the year.....	2,167,825 75	
Total.....	\$2,327,164 51	
Deduct gross premiums and bills in course of collection at this date.....	180,900.00	
Entire premiums collected during the year.....	\$2,186,264 51	
Deduct reinsurance, rebate, abatement and return premiums....	308,409.72	
Received for premiums, other than perpetuals.....	\$1,857,854.79	
Interest on real estate mortgage loans.....	\$ 55,794.93	
Interest and dividends on stocks and bonds and from all other sources.....	97,227.42	
Total rents and interest.....	\$ 153,022.32	

Profit on sale or maturity of ledger assets during the year over book values.....	27,008.83
Total income during the year.....	\$2,037,885.97
Total footings.....	\$5,560,173.59

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$132,664.06 occurring in previous years).....	\$1,137,415.39
Deduct amounts received for salvages (on losses of the last or of previous years), \$4,719.02; and from reinsurance in other companies, \$70,729.22.....	75,448.24
Net amount paid during the year for losses.....	\$1,061,967.15
Paid stockholders for interest or dividends; amount declared during the year.....	\$ 100,000.00
Commissions or brokerage to agents, less received on reinsurances.....	343,464.80
Rents.....	8,615.87
Salaries, fees and all other charges, officers, clerks and other employes.....	158,385.77
Insurance department fees and agents' licenses, municipal licenses and tax on premiums.....	62,704.06
Miscellaneous.....	132,435.24
Loss on sales or maturity of ledger assets.....	13,547 63
Total expenditures during the year.....	\$1,881,120.52
Balance.....	\$3,679,053.07

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 221,700.00
Mortgage loans on real estate, first liens.....	1,100,840.00
Loans secured by pledge of bonds, stocks, or other collaterals... ..	50,000.00
Book value of bonds excluding interest, \$1,545,182.35, and stocks, \$445,717.97.....	1,990,900.32
Cash in company's office, \$2,268 23; deposited in bank, \$222,448.42... ..	224,656.65
Bills receivable, \$10,696.85; agent's debit balances, \$80,259.25.....	90,956.10
Total.....	\$3,679,053.07
Total net ledger assets.....	\$3,679,053.07

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$ 106,998.68
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 139,900 00
Deduct cost of collection, commission and brokerage.....	56,500.00
Net amount of uncollected premiums, not more than three months due.....	\$ 83,400.00
Gross assets.....	\$3,869,451.75
Total admitted assets.....	\$3,869,451.75

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (not yet due.....)	\$ 84,445.21
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	127,544.47
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	6,600.00
Total amount of claims for losses.....	\$ 218,589.68

Deduct reinsurance due or accrued.....	17,874.78	
Net amount of unpaid losses.....		\$ 209,714.90
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, \$1,161,131.24; unearned premiums (50 per cent).....	\$ 580,565.62	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,908,454.38; unearned premiums (<i>pro rata</i>)....	\$1,019,331.52	
Total unearned premiums as computed above.....	\$1,599,897.14	
Total amount of all liabilities.....	\$1,800,612.04	
Joint-stock capital actually paid up in cash.....	\$1,000,000.00	
Divisible surplus.....	1,068,839.71	2,068,839.71
Total.....	\$3,869,451.75	

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.....	\$1,123,490.60
Total amount of the company's stock owned by the directors at par value.....	40,800.00
Total amount loaned to officers and directors, \$31,000; loaned to stockholders, not officers, \$28,000.....	59,000.00
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 and Tornado risks.
Gross risks written.....	\$4,000,897.00
Gross premiums received.....	50,588.13
Losses paid.....	23,737.12
Losses incurred.....	27,382.40
Amount at risk.....	6,861,094.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

CONTINENTAL 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, pursuant to the laws thereof.

President, F. C. MOORE. Vice-President, HENRY EVANS.

Secretary, EDWARD LANNING.

[Incorporated, 1852. Commenced business, 1853.]

Home office, 46 Cedar street, New York.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; 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.....	\$3,419,426.18
Extended at.....	\$8,419,426.18

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.....	\$ 582,919.63	Fire.
Net collected.....	\$ 582,919.63	
Gross premiums written and renewed during the year.....	4,499,179.37	
Total.....	\$5,082,099.00	
Deduct gross premiums and bills in course of collection at this date.....	665,743.56	
Entire premiums collected during the year.....	\$4,416,355.44	
Deduct reinsurance, rebate, abatement and return premiums...	540,276.55	
Received for premiums, other than Perpetuals.....		\$3,876,078.89
Rents from company's property.....	\$ 62,814.47	
Interest on real estate mortgage loans.....	4,481.55	
Interest and dividends on stocks and bonds, \$369,239.05; from all other sources, \$15,754.64.....	384,993.69	
Total rents and interest.....		\$ 459,289.71
Profit on sale or maturity of ledger assets during the year over book values.....		25,978.98
Total income during the year.....		\$4,354,347.58
Total footings.....		\$12,773,773.76

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$351,276.28 occurring in previous years).....	\$2,367,927.17	Fire.
Deduct amounts received for salvages, \$7,123.63; and from reinsurance in other companies, \$86,643.86.....	93,767.49	
Net amount paid during the year for losses.....	\$2,274,159.68	
Paid stockholders for interest or dividends (amount declared during the year, \$250,000.00).....	250,150.00	
Script or certificates of profits redeemed in cash, \$34.00; interest paid to scrip holders, \$1.44.....	85.44	
Commissions or brokerage to agents, less received on reinsurances.....	806,043.60	
Rents.....	7,317.48	
Salaries, fees and all other charges, officers, \$33,586.16; clerks, \$151,916.32; other employees, \$85,359.37.....	320,861.85	
Taxes on premiums, \$97,016.30; on real estate, \$15,924.61.....	112,940.94	
Insurance department fees and agents' licenses, \$12,816.92; municipal licenses, \$7,404.88; tax on franchise, \$1,440.00.....	21,661.80	
Advertising, printing and stationery, \$41,936.78; legal expenses, \$4,842.07; repairs and expenses on real estate, \$31,255.20; furniture and fixtures, \$4,060.96; miscellaneous, \$189,313.97.....	271,408.98	
Total expenditures during the year.....	\$4,064,629.77	
Balance.....	\$8,709,143.99	

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$1,106,250.00
Mortgage loans on real estate, first liens.....	78,710.00
Book value of bonds, excluding interest, \$2,648,350.00; and stocks, \$1,381,685.00.....	7,030,035.00
Cash in company's office, \$4,761.68; deposited in bank, \$489,387.31..	494,148.99
Total net ledger assets.....	\$8,709,143.98

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 1,344.67
Interest due and accrued on bonds and stocks.....	60,557.66
Interest due and accrued on other assets.....	791.53
Rents due and accrued on company's property or lease.....	1,364.42
Total	\$ 64,058.28
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 728,143.56
Deduct cost of collection, commission and brokerage.....	63,000.00
Net amount of uncollected premiums, not more than three months due.....	\$ 665,143.56
(Gross premiums in course of collection December 31st, more than three months due.....)	(\$326,050.75)
Total admitted assets	\$9,809,660.83

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 316,467.85
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	34,179.00
Total amount of claims for losses.....	\$ 350,646.85
Deduct reinsurance due or accrued.....	26,243.78
Net amount of unpaid losses.....	\$ 324,402.87
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, \$2,344,697.52; unearned premiums (50 per cent).....	\$1,172,348.76
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$5,288,670.77; unearned premiums (pro rata)....	2,795,987.04
Total unearned premiums as computed above.....	\$3,968,336.70
Principal unpaid on script or certificates of profits authorized or ordered to be redeemed.....	28,501.00
Interest due or accrued remaining unpaid.....	6,090.24
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	118,894.91
Return premiums and reinsurance premiums.....	13,440.00
All other liabilities, viz.: reserve for contingencies.....	300,000.00
Total amount of all liabilities.....	\$4,774,665.72
Joint stock capital actually paid up in cash.....	\$1,000,000.00
Reserve or guaranty fund, represented by script, or otherwise..	600,000.00
Divisible surplus.....	3,343,995.11
Total	\$5,034,095.11
Total	\$9,809,660.83

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?.....	\$ 1,467,565.78
Losses incurred during the year, fire, \$3,214,312.15; tornado, \$33,320.58	168,400.00
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.....	\$12,942,455.00	\$ 5,547,901.00	\$18,490,365.00
Gross premiums received.....	165,336.63	32,970.43	198,307.06
Losses paid.....	85,836.02	11,305.90	97,141.92
Losses incurred.....	82,579.59	11,532.08	94,101.67
Amount at risk.....	30,475,329.00	13,424,635.00	43,899,964.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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. Vice-President, CHARLES H. YARNALL.
Secretary, HENRY LYLURN.

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

Home office, Third and Walnut street.

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....	\$1,472,789.83

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, collected.....	\$ 116,145.13
Gross premiums written and renewed during the year.....	928,171.54
Total	\$1,044,316.67
Deduct gross premiums and bills in course of collection at this date.....	130,029.56
Entire premiums collected during the year	\$ 914,287.11
Deduct reinsurance, rebate, abatement and return premiums...	215,917.25
Received for premiums other than perpetuals	\$ 698,369.86
Deposit premiums received on perpetual risks.....	12,505.88
Rents from company's property, including \$6,200.00 for company's use of own buildings ..	9,963.55
Interest on real estate mortgage loans ..	8,494.12
Interest and dividends on stocks and bonds, \$44,409.17; from all other sources, \$1,596.27; total.....	46,005.44
Total rents and interest	64,463.11
Profit on sale or maturity of ledger assets during the year over book values.....	478.74
From all other sources.....	125.00
Total income during the year.....	\$ 775,942.59
Total footings.....	\$2,248,732.22

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 \$87,759.27 occurring in previous years).....	\$ 502,038.46	\$ 537.70	
Deduct amounts received for salvages (on losses of the last or of previous years), and from reinsurances in other companies.....	64,172.40		
Net amount paid during the year for losses....	\$ 437,866.06	\$ 537.70	\$ 438,403.76
Deposit premiums returned.....			6,084.12
Paid stockholders for interest or dividends (amount declared during the year).....			42,172.50
Commissions or brokerage to agents, less received on reinsurances.....			149,118.72
Rents (including \$6,200 for company's use of own buildings)....			8,362.84
Salaries, fees and all other charges, officers, clerks and other employees.....			73,026.13
Taxes on premiums, \$22,313.20; on real estate, \$1,958.04; total....			24,271.24
Insurance department fees and agents' licenses, \$3,867.04; municipal licenses, \$4,009.68; tax on franchise, \$2,095.13; total.....			9,971.85
Advertising, printing and stationery, \$9,743.05; repairs and expenses on real estate, \$4,138.18; furniture and fixtures, \$2,111.98; miscellaneous, \$41,074.93; total.....			57,068.14
Total expenditures during the year.....			\$ 808,479.30
Balance.....			\$1,440,252.92

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 155,264.50	
Mortgage loans on real estate, first liens.....	128,700.00	
Loans secured by pledge of bonds, stocks, or other collaterals....	75,000.00	
Book value of bonds excluding interest, \$938,059.90; and stocks, \$26,875.00; total.....	964,934.90	
Cash in company's office and deposited in bank.....	67,888.80	
Bills receivable, \$1,429.27; agents' debit balances, \$16,987.45.....	48,416.72	
Sundry book accounts.....	603.15	
Total.....	\$1,440,808.07	
Deduct ledger liabilities:		
Miscellaneous.....	555.15	
Total net ledger assets.....		\$1,440,252.92

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 1,818.34	
Interest due and accrued on bonds and stocks.....	13,102.83	
Interest due and accrued on collateral loans.....	245.83	
Rents due and accrued on company's property or lease.....	639.23	
Total.....	\$ 15,806.23	
Market value of real estate over book value.....	4,735.50	
Market value of bonds and stocks over book value.....	13,304.77	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 130,029.56	
Deduct cost of collection, commission and brokerage.....	19,774.77	
Net amount of uncollected premiums, not more than three months due.....	110,254.79	
Premiums on perpetual policies in course of collection.....	919.75	
Furniture and fixtures and supplies.....	20,000.00	
Gross assets.....		\$1,605,273.96

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery, furniture, fixtures and safes.....	\$ 20,000.00
Total admitted assets.....	\$1,585,273.96

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$ 3,460.28
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	82,076.72
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,240.00
Total amount of claims for losses.....	\$ 87,777.00
Deduct reinsurance due or accrued.....	21,807.00
Net amount of unpaid losses.....	\$ 65,970.00
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, \$442,698.95; unearned premiums (50 per cent).....	\$ 221,349.47
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$695,538.47; unearned premiums (pro rata).....	355,793.37
Total unearned premiums as computed above.....	\$ 577,142.84
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....	102,645.50
Cash dividends remaining unpaid to stockholders.....	97.00
Total amount of all liabilities.....	\$ 745,855.34
Joint-stock capital actually paid up in cash.....	\$ 702,875.00
Divisible surplus.....	136,543.62
Total.....	\$1,585,273.96

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.....	\$ 429,320.00
Total amount of the company's stock owned by the directors at par value.....	61,150.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$1,082,055.00
Gross premiums received.....	12,420.00
Losses paid.....	7,544.00
Losses incurred.....	5,928.00
Amount at risk.....	1,947,609.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

DETROIT FIRE AND MARINE INSURANCE COMPANY OF
DETROIT, MICH.

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. McDONELL.

[Incorporated February 1, 1866. Commenced business March 14, 1886.]

Home office 91 Griswold street, Detroit, Mich.

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 ..	\$1,244,743.66
Extended at.....	\$1,244,743.66

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.....	\$ 28,817.44	\$ 5,367.76	
Gross premiums written and renewed during the year.....	203,116.65	48,091.53	
Total.....	\$ 231,934.09	\$ 53,459.29	
Deduct gross premiums and bills in course of col- lection at this date.....	35,117.95	1,433.39	
Entire premiums collected during the year. ...	\$ 196,816.14	\$ 52,025.90	
Deduct reinsurance, rebate, abatement and return premiums.....	35,911.05	5,388.50	
Received for premiums, other than perpetuals.....	\$ 160,905.09	\$ 46,637.40	\$ 207,542.49
Rents from company's property for company's use of own buildings.....		3,365.96	
Interest on real estate mortgage loans, \$56,101.52; on other collateral loans, \$152.95.....		56,254.47	
Interest and dividends on stocks and bonds, \$1,630; from all other sources, \$5,439.45.....		10,069.45	
Total rents and interest.....			\$ 69,689.88
Total income during the year.....			\$ 277,232.37
Total footings.....			\$1,521,976.03

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 \$32,263.99 occurring in previous years).....	\$ 95,737.62	\$ 57,176.33	
Deduct amounts received for salvages (on losses of the last or of previous years), \$3,502.72; and from reinsurance in other companies, \$7,976.89.....	8,725.51	2,754.10	
Net amount paid during the year for losses.....	\$ 87,012.11	\$ 54,422.23	\$ 141,434.34
Paid stockholders for interest or dividends.....			50,000.00
Commissions or brokerage to agents, less received on reinsurances			23,096.02
Rents.....			3,000.00
Salaries, fees and all other charges, officers, \$10,314.95; clerks, \$3,560; other employes, \$3,600			23,474.95
Taxes on premiums, \$4,204.18; revenue, \$1,382.28; on other investments, \$14,762.48.....			20,348.94
Insurance department fees and agents' licenses, \$533.96; municipal licenses, \$96.92.....			630.88
Miscellaneous.....			16,011.28
Other disbursements, viz.: Profit and loss.....			508.88
Total expenditures during the year.....			\$ 278,505.29
Balance.....			\$1,243,470.74

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 279,757.33
Mortgage loans on real estate, first liens	818,311.79
Loans secured by pledge of bonds, stocks, or other collaterals..	3,400.00
Book value of bonds excluding interest	71,000.00
Cash in company's office, \$5,904.22; deposited in bank, \$62,788.99...	68,693.21
Advances on losses and claims on vessels and cargoes.....	2,297.53
Bills receivable.....	10.88
Total.....	\$1,243,470.74
Total net ledger assets.....	\$1,243,470.74

NON-LEDGER ASSETS.

Interest due, \$33,591.93 and accrued, \$570.29 on mortgages.....	\$ 34,162.22
Interest due, \$360 and accrued, \$532.64 on bonds and stocks.....	892.64
Interest due and accrued on collateral loans.....	215.71
Interest due on other assets.....	2,703.34
Total.....	\$ 37,973.91
Market value of bonds and stocks over book value.....	8,287.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 33,100.59
Deduct cost of collection, commission and brokerage.....	7,641.28
Net amount of uncollected premiums, not more than three months due.....	\$ 25,459.31
Gross premiums in course of collection December 31st more than three months due.....	\$3,450.75
Gross assets.....	\$1,315,191.46

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$ 3,334 15
Bills receivable, past due.....	10.88
Depreciation from book values of above net ledger assets to bring same to market value, estimated depreciation on mortgages.....	15,780.04
Total.....	\$ 19,125.07
Total admitted assets.....	\$1,296,066.39

NON-LEDGER LIABILITIES.

Losses adjusted and not yet due.....	\$ 5,492.19
Losses in process of adjustment, or in suspense, including all reported and supposed losses	19,312.88
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,000 00
Total amount of claims for losses.....	\$ 25,805.07
Net amount of unpaid losses.....	\$ 25,805.07
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, \$109,000.89; unearned premiums (50 per cent).....	\$ 54,500.45
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$165,814.09; unearned premiums (pro rata)	84,416 04
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$17,481.06; unearned premiums (50 per cent).....	8,740 53
Total unearned premiums as computed above	\$ 147,657.02
Total amount of all liabilities	\$ 173,462.09
Joint-stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	622,604.30
Total.....	\$1,296,066.39

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, \$100,406.52; marine and inland, \$30,604.49).....	131,011 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, \$150; loaned to stockholders, not officers, \$10,000	10,150.00
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	\$ 422,310 00
Gross premiums received.....	5,298 38
Losses paid	2,502 59
Losses incurred.....	5,002.59
Amount at risk.....	612,826.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition 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, 1803. Commenced business August 6, 1806.]

Home office, 71 Wall street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 300,000.00
Amount of capital stock paid up in cash.....	300,000.00
Amount of net ledger assets December 31st of previous year..	\$1,133,605.83
Extended at.....	\$1,133,605.83

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.....	\$ 37,336.85
Deduct amount of same not collected.....	379.61
Net collected.....	\$ 36,957.24
Gross premiums written and renewed during the year.....	295,306.59
Total.....	\$ 332,263.83
Deduct gross premiums and bills in course of collection at this date.....	40,325.65
Entire premiums collected during the year.....	\$ 291,938.18
Deduct reinsurance, rebate, abatement and return premiums.	54,912.50
Received for premiums other than perpetuals.....	\$ 237,025.68
Rents from company's property.....	\$ 14,200.04
Interest on real estate mortgage loans.....	1,020.00
Interest and dividends on stocks and bonds, \$34,700.35; from all other sources, \$214; total.....	31,914.35
Total rents and interest	50,134.39
From all other sources, viz.: Borrowed money.....	60,000.00
Total income during the year.....	\$ 347,160.07
Total footings.....	\$1,480,765.90

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$21,452.86 occurring in previous years).....	\$ 211,071.68
Deduct amounts received for salvages (on losses of the last or of previous years), \$2,096.97; and from reinsurance in other companies, \$45,399.68; total.....	47,496.65
Net amount paid during the year for losses.....	\$ 163,575.03

Paid stockholders for interest or dividends (amount declared during the year, \$45,000).....	45,846.00
Commissions or brokerage to agents, less received on reinsurance.....	64,247.42
Salaries, fees and all other charges—officers, \$22,550; clerks, \$14,633.61; total.....	37,183.61
Taxes on premiums, \$2,309.05; on real estate, \$7,214.27; total....	9,523.32
Insurance department fees and agents' licenses, \$364.50; municipal licenses, \$406; tax on franchise, \$557.53; total....	1,328.03
Advertising, printing and stationery, \$1,504.68; legal expenses, \$798.75; repairs and expenses on real estate, \$8,714.17; total.	11,017.60
Other disbursements, viz.: Directors' fees, \$430; fire patrol, \$1,380.99; general expenses, \$5,445.38; internal revenue, \$1,671.13; interest, \$1,257.70; paid off on account loan, \$20,000; profit and loss charged off on real estate 71 Wall street, \$28,474.99; total.....	58,660.19
Total expenditures during the year.....	\$ 391,351.20
Balance.....	\$1,089,384.70

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 375,000.00
Mortgage loans on real estate, first liens.....	23,000.00
Book value of bonds, excluding interest, and stocks.....	673,960.43
Cash in company's office, \$2,994.84; deposited in bank, \$14,519.93; total.....	17,421.27
Total.....	\$1,089,384.70
Total net ledger assets.....	\$1,089,384.70

NON-LEDGER ASSETS.

Interest due, \$150, and accrued, \$520, on mortgages.....	\$ 670.00
Interest due and accrued on bonds and stocks.....	5,327.00
Interest due and accrued on other assets.....	44.00
Rents due, \$1,875, and accrued, \$1,808.36, on company's property or lease.....	3,683.36
Total.....	\$ 9,724.36
Market value of real estate over book value.....	35,000.00
Market value, not including interest, of bonds and stocks over book value.....	196,573.07
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 40,019.80
Deduct cost of collection, commission and brokerage.....	9,191.37
Net amount of uncollected premiums, not more than three months due.....	30,828.43
(Gross premiums in course of collection December 31st, more than three months due, \$305.85.)	
Due from other companies for reinsurance on losses already paid.....	1,746.02
Gross assets.....	\$1,363,256.58
Total admitted assets.....	\$1,363,256.58

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid—due.....	\$ 28,612.20
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	11,183.32
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,696.67
Total amount of claims for losses.....	\$ 43,492.19
Deduct reinsurance due or accrued.....	12,639.65
Net amount of unpaid losses.....	\$ 30,852.54
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, \$125,674.60; unearned premiums (50 per cent).....	\$ 62,837.30
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$306,934.84; unearned premiums (pro rata).....	*159,514.63
Total unearned premiums as computed above.....	222,351.93
Cash dividends remaining unpaid to stockholders.....	1,768.24
Salaries, rent, expenses, taxes, bills accounts, fees, etc., due or accrued.....	1,244.21
Return premiums, \$3,160.96; and reinsurance premiums, \$3,398.29; total.....	6,559.25
All other liabilities, viz.: Borrowed money, \$40,000; internal revenue, \$162.84; total.....	40,162.84
Total amount of all liabilities.....	\$ 302,939.01
Joint-stock capital actually paid up in cash.....	\$ 300,000.00
Divisible surplus.....	760,317.57— 1,060,317.57
Total.....	\$1,363,256.58

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.....	\$ 171,478.04
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.....	\$ 476,652.00
Gross premiums received.....	4,989.73
Losses paid.....	6,968.62
Losses incurred.....	8,582.69
Amount at risk.....	854,675.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, JOSEPH M. KERTZ.

Vice-President, JOHN A. MILLER.

Secretary, JOHN C. BERTRAND.

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

Home office, 14 and 15 Mooney-Brisbane Bldg.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$	200,000.00
Amount of capital paid up in cash.....		200,000.00
Amount of net ledger assets, December 31 of previous year.....	\$	747,059.82
Extended at.....	\$	747,059.82

INCOME DURING YEAR.

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

	Fire risks.	Marine and inland	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 37,622.89	\$ 4,521.97	
Net collected.....	\$ 37,622.89	\$ 4,521.97	
Gross premiums written and renewed during the year.....	371,120.17	1,471.08	
Total.....	\$ 408,743.06	\$ 5,993.05	
Deduct gross premiums and bills in course of collection at this date.....	46,028.74		
Entire premiums collected during the year.....	\$ 362,714.32	\$ 5,993.05	
Deduct reinsurance, rebate, abatement and return premiums.....	104,222.03	923.81	
Received for premiums, other than perpetuals.....	\$ 258,492.29	\$ 5,069.24	\$ 263,561.53
Rents from company's leased property, including \$30 for company's own buildings, \$25.....		105.00	
Interest on real estate mortgage loans \$33,061.80; on other collateral loans, \$185.....		33,228.80	
Interest and dividends on stocks and bonds and banks.....		486.88	
Total rents and interest.....		\$ 33,818.68	
Total income during the year.....		\$ 297,380.21	
Total footings.....		\$1,044,440.03	

DISBURSEMENTS DURING YEAR.

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

	Fire.	Marine and inland	
Gross amount paid for losses (including \$72,949.42 occurring in previous years).....	\$ 208,972.10	\$ 141,355.43	
Deduct amounts received for salvages (on losses of the last or of previous years), \$977.56; and from reinsurance in other companies, \$37,470.78.....	38,448.34		
Net amount paid during the year for losses.....	\$ 170,523.76	\$ 141,355.43	\$ 311,879.19
Paid stockholders for interest or dividends.....			10,000.00
Commissions or brokerage to agents, less received on reinsurances.....			63,191.24
Rents.....			1,200.00
Salaries, fees and all other charges, officers, \$11,958.33; clerks, \$11,954.50.....			23,912.83
State and local tax.....			6,812.68
Insurance department fees and agents' licenses, \$1,553.63; advertising, printing and stationery, \$3,268.15; legal expenses \$303.17; furniture and fixtures, \$1,964.36; miscellaneous, \$3,821.00; internal revenue, \$1,822.74; other disbursements, viz.: tax on premium income, \$2,861.07; profit and loss, \$54.10; traveling expenses, \$3,064.78; total.....			19,013.60
Total expenditures during the year.....			\$ 439,009.54
Balance.....			\$ 605,430.49

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$	2,847.74
Mortgage loans on real estate, first liens.....		511,498.60
Loans secured by pledge of bonds, stocks, or other collaterals..		3,500.00
Cash in company's office, \$8,403.64; deposited in bank, \$35,151.77...		41,555.41
Agent's debit balances.....		46,028.74
Total.....	\$	605,430.49
Total net ledger assets.....		\$ 605,430.49

NON-LEDGER ASSETS.

Interest due, \$1,911.38; and accrued, \$7,537.46; on mortgages....	\$	9,448.84
Total.....		\$ 9,448.84
Gross assets.....		\$ 614,879.33
Total admitted assets.....		\$ 614,879.33

NON-LEDGER LIABILITIES.

Losses adjusted and not yet due.....	\$	6,889.76
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		11,434.72
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		2,950.00
Total amount of claims for losses.....	\$	21,274.48
Net amount of unpaid losses.....	\$	21,274.48
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, \$224,879.07; unearned premiums (50 per cent).....	\$	112,439.54
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$211,985.06; unearned premiums (pro rata).....		120,862.21
Total unearned premiums as computed above.....	\$	233,301.75
All other liabilities.....		6,255.00
Total amount of all liabilities.....	\$	239,556.75
Joint stock capital actually paid up in cash.....		200,000.00
Divisible surplus.....		154,048.10
Total.....	\$	354,048.10
Total.....	\$	614,879.33

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, (\$155,569.65; marine and inland \$7,958.97).....	163,528.63
Total amount of company's stock owned by directors at par value.....	94,800.00
Total amount loaned to officers and directors.....	30,200.00
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.....	\$ 315,853.00
Gross premiums received.....	3,655.22
Losses paid.....	1,600.02
Losses incurred.....	105.19
Amount at risk.....	317,683.48

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, 1899. Commenced business September, 1890.]

Home office, 1 Custom House street, Providence, R. I.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 400,000.00	
Amount of capital paid up in cash	400,000.00	
Amount of net ledger assets, December 31, of previous year	707,870.88	
Increase of paid-up capital during 1899.....	100,000.00	
Extended at.....		\$ 807,870.88

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.	\$ 48,712.43	\$ 94.49	
Net collected.....	48,712.43	94.49	
Gross premiums written and renewed during the year.....	410,390.23	1,294.88	
Total.....	459,102.86	1,379.35	
Deduct gross premiums and bills in course of collection at this date.....	70,677.63	113.22	
Entire premiums collected during the year.....	388,425.03	1,266.13	
Deduct reinsurance, rebate, abatement and return premiums	60,476.41	14.33	
Received for premiums, other than perpetuals.....	327,948.62	1,251.80	\$ 329,200.43
Rents from company's property.....		7,032.83	
Interest on real estate mortgage loans, \$5,361.49; on other collateral loans, \$2,610.37.....		10,971.86	
Interest and dividends on stocks and bonds.....		17,194.55	
Total rents and interest.....		33,219.24	
Profit on sale or maturity of ledger assets during the year over book values.....		2,810.00	
From all other sources, viz.: Received on account Underwriters salvage corporations not considered as assets		125.00	
Difference between actual premium received as shown by our books and cash premium collected as above.....		21,983.93	
Total income during the year.....		\$ 389,338.59	
Total footings.....		\$ 1,197,209.27	

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 \$16,281 occurring in previous years).....	\$ 200,653.36	\$ 880.49	
Deduct amounts received for salvages (on losses of the last or of previous years), \$1,057.79; and from reinsurance in other companies, \$1,157.47	7,215.26	667.98	
Net amount paid during the year for losses.....	\$ 193,438.10	\$ 212.51	\$ 193,650.61

Paid stockholders for interest or dividends.....	24,500.00	
Commissions or brokerage to agents, less received on reinsurances		65,344.39
Salaries, fees, and all other charges, officers, \$8,900; clerks, \$22,264.12		31,164.12
Taxes on premiums, \$5,871.01; on real estate, \$1,975.05		8,846.06
Insurance department fees and agents' licenses, \$5,342.13; municipal licenses, \$386.59; tax on franchise, \$13.54		5,742.26
Advertising, printing and stationery, \$5,859.87; repairs and expenses on real estate, \$3,350.15; miscellaneous, \$18,938.61.....		20,148.63
Other disbursements, viz.: Bad and doubtful accounts charged to profit and loss.....		58.13
Premiums on investment charged to profit and loss.....		7,787.75
Total expenditures during the year.....		\$ 366,247.82
Balance.....		\$ 830,961.42

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.		
Book value real estate, unincumbered.....	\$ 124,000.00	
Mortgage loans on real estate, first liens.....	143,100.00	
Loans secured by pledge of bonds, stocks or other collateral.....	62,000.00	
Book value of bonds excluding interest, \$304,000, and stocks, \$195,500.00	309,500.00	
Cash in company's office, \$97.25; deposited in banks, \$31,678.29	31,775.54	
Agent's debit balances.....	71,588.91	
Total.....		\$ 830,961.45
Total net ledger assets.....		\$ 830,961.45

NON-LEDGER ASSETS.

Rent due and accrued, on company's property or lease.....	\$ 1,285.00	
Total.....		\$ 1,285.00
Market value of bonds and stocks over book value.....		47,592.25
Total.....		\$ 879,618.70
Gross premiums in course of collection December 31 more than three months due.....		765.06
Gross assets.....		\$ 878,883.64
Total admitted assets.....		\$ 878,833.64

NON-LEDGER LIABILITIES.

Losses adjusted and not yet due.....	\$ 8,022.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		23,960.00
Losses reslated (not outlawed), including interest, costs and other expenses thereon.....		3,500.00
Total amount of claims for losses.....		\$ 35,478.00
Net amount of unpaid losses.....		\$ 35,478.00
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, \$270,504.12; unearned premiums (50 per cent.).....		135,252.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$22,767.23; unearned premiums (pro rata).....		118,603.58
Gross premiums (less reinsurance—cash and bills) receivable upon all unexpired marine risks.....		395.41
Total unearned premiums as computed above.....		\$ 254,251.05

Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	2,500.00
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	\$ 8,034.90
Return premiums, \$1,500; and reinsurance premiums, \$500.....	2,000.00
Total.....	10,034.9
Total amount of all liabilities.....	\$ 302,263.95
Joint-stock capital actually paid up in cash.....	\$ 400,000.00
Divisible surplus.....	175,569.69
Total.....	\$ 578,573.64

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, \$399,855.10; marine and inland, \$218.51.....	\$ 210,073.41
Total amount of company's stock owned by the directors at par value.....	95,250.00
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 the laws of the state of Rhode Island, chapter 307 and chapter 181 of general laws, deposited with the insurance department of the state of Rhode Island.....	70,000.00
The amount of guaranty surplus fund as provided for by said law.....	70,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	Fire risks.
Gross premiums received.....	\$ 328,425.00
Losses paid.....	4,340.57
Losses incurred.....	1,955.23
Amount at risk.....	2,012.73
	368,008.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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. Secretary, D. STRICKLER.
Vice-President, D. H. DETWILER.

[Incorporated, April 6, 1853. Commenced business, May 10, 1853.]

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

CAPITAL STOCK.

Mutual.

Amount of net ledger assets, December 31st of previous year.....	\$ 602,843.19
Extended at.....	\$ 652,843.19

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31.	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 57,798.85
Deduct amount of same not collected.....	706.10
Net collected.....	\$ 57,092.75

Gross premiums written and renewed during the year.....	434,826.36
Total.....	\$ 491,829.14
Deduct gross premiums and bills in course of collection at this date.....	58,527.10
Entire premiums collected during the year.....	\$ 433,302.04
Deduct reinsurance, rebate, abatement and return premiums.....	44,791.74
Received for premiums, other than perpetuals.....	\$ 388,510.30
Rents from company's property, including \$1800.00 for company's use of own buildings; rents, \$579.37; total.....	\$ 2,679.37
Interest on real estate mortgage loans, \$10,649.29; on other bank interest, \$261; total.....	11,010.28
Interest and dividends on stocks and bonds, \$13,942.88; discount on losses, \$1,120.83; total.....	15,063.41
Total rents and interest.....	28,753.04
Total income during the year.....	\$ 417,263.34
Total footings.....	\$1,070,106.53

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$30,720.84 occurring in previous years).....	Fire.
Deduct amounts received for salvages (on losses of the last or of previous years), \$25.84 and from reinsurance in other companies, \$3,068.56.....	\$ 246,226.37
Deduct reinsurance, rebate, abatement, and return premiums.....	3,204.50
Net amount paid during the year for losses.....	\$ 242,841.87
Salaries and allowances to agents.....	89,217.08
Rents.....	1,800.00
Salaries, fees and all other charges, officers, \$11,500; clerks, \$6,600; other employes, \$13,544.07; total.....	31,704.07
Taxes on premiums, \$5,494.57; on real estate, \$498.07; office expenses, \$6,919.69; total.....	12,910.93
Insurance department fees and agents' licenses, \$1,258.02; municipal and fire taxes, \$1,463.24; total.....	2,721.26
Advertising, printing and stationery, \$218.40; legal expenses, \$476.40; adjusting, \$1,140.83; local board, \$4,545.21; etc., \$17.97.....	16,409.21
Internal revenue.....	1,280.74
Agency expenses.....	2,028.02
Total expenditures during the year.....	\$ 401,003.18
Balance.....	\$ 669,103.85

LEDGER ASSETS.

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

Book value real estate, unincumbered, \$37,800; incumbered, \$8,855; total.....	\$ 46,655.00
Mortgage loans on real estate, first liens.....	181,925.00
Loans secured by pledge of bonds, stocks or other collaterals.....	21,400.00
Book value of bonds excluding interest, \$294,129.57; and stocks, \$145,317.55; total.....	369,447.42
Cash in company's office, \$3,012.97; deposited in bank, \$16,682.90; total.....	49,695.93
Total.....	\$ 669,103.98
Total net ledger assets.....	\$ 669,103.35

NON-LEDGER ASSETS.

Interest due, \$1,052.47, and accrued, \$3,167.73, on mortgages.....	\$ 4,220.20
Interest accrued on bonds and stocks.....	2,392.81
Interest accrued on collateral loans.....	449.13
Rents accrued on company's property or lease.....	102.65
Total.....	\$ 7,164.79
Market value of bonds and stocks over book value.....	32,538.77
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 54,148.37
Deduct cost of collection, commission and brokerage.....	10,829.67
Net amount of uncollected premiums, not more than three months due.....	43,318.70
Gross premiums in course of collection December 31st more than three months due.....	\$4,378.73
Gross assets.....	\$ 751,885.61
Depreciation from book values of above net ledger assets to bring same to market value; real estate.....	\$ 2,855.00
Total.....	\$ 2,855.00
Total admitted assets.....	\$ 749,030.61

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 9,417.52
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	30,017.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	6,940.00
Total amount of claims for losses.....	\$ 36,374.52
Deduct reinsurance due or accrued.....	75.00
Net amount of unpaid losses.....	\$ 36,302.52
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, \$223,805.58 unearned premiums (fifty per cent).....	\$ 111,047.79
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$486,114.92; unearned premiums (pro rata).....	235,255.62
Total.....	\$ 367,303.41
Deduct reinsurance.....	8,270.76
Total unearned premiums as computed above.....	\$ 363,932.65
Amount receivable by the insured on perpetual fire insurance policies, being 15 per cent of the premium or deposit received. Salaries, rent, expenses, bills, accounts, fees, etc. due or accrued. All other liabilities, taxes (estimated).....	3,914.04 156.95 3,000.00
Total amount of all liabilities.....	\$ 407,803.16
Divisible surplus.....	941,227.45
Total.....	\$ 749,030.61

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.....	\$ 243,245.55
Total amount loaned to officers and directors.....	7,400.00
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.
Gross risks written.....	\$1,301,294.00
Gross premiums received.....	15,578.99
Losses paid.....	13,300.09
Losses incurred.....	11,304.67
Amount at risk.....	1,796,339.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the FIDELITY FIRE INSURANCE COMPANY OF BALTIMORE CITY. Organized under the laws of the State of Maryland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. W. MIDDENDORF. Vice-President, GEORGE R. WEBB.
Secretary, JAMES H. STONE.

[Incorporated, February 25, 1890. Commenced business April 6, 1890]
Home office, 4 South street, Baltimore, Md.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for....	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Extended at.....	\$ 500,000.00

INCOME DURING YEAR.

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

Gross premiums written and renewed during the year.....	Fire risks. \$ 383,318.80
Total.....	\$ 383,318.80
Deduct gross premiums and bills in course of collection at this date.....	40,399.63
Entire premiums collected during the year.....	\$ 342,919.17
Deduct reinsurance, rebate, abatement and return premiums.....	47,129.39
Received for premiums other than perpetuals.....	\$ 295,779.78
Rents from company's property.....	375.03
Interest on collateral loans.....	3,590.97
Interest and dividends on stocks and bonds.....	5,016.00
Total rents and interest.....	\$ 8,586.00
Surplus.....	250,000.00
Total income during the year.....	\$ 954,365.78
Total footing.....	\$1,054,365.78

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses.....	\$ 124,610.92
Deduct amounts received for salvages (on losses of the last or of previous years) \$871.66; and from reinsurance in other companies, \$16,421.03.....	17,292.69
Net amount paid during the year for losses.....	\$ 107,318.23
Commissions or brokerage to agents, less received on reinsurances.....	40,759.61
Salaries, fees' and all other charges, officers, \$5,208 83; clerks, \$11,937.19.....	17,145.52
Insurance department fees and agents' licenses, municipal licenses, tax on franchise.....	9,177.57
Advertising, printing, and stationery, \$1,407.66; maps, \$1,274.12; travelling expenses, \$3,379.38; furniture and fixtures, \$391.88; miscellaneous, general expenses, \$9,054.56; stamps, \$792.04.....	16,409.14
Associated Firemen's Insurance company, \$13,724.45; Manufacturers' and Merchant's Insurance company, \$90,232.44.....	103,956.89
Total expenditures during the year.....	\$ 294,856.96
Balance.....	\$ 759,508 82

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1899:

Book value real estate, unincumbered.....	\$ 35,000.00
Loans secured by pledge of bonds, stocks or other collaterals...	241,650.00
Book value of bonds, excluding interest, \$429,994 53; and stocks, \$31,643.54.....	461,638 07
Cash in company's office, \$4,596.91; deposited in bank \$14,823.84...	19,720.75
Bills receivable.....	1,500 00
Total net ledger assets.....	\$ 759,508 82

NON-LEDGER ASSETS.

Interest accrued on bonds and stock.....	\$ 5,866.57
Interest accrued on collateral loans.....	2,184.87
Total.....	\$ 8,041.24
Market value of bonds and stocks over book value.....	430.78

Gross premiums in course of collection December 31, not more than three months due.....	\$ 38,863.20
Deduct cost of collection, commission and brokerage.....	10,435.15

Net amount of uncollected premiums, not more than three months due.....	\$ 28,428.05
Gross premiums in course of collection December 31 more than three months due.....	\$1,536.43
Gross assets.....	\$ 796,398.89

DEDUCT ASSETS NOT ADMITTED.

Loans on personal security, endorsed.....	\$ 1,500.00
Total.....	\$ 1,500.00
Total admitted assets.....	\$ 794,898.89

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$ 7,273.25
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	16,553 46
Total amount of claims for losses.....	\$ 24,126.71
Deduct reinsurance due or accrued.....	10,984.55
Net amount of unpaid losses.....	\$ 13,142.16

Gross premiums (less reinsurance) received and receivable upon all unexpired risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$178,115.24; unearned premiums (fifty per cent).....	\$ 89,057.63
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$168,840.93; unearned premiums (pro rata).....	93,954.31

Total unearned premiums as computed above.....	\$ 183,011.93
Reinsurance premiums.....	6,794 21

Total amount of all liabilities.....	\$ 202,948.90
Joint-stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	91,950.59

Total.....	\$ 591,950.59
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Total.....	\$ 794,898.89
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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.....	120,480.39
Total amount of the company's stock owned by the directors at par value.....	97,825.00
Total amount loaned to officers and directors, \$51,450; loaned to stockholders, not officers, \$121,200.....	172,650.00
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 risks.
Gross risks written.....	\$ 136,970.00
Gross premiums received.....	1,759.42
Losses paid.....	2,979.55
Losses incurred.....	3,015.10
Amount at risk.....	101,576.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, \$500,000; 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.....	682,524.45
Increase of paid-up capital during 1899.....	122,000.00
Extended at.....	\$ 804,524.45

INCOME DURING YEAR.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 53,699.07
Net collected.....	\$ 53,699.07
Gross premiums written and renewed during the year.....	486,395.21
Total.....	\$ 540,094.28
Deduct gross premiums and bills in course of collection at this date.....	71,181.11
Entire premiums collected during the year.....	\$ 468,913.17
Deduct reinsurance, rebate, abatement and return premiums..	131,138.79
Received for premiums other than perpetuals.....	\$ 337,778.38
Rents from company's property, including \$2,500 for company's use of own buildings.....	7,708.23
Interest and dividends on stocks and bonds.....	20,444.11
Total rents and interest.....	\$ 28,150.37
Profit on sale or maturity of ledger assets during the year over book values.....	76,007.53
From all other sources.....	2.22
Total income during the year.....	\$ 441,936.50
Total footings.....	\$1,246,460.95

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$26,407.87 occurring in previous years).....	\$ 231,942.54
Deduct amounts received for salvages (on losses of the last or of previous years), \$1,728.93; and from reinsurance in other companies, \$31,126.17.....	32,857.15
Net amount paid during the year for losses.....	\$ 198,985.39
Paid stockholders for interest or dividends.....	72,924.73
Commissions or brokerage to agents, less received on reinsurances.....	80,452.30
Rents.....	2,500.00
Salaries, fees and other charges, officers, \$5,500; clerks, \$1,540.64; other employes, \$1,834.50.....	12,875.14
Taxes on premiums, \$14,965.47; on real estate, \$2,150.41.....	17,115.88
Insurance department fees and agents' licenses, \$5,653.68; municipal licenses, \$375.....	6,028.68
Advertising, printing and stationery, \$1,502.60; legal expenses, \$500; miscellaneous, \$14,517.16.....	16,519.76
Total expenditures during the year.....	\$ 407,701.87
Balance.....	\$ 838,759.08

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business, December 31.	
Book value real estate, unincumbered.....	\$ 135,000.00
Book value of bonds excluding interest, \$164,470.02; and stocks, \$150,285.30.....	614,755.41
Cash in company's office, \$6,474.82; deposited in bank, \$31,656.82.....	88,131.64
Agents' debit balances.....	872.03
Total.....	\$ 838,759.08
Total net ledger assets.....	\$ 838,759.08

NON-LEDGER ASSETS.

Interest due, \$7,441 and accrued, \$348.75.....	\$ 8,289.75
Rents due, \$325.42 and accrued, \$159.01 on company's property or lease.....	934.43
Total.....	\$ 9,274.18
Market value of bonds and stocks over book value.....	11,644.59
Gross premiums in course of collection December 31, not more than three months due.....	71,181.11
Deduct cost of collection, commission and brokerage.....	21,095.30
Net amount of uncollected premiums, not more than three months due.....	\$ 50,085.81
Furniture and fixtures of office and building and maps.....	\$ 5,198.36
Commissions due company on return premiums and reinsurance.....	6,112.03
Total.....	\$ 11,310.44
Gross assets.....	\$ 921,074.10
DEDUCT ASSETS NOT ADMITTED.	
Furniture, fixtures and safes.....	\$ 5,198.36
Agents' debit balances, unsecured.....	872.03
Total.....	\$ 6,070.39
Total admitted assets.....	\$ 915,003.71

NON-LEDGER LIABILITIES.

Losses not yet due.....	\$ 9,687.78
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	18,080.50
Total amount of claims for losses.....	\$ 27,768.28
Net amount of unpaid losses.....	\$ 27,758.28
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, \$255,899.27; unearned premiums (fifty per cent).....	\$ 127,849.63
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$259,390.97; unearned premiums (pro rata).....	142,507.19
Total unearned premiums as computed above.....	\$ 270,356.82
Cash dividends remaining unpaid to stockholders.....	468.00
Return premiums, \$11,534.81; and reinsurance premiums, \$3,016.41.....	10,551.22
Total amount of all liabilities.....	\$ 318,134.32
Joint-stock capital actually paid up in cash.....	500,000.00
Divisible surplus.....	98,869.39
Total.....	\$ 915,003.71

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.....	\$ 200,335.80
Total amount of company's stock owned by the directors at par value....	73,840.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 100,740.00	Fire risks.
Gross premiums received.....	1,320.24	
Amount at risk.....	100,740.00	

ANNUAL STATEMENT

For the year ending December 31, 1899, 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. IRWIN. 1st Vice-President, T. H. CONDERMAN.
Secretary, BENJAMIN T. HERKNES. 2d Vice-President, WILLIAM MUIR.

[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; subscribed for...	\$ 500,000 00
Amount of capital stock paid up in cash.....	500,000 00
Extended at	\$ 5,353,485.01

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.....	\$ 681,403.26
Net collected.....	\$ 681,403.26
Gross premiums written and renewed during the year.....	3,263,094.34
Total.....	\$3,945,097.60
Deduct gross premiums and bills in course of collection at this date.....	804,132.38
Entire premiums collected during the year.....	\$3,140,965.22
Deduct reinsurance, rebate, abatement and return premiums.....	645,212.55
Received for premiums, other than perpetuals.....	\$2,495,752.67
Deposit premiums, received on perpetual risks.....	945,097.60
Rents from company's property.....	62,801.39
Interest on real estate mortgage loans, \$107,616.98; on other collateral loans, \$4,524.93; total.....	9,868.75
Interest and dividends on stocks and bonds, \$137,717.72; from all other sources, \$1,953.68; total.....	112,141.91
Total rents and interest.....	139,671.40
Profits on sale or maturity of ledger assets during the year over book values.....	\$ 261,682.06
Total income during the year.....	73,645.75
Total footings.....	\$ 2,893,351.87
Total footings.....	\$ 8,246,866.88

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$254,743.07 occurring in previous years).....	\$2,066,348.40
Deduct amounts received for salvages (on losses of the last or of previous years), \$10,917.49; and from reinsurance in other companies, \$248,568.48; total.....	259,485.97
Net amount paid during the year for losses.....	\$1,806,862.43

Deposit premiums returned.....	47,998.50
Paid stockholders for interest or dividends (amount declared during the year).....	200,000.00
Commissions or brokerage to agents, less received on reinsurances.....	531,390.14
Salaries and allowances to agents.....	28,202.73
Salaries, fees and all other charges, officers, clerks and other employes.....	245,996.81
Taxes on premiums, \$45,805.77; on real estate, \$14,833.82; total.....	60,639.59
Insurance department fees and agents' licenses, \$11,693.70; tax on franchise, \$10,807.50; total.....	22,501.20
Advertising, printing and stationery, \$20,508.09; legal expenses, \$2,643.53; repairs and expenses on real estate, \$7,950.60; miscellaneous, \$127,849.57; total.....	158,946.79
Total expenditures during the year.....	\$ 3,102,568.19
Balance.....	\$ 5,144,293.69

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 353,043.03
Mortgage loans on real estate, first liens.....	1,764,308.89
Loans secured by pledge of bonds, stocks or other collaterals.....	141,828.13
Book value of bonds, excluding interest, \$2,520,015.08; and stocks, \$195,941.80; total.....	2,715,956.38
Cash in company's office, \$40,647.73; deposited in bank, \$128,614.53; total.....	169,262.26
Total.....	\$ 5,144,293.69
Total net ledger assets.....	\$ 5,144,293.69

NON-LEDGER ASSETS.

Interest due, \$23,810.07, and accrued, \$23,453.19, on mortgages.....	\$ 46,272.26
Interest accrued on bonds and stocks.....	24,012.00
Interest accrued on collateral loans.....	471.77
Rents due, \$1,429.50, and accrued, \$100.50 on company's property or lease.....	1,530.00
Total.....	\$ 73,186.03
Market value (not including interest) of bonds and stocks over book value.....	240,847.87
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 804,133.38
Deduct cost of collection, commission and brokerage.....	132,832.80
Net amount of uncollected premiums, not more than three months due.....	\$ 671,299.58
Due for reinsurance claims and rebates or losses paid.....	17,564.45
Gross assets.....	\$ 6,147,196.62

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned.....	\$ 74,000.00
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	20,863.03
Total.....	\$ 94,863.03
Total admitted assets.....	\$ 6,052,333.59

NON-LEDGER LIABILITIES.

Losses adjusted and not yet due.....	\$ 162,667.42	
Losses in process of adjustment or in suspensa, including all reported and supposed losses.....	204,331.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	38,206.81	
Total amount of claims for losses.....	\$ 405,205.23	
Deduct reinsurance due or accrued.....	44,685.24	
Net amount of unpaid losses.....	\$ 360,539.99	
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, \$1,830,532.83; unearned premiums (50 per cent).....	\$ 915,266.42	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,210,546.15; unearned premiums (pro rata).....	1,165,808.84	
Total unearned premiums as computed above.....	\$ 2,081,075.26	
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....	1,957,342.20	
Return premiums, \$89,957.62; and reinsurance premiums, \$118,948.71.....	208,906.33	
Total amount of all liabilities.....	\$4,607,763.78	
Joint-stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	1,039,432.84	1,539,432.84
Total.....		\$ 6,147,196.62

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.....	\$1,874,033.63
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.....	\$ 2,478,833.00
Gross premiums received.....	39,761.40
Losses paid.....	24,322.68
Losses incurred.....	17,883.89
Amount at risk.....	4,239,950.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
FIREMENS 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.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; 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.....	2,000,000.00
Extended at.....	

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31, 1899.....	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$
Deduct amount of same not collected.....	
Net collected.....	\$
Gross premiums written and renewed during the year.....	
Total.....	\$
Deduct gross premiums and bills in course of collection at this date.....	
Entire premiums collected during the year.....	\$
Deduct only reinsurance, rebate, abatement and return premiums.....	
Received for premiums other than perpetuals.....	
Rents from company's property.....	\$
Interest on real estate mortgage loans, \$82,313.43; interest and dividends on stocks and bonds, \$16,432.50.....	
Total rents and interest.....	
From all other sources, viz: Final dividend Germania Insurance company, \$1; sale of option to subscribe for 110 shares United Electric company, \$250.....	
Premium on stock sold.....	
Total income during the year.....	
Total footings.....	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31, 1899.....	
Gross amount paid for losses (including \$26,998.67 occurring in previous years.).....	\$
Deduct amounts received for salvages (on losses of the last or of previous years), \$155.57; and from reinsurance in other companies, \$10,626.15; total.....	
Net amount paid during the year for losses.....	
Paid stockholders for interest or dividends (amount declared during the year).....	
Scrip or certificates of profits redeemed in cash, \$1; interest paid to scrip holders, 33 cents.....	
Salaries and allowances to agents.....	
Salaries, fees and all other charges, officers, \$13,000; clerks, \$12,629.37; other employees, \$5,000.00.....	
Taxes on premiums, \$11,734.84; on real estate, \$1,340.32; on other investments, \$3,905.87.....	
Adjusting losses, \$3,445.43; agency expenses, \$16,818.87; general expenses, \$7,553.58; repairs and expenses on real estate, \$2,607.92.....	

LEDGER ASSETS.

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

Book value real estate, unincumbered	\$ 133,810.88
Mortgage loans on real estate, first liens	1,256,600.00
Book value of bonds excluding interest, \$403,000; and stocks, \$300,900; total	703,900.00
Cash in company's office, \$2,403.14; deposited in bank, \$13,392.16 ..	20,795.30
Total net ledger assets	\$3,114,106.18

NON-LEDGER ASSETS.

Interest due, \$3,873.00, and accrued, \$16,016.76, on mortgages	\$ 19,889.76
Interest due and accrued on bonds and stocks	7,800.00
Salvage due on losses already paid	500.00
Rents due	233.64

Total	\$ 28,423.40
Market value of bonds and stocks over book value	306,710.00
Gross premiums in course of collection December 31, not more than three months due	\$ 61,760.82
Deduct cost of collection, commission and brokerage	12,465.44
Net amount of uncollected premiums not more than three months due	49,295.38
Gross premiums in course of collection December 31st, more than three months due	\$324.24
Gross assets	\$2,498,594.96
Total admitted assets	\$2,498,594.96

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 41,953.64
Losses resisted (not outlawed) including interest, costs and other expenses thereon	1,012.00
Total amount of claims for losses	\$ 42,965.64
Deduct reinsurance due or accrued	4,058.66

Net amount of unpaid losses	\$ 38,906.98
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, \$247,443.10; unearned premiums (fifty per cent)	\$ 123,721.55
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$124,213.33; unearned premiums (pro rata)	231,863.29
Total unearned premiums as computed above	\$ 355,584.84
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed	1,896.00
Interest due or accrued remaining unpaid	497.55
Return premiums, \$5,066.69; and reinsurance premiums, \$4,531.04 ..	9,597.73
Total amount of all liabilities	\$ 405,483.10
Joint-stock capital actually paid up in cash	\$1,000,000.00
Divisible surplus	1,092,051.86
Total	\$2,092,051.86
Total	\$2,498,594.96

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.
Balance of scrip outstanding and deliverable to policy-holders	\$ 1,896.00
Losses incurred during the year, fire	195,985.02
Total amount of the company's stock owned by the directors at par value ..	339,600.00
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	Fire risks.
Gross premiums received	\$ 1,132,570.00
Losses paid	12,228.53
Losses incurred	4,767.89
Amount at risk	5,725.23
	1,498,824.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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. Vice-President and Secretary, BERNARD FAYMONVILLE.

[Incorporated, May 3, 1883. Commenced business, June 18, 1863.]

Home office, 401 California street, San Francisco, Cal.

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 ..	3,419,388.69
Extended at	\$3,419,388.69

INCOME DURING YEAR.

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

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 328,653.40	\$ 86,798.92
Net collected	\$ 328,653.40	\$ 86,798.92
Gross premiums written and renewed during the year ..	1,982,409.70	835,706.31
Total	\$2,311,063.10	\$ 922,595.23
Deduct gross premiums and bills in course of collection at this date	346,318.92	121,457.23
Entire premiums collected during the year	\$1,964,744.18	\$ 801,133.00
Deduct reinsurance, rebate, abatement and return premiums ..	549,421.18	407,530.96
Received for premiums, other than per-		
petuals	\$1,415,323.00	\$ 393,607.04
Rents from company's property, including \$3,400 for company's use of own buildings		28,657.83
Interest on real estate mortgage loans, \$21,211.30; on other collateral loans, \$3,994.01; total		30,235.31
Interest and dividends on stocks and bonds, \$106,724.73; from all other sources, \$2,437.35; total		109,162.08
Total rents and interest		\$ 168,053.22

Profit on sale or maturity of ledger assets during the year over book values.....	1,263.00
From all other sources; increase in value of investments.....	20,620.97
Total income during the year.....	\$1,998,869.23
Total footings.....	\$5,418,257.92

DISBURSEMENTS DURING YEAR.

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

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$154,820.53 occurring in previous years)	\$1,023,643.29	\$ 650,459.86	
Deduct amounts received for salvages (on losses of the last or of previous years), \$3,790.09; and from reinsurance in other companies, \$458,303.67; total.	169,267.36	292,826.40	
Net amount paid during the year for losses....	\$ 854,375.93	\$ 357,633.46	\$1,212,009.39
Paid stockholders for interest or dividends			120,000.00
Commissions or brokerage to agents, less received on reinsurances			239,408.35
Rents (including \$3,400 for company's use of own buildings)			8,400.00
Salaries, fees and all other charges, officers, \$46,800; clerks, \$179,697.40; total.....			226,497.40
Taxes on premiums, \$27,512.50; on real estate, \$5,967.20; on other investments, \$1,296.70; total.....			37,776.40
Insurance department fees and agents' licenses, \$3,780; municipal licenses, \$5,200; tax on franchise, \$571.50; internal revenue tax, \$10,914.86; total.....			26,466.36
Advertising, printing and stationery, \$14,346.84; legal expenses, \$2,020.80; miscellaneous, \$153,929.83; total.....			170,297.47
Loss on sales or maturity of ledger assets, \$1,910; profit and loss debit, \$3,873.33; total.....			10,783.33
Total expenditures during the year.....			\$2,051,636.70
Balance			\$3,366,621.22

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 491,700.00
Mortgage loans on real estate, first liens.....	422,791.79
Loans secured by pledge of bonds, stocks, or other collaterals.....	153,000.00
Book value of bonds excluding interest, \$939,972; and stocks, \$1,176,904.88; total.....	2,107,876.88
Cash in company's offices, San Francisco, \$8,053.97; Chicago, \$5,103.57; Boston, \$6,483.94; Macon, Ga., \$374.70; total.....	18,519.18
Deposited in banks.....	183,930.35
Bills receivable, \$3,716.11; due on open accounts and from other companies on losses already paid, \$7,197.68; warrants, \$1,454.20	12,367.99
Total	\$3,390,186.19
Deduct ledger liabilities:	
Agents' credit balances and special deposit, \$15,369.24; all other \$8,195.73; total.....	23,564.97
Total net ledger assets.....	\$3,366,621.22

NON-LEDGER ASSETS.

Interest due, \$12,021.91, and accrued on mortgages, \$3,063.53; total.....	\$ 15,085.44
Interest accrued on collateral loans.....	311.56
Interest accrued on other assets.....	858.62
Total.....	\$ 16,255.62
Market value of bonds and stocks over book value.....	10,163.12
Gross premiums in course of collection December 31, not more than three months due.....	\$ 467,776.15
Deduct cost of collection, commission and brokerage.....	59,587.18
Net amount of uncollected premiums, not more than three months due.....	\$ 408,189.04
Gross assets.....	\$3,801,229.00
Total admitted assets.....	\$3,801,229.00

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 30,025.45
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	279,248.28
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,775.00
Total amount of claims for losses.....	\$ 313,048.71
Deduct reinsurance due or accrued.....	141,363.54
Net amount of unpaid losses.....	\$ 171,685.17
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, \$969,154.44; unearned premiums (50 per cent)	\$ 484,577.22
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy \$1,386,026.81; unearned premiums (pro rata)	719,081.30
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....	113,164.67
Total unearned premiums as computed above.....	\$1,316,823.19
Total amount of all liabilities.....	\$1,488,508.36
Joint-stock capital actually paid up in cash.....	1,000,000.00
Divisible surplus.....	1,312,720.64
Total.....	3,801,229.00

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, \$857,276.35; marine and inland, \$373,027.10; tornado, \$870.90; total.....	\$1,231,174.35
Total amount of the company's stock owned by the directors at par value.....	109,900.00
Total amount loaned to officers and directors, \$3,250; loaned to stockholders, not officers, \$10,500; total.....	13,750.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Marine and inland risks.	Tornado,
Gross risks written.....	\$1,098,506.00	\$ 43,076.00	\$ 124,900.00
Gross premiums received.....	13,501.19	506.43	506.39
Losses paid.....	11,965.18	724.49	23.00
Losses incurred.....	11,379.03	724.49	23.00
Amount at risk.....	1,090,777.00	7,115.00	145,545.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
FRANKLIN 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, 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.....	\$ 400,000.00
Amount of capital paid up in cash.....	400,000.00
Amount of net ledger assets, December 31 of previous year.....	\$3,028,779.53
Extended at.....	\$3,028,779.53

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.....	\$ 75,535.27
Net collected.....	75,535.27
Gross premiums written and renewed during the year.....	603,351.57
Total.....	\$ 678,886.64
Deduct gross premiums and bills in course of collection at this date.....	76,540.01
Entire premiums collected during the year.....	\$ 602,346.63
Deduct reinsurance, rebate, abatement and return premiums..	116,733.53
Received for premiums, other than perpetuals.....	\$ 485,613.10
Deposit premiums, received on perpetual risks, less reinsurance	8,750.93
Rents from company's property.....	7,144.01
Interest on real estate mortgage loans, \$10,557.44; on other collateral loans, \$4,857.84.....	15,425.28
Interest and dividends on stocks and bonds, \$101,346.16; from all other sources, \$3,770.57.....	106,116.73
Total rents and interest.....	\$ 128,686.03
Total income during the year.....	\$ 623,050.06
Total footings.....	\$3,651,828.59

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31.	
Gross amount paid for losses (including \$45,922.29 occurring in previous years).....	\$ 334,161.94
Deduct amounts received for salvages (on losses of the last or of previous years), \$16,666.43; and from reinsurance in other companies, \$13,389.69.....	30,056.12
Net amount paid during the year for losses.....	\$ 304,105.82

Deposit premiums returned.....	\$7,565.01
Paid stockholders for interest or dividends; (amount declared during the year, \$30,000).....	70,855.00
Commissions or brokerage to agents, less received on reinsurances.....	104,107.91
Salaries, fees and all other charges, officers (\$24,400); clerks (\$14,675); other employes (\$1,337.50).....	40,412.50
Taxes on premiums, \$10,972.37; on real estate, \$3,395.08.....	14,367.45
Insurance department fees and agents' licenses, \$3,045.33; municipal licenses, \$961.66; tax on franchise, \$4,788; revenue tax, \$3,235.37.....	12,060.58
Advertising, printing and stationery, \$9,306.02; legal expenses, \$1,500; repairs and expenses on real estate, \$4,989.20; miscellaneous, \$8,130.86; agency expenses, \$51,637.01.....	83,552.62
Loss on sales or maturity of ledger assets.....	11,340.54
Total expenditures during the year.....	\$ 687,367.43
Balance.....	\$2,964,462.16

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 212,954.95
Mortgage loans on real estate, first liens.....	154,158.00
Loans secured by pledge of bonds, stocks, or other collaterals.....	130,000.00
Book value of bonds excluding interest, \$2,303,749.57; and stocks, \$86,359.25.....	2,390,108.82
Cash in company's office, \$3,191.19; deposited in bank, \$74,049.20.....	77,240.39
Total net ledger assets.....	\$2,934,462.16

NON-LEDGER ASSETS.

Interest due, \$15 and accrued, \$2,382.37 on mortgages.....	\$ 2,397.37
Interest due, \$31.40 and accrued, \$132.22 on collateral loans.....	163.62
Total.....	\$ 2,460.99
Market value of real estate over book value.....	18,545.05
Market value of bonds and stocks over book value.....	58,016.18
Gross premiums in course of collection December 31, not more than three months due.....	76,540.01
Deduct cost of collection, commission and brokerage.....	13,135.24
Net amount of uncollected premiums, not more than three months due.....	\$ 63,404.77
Gross assets.....	\$3,106,892.15
Total admitted assets.....	\$3,103,892.15

NON-LEDGER LIABILITIES.

Losses adjusted and not yet due.....	\$ 4,486.02
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	29,068.15
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,200.00
Total amount of claims for losses.....	\$ 25,754.17
Deduct reinsurance due or accrued.....	295.98
Net amount of unpaid losses.....	\$ 25,458.19
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, \$398,034.03; unearned premiums (fifty per cent).....	154,017.01
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$918,406.10; unearned premiums (pro rata).....	337,143.95
Total unearned premiums as computed above.....	\$ 491,160.96

Amount reclaimable by the insured on perpetual fire insurance policies.....	1,085,898.21
Cash dividends remaining unpaid, to stockholders.....	145.00
Total amount of all liabilities.....	\$1,602,659.36
Joint-stock capital actually paid up in cash.....	\$ 400,000.00
Divisible surplus.....	1,101,232.79
Total.....	\$1,504,232.79
Total.....	\$3,105,892.15

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.....	\$ 288,437.98
Total amount of the company's stock owned by the directors at par value.....	16,700.00
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.....	Fire risks, \$ 687,739.33
Gross premiums received.....	8,396.54
Losses paid.....	3,577.39
Losses incurred.....	2,363.21
Amount at risk.....	1,221,249.74

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

GERMAN INSURANCE COMPANY.

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

President, C. O. COLLMAN. Vice-President, HENRY BAIER.
Secretary, WM. TREMBOR.

[Incorporated, February, 1885. Commenced business, October, 1866.]

Home office, 211-13 N. 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 net ledger assets, December 31 of previous year.....	2,927,341.92
Extended at.....	\$3,927,341.92

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31.	
Fire risks.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 334,351.49
Deduct amount of same not collected.....	3,615.58
Net collected.....	\$ 330,635.91
Gross premiums written and renewed during the year.....	1,796,873.46
Total.....	\$2,127,514.37
Deduct gross premiums and bills in course of collection at this date.....	350,052.87
Entire premiums collected during the year.....	\$1,777,461.50

Deduct reinsurance, rebate, abatement and return premiums.....	300,413.01
Received for premiums, other than perpetuals.....	\$147,948.49
Rents from company's property.....	\$ 3,178.99
Interest on real estate mortgage loans, \$99,023.33; on other collateral loans, \$1,691.47.....	100,714.80
Interest and dividends on stocks and bonds, \$43,898.48; from all other sources, \$954.08.....	41,832.56
Total rents and interest.....	\$ 149,346.35
Worthless notes.....	2,337.43
Total income during the year.....	\$1,579,232.27
Total footings.....	\$1,506,574.19

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$38,593.69 occurring in previous years).....	\$ 900,016.98
Deduct amounts received for salvages (on losses of the last or of previous years) \$4,620.75; and from reinsurance in other companies, \$91,791.37.....	95,515.13
Net amount paid during the year for losses.....	\$ 804,201.54
Paid stockholders for interest or dividends.....	60,000.00
Commissions or brokerage to agents, less received on reinsurances.....	307,420.28
Salaries and allowances to agents, \$11,364.92; field and adjusting expenses, \$2,078.95.....	53,444.87
Salaries, fees and all other charges, officers, \$8,000; clerks, \$31,895.59; other employees, \$38,162.83.....	78,058.42
Taxes on premiums, \$16,568.65; on real estate, \$451.66; local tax, \$8,900.10.....	25,960.41
Insurance department fees and agents' licenses, \$9,636.98; municipal licenses, \$3,097.37.....	12,734.35
Advertising, printing and stationery, \$11,756.85; legal expenses, \$5,510.25; repairs and expenses on real estate, \$233.24; furniture and fixtures and maps, \$3,935.10; miscellaneous, \$7,049.23.....	109,516.68
Loss on sales or maturity of ledger assets.....	4,423.38
Premiums paid on bonds, \$11,379.88; freight, \$6,090.06; revenue, \$8,371.75; postage, \$3,771.99.....	29,632.68
Total expenditures during the year.....	\$1,485,631.61
Balance.....	\$1,000,892.58

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 67,695.75
Mortgage loans on real estate, first liens.....	1,579,015.82
Loans secured by pledge of bonds, stocks or other collaterals.....	13,900.00
Book value of bonds excluding interest, \$274,030.40, and stocks, \$338,956.66.....	1,310,066.66
Cash in company's office, \$19,137.42; deposited in bank, \$138,948.50.....	157,785.92
Total.....	\$3,047,863.95
Deduct ledger liabilities:	
Agents' credit balances, \$9,004.95; returned for reinsurance credit, \$17,966.42.....	26,971.37
Total net ledger assets.....	\$3,020,892.58

NON-LEDGER ASSETS.

Interest due, \$14,140.56 and accrued, \$18,455.39 on mortgages.....	\$ 62,595.95
Interest due, and accrued on bonds and stocks.....	17,347.32
Interest due, and accrued, on collateral loans.....	689.61
Total.....	\$ 80,632.88
Gross premiums in course of collection December 31, not more than three months due.....	\$ 350,032.87
Deduct cost of collection, commission and brokerage.....	45,739.20
Net amount of uncollected premiums, not more than three months due.....	\$ 304,313.67
Gross assets.....	\$3,405,539.13

DEDUCT ASSETS NOT ADMITTED.

Bonds and stocks.....	\$ 32,355.55
Total admitted assets.....	\$3,373,483.58

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 56,897.36
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	52,368.36
Losses resisted (not cutlaved), including interest, costs and other expenses thereon.....	9,850.00
Total amount of claims for losses.....	\$ 119,115.72
Deduct reinsurance due or accrued.....	16,769.50
Net amount of unpaid losses.....	\$ 102,346.22
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, \$712,466.28; unearned premiums (50 per cent).....	\$ 956,233.14
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$3,830,497.52; unearned premiums (pro rata).....	1,426,021.60
Total unearned premiums as computed above.....	\$1,782,254.74
Total amount of all liabilities.....	\$1,884,609.96
Joint-stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	1,288,882.62
Total.....	\$1,488,882.62
Total.....	\$3,373,483.58

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year (fire, \$799,567.40; tornado, \$18,411.67).....	\$ 817,979.07
Total amount of the company's stock owned by the directors at par value.....	75,000.00
Total amount loaned to officers and directors, \$34,400; loaned to stockholders, not officers, \$59,600.....	94,000.00
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.....	Fire risks.
Gross premiums received.....	\$ 16,185,409.00
Losses paid.....	152,099.81
Losses incurred.....	77,972.67
Amount at risks.....	73,847.59
	17,290,349.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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. SUCCOP.

Vice-President, C. L. WALTERS.

Secretary, A. H. EIKERT.

[Incorporated, March 27, 1882. Commenced business, July, 1881.]

Home office, 338 Fourth avenue, Pittsburg, Pa.

CAPITAL STOCK.

Amount of capital stock authorized, \$300,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year....	\$ 464,261.99

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.....	\$ 38,560.00
Net collected.....	\$ 38,560.00
Gross premiums written and renewed during the year.....	284,284.58
Total.....	\$ 322,844.67
Deduct gross premiums and bills in course of collection at this date.....	48,709.95
Entire premiums collected during the year.....	\$74,134.71
Deduct reinsurance, rebate, abatement and return premiums....	53,714.07
Received for premiums, other than perpetuals.....	\$ 220,420.64
Rents from company's property.....	215.85
Interest on real estate mortgage loans, \$17,556.90; on other collateral loans, \$5,102.57.....	19,659.47
Interest and dividends on stocks and bonds, \$3,277.07; from all other sources, \$326.69.....	3,803.67
Total rents and interest.....	\$ 23,678.99
Total income during the year.....	\$ 244,099.63
Total footings.....	\$ 708,361.62

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$34,930.33 occurring in previous years).....	\$ 144,432.00
Deduct amounts received for salvages (on losses of the last or of previous years), \$1,209.07; and from reinsurance in other companies, \$10,776.61.....	11,985.68
Net amount paid during the year for losses.....	\$ 132,446.41
Paid stockholders for interest or dividends.....	20,000.00
Commissions or brokerage to agents, less received on reinsurance.....	61,960.79
Rents.....	2,410.00
Salaries, fees and all other charges, officers (\$5,400); clerks (\$4,900); other employes (\$1,500).....	11,500.00
Taxes on premiums, \$4,886.01; on real estate, \$37.47.....	4,923.48
Insurance department fees and agents' licenses, \$1,782.65; municipal licenses, \$320; internal revenue tax, \$1,421.42.....	3,524.07

Advertising, printing and stationery, \$5,407.16; legal expenses, \$590; furniture and fixtures, \$975; miscellaneous, \$4,635.36.....	13,680.52
Total expenditures during the year	\$ 250,445.27
Balance.....	\$ 457,916.35

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value of real estate, unincumbered	\$ 2,025.23
Mortgage loans on real estate, first liens, \$284,500; other than first, \$2,500	280,790.00
Loans secured by pledge of bonds, stocks, or other collaterals.....	48,550.00
Book value of bonds excluding interest, \$28,498.39; and stocks, \$31,949.25	90,447.64
Cash in company's office, \$31.44; deposited in bank, \$31,767.44.....	31,788.88
Total net ledger assets.....	\$ 459,601.74

NON-LEDGER ASSETS.

Interest due, \$192, and accrued, \$4,524.73 on mortgages.....	\$ 4,716.78
Interest due and accrued on bonds and stocks.....	584.70
Interest due and accrued on collateral loans.....	16.67
Total.....	\$ 5,318.15
Market value of real estate over book value.....	174.78
Market value of bonds and stocks over book value.....	4,369.86
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 48,709.96
Deduct cost of collection, commission and brokerage.....	8,118.32
Net amount of uncollected premiums, not more than three months due.....	\$ 40,591.64
Gross premiums in course of collection December 31st more than three months due.....	\$1,685.39
Gross assets.....	\$ 510,056.17

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 26,096.06
Total amount of claims for losses.....	\$ 26,096.06
Deduct reinsurance due or accrued.....	3,877.26
Net amount of unpaid losses	\$ 22,218.80
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, \$189,654.67; unearned premiums (50 per cent).....	69,827.33
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$210,973.21; unearned premiums (pro rata)	115,443.76
Total unearned premiums as computed above.....	\$ 185,271.09
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	1,437.63
Total amount of liabilities.....	\$ 208,946.92
Joint-stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	101,109.25
Total.....	\$ 301,109.25
Total.....	\$ 510,056.17

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 effects this statement?.....No.	
Losses incurred during the year, fire.....	\$ 120,935.02
Total amount of the company's stock owned by the directors at par value	18,700.00
Total amount loaned to officers and directors, \$1,800; loaned to stockholders, not officers, \$3,500.....	5,300.00
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.

Gross risks written.....	\$ 258,022.20	Fire risks.
Gross premiums received.....	3,177.92	
Losses paid.....	1,709.42	
Losses incurred.....	2,207.67	
Amount at risk.....	412,835.52	

ANNUAL STATEMENT

For the year ending December 31, 1899, 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. Vice-President, GEO. B. EDWARDS.

Secretary, CHAS. RUYKHAVER.

[Incorporated March, 1859. Commenced business, March, 1859.]
Home office, 62 and 64 William street, New York.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; 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.....	4,518,011.60
Extended at.....	\$1,518,011.60

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31.	
Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 12,161.58
Net collected.....	\$ 12,161.58
Gross premiums written or renewed during the year.....	1,747,749.30
Total.....	\$1,759,850.88
Deduct gross premiums and bills in course of collection at this date.....	17,255.99
Entire premiums collected during the year.....	\$1,742,594.89
Deduct reinsurance, rebate, abatement and return premiums....	543,177.14
Received for premiums, other than perpetuals.....	\$1,199,417.75

Rents from company's property.....	\$ 22,482.46
Interest on real estate mortgage loans.....	16,009.33
Interest and dividends on stocks and bonds, \$192,707.47; from all other sources, \$7,769.59; total.....	140,476.76
Total rents and interest.....	\$ 178,959.55
Profit on sale or maturity of ledger assets during the year over book values.....	112,761.51
Total income during the year.....	\$1,491,198.81
Total footings.....	\$8,009,150.41

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$32,118.06 occurring in previous years).....	\$ 84,958.30
Deduct amounts received for salvages (on losses of the last or of previous years), \$5,113.90; and from reinsurance in other companies, \$137,212.91; total.....	142,326.81
Net amount paid during the year for losses.....	\$ 702,631.58
Paid stockholders for interest or dividends.....	150,000.00
Commissions or brokerage to agents, less received on reinsurances	193,888.18
Rents.....	33,942.92
Salaries, fees and all other charges; officers, \$30,500; clerks and other employes, \$105,734.61; total.....	136,224.61
Taxes on premiums, \$21,952.49; on real estate, \$3,771.49; internal revenue, \$9,925.12; total.....	38,649.10
Insurance department fees and agents' licenses, \$9,238.09; municipal licenses, \$1,532.50; tax on franchise, \$540; total.....	11,430.59
Advertising, printing and stationery, \$15,307.16; legal expenses, \$2,976.91; repairs and expenses on real estate, \$15,811.02; miscellaneous, \$47,817.70; total.....	81,815.79
Other disbursements.....	18,739.11
Total expenditures during the year.....	\$1,365,921.88
Balance.....	\$4,652,228.53

LEDGER ASSETS.

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

Book value real estate, unencumbered.....	\$ 690,324.27
Mortgage loans on real estate, first liens.....	378,500.00
Book value of bonds excluding interest, \$5,073,079.49 and stocks, \$1,223,330.15; total.....	3,297,009.64
Cash in company's office, \$2,955.64; deposited in bank, \$72,536.31; total.....	75,481.95
Cash in hands of department managers.....	24,828.81
Bills receivable, agent's debit balances.....	183,084.06
Total.....	\$4,002,228.53
Total net ledger assets.....	\$4,652,228.53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 8,543.73
Interest due and accrued on bonds and stocks.....	2,500.00
Rents due, \$745.85, and accrued \$1,473.32 on company's property or lease.....	2,219.17
Total.....	\$ 13,262.90

Market value of bonds and stocks over book value.....	102,054.81
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 17,090.27
Deduct cost of collection, commission and brokerage.....	2,774.76
Net amount of uncollected premiums, not more than three months due.....	\$ 14,315.51
Gross premiums in course of collection December 31st more than three months due, \$165.72.....	
Gross assets.....	\$4,781,861.55
Total admitted assets.....	\$1,781,861.55

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$ 48,119.65
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	76,075.87
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,700.00
Total amount of claims for losses.....	\$ 129,895.52
Deduct reinsurance due or accrued.....	38,083.16
Net amount of unpaid losses.....	\$91,812.36
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, \$736,044.62; unearned premiums (fifty per cent).....	\$ 368,022.28
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,286,546.92; unearned premiums (pro rata).....	\$1,230,834.08
Total unearned premiums as computed above.....	\$1,598,856.34
Total amount of all liabilities.....	\$1,690,459.70
Joint-stock capital actually paid up in cash.....	\$1,000,000.00
Divisible surplus.....	2,101,402.85
Total.....	\$4,781,861.55

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 for the purpose of making any entry that affects this statement?.....No. \$ 716,942.83

Total amount of the company's stock owned by the directors at par value.....207,700.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$2,780,603.00
Gross premiums received.....	33,785.21
Losses paid.....	24,595.23
Losses incurred.....	23,416.19
Amount at risk.....	4,933,698.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition at
 GERMAN ALLIANCE INSURANCE COMPANY.

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

President, ADOLPH A. STROHM. Vice-Presidents, } CHA A. HOYT.
 } WIL M N. KREMER.
 Secretary, CHARLES G. SMITH.

[Incorporated, February, 1897. Commenced business Febru 8, 1897.]
 Home office, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$400,000; subscribed for....	\$ 40	0.00	
Amount of capital paid up in cash.....	40	0.00	
Amount of net ledger assets December 31 of previous year.....	83	3.55	
Extended at.....			\$ 832,893.55

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.			
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 1	15.98	
Net collected.....	\$ 1	15.98	
Gross premiums written and renewed during the year.....	3	31.07	
Total.....	\$ 3	47.05	
Deduct gross premiums and bills in course of collection at this date.....	1	33.23	
Entire premiums collected during the year.....	2	13.82	
Deduct reinsurance, rebate, abatement and return premiums....	\$ 1	75.55	
Received for premiums other than perpetuals.....			\$ 223,238.27
Interest and dividends on stocks and bonds.....			\$ 20.56
Total rents and interests.....			\$ 34,320.56
Profit on sale or maturity of ledger assets during the year over book values.....			21,547.97
Total income during the year.....			\$ 279,106.80
Total footing.....			\$1,112,000.35

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.			
Gross amount paid for losses (including \$43,006.64 occurring in previous years).....	\$	935.96	
Deduct amounts received for salvages (on losses of the last or previous years).....		614.20	
Net amount paid during the year for losses.....			\$ 193,321.76

Commissions or brokerage to agents, less received on reinsurances.....		44,518.41
Salaries, fees and other charges.....		1,775.00
Taxes on premiums.....		11,519.24
Insurance department fees and agents' licenses, \$8,890.38; municipal licenses, \$849.23; tax on franchise, \$130.....		7,869.61
Advertising, printing and stationery, \$57.13; legal expenses, \$2,781.97; miscellaneous, \$10.80.....		2,849.90
Total expenditures during the year.....	\$	261,853.92
Balances.....	\$	850,146.43

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, \$577,151.48; and stocks, \$265,863.75.....	\$	843,015.23
Cash deposited in banks.....		7,131.20
Total.....	\$	850,146.43
Total net ledger assets.....	\$	850,146.43

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$	32,801.77
Gross premiums in course of collection December 31st, not more than three months due.....	\$	65,333.23
Deduct cost of collection, commission and brokerage.....		22,592.31
Net amount of uncollected premiums, not more than three months due.....	\$	42,740.92
Total admitted assets.....	\$	925,689.12

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (not yet due).....	\$	32,551.08
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		23,146.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		240.00
Total amount of claims for losses.....	\$	55,937.08
Net amount of unpaid losses.....	\$	55,937.08
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, \$290,637.08; unearned premiums (50 per cent).....	\$	100,318.54
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$139,321.24; unearned premiums (pro rata).....		86,657.46
Total unearned premiums as computed above.....	\$	186,976.00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		135.52
Return premiums and unpaid rebates.....		11.75
Total amount of all liabilities.....	\$	243,069.35
Joint-stock capital actually paid up in cash.....		400,000.00
Divisible surplus.....		282,628.77
Total.....	\$	925,689.12

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..... \$ 206,332.30
 Total amount of the company's stock owned by the directors at par value. 86,400.00
 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.....	\$ 270,980.00	\$ 22,870.65	\$ 293,850.65
Gross premiums received.....	4,176.11	123.14	4,299.25
Losses paid.....	1,387.54	20.65	1,408.19
Losses incurred.....	1,330.43	20.65	1,351.08
Amount at risk.....	381,757.00	43,454.00	425,211.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, L. F. DOMMERICH.

Secretary, CHARLES T. 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 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..... \$7,325,714.65

INCOME DURING YEAR.

	Fire.
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.....	\$ 495,412.09
Net collected.....	\$ 495,412.09
Gross premiums written and renewed during the year.....	4,056,307.51
Total.....	\$4,551,719.60
Deduct gross premiums and bills in course of collection at this date.....	527,840.41
Entire premiums collected during the year.....	\$4,023,879.19
Deduct reinsurance, rebate, abatement and return premiums.....	1,336,533.03
Received for premiums other than perpetuities.....	\$2,687,346.16
Rents from company's property.....	642.00
Interest on real estate mortgage loans.....	2,130.00
Interests and dividends on stocks and bonds, \$532,201.29; from all other sources, \$956.....	332,857.29
Total rents and interest.....	\$ 335,619.29
Profit on sale or maturity of ledger assets during the year over book values.....	103,054.97
Total income during the year.....	\$3,126,911.42
Total footings.....	\$10,452,625.47

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$335,726.82 occurring in previous years).....	Fire.	\$2,517,915.39
Deduct amounts received for salvages (on losses of the last or previous years), \$8,161.69; and for reinsurance in other companies, \$707,833.45.....		716,015.05
Net amount paid during the year for losses.....		\$1,801,900.34
Paid stockholders for interest or dividends.....		800,000.00
Commissions or brokerage to agents, less received on reinsurances.....		443,584.26
Rents.....		38,536.61
Salaries, fees and all other charges, officers, clerks and other employees.....		213,278.99
Taxes on premiums, \$74,543.12; on real estate, \$198.69.....		74,743.81
Insurance department fees and agents' licenses, \$11,373.33; municipal licenses, \$9,851.39; tax on franchise, \$190.....		21,414.63
Advertising, printing and stationery, \$37,042.19; repairs and expenses on real estate, \$414.51; furniture and fixtures, \$8,098.10; miscellaneous, \$353,674.44.....		397,229.54
Total expenditures during the year.....		\$3,188,687.88
Balances.....		\$7,303,937.59

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 15,000.00
Mortgage loans on real estate, first liens.....	53,000.00
Book value of bonds excluding interest, \$5,107,129.43; and stocks, \$1,879,698.63.....	6,986,828.06
Cash in company's office, \$6,739.65; deposited in banks, \$302,360.88.....	309,100.53
Total net ledger assets.....	\$7,393,937.59

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 838.00
Total.....	\$ 838.00
Market value of bonds and stocks over book value.....	436,328.94
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 527,840.41
Deduct cost of collection, commission and brokerage.....	103,113.52
Net amount of uncollected premiums, not more than three months due.....	\$ 424,726.89
Total admitted assets.....	\$8,125,840.42

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 115,458.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	295,410.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	28,797.40
Total amount of claims for losses.....	\$ 439,665.40
Deduct reinsurance due or accrued.....	100,647.00
Net amount of unpaid losses.....	\$ 339,018.40
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, \$2,121,353.62, unearned premiums (50 per cent).....	\$1,099,674.60

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,301,029.01; unearned premiums (pro rata)	1,670,798.48
Total unearned premiums as computed above	\$2,740,475.94
Salaries, rent, expenses, taxes, bill, accounts, fees, etc., due or accrued	8,503.88
Return premiums and unpaid rebates, \$3,581.01 and reinsurance premiums, \$87,684.30	91,265.31
Total amount of all liabilities	\$3,179,265.01
Joint-stock capital actually paid up in cash	1,000,000.00
Divisible surplus	3,946,576.79
Total	\$8,125,840.42

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, \$1,763,244.83; tornado, \$1,718.51	\$ 1,764,963.34
Total amount of company's stock owned by the directors at par value	145,200.00
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	\$3,366,525.06	\$ 432,520.00	\$3,799,045.06
Gross premiums received	49,532.14	2,404.05	51,936.19
Losses paid	35,578.72	68.54	35,647.26
Losses incurred	23,255.10	58.54	23,313.64
Amount at risk	5,317,921.06	\$21,788.00	6,139,709.06

ANNUAL STATEMENT

For the year ending December 31, 1899, 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. 1st Vice-President, JAMES B. ALVORD.
Secretary, EDWIN F. MERRILL. 2d Vice-President, HENRY M. GRAZ.

[Incorporated March 26, 1853. Commenced business May, 1853.]

Home office, 633 Chestnut street, Philadelphia, Pa.

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	\$1,873,880.75
Extended at	\$1,873,880.75

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	\$ 89,566.87
Deduct amount of same not collected	17,076.84
Net collected	\$ 72,490.03
Gross premiums written and renewed during the year	507,213.58
Total	\$ 579,703.61

Deduct gross premiums and bills in course of collection at this date	\$1,055.68
Entire premiums collected during the year	\$ 498,635.13
Deduct reinsurance, rebate, abatement and return premiums	89,872.75
Received for premiums, other than perpetuals	\$ 409,205.38
Deposit premiums, received on perpetual risks	37,028.78
Rents from company's property, including \$5,000 for company's use of own buildings	\$ 15,801.53
Interest on real estate mortgage loans, \$46,057.47; on other collateral loans, \$3,538.14	49,595.61
Interest and dividends on stocks and bonds, \$35,996.42; from all other sources, \$1,462.87	37,429.30
Total rents and interest	\$ 92,556.43
From all other sources, viz.: Assign and surveys, \$1,089; profit and loss, \$373.51	1,089.51
Total income during the year	\$ 840,813.10
Total footings	\$2,414,693.85

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$39,813.11 occurring in previous years)	\$ 250,207.72
Deduct amounts received for salvages (on losses of the last or of previous years), \$359.22; and for reinsurance in other companies, \$34,564.71	24,823.95
Net amount paid during the year for losses	\$ 225,383.79
Deposit premiums returned	35,192.32
Paid stockholders for interest or dividends; amount declared during the year	\$ 75,000.00
Commissions or brokerage to agents, less received on reinsurances	94,033.60
Salaries and allowances to agents	11,576.48
Rents (including \$5,000 for company's use of own buildings) less \$75, from sub-leases	8,645.00
Salaries, fees and all other charges, officers, \$22,500; clerks, \$20,163.96; other employes, \$1,128	43,791.96
Taxes on premiums, \$8,861.37; on real estate, \$5,026.73	14,488.10
Insurance department fees and agents' licenses, \$1,522.75; municipal licenses, \$1,165.37; tax on franchise, \$2,959.50	5,647.62
Advertising, printing and stationery, \$7,742.17; legal expenses, \$947.07; repairs and expenses on real estate, \$3,810.34; miscellaneous, \$18,917.45	31,414.93
Profit and loss, \$249.59; internal revenue tax, \$2,938.50	3,143.15
Total expenditures during the year	\$ 538,625.58
Balance	\$1,876,867.97
LEDGER ASSETS.	
As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unnumbered	\$ 314,502.43
Mortgage loans on real estate, first liens	724,950.00
Loans secured by pledge of bonds, stocks, or other collaterals	116,500.00
Book value of bonds excluding interest, \$512,157.35, and stocks, \$104,166.35	616,323.71
Cash in company's office, \$11,959.17; deposited in bank, \$61,335.76	73,294.93
Bills receivable, \$30,324.95; perpetual reinsurance, \$5,339.50	25,984.45
Insurance, \$2,000; hotel furniture, \$2,532.40; Philadelphia Underwriters', \$100	4,632.40
Total	\$1,876,867.97
Total net ledger assets	\$1,876,867.97

NON-LEDGER ASSETS.

Interest due, \$1,951.80, and accrued, \$11,299.64, on mortgages	\$ 13,251.44
Interest due and accrued on bonds and stocks	4,173.34
Interest due and accrued on collateral loans	1,978.24
Rents due and accrued on company's property or lease	460.50
Total	\$ 19,863.52
Market value of real estate over book value	88,997.52
Market value of bonds and stocks over book value	30,232.29
Gross premiums in course of collection December 31st, not more than three months due	\$ 98,062.18
Deduct cost of collection, commission and brokerage	19,435.20
Net amount of uncollected premiums, not more than three months due	\$ 78,626.98
Due from companies for reinsurance on losses already paid, \$2,772.37; salvage, \$993.19	3,770.56
Gross assets	\$2,097,858.84

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned	\$ 44,625.00
Furniture, fixtures and safes	2,532.40
Bills receivable, past due	1,500.00
Bonds and stocks and other	802.41
Total	\$ 49,459.81
Total admitted assets	\$2,048,399.03

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 43,975.11
Losses resisted (not outlawed), including interest, costs and other expenses thereon	2,700.00
Total amount of claims for losses	\$ 46,675.11
Deduct reinsurance due or accrued	6,747.86
Net amount of unpaid losses	\$ 39,927.45
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, \$213,947.23; unearned premiums (50 per cent)	\$ 106,973.61
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$587,935.10; unearned premiums (pro rata)	297,848.05
Total unearned premiums as computed above	\$ 404,821.66
Amount reclaimable by the insured on perpetual insurance policies, being 90 per cent of the premium or deposit received. Return premiums, \$11,864.62; and reinsurance premiums, \$10,678.42	22,543.04
All other liabilities, viz.: General expenses	14,325.27
Total	\$ 36,868.31
Total amount of all liabilities	\$1,105,705.73
Joint-stock capital actually paid up in cash	\$ 300,000.00
Divisible surplus	642,693.30
Total	\$ 942,693.30
Total	\$2,048,399.03

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	\$ 263,107.17
Total amount of the company's stock owned by the directors at par value	38,400.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written	\$ 1,482,858.00	Fire risks.
Gross premiums received	16,066.01	
Losses paid	6,616.20	
Losses incurred	6,780.25	
Amount at risk	2,491,903.00	

ANNUAL STATEMENT

For the year ending December 31, 1899, 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. S. CUNNINGHAM.

Vice-President, STEPHEN BROWN.

Secretary, R. C. LITTLE.

[Incorporated, May, 1849. Commenced business, May, 1850.]

Home office, corner Glen and Bay streets, Glens Falls, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for	\$ 200,000.00
Amount of capital paid up in cash	200,000.00
Amount of net ledger assets, December 31st of previous year	3,102,111.67
Extended at	\$3,102,111.67

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	\$ 975,253.75	Fire.
Total	\$ 975,253.75	
Deduct reinsurance, rebate, abatement and return premiums	165,449.18	
Received for premiums other than perpetuals		\$ 809,804.57
Rents from company's property	\$ 1,227.38	
Interest on real estate mortgage loans, \$78,521.67; on other collateral loans, \$1,443.33	79,965.00	
Interest and dividends on stocks and bonds, \$87,314.17; from all other sources, \$11,504.19	98,818.36	
Total rents and interest	180,010.74	
Profit on sale or maturity of ledger assets during the year over book values	1,036.90	
From all other sources, viz.:		1,712.13
Received on doubtful agents' accounts		\$ 992,564.43
Total income during the year	\$ 992,564.43	
Total footings	\$4,094,676.10	

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$41,833.55 occurring in previous years).....	\$ 498,194.57
Deduct amounts received for salvages (on losses of the last or previous years), \$613.59; and for reinsurance in other companies, \$35,281.07.....	35,894.66
Net amount paid during the year for losses.....	462,299.91
Paid stockholders for interest or dividends; (amount declared during the year).....	60,000.00
Salaries and allowances to agents.....	171,660.75
Rents.....	6,500.00
Salaries, feet and all other charges, officers (\$16,250); clerks (\$18,870.12); other employes (\$23,887.72).....	64,007.84
Taxes on premiums, \$19,915.88; on real estate, \$875.20; on other investments, \$19,218.93.....	40,010.01
Insurance department fees and agents' licenses, \$5,825.84; municipal licenses, \$2,120.97; tax on franchise, \$800.....	8,746.81
Advertising, printing and stationery, \$10,167.16; legal expenses, \$5,110.59; repairs and expenses on real estate, \$603.72; furniture and fixtures, \$143.27; miscellaneous, \$38,400.35.....	54,425.09
Losses on sales or maturity of ledger assets.....	2,347.35
Accrued interest on bonds bought.....	2,972.22
Total expenditures during the year.....	872,989.98
Balances.....	\$3,221,706.12

LEDGER ASSETS.

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

Book value real estate unincumbered.....	\$ 47,250.00
Mortgage loans on real estate, first liens.....	1,199,319.18
Loans secured by pledge of bonds, stocks, or other collateral.....	4,000.00
Book value of bonds excluding interest, \$1,609,919.06; and stocks, \$22,500.....	1,632,419.06
Cash in company's office, \$1,689.43; deposited in banks, \$252,961.93.....	254,651.36
Bills receivable, \$1,216.90; agents' debit balances, \$82,849.62.....	84,066.52
Total.....	\$3,221,706.12
Total net ledger assets.....	\$3,221,706.12

NON-LEDGER ASSETS.

Interest due, \$7,179.40, and accrued, \$557.37 on mortgages.....	\$ 7,736.77
Interest due on bonds and stocks.....	8,926.53
Interest due on other assets.....	300.00
Total.....	16,963.30
Market value of bonds and stocks over book value.....	93,907.50
Gross assets.....	\$3,332,576.92

DEDUCT ASSETS NOT ADMITTED.

Contingent depreciation on mortgage loans.....	20,000.00
Total admitted assets.....	\$3,312,576.92

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 9,085.86
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	36,011.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,290.00
Total amount of claims for losses.....	\$ 50,386.86

Deduct reinsurance due or accrued.....	8,870.50
Net amount of unpaid losses.....	\$ 41,515.86
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, \$368,376.58; unearned premiums (50 per cent).....	\$ 184,188.29
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,405,681.32; unearned premiums (pro rata).....	721,730.70
Total unearned premiums as computed above.....	\$ 905,918.99
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	10,000.00
Total amount of all liabilities.....	\$ 957,484.85
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	2,155,142.07
Total.....	\$3,312,576.92

GENERAL INTERROGATORIES.

Losses incurred during the year, fire.....	\$ 458,664.50
Total amount of company's stock owned by the directors at par value.....	71,980.00
Total amount loaned to officers and directors.....	8,000.00
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.....	\$ 26,370.41
Gross premiums received.....	25,920.01
Losses paid.....	7,772.43
Losses incurred.....	7,847.43
Amount at risk.....	48,002.43

ANNUAL STATEMENT

For the year ending December 31, 1899, 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.

Secretary, WALTER B. WARD.

[Incorporated, May 5, 1834. Commenced business, January 1, 1835.]

Home office, 161 Broadway, New York.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31 of previous year.....	1,166,652.06
Extended at.....	\$1,166,652.06

INCOME DURING YEAR.

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

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 190,065.72	\$ 6,088.15	
Deduct amount of same not collected.....	10,376.37	168.94	
Net collected.....	\$ 179,689.35	\$ 5,919.21	
Gross premiums written and renewed during the year.....	1,332,260.60	187,363.51	
Total.....	\$1,511,870.95	\$ 193,282.72	
Deduct gross premiums and bills in course of collection at this date.....	220,330.20	17,526.13	
Entire premiums collected during the year.....	\$1,291,549.75	\$ 175,756.59	
Deduct reinsurance, rebate, abatement and return premiums.....	327,940.02	23,392.85	
Received from premiums, other than perpetuals.....	\$ 964,709.73	\$ 152,363.74	\$1,116,573.47
Rents from company's property, including \$12,000 for company's use of own buildings.....		\$ 16,500.00	
Interest and dividends on stocks and bonds, \$46,064.62; from all other sources, \$47.71; total.....		46,112.33	
Total rents and interest.....		\$ 62,612.33	
Total income during the year.....		\$1,179,185.70	
Total footing.....		\$2,345,837.76	

DISBURSEMENTS DURING YEAR.

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

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$156,133.30 occurring in previous years).....	\$ 755,285.80	\$ 200,536.79	
Deduct amounts received for salvages (on losses of the last or previous years), \$18,643.93; and for reinsurance in other companies, \$139,475.51; total.....	105,340.44	52,778.59	
Net amount paid during the year for losses.....	\$ 649,945.36	\$ 147,758.20	\$ 797,673.56
Paid stockholders for interest or dividends (amount declared during the year).....		20,000.00	
Commissions or brokerage to agents, less received on reinsurances.....	216,327.49		
Rents.....	12,000.00		
Salaries, fees and all other charges, officers, clerks and other employees.....	139,062.21		
Taxes on premiums, \$17,439.18; on real estate, \$1,238.35; total.....	21,685.03		
Insurance department fees and agents' licenses.....	10,921.90		
Advertising, printing and stationery, \$21,337.54; repairs and expenses on real estate, \$704.21; furniture and fixtures, \$42; miscellaneous, \$103,391.28; total.....	137,879.19		
Internal revenue.....	8,687.98		
Total expenditures during the year.....	1,355,134.36		
Balance.....		\$ 990,703.40	

LEDGER ASSETS.

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

Book value real estate unincumbered.....	\$ 127,500.00
Book value of bonds excluding interest, \$367,772.50; and stocks, \$562,606.51; total.....	930,379.31
Cash in company's office, \$7,839.45; deposited in bank, \$28,501.41.....	34,040.86
Bills receivable, \$15,893.23; agents' debit balances, \$2,140.30; total.....	15,833.48
Total.....	\$1,107,753.65
Deduct ledger liabilities:	
Borrowed money, \$117,000; all other, \$50.25; total.....	117,050.25
Total net ledger assets.....	\$ 990,703.40
NON-LEDGER ASSETS.	
Market value of real estate over book value.....	\$ 123,500.00
Market value of bonds and stocks over book value.....	249,620.89
Gross premiums in course of collection December 31, not more than three months due.....	\$ 227,478.79
Deduct cost of collection, commission and brokerage.....	40,000.00
Net amount of uncollected premiums, not more than three months due.....	\$ 187,478.79
Gross premiums in course of collection December 31 more than three months due.....	\$10,377.54
Gross assets.....	\$1,550,302.88
Deduct assets not admitted:	
Contingencies.....	5,000.00
Total admitted assets.....	\$1,545,302.88
NON-LEDGER LIABILITIES.	
Losses adjusted and unpaid; not yet due.....	\$ 11,537.25
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	161,747.83
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	20,909.50
Total amount of claims for losses.....	\$ 194,194.58
Deduct reinsurance due or accrued.....	40,123.82
Net amount of unpaid losses.....	\$ 154,070.76
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, \$631,409.77; unearned premiums (fifty per cent).....	\$ 315,704.80
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$838,590.43; unearned premiums (pro rata).....	461,391.53
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$68,036.44; unearned premiums (fifty per cent).....	34,023.22
Total unearned premiums as computed above.....	\$ 811,024.64
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received. Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	931.50
Return premiums, \$15,537.43; and reinsurance premiums, \$4,400; total.....	5,000.00
All other liabilities, viz: contingencies.....	22,937.43
Total.....	5,000.00
Total amount of all liabilities.....	\$ 998,964.33
Joint-stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	346,238.56
Total.....	\$1,545,238.56

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 paid during the year, fire, \$890,008.69; inland, \$103,966.79; total..... 793,975.48
 Total amount of the company's stock owned by the directors at par value. 82,325.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks	Tornado.	Aggregate.
Gross risks written.....	\$ 1,357,798.29	\$ 4,200.00	\$1,361,998.29
Gross premiums received.....	13,799.84	38.75	13,838.59
Losses paid.....	3,419.12		3,419.12
Losses incurred.....	5,896.03		5,896.03
Amount at risk.....	1,643,744.29	4,200.00	1,647,944.29

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

U. S. BRANCH 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, DR. O. SCHRODER. Vice-President, J. WITT.
 Managing Director, S. V. DORRIEN.

[Incorporated 1854. Commenced business January 1, 1855.]

Home office, No. 4 Heuberg, Hamburg, Germany.

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets, December 31st of previous year....\$1,381,858.46

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.....	\$ 132,177.29	
Net collected.....	\$ 132,177.29	
Gross premiums written and renewed during the year.....	1,374,418.52	
Total.....	\$1,506,595.81	
Deduct gross premiums and bills in course of collection at this date.....	140,979.08	
Entire premiums collected during the year.....	\$1,365,616.73	
Deduct reinsurance, rebate, abatement and return premiums....	255,420.68	
Received for premiums, other than perpetuals.....		\$1,110,196.05
Interest and dividends on stocks and bonds, \$53,220.90; from all other sources, \$2,296.71.....		\$ 55,517.61
Total rents and interest.....		\$ 55,517.61
Profit on sale or maturity of ledger assets during the year over book values.....		6,234.75
Total income during the year.....		\$1,171,948.41
Total footings.....		\$2,553,806.87

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$40,954.55 occurring in previous years).....	\$ 745,802.62	
Deduct amounts received for salvages (on losses of the last or of previous years), \$4,762.40; and from reinsurance in other companies, \$72,909.23.....	77,671.63	
Net amount paid during the year for losses.....	\$ 668,130.99	
Paid stockholders for interest or dividends.....	101,290.05	
Commissions or brokerage to agents, less received on reinsurance.....	202,339.21	
Salaries and allowances to agents.....	61,291.76	
Rents.....	12,696.38	
Salaries, fees and all other charges of officers, clerks and other employes.....	50,151.85	
Taxes on premiums, \$23,157.36; insurance department fees and agents' licenses, \$5,228.33; municipal licenses, \$6,233.13; tax on franchise, \$2,689.15.....	37,308.02	
Advertising, printing and stationery, \$12,015.51; legal expenses, \$578.97; miscellaneous, \$56,912.90.....	69,507.38	
Other disbursements.....	884.83	
Total expenditures during the year.....	\$1,203,600.47	
Balance.....	\$1,350,006.40	

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.....	\$1,287,929.34	
Cash in company's office and deposited in banks.....	72,631.56	
Bills receivable, \$399.68; agents' debit balances, \$4,045.82.....	4,445.50	
Total.....	\$1,365,006.40	
Deduct ledger liabilities: Borrowed money.....	15,000.00	
Total net ledger assets.....	\$1,350,006.40	

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 17,229.15	
Total.....	\$ 17,229.15	
Market value of bonds and stocks over book value.....	57,829.01	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 140,979.08	
Deduct cost of collection, commission and brokerage.....	37,451.19	
Net amount of uncollected premiums, not more than three months due.....	\$ 103,527.89	
Gross assets.....	\$1,528,592.45	
Deduct assets not admitted: Agents' debit balances unsecured.....	4,045.82	
Total.....	4,045.82	
Total admitted assets.....	\$1,524,546.63	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 26,025.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	94,690.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	17,700.00	
Total amount of claims for losses.....	\$ 138,415.00	
Deduct reinsurance due or accrued.....	14,605.00	
Net amount of unpaid losses.....	\$ 123,810.00	

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, \$850,475.59; unearned premiums (50 per cent)	\$ 425,237.80
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$806,444.52; unearned premiums (<i>pro rata</i>).....	430,631.32
Total unearned premiums as computed above.....	\$ 855,869.12
Total amount of all liabilities.....	\$ 979,679.12
Divisible surplus	544,867.51
Total.....	\$1,524,546.63

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.....	\$ 731,720.99
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. \$ 682,370.00
Gross premiums received.....	9,769.51
Losses paid.....	2,853.41
Losses incurred	843.41
Amount at risk.....	954,353.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, J. REMSEN LANE. Vice-President, CHAS. A. SHAW.
Secretary, CHAS. A. SHAW.

[Incorporated, April, 1852. Commenced business, April, 1852.]

Home office, 34 Pine street, New York city.

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....	\$2,613,884.21
Extended at.....	\$2,613,884.21

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.....	\$ 208,216.26
Deduct amount of same not collected.....	3,563.94
Net collected	\$ 204,652.32
Gross premiums written and renewed during the year.....	1,999,773.77
Total.....	\$2,204,426.09

Deduct gross premiums and bills in course of collection at this date.....	271,590.81
Entire premiums collected during the year.....	\$1,932,835.28
Deduct reinsurance, rebate, abatement and return premiums....	444,294.61
Received for premiums, other than perpetuals.....	\$1,488,540.67
Rents from company's property, including \$12,000 for company's use of own buildings.....	\$ 27,599.79
Interest on real estate mortgage loans	278.53
Interest and dividends on stocks and bonds, \$89,977.12; from all other sources, \$436.86.....	90,413.98
Total rents and interest.....	\$ 118,292.30
Profit on sale or maturity of ledger assets during the year over book values.....	68,535.50
Total income during the year.....	\$1,675,368.47
Total footings.....	\$1,289,252.68

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$178,401.51 occurring in previous years)	\$1,210,823.34
Deduct amounts received for salvages, \$8,693.18; and from reinsurance in other companies, \$109,414.79.....	116,107.97
Net amount paid during the year for losses	\$1,094,770.37
Paid stockholders for interest or dividends.....	100,000.00
Commissions or brokerage to agents, less received on reinsurance.....	278,364.42
Rents (including \$12,000 for company's use of own buildings.....	15,339.50
Salaries, fees and all other charges, officers, \$23,609.00; clerks, \$122,937.92; other employes, \$5,910.66	152,448.58
Taxes on premiums, \$32,749.89; on real estate, \$6,820.10; internal revenue, \$10,874.08.....	50,444.07
Insurance department fees and agents' licenses.....	8,692.12
Advertising, printing and stationery, \$21,373.40; legal expenses, \$1,133.60; repairs and expenses on real estate, \$3,175.54; furniture and fixtures, \$519.72; miscellaneous, \$59,887.20.....	86,089.46
Losses on sales or maturity of ledger assets	8,572.24
Total expenditures during the year.....	\$1,794,670.76
Balance.....	\$2,494,581.92

LEDGER ASSETS.

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

Book value real estate, unincumbered..	\$ 420,368.75
Mortgage loans on real estate, first liens	3,500.00
Book value of bonds excluding interest, \$975,537.97; and stocks, \$981,634.72.....	1,957,172.69
Cash in company's office, \$58,624.51; deposited in bank, \$54,915.97..	113,540.48
Total net ledger assets.....	\$2,494,581.92

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 14.56
Interest due and accrued on bonds and stocks....	25,295.00
Rents due and accrued.....	960.00
Total.....	\$ 26,269.56

Market value of real estate over book value.....	29,631.25
Market value of bonds and stocks over book value.....	270,163.31
Gross premiums in course of collection December 31st not more than three months due.....	\$ 284,511.56
Deduct cost of collection, commission and brokerage.....	45,161.73
Net amount of uncollected premiums, not more than three months due.....	\$ 219,349.83
(Gross premiums in course of collection December 31st more than three months due .....\$7,079.25.)	
Due from other companies on paid losses.....	12,483.47
Gross assets.....	\$3,052,479.36
Total admitted assets.....	\$3,052,479.36
NON-LEDGER LIABILITIES.	
Losses adjusted and unpaid, not yet due.....	\$ 106,426.68
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	111,765.08
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	13,515.68
Total amount of claims for losses.....	\$ 231,707.44
Deduct reinsurance due or accrued.....	36,498.82
Net amount of unpaid losses.....	\$ 195,208.62
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, \$1,094,098.19; unearned premiums (50 per cent).....	\$ 547,048.10
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,274,738.88; unearned premiums (pro rata).....	664,128.62
Total unearned premiums as computed above.....	\$1,211,176.72
Reinsurance premiums.....	27,275.33
Total amount of all liabilities.....	\$1,438,660.67
Joint-stock capital actually paid up in cash.....	\$1,000,000.00
Divisible surplus.....	618,818.69
Total.....	\$1,618,818.69
Total.....	\$3,052,479.36

GENERAL INTERROGATORIES.

Losses incurred during the year, fire.....	\$ 1,100,491.07
Total amount of the company's stock owned by the directors at par value.....	183,700.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 1,739,158.00
Gross premiums received.....	25,942.96
Losses paid.....	11,234.77
Losses incurred.....	11,505.89
Amount at risk.....	2,039,232.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, GEO. L. CHASE.
Secretary, P. C. ROYCE.

First Ass't Secretary, THOS. TRUMBELL.
Second Ass't Secretary, CHAS. E. CHASE.

[Incorporated, May, 1810. Commenced business, August, 1810.]

Home office, 53 Trumbell street, Hartford, Conn.

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. . .	\$10,098,182.73

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.....	\$1,091,898.92
Add difference in agents' balances in December premiums, 1898 and 1899.....	163,725.96
Net collected.....	\$1,255,624.88
Gross premiums written and renewed during the year.....	7,989,050.77
Total.....	\$9,244,675.65
Deduct gross premiums and bills in course of collection at this date.....	1,255,624.88
Entire premiums collected during the year.....	\$7,989,050.77
Deduct reinsurance, rebate, abatement and return premiums... 1,764,872.25	
Received for premiums other than perpetuals.....	\$6,224,178.52
Rents from company's property.....	\$ 14,082.73
Interest on real estate mortgage loans, \$89,322.91; on other collateral loans, \$690.00; total.....	70,012.91
Interest and dividends on stocks and bonds, \$326,153.20; from all other sources, \$8,936.70; total.....	335,089.90
Total rents and interest.....	\$ 419,185.54
Profit on sale or maturity of ledger assets during the year over book values.....	10,268.62
From all other sources, viz.: Agency balances previously marked off, \$172.10; conscience money, \$100; increase in reinsurance reserve deposit, \$37,051.13; total.....	37,223.23
Total income during the year.....	\$6,690,955.91
Total footings.....	\$16,789,138.64

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$479,400.90 occurring in previous years).....	\$4,668,118.52
Deduct amounts received for salvages (on losses of the last or of previous years), and from reinsurance in other companies,	555,023.10
Net amount paid during the year for losses	\$4,113,095.42
Paid stockholders for interest or dividends.....	400,000.00
Commissions or brokerage to agents, less received on reinsurances.....	1,049,458.81
Salaries, fees and all other charges—officers, \$26,700.04; clerks, \$200,157.05; other employes, \$243,408.67; total.....	470,265.76
Taxes on premiums, \$106,161.44; on real estate, \$5,752.87; total....	111,914.31
Insurance department fees and agents' licenses, \$26,690.54; municipal licenses, \$8,330.17; internal revenue, \$20,155.31; total	55,176.02
Advertising, printing and stationery, \$77,249.93; legal expenses, \$16,473.89; miscellaneous, \$915,334.31; total	909,058.13
Other disbursements, viz.: Bonds and stocks marked down, \$17,742.50; printing plant marked down, \$5,155.85; agency balances, \$1,139.02; total.....	24,037.37
Total expenditures during the year	\$7,133,005.82
Balances.....	\$9,656,132.82

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 780,631.94
Mortgage loans on real estate, first liens.....	1,225,700.00
Loans secured by pledge of bonds, stocks, or other collateral....	14,800.00
Book value of bonds excluding interest, \$4,929,046.28, and stocks, \$1,871,627.15; total	6,800,573.43
Cash in company's office, \$72,910.68; deposited in bank, \$531,716.74; total	604,627.42
Agents' debit balances.....	705,624.88
Printing plant.....	24,175.15
Total	\$9,656,132.82
Total net ledger assets.....	\$9,656,132.82

NON-LEDGER ASSETS.

Interest due, \$14,150, and accrued, \$18,204, on mortgages.....	\$ 32,354.00
Interest due and accrued on bonds and stocks.....	2,500.00
Interest accrued on collateral loans.....	63.46
Rents due and accrued on company's property or lease.....	1,271.79
Total	\$ 36,192.25
Market value of real estate over book value.....	80,368.06
Market value of bonds and stocks over book value.....	789,105.96
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 550,000.00
Deduct cost of collection, commission and brokerage	82,500.00
Net amount of uncollected premiums not more than three months due.....	\$ 467,500.00
Reinsurance due on losses paid.....	23,288.93
Gross assets.....	\$11,002,588.02
Total admitted assets.....	\$11,002,588.02

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 251,329.11
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 349,816.78
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	54,438.01
Total amount of claims for losses.....	\$ 655,583.90
Net amount of unpaid losses.....	\$ 655,583.90
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, \$4,555,601.70; unearned premiums (50 per cent).....	2,277,800.85
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$5,843,719.78; unearned premiums (pro rata)....	3,003,998.77
Total unearned premiums as computed above.....	\$5,286,799.62
Total amount of all liabilities	\$5,942,383.52
Joint-stock capital actually paid up in cash.....	1,250,000.00
Divisible surplus.....	3,810,204.50
Total	\$11,002,588.02

GENERAL INTERROGATORIES.

Losses incurred during the year, fire.....	\$4,247,927.31
Total amount of company's stock owned by the directors at par value.....	179,700.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$8,790,278.00
Gross premiums received.....	119,413.57
Losses paid.....	62,972.85
Losses incurred.....	55,093.61
Amount at risk.....	12,947,816.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
U. S. BRANCH HELVETIA SWISS FIRE INSURANCE COMPANY.

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

Trustees in U. S., WM. A. REED, AUGUST BELMONT AND EDWARD KING, New York city.
U. S. Managers, WEED & KENNEDY.

[Incorporated November 7, 1861. Commenced business in U. S. December 1, 1876.]

Home office in U. S., 29-31 Liberty street, New York city.

Statutory deposit.....	\$ 200,000.00
Amount of net ledger assets, December 31st of previous year..	\$ 755,297.90

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.....	\$ 77,271.66
Net collected.....	\$ 77,271.66

Gross premiums written and renewed during the year.....	590,646.42
Total.....	\$ 667,918.08
Deduct gross premiums and bills in course of collection at this date.....	108,092.16
Entire premiums collected during the year.....	\$ 559,825.92
Deduct reinsurance, rebate, abatement and return premiums....	136,712.69
Balance.....	\$ 423,113.23
Received from home office.....	11,121.75
Interests and dividends on stocks and bonds, \$25,515.75; from all other sources, \$1,648.43.....	\$ 27,164.18
Total rents and interest.....	\$ 27,164.18
Total income during the year.....	\$ 461,399.16
Total footings.....	\$1,216,697.06

DISBURSEMENTS DURING YEAR.

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

Fire.

Gross amount paid for losses (including \$24,924.89 occurring in previous years).....	\$ 309,019.93
Deduct amounts received for salvages (on losses of the last or previous years), \$6,478.57, and for reinsurance in other companies, \$37,174.00.....	43,652.51
Net amount paid during the year for losses.....	\$ 265,367.42
Remitted to home office.....	14,972.49
Commissions or brokerage to agents, less received on reinsurances.....	114,345.67
Salaries, fees and all other charges, officers.....	3,000.00
Taxes on premiums.....	14,173.57
Insurance department fees and agents' licenses, \$2,841.96; municipal licenses, \$977.62; tax on franchise, \$1,035.40.....	4,914.98
Advertising, printing and stationery, \$5,745.84; legal expenses, \$280.78; miscellaneous, \$11,359.59.....	17,386.21
Total expenditures during the year.....	\$ 434,160.39
Balances.....	\$ 782,536.67

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.....	\$ 675,383.61
Cash in company's office, \$463.75; deposited in banks, \$106,639.31..	107,153.06
Total.....	\$ 782,536.67
Total net ledger assets.....	\$ 782,536.67

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 3,291.67
Total.....	\$ 3,291.67
Market value of bonds and stocks over book value.....	23,441.39
Gross premiums in course of collection December 31st, not more than three months due (not included in ledger assets).....	\$ 107,151.78
Deduct cost of collection, commission and brokerage.....	21,381.28
Net amount of uncollected premiums, not more than three months due (not included in ledger assets).....	\$ 85,770.50
Gross premiums in course of collection December 31st, more than three months due.....	\$940.38
Gross assets.....	\$ 895,040.23
Total admitted assets.....	\$ 895,040.23

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 16,522.98
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	61,733.28
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,947.85
Total amount of claims for losses.....	\$ 84,204.11
Deduct reinsurance due or accrued.....	3,259.58
Net amount of unpaid losses.....	\$ 80,944.53
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, \$376,842.47; unearned premiums (50 per cent).....	\$ 188,421.24
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$113,456.92; unearned premiums (pro rata).....	66,920.16
Total unearned premiums as computed above.....	\$ 255,341.40
Return premiums, \$20,153.72; and reinsurance premiums, \$9,288.19	29,441.91
Total amount of all liabilities.....	\$ 365,727.84
Divisible surplus.....	529,312.39
Total.....	\$ 895,040.23

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.

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.....	\$ 350,050.00
Losses paid.....	5,225.39
Losses incurred.....	5,482.43
Amount at risk.....	33.50
	340,500.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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.

President, DANIEL A. HEALD. Vice-President, JOHN H. WASHBURN.
Secretary, THOMAS B. GREENE. Second Vice-President, ELBRIDGE G. SNOW,
Assistant Secretary, A. M. BURTIS.

[Incorporated April, 1853. Commenced business April 13, 1853.]

Home office, 119 Broadway street, New York city.

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... \$10,739,670.34

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.	\$ 164,216.00	\$ 76,319.89
Net collected	\$ 164,216.00	\$ 76,319.89
Gross premiums written and renewed during year.	6,211,610.08	463,113.48
Total	\$6,375,826.08	\$ 539,433.37
Deduct gross premiums and bills in course of collection at this date	212,313.41	90,438.94
Entire premiums collected during the year	\$6,163,512.67	\$ 448,994.43
Deduct reinsurance, rebate, abatement and return premiums	1,863,071.64	207,870.22
Received for premiums other than perpetuals	\$1,300,441.03	\$ 241,124.21
Rents from company's property, including \$10,000 for company's use of own buildings		161,640.84
Interest on real estate mortgage loans, \$15,582.96; on other collateral loans, \$4,473.37		20,056.33
Interest and dividends on stocks and bonds, \$359,707.29; from all other sources, \$5,924.58		366,631.87
Total rents and interest		\$ 548,329.04
Profit on sale or maturity of ledger assets during the year over book values		101,010.00
From all other sources, viz.: Profit and loss		2,896.71
Total income during the year		\$ 5,193,800.99
Total footings		\$15,933,471.33

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 \$58,287.43 occurring in previous years)	\$3,271,312.74	\$ 343,731.94
Deduct amounts received for salvages (on losses of the last or previous years) \$57,957.25; and for reinsurance in other companies, \$986,680.54	850,377.63	144,260.16
Net amount paid during the year for losses	\$2,420,935.11	\$ 199,471.78
Paid stockholders for interest or dividends		300,000.00
Commission or brokerage to agents, less received on reinsurance		822,112.17
Rents (including \$10,000 for company's use of own buildings)		53,131.36
Salaries, fees and all other charges, officers (\$95,500); clerks (\$149,904.72); other employes (\$164,384.32)		409,789.04
Taxes on premiums, \$75,893.15; on real estate, \$22,009.69; government tax, \$33,887.31		131,790.15
Insurance department fees and agents' licenses, \$17,589.23; municipal licenses, \$7,518.83; tax on franchise, \$1,503		26,611.08
Advertising, printing and stationery, \$61,509.34; legal expenses, \$2,236.32; repairs and expenses on real estate, \$37,183.97; miscellaneous, \$289,720.56		370,650.19
Losses on sales or maturity of ledger assets; \$5,500; profit and loss, \$24,394		20,894.00
Total expenditures during the year		\$ 4,764,384.88
Balances		\$11,169,086.45

LEDGER ASSETS.

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

Book value real estate, unincumbered	\$ 1,753,973.86
Mortgage loans on real estate, first liens	194,250.00
Loans secured by pledge of bonds, stocks, or other collateral	234,125.00
Book value of bonds excluding interest, \$3,428,071.24; and stocks, \$4,543,952.11	7,972,023.35
Deposited in banks	650,877.87
Bills receivable, \$2,057.38; agents' debit balances, \$364,624.12	366,681.50
Total	\$11,171,931.08
Deduct ledger liabilities:	
Agents' credit balances	2,844.63
Total net ledger assets	\$11,169,086.45
NON-LEDGER ASSETS.	
Interest due, \$449.00, and accrued, \$3,345.50 on mortgages	\$ 3,794.50
Interest accrued on bonds and stocks	42,493.50
Interest accrued on collateral loans	2,174.37
Interest accrued on other assets	1,152.02
Total	\$ 49,614.39
Market value of real estate over book value	1,317,945.29
Gross premiums in course of collection December 31st, not more than three months due	\$ 298,075.78
Deduct cost of collection, commission and brokerage	49,772.44
Net amount of uncollected premiums, not more than three months due	248,303.34
(Gross premiums in course of collection December 31st, more than three months due, \$4,676.57)	
Gross assets	\$12,784,949.47
DEDUCT ASSETS NOT ADMITTED.	
Agents' debit balances	\$ 9,382.23
Bills receivable, past due	207.58
Bonds and stocks	16,736.15
Total	26,325.96
Total admitted assets	\$12,758,623.51
NON-LEDGER LIABILITIES.	
Losses adjusted and unpaid, not yet due	\$ 85,358.14
Losses in process of adjustment, or in suspense, including all reported and supposed losses	832,881.26
Losses resisted (not outlawed), including interest, costs and other expenses thereon	38,557.71
Total amount of claims for losses	\$ 956,797.11
Deduct reinsurance due or accrued	422,389.79
Net amount of unpaid losses	\$ 534,407.32
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, \$39,971.90; unearned premiums (50 per cent)	\$ 14,985.95
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$52,301.80; unearned premiums (pro rata)	26,850.39
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$202,560; unearned premiums (50 per cent)	101,280.00
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired Marine risks	96,159.00
Total unearned premiums as computed above	4,381,073.00

Reinsurance premiums	211,206.78
Total amount of all liabilities	\$ 5,126,687.10
Joint stock capital actually paid up in cash	\$ 3,000,000.00
Divisible surplus	4,631,936.41
Total	7,631,936.41
	\$12,758,623.51

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.	
What amount of installment notes is owned and now held by the company?.....	\$ 793,337.53
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....No.	
Losses incurred during the year (fire, \$2,589,588.47; marine and inland, \$165,188.37; tornado, \$20,830.17)	2,775,607.01
Total amount of company's stock owned by the directors at par value	162,900.00
Total amount loaned, \$137,800; loaned to stockholders not officers, \$23,600	161,400.00
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.
Gross risks written	\$7,997,076.00
Gross premiums received	88,306.71
Losses paid	44,856.84
Losses incurred	38,930.79
Amount at risk	9,996,345.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

U. S. BRANCH OF THE IMPERIAL INSURANCE COMPANY,
LIMITED.

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

Trustees in United States, HENRY W. CANNON, WM. A. READ, RICHARD L. EDWARDS.

[Incorporated, 1808. Commenced business, 1868.]

Home office, No. 1 Old Broad street, London, England.

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets, December 31st of previous year..... 1,586,049.8

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31.	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 236,624.13
Net collected.....	\$ 236,624.13
Gross premiums written and renewed during the year.....	1,465,123.72
Total.....	\$1,701,752.85

Deduct gross premiums and bills in course of collection at this date	264,482.56
Entire premiums collected during the year.....	\$1,437,270.29
Deduct reinsurance, rebate, abatement and return premiums..	295,957.08
Received for premiums other than perpetuals.....	\$1,141,318.21
Rents from company's property, including \$5,240 for company's use of own buildings.....	\$ 28,812.27
Interests and dividends on stocks and bonds, \$41,175; from all other sources, \$675.65; total.....	44,850.65
Total rents and interest	\$ 73,662.92
Profit on sale or maturity of ledger assets during the year over book values	8,515.81
Received from home office.....	83,565.87
Total income during the year.....	\$1,307,057.81
Total footings.....	\$2,893,107.61

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$87,336.10) occurring in previous years).....	\$ 868,778.87
Deduct amounts received for salvages (on losses of the last or of previous years), \$4,967.81; and for reinsurance in other companies, \$62,686.23; total.....	67,654.04
Net amount paid during the year for losses.....	\$ 801,124.83
Remitted to home office.....	73,167.97
Commissions or brokerage to agents, less received on reinsurance.....	219,881.11
Rents (including \$5,240 for company's use of own buildings).....	10,124.18
Salaries, fees and all other charges, officers, \$25,610.88; clerks, \$39,213.01; other employees, \$21,109.81; total.....	85,933.70
Taxes on premiums, \$24,615.90; on real estate, \$2,115.50; total.....	26,731.40
Insurance department fees and agents' licenses, \$7,096.49; municipal licenses, \$4,592.15; tax on franchise, \$740.79; total.	12,429.43
Advertising, printing and stationery, \$11,580.43; legal expenses, \$2,161.37; repairs and expenses on real estate, \$13,579.64; furniture and fixtures, \$4,187.67; miscellaneous, \$50,239.81; traveling expenses, assessments and war tax, \$7,926.80; total.....	81,798.92
Losses on sales or maturity of ledger assets, \$1,776.37; other disbursements, \$19,689.56; total.....	24,465.93
Total expenditures during the year.....	\$1,385,657.47
Balance.....	\$1,557,450.14

LEDGER ASSETS.

As shown by the books at home office at close of business December 31.	
Book value real estate, unincumbered.....	\$ 410,616.30
Book value of bonds excluding interest.....	1,069,598.54
Cash in company's office, \$443.54; deposited in banks, \$76,602.74; total.....	77,046.28
Bills receivable.....	189.02
Total.....	\$1,557,450.14
Total net ledger assets.....	\$1,557,450.14

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$ 5,091.66
Rents due, \$2,990.02; and accrued, \$2,300 on company's property or lease	5,290.02
Total	\$ 10,381.68
Market value of real estate over book value	66,018.40
Market value of bonds and stocks over book value	59,236.46
Gross premiums in course of collection December 31st, not more than three months due	\$ 245,289.06
Deduct cost of collection, commission and brokerage	46,030.69
Net amount of uncollected premiums, not more than three months due	\$ 199,258.37
Gross premiums in course of collection December 31st, more than three months due	\$15,659.64
Gross assets	\$1,892,345.05
Total admitted assets	\$1,892,345.05

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, due, \$309.86; not yet due, \$92,453.86; total	\$ 92,763.72
Losses in process of adjustment, or in suspense, including all reported and supposed losses	65,893.43
Losses resisted (not outlawed), including interest, costs and other expenses thereon	26,413.60
Total amount of claims for losses	\$ 185,070.75
Deduct reinsurance due or accrued	3,935.79
Net amount of unpaid losses	\$ 181,134.96
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, \$887,821.48; unearned premiums (fifty per cent)	\$ 443,910.74
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$820,947.24; unearned premiums (pro rata)	443,231.66
Total unearned premiums as computed above	\$ 886,142.40
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	2,502.34
Return premiums, \$16,718.04, and reinsurance premiums, \$10,053.17; total	\$ 26,771.21
All other liabilities, viz.: taxes on real estate contested	8,921.10
Total amount of all liabilities	\$1,105,472.01
Surplus over all liabilities	786,873.04
Total net assets	\$1,892,345.05

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.
Total amount of premiums received from organization in the United States branch to date	\$27,873,447.48
Total amount of losses paid from organization to date	18,073,587.80
Losses incurred during the year (fire and tornado)	873,317.91

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written	\$ 869,460.00
Gross premiums received	11,930.57
Losses paid	2,678.86
Losses incurred	5,391.54
Amount at risk	1,086,825.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

INSURANCE COMPANY OF NORTH AMERICA.

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

President, CHARLES PLATT. First Vice-President, EUGENE L. ELLISON.
Secretary and Treasurer, GREVILLE E. FRYER. Second Vice-President, BENJAMIN RUSH.
Assistant Secretary, JOHN H. ATWOOD.

[Incorporated, April 14, 1791. Commenced business, 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 stock paid up in cash	3,000,000.00
Amount of net ledger assets December 31st of previous year	\$8,619,231.07
Extended at	\$8,619,231.07

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	\$ 428,146.83	\$ 581,293.59	
Net collected	\$ 428,146.83	\$ 581,293.59	
Gross premiums written and renewed during the year	4,738,516.17	2,001,273.19	
Total	\$5,166,663.00	\$2,582,566.78	
Deduct gross premiums and bills in course of collection at this date	191,000.00	181,000.00	
Entire premiums collected during the year	\$4,975,663.00	\$2,401,566.78	
Deduct reinsurance, rebate, abatement and return premiums	975,119.19	439,851.27	
Received for premiums other than perpetuals	\$4,000,543.81	\$2,011,715.51	\$6,012,259.32
Deposit premiums received on perpetual risks			18,328.86
Rents from company's property		19,972.88	
Interest on real estate mortgage loans, \$138,253.71; on other collateral loans, \$930.34; total		139,184.05	
Interest and dividends on stocks and bonds, \$232,236.35; from all other sources, \$9,769.99; total		242,006.34	
Total rents and interest			401,163.27

Profit on sale or maturity of ledger assets during the year over book values.....	70,916.85
From all other sources, viz.: Perpetual permits, transfer fees and earned deposits, \$3,682.77; from wrecking company, \$3,997.85; dividends from bad debts charged to profit and loss in previous years, etc., \$811.31; total.....	7,921.94
Total income during the year.....	\$9,519,588.24
Total footings.....	\$15,138,819.31

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.....	\$2,681,808.19	\$3,607,786.33
Deduct amounts received for salvages (on losses of the last or previous years, \$171,525.49; and for reinsurance in other companies, \$721,593.23; total.....	908,440.00	684,778.92
Net amount paid during the year for losses.....	\$1,473,368.19	\$1,923,007.41
Deposits premiums returned.....	23,823.05	\$4,396,375.60
Paid stockholders for interest or dividends.....	360,000.00	2,823.05
Commissions or brokerage to agents, less received on reinsurance.....	1,028,287.00	860,000.00
Salaries and allowances to agents.....	60,965.22	1,028,287.00
Rents.....	18,946.98	60,965.22
Salaries, fees and all other charges: Officers, \$46,409.87; clerks, \$191,217.26; other employes, \$90,116.93; total.....	267,524.06	18,946.98
Taxes on premiums, \$117,683.24; on real estate, \$6,099.39; total.....	123,782.63	267,524.06
Insurance department fees and agents' licenses, \$15,711.24; municipal licenses, \$7,538.69; tax on franchise, \$22,793.89; total.....	45,501.82	123,782.63
Advertising, printing and stationery, \$36,132.80; legal expenses, \$12,570.33; repairs and expenses on real estate, \$12,307.46; furniture and fixtures, \$485.78; miscellaneous, \$186,714.90; total.....	248,774.27	45,501.82
Losses on sales or maturity of ledger assets, \$14,811.32; other disbursements, viz., \$38,329.19; total.....	53,170.51	248,774.27
Total expenditures during the year.....	\$6,629,831.95	53,170.51
Balances.....	\$8,508,987.36	\$8,508,987.36

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 825,477.03
Mortgage loans on real estate, first liens, \$1,837,579.39; other than first, \$18,350.00; total.....	1,855,929.39
Loans secured by pledge of bonds, stocks, or other collaterals.....	34,500.00
Book value of bonds excluding interest, \$1,220,520.00; and stocks, \$172,750.00; total.....	4,393,270.00
Cash deposited in banks.....	771,860.05
Bills receivable, \$19,069.33; agents' debit balances, \$355,578.02; book account, \$45,965.61; reinsurance claims on losses paid (marine), \$7,687.44; total.....	658,303.90
Total.....	\$8,539,340.18
Deduct ledger liabilities: Agents' credit balances, \$4,107.57; borrowed money, \$36,245.25; total.....	40,352.82
Total net ledger assets.....	\$8,508,987.36

NON-LEDGER ASSETS.

Interest due, \$15,278.48; and accrued, \$9,958.42; total.....	\$ 25,236.90
Total.....	25,236.90
Gross premiums in course of collection December 31, not more than three months due.....	\$ 322,000.00
Deduct cost of collection, commission and brokerage.....	34,000.00
Net amount of uncollected premiums, not more than three months due.....	288,000.00
Gross assets.....	\$9,230,684.26

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned.....	\$ 36,000.00
Bills receivable, past due.....	816.13
Total.....	\$ 36,816.13
Total admitted assets.....	\$9,193,868.13

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 120,065.48
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	684,821.27
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	27,937.50
Total amount of claims for losses.....	\$ 782,824.25
Deduct reinsurance due or accrued.....	157,437.90

Net amount of unpaid losses.....	\$ 575,386.35
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, \$2,592,500.79; unearned premiums (50 per cent).....	\$1,396,250.29
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$5,277,994.28; unearned premiums (pro rata).....	1,065,878.95
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation and marine risks; unearned premiums (per cent).....	224,215.33
Total unearned premiums as computed above.....	\$3,186,344.67
Amount reclaimable by the insured on perpetual fire insurance policies, being 50 and 95 per cent of the premium or deposit received.....	772,172.69
Total amount of all liabilities.....	\$4,538,903.71
Joint-stock capital actually paid up in cash.....	\$3,000,000.00
Divisible surplus.....	1,696,780.55
Total.....	\$9,230,684.26

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.....	None.
Losses incurred during the year (fire, \$2,324,641.02; marine and inland, \$1,763,197.41).....	\$4,306,749.03
Total amount of the company's stock owned by the directors at par value.....	102,110.00
Total amount loaned to officers and directors, \$30,000; loaned to stockholders not officers, \$7,500; total.....	27,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$4,571,810.00	\$ 500,514.00	\$5,072,324.08
Gross premiums received	84,628.80	2,929.98	67,558.70
Losses paid	24,436.21	83.35	24,519.56
Losses incurred	21,203.91	83.35	21,287.26
Amount at risk	5,143,286.00	748,200.00	5,889,486.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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 SCHURMANN Vice-President, GEO. B. EDWARDS.
Secretary, GUSTAV KEHR.

[Incorporated February, 1898. Commenced business, February, 1898.]

Home office, 62 and 64 Williams street, New York city.

CAPITAL STOCK

Amount of capital stock authorized, \$200,000; subscribed for	\$ 200,000.00
Amount of capital paid up in cash	200,000.00
Amount of net ledger assets December 31st of previous year	318,299.71
Extended at	\$ 318,299.71

INCOME DURING YEAR.

As shown by the books at home office at close of business, December 31.	
	Fire.
Gross premiums written and renewed during the year	\$ 180,948.74
Total	\$ 180,948.74
Entire premiums collected during the year	\$ 180,948.74
Deduct reinsurance, rebate, abatement and return premiums	74,114.33
Received for premiums, other than perpetuals	\$ 86,834.41
Interests and dividends on stocks and bonds, \$10,625; from all other sources, \$290.96	\$ 10,915.96
Total rents and interest	10,915.96
Total income during the year	\$ 97,750.37
Total footings	\$ 416,050.08

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
	Fire.
Gross amount paid for losses (including \$12,635.16 occurring in previous years)	\$ 85,762.60
Deduct amounts received for salvages (on losses of the last or of previous years), \$542.55; and from reinsurance in other companies, \$28,654.15; total	29,196.70
Net amount paid during the year for losses	\$ 56,565.90
Commissions or brokerage to agents, less received on reinsurances	19,935.99
Salaries, fees and all other charges, officers, managers, clerks and other employes	15,011.09
Taxes on premiums, \$1,899.77; internal revenue, \$440.45	2,340.22

Insurance department fees, agents' licenses, \$1,014.47; municipal licenses, \$356.68; tax on franchise, \$110	1,481.15
Advertising, printing and stationery, \$259.93; legal expenses, \$80.47; miscellaneous, \$1,904.46	2,224.86
Total expenditures during the year	\$ 97,559.21
Balances	\$ 318,490.87

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, \$265,991.25; and stocks, \$30,437.50; total	\$ 296,428.75
Cash in company's office, \$136.93; deposited in bank, \$16,115.90	16,552.83
Agents' debit balances	8,389.54
Total	\$ 321,371.12
Deduct ledger liabilities:	
Agents' credit balances, borrowed money and all other	2,880.25
Total net ledger assets	\$ 318,490.87

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	\$ 1,100.00
Total	\$ 1,100.00
Market value of bonds and stocks over book value	11,283.75
Gross assets	\$ 330,874.62
Total admitted assets	\$ 380,874.62

NON-LEDGER LIABILITIES.

Losses adjusted and not yet due	\$ 20,290.95
Losses in process of adjustment, or in suspense, including all reported and supposed losses	10,430.80
Losses resisted (not outlawed), including interest, costs and other expenses thereon	2,000.00
Total amount of claims for losses	\$ 32,721.85
Deduct reinsurance due or accrued	12,157.62
Net amount of unpaid losses	\$ 20,564.23
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, \$76,869.37; unearned premiums (50 per cent)	\$ 38,434.69
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$20,311.30; unearned premiums (pro rata)	14,431.38
Total unearned premiums as computed above	52,866.07
Total amount of all liabilities	\$ 73,430.80
Joint-stock capital actually paid up in cash	\$ 200,000.00
Divisible surplus	57,444.32
Total	257,444.32
Total non-ledger liabilities	\$ 330,874.62

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	\$ 65,888.88
Total amount of the company's stock owned by the directors at par value	37,200.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 103,250.00
Gross premiums received.....	2,658.07
Losses paid.....	6,121.14
Losses incurred.....	6,121.14
Amount at risk.....	113,950.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

U. S. BRANCH, 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, 1832. Commenced business in U. S. June, 1872.]

CAPITAL STOCK.
(None in United States.)

Amount of net ledger assets, December 31st of previous year..... \$2,046,202.02

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.....	\$ 277,870.33
Net collected.....	\$ 277,870.33
Gross premiums written and renewed during the year.....	2,284,866.28
Total.....	\$2,562,736.61
Deduct gross premiums and bills in course of collection at this date.....	254,518.42
Entire premiums collected during the year.....	\$2,308,218.19
Deduct reinsurance, rebate, abatement and return premiums.....	509,007.64
Received for premiums other than perpetuals.....	\$1,799,210.55
Rents.....	\$ 4,900.36
Interests and dividends on stocks and bonds.....	85,414.35
Total rents and interest.....	\$ 75,314.61
Received from home office.....	218,020.50
Total income during the year.....	\$2,194,916.66
Total footings.....	\$4,241,208.68

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$347,145.37 occurring in previous years).....	\$1,595,155.09
Deduct amounts received for salvages (on losses of the last or previous years), \$6,377.91; and for reinsurance in other companies, \$101,559.53.....	107,937.44
Net amount paid during the year for losses.....	\$1,487,217.55

Deposit premiums returned.....	316.00
Commissions or brokerage to agents, less received on reinsurances.....	325,977.79
Rents.....	14,136.78
Salaries, fees and all other charges: officers, \$51,500.32; clerks, \$109,450.45; other employes, \$15,706.19.....	176,656.99
Taxes on premiums, \$18,998.27; on other investments, \$14.45.....	49,012.72
Insurance department fees and agents' licenses, \$3,137.88; municipal licenses, \$5,948.06; tax on franchise, \$1,230.05.....	15,306.19
Advertising, printing and stationery, \$19,785.16; legal expenses, \$26.54; furniture and fixtures, \$5,036.14; miscellaneous, \$15,530.22.....	138,478.06
Losses on sales or maturity of ledger assets.....	1,137.48
Remitted to home office.....	63,176.61
Total expenditures during the year.....	\$2,371,447.27
Balances.....	\$1,969,761.41

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 285,585.72
Book value of bonds excluding interest, \$1,021,264.96; and stocks, \$17,266.81.....	1,538,733.77
Cash in company's office, \$1,436.24; deposited in banks, \$14,005.58.....	45,441.92
Total net ledger assets.....	\$1,969,761.41

NON-LEDGER ASSETS.

Market value on bonds and stocks over book value.....	76,486.98
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 254,518.42
Deduct cost of collection, commission and brokerage.....	40,000.00
Net amount of uncollected premiums, not more than three months due.....	\$ 214,518.42
Total admitted assets.....	\$2,200,766.81

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 122,946.21
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	158,733.47
Losses resisted (not outlaid), including interest, costs and other expenses thereon.....	24,372.57
Total amount of claims for losses.....	\$ 306,052.25
Deduct reinsurance due or accrued.....	17,507.78
Net amount of unpaid losses.....	\$ 288,544.47
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, \$1,375,659.36; unearned premiums (90 per cent).....	\$ 687,829.63
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,289,157.19; unearned premiums (pro rata).....	658,421.06
Total unearned premiums as computed above.....	\$1,346,250.74
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received	6,813.45
Salaries, rent, expenses, taxes, bills, accounts, fees, etc. due or accrued.....	5,000.00
Total amount of all liabilities.....	\$1,646,905.65
Divisible surplus.....	614,127.15
Total.....	\$1,260,766.81

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.	Tornado.	Aggregate
Gross risks written.....	\$3,233,356 00	\$ 200,905.00	\$3,434,261.00
Gross premiums received.....	43,551.42	1,049.67	44,601.09
Losses paid.....	24,832.58		24,832.58
Losses incurred.....	18,071.76		18,071.76
Amount at risk.....	4,555,448.00		

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the U. S. BRANCH LAW UNION AND CROWN 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. Managers, HALL & HENSHAW.

[Incorporated, 1825. Commenced business in United States, 1897.]

Home office, 35 Pine street, New York city.

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets December 31 of previous year.....	\$ 632,986 55
Extended at.....	\$ 632,986.53

INCOME DURING YEAR.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown in that year's statement.....	\$ 5,691.37
Net collected.....	\$ 5,691.37
Gross premiums written and renewed during the year.....	391,467.11
Total.....	\$ 397,158.48
Deduct gross premiums and bills in course of collection at this date.....	51,442.25
Entire premiums collected during the year.....	\$ 345,716.23
Deduct reinsurance, rebate, abatement and return premiums...	105,560.19
Received for premiums other than perpetuals.....	\$ 240,156.04
Interests and dividends on stocks and bonds, \$19,990; bank balances, \$110.10.....	\$ 20,100.10
Total rents and interest.....	20,100 10
Received from home office.....	55,000.00
Total income during the year.....	\$ 315,256.14
Total footings.....	\$ 948,242.67

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$9,836.95 occurring in previous years).....	\$ 235,284.51
Deduct amounts received for salvages (on losses of the last or previous years), \$2,924.36; and for reinsurance in other companies, \$39,060.38.....	41,984.74
Net amount paid during the year for losses.....	\$ 193,299.77
Commissions or brokerage to agents, less received on reinsurance.....	76,863.34
Rents.....	600.00
Salaries, fees and all other charges, officers, \$1,680; clerks, \$3,685.40; other employes, \$290; total.....	5,655.40
Taxes on premiums, \$1,784.86; on other investments, \$1,176.23; insurance department fees and agents' licenses, \$2,365.10; municipal licenses, \$272.50; tax on franchise, \$18; total.....	8,616.59
Advertising, printing and stationery, \$913.70; miscellaneous, \$5,546.66, total.....	6,160.36
Remitted to home office.....	42,612.10
Total expenditures during the year.....	\$ 333,807.56
Balances.....	\$ 614,435.11

LEDGER ASSETS.

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

Book value of bonds excluding interest.....	\$ 601,797.25
Cash in company's office, \$50.54; deposited in banks, \$16,713.31....	16,763.85
Agents' debit balances.....	128.87
Total.....	\$ 618,689.97
Deduct ledger liabilities:	
Agents' credit balances.....	4,254.86
Total net ledger assets.....	\$ 614,435.11

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 3,462.91
Interest accrued on bank balances.....	60.88
Total.....	\$ 3,523.79
Market value of bonds and stocks over book value.....	14,275.25
Gross premiums in course of collection December 31, not more than three months due.....	\$ 51,442.25
Deduct cost of collection, commission and brokerage.....	4,963.54
Net amount of uncollected premiums, not more than three months due.....	46,478.71
Gross assets.....	\$ 678,712.86
Total admitted assets.....	\$ 678,712.86

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 1,256.30
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	44,379.15
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,457.00
Total amount of claims for losses.....	\$ 48,092.45
Deduct reinsurance due or accrued.....	12,726 50
Net amount of unpaid losses.....	\$ 35,365.95
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, \$22,003.58; unearned premiums (fifty per cent).....	\$ 111,031.79
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$90,079.02; unearned premiums (pro rata).....	57,408.01
Total unearned premiums as computed above.....	\$ 168,409.80
Total amount of all liabilities.....	\$ 203,775.75
Divisible surplus.....	474,937.11
Total.....	\$ 678,712.86

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.....	\$ 218,465.21

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	Fire risks.
Gross premiums received.....	\$ 199,552 00
Losses paid.....	3,080.24
Losses incurred.....	210.24
Amount at risk.....	210.24
	219,507.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
UNITED STATES BRANCH LION 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.

Trustees in United States: FRANCIS B. COOLEY, HENRY C. ROBINSON, and JOHN R. REDFIELD. Assistant General Manager, JAS. H. BREWSTER.

[Incorporated, 1879. Commenced business in United States, 1880.]

Home office, Hartford Conn.

CAPITAL STOCK.

(None in United States)

Amount of net ledger assets, December 31st of previous year....	840,734.50
Extended at.....	\$ 840,734 50

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.....	\$ 53,985.60
Net collected.....	53,985.60
Gross premiums written and renewed during the year.....	750,671.89
Total.....	\$ 804,657.40
Deduct gross premiums and bills in course of collection at this date.....	61,828.85
Entire premiums collected during the year.....	\$ 742,828.64
Deduct reinsurance, rebate, abatement and return premiums...	209,708.94
Received for premiums, other than perpetuals.....	\$ 533,119.70
Rents.....	\$ 300.00
Interest on real estate mortgage loans, \$12,159.68; on other collateral loans, \$61.39.....	12,221.07
Interests and dividends on stocks and bonds, \$18,201.46; from all other sources, \$653.67.....	18,855.13
Total rents and interest....	\$ 31,376.30
Profit on sale or maturity of ledger assets during the year over book values.....	225.00
From all other sources, viz.: Received from home office.....	17.32
Total income during the year.....	\$ 564,738.22
Total footings.....	\$1,405,472.72

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$67,160.26 occurring in previous years).....	\$ 422,781.94
Deduct amounts received for salvages (on losses of the last or of previous years), \$2,469.59 and from reinsurance in other companies \$62,514.27.....	64,983.86
Net amount paid during the year for losses.....	\$ 357,798.08
Commissions or brokerage to agents, less received on reinsurance.....	107,160.40
Rents.....	2,346.17
Salaries, fees and all other charges, officers, \$15,000; clerks and other employes \$29,262.36.....	44,262.36
Taxes on premiums, \$12,328.80; on real estate, \$63.22.....	12,397.02
Insurance department fees and agents' licenses, \$2,849.97; municipal licenses, \$2,941.09 tax on franchise, \$50 internal revenue \$2,527.72; fire patrol tax, \$2,877.13.....	11,245.91
Advertising, printing and stationery, \$4,947.49; repairs and expenses on real estate, \$110.77; furniture and fixtures, \$1,210.42; miscellaneous, \$27,922.67.....	34,191.35
Other disbursements.....	91.09
Remitted to home office.....	25,431.10
Total expenditures during the year.....	\$ 594,923.57
Balances.....	\$ 810,549.15

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 4,500.00
Mortgage loans on real estate, first liens.....	242,977.50
Book value of bonds excluding interest.....	465,887.50

Cash in company's office, \$52.65; deposited in bank, \$75,641.65.....	75,694.30
Agents' debit balances.....	21,749.54
Total.....	\$ 810,808.84
Deduct ledger liabilities:	
Agents' credit balances.....	259 69
Total net ledger assets.....	\$810,549.15
NON-LEDGER ASSETS.	
Interest due and accrued on mortgages.....	\$ 5,090.23
Interest due, \$4,240.00, and accrued, \$1,833.33 on bonds and stocks	6,073.33
Total.....	11,163.56
Market value (not including interest) of bonds and stocks over book value.....	16,662.50
Gross premiums in course of collection December 31st, not more than three months due.....	40,339.00
Deduct cost of collection, commission and brokerage.....	11,954.20
Net amount of uncollected premiums, not more than three months due.....	\$ 28,384.80
Gross assets.....	866,760.01
Bonds and stocks.....	\$ 4,700.00
Total.....	\$ 4,700.00
Total admitted assets.....	\$ 862,060.01
NON-LEDGER LIABILITIES.	
Losses adjusted and unpaid not yet due,.....	\$ 26,209.68
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	24,948.07
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,354.00
Total amount of claims for losses.....	\$ 53,507.75
Deduct reinsurance due or accrued.....	13,727.58
Net amount of unpaid losses.....	\$ 39,780.17
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, \$392,800.71; unearned premiums (50 per cent).....	\$ 196,400.35
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$411,664.78; unearned premiums (<i>pro rata</i>).....	253,776 21
Total unearned premiums as computed above.....	\$ 450,176.56
Total amount of all liabilities.....	\$ 489,956.73
Divisible surplus.....	372,103 28
Total.....	\$ 862,060.01
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.....	\$ 322,662.72
The amount of special reserve fund, according to law, deposited with the insurance department of the state of New York.....	210,000.00
BUSINESS IN THE STATE OF IOWA DURING THE YEAR.	
Gross risks written.....	Fire risks \$ 201,235.00
Gross premiums received.....	3,017.36
Losses paid.....	961 05
Losses incurred.....	961.05
Amount at risk.....	216,961.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the UNITED STATES BRANCH LIVERPOOL AND LONDON AND GLOBE 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.

Trustees United States, JOHN A. STEWART, CHAS. H. MARSHALL AND JOHN C. BROWN.

[Organized 1836. Commenced business in United States, 1848.]

Home office, 45 William street, New York city.

CAPITAL STOCK.

Amount deposited in United States for benefit of all policy holders therein.....	\$ 200,000.00
Amount of net ledger assets, December 31st of previous year.....	\$8,566,283.85
Extended at.....	8,566,283.85

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. \$ 861,754.76
Deduct amount of same not collected.....	2,244.88
Net collected.....	\$ 859,510 38
Gross premiums written and renewed during the year.....	6,137,342.74
Total.....	\$6,996,853.12
Deduct gross premiums and bills in course of collection at this date.....	864,445 83
Entire premiums collected during the year.....	\$6,132,407.29
Deduct reinsurance, rebate, abatement and return premiums.....	1,414,917.01
Received for premiums other than perpetuals.....	\$4,717,490.28
Deposit premiums, received on perpetual risks.....	11,462.53
Rents from company's property, including \$31,361.75 for company's use of own buildings.....	\$ 94,162.07
Interest on real estate mortgage loans.....	139,844 68
Interests and dividends on stocks and bonds.....	95,534.06
Total rents and interest.....	\$ 329,340.81
From all other sources, viz.: Premium on life policies.....	2,190.59
Received from home office.....	88,767.73
Miscellaneous.....	250.00
Total income during the year.....	\$ 5,149,501.94
Total footings.....	\$13,715,785.79

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$518,087.53 occurring in previous years)	\$3,841,312.76	
Deduct amounts received for salvages (on losses of the last or previous years), \$51,634.03; and for reinsurance in other companies, \$387,176.59	438,860.67	
Net amount paid during the year for losses	\$3,402,452.09	
Deposit premiums returned	9,047.64	
Commissions or brokerage to agents, less received on reinsurances	826,096.51	
Rents	31,361.75	
Salaries, fees and all other charges, officers, \$33,765; clerks, \$208,661.81; other employees, \$24,802.50	327,229.31	
Taxes on premiums, \$119,291.90; on real estate, \$29,038.09	148,329.99	
Insurance department fees and agents' licenses, \$21,903.11; municipal licenses, \$1,403.46; tax on franchise, \$163; internal revenue, \$4,371.29	27,840.86	
Advertising, printing and stationery, \$59,117.17; legal expenses, \$7,499.54; furniture and fixtures, \$2,629.37; miscellaneous, \$234,705.20	303,951.28	
Losses on sales or maturity of ledger assets	5,328.22	
Expenditure account, \$5,573.59; remitted to home office, \$446,681.86	452,255.45	
Total expenditures during the year	\$5,533,893.10	
Balances	\$8,181,892.69	

LEDGER ASSETS.

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

Book value real estate, unincumbered	\$1,826,607.16
Mortgage loans on real estate, first liens	3,307,350.00
Loans secured by pledge of bonds, stocks, or other collateral, loan on life policy	1,400.00
Book value of bonds excluding interest	2,367,318.93
Cash in company's office, \$1,378.75; deposited in banks, \$877,007.28	678,386.03
Bills receivable	1,660.41
Total	\$8,182,722.53
Deduct ledger liabilities:	
Agents' credit balances, \$189.49; all other, \$810.35	829.84
Total net ledger assets	\$8,181,892.69

NON-LEDGER ASSETS.

Interest due, \$7,094, and accrued, \$36,994.40, on mortgages	\$ 44,088.40
Interest due and accrued on collateral loans	198.03
Rents accrued on company's property or lease	10,000.00
Total	\$ 54,286.43
Market value of real estate over book value	29,142.84
Market value of bonds and stocks over book value	306,318.57
Gross premiums in course of collection December 31st, not more than three months due	\$ 855,595.31
Deduct cost of collection, commission and brokerage	127,191.84
Net amount of uncollected premiums, not more than three months due	\$ 728,403.47
Gross premiums in course of collection December 31st, more than three months due	\$11,094.90
All other assets—perpetual premium due	92.45
Gross assets	\$9,300,136.45

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 670,566.89
Losses resisted (not outlawed), including interest, costs and other expenses thereon	30,400.00
Total amount of claims for losses	\$ 700,966.89
Deduct reinsurance due or accrued	145,576.31
Net amount of unpaid losses	\$ 555,390.58
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, \$3,422,998.81; unearned premiums (50 per cent)	\$1,711,499.40
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,673,548.69; unearned premiums (pro rata)	1,821,460.41
Total unearned premiums as computed above	\$3,532,959.81
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit received	323,141.23
Net premium reserve and all other liabilities, except capital, under the life insurance, or any other special department	90,039.07
Return premiums, \$55,000; and reinsurance premiums, \$72,328.07	\$ 127,328.07
All other liabilities, viz.: Due for contingent commission	20,000.00
Total	\$ 147,328.07
Total amount of all liabilities	\$4,648,858.76
Divisible surplus	4,651,277.69
Total	\$9,300,136.45

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	\$ 3,302,252.41
Total amount of premiums received in United states to date	130,574,967.50
Total losses paid in the United States to date	78,227,870.37

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 4,077,916.00
Gross premiums received	44,895.76
Losses paid	35,901.95
Losses incurred	32,980.95
Amount at risk	5,763,060.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

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

President, HENRY W. EATON. Secretary, GEO. W. HOYT.

[Incorporated, 1896. Commenced business, April, 1897.]

Home office, New York city.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 200,000.00	
Amount of capital paid up in cash.....	200,000.00	
Amount of net ledger assets, December 31st of previous year....	262,730.01	
Extended at.....		262,730.01

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.....	\$ 20,156.84	
Net collected.....	\$ 20,156.84	
Gross premiums written and renewed during the year.....	93,703.13	
Total.....	\$ 113,859.97	
Deduct gross premiums and bills in course of collection at this date.....	15,188.20	
Entire premiums collected during the year.....	\$ 98,671.77	
Deduct reinsurance, rebate, abatement and return premiums....	39,181.20	
Received for premiums other than perpetuals.....	\$ 59,490.57	
Interests and dividends on stocks and bonds, \$8,075; from all other sources, \$133.24; total.....	\$ 8,508.24	
Total rents and interest.....	\$ 8,508.24	
Total income during the year.....	\$ 67,998.81	
Total footings.....	\$ 330,728.82	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.		
		Fire.
Gross amount paid for losses.....	\$ 36,376.30	
Deduct amounts received for salvages and for reinsurance in other companies.....	11,268.26	
Net amount paid during the year for losses.....	\$ 25,408.04	
Commissions or brokerage to agents, less received on reinsurances.....	7,869.87	
Rents.....	48.23	
Salaries, fees and all other charges, officers, \$537.50; clerks, \$1,234.59; total.....	1,772.09	
Taxes on premiums.....	2,520.62	
Insurance department fees and agents' licenses.....	1,633.12	
Advertising, printing and stationery, \$1,307.86; legal expenses, \$51.57; miscellaneous, \$1,130.26; total.....	2,489.63	
Total expenditures during the year.....	\$ 41,741.60	
Balances.....	\$ 288,987.22	

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.....	\$ 238,200.98	
Cash deposited in banks.....	50,786.24	
Total.....	\$ 288,987.22	
Total net ledger assets.....	\$ 288,987.22	

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$ 2,025.98
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 14,919.72
Deduct cost of collection, commission and brokerage.....	1,754.20
Net amount of uncollected premiums, not more than three months due.....	\$ 13,165.52
Gross premiums in course of collection December 31st, more than three months due.....	\$268.48
Gross assets.....	\$ 300,126.76

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 590.00
Net amount of unpaid losses.....	\$ 590.00
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, \$42,578.43; unearned premiums (fifty per cent).....	\$ 21,289.21
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$22,198.24; unearned premiums (pro rata).....	15,099.75
Total unearned premiums as computed above.....	\$ 36,388.96
Return premiums, \$1,301.85; reinsurance premiums, \$3,032.46; contingent liabilities, \$1,000; total.....	8,384.31
Total amount of all liabilities.....	\$ 45,363.27
Joint-stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	54,763.49
Total.....	\$ 300,126.76

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.....	\$ 25,988.04
Total amount of company's stock owned by the directors at par value.....	3,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 30,800.00
Gross premiums received.....	363.00
Amount at risk.....	30,800.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

U. S. BRANCH LONDON ASSURANCE CORPORATION.

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.

Governor, HENRY J. B. KENDALL. Manager in United States, CHAS. L. CASE.

[Incorporated 1720. Commenced business in United States 1872.]

Home office, 44 Pine street, New York city.

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets, December 31 of previous year.....\$2,194,116.67
 Extended at \$2,194,116.67

INCOME DURING YEAR.

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

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement...	\$ 110,644.20	\$ 135,024.62	
Net collected.....	\$ 110,944.20	\$ 135,024.62	
Gross premiums written and renewed during the year.....	974,337.09	569,368.82	
Total.....	\$1,085,231.29	\$ 704,393.44	
Deduct gross premiums and bills in course of collection at this date.....	132,430.47	64,939.47	
Entire premiums collected during the year....	\$ 952,850.82	\$ 639,453.97	
Deduct reinsurance, rebate, abatement and return premiums.....	151,217.84	264,163.83	
Received for premiums other than perpetuals.....	\$ 801,632.98	\$ 375,290.14	\$1,176,923.12
Interests and dividends on stocks and bonds.....		87,478.69	
Total rents and interest.....			87,478.69
Increase in values of investments, etc.....			91,097.27
Total income during the year.....			\$1,355,499.08
Total footings.....			\$3,549,615.75

DISBURSEMENTS DURING YEAR.

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

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$496,451.85 occurring in previous years).....	\$ 595,327.50	\$ 521,944.87	
Deduct amounts received for salvages (on losses of the last or previous years), \$23,225.04; and for reinsurance in other companies, \$235,992.90; total.....	21,845.91	270,372.03	
Net amount paid during the year for losses....	\$ 573,481.59	\$ 251,572.84	\$ 825,054.43
Remitted to home office.....			95,141.18
Commissions or brokerage to agents, less received on reinsurances.....			215,250.08
Rents.....			15,105.00
Salaries, fees and all other charges, officers, \$30,234.40; clerks, \$33,757.68; other employes, \$15,862.44; total.....			79,854.52
Taxes on premiums, \$29,500.77; internal revenue, \$1,732.50; insurance department fees and agents' licenses, \$7,060.41; municipal licenses, \$2,006.62; tax on franchise, \$224; total.....			43,524.30
Advertising, printing and stationery, \$3,475.07; miscellaneous, \$52,945.11; total.....			59,420.18
Losses on sales or maturity of ledger assets, \$713.25; decrease in values of investments, \$90,523.17.....			91,236.42
Total expenditures during the year.....			\$1,424,588.11
Balances.....			\$2,125,029.64

LEDGER ASSETS.

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

Book value of bonds, excluding interest.....	\$1,970,926.25	
Cash in company's office, \$1,388.99; deposited in banks, \$152,622.70; total.....		154,011.69
Bills receivable.....		91.70
Total.....	\$2,125,029.64	
Total net ledger assets.....		\$2,125,029.64

NON-LEDGER ASSETS.

Interest due.....	\$ 5,889.59	
Total.....		\$ 5,889.59
Gross premiums in course of collection December 31, not more than three months due.....	\$ 197,369.94	
Deduct cost of collection, commission and brokerage.....	33,415.95	
Net amount of uncollected premiums, not more than three months due.....		\$ 163,953.99
Due from other companies for reinsurance on losses paid.....		12,764.55
Gross assets.....		\$2,307,637.77

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$324; not yet due, \$37,479.68)....	28,103.68	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	134,354.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	13,121.50	
Total amount of claims for losses... ..	\$ 175,579.18	
Deduct reinsurance due or accrued.....	24,511.73	
Net amount of unpaid losses.....		\$ 151,067.45
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, \$559,438.61; unearned premiums (fifty per cent).....	\$ 279,719.31	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$381,457.52; unearned premiums (pro rata).....	451,405.18	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$3,307.26; unearned premiums (fifty per cent).....	1,153.63	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (.... per cent on time hulls).....	28,468.44	
Total unearned premiums as computed above....		\$ 760,746.56
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit received. Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued... ..		174.80
Return premiums, \$1,419.14; and reinsurance premiums, \$23,200.56; total.....		9,000.00
Total amount of all liabilities.....		23,619.70
Divisible surplus.....		\$ 944,608.51
Total.....		1,368,029.26
		\$2,307,637.77

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, \$531,879.08; marine and inland, \$182,033.98; total.....\$ 713,913.06

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 936,748.00
Gross premiums received.....	12,504.36
Losses paid.....	4,197.19
Losses incurred.....	5,788.19
Amount at risk.....	1,333,000.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

LONDON AND LANCASHIRE FIRE 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.

Manager, ARCHIBALD G. MCILWAINE, JR.

[Incorporated, 1861. Commenced business in the United States, 1879.]

Principal office in United States 57-59 William street, New York city.

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets December 31 of previous year.....	\$2,567,441.03
Extended at.....	\$2,567,441.03

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.....	\$ 286,357.72
Deduct amount of same not collected.....	133.39
Net collected.....	\$ 286,224.33
Gross premiums written and renewed during the year.....	2,340,414.52
Total.....	\$2,626,638.85
Deduct gross premiums and bills in course of collection at this date.....	307,549.18
Entire premiums collected during the year.....	\$2,319,089.67
Deduct reinsurance, rebate, abatement and return premiums...	679,836.59
Received for premiums other than perpetuals.....	\$1,639,253.08
Rents from company's property, including \$10,104.16 for company's use of own buildings.....	\$ 17,164.17
Interests and dividends on stocks and bonds, \$82,714.36; from all other sources, \$51.62.....	83,255.98
Total rents and interest.....	\$ 100,420.15
From all other sources, viz.: Increase in value of stocks and bonds, \$8,943.74; increase in value of real estate, \$875.....	9,818.74
Total income during the year.....	\$1,749,491.97
Total footings.....	\$4,316,933.00

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$170,715.41 occurring in previous years).....	\$1,275,607.45
Deduct amounts received for salvages (on losses of the last or previous years), \$27,568.27; and for reinsurance in other companies, \$193,981.62.....	221,549.89
Net amount paid during the year for losses.....	\$1,054,057.56
Commissions or brokerage to agents, less received on reinsurances.....	308,973.46
Rents (including \$10,104.16 for company's use of own buildings)...	17,554.99
Salaries, fees and all other charges, officers, \$48,000; clerks and other employes, \$99,860.41.....	145,860.41
Taxes on premiums, \$34,709.82; on real estate, \$4,912; on other investments, \$172.34.....	39,794.16
Insurance department fees and agents' licenses, \$12,996.66; municipal licenses, \$6,622.88; tax on franchise, \$167.45.....	20,686.99
Advertising, printing and stationery, \$14,351.81; legal expenses, \$248.13; repairs and expenses on real estate, \$3,795.92; furniture and fixtures, \$320.82; miscellaneous, \$100,234.10; internal revenue, \$9,466.91.....	133,357.69
Other disbursements, viz.: Remittances to head office.....	65,676.72
Total expenditures during the year.....	\$1,785,361.98
Balances.....	\$2,531,571.02

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
Book value of bonds excluding interest, \$2,023,824.16; and stocks, \$8,458.....	2,035,282.16
Cash in company's office, \$52,432.28; deposited in banks, \$127,591.09	180,023.37
Claim in probate court.....	74.00
Bills receivable, \$6,858.40; in hands of special agents, \$582.48.....	7,440.88
Balance due from other companies.....	8,750.61
Total.....	\$3,531,571.02
Total net ledger assets.....	\$2,531,571.02

NON-LEDGER ASSETS.

Interest due, \$18,115, and accrued, \$3,383.34 on bonds and stocks...	\$ 26,498.34
Rents due.....	1,586.98
Total.....	\$ 28,085.32
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 303,161.01
Deduct cost of collection, commission and brokerage.....	61,017.46
Net amount of uncollected premiums, not more than three months due.....	\$ 242,143.55
Gross premiums in course of collection December 31st, more than three months due.....	\$4,388.17
Reinsurance due on paid losses.....	550.69
Gross assets.....	\$2,802,300.58

DEDUCT ASSETS NOT ADMITTED.

In hands of special agents.....	\$ 582.48
Balance due from companies.....	999.66
Claim in probate court.....	74.00—\$ 1,656.14
Total admitted assets.....	\$2,800,644.44

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$9,202; not yet due, \$39,995.58)...	\$ 49,197.58
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	151,209.97
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	14,550.00
Total amount of claims for losses.....	\$ 214,957.55
Deduct reinsurance due or accrued.....	53,916.10
Net amount of unpaid losses.....	\$ 161,041.45
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, \$1,216,266.19; unearned premiums (50 per cent).....	\$ 608,133.08
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,747,176.05; unearned premiums (pro rata)....	907,682.89
Total unearned premiums as computed above.....	\$1,515,815.97
Return premiums, \$9,081.80; and reinsurance premiums, \$47,631.90	\$ 56,703.70
Less commission.....	11,999.79
Total amount of all liabilities.....	\$1,721,561.33
Divisible surplus.....	\$1,079,083.11
Total.....	\$2,800,644.44

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.....	\$1,035,650.51
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.....	\$1,121,272.00
Gross premiums received.....	15,854.95
Losses paid.....	6,859.78
Losses incurred.....	5,783.62
Amount at risk.....	1,625,844.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition of and affairs of the
LUMBERMEN'S INSURANCE COMPANY.

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

President, LEWIS DAVIS. Vice President and Secretary, OLIVER H. HILL.

[Incorporated, June 2, 1873. Commenced business, December 11, 1873.]

Home office, 427 Walnut street, Philadelphia, Pa.

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.....	1,139,016.91
Extended at.....	1,139,016.91

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 statements.....	\$ 18,423.43
Net collected.....	\$ 18,423.43
Gross premiums written and renewed during the year.....	185,237.44
Total.....	\$ 203,660.87
Deduct gross premiums and bills in course of collection at this date.....	32,977.62
Entire premiums collected during the year.....	\$ 170,683.25
Deduct reinsurance, rebate, abatement and return premiums... ..	52,446.40
Received for premiums other than perpetuals.....	\$ 118,236.85
Deposit premiums, received on perpetual risks.....	6,832.32
Rents from company's property, including \$1,500 for company's use of own buildings.....	\$ 11,896.66
Interest on real estate mortgage loans \$17,794.01; on other collateral loans \$1,570.51.....	19,364.52
Interest and dividends on stocks and bonds, \$29,634.28; from all other sources \$393.72 (bank).....	30,028.00
Total rents and interest.....	\$ 61,289.18
Profit on sale or maturity of ledger assets during the year over book values.....	90.00
From all other sources, viz: Transfers \$117; 10 per cent on cancellation of perpetual policies \$132.41.....	549.41
Total income during the year.....	\$ 187,017.76
Total footings.....	\$1,328,034.67

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$13,561.70 occurring in previous years).....	\$ 118,139.08
Deduct amounts received for salvages (on losses on the last or previous years), \$1,284.68; and for reinsurance in other companies, \$13,873.65.....	15,158.33
Net amount paid during the year for losses.....	\$ 102,980.75
Deposit premiums returned.....	6,244.50
Paid stockholders for interest or dividends; (amount declared during the year),.....	25,000.00
Commissions or brokerage to agents, less received on reinsurances.....	27,838.44
Rents.....	1,500.00
Salaries, fees and all other charges, officers, clerks, and other employes.....	13,218.00
Taxes on premiums, \$1,830; on real estate, \$2,763.87; on other investments, \$971.32; internal revenue.....	5,565.19
Insurance department fees and agents' licenses, \$1,195.33; municipal licenses, \$270.50; tax on franchise, \$1,875.....	3,340.83
Advertising, printing and stationery, \$1,545.02; repairs and expenses on real estate \$3,296.13; miscellaneous, \$4,491.76.....	9,332.91
Losses on sales or maturity of ledger assets, \$2,357.75; other disbursements, viz: \$1,489.22 fire patrols; underwriters' association \$1,037.24.....	4,884.21
Total expenditures during the year.....	\$ 199,904.83
Balances.....	\$1,126,129.84

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 149,118.35	
Mortgage loans on real estate, first liens.....	328,679.90	
Loans secured by pledge of bonds, stocks or other collateral....	43,600.00	
Book value of bonds excluding interest, \$590,723.21; and stocks, \$1,200.....	591,923.21	
Cash in company's office, \$291.20; deposited in banks, \$12,517.18....	12,808.38	
Total.....	\$1,126,129.84	
Total net ledger assets.....		\$1,126,129.84

NON-LEDGER ASSETS.

Amount reclaimable on perpetual policies on properties owned and on reinsurances.....	\$ 4,707.63	
Interest due, \$241.75; accrued, \$4,840.63 on mortgages.....	5,082.38	
Interest due and accrued on collateral loans.....	385.10	
Salvages due on loss paid.....	347.60	
Rents due.....	1,070.00	
Total.....	\$ 11,592.71	
Market value of bonds and stocks over book value,.....	39,906.79	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 32,977.62	
Net amount of uncollected premiums, not more than three months due.....	\$ 32,977.62	
Gross assets.....	\$1,210,606.96	
Deduct assets not admitted:		
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	\$ 7,618.35	
Total.....	\$ 7,618.35	
Total admitted assets,.....	\$1,202,988.61	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 10,496.10	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	16,292.49	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	500.00	
Total amount of claims for losses.....	\$ 27,288.59	
Deduct reinsurance due or accrued.....	4,108.96	
Net amount of unpaid losses.....	\$ 23,179.63	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$104,789.30; unearned premiums (50 per cent).....	\$ 52,394.65	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy \$112,562.31; unearned premiums (pro rata).....	60,418.42	
Total unearned premiums as computed above.....	\$ 112,813.07	
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received	238,379.20	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	2,537.00	
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	7,149.77	
Return premiums, \$3,650.85; and reinsurance premiums, \$1,088.99; all other liabilities, viz: Miscellaneous, \$1,287.36.....	8,027.20	
Total amount of all liabilities.....	\$ 392,085.87	

Joint stock capital actually paid up in cash.....	250,000.00
Divisible surplus.....	560,902.74
Total.....	\$1,202,988.61

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.....	\$ 112,597.31
Total amount of company's stock owned by the directors at par value.....	75,125.00
Total amount loaned to officers and directors, \$18,000; loaned to stockholders, not officers \$14,500.....	32,530.00
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.....	Fire risks.
Gross premiums received.....	\$ 327,005.00
Losses paid.....	3,739.92
Losses incurred.....	762.36
Amount at risk.....	327,005.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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.

United States Manager, P. E. RASOR. Assistant United States Manager, A. DAHMEYER.

[Incorporated, May 17, 1844. Commenced business in United States, December 2, 1893.]

Principal office in United States, 71 William street, New York.

CAPITAL STOCK.

None in United States.	
Amount of net ledger assets, December 31st of previous year....	\$ 815,717.18
Extended at.....	\$ 815,717.18

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.....	\$ 95,367.89	Fire.
Net collected.....	\$ 95,367.89	
Gross premiums written and renewed during the year.....	856,200.30	
Total.....	\$ 951,568.19	
Deduct gross premiums and bills in course of collection at this date.....	128,241.95	
Entire premiums collected during the year.....	\$ 823,326.24	
Deduct reinsurance, rebate, abatement and return premiums....	166,995.70	
Received for premiums other than perpetuals.....	\$ 656,330.54	

Interests and dividends on stocks and bonds.....	\$ 28,884.96
Total rents and interest.....	28,884.96
Profit on sale or maturity of ledger assets during the year over book values.....	496.87
Remittance from home office.....	354,437.70
Total income during the year.....	\$1,040,150.07
Total footings.....	\$1,855,867.25

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31.	
Fire.	
Gross amount paid for losses (including \$30,871 occurring in previous years.....)	\$ 485,382.31
Deduct amounts received for salvages (on losses of the last or previous years), \$2,040.02; and for reinsurance in other companies, \$25,181.44; total.....	27,221.46
Net amount paid during the year for losses.....	\$ 458,160.85
Commissions or brokerage to agents, less received on reinsurances.....	134,144.02
Rents.....	11,024.50
Salaries, fees and all other charges, officers, \$15,000; clerks, \$43,595.29; total.....	58,595.29
Taxes on premiums.....	13,789.97
Insurance department fees and agents' licenses, \$6,692.70; municipal licenses, \$3,699.15; tax on franchise, \$532; total.....	10,923.85
Advertising, printing and stationery, \$15,425.45; legal expenses, \$260; furniture and fixtures, \$484.16; miscellaneous, \$38,387.19; total.....	54,556.80
Remittance to home office.....	288,360.66
Total expenditures during the year.....	\$1,029,555.94
Balance.....	826,311.31

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value of bonds, excluding interest.....	\$ 770,725.00
Cash in company's office, \$48.32; deposited in banks, \$912.43; total.....	960.75
Cash in hands of trustees.....	54,625.56
Total.....	\$ 826,311.31
Total net ledger assets.....	\$ 826,311.31

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 5,250.00
Total.....	\$ 5,250.00
Market value of bonds and stocks over book value.....	21,025.00
Gross premiums in course of collection December 31, not more than three months due.....	\$ 124,233.67
Deduct cost of collection, commission and brokerage.....	28,047.66
Net amount of uncollected premiums, not more than three months due.....	\$ 96,186.01
Gross premiums in course of collection December 31 more than three months due.....	\$4,008.28
Gross assets.....	\$ 948,772.32
Total admitted assets.....	\$ 948,772.32

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 110,393.00
Total amount of claims for losses.....	\$ 110,393.00
Deduct reinsurance due or accrued.....	4,144.00
Net amount of unpaid losses.....	\$ 106,249.00
Gross premiums (less reinsurance) received and receivable upon all unexpired risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$562,749.44; unearned premiums (fifty per cent).....	\$ 281,374.72
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$278,053.80; unearned premiums (pro rata).....	166,855.45
Total unearned premiums as computed above.....	\$ 448,230.17
Total amount of all liabilities.....	\$ 554,479.17
Joint-stock capital actually paid up in cash..... None in U. S.	
Divisible surplus.....	394,293.15
Total.....	\$ 948,772.32

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.....	\$ 530,013.85

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	Fire risks.
Gross premiums received.....	\$ 332,500.09
Losses paid.....	5,047.34
Losses incurred.....	3,177.24
Amount at risk.....	3,182.24
	352,550.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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.

United States Manager, GEORGE T. A. YOUNG.

[Incorporated, 1824. Commenced business in United States, December, 1890.]

Home office, United States branch, 42 Cedar street, New York.

CAPITAL STOCK.

[None in United States.]

Amount of net ledger assets, December 31st of previous year.....	\$1,505,614.76
Extended at.....	\$1,505,614.76

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.....	\$ 247,353.05
Deduct amount of same not collected.....	3,634.45
Net collected.....	\$ 243,718.60

Gross premiums written and renewed during the year	1,872,805.82
Total	\$2,116,524.42
Deduct gross premiums and bills in course of collection at this date	295,792.78
Entire premiums collected during the year	\$1,820,731.64
Deduct reinsurance, rebate, abatement and return premiums	567,016.91
Received for premiums other than perpetuals	\$1,253,714.73
Interests and dividends on stocks and bonds	\$ 54,473.97
Total rents and interest	\$ 54,473.97
Profit on sale or maturity of ledger assets during the year over book value	23,899.47
From all other sources, viz.: Received from home office	48,100.00
Total income during the year	\$1,880,189.17
Total footings	\$2,885,802.93

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$165,555.17 occurring in previous years)	\$ 990,645.12
Deduct amounts received for salvages (on losses of the last or previous years), \$14,793.52; and for reinsurance in other companies, \$124,955.80	139,749.32
Net amount paid during the year for losses	\$ 850,895.80
Commissions or brokerage to agents, less received on reinsurances	217,113.80
Rents	11,413.39
Salaries, fees and all other charges, officers, \$24,972.21; clerks, \$37,589.63; other employes, \$29,357.77	91,919.61
Taxes on premiums, \$35,632.01; on other investments, \$50	35,682.01
Insurance department fees and agents' licenses, \$14,976; municipal licenses, \$4,016.92; tax on franchise, \$894.96	19,887.88
Advertising, printing and stationery, \$11,967.91; legal expenses, \$1,223.64; furniture and fixtures, \$38.86; miscellaneous, \$68,016.95 Remitted to home office	81,245.36
Total expenditures during the year	109,236.47
Balances	\$1,417,394.32
	\$1,468,408.61

LEDGER ASSETS.

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

Book value real estate, incumbered	\$ 2,900.00
Book value of bonds excluding interest, \$1,376,502.75; and stocks, \$800	1,377,332.75
Cash in company's office, \$7,156.41; deposited in banks, \$90,343.48	87,499.89
Bills receivable	1,806.22
Total	\$1,469,538.86
Deduct ledger liabilities:	
Agents' credit balances	1,130.25
Total net ledger assets	\$1,468,408.61

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	\$ 3,304.17
Total	\$ 3,304.17
Market value of real estate over book value	123.78
Market value of bonds and stocks over book value	23,933.50

Gross premiums in course of collection December 31st, not more than three months due	\$ 291,523.83
Deduct cost of collection, commission and brokerage	56,725.06
Net amount of uncollected premiums, not more than three months due	\$ 234,798.77
Gross premiums in course of collection December 31st, more than three months due	\$4,268.95
Due from other companies for reinsurance on paid losses	2,835.66
Gross assets	\$1,733,404.49
Deduct assets not admitted:	
Bills receivable, past due	\$ 1,333.97
Total	\$ 1,333.97
Total admitted assets	\$1,732,070.52

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 55,108.76
Losses in process of adjustment, or in suspense, including all reported and supposed losses	114,359.68
Losses resisted (not outlawed), including interest, costs and other expenses thereon	12,903.34
Total amount of claims for losses	\$ 182,371.78
Deduct reinsurance due or accrued	41,962.81
Net amount of unpaid losses	\$ 140,408.97
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$907,519.23; unearned premiums (50 per cent)	\$ 498,759.61
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,030,779.46; unearned premiums (pro rata)	520,458.68
Total unearned premiums as computed above	\$1,019,218.29
Return premiums, \$108.34; and reinsurance premiums, \$10,281.26	\$ 40,389.60
Total	\$ 40,389.60
Total amount of all liabilities	\$1,200,016.86
Joint-stock capital actually paid up in cash	None in U. S.
Divisible surplus	\$ 532,053.66
Total	\$ 532,053.66
Total	\$1,732,070.52

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?

Losses incurred during the year, fire	\$ 825,653.07
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 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	\$ 985,897.43
Gross premiums received	15,379.86
Losses paid	9,936.72
Losses incurred	6,587.25
Amount at risk	1,696,291.81

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

MANHATTAN FIRE 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, pursuant to the laws thereof.

President, DANIEL MYERS.

Vice-President, W. M. HAHN.

Secretary, J. W. DIBROW.

[Incorporated February 1, 1869. Commenced business June 19, 1882.]

Home office 45, 47 and 49 Cedar street, New York.

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....	475,266.67
Increase of paid up capital during 1899.....	250,000.00
Extended at.....	\$ 725,266.67

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.....	\$ 107,327.67	Fire.
Deduct amount of same not collected.....	3,336.03	
Net collected.....	\$ 103,991.64	
Gross premiums written and renewed during the year.....	779,061.60	
Total.....	\$ 882,053.14	
Deduct gross premiums and bills in course of collection at this date.....	158,710.06	
Entire premiums collected during the year.....	\$ 724,373.08	
Deduct reinsurance, rebate, abatement and return premiums....	367,113.69	
Received for premiums other than perpetuals.....	\$ 337,360.05	
Interests and dividends on stocks and bonds.....	\$ 13,549.37	
Total rents and interest.....	13,549.37	
Profit on sale or maturity of ledger assets during the year over book values.....	7,279.19	
From all other sources, viz.: Assessment levied on stockholders, \$35,000; premium on increased capital, \$37,500; sale of furniture and fixtures, \$20; premiums collected previously charged off, \$3,542.70.....	175,232.70	
Total income during the year.....	\$ 552,351.24	
Total footings.....	\$1,277,617.91	

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$127,080.22 occurring in previous years).....	\$ 393,117.06	Fire.
Deduct amounts received for salvages (on losses of the last or previous years), \$3,012.22; and for reinsurance in other companies, \$99,880.26.....	102,872.48	
Net amount paid during the year for losses.....	\$ 290,244.58	
Paid stockholders for interest or dividends.....	12,500.00	
Commissions or brokerage to agents, less received on reinsurances.....	123,530.49	
Rents.....	5,500.00	
Salaries, fees and all other charges, officers, \$19,894.21; clerks, \$16,019.72; other employes, \$3,474.98.....	41,388.91	
Taxes on premiums.....	\$ 251.19	
Insurance department fees and agents' licenses, \$3,975.70; municipal licenses, \$995.43.....	4,971.13	
Advertising, printing and stationery, \$4,275.63; legal expenses, \$8,536.13; miscellaneous, \$30,932.77.....	43,744.53	
Total expenditures during the year.....	\$ 530,006.83	
Balances.....	\$ 747,611.08	

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.....	\$ 329,998.39
Cash in company's office, \$34,012.31; deposited in banks, \$396,601.58.....	430,614.39
Total.....	\$ 760,612.78
Deduct ledger liabilities:	
Agents' credit balances, borrowed money and all other.....	3,101.70
Total net ledger assets.....	\$ 747,611.08

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$ 19,251.61
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 154,991.92
Deduct cost of collection, commission and brokerage.....	8,132.39
Net amount of uncollected premiums, not more than three months due.....	\$ 146,859.53
Gross premiums in course of collection December 31st, more than three months due.....	\$ 3,718.14
Gross assets.....	\$ 913,722.22
Total admitted assets.....	\$ 913,722.22

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 13,941.52
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	21,310.74
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	14,500.00
Total amount of claims for losses.....	\$ 49,752.26
Deduct reinsurance due or accrued.....	7,365.90
Net amount of unpaid losses.....	\$ 42,387.36
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, \$546,631.89; unearned premiums (50 per cent.).....	\$ 289,016.45

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,540.05; unearned premiums (pro rata)	3,813.41	
Total unearned premiums as computed above.....	\$ 292,829.86	
Return premiums and reinsurance premiums,.....	4,298.49	
Total amount of all liabilities	\$ 339,515.61	
Joint-stock capital actually paid up in cash	\$ 500,000.00	
Divisible surplus.....	74,206.61	574,206.61
Total.....	\$ 913,722.23	

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.....	\$ 190,962.12
Total amount of company's stock owned by the directors at par value.....	416,350.00
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.....	\$ 192,290.00	Fire risks.
Gross premiums received.....	3,867.16	
Losses paid.....	5,234.21	
Losses incurred.....	5,534.21	

ANNUAL STATEMENT

For the year ending December 31, 1899, of the conditions 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. 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, \$250,000; subscribed for....	\$ 250,000.00
Amount of capital paid up in cash	250,000.00
Amount of net ledger assets, December 31, of previous year.....	875,183.23
Extended at.....	\$ 875,183.23

INCOME DURING YEAR.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 36,894.28
Net collected.....	\$ 36,894.28
Gross premiums written and renewed during the year.....	272,128.19
Total.....	\$ 309,022.47

Deduct gross premiums and bills in course of collection at this date.....	46,898.08
Entire premiums collected during the year.....	\$ 262,124.39
Deduct reinsurance, rebate, abatement and return premiums... ..	59,148.89
Received for premiums other than perpetuals	\$ 202,975.50
Deposit premiums, received on perpetual risks.....	17,217.20
Rents from company's property, including \$2,500 for company's use of own buildings.....	\$ 4,890.33
Interest on real estate mortgage loans, \$16,893.95; on other collateral loans, \$228.76; total ..	17,122.71
Interests and dividends on stocks and bonds, \$20,137.50; from all other sources, \$353.49; total	20,790.99
Total rents and interest.....	42,804.03
Transfers and surveys	241.36
Total income during the year	\$ 263,233.09
Total footings.....	\$1,138,426.32

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$20,837.82 occurring in previous years)	\$ 191,313.56
Deduct amounts received for salvages (on losses of the last or previous years), \$3,505.54; and for reinsurance in other companies, \$20,961.52; total.....	23,467.06
Net amount paid during the year for losses.....	\$ 167,846.50
Deposit premiums returned	8,985.02
Paid stockholders for interest or dividends (amount declared during the year).....	20,000.00
Commissions or brokerage to agents, less received on reinsurance	57,761.22
Rents (including \$2,500 for company's use of own building.....	2,500.00
Salaries, fees and all other charges	14,492.00
Taxes on premiums, \$5,333.85; on real estate, \$998.76; total.....	6,332.61
Insurance department fees and agents' licenses, \$933.10; municipal licenses, \$341.75; tax on franchise, \$393.50; internal revenue, \$1,312.57; total	3,485.92
Advertising, printing and stationery, \$5,849.86; legal expenses, \$82; repairs and expenses on real estate, \$139.62; miscellaneous, \$11,722.05	17,793.53
Total expenditures during the year.....	\$ 299,196.80
Balances	\$ 839,239.52

LEDGER ASSETS.

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

Book value real estate, unincumbered	\$ 85,648.00
Mortgage loans on real estate, first liens	313,085.00
Loans secured by pledge of bonds, stocks or other collateral....	7,650.00
Book value of bonds, excluding interest, \$377,129.25; and stocks, \$132,521.26; total.....	409,650.51
Cash in company's office, \$1,275.80; deposited in banks, \$23,538.10; total	24,843.90
Total.....	\$ 840,877.50

Deduct ledger liabilities:

Agents' credit balances, borrowed money, and all other.....	1,647.98	
Total net ledger assets		\$ 839,229.52

NON-LEDGER ASSETS.

Interest due, \$1,052.50, and accrued, \$2,864.59, on mortgages; total.	3,717.08	
Interest due and accrued on bonds and stocks.....	3,747.50	
Interest due and accrued on collateral loans.....	68.05	
Rents due, \$30, and accrued, \$8.40, on company's property or lease; total.....	38.40	

Total		\$ 7,571.03
Market value of bonds and stocks over book values.....	38,824.49	
Gross premiums in course of collection December 31, not more than three months due.....	46,898.08	
Net amount of uncollected premiums, not more than three months due.....	46,898.08	
Premiums on perpetual policies in course of collection, \$1,433.60; perpetual reinsurance deposits, \$1,450.80; total.....	2,884.40	

Gross assets.....		\$ 985,407.52
Deduct assets not admitted:		
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks.....	2,500.11	
Total admitted assets.....		\$ 932,907.41

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	9,117.97	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	16,518.21	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,850.00	

Total amount of claims for losses.....	27,486.18	
Deduct reinsurance due or accrued.....	3,369.37	
Net amount of unpaid losses.....		\$ 24,116.81

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, \$110,371.37; unearned premiums (fifty per cent).....	55,185.68	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$153,235.91; unearned premiums (pro rata).....	82,783.19	

Total unearned premiums as computed above.....	137,968.87	
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....	256,462.48	
Commissions, brokerage and other charges due to agents and brokers.....	11,473.74	
Return premiums, \$4,686.87; and reinsurance premiums, \$3,017.07; total.....	10,703.94	

Total amount of all liabilities.....	22,177.68	
Joint-stock capital actually paid up in cash.....	250,000.00	440,725.84
Divisible surplus.....	242,181.57	
Total	492,181.57	\$ 932,907.41

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.....	\$ 162,266.23
Total amount of company's stock owned by the directors at par value.....	44,925.00
Total amount loaned to stockholders, not officers.....	13,000.00
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.....	\$ 501,482.47
Gross premiums received.....	6,257.91
Losses paid.....	4,734.06
Losses incurred.....	6,142.06
Amount at risk.....	592,096.66

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, Boston.

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 31 of previous year.....	572,026.42
Extended at.....	\$ 572,026.42

INCOME DURING YEAR.

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

	Fire risks.	Marine and inland
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 20,454.57	
Net collected.....	\$ 20,454.57	
Gross premiums written and renewed during the year	240,516.14	\$ 2,620.52
Total	\$ 260,970.71	\$ 2,620.52
Deduct gross premiums and bills in course of collection at this date.....	26,920.89	910.70
Entire premiums collected during the year....	\$ 234,049.82	\$ 1,709.82
Deduct reinsurance, rebate, abatement and return premiums	55,089.79	
Received for premiums, other than perpetuals.....	\$ 178,960.03	\$ 1,709.82
Interest on real estate mortgage loans \$6,120.22; on other collateral loans, \$975.....		7,095.22
Interests and dividends on stocks and bonds, \$15,857; from all other sources, \$1,030.95.....		16,887.95
Total rents and interest.....		\$ 23,983.17

From all other sources, viz.: C. B. Q. R. R. (rights) \$615.75; Oregon Ry. Nav. Co., \$35; Profit bank shares sold in 1898, \$2,161.50.	2,812.25
Total income during the year.....	\$ 207,465.27
Total footings.....	\$ 779,491.89

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$4,135.73 occurring in previous years).....	\$ 99,540.12	
Net amount paid during the year for losses.....	\$ 99,540.12	
Paid stockholders for interest or dividends; (amount declared during the year, \$21,000).....	24,069.00	
Commissions or brokerage to agents, less received on reinsurances.....	43,057.05	
Salaries, fees and all other charges, officers, \$12,300; clerks, \$9,836.02.....	22,136.02	
Taxes on premiums.....	2,863.17	
Insurance department fees and agents' licenses, \$1,733.35, municipal licenses, \$150; tax on franchise, \$1,987.64.....	3,870.99	
Advertising, printing and stationery, \$1,628.58; miscellaneous, \$7,609.47.....	9,238.05	
Total expenditures during the year.....	\$ 204,774.40	
Balances.....	\$ 574,717.29	

LEDGER ASSETS.

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

Mortgage loans on real estate, first liens.....	\$ 190,100.00
Loans secured by pledge of bonds, stocks, or other collaterals..	33,000.00
Book value of bonds excluding interest, \$133,000; and stocks, \$183,542.97.....	316,542.97
Cash in company's office, \$4,478.99; deposited in bank, \$21,007.79...	25,486.78
Agent's debit balances.....	13,483.79
Total.....	\$ 577,613.54
Deduct ledger liabilities:	
Agents' credit balances.....	2,896.25
Total net ledger assets.....	\$ 574,717.29

NON-LEDGER ASSETS.

Interest due and accrued, on mortgages.....	\$ 1,459.75
Interest due and accrued, on bonds and stocks.....	1,588.72
Interest due and accrued on collateral loans.....	255.41
Total.....	\$ 3,303.88
Market value of bonds and stocks over book value.....	44,171.03
Gross premiums in course of collection December 31 not more than three months due.....	\$ 27,206.62
Deduct costs of collection, commission and brokerage.....	5,080.00
Net amount of uncollected premiums not more than three months due.....	\$ 22,126.62
Gross premiums in course of collection December 31, more than three months due.....	\$624.97
Gross assets.....	\$ 644,318.82
Total admitted assets.....	\$ 644,318.82

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 34,816.29
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,697.00
Total amount of claims for losses.....	\$ 36,513.29
Deduct reinsurance due or accrued.....	8,461.64
Net amount of unpaid losses.....	\$ 28,051.65
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, \$131,183.70; unearned premiums (50 per cent).....	\$ 65,591.85
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$179,444.05; unearned premiums (pro rata).....	95,890.55
Total unearned premiums as computed above.....	\$ 161,482.40
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	1,255.07
Return premiums, \$2,195.09; and reinsurance premiums, \$494.97..	2,693.06
Total amount of all liabilities.....	\$ 193,482.18
Joint-stock capital actually paid up in cash.....	\$ 400,000.00
Divisible surplus.....	50,836.64
Total.....	\$ 450,836.64
Total.....	\$ 644,318.82

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.....	\$ 119,972.00
Total amount of company's stock owned by directors at par value.....	26,400.00
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.....	\$ 285,370.00
Gross premiums received.....	3,183.51
Losses paid.....	310.91
Losses incurred.....	2,168.31
Amount at risk.....	378,155.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of

THE MERCHANTS INSURANCE COMPANY.

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

President, G. LEE STOUT.

First Vice-President, HENRY POWLES.

Secretary, WILLIAM H. GUERIN.

[Incorporated, February 18, 1858. Commenced business, April 18, 1858.]

Home office 776, 778 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....	1,374,030.31
Extended at.....	\$1,374,030.31

INCOME DURING YEAR.

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

	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement, less \$203.18 returned not wanted	\$ 159,478.57	
Deduct amount of same not collected.....	367.95	
Net collected.....	\$ 159,110.62	
Gross premiums written and renewed during the year.....	1,261,355.24	
Total.....	\$1,420,465.86	
Deduct gross premiums and bills in course of collection at this date..	170,346.46	
Entire premiums collected during the year.....	\$1,250,119.40	
Deduct reinsurance, rebate, abatement and return premiums..	322,818.74	
Received for premiums other than perpetuals.....	\$ 927,300.66	
Rents from company's property.	\$ 7,133.73	
Interest on real estate mortgage loans, \$19,766.25; on other collateral loans, \$1,261.03; total	21,027.28	
Interests and dividends on stocks and bonds, \$36,930 00; from all other sources, \$1,899.43; total.....	38,829.43	
Total rents and interest.....	\$ 66,990.44	
Profit on sale or maturity of ledger assets during the year over book values	18,747.92	
Total income during the year.....	\$1,013,039.02	
Total footings.....	\$2,387,069.33	

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$105,863.78 occurring in previous years)	\$ 783,075.69	
Deduct amounts received for salvages (on losses of the last or of previous years), \$5,765.27; and for reinsurance in other companies, \$115,483.84	121,249 11	
Net amount paid during the year for losses	\$ 661,826.58	
Paid stockholders for interest or dividends (amount declared during the year).....	40,000.00	
Commissions or brokerage to agents, less received on reinsurances	179,031.27	
Salaries and allowances to agents.....	122,995.01	
Salaries, fees and all other charges, officers, \$21,000; clerks, \$28,050.16; other employes, \$1,196; total.....	48,246.16	
Taxes on premiums, \$26,667.27; on real estate, \$2,425.62; on other investments, \$890 59; total.....	29,783.48	
Insurance department fees and agents' licenses, \$6,460.36; municipal licenses, \$1,318.51; total.....	7,778.87	

Advertising, printing and stationery, \$4,454.85; legal expenses, \$1,391.34; repairs and expenses on real estate, \$675.80; miscellaneous, \$22,301.96; total.....	28,823.95
Losses on sales or maturity of ledger assets, \$2,210.71; other disbursements, viz: Old fire premiums marked off, \$4,212.10; revenue stamps, \$16.77; commissions on bonds purchased, \$681.95; total.....	7,121 53
Total expenditures during the year.....	\$1,125,606.85
Balances	\$1,261,462.48

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 135,072.56
Mortgage loans on real estate, first liens.....	376,150.00
Loans secured by pledge of bonds, stocks or other collateral....	10,000.00
Book value of bonds, excluding interest, \$659,812.50; and stocks, \$15,000.00; total.....	674,812.50
Cash in company's office, \$21,628.16; deposited in bank, \$43,799.26; total.....	65,427.42
Total.....	\$1,261,462.48
Total net ledger assets.....	\$ 1,261,462.48

NON-LEDGER ASSETS.

Interest due, \$1,218.00, and accrued, \$4,077.47, on mortgages.....	\$ 5,295.47
Interest accrued on bonds and stocks	2,546.16
Interest accrued on collateral loans.....	124.65
Rents due, \$90, and accrued, \$239.33 on company's property or lease.....	329.33
Total.....	\$ 8,295.61
Market value of real estate over book value.....	36,397.00
Market value of bonds and stocks over book value.....	123,987.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 168,443.96
Deduct cost of collection, commission and brokerage	29,960.92
Net amount of uncollected premiums, not more than three months due.....	\$ 138,483.04
Gross premiums in course of collection December 31, more than three months due	2,270.45
Due from other companies for reinsurance on losses already paid: Assurance Company of America, \$14.23; Capital, N. H., \$6.25; Eastern, N. Y., \$833.68; Howard, Md., \$3.60; total.....	857.76
Gross assets	\$1,569,483.39
Deduct assets not admitted:	
Loans on Illinois National Bank, Chicago.....	1,028.74
Total admitted assets	\$1,568,454.65

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 41,094.48	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	87,500.86	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	6,674.50	
Total amount of claims for losses.....	\$ 135,269.84	
Deduct reinsurance due or accrued.....	20,802.33	
Net amount of unpaid losses.....		\$ 114,467.51
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, \$657,734.08 unearned premiums (fifty per cent).....	\$ 328,867.04	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$795,536.21; unearned premiums (pro rata) ..	398,749.52	
Total unearned premiums as computed above.....		\$ 727,616.56
Return premiums, \$29,549.72; and reinsurance premiums, \$21,130.96; total.....		50,680.68
All other liabilities, viz: Tax on unpaid premiums.....		699.44
Total amount of all liabilities.....		\$ 898,464.19
Joint-stock capital actually paid up in cash.....	\$ 400,000.00	
Divisible surplus.....	274,990.46	
		\$ 674,990.46
Total.....		\$1,568,454.65

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, \$874,918.42; tornado, \$3,408.47; total.....	\$ 678,326.89
Total amount of company's stock owned by the directors at par value.....	73,175.00
Total amount loaned to officers and directors.....	10,000.00
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.	Tornado.	Aggregate.
Gross risks written.....	\$1,086,424.99	\$ 152,800.00	\$1,239,224.99
Gross premiums received.....	13,034.79	707.38	13,742.18
Losses paid.....	1,626.34	342.35	1,968.69
Losses incurred.....	2,474.03	337.35	2,811.37
Amount at risk.....	1,218,869.00	454,410.00	1,673,279.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

MERCHANTS INSURANCE COMPANY IN PROVIDENCE.

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, ROBT. W. BURBANK. Vice-President, WM. P. GOODWIN.
Secretary, ARTHUR S. BURRINGTON.

[Incorporated, May, 1851. Commenced business, July, 1851.]

Home office, 10 Weybosset street, Providence, R. I.

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 net ledger assets, December 31st of previous year....	586,611.58
Extended at.....	\$ 586,611.58

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.....	\$ 36,144.49
Deduct amount of same not collected.....	107.26
Net collected.....	\$ 36,037.23
Gross premiums written and renewed during the year.....	253,154.88
Total.....	\$ 289,192.11
Deduct gross premiums and bills in course of collection at this date.....	33,989.68
Entire premiums collected during the year.....	\$ 255,202.43
Deduct reinsurance, rebate, abatement and return premiums... ..	43,259.97
Received for premiums other than perpetuities.....	\$ 211,942.46
Interest on real estate mortgage loans, \$5,362.31; on other collateral loans, \$249.86.....	\$ 5,612.17
Interests and dividends on stocks and bonds, \$15,824.52; from all other sources, \$586.25.....	16,410.77
Total rents and interest.....	\$ 22,022.94
Profit on sale or maturity of ledger assets during the year over book values.....	500.00
Total income during the year.....	\$ 284,465.40
Total footings.....	\$ 821,076.98

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
	Fire.
Gross amount paid for losses (including \$15,175.97 occurring in previous years).....	\$ 172,640.48
Deduct amounts received for salvages (on losses of the last or previous years), \$1,683.30; and for reinsurance in other companies, \$2,586.78.....	4,270.08
Net amount paid during the year for losses.....	\$ 168,370.40
Paid stockholders for interest or dividends, amount declared during the year.....	12,000.00
Commissions or brokerage to agents, less received on reinsurances.....	41,580.36
Rents.....	3,166.08
Salaries, fees and all other charges, officers, \$6,902.47; clerks, \$6,842.47; other employes, \$3,999.44.....	17,744.38
Taxes on premiums.....	7,358.47
Insurance department fees and agents' licenses.....	1,115.25
Advertising, printing and stationery, \$4,596.65; legal expenses, \$1,180.89; furniture and fixtures, \$7.38; miscellaneous, \$12,666.51.....	18,451.43
Losses on sales or maturity of ledger assets.....	16,000.00
Decrease in amount of premiums in course of collection.....	2,154.81
Total expenditures during the year.....	\$ 287,941.18
Balances.....	\$ 533,135.80

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.....	\$ 99,600.00
Loans secured by pledge of bonds, stocks, or other collateral....	16,000.00
Book value of bonds excluding interest, \$97,158.75; and stocks, \$246,690.25.....	344,049.00
Cash in company's office, \$3,762.39; deposited in banks, \$35,734.73.	39,497.12
Bills and accounts receivable, \$19,166.25; agents' debit balances, \$14,883.43.....	33,969.68
Total.....	\$ 533,135.50
Total net ledger assets.....	\$ 533,135.80

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 947.45
Interest accrued on bonds and stocks.....	2,951.02
Total.....	\$ 3,898.47
Market value of bonds and stocks over book value.....	72,765.00
Gross assets.....	\$ 609,799.27
Total admitted assets.....	\$ 609,799.27

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 7,094.57
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	17,177.13
Losses realized (not outlawed), including interest, costs and other expenses thereon.....	153.58
Total amount of claims for losses.....	\$ 24,425.28
Deduct reinsurance due or accrued.....	1,616.46
Net amount of unpaid losses.....	\$ 22,808.82
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, \$158,976.27; unearned premiums (50 per cent).....	\$ 79,038.13
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$172,930.42; unearned premiums (pro rata).....	87,361.90
Total unearned premiums as computed above.....	\$ 166,399.03
All other liabilities, viz: Reserve for commissions, brokerage and taxes.....	3,821.25
Total amount of all liabilities.....	\$ 192,970.10
Joint-stock capital actually paid up in cash.....	\$ 300,000.00
Divisible surplus.....	216,829.17
Total.....	\$ 416,829.17
Total.....	\$ 609,799.27

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, fire.....	\$ 176,003.25
Total amount of company's stock owned by the directors at par value.....	27,450.00
Total amount loaned to officers and directors.....	7,700.00
The amount of "special reserve fund" according to law, deposited with the insurance department of the state of Rhode Island.....	75,000.00
The amount of "guaranty surplus fund," as provided for by law.....	75,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 96,300.00	Fire risks.....	96,300.00
Gross premiums received.....	894.14		
Losses paid.....	1,730.75		
Losses incurred.....	1,713.27		
Amount at risk.....	94,300.00		

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, DAVID WHITNEY, JR. Vice-President, D. M. FERRY.

Secretary, F. H. WHITNEY.

[Incorporated, February, 1881. Commenced business, March, 1881.]

Home office, 100 Griswold street, Detroit, Mich.

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 31 of previous year.....	738,055.85
Extended at.....	\$ 738,055.85

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.....	\$ 43,707.59
Net collected.....	\$ 43,707.59
Gross premiums written and renewed during the year.....	284,938.95
Total.....	\$ 328,645.55
Deduct gross premiums and bills in course of collection at this date.....	45,244.35
Entire premiums collected during the year.....	\$ 283,401.60
Deduct reinsurance, rebate, abatement and return premiums... ..	57,919.52
Received for premiums other than perpetuals.....	\$ 226,482.08
Rents from company's property.....	\$ 1,855.93
Interest on real estate mortgage loans.....	30,833.84
Interest and dividends on stocks and bonds, \$2,995.90; from all other sources, \$3,023.14; total.....	5,017.74
Total rents and interest.....	\$ 37,897.51
From all other sources, viz: Marine salvage, \$108.27; profit and loss, \$796.50; total.....	904.77
Total income during the year.....	\$ 297,214.36
Total footings.....	\$1,005,370.21

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$10,591.14 occurring in previous years).....	\$ 165,263.51
Deduct amounts received for salvages (on losses of the last or previous years) \$352.22; and for reinsurance in other companies, \$28,093.08; total.....	28,745.30
Net amount paid during the year for losses.....	\$ 134,518.21
Paid stockholders for interest or dividends.....	32,000.00
Commissions or brokerage to agents, less received on reinsurances.....	44,456.61
Salaries and allowances to agents and agency expenses.....	15,076.58
Rents.....	2,650.00
Salaries, fees and all other charges, officers, \$9,000; clerks, \$5,029.84; other employes, \$192; total.....	14,221.84
Taxes on premiums, \$5,373.50; on real estate, \$2,224.57; on other investments, \$10,254.50; total.....	17,852.57
Insurance department fees and agents' licenses, \$1,031.69; municipal licenses, \$297; total.....	1,328.69
Legal expenses, \$53.99; repairs and expenses on real estate, \$936.62; furniture and fixtures, \$794.82; miscellaneous, \$2,947.93; total.....	4,733.36
Total expenditures during the year.....	\$ 268,837.83
Balance.....	\$ 736,432.35

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 89,093.14
Mortgage loans on real estate, first liens.....	527,932.00
Book value of bonds excluding interest, \$58,000.00; and stocks, \$6,250; total.....	64,250.00
Cash in company's office, \$9,999.31; deposited in banks, \$45,157.90; total.....	55,157.21
Total.....	\$ 736,432.35
Total net ledger assets.....	\$ 736,432.35

NON-LEDGER ASSETS.

Interest due, \$3,388.08, and accrued, \$3,049.89, on mortgages.....	\$ 11,437.97
Interest accrued on bonds and stocks.....	1,100.83
Interest accrued on other assets.....	422.69
Total.....	\$ 12,961.49
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 42,244.35
Deduct cost of collection, commission and brokerage.....	13,983.39
Net amount of uncollected premiums, not more than three months due.....	\$ 28,260.96
Gross assets.....	\$ 777,654.80

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 15,378.10
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	7,510.00
Total amount of claims for losses.....	\$ 22,888.10
Deduct reinsurance due or accrued.....	2,698.24
Net amount of unpaid losses.....	\$ 20,189.86
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, \$155,748.63; unearned premiums (fifty per cent).....	\$ 77,874.31
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$202,452.96; unearned premiums (pro rata).....	103,100.21
Total unearned premiums as computed above.....	\$ 180,974.52
Total amount of all liabilities.....	\$ 201,164.38
Joint-stock capital actually paid up in cash.....	\$ 400,000.00
Divisible surplus.....	176,490.42
Total.....	\$ 576,490.42
Total.....	\$ 777,654.80

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..... \$ 151,398.07
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.....	\$ 296,650.00
Gross premiums received.....	3,408.70
Losses paid.....	2,481.02
Losses incurred.....	2,481.02
Amount at risk.....	819,875.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, WM. L. JONES. Secretary, H. A. NOLTE. Vice-President, JOHN C. DICK

[Incorporated March 22, 1898. Commenced business March 23, 1898.]

Home office 442-444 East Water street, Milwaukee, Wis.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year.....	359,890.79
Extended at.....	\$ 359,890.79

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.....	\$	35,069.51	
Net collected.....	\$	35,069.51	
Gross premiums written and renewed during the year.....	\$	330,630.92	
Total.....	\$	365,700.43	
Deduct gross premiums and bills in course of collection at this date.....		27,882.59	
Entire premiums collected during the year.....	\$	337,817.84	
Deduct reinsurance, rebate, abatement and return premiums...		194,018.67	
Received for premiums other than perpetuals.....	\$	143,799.17	
Interest on real estate mortgage loans.....	\$	6,016.35	
Interests and dividends on stocks and bonds, \$8,159.17; from all other sources, \$597.57.....		8,756.74	
Total rents and interest.....	\$	14,773.09	
From all other sources, viz.: Increase in value of bonds, \$3,566; received for reinsurance, \$14,403.90.....		17,969.90	
Total income during the year.....	\$	176,542.16	
Total footings.....	\$	536,432.95	

DISBURSEMENTS DURING YEAR.

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

		Fire.	
Gross amount paid for losses (including \$3,526.24 occurring in previous years).....	\$	180,076.59	
Deduct amounts received for salvages (on losses of the last or previous years), \$73.27; and for reinsurance in other companies, \$36,545.57.....		36,618.84	
Net amount paid during the year for losses.....	\$	143,457.75	
Commissions or brokerage to agents, less received on reinsurances.....		16,560.82	
Salaries, fees and all other charges, officers, \$3,535; clerks, \$2,358; other employes, \$14,480.99.....		20,873.99	
Taxes on premiums.....		5,712.40	
Insurance department fees and agents' licenses, \$3,344.61; municipal licenses, \$874.41.....		4,019.02	
Advertising, printing and stationery, \$3,300.52; legal expenses, \$122.90; furniture and fixtures, \$202.75; miscellaneous, \$21,677.77.....		25,303.94	
Total expenditures during the year.....	\$	215,927.92	
Balances.....	\$	320,505.03	

LEDGER ASSETS.

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

Mortgage loans on real estate, first liens.....	\$	106,800.00	
Book value of bonds excluding interest.....		196,960.00	
Cash in company's office, \$1,407.26; deposited in banks, \$15,337.77..		16,745.03	
Total.....	\$	320,505.03	
Total net ledger assets.....	\$	320,505.03	

NON-LEDGER ASSETS.

Interest due, \$87.50, and accrued, \$1,306.74 on mortgages.....	\$	1,394.24	
Total.....	\$	1,394.24	
Gross premiums in course of collection December 31st, not more than three months due....	\$	27,882.59	
Deduct cost of collection, commission and brokerage.....		5,576.52	
Net amount of uncollected premiums, not more than three months due.....	\$	22,306.07	
Gross assets.....	\$	344,205.34	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	11,345.77	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		29,246.30	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		900.00	
Total amount of claims for losses.....	\$	41,492.07	
Deduct reinsurance due or accrued.....		17,723.17	
Net amount of unpaid losses.....	\$	23,768.90	
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, \$105,809.70; unearned premiums (50 per cent).....	\$	62,904.85	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$34,970.69; unearned premiums (pro rata).....		23,975.92	
Total unearned premiums as computed above.....	\$	76,880.77	
All other liabilities, viz.: Reserve retained for reinsurance....		21,201.27	
Total amount of all liabilities.....	\$	121,850.94	
Joint-stock capital actually paid up in cash.....	\$	200,000.00	
Divisible surplus.....		22,354.40	
Total.....	\$	344,205.34	

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.....		\$ 160,700.41
Total amount of company's stock owned by the directors at par value.....		68,920.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 315,225.00
Gross premiums received.....	3,402.52
Losses paid.....	1,727.97
Losses incurred.....	1,727.97
Amount at risk.....	553,633.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, WM. L. JONES. First Vice-President, JOHN C. DICK.
Secretary, G. W. GROSSENBACH. Second Vice-President, JOHN P. KISSINGER.

[Incorporated February 15, 1852. Commenced business April 1, 1852.]

Home office, 442-444 East Water street, Milwaukee, Wis.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash	200,000.00
Amount of net ledger assets, December 31st of previous year ...	2,396,560.53
Extended at	\$2,396,560.53

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.....	\$ 152,953.82	
Net collected.....	\$ 153,953.82	
Gross premiums written and renewed during the year	1,240,177.39	
Total.....	1,394,131.21	
Deduct gross premiums and bills in course of collection at this date.....	152,257.18	
Entire premiums collected during the year	\$1,241,874.03	
Deduct reinsurance, rebate, abatement and return premiums...	317,988.47	
Received for premiums other than perpetuals.....	\$ 923,885.56	
Rents from company's property, including \$2,500 for company's use of own buildings.....	\$ 4,545.50	
Interest on real estate mortgage loans.....	68,089.92	
Interests and dividends on stocks and bonds, \$39,842.47; from all other sources, \$766.85.....	40,609.32	
Total rents and interest.....	\$ 113,244.74	
From all other sources, viz : Conscience fund, \$560; reinsurance company's reserve, \$7,549.92.....	8,109.92	
Total income during the year	\$1,045,240.22	
Total footings.....	\$3,441,800.75	

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$67,917.81 occurring in previous years).....	\$ 701,084.82	
Deduct amounts received for salvages (on losses of the last or previous years), \$1,410.01; and for reinsurance in other companies, \$111,946.65.....	113,356.67	
Net amount paid during the year for losses.....	\$ 587,728.15	
Paid stockholders for interest and dividends.....	80,000.00	
Commissions or brokerage to agents, less received on reinsurances.....	244,784.01	
Rents (including \$3,500 for company's use of own buildings)	4,630.00	
Salaries, fees and all other charges, officers, \$28,380; clerks, \$13,840.97; other employes, \$30,136.85	72,357.82	
Taxes on premiums, \$27,511.36; on real estate, \$780.16	28,321.52	
Insurance department fees and agents' licenses, \$5,967.45; municipal licenses, \$8,418.57	14,886.02	
Advertising, printing and stationery, \$8,431.01; legal expenses, \$4,000.62; repairs and expenses on real estate, \$1,575.39; furniture and fixtures, \$791.96; miscellaneous, \$34,000.14.....	48,799.12	
Losses on sales or maturity of ledger assets	24,265.66	
Total expenditures during the year.....	\$1,105,272.30	
Balances.....	\$2,336,528.45	

LEDGER ASSETS.

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

Book value real estate, unincumbered	\$ 87,500.00
Mortgage loans on real estate, first liens	1,221,741.53
Book value of bonds excluding interest, \$951,458.25; and stocks, \$4,789.....	956,247.25
Cash in company's office, \$29,726.90; deposited in banks, \$61,312.77.....	91,039.67
Total.....	\$2,336,528.45
Total net ledger assets.....	\$2,336,528.45

NON-LEDGER ASSETS.

Interest due, \$17,864.75, and accrued, \$20,885.70 on mortgages.....	\$ 38,750.45
Interest accrued, \$5,987.51 on bonds and stocks.....	5,987.51
Total.....	\$ 44,737.96
Gross premiums in course of collection December 31st, not more than three months due.....	152,257.18
Deduct cost of collection, commission and brokerage.....	30,451.44
Net amount of uncollected premiums, not more than three months due.....	\$ 121,805.74
Gross assets.....	\$2,503,072.15

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 22,043.69
Losses in process of adjustment, or in suspense, including all reported and supposed losses	58,442.09
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	12,050.00
Total amount of claims for losses.....	\$ 92,535.78
Deduct reinsurance due or accrued.....	16,656.84
Net amount of unpaid losses	\$ 75,878.94
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, \$584,693.31; unearned premiums (50 per cent).....	\$ 292,346.65
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$967,533.07; unearned premiums (pro rata).....	514,465.52
Total unearned premiums as computed above	\$ 806,812.17
All other liabilities, viz.: Reserve retained for reinsurance company.....	49,514.81
Total amount of all liabilities.....	\$ 932,308.92
Joint-stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	1,370,866.23
Total.....	\$2,503,072.15

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.....	\$ 595,689.25
Total amount of company's stock owned by the directors at par value.....	85,470.00
Total amount loaned to officers and directors, \$3,800; loaned to stockholders, not officers, \$5,000.....	8,600.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$2,821,471.00
Gross premiums received.....	28,656.76
Losses paid.....	16,455.32
Losses incurred.....	13,837.98
Amount at risk.....	3,761,968.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
UNITED STATES BRANCH NATIONAL ASSURANCE 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.

Chairman, JOSEPH I. PIEN. Secretary and Manager, CLEMENT CHERALLIER CREAM.

[Incorporated, November 10, 1828. Commenced business, 1822.]

Home office, 3 College Green, Dublin, Ireland.

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets, December 31st of previous year....	\$ 200,000.00
Extended at.....	\$ 200,000.00

INCOME DURING YEAR.

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

	Fire.
Gross premiums written and renewed during the year.....	\$ 251,161.51
Total.....	\$ 251,161.51
Deduct gross premiums and bills in course of collection at this date.....	113,643.83
Entire premiums collected during the year.....	\$ 137,517.68
Deduct reinsurance, rebate, abatement and return premiums....	25,309.58
Received for premiums, other than perpetuals.....	\$ 112,208.10
Interest and dividends on stocks and bonds and from all other sources.....	148.84
From all other sources, viz: Home office.....	131,102.82
Total income during the year.....	\$ 243,459.76
Total footings.....	\$ 443,459.76

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses.....	\$ 18,883.01
Deduct amount received for salvages (on losses of the last or of previous years), and from reinsurance in other companies....	.79
Net amount paid during the year for losses.....	\$ 18,882.22
Commissions or brokerage to agents, less received on reinsur- ances.....	63,782.05
Rents.....	499.98
Salaries, fees and all other charges, officers, \$3,950; clerks, \$2,735.60; other employes, \$2,969.87.....	9,655.47

Taxes on premiums.....	1,121.19
Insurance department fees and agents' licenses.....	1,973.25
Advertising, printing and stationery, \$5,526.48; furniture and fixtures, \$3,364.67; miscellaneous, \$1,918.87.....	10,810.02
Other disbursements, viz.: Home office.....	764.97
Total expenditures during the year.....	\$ 107,494.15
Balance.....	\$ 335,965.61

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, \$286,377.82; and stocks, \$35,000.....	\$ 321,377.82
Cash in company's office, \$16,438.85; deposited in bank, \$39,092.38..	55,531.23
Agents' debit balances.....	72,700.39
Total.....	\$ 449,609.44
Total net ledger assets.....	\$ 449,609.44

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 3,440.82
Total.....	\$ 3,440.82
Market value of bonds and stocks over book value.....	22,325.00
Gross assets.....	\$ 475,375.26
Deduct assets not admitted: Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks.....	3,257.82
Total admitted assets.....	\$ 472,117.44

NON-LEDGER LIABILITIES.

Losses adjusted and not yet due.....	\$ 11,526.49
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	23,274.97
Net amount of unpaid losses.....	\$ 34,801.46
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, \$162,814.82; unearned premiums (50 per cent.).....	\$ 81,157.41
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$53,440.49; unearned premiums (pro rata).....	45,049.53
Total unearned premiums as computed above.....	\$ 126,206.94
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	350.00
Total amount of all liabilities.....	\$ 161,358.40
Divisible surplus.....	310,759.04
Total.....	\$ 472,117.44

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.....	\$ 53,683.68

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 2,239,065.00
Gross premiums received.....	18,425.36
Amount at risk.....	2,217,215.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, JAS. NICHOLS. Vice-President and Secretary, E. G. RICHARDS.
Assistant Secretary, B. R. STILLMAN.

[Incorporated, June 4, 1869. Commenced business, December 1, 1871.]

Home office, 95 Pearl street, Hartford, Conn.

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....	4,125,872.61
Extended at	\$4,125,872.61

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.....	\$ 425,680.91
Net collected.....	\$ 425,680.91
Gross premiums written and renewed during the year.....	2,797,574.16
Total	\$3,223,255.07
Deduct gross premiums and bills in course of collection at this date	438,477.18
Entire premiums collected during the year.	\$2,784,777.89
Deduct reinsurance, rebate, abatement and return premiums...	605,620.91
Received for premiums other than perpetuals.....	\$2,179,156.98
Rent's from company's property	\$ 912.11
Interest on real estate mortgage loans.....	45,680.86
Interest and dividends on stocks and bonds, \$138,981.39; from all other sources, \$3,155.22; total.....	142,136.61
Total rents and interest.....	\$ 188,729.58
Profit on sale or maturity of ledger assets during the year over book values	900 00
Total income during the year.....	2,368,786.56
Total footings.....	\$6,494,659.17

DISBURSEMENTS DURING YEAR.

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

Fire.	
Gross amount paid for losses (including \$175,051.23 occurring in previous years).....	\$1,696,454.25
Deduct amounts received for salvages (on losses of the last or previous years) \$14,405.49, and for reinsurance in other com- panies, \$325,551.33; total.....	339,956.83
Net amount paid during the year for losses.	\$1,356,497.43
Paid stockholders for interest or dividends.....	120,000.00
Commissions or brokerage to agents, less received on rein- surances	409,495.04
Salaries, fees and all other charges.....	190,134.28
Insurance department fees and agents' licenses.....	83,036 49
Advertising, printing and stationery, \$30,913.59; legal expenses, \$6,338.47; furniture and fixtures, \$8,770.34; miscellaneous, \$145,482.62; total.....	191,504 02
Losses on sales or maturity of ledger assets, \$23,258.63; other disbursements, \$611; total.....	23,869.63
Total expenditures during the year.....	\$2,374,536.89
Balances.....	\$4,120,122.28

LEDGER ASSETS.

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

Book value real estate, unincumbered	\$ 363,451 53
Mortgage loans on real estate, first liens	736,040 00
Book value of bonds excluding interest, \$2,051,518 30; and stocks, \$733,836.20; total.....	2,784,854.50
Cash in company's office, \$943 94; deposited in banks, \$230,672.22; total	231,616.16
Agents' debit balances.....	4,160.09
Total net ledger assets.....	\$4,120,122.28

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	123,013.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 438,477.18
Deduct cost of collection, commission and brokerage	94,193.37
Net amount of uncollected premiums, not more than three months due.....	\$ 344,283 81
Gross assets.....	\$4,587,419.59
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	\$4,551,283.55

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 80,811.96
Losses in process of adjustment, or in suspense, including all reported and supposed losses	114,655.15
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	15,390.63
Total amount of claims for losses....	\$ 210,857.74
Net amount of unpaid losses.....	\$ 210,857.74

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, \$1,575,753.10; unearned premiums (50 per cent).....	\$ 787,876.55	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy \$1,936,482.93; unearned premiums (pro rata)....	996,291.47	
Total unearned premiums as computed above.....		\$1,784,168.02
Return premiums and reinsurance premiums	\$ 58,302.82	
All other liabilities, viz: reserve for contingencies.....	25,000.00	
Total.....	\$ 83,302.82	
Total amount of all liabilities.....		\$2,078,328.58
Joint-stock capital actually paid up in cash.....	\$1,000,000.00	
Divisible surplus.....	1,472,954.97	
Total.....	\$2,472,954.97	
Total.....	\$4,551,283.55	

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, \$1,370,918.22; tornado, \$3,905.75; total... \$1,374,823.97

Total amount of the company's stock owned by the directors at par value.. 86,800.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$5,383,024.00
Gross premiums received	68,707.00
Losses paid	35,541.45
Losses incurred.....	31,857.27
Amount at risk.....	8,955,672.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, E. O. CONVERSE.
Secretary, R. B. RATHBONE.

First Vice-President, JOEL F. FREEMAN.
Assistant Secretary, EMIL G. PIEPER.

[Incorporated, February 14, 1896. Commenced business, February 20, 1896.]

Home office, 45 William street, New York city.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for....	\$ 200,000.00
Amount of capital paid up in cash	200,000.00
Amount of net ledger assets, December 31 of previous year.....	521,223.61
Extended at.....	\$ 521,223.61

INCOME DURING YEAR.

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

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement...\$	36,332.09		
Net collected	36,332.09		
Gross premiums written and renewed during the year.....	289,305.70	\$ 157.96	
Total.....	352,637.79	\$ 157.96	
Deduct gross premiums and bills in course of collection at this date.....	42,877.32		
Entire premiums collected during the year....\$	282,760.47	\$ 157.96	
Deduct reinsurance, rebate, abatement and return premiums.....	102,937.63	120.58	
Received for premiums other than perpetuals.....\$	179,822.84	\$ 87.38	\$ 179,860.22
Interests and dividends on stocks and bonds, \$16,437.50; from all other sources, \$208.12; total.....		16,645.62	
Total rents and interest		16,645.62	
Profit on sale or maturity of ledger assets during the year over book values		28,891.94	
Total income during the year.....		\$ 225,397.78	
Total footings		\$ 746,621.39	

DISBURSEMENTS DURING YEAR.

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

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$32,570 occurring in previous years).....\$	227,451.50	\$ 36,715.33	
Deduct amounts received for salvages (on losses of the last or previous years), \$2,578.20; and for reinsurance in other companies, \$102,402.80; total.	84,331.91	20,649.09	
Net amount paid during the year for losses....\$	143,119.59	\$ 16,066.24	\$ 159,185.83
Paid stockholders for interest or dividends (amount declared during the year)		24,000.00	
Commission or brokerage to agents, less received on reinsurance		52,402.56	
Salaries, fees and all other charges, officers.....		3,105.00	
Taxes on premiums, \$3,136.77; insurance department fees and agents' licenses, \$1,426.43; municipal licenses, \$350; tax on franchise, \$110; total		8,023.20	
Legal expenses, \$1,000; maps, \$529.51; furniture and fixtures, \$71; miscellaneous, \$892.54; total.....		2,493.05	
Total expenditures during the year.....		\$ 249,209.64	
Balances		\$ 497,411.75	

LEDGER ASSETS.

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

Book value of bonds excluding interest	\$ 452,699.14
Cash deposited in banks	43,882.22
Due from O. F. Bowling & Co., limited bankers.	800.49
Internal revenue stamps	29.90
Total net ledger assets	\$ 497,411.75

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$ 1,393.61
Total	\$ 1,393.61
Market value of bonds and stocks over book value	10,000.00
Gross premiums in course of collection December 31, not more than three months due	\$ 42,877.32
Deduct cost of collection, commission and brokerage	9,622.01
Net amount of uncollected premiums, not more than three months due	\$ 33,255.31
Gross assets	\$ 542,060.67

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 15,703.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses	35,060.50
Losses resisted (not outlawed), including interest, costs and other expenses thereon	625.00
Total amount of claims for losses	\$ 51,388.50
Deduct reinsurance due or accrued	9,516.50
Net amount of unpaid losses	\$ 41,872.00
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, \$161,410.31; unearned premiums (fifty per cent)	\$ 80,705.11
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$42,143.70; unearned premiums (pro rata)	25,240.68
Total unearned premiums as computed above	\$ 105,945.79
Return premiums, \$3,932.48; and reinsurance premiums, \$6,871.46; total	10,803.94
Total amount of all liabilities	\$ 158,621.73
Joint-stock capital actually paid up in cash	\$ 200,000.00
Divisible surplus	183,438.94
Total	\$ 383,438.94
Total	\$ 542,060.67

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire, \$162,949.59; marine and inland, \$5,402.24; total	\$ 168,351.83
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.

Gross risks written	Fire risks.
Gross premiums received	\$ 213,500.00
Losses paid	2,779.24
Losses incurred	548.03
Amount at risk	548.03
	174,500.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

NEWARK FIRE 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, JOHN J. HENRY. Vice-President, GEORGE F. REEVE.
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	\$ 250,000.00
Amount of capital paid up in cash	250,000.00
Amount of net ledger assets, December 31st of previous year	584,459.78
Extended at	\$ 584,459.78

INCOME DURING YEAR.

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

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 20,237.32
Deduct amount of same not collected	1,147.48
Net collected	\$ 19,179.84
Gross premiums written and renewed during the year	145,567.35
Total	\$ 164,747.19
Deduct gross premiums and bills in course of collection at this date	17,722.12
Entire premiums collected during the year	\$ 147,025.07
Deduct reinsurance, rebate, abatement and return premiums	25,004.24
Received for premiums other than perpetuials	\$ 121,420.83
Rents from company's property	\$ 2,296.67
Interest on real estate mortgage loans	13,298.44
Interests and dividends on stocks and bonds	14,630.76
Total rents and interest	\$ 30,225.87
Total income during the year	\$ 151,646.70
Total footings	\$ 736,106.48

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$9,187.38 occurring in previous years).....	\$ 87,413 14
Deduct amounts received for salvages (on losses of the last or previous years), \$615.84; and for reinsurance in other companies, \$4,028.07.....	4,643.91
Net amount paid during the year for losses	\$ 82,769.23
Paid stockholders for interest or dividends (amount declared during the year, \$25,000)	24,921.00
Commissions or brokerage to agents, less received on reinsurances.....	23,543 09
Rents.....	93.00
Salaries, fees and all other charges, officers, \$3,600; clerks, \$1,940; other employes, \$7,334.21.....	20,874.21
Taxes on premiums, \$1,846.31; on real estate, \$1,952 97; on other investments, \$937.23.....	5,736.51
Insurance department fees and agents' licenses, \$532 90; municipal licenses, \$250.....	932.90
Advertising, printing and stationery, \$1,607.58; legal expenses, \$147.23; repairs and expenses on real estate, \$393.04; furniture and fixtures, \$6.50; miscellaneous, \$7,439.18.....	10,093.53
Other disbursements, viz.: Maps, \$1,197.63; fire patrol, \$2,180.66..	3,378.34
Total expenditures during the year.....	\$ 172,341 81
Balances.....	\$ 563,764.67

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 44,700 00
Mortgage loans on real estate, first liens.....	248,230.00
Book value of bonds excluding interest, \$200,000; and stocks, \$57,850.....	257,850.00
Cash in company's office, \$1,051.20; deposited in banks, \$11,338.47..	12,389.67
Bills receivable.....	595.00
Total.....	\$ 563,764.67
Total net ledger assets.....	\$ 563,764.67

NON-LEDGER ASSETS.

Interest due, \$543, and accrued, \$2,884.32 on mortgages.....	\$ 3,427.32
Interest due, \$2,055, and accrued, \$1,166.65 on bonds and stocks...	3,221.65
Rents due.....	37.50
Total.....	\$ 6,686.47
Market value of real estate over book value.....	43,000.00
Market value of bonds and stocks over book value.....	64,465.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 15,682.95
Deduct cost of collection, commission and brokerage.....	3,607.07
Net amount of uncollected premiums, not more than three months due.....	\$ 12,075.88
Gross premiums in course of collection December 31st, more than three months due.....	\$2,039.17
Gross assets.....	\$ 689,992.02

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$132.48; not yet due, \$2,413.65)...	\$ 2,546.13
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	13,452.71
Total amount of claims for losses.....	\$ 15,998.84
Deduct reinsurance due or accrued.....	2,535.12
Net amount of unpaid losses.....	\$ 13,463.72
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, \$81,399.33; unearned premiums (50 per cent).....	\$ 40,699.57
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$190,276.04; unearned premiums (pro rata).....	62,534.47
Total unearned premiums as computed above.....	\$ 103,234.04
Cash dividends remaining unpaid to stockholders.....	6,682.35
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	473.35
Reinsurance premiums.....	592.57
Total amount of all liabilities.....	\$ 124,446.03
Joint-stock capital actually paid up in cash.....	250,000.00
Divisible surplus.....	315,545.99
Total.....	\$ 689,992.02

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.....	\$ 86,275.63
Total amount of company's stock owned by the directors at par value.....	24,795.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 282,515.00
Gross premiums received.....	3,607.86
Losses paid.....	2,544 86
Losses incurred.....	1,359.86
Amount at risk.....	381,958.00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, U. C. CROSBY.

Secretary, F. W. SARGEANT.

Vice-President, N. P. HUNT.

[Incorporated, 1869. Commenced business, April, 1870.]

Home office, 876 Elm street, Manchester, N. H.

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.... [2,640,325.17	
Extended at.....	\$2,640,325.17

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.....	\$ 187,623.38	
Net collected	\$ 187,623.38	
Gross premiums written and renewed during the year	1,581,194.56	
Total	\$1,768,817.94	
Deduct gross premiums and bills in course of collection at this date.....	218,934.89	
Entire premiums collected during the year.....	\$1,549,883.05	
Deduct reinsurance, rebate, abatement and return premiums ..	352,405.74	
Received for premiums other than perpetuals.....	\$1,197,477.31	
Rents from company's property.....	\$ 11,402.59	
Interest on real estate mortgage loans, \$34,812.70; on other collateral loans, \$2,593.75.....	37,406.45	
Interests and dividends on stocks and bonds, \$97,610.77; from all other sources, \$3,253.49.....	102,864.26	
Total rents and interest	\$ 151,673.30	
Profit on sale or maturity of ledger assets during the year over book values.....	10,064.93	
From all other sources, viz: Credited to loss and gain account amount received from premiums previously charged off.....	212.17	
Total income during the year	\$1,359,427.71	
Total footings	\$3,999,752.88	

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses	\$ 855,818.16
Deduct amounts received for salvages (on losses of the last or previous years), \$3,604.79; and for reinsurance in other companies, \$118,931.07	122,535.86
Net amount paid during the year for losses	\$ 733,282.30
Paid stockholders for interest or dividends, amount declared during the year.....	100,000.00
Commissions or brokerage to agents, less received on reinsurance.....	268,844.14
Salaries, fees and all other charges, officers, \$23,699.93; clerks, \$12,310.71; other employes, \$23,262.97.....	59,273.61
Taxes on premiums, \$32,372.26; on real estate, \$2,427.19.....	34,799.45
Insurance department fees and agents' licenses, \$1225.84; municipal licenses, \$981.57; tax on franchise, \$10,000.....	15,207.41
Advertising, printing and stationery, \$12,353.78; repairs and expenses on real estate, \$40.56; furniture and fixtures, \$3,683.46; miscellaneous, \$54,049.92.....	74,123.40
Total expenditures during the year.....	\$1,285,530.31
Balances.....	\$2,714,222.57

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 140,096.32
Mortgage loans on real estate, first liens.....	668,457.75
Loans secured by pledge of bonds, stocks, or other collateral....	104,300.00

Book value of bonds excluding interest, \$957,228.50; and stocks, \$736,825..... 1,694,053.50
Cash in company's office, \$375.66; deposited in banks, \$109,939.34 .. 110,315.00

Total.....	\$2,717,222.57
Deduct ledger liabilities:	
Agent's credit balances, borrowed money and all other.....	3,000.00
Total net ledger assets	\$2,714,222.57

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$ 7,570.00
Interest due and accrued on bonds and stocks.....	6,479.00
Total.....	\$ 14,049.00
Market value of bonds and stocks over book value	425,151.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 218,934.89
Deduct cost of collection, commission and brokerage	54,733.72
Net amount of uncollected premiums, not more than three months due.....	\$ 164,201.17
Gross assets.....	\$3,303,575.24

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 65,103.89
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	84,765.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	7,800.00
Total amount of claims for losses.....	\$ 157,668.89
Net amount of unpaid losses.....	\$ 157,668.89
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, \$788,010.88; unearned premiums (50 per cent).....	\$ 394,004.97
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,378,444.79; unearned premiums (pro rata)....	735,773.67
Total unearned premiums as computed above.....	\$1,129,778.64
Reinsurance premiums.....	43,800.45
Total amount of all liabilities	\$1,331,247.98
Joint-stock capital actually paid up in cash.....	\$1,000,000.00
Divisible surplus.....	972,327.26
Total	\$1,972,327.26
Total	\$3,303,575.24

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
 \$ 763,204.97 |

Total amount of company's stock owned by the directors at par value..... 243,600.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 2,655,651.00
Gross premiums received	31,317.23
Losses paid	11,278.34
Losses incurred	15,995.34
Amount at risk	3,580,031.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
U. S. BRANCH NETHERLANDS FIRE INSURANCE COMPANY.

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

Managers, WEED AND KENNEDY.

[Incorporated, April 13, 1845. Commenced business in U. S., July 28, 1897.]

Home office, 29 and 31 Liberty street, New York city.

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets, December 31st of previous year... \$ 598,444.02
Extended at..... \$ 598,444.02

INCOME DURING YEAR.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 4,681.35
Net collected.....	\$ 4,681.35
Gross premiums written and renewed during the year.....	597,209.73
Total.....	\$ 601,891.08
Deduct gross premiums and bills in course of collection at this date.....	116,509.92
Entire premiums collected during the year.....	\$ 485,381.16
Deduct reinsurance, rebate, abatement and return premiums..	120,452.79
Received for premiums, other than perpetuals.....	\$ 364,928.37
Received from home office.....	20,000.00
Interest and dividends on stocks and bonds, \$15,266.22; from all other sources, \$1,235.76; total.....	\$ 16,551.98
Total rents and interest.....	\$ 16,551.98
Profit on sale or maturity of ledger assets during the year over book values.....	1,678.29
Total income during the year.....	\$ 403,158.64
Total footings.....	\$1,001,602.66

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$21,653.11 occurring in previous years).....	\$ 313,950.53
Deduct amounts received for salvages (on losses of the last or of previous years), \$2,131.95; and from reinsurance in other companies, \$30,931.67.....	33,063.62
Net amount paid during the year for losses.....	\$ 280,886.96

Remitted to home office.....	15,779.20
Commissions or brokerage to agents, less received on reinsurances.....	124,264.15
Salaries, fees and all other charges, officers.....	1,500.00
Taxes on premiums.....	8,508.59
Insurance department fees and agents' licenses, \$3,236.31; municipal licenses, \$707.52; tax on franchise, \$851.....	4,794.83
Advertising, printing and stationery, \$3,514.08; legal expenses, \$213.80; miscellaneous, \$4,528.02.....	8,255.90
Total expenditures during the year.....	\$ 443,989.63
Balance.....	\$ 557,613.03

LEDGER ASSETS.

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

Book value of bonds excluding interest.....	\$ 504,414.88
Cash in company's office, \$1,668.30; deposited in bank, \$51,529.85..	53,198.15
Total.....	\$ 557,613.03
Total net ledger assets.....	\$ 557,613.03

NON-LEDGER ASSETS.

Interest accrued on bonds and stock.....	3,166.66
Market value of bonds and stocks over book value.....	2,485.12
Gross premiums in course of collection December 31, not more than three months due.....	\$ 114,760.41
Deduct cost of collection, commission and brokerage.....	16,848.63
Net amount of uncollected premiums, not more than three months due.....	\$ 97,911.73
Gross premiums in course of collection December 31, more than three months due.....	\$1,749.51
Gross assets.....	\$ 661,176.54

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, due, \$3,928.94; not yet due, \$13,083.25..	\$ 20,012.19
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	52,785.55
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,875.00
Total amount of claims for losses.....	\$ 74,672.74
Deduct reinsurance due or accrued.....	13,238.02
Net amount of unpaid losses.....	\$ 61,434.72
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, \$369,795.33; unearned premiums (50 per cent).....	\$ 184,897.66
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy \$90,651.17; unearned premiums (pro rata).....	63,247.59
Total unearned premiums as computed above.....	\$ 248,145.25
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	645.89
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	9,206.52
Return premiums, \$20,937.12; and reinsurance premiums, \$10,492.28	31,429.40
All other liabilities.....	390.67
Total amount of all liabilities.....	\$ 351,252.45
Divisible surplus.....	309,924.09
Total.....	661,176.54

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	\$ 316,450.00
Gross premiums received	5,185.37
Losses paid	6,021.65
Losses incurred	616.82
Amount at risk	325,300.00

ANNUAL STATEMENT

For the year ending December 31, 1899, on 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, GEO. C. HOWE.

Secretary, GEO. W. DEWEY.

[Incorporated July, 1880. Commenced business, August, 1880.]

Home office, 46 and 48 Cedar street, New York.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year.....	2,314,875.60
Extended at.....	\$2,314,875.60

INCOME DURING YEAR.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 223,911.04
Net collected.....	\$ 223,911.04
Gross premiums written or renewed during the year.....	2,091,766.38
Total.....	\$1,815,677.42
Deduct gross premiums and bills in course of collection at this date.....	230,465.78
Entire premiums collected during the year.....	\$2,076,211.64
Deduct reinsurance, rebate, statement and return premiums.....	635,836.51
Received for premiums, other than perpetuals.....	\$1,540,375.13
Rents from company's property, including \$10,409.25 for company's use of own buildings.....	\$ 14,397.58
Interest on real estate mortgage loans.....	13,318.46
Interest and dividends on stocks and bonds.....	61,705.52
Total rents and interest.....	\$ 88,421.56
Profit on sale or maturity of ledger assets during the year over book values, building account.....	176,031.99
From all other sources, viz: Profit and loss.....	2,913.56
Total income during the year.....	\$1,907,742.94
Total footings.....	\$4,122,617.94

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses.....	\$1,182,431.82
Deduct amounts received for salvages and for reinsurance in other companies.....	183,250.80
Net amount paid during the year for losses.....	\$ 999,381.02
Paid stockholders for interest or dividends.....	50,030.00
Commissions or brokerage to agents, less received on reinsurance	283,197.10
Rents (including \$10,409.25 for company's use of own buildings)..	30,237.47
Salaries, fees and all other charges: officers, \$28,900; clerks, \$45,868.74; other employes, \$79,628.66; total.....	153,997.40
Taxes on premiums, \$26,850.23; on real estate, \$114.10; total.....	27,564.33
Insurance department fees and agents' licenses, \$13,880.00; municipal licenses, \$1,655.42; total.....	15,535.51
Advertising, printing and stationery, \$15,309.96; legal expenses, \$4,441.84; repairs and expenses on real estate, \$867.84; furniture and fixtures, \$2,438.33; miscellaneous, \$94,829.66; total.....	117,970.90
Losses on sales or maturity of ledger assets, \$155,115.73; other disbursements, \$8,626.28; total.....	163,742.01
Total expenditures during the year.....	\$1,832,045.74
Balance.....	\$2,290,572.20

LEDGER ASSETS.

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

Mortgage loans on real estate, first liens, \$300,600; other than first, \$147,500; total.....	\$ 448,300.00
Book value of bonds excluding interest.....	1,786,500.00
Cash in company's office, \$341.29; deposited in bank, \$65,230.91; total.....	55,772.20
Total.....	\$2,290,572.20
Total net ledger assets.....	\$2,290,572.20

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 7,727.90
Interest due and accrued on bonds and stocks.....	9,036.65
Rents accrued on company's property or lease.....	2,016.50
Total.....	\$ 18,771.05
Market value of bonds and stocks over book value.....	274,463.75
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 239,465.78
Deduct cost of collection, commission and brokerage.....	37,043.31
Net amount of uncollected premiums, not more than three months due.....	\$ 202,422.47
Gross premiums in course of collection December 31st more than three months due, \$1,744.31.....	
Gross assets.....	\$ 278,229.47
Deduct assets not admitted:	
Bonds and stocks.....	82,375.00
Total admitted assets.....	\$2,709,854.47

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$	81,780.40
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	104,094.10	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	10,312.96	
Total amount of claims for losses.....	\$	196,187.55
Deduct reinsurance due or accrued.....	94,246.89	
Net amount of unpaid losses.....	\$	102,510.66
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,033,332.15; unearned premiums (fifty per cent.).....	\$	514,076.08
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,429,300.69; unearned premiums (pro rata)....	\$	793,130.93
Total unearned premiums as computed above.....	\$1,207,816.01	
Reinsurance premiums.....	19,120.07	
Total amount of all liabilities.....	\$1,449,446.74	
Joint-stock capital actually paid up in cash.....	\$	500,000.00
Divisible surplus.....	754,407.73	1,254,407.73
Total.....	\$2,709,854.47	

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.....	\$ 1,029,058.58
Total amount of the company's stock owned by the directors at par value. Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.	100,700.00
The amount of special reserve fund, according to 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.....	\$ 3,815,611.00
Gross premiums received.....	49,703.96
Losses paid.....	28,301.96
Losses incurred.....	27,732.93
Amount at risk.....	3,815,611.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
U. S. BRANCH 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, pursuant to the laws thereof.

General Manager, H. E. WILSON.

[Incorporated, 1836. Commenced business, 1836.]

Principal office in United States, 38 Pine street, New York.

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets, December 31 of previous year.....	\$2,290,456.31
Extended at.....	\$2,290,456.31

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.....	Fire. \$ 210,478.63	
Deduct amount of same not collected.....	2,607.43	
Net collected.....	\$ 207,871.20	
Gross premiums written and renewed during the year.....	1,525,624.98	
Total.....	\$1,733,495.18	
Deduct gross premiums and bills in course of collection at this date.....	246,471.35	
Entire premiums collected during the year.....	\$1,490,024.83	
Deduct reinsurance, rebate, abatement and return premiums.....	458,514.43	
Received for premiums, other than perpetuals.....		\$1,031,510.40
Rents from company's property, including \$7,000 for company's use of own building.....	\$ 7,000.00	
Interest and dividends on stocks and bonds, \$76,982.60; from all other sources, \$853.26.....	77,835.76	
Total rents and interest.....		\$ 84,835.76
Profit on sale or maturity of ledger assets during the year over book values.....		11,800.00
From all other sources, viz: Received from head office during the year.....		120,939.61
Total income during the year.....		\$1,249,085.77
Total footings.....		\$3,548,542.08

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$88,913.33 occurring in previous years).....	Fire. \$ 868,732.42	
Deduct amounts received for salvages (on losses of the last or of previous years), \$2,276.47; and from reinsurance in other companies, \$201,633.29.....	209,909.67	
Net amount paid during the year for losses.....		\$ 664,822.75
Commissions or brokerage to agents, less received on reinsurances.....		140,987.08
Rents (including \$7,000 for company's use of own buildings) less \$1,200 from sub-losses.....		14,336.72
Salaries, fees and all other charges, officers, clerks and other employes.....		60,281.10
Taxes on premiums, \$32,238.08; on real estate, \$1,842.32; on other investments, \$355.32; total.....		34,935.72
Insurance department fees and agents' licenses, \$9,557.28; municipal licenses, \$4,599; tax on franchise, \$3,371.50; total.....		16,527.63
Advertising, printing and stationery, \$10,910.63; legal expenses, \$378.52; repairs and expenses on real estate, \$33.55; furniture and fixtures, \$475.90; miscellaneous, \$90,619.98; total.....		111,415.58
Remitted to head office during the year.....		124,909.23
Total disbursements during the year.....		\$1,203,209.22
Balances.....		\$1,345,332.86

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 115,000.00
Book value of bonds excluding interest, \$1,981,988.75; and stocks, \$282,000; total.....	2,183,868.75
Cash in company's office, \$3,464.74; deposited in banks, \$40,556.91..	64,021.65
Bills receivable, \$1,459.36; agents' debit balances, \$586.41; total..	2,045.77
Total.....	\$2,364,896.17
Deduct ledger liabilities:	
Agents' credit balances, \$763.17; all other, \$18,840.14; total.....	\$ 19,603.31
Total net ledger assets.....	\$2,345,292.86

NON-LEDGER ASSETS.

Interest due, \$1,625; and accrued, \$3,705.38, on bonds and stocks: total.....	\$ 5,330.38
Market value of bonds and stocks over book value.....	69,171.25
Gross premiums in course of collection December 31, not more than three months due.....	\$ 234,805.40
Deduct cost of collection, commission and brokerage.....	33,449.76
Net amount of uncollected premiums, not more than three months due.....	\$ 201,355.64
Gross premiums in course of collection December 31, more than three months due.....	\$14,273.38
Due from other companies for reinsurance on losses already paid.....	2,104.09
Gross assets.....	\$3,620,204.23
Deduct assets not admitted:	
Agents' debit balances, unsecured.....	588.41
Total admitted assets.....	\$3,622,707.81

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 34,603.22
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	75,841.69
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	20,260.50
Total amount of claims for losses.....	\$ 130,705.41
Deduct reinsurance due or accrued.....	6,416.67
Net amount of unpaid losses.....	\$ 124,288.74
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, \$267,631.61; unearned premiums (fifty per cent).....	\$ 468,515.81
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$940,658.18; unearned premiums (pro rata).....	480,439.02
Total unearned premiums as computed above.....	\$ 948,954.83
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	\$ 844.63
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	42.83
Return premiums, \$11,861.40; and reinsurance premiums, \$1,089.97; total.....	12,951.37
Total.....	\$ 13,838.82
Total amount of all liabilities.....	\$1,096,682.39
Divisible surplus.....	1,526,025.42
Total.....	\$2,622,707.81

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.....	\$ 691,637.68
Total premiums received in the United States since the organization of company.....	20,356,705.48
Total losses paid in the United States since the organization of company.....	12,534,130.23

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	Fire risks. \$ 1,491,052.03
Gross premiums received.....	23,230.36
Losses paid.....	14,563.99
Losses incurred.....	15,108.16
Amount at risk.....	2,490,000.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

U. S. BRANCH 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.

Manager U. S. Branches, E. G. RICHARDS. Assistant Manager, J. N. HASTINGS.

[Incorporated, 1809. Commenced business in U. S., 1866.]

Principal office in United States, 54 Williams street, New York City.
CAPITAL STOCK.

(None in U. S.)

Amount of net ledger assets, December 31st of previous year..... \$3,708,818.25

INCOME DURING THE 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.....	Fire. \$ 402,358.55
Net collected.....	\$ 402,358.55
Gross premiums written and renewed during the year.....	2,785,293.77
Total.....	\$3,187,622.82
Deduct gross premiums and bills in course of collection at this date.....	401,816.83
Entire premiums collected during the year.....	\$2,785,805.49
Deduct reinsurance, rebate, abatement and return premiums.....	456,108.80
Received for premiums other than perpetuals.....	\$2,329,696.69
Deposit premiums, received on perpetual risks.....	3,247.10
Interests and dividends on stocks and bonds, \$145,310.42; from all other sources, \$3,370.68.....	146,581.06
From all other sources, viz.: Received under guaranty contracts.....	19,305.21
Total income during the year.....	\$2,498,830.08
Total footings.....	\$4,207,648.33

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$218,084.78 occurring in previous years.).....	\$1,843,111.55
Deduct amounts received for salvages (on losses of the last or of previous years), \$21,443.20; and for reinsurance in other companies, \$156,529.08; total.....	177,972.28
Net amount paid during the year for losses.....	\$1,665,139.27
Deposit premiums returned	10,486.30
Paid stockholders for interest or dividends (remitted to home office).....	208,859.63
Commissions or brokerage to agents, less received on reinsurances.....	394,359.94
Salaries, fees and all other charges, officers, \$61,007; clerks, \$64,367.72; other employes, \$72,004.70	197,379.42
Taxes on premiums.....	32,763.44
Insurance department fees and agents' licenses, \$13,020.15; municipal licenses and F. D. tax, \$39,324.37.....	52,344.52
Advertising, printing and stationery, legal expenses, repairs and expenses on real estate, furniture and fixtures and miscellaneous.....	123,861.10
Losses on sales or maturity of ledger assets.....	4,060.80
Profit and loss, \$11,017.23; furniture, \$148.88.....	11,166.11
Total expenditures during the year.....	\$2,700,440.53
Balances.....	\$3,507,207.80

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, \$3,311,266.87; and stocks, \$16,500; total.....	\$3,327,766.87
Cash in company's office, \$18,899.54; deposited in banks, \$153,183.75	177,083.29
Uninvested cash in hands of trustees of company.....	9,504.07
Due from other insurance companies on losses paid	5,700.90
Buffalo Board Und., \$50; Factory Ins. Assn., \$500; Phila. Und. Assn., \$100; Milw. Und. Bldg. Assn., \$181	831.00
Bills receivable.....	141.24
Total	\$3,521,027.37
Deduct ledger liabilities:	
Sp. Agents' credit balances, \$8,499.99; due for reinsurance, \$5,319.58	13,819.57
Total net ledger assets.....	\$3,507,207.80

NON-LEDGER ASSETS.

Interest due, \$27,073, and accrued, \$5,517 on bonds and stocks.....	\$ 32,590.00
Total	\$ 32,590.00
Market value of bonds and stocks over book value.....	185,198.13
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 378,638.85
Deduct cost of collection, commission and brokerage.....	79,829.36
Net amount of uncollected premiums not more than three months due.....	\$ 298,809.49
Gross premiums in course of collection December 31st, more than three months due.....	\$23,177.98
Gross assets	\$4,023,805.42
Total admitted assets.....	\$4,023,805.42

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$78,372.87; not yet due, \$20,763.74;)	99,136.61
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	163,079.91
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	41,023.90
Total amount of claims for losses	\$ 303,240.42
Deduct reinsurance due or accrued.	9,595.89
Net amount of unpaid losses.....	\$ 293,644.53
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, \$1,629,210.94; unearned premiums (50 per cent)....	\$ 814,605.47
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,158,300.74; unearned premiums (pro rata)....	1,118,847.15
Total unearned premiums as computed above.....	\$1,933,452.62
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received	4,869.30
Total amount of all liabilities.....	\$2,231,966.45
Divisible surplus	1,791,838.97
Total	\$4,023,805.42

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 and tornado.....	\$1,691,768.13
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.....	\$3,757,206.00	\$ 326,920.00	\$4,084,126.00
Gross premiums received.....	47,832.42	2,064.06	49,896.48
Losses paid.....	22,804.98	800.40	23,605.38
Losses incurred	19,365.57	800.40	20,165.97
Amount at risk.....	4,965,308.00		

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the UNITED STATES BRANCH NORTH GERMAN FIRE INSURANCE COMPANY.

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

President, JACOB NORDHEIM. United States Manager, ADOLPH LOEB.
General Manager, CLEMENS PERGER.

[Incorporated, May 23, 1868. Commenced business, September, 1893.]

Head office United States branch, 189 and 191 La Salle street, Chicago, Ill.

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets, December 31 of previous year.....	\$ 569,803.97
Extended at.....	\$ 569,803.97

INCOME DURING YEAR.

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

		Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 163,610.93	
Net collected.....	\$ 163,610.93	
Gross premiums written and renewed during the year.....	558,415.73	
Total.....	\$1,022,026.66	
Deduct gross premiums and bills in course of collection at this date.....	143,786.08	
Entire premiums collected during the year.....	\$ 878,240.58	
Deduct reinsurance, rebate, abatement and return premiums....	274,142.11	
Received for premiums, other than perpetuals.....	\$ 604,098.47	
Interest on real estate mortgage loans.....	\$ 4,270.00	
Interest and dividends on stocks and bonds, \$17,405.00; from all other sources, \$296.86.....	17,701.86	
Total rents and interest.....	\$ 21,971.86	
Profit on sale or maturity of ledger assets during the year over book values.....	16,461.26	
From all other sources, viz.: Premiums of 1898 then more than three months due.....	181.85	
Total income during the year.....	\$ 642,713.21	
Total footings.....	\$1,212,517.41	

DISBURSEMENTS DURING YEAR.

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

		Fire.
Gross amount paid for losses (including \$26,947.44 occurring in previous years).....	\$ 411,219.83	
Deduct amounts received for salvages (on losses of the last or of previous years) \$3,837.70; and from reinsurance in other companies, \$54,753.33.....	58,591.08	
Net amount paid during the year for losses.....	\$ 352,628.80	
Commissions or brokerage to agents, less received on reinsurances.....	176,235.29	
Rents.....	1,567.60	
Salaries, fees and all other charges, officers, \$3,750; clerks, \$11,432.51; other employes, \$3,050.....	18,232.51	
Taxes on premiums.....	13,896.52	
Insurance department fees and agents' licenses, \$4,753.06; municipal licenses, \$1,386.23.....	6,139.29	
Advertising, printing and stationery, \$3,014.53; legal expenses, \$45; miscellaneous, \$15,295.14.....	18,354.67	
Remitted to home office.....	58,655.00	
Total expenditures during the year.....	\$ 642,709.68	
Balances.....	\$ 569,807.73	

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.....	\$ 71,500.00
Book value of bonds excluding interest.....	408,775.01
Certificate of deposit in hands of United States trustees.....	64,432.00
Cash in company's office, \$5,600.28; deposited in bank, \$19,500.44....	25,100.72
Total.....	\$ 569,807.73
Total net ledger assets.....	\$ 569,807.73

NON-LEDGER ASSETS.

Interest due, \$750 and accrued, \$529.86 on mortgages.....	\$ 1,279.36
Interest due, and accrued on bonds and stocks.....	2,437.08
Total.....	\$ 3,716.44
Due from other companies for reinsurance on losses already paid.....	12,625.59
Market value of bonds and stocks over book value.....	4,387.49
Gross premiums in course of collection December 31, not more than three months due.....	\$ 143,786.08
Deduct cost of collection, commission and brokerage.....	34,178.27
Net amount of uncollected premiums, not more than three months due.....	\$ 109,607.81
Total admitted assets.....	\$ 700,145.06

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 22,240.91
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	51,752.78
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	6,000.00
Total amount of claims for losses.....	\$ 79,993.69
Deduct reinsurance due or accrued.....	25,892.41
Net amount of unpaid losses.....	\$ 54,101.28
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, \$466,505.39; unearned premiums (50 per cent.).....	\$ 233,252.70
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$271,868.05; unearned premiums (<i>pro rata</i>).....	154,431.43
Total unearned premiums as computed above.....	387,684.13
Total amount of all liabilities.....	\$ 441,785.41
Divisible surplus.....	258,359.65
Total.....	\$ 700,145.06

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.....	\$ 373,471.72

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 565,201.00
Gross premiums received.....	8,223.45
Losses paid.....	10,555.79
Losses incurred.....	10,552.80
Amount at risk.....	715,632.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

NORWALK 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, ARCHIBALD G. MCILWAINE, JR. Vice-President, GEO. B. ST. JOHN.
Secretary, FERRIS E. SHAW.

[Incorporated, 1859. Commenced business, 1860.]

Home office, Norwalk, Conn.

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 net ledger assets, December 31st of previous year ...	\$ 514,180.84

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	\$ 20,074.79	
Net collected	\$ 20,074.79	
Gross premiums written and renewed during the year	261,840.09	
Total	\$ 282,014.88	
Deduct gross premiums and bills in course of collection at this date	35,988.10	
Entire premiums collected during the year	\$ 246,026.78	
Deduct reinsurance, rebate, abatement and return premiums ...	99,023.50	
Received for premiums other than perpetuials	\$ 147,002.58	
Interests on dividends on stocks and bonds, \$13,751.93; from all other sources, \$50.50	18,802.45	
Increase in value of securities	4,900.26	
Total income during the year	\$ 170,705.59	
Total footings	\$ 684,886.43	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross amount paid for losses (including \$30,154.71, occurring in previous years)	\$ 115,450.85	
Deduct amounts received for salvages (on losses of the last or previous years) \$3,432.26; and for reinsurance in other companies, \$12,010.35	14,442.61	
Net amount paid during the year for losses	\$ 101,208.24	
Commissions or brokerage to agents, less received on reinsurance	34,952.56	
Rents	1,550.73	

Salaries, fees and all other charges, officers, clerks and other employees	11,631.96
Taxes on premiums, \$1,674.65; Internal revenue, \$481.73	2,155.81
Insurance department fees and agents' licenses, \$1,150.46; municipal licenses, \$105.35; tax on franchise, \$3,122	4,877.81
Advertising, printing and stationery, \$1,314.16; miscellaneous, \$5,548.02	6,862.18
Total expenditures during the year	\$ 162,759.89
Balance	\$ 532,127.14

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, \$476,045; and stocks, \$34,198.04	\$ 510,243.04
Cash in company's office, \$1,881.02; deposited in bank, \$12,714.91	14,595.93
Total	\$ 524,838.97
Deduct ledger liabilities:	
Balances due other companies	2,711.83
Total net ledger assets	\$ 522,127.14

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	5,967.71
Gross premiums in course of collection December 31st, not more than three months due	35,988.10
Deduct cost of collection, commission and brokerage	8,997.04
Net amount of uncollected premiums, not more than three months due	\$ 26,991.06
Due from other companies on paid losses, London & Lancashire	7.00
Gross assets	\$ 555,022.91

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, due, \$320; not yet due, \$400	726.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses	23,927.00
Losses resisted (not outlawed) including interest, costs and other expenses thereon	4,500.00
Total amount of claims for losses	\$ 28,853.00
Deduct reinsurance due or accrued	672.00
Net amount of unpaid losses	\$ 28,281.00
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, \$116,506.87; unearned premiums (50 per cent)	58,233.43
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$100,816.37; unearned premiums (pro rata)	57,350.52
Total unearned premiums as computed above	\$ 115,603.95
Reinsurance premiums, \$7,537.79, less commissions, \$1,471.80	6,065.99
Total amount of all liabilities	\$ 149,950.94
Joint-stock capital actually paid up in cash	300,000.00
Divisible surplus	205,141.97
Total	\$ 555,092.91

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.....	\$ 104,583.00
Gross premiums received.....	1,598.08
Losses paid.....	169.31
Losses incurred.....	167.97
Amount at risk.....	151,645 00

ANNUAL STATEMENT

For the year ending December 31, 1899, 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, JOHN S. MITCHELL.
Secretary, A. F. JAMES. Second Vice-President, WILFORD M. PATTON.

[Incorporated, February 20, 1869. Commenced business, July 1, 1869.]

Home office, Milwaukee, Wis.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; 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.....	\$2,509,444 73
Extended at.....	\$2,509,444.73

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.....	\$ 80,948.12
Deduct amount of same not collected.....	431.84
Net collected.....	\$ 80,516.28
Gross premiums written and renewed during the year.....	1,152,508.99
Total.....	\$1,233,025.27
Deduct gross premiums and bills in course of collection at this date.....	81,735.73
Entire premiums collected during the year.....	\$1,151,289.54
Deduct reinsurance, rebate, abatement and return premiums.....	204,461.06
Received for premiums other than perpetuals.....	\$ 946,828.48
Interest on real estate mortgage loans.....	\$ 48,034.64
Interest and dividends on stocks and bonds.....	63,978.25
Total rents and interest.....	112,012.89
Profit on sale or maturity of ledger assets during the year over book values.....	52,930.83
Total income during the year.....	\$1,111,772.20
Total footings.....	\$3,621,216.93

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$82,127.53 occurring in previous years).....	\$ 515,888.22
Deduct amounts received for salvages (on losses of the last or previous years) \$2,388.17; and for reinsurance in other companies, \$11,865.57; total.....	14,253.74
Net amount paid during the year for losses.....	\$ 501,634.48
Paid stockholders for interest or dividends.....	78,000.00
Commissions or brokerage to agents, less received on reinsurance.....	231,269.24
Salaries and allowances to agents.....	42,604 98
Rents (including \$11,783 for company's use of own buildings).....	11,783.00
Salaries, fees and all other charges, officers, \$25,498.88; clerks, \$21,778.92; other employes, \$22,210; total.....	69,487.80
Taxes on premiums.....	34,386.26
Insurance department fees and agents' licenses, \$7,193; municipal licenses, \$1,253.29; total.....	8,446.89
Advertising, printing and stationery, \$6,770.86; legal expenses, \$350; miscellaneous, \$37,139.32; total.....	44,260.18
Losses on sales or maturity of ledger assets.....	327.25
Total expenditures during the year.....	\$1,012,200.08
Balances.....	\$2,609,016.85

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.....	\$ 979,156.67
Book value of bonds excluding interest.....	1,404,597.94
Cash in company's office, \$8,155.79; deposited in banks, \$144,797.95; total.....	152,953.74
Bills receivable, agents' debit balances.....	74,439.68
Total.....	\$2,611,148.03
Deduct ledger liabilities:	2,131.18
Agents' credit balances, \$452.54; all other, \$1,678.64; total.....	
Total net ledger assets.....	\$2,609,016.85

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 7,527.30
Interest accrued on bonds and stocks.....	3,999.99
Total.....	\$ 11,527.29
Market value of bonds and stocks over book value.....	17,922.06
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 81,735.73
Deduct cost of collection, commission and brokerage.....	20,433 93
Net amount of uncollected premiums, not more than three months due.....	61,301.80
Gross assets.....	\$2,690,768.00
Total admitted assets.....	\$2,690,768.00

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	5,488.04
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		39,869.92
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		5,979.64
Total amount of claims for losses.....	\$	51,337.60
Deduct reinsurance due or accrued.....		2,048.41
Net amount of unpaid losses.....	\$	49,289.19
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, \$449,149.93; unearned premiums (fifty per cent.).....		\$ 234,570.46
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,810,215.25; unearned premiums (pro rata).....		947,887.55
Total unearned premiums as computed above.....	\$1,172,458.01	
Reinsurance premiums, \$3,900; due special agents, \$1,375; due attorneys, \$350; total.....		5,625.00
Total amount of all liabilities.....	\$1,237,999.20	
Joint-stock capital actually paid up in cash.....	\$	600,000.00
Divisible surplus.....		872,398.80
Total.....	\$2,699,768.00	

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December last last for the purpose of making any entry that affects this statement?.....No.		
Losses incurred during the year: fire, \$469,875.79; tornado, \$5,697.93; total.....		475,573.69
Total amount of company's stock owned by the directors at par value.....		304,900.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$5,469,948.00	\$1,684,492.00	\$7,154,440.00
Gross premiums received.....	96,388.98	5,972.83	102,361.81
Losses paid.....	38,977.82	785.29	39,763.08
Losses incurred.....	38,294.34	753.19	39,047.53
Amount at risk.....	14,712,033.00	5,339,999.00	20,052,032.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

U. S. BRANCH NORWICH UNION 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.

Resident Manager, J. MONTGOMERY HARE.

[Incorporated, 1798. Commenced business in United States, 1877.]

Home office in United States, 56, 58 Pine street, New York.

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets, December 31 of previous year.....	\$2,039,855.31
Extended at.....	\$3,039,855.31

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31.		
		Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	193,300.17
Net collected.....	\$	193,300.17
Gross premiums written and renewed during the year.....		1,960,524.12
Total.....	\$2,153,824.39	
Deduct gross premiums and bills in course of collection at this date.....		241,213.32
Entire premiums collected during the year.....	\$1,912,610.97	
Deduct reinsurance, rebate, abatement and return premiums.....		438,380.99
Received for premiums other than perpetuals.....	\$1,484,329.98	
Interest on real estate mortgage loans.....	\$	2,700.00
Interests and dividends on stocks and bonds.....		75,175.38
Total rents and interest.....		77,875.38
Profit on sale or maturity of ledger assets during the year over book values.....		52,939.13
Total income during the year.....	\$1,615,144.40	
Total footings.....	\$3,654,999.80	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31.		
		Fire.
Gross amount paid for losses.....	\$1,061,436.78	
Deduct amounts received for salvages (on losses of the last or previous years), \$3,040.58; and for reinsurance in other companies, \$115,639.79; total.....		118,671.37
Net amount paid during the year for losses.....	\$	942,765.41
Commissions or brokerage to agents, less received on reinsurances.....		277,284.44
Rents.....		17,331.62
Salaries, fees and all other charges, officers, \$40,393.20; clerks, \$39,189.90; other employes, \$59,144.60; total.....		138,727.76
Taxes on premiums, \$21,448.99; on other investments, \$10,455.36; total.....		31,904.05
Insurance department fees and agents' licenses, \$10,338.45; municipal licenses, \$5,376.03; tax on franchise, \$1,102.50; total.....		16,817.07
Advertising, printing and stationery, \$14,541.96; legal expenses, \$1,926.08; furniture and fixtures, \$379.54; miscellaneous, \$35,408.61; total.....		85,450.79
Cash remitted to home office.....		88,690.16
Total expenditures during the year.....	\$1,599,091.80	
Balances.....	\$2,055,938.50	

LEDGER ASSETS.

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

Mortgage loans on real estate, first liens	\$ 40,000.00
Book value of bonds excluding interest, \$1,222,890.35; and stocks, \$534,290.08; total	1,757,180.43
Cash in company's office, \$3,784.09; deposited in banks, \$254,973.93; total	258,758.07

Total net ledger assets. \$2,055,938.50

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 150.00
Interest accrued on bonds and stocks	19,680.33

Total

Market value of bonds and stocks over book value	\$ 19,830.33
Gross premiums in course of collection December 31, not more than three months due	113,932.07
Deduct cost of collection, commission and brokerage	\$ 220,733.60
	40,129.27

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

Gross premiums in course of collection December 31, more than three months due

Reinsurance due on losses paid

Gross assets

Total admitted assets

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due

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

Losses resisted (not outlawed), including interest, costs and other expenses thereon

Total amount of claims for losses

Deduct reinsurance due or accrued

Net amount of unpaid losses

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,167,394.62; unearned premiums (fifty per cent)

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,150,223.77; unearned premiums (pro rata)

Total unearned premiums as computed above

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

Return premiums, \$6,920.97; and reinsurance premiums, \$4,686.66; total

Total amount of all liabilities

Divisible surplus

Total

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?

Losses incurred during the year, fire

Does any officer, director or trustee receive a commission or royalty on the business of the company?

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written	\$1,064,684.00
Gross premiums received	24,688.98
Losses paid	15,294.05
Losses incurred	14,328.37
Amount at risk	2,701,717.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

ORIENT INSURANCE COMPANY.

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

President, CHARLES B. WHITING. Vice-President, LEVERETT BRAINARD.
Secretary, JAMES U. TAINTOR.

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

Home office, 5 Haynes street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000; 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	2,362,968.53
Extended at	\$2,362,968.53

INCOME DURING YEAR.

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

	Fire.	Marine and inland.	
Entire premiums collected during the year	\$1,644,454.88	\$ 33,503.30	
Deduct reinsurance, rebate, abatement and return premiums	369,961.02	7,117.17	
Received for premiums other than perpetuals	\$1,274,493.83	\$ 26,386.13	\$1,300,879.99
Rents from company's property		1,417.60	
Interest on real estate mortgage loans, \$10,572.48; on other collateral loans, \$98.03		10,670.51	
Interest and dividends on stocks and bonds		89,737.15	
Total rents and interest			\$ 101,825.26
Profit on sale or maturity of ledger assets during the year over book values			9,426.76
Total income during the year			\$1,412,132.01
Total footings			\$3,775,100.54

DISBURSEMENTS DURING YEAR.

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

	Fire.	Marine and inland.	
Gross amount paid for losses (including \$158,032 13 occurring in previous years).....	\$1,054,888 42	\$	32,369.97
Deduct amounts received for salvages (on losses of the last or previous years) \$5,798 96; and for reinsurance in other companies, \$111,802.39	112,849 56		4,751.79
Net amount paid during the year for losses.....	\$ 942,038.86	\$	27,618.18
Paid stockholders for interest or dividends (amount declared during the year)			50,000.00
Commissions or brokerage to agents, less received on reinsurances			266,601.03
Salaries and allowances to agents.....			28,714.31
Rents			6,000.00
Salaries, fees and all other charges, officers, \$17,000; clerks, \$16,281.02; other employes, \$42,950.....			76,231.02
Taxes on premiums, \$32,974.63; on real estate, \$377.96.....			33,352.59
Insurance department fees and agents' licenses, \$5,694.18; municipal licenses, \$3,389.....			9,083.18
Advertising, printing and stationery, \$10,500; legal expenses, \$2,102.24; furniture and fixtures, \$1,433.22; miscellaneous, \$55,596.78			79,632.24
Losses on sales or maturity of ledger assets, \$14,667 28; other disbursements, viz.: Agents' balances charged to profit and loss, \$3,837.58; interest on borrowed money, \$853.07.....			19,557.93
Total expenditures during the year.....			\$1,538,629.34
Balances.....			\$2,236,471.20

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$	88,165.12
Mortgage loans on real estate, first liens		230,209.66
Loans secured by pledge of bonds, stocks, or other collateral... ..		450.00
Book value of bonds excluding interest, \$925,055.93; and stocks, \$851,254.69		1,776,310.62
Cash in company's office, \$2,798.94; deposited in banks, \$41,664 06.....		44,463 00
Agents' debit balances.....		137,451.27
Deposit in New Mexico.....		5,000.00
Total		\$2,282,049.67
Deduct ledger liabilities:		
Agents' credit balances, \$5,578.47; borrowed money, \$40,000.....		45,578 47
Total net ledger assets.....		\$2,236,471.20

NON-LEDGER ASSETS.

Interest due, \$6,228 63, and accrued, \$923 32 on mortgages.....	\$	7,151.95
Interest due, \$7,488 50, and accrued, \$3,957.35 on bonds and stocks.....		11,345 85
Interest due on collateral loans		13 50
Rents due on company's property or lease.		306.78
Total		\$ 18,818.08
Market value of bonds and stocks over book value.....		113,295.90
Gross premiums in course of collection December 31st not more than three months due	\$	111,650.00
Deduct cost of collection, commission and brokerage.....		39,077.00
Total.....		\$ 72,573.00
Gross assets.....		\$2,441,158.18

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	70,803.95
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		111,387.72
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		17,103.27
Total amount of claims for losses	\$	199,294.94
Deduct reinsurance due or accrued		17,961.76
Net amount of unpaid losses		\$ 181,333.18
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, \$899,144.70, unearned premiums (fifty per cent).....	\$	449,572.35
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,037,977.29; unearned premiums (pro rata).....		541,703.56
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$23,730.25; unearned premiums (fifty per cent)		11,865.13
Total unearned premium, as computed above.....		\$1,003,141.04
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		2,814.15
Total amount of all liabilities		\$1,187,288.37
Joint-stock capital actually paid in cash.....	\$	500,000.00
Divisible surplus.....		753,869.81
Total		1,253,869.81
Total		\$2,441,158.18

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?

Losses incurred during the year, fire, \$934,507.08; marine and inland, \$24,151.44	\$	958,658.52
Total amount of company's stock owned by the directors at par value.....		54,650.00
Total amount loaned to officers and directors, \$21,500; loaned to stockholders, not officers, \$450		21,950.00
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.
Gross risks written.....	\$ 1,246,984 00
Gross premiums received.....	15,712.00
Losses paid.....	7,283.00
Losses incurred.....	5,705.00
Amount at risk	2,014,359.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
PACIFIC FIRE INSURANCE COMPANY.

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

President, FRANK T. STINSON.

Secretary, GEORGE JEREMIAH.

[Incorporated, April 16, 1851. Commenced business, April 29, 1851.]

Home office, 32 Pine street, New York city.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year....	699,132.70
Extended at.....	\$ 699,132.70

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	
	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 83,581.87
Deduct amount of same not collected.....	415.21
Net collected	\$ 83,166.66
Gross premiums written and renewed during the year.....	559,697.61
Total.....	\$ 642,864.27
Deduct gross premiums and bills in course of collection at this date.....	83,568.88
Entire premiums collected during the year.....	\$ 559,295.39
Deduct reinsurance, rebate, abatement and return premiums...	159,107.50
Received for premiums other than perpetuals.....	\$ 400,187.89
Rents from company's property	255.48
Interest on real estate mortgage loans.....	11,748.48
Interests and dividends on stocks and bonds	15,380.00
Total rents and interest.....	\$ 27,383.96
Profit on sale or maturity of ledger assets during the year over book values.....	492.50
Total income during the year.....	\$ 428,064.35
Total footings.....	\$1,127,197.05

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
	Fire.
Gross amount paid for losses (including \$83,117.85 occurring in previous years).....	\$ 322,540.31
Deduct amounts received for salvages (on losses of the last or previous years), \$2,042.85; and for reinsurance in other companies, \$4,218.65.....	46,261.50
Net amount paid during the year for losses.....	\$ 276,278.81
Paid stockholders for interest or dividends, amount declared during the year.....	20,000.00
Commissions or brokerage to agents, less received on reinsurances	94,990.39
Salaries and allowances to agents	1,580.78
Rents (for company's use of own buildings) less \$1,200 from sub-leases.....	2,518.75
Salaries, fees and all other charges, officers, \$12,000; clerks, \$16,510.35; other employes, \$10,544.31	39,054.66
Taxes on premiums, \$8,814.84; on real estate, \$202.48	9,017.32
Insurance department fees and agents' licenses, \$3,497.35; municipal licenses, \$1,335.60.....	4,832.95
Advertising, printing and stationery, \$3,542.86; furniture and fixtures, \$398.80; miscellaneous, \$25,005.73	29,447.39
Other disbursements, viz.: Legal advertising, \$412.50; interest on borrowed money, \$1,190.25; profit and loss items (protested checks, etc.), \$3,678.88.....	5,281.63
Total expenditures during the year	\$ 483,002.68
Balances.....	\$ 644,194.37

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered	\$ 9,015.50
Mortgage loans on real estate, first liens.....	232,350.00
Book value of bonds excluding interest, \$375,000; and stocks, \$42,000.....	417,000.00
Cash in company's office, \$3,644.70; deposited in banks, \$14,684.17..	18,328.87
Total	\$ 676,694.37
Deduct ledger liabilities:	
Borrowed money.....	32,500.00
Total net ledger assets.....	\$ 644,194.37

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,782.92
Interest accrued on bonds and stocks	1,404.17
Rents accrued on company's property or lease.....	40.00
Total.....	\$ 3,227.09
Market value of bonds and stocks over book value	71,505.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 81,490.17
Deduct cost of collection, commission and brokerage.....	18,172.55
Net amount of uncollected premiums, not more than three months due	\$ 63,317.62
Gross premiums in course of collection December 31st, more than three months due.....	\$2,078.71
Gross assets.....	\$ 782,244.08
Total admitted assets	\$ 782,244.08

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 37,681.87
Losses in process of adjustment, or in suspense, including all reported and supposed losses	49,050.61
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,083.33
Total amount of claims for losses.....	\$ 90,815.81
Deduct reinsurance due or accrued.....	22,552.64
Net amount of unpaid losses	\$ 68,263.17
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, \$295,000.55; unearned premiums (50 per cent).....	\$ 147,500.28
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$332,078.63; unearned premiums (pro rata).....	182,561.38
Total unearned premiums as computed above.....	\$ 330,061.66
Interest due or accrued remaining unpaid.....	450.00
Rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.	10,416.86
Return premiums, \$1,242.66; and reinsurance premiums, \$9,783.65.	11,026.31
Total amount of all liabilities.....	\$ 420,217.80
Joint-stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	162,026.28
Total.....	362,026.28
Total.....	\$ 782,244.08

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	\$ 283,573.54
Total amount of company's stock owned by the directors at par value.....	50,900.00
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	\$ 1,126,868.00
Gross premiums received	14,787.17
Losses paid	8,180.07
Losses incurred	7,528.83
Amount at risk	1,738,585.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of

THE PALATINE INSURANCE COMPANY LIMITED.

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

Manager, WILLIAM WOOD.

[Incorporated June 9, 1886. Commenced business December 17, 1892.]

Home office, 21 Nassau street, New York.

CAPITAL STOCK.

(None in U. S.)

Amount of net ledger assets, December 31st of previous year.....	\$2,204,185.14
Extended at	\$2,204,185.14

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	\$ 367,125.92	
Deduct amount of same not collected	4,725.35	
Net collected	\$ 362,400.57	
Gross premiums written and renewed during the year	2,924,300.96	
Total	\$3,286,701.53	
Deduct gross premiums and bills in course of collection at this date	412,905.73	
Entire premiums collected during the year	\$2,873,795.80	
Deduct reinsurance, rebate, abatement and return premiums	586,164.44	
Received for premiums other than perpetuals	\$2,287,631.36	
Interest on real estate mortgage loans	3,580.00	
Interests and dividends on stocks and bonds, \$91,503.28; from all other sources, \$3,542.95	95,046.23	
Total rents and interest	\$ 98,626.23	
Profit on sale or maturity of ledger assets during the year over book values	27,430.35	
Total income during the year	\$2,413,687.94	
Total footings	\$4,617,873.08	

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$203,321.03 occurring in previous years)	\$1,628,785.73
Deduct amounts received for salvages (on losses of the last or previous years.) \$13,223.67; and for reinsurance in other companies, \$65,056.09	78,979.76
Net amount paid during the year for losses	\$1,550,505.97
Commissions or brokerage to agents, less received on reinsurances	517,858.06
Rents	19,282.32
Salaries, fees and all other charges, officers, \$38,597.41; clerks, \$99,344.50	137,941.91
Taxes on premiums, \$38,467.83; on other investments, \$99.10	38,566.93
Insurance department fees and agents' licenses, \$11,797.02; municipal licenses, \$4,914.71; tax on franchise, \$4,739.46	21,451.19
Advertising, printing and stationery, \$23,446.97; legal expenses, \$2,916.53; furniture and fixtures, \$974.10; miscellaneous, \$56,996.64	84,834.24
Remitted to home office	88,826.24
Total expenditures during the year	\$2,458,766.86
Balances	\$2,159,106.22

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	\$ 60,000.00
Book value of bonds excluding interest	1,898,307.13
Cash in company's office, \$13,323.90; deposited in banks, \$187,475.19	200,799.09
Total	\$2,159,106.22
Total net ledger assets	\$2,159,106.22

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 850.00
Total	\$ 850.00
Market value of bonds and stocks over book value	78,578.87
Gross premiums in course of collection December 31st, not more than three months due	\$ 309,242.24
Deduct cost of collection, commission and brokerage	89,574.73
Net amount of uncollected premiums, not more than three months due	\$ 309,667.51
Gross premiums in course of collection December 31st, not more than three months due	\$13,663.49
Gross assets	\$2,548,202.60
Total admitted assets	\$2,548,202.60

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 62,662.77
Losses in process of adjustment, or in suspense, including all reported and supposed losses	240,628.53
Losses resisted (not outlawed), including interest, costs and other expenses thereon	35,604.34
Total amount of claims for losses	\$ 338,896.64
Deduct reinsurance due or accrued	81,116.62
Net amount of unpaid losses	\$ 307,780.02

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,997,959.44; unearned premiums (50 per cent).....	\$ 998,979.72
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,100,277.84; unearned premiums (pro rata)....	606,679.44
Total unearned premiums as computed above.....	\$1,605,659.16
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	2,528.48
Return premiums, \$19,310.45; and reinsurance premiums, \$14,716.88	34,027.33
Total amount of all liabilities.	\$1,949,994.99
Divisible surplus.....	598,207.61
Total.....	\$2,548,202.60

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.	
Losses incurred during the year, fire.....	\$1,637,502.30
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.....	\$1,227,479.00
Gross premiums received.....	9,981.70
Losses paid.....	5,808.10
Losses incurred.....	5,545.06
Amount at risk.....	1,350,226.90

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

PELICAN ASSURANCE COMPANY OF NEW YORK.

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

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

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

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

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets at commencement of business, capital, \$200,000; surplus, \$100,000; total.....	300,000.00
Extended at.....	\$ 300,000.00

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.....	Fire. \$ 76,967.55
Total.....	\$ 76,967.55
Deduct gross premiums and bills in course of collection at this date.....	17,456.03
Entire premiums collected during the year.....	\$ 59,511.52
Deduct reinsurance, rebate, abatement and return premiums....	10,890.73
Received for premiums other than perpetuals.....	\$ 48,820.79
Interests and dividends on stocks and bonds.....	\$ 5,064.29
Total rents and interest.....	5,064.29
Total income during the year.....	\$ 53,885.08
Total footings.....	\$ 353,885.08

DISBURSEMENTS DURING YEAR.

Gross amount paid for losses.....	Fire. \$ 9,420.67
Net amount paid during the year for losses.....	\$ 9,420.67
Commissions or brokerage to agents, less received on reinsurance.....	11,724.88
Taxes on premiums.....	654.76
Insurance department fees and agents' licenses.....	1,758.25
Advertising, printing and stationery, \$2,153.48; legal expenses, \$337.35; miscellaneous, \$2,155.71.....	4,646.54
Total expenditures during the year.....	\$ 28,205.10
Balances.....	\$ 325,679.98

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.....	\$ 297,821.76
Deposited in banks.....	27,858.22
Total.....	\$ 325,679.98
Total net ledger assets.....	\$ 325,679.98

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 2,326.50
Total.....	\$ 2,326.50
Market value of bonds and stocks over book value.....	2,260.74
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 17,456.03
Deduct cost of collection, commission and brokerage.....	3,847.18
Net amount of uncollected premiums, not more than three months due.....	\$ 13,608.85
Gross assets.....	\$ 348,876.67
Total admitted assets.....	\$ 348,876.67

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 9,948.56
Total amount of claims for losses.....	\$ 9,948.56
Net amount of unpaid losses.....	\$ 9,948.56

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, \$55,875.03; unearned premiums (50 per cent).....	\$ 27,837.51
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,992.71; unearned premiums (pro rata).....	4,106.60
Total unearned premiums as computed above.....	\$ 31,944.11
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	1,596.20
Return premiums, \$2,481.21; and reinsurance premiums, \$608.48..	3,089.69
Total amount of all liabilities.....	\$ 46,578.56
Joint-stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	97,297.51
Total.....	\$ 343,876.07

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.....	\$ 19,369.23
Total amount of company's stock owned by the directors at par value.....	6,500.00
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.....	\$ 35,250.00
Gross premiums received.....	446.36
Amount at risk.....	35,250.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of
THE PENNSYLVANIA FIRE INSURANCE COMPANY.

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

President, R. DALE BENSON. Vice-President, JOHN L. THOMSON.
Secretary, W. GARDNER CROWELL.

[Incorporated, March, 1825. Commenced business, April, 1825.]

Home office, 510 Walnut street, Philadelphia.

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.....	\$4,867,277.50
Extended at.....	\$4,867,277.50

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.....	\$ 265,500.57
Net collected.....	\$ 265,500.57
Gross premiums written and renewed during the year.....	2,106,938.86
Total.....	\$2,372,437.43

Deduct gross premiums and bills in course of collection at this date.....	272,890.50
Entire premiums collected during the year.....	\$2,099,546.93
Deduct reinsurance, rebate, abatement and return premiums.....	450,927.27
Received for premiums other than perpetuals.....	\$1,648,619.66
Deposit premiums, received on perpetual risks.....	34,472.94
Rents from company's property.....	\$ 7,735.86
Interest on real estate mortgage loans, \$40,243.47; on other collateral loans, \$4,846.18; interest and dividends on stocks and bonds, \$173,668.45; from all other sources, \$1,859.51.....	220,617.61
Total rents and interest.....	\$ 228,353.47
Profits on sale or maturity of ledger assets during the year over book values.....	11,518.75
From all other sources, transfers.....	435.00
Total income during the year.....	\$1,923,399.83
Total footings.....	\$6,790,677.32

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses.....	\$1,372,986.59
Deduct amounts received for salvages and for reinsurance in other companies.....	147,457.89
Net amount paid during the year for losses.....	\$1,225,528.70
Deposit premiums returned.....	17,768.15
Paid stockholders for interest or dividends, amount declared during the year.....	100,000.00
Commissions or brokerage to agents, less received on reinsurances.....	366,465.65
Salaries, fees and all other charges, officers, \$32,700; clerks, \$15,300; other employes, \$45,000.....	93,000.00
Taxes on premiums, \$28,085.17; on real estate, \$3,128.98; on revenue tax, \$10,967.91.....	42,182.06
Insurance department fees and agents' licenses, \$11,945.21; municipal licenses, \$6,153.38; tax on dividend, \$10,944.....	29,042.59
Advertising, printing and stationery, \$25,000; repairs and expenses on real estate, \$1,500; miscellaneous, \$59,424.11.....	85,924.11
Losses on sales or maturity of ledger assets, \$12,972.24; other disbursements, viz.: \$3,866.73.....	16,838.97
Total expenditures during the year.....	\$1,976,750.23
Balances.....	\$4,813,927.09

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 230,667.67
Mortgage loans on real estate, first liens.....	719,900.00
Loans secured by pledge of bonds, stocks, or other collateral ...	169,900.00
Book value of bonds excluding interest, \$3,463,928.42; and stocks, \$65,868.73.....	3,529,797.15
Cash in company's office, \$4,463.23; deposited in banks, \$159,199.04.....	163,662.27
Total.....	\$4,813,927.09
Total net ledger assets.....	\$4,813,927.09

NON-LEDGER ASSETS.

Interest due, \$2,280.50, and accrued, \$5,932.04, on mortgages	\$ 8,212.54
Interest accrued on bonds and stocks.....	1,908.48
Interest accrued on collateral loans.....	1,242.42
Total.....	\$ 11,363.44
Market value of bonds and stocks over book value.....	85,292.85
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 272,890.50
Deduct cost of collection, commission and brokerage.....	4,000 00
Net amount of uncollected premiums, not more than three months due	\$ 268,890.50
Gross assets.....	\$5,179,473.88
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value—real estate	8,167 67
Total admitted assets.....	\$5,171,306.21

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (not yet due).....	\$ 18,696.47
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	164,954 85
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	9,563.76
Total amount of claims for losses.....	\$ 193,215.08
Net amount of unpaid losses.....	\$ 193,215.08
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, \$1,520,209.48; unearned premiums (50 per cent).....	\$ 760,104.74
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy. \$1,485,942.87; unearned premiums (pro rata)....	796,122 56
Total unearned premiums as computed above.....	\$1,556,227.30
Amount reclaimable by the insured on perpetual fire insurance.....	840,018.57
Total amount of all liabilities.....	\$2,589,460.95
Joint-stock capital actually paid up in cash.....	\$ 400,000.00
Divisible surplus.....	2,181,845.26
Total.....	\$2,581,845.26
Total.....	\$5,171,306.21

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.....	\$1,251,159.51
Total amount of the company's stock owned by the directors at par value.....	54,900.00
Total amount loaned to stockholders, not officers.....	11,500.00
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.	Tornado.	Aggregate.
Gross risks written.....	\$1,724,476.00	\$ 186,880.00	\$1,911,356.00
Gross premiums received.....	22,813.00	1,008.90	23,826.00
Losses paid.....	9,794.00	777 00	10,571.00
Losses incurred.....	7,202.00	777.00	7,979.00
Amount at risk.....	2,748,823.00		

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

PHENIX INSURANCE COMPANY.

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

President, GEORGE P. SHELDON.

Vice-President, GEORGE INGRAHAM.

Secretary, WILLIAM A. WRIGHT.

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

Home office, 16 Court street, Brooklyn.

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 31 of previous year.....	5,345,277.26
Extended at	\$5,345,277.26

INCOME DURING YEAR.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 14,377.25
Net collected	\$ 14,377.25
Gross premiums written and renewed during the year	3,614,873.27
Total	\$3,629,250.52
Deduct gross premiums and bills in course of collection at this date.....	15,877.02
Entire premiums collected during the year.....	\$3,613,373.50
Deduct reinsurance, rebate, abatement and return premiums... ..	614,464.05
Received for premiums other than perpetuals	\$2,998,909.45
Rents from company's property, including \$5,200 for company's use of own buildings.....	38,718.20
Interest on real estate mortgage loans.....	4,483.96
Interests and dividends on stocks and bonds.....	160,989.65
Total rents and interest.....	\$ 204,191.81
Profit on sale or maturity of ledger assets during the year over book values.....	205,164.40
Total income during the year	\$3,408,265.66
Total footings.....	\$8,753,542.92

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$17,548.83 occurring in previous years).....	\$2,053,393.09
Deduct amounts received for salvages (on losses of the last or previous years), \$7,319.12; and for reinsurance in other companies, \$186,571.62; total.....	193,882.04
Net amount paid during the year for losses.....	\$1,859,511.04
Paid stockholders for interest or dividends, amount declared during the year.....	100,000.00
Commissions or brokerage to agents, less received on reinsurance.....	557,130.75
Rents (including \$5,000 for company's use of own buildings).....	38,381.83
Salaries, fees and all other charges, officers, \$45,500; clerks, \$193,402.17; other employes, \$82,193.93; total.....	321,096.10
Taxes on premiums, \$48,293.10; on real estate, \$5,407.67; total.....	53,700.77
Insurance department fees and agents' licenses, \$18,129.85; municipal licenses, \$5,029.71; tax on franchise, \$190; total.....	24,346.56
Internal revenue.....	18,943.75
Advertising, printing and stationery, \$46,953.31; legal expenses, \$5,510.66; repairs and expenses on real estate, \$23,317.79; furniture and fixtures, \$3,634; miscellaneous, \$136,707.83; total.....	215,158.59
Losses on sales or maturity of ledger assets, \$63,579.37; other disbursements, viz: travelling expenses, \$64,907.16; exchange, \$5,694.82; duties, \$33.88; postage and telegrams, \$21,919.37; express, \$7,084.78; total.....	163,634.65
Total expenditures during the year.....	\$3,351,913.10
Balances.....	53,401,629.82

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 401,404.30
Mortgage loans on real estate, first liens.....	76,000.00
Book value of bonds excluding interest, \$1,698,059.06; and stocks, \$5,374,334.07.....	4,072,313.13
Cash in company's office and in banks.....	486,385.18
Bills receivable, agents' debit balances.....	366,384.17
Total.....	\$5,403,096.87
Deduct ledger liabilities:	
Agents' credit balances.....	1,447.05
Total net ledger assets.....	\$5,401,629.82

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 1,536.53
Interest due and accrued on bonds and stocks.....	\$ 6,765.66
Rents due and accrued on company's property or lease.....	3,710.82
Total.....	\$ 111,714.11
Market value of real estate over book value.....	141,595.61
Market value of bonds and stocks over book value.....	110,096.87
Gross premiums in course of collection December 31st not more than three months due.....	15,877.02
Deduct cost of collection, commission and brokerage.....	2,381.35
Net amount of uncollected premiums, not more than three months due.....	\$ 13,495.47
Gross assets.....	\$5,678,531.88
Total admitted assets.....	\$5,678,531.88

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 190,112.86
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	18,825.00
Total amount of claims for losses.....	\$ 308,637.86
Net amount of unpaid losses.....	\$ 308,637.86
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, \$1,791,820.68; unearned premiums (50 per cent.).....	\$ 895,910.34
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,113,850.34; unearned premiums (pro rata).....	2,040,859.00
Total unearned premiums as computed above.....	\$2,036,770.33
Salaries, rent, expenses, taxes, bills, accounts, fees, etc. due or accrued.....	2,166.07
Return premiums, \$819.18; and reinsurance premiums, \$876.46; total.....	1,495.64
Total amount of all liabilities.....	\$1,000,000.00
Joint-stock capital actually paid up in cash.....	1,829,461.38
Divisible surplus.....	2,829,461.38
Total.....	\$5,678,531.88

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.
What amount of installment notes is owned and now held by the company?.....	131,077.89
Losses incurred during the year, fire.....	\$ 1,856,128.07
Total amount of the company's stock owned by the directors at par value.....	138,700.00
Does any officer, director or trustee receive a commission or royalty on the business of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and tornado.
Gross risks written.....	\$ 4,625,597.00
Gross premiums received.....	66,084.11
Losses paid.....	33,398.75
Losses incurred.....	31,684.37
Amount at risk.....	9,924,362.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

PHENIX INSURANCE COMPANY.

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

President, D. W. C. SKILLION.
Secretary, EDWARD MELLIGAN.First Vice-President, J. H. MITCHELL.
Asst. Secretary, JOHN B. KNOX.

[Incorporated, May, 1854. Commenced business, June, 1854.]

Home office, 64 Pearl street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$5,000,000; subscribed for..	\$2,000,000.00
Amount of capital paid up in cash	2,000,000.00
Amount of net ledger assets, December 31st of previous year....	4,473,419.80
Extended at	\$4,473,419.80

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	
	Fire.
Entire premiums collected during the year.....	\$3,063,335.38
Deduct reinsurance, rebate, statement and return premiums....	385,038.46
Received for premiums other than perpetuals.....	\$2,678,168.92
Rents from company's property.....	\$ 20,697.17
Interest on real estate mortgage loans, \$7,103.34; on other collateral loans, \$447.77; total.....	7,951.11
Interest and dividends on stocks and bonds.....	304,039.52
Total rents and interest	\$ 232,654.80
Profit on sale or maturity of ledger assets during the year over book values.....	35,940.47
Total income during the year.....	\$2,937,799.19
Total footings	\$7,411,211.99

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
	Fire.
Gross amount paid for losses (including \$300,937.97, occurring in previous years).....	\$1,887,171.19
Deduct amounts received for salvages (on losses of the last or previous years), \$13,402.88; and for reinsurance in other companies, \$77,490.04; total.....	90,841.92
Net amount paid during the year for losses.....	\$1,796,329.27
Paid stockholders for interest or dividends.....	280,000.00
Commissions or brokerage to agents, less received on reinsurances.....	483,110.43
Rents.....	16,142.53
Salaries, fees and all other charges; officers, \$29,500; clerks, \$85,043 04; other employes, \$74,496.34; total.....	192,038.88
Taxes on premiums, \$57,244.60; on real estate, \$5,429.91; insurance department fees and agents' licenses, \$13,148.68; municipal licenses, \$4,773.18; total.....	84,592.35
Advertising, printing and stationery, \$25,012.86; legal expenses, \$5,362.10; repairs and expenses on real estate, \$5,494.26; miscellaneous, \$362,477.79; total.....	299,307.10
Losses on sales or maturity of ledger assets.....	20,463.69
Total expenditures during the year.....	\$3,175,884.80
Balances	\$4,235,327.19

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Mortgage loans on real estate, unincumbered.....	\$ 508,227.41
Mortgage loans on real estate, first liens.....	101,523.18
Loans secured by pledge of bonds, stocks, or other collateral....	9,000.00
Book value of bonds excluding interest, \$1,315,405.76; and stocks, \$1,014,842.01	3,227,248.3

Cash in company's office, \$31,590.25; deposited in banks, \$87,255.65.	118,845.91
Bills receivable, agents' debit balances	270,466.83
Total	\$4,236,011.70
Deduct ledger liabilities.....	684.51
Agents' credit balances	684.51
Total net ledger assets	\$4,235,327.19
NON-LEDGER ASSETS.	
Interest due, 778.90, and accrued, \$2,647.16, on mortgages.....	\$ 3,425.16
Interest accrued on bonds and stocks.....	18,650.00
Interest accrued on collateral loans	270.00
Rents due, \$3,598.53, and accrued, \$1,157.37, on company's property or lease.....	4,655.90
Reinsurance due from other companies.....	2,612.24
Total	\$ 27,853.30
Market value of bonds and stocks over book value.....	1,094,778.13
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 205,356.25
Deduct cost of collection, commission and brokerage.....	53,071.25
Net amount of uncollected premiums, not more than three months due.....	\$ 152,285.00
Gross assets.....	\$5,570,058.62
Deduct assets not admitted:	
Agents' debit balances, unsecured.....	\$ 27,708.92
Depreciation from book values of above net ledger assets to bring same to market value—real estate	15,700.00
Total	\$ 46,408.92
Total admitted assets	\$5,523,649.70
NON-LEDGER LIABILITIES.	
Losses adjusted and unpaid, not yet due.....	\$ 44,525.60
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	206,553.62
Losses resisted (not outlaid), including interest, costs and other expenses thereon.....	25,704.80
Total amount of claims for losses.....	\$ 276,784.02
Deduct reinsurance due or accrued.....	5,387.43
Net amount of unpaid losses.....	\$ 271,196.50
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, \$1,530,000 51, unearned premiums (50 per cent).....	\$ 915,300.26
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,124,415.99; unearned premiums (pro rata)	1,114,575.37
Total unearned premiums as computed above.....	\$2,029,575.53
Total amount of all liabilities	\$4,200,772.12
Joint-stock capital actually paid up in cash.....	2,000,000.00
Divisible surplus.....	1,222,877.58
Total	\$5,623,649.70

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, \$1,753,394.00; tornado, \$2,586.00; total..\$ 1,755,980.00
 Total amount of company's stock owned by the directors at par value..... 59,000.00
 Total amount loaned to officers and directors, \$30,000; loaned to stockholders, not officers, \$30,000; total..... 60,000.00
 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	\$4,386,051.00	\$ 389,858.00	\$4,775,909.00
Gross premiums received	53,966.05	2,177.35	56,143.40
Losses paid.....	27,886.17	368.19	28,254.36
Losses incurred	25,927.01	368.19	26,295.20
Amount at risk.....	5,674,375.00	598,500.00	6,272,875.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

U. S. BRANCH PHENIX ASSURANCE 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.

Manager, A. D. IRVING.

Secretary, A. D. IRVING, JR.

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

Home office, 37-39 Liberty street, New York city.

CAPITAL STOCK.

(None in U. S.)

Amount of net ledger assets, December 31st of previous year.... \$2,905,765.43

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.....	\$ 204,543.23
Deduct amount of same not collected	1,557.43
Net collected.....	\$ 202,985.80
Gross premiums written and renewed during the year.....	3,112,023.55
Total.....	\$3,315,009.35
Deduct gross premiums and bills in course of collection at this date	235,143.70
Entire premiums collected during the year	\$3,079,865.65
Deduct reinsurance, rebate, abatement and return premiums...	906,377.11
Received for premiums, other than perpetuals.....	\$2,173,488.54
Interests and dividends on stocks and bonds.....	\$ 95,649.51
Total rents and interest	\$ 95,649.51
From all other sources, viz.: Uncollected premiums of previous years, \$2,352.22, of which there is still uncollected, \$1,557.43...	694.79
Total income during the year.....	\$2,269,832.84
Total footings.....	\$5,175,598.27

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$194,502 occurring in previous years)	\$3,064,259.82
Deduct amounts received for salvages (on losses of the last or previous years), \$7,495.73; and for reinsurance in other companies, \$565,129.38.....	572,625.11
Net amount paid during the year for losses.....	\$1,491,634.71
Commissions or brokerage to agents, less received on reinsurances	378,398.94
Rents.....	17,625.04
Salaries, fees and all other charges, officers, \$38,400; clerks, \$85,131.63	123,531.63
Taxes on premiums.....	50,598.61
Insurance department fees and agents' licenses, \$6,790.73; municipal licenses, \$12,331.60	19,122.33
Advertising, printing and stationery, \$14,112.37; furniture and fixtures, \$1,785.38; miscellaneous, \$74,048.64.....	89,946.39
Remitted to home office	383,949.51
Total expenditures during the year	\$2,554,607.16
Balances.....	\$2,620,991.11

LEDGER ASSETS.

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

Book value of bonds excluding interest	\$2,214,896.78
Cash in company's office, \$310.23; deposited in banks, \$421,118.64...	421,428.87
Bills receivable.....	150.04
Reinsurance due on losses already paid.....	5,667.70
Total.....	\$2,642,143.39
Deduct ledger liabilities:	
Agents' credit balances, borrowed money and all other....	21,152.28
Total net ledger assets.....	\$2,620,991.11

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 23,105.00
Total.....	\$ 23,105.00
Market value of bonds and stocks over book value.....	13,403.22
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 213,755.48
Deduct cost of collection, commission and brokerage.....	35,439.45
Net amount of uncollected premiums, not more than three months due.....	\$ 178,316.03
Gross assets.....	\$2,835,815.36

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$599; not yet due, \$75,127).....	\$ 75,726.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses	421,856.14
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	21,020.00
Total amount of claims for losses.....	518,602.14
Deduct reinsurance due or accrued.....	226,607.00
Net amount of unpaid losses.....	\$ 291,995.14

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, \$1,517,552.96; unearned premiums (50 per cent).....	\$ 758,776.48	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,262,741.24; unearned premiums (pro rata)....	754,384.38	
Total unearned premiums as computed above.....		\$1,513,160.86
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		19,440.39
Return premiums, \$21,887.46; and reinsurance premiums, \$153,693.22.....	\$ 175,580.68	
All other liabilities, viz: Reserve for liabilities possible but not apparent.....	25,000 00	200,580.68
Total amount of all liabilities.....		\$3,025,177.07
Divisible surplus.....		810,638.29
Total.....		\$3,835,815.36

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.....\$1,516,785.85

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	Fire risks.
Gross premiums received.....	\$1,841,625.64
Losses paid.....	15,377.25
Losses incurred.....	5,648.89
Amount at risk.....	11,648.29
	1,999,042.50

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
PROVIDENCE WASHINGTON INSURANCE COMPANY.

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

President, J. H. DEWOLF.

Secretary, E. L. WATSON.

Vice-President, J. B. BRANCH.

[Incorporated, 1799. Commenced business, 1799.]

Home office, Providence, R. I.

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 31 of previous year.....	1,345,956.55
Extended at.....	\$1,845,956.55

INCOME DURING YEAR.

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

	Fire.	Marine and inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement...\$	144,134.65	\$ 73,674.77
Deduct amount of same not collected.....	3,529.43	1,636.74
Net collected.....	\$ 140,605.22	\$ 72,038.03

Gross premiums written and renewed during the year.....	1,389,432.75	514,027.54
Total.....	\$1,530,037.97	\$ 586,065.57
Deduct gross premiums and bills in course of collection at this date.....	113,203.38	82,242.82
Entire premiums collected during the year....	\$1,416,834.59	\$ 503,822.75
Deduct reinsurance, rebate, abatement and return premiums.....	407,235.70	146,708.03
Received from premiums, other than perpetuals.....	\$1,009,598.89	\$ 357,114.72
Interest and dividends on stocks and bonds.....		69,433.16
Profit on sale or maturity of ledger assets during the year over book value.....		157,725.63
Stock dividends, St. Paul, Minneapolis & Manitoba railroad....		7,500 00
Total income during the year.....		\$1,601,372.40
Total footings.....		\$2,947,328.95

DISBURSEMENTS DURING YEAR.

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

	Fire.	Marine and inland.
Gross amount paid for losses (including \$216,139.03 occurring in previous years).....	\$ 908,085.19	\$ 465,433.39
Deduct amounts received for salvages (on losses of the last or previous years), \$27,674.19; and for reinsurance in other companies, \$271,020.05; total....	143,812.74	154,881.50
Net amount paid during the year for losses...\$	764,272.45	\$ 310,551.89
Paid stockholders for interest or dividends (amount declared during the year).....		50,000.00
Commissions or brokerage to agents, less received on reinsurances.....		257,035.37
Salaries and allowances to agents.....		25,093.67
Rents.....		6,465.13
Salaries, fees and all other charges, officers, \$23,907.38; clerks, \$37,824.51.....		61,731.89
Taxes on premiums.....		37,868.63
Insurance department fees and agents' licenses, \$2,803.02; municipal licenses, \$1,451.53; tax on franchise, \$185.15.....		4,439.70
Advertising, printing and stationery, \$12,333.73; legal expenses, \$871.46; furniture and fixtures, \$374.96; miscellaneous, \$51,705.54		65,485.69
Cost of investments over book value.....		51,184.12
Total expenditures during the year.....		\$1,634,128.54
Balance.....		\$1,313,200.41

LEDGER ASSETS.

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

Book value of bonds excluding interest, \$623,000; and stocks, \$604,000; total.....	\$1,227,000.00
Cash in company's office, \$2,255.26; deposited in bank, \$83,945.15....	86,200.41
Total net ledger assets.....	\$1,313,200.41

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	3,512.50
Market value of bonds and stocks over book value.....	512,565.00
Gross premiums in course of collection December 31, not more than three months due.....	\$ 164,519.87
Net amount of uncollected premiums, not more than three months due.....	\$ 164,519.87

Gross premiums in course of collection December 31 more than three months due.....	\$5,607.79
Bills receivable.....	30,484.71
Gross assets	\$2,024,582.49
Deduct assets not admitted:	
Bills receivable, past due.....	4,145.18
Total admitted assets.....	\$2,020,437.31

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid; not yet due.....	\$ 7,894.51
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	240,073.23
Losses resisted (not outlawed), including interest, costs and other expenses thereon	10,853.81
Total amount of claims for losses.....	\$ 258,761.55
Deduct reinsurance due or accrued.....	63,928.68
Net amount of unpaid losses.....	\$ 194,832.87
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, \$738,116.44; unearned premiums (fifty per cent).....	\$ 369,058.22
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$744,929.08; unearned premiums (pro rata).....	395,844.23
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$95,970.24; unearned premiums (fifty per cent).....	47,985.12
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls)	44,298.82
Total unearned premiums as computed above.....	\$ 857,186.39
Total amount of all liabilities.....	\$1,052,019.26
Joint-stock capital actually paid up in cash.	\$ 500,000.00
Divisible surplus.	468,418.05
Total	\$2,020,437.31

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.
What amount of installment notes is owned and now held by the company?.....	None.
Losses paid during the year, fire, \$748,913.96; marine and inland, \$306,921.14; tornado, \$956.33	\$1,054,791.43
Total amount of the company's stock owned by the directors at par value.....	32,350.00
The amount of special reserve fund, according to law, deposited with the insurance department of the state of Rhode Island	100,000.00
The amount of guaranty surplus fund, as provided for by law	100,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks	Tornado.	Aggregate.
Gross risks written.....	\$ 1,854,147.00	\$ 68,368.00	\$1,922,515.00
Gross premiums received.....	15,736.48	339.24	16,075.72
Losses paid.....	12,073.08	6.95	12,080.03
Losses incurred.....	10,667.44	6.95	10,674.39
Amount at risk.....	1,897,353.00	168,778.00	1,561,187.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
UNITED STATES BRANCH PRUSSIAN NATIONAL INSURANCE
COMPANY.

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

United States Manager, THEO. W. LETTON.

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

Home office United States branch, 315 Dearborn street, Chicago, Ill.

CAPITAL STOCK.
(None in United States.)

Amount of net ledger assets, December 31st of previous year ...	\$ 584,300.88
Added by Illinois insurance department.....	38,312.90
Extended at.....	\$ 622,613.78

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..	\$ 78,536.66	
Net collected	\$ 73,536.66	
Gross premiums written and renewed during the year	580,042.40	\$ 2,854.82
Total.....	\$ 653,579.06	\$ 2,854.82
Deduct gross premiums and bills in course of collection at this date.....	64,754.33	
Entire premiums collected during the year....	\$ 588,824.73	\$ 2,854.82
Deduct reinsurance, rebate, abatement and return premiums	144,688.01	361.25
Received for premiums other than perpetuals..	\$ 444,136.72	\$ 2,493.57
Total.		\$ 446,630.29
Rents from company's property, including \$40 for company's use of own buildings.....	\$ 40.00	
Interests and dividends on stocks and bonds.....	27,340.00	
Total rents and interest.....		\$ 27,380.00
Profit from sale or maturity of ledger assets during the year over book values.....		9,052.06
From all other sources, viz.: Discount on losses paid, \$1,357.90; old accounts collected, \$929.56; received from home office, \$47,187.50.....		49,474.96
Total income during the year.....		\$ 532,537.31
Total footings		\$1,155,151.09

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 \$45,196.19 occurring in previous years).....	\$ 359,749.05	\$ 1,148.71
Deduct amounts received for salvages (on losses of the last or previous years), \$294.02; and for reinsurance in other companies, \$95,144.73.....	65,438.75	
Net amount paid during the year for losses....	\$ 294,310.90	\$ 1,148.71
Total.....		\$ 295,459.61
Paid stockholders for interest or dividends; (amount declared during the year), remitted home office.....		50,083.54
Commissions or brokerage to agents, less received on reinsurances.....	91,499.23	
Rents.....	2,100.00	
Salaries, fees and all other charges, officers, \$15,400; clerks, \$12,145.23; other employes \$11,835.37.....	36,370.50	
Taxes on premiums, \$7,112.54; on real estate, \$8.82; on other investments, city tax \$194.01.....	7,315.37	
Insurance department fees and agents' licenses, \$5,060.69; municipal licenses, fire department tax, \$569.73; war revenue, \$3,129.41.....	9,149.82	
Advertising, printing and stationery, \$2,787.55; repairs and expenses on real estate, \$28.69; furniture and fixtures, \$112; miscellaneous, Missouri fine, \$1,000; old balance charged off, \$554.77.....	4,780.92	
Losses on sales or maturity of ledger assets, \$38.35; other disbursements, viz: Travelling expenses, \$11,988.23.....	11,988.23	
Local board, \$7,964.14; maps, \$2,581.81; postage, express, etc., \$4,747.54; miscellaneous, \$2,577.54; trustees' account, \$1,000.....	18,871.13	
Total expenditures during the year.....	\$ 527,618.95	
Balances.....	\$ 627,532.74	

LEDGER ASSETS.

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

Book value real estate unincumbered.....	\$ 800.00
Book value of bonds excluding interest.....	597,169.54
Cash in company's office, \$710.65; deposited in banks, \$74,390.06.....	74,991.31
Agents' debit balances.....	369.02
Total.....	\$ 633,330.47
Deduct ledger liabilities:	
Agents' credit balances, \$3,297.73; borrowed money, general manager account, \$2,500.....	5,797.73
Total net ledger assets.....	\$ 627,532.74

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 1,595.83
Rents due.....	10.00
Total.....	\$ 1,605.83
Market value of bonds and stocks over book value.....	29,536.71
Gross premiums in course of collection December 31st, not more than three months due.....	74,886.61
Deduct cost of collection, commission and brokerage.....	15,728.19
Net amount of uncollected premiums, not more than three months due.....	\$ 59,158.42

Gross premiums in course of collection December 31st, more than three months due..... \$5,593.91
Of the \$5,593.91 since collected, net, \$737.74; secured, \$1,123.05.....

Gross assets.....	\$ 719,696.40
Total admitted assets.....	\$ 719,696.40

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 43,900.12
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	28,458.67
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,190.00
Total amount of claims for losses.....	\$ 76,548.79
Deduct reinsurance due or accrued.....	19,351.79
Net amount of unpaid losses.....	\$ 57,197.00
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, \$308,712.73; unearned premiums (50 per cent).....	\$ 154,336.36
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$356,158.61; unearned premiums (pro rata).....	189,311.82
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....	29.30
Total unearned premiums as computed above.....	\$ 343,697.48
Reinsurance premiums.....	174.41
All other liabilities, viz: Insurance department fees, \$194.25; insurance department examination, \$573.25; sundry expenses accrued, \$34.15.....	1,048.68
Total amount of all liabilities.....	\$ 402,117.57
Divisible surplus.....	317,578.92
Total.....	\$ 719,696.49

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.

Losses incurred during the year, fire, \$394,342.36; marine and inland, \$1,148.71. \$ 395,491.07

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 law, deposited with the insurance department of the state of New York..... 300,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire risks.	
Gross risks written.....	\$ 1,132,393.00
Gross premiums received.....	13,853.77
Losses paid.....	7,633.45
Losses incurred.....	7,772.40
Amount at risk.....	1,672,064.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

QUEEN INSURANCE COMPANY OF AMERICA.

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

President, JAS. A. MACDONALD. Vice-President, EDWARD F. BEDDALL.

Secretary, GEO. W. BURCFRELL.

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

Home office, 43 Cedar street, New York.

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....	4,328,494.68
Extended at.....	\$4,328,494.68

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.....	\$ 294,981.25
Deduct amount of same not collected.....	128.23
Net collected.....	\$ 294,853.02
Gross premiums written and renewed during the year.....	2,416,026.28
Total.....	\$2,710,879.30
Deduct gross premiums and bills in course of collection at this date.....	324,059.35
Entire premiums collected during the year.....	\$2,386,819.95
Deduct reinsurance, rebate, abatement and return premiums....	581,413.90
Received for premiums, other than perpetuals.....	\$1,805,406.05
Rents from company's property, including \$10,000 for company's use of own buildings.....	\$ 40,471.80
Interests and dividends on stocks and bonds, \$133,043.76; from all other sources, \$1,925.38; total.....	134,969.14
Total rents and interest.....	\$ 175,440.94
Profit on sale or maturity of ledger assets during the year over book values.....	295.84
Total income during the year.....	\$1,981,142.83
Total footings.....	\$6,309,637.51

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$153,246.51 occurring in previous years).....	\$1,302,043.81
Deduct amounts received for salvages (on losses of the last or previous years), \$9,307.44; and for reinsurance in other companies, \$59,366.09; total.....	68,673.53
Net amount paid during the year for losses.....	\$1,233,370.28
Paid stockholders for interest or dividends.....	100,000.00
Commissions or brokerage to agents, less received on reinsurances.....	287,883.28
Salaries and allowances to agents.....	7,030.48
Rents (including \$10,000 for company's use of own buildings.)....	21,909.54
Salaries, fees and all other charges, officers, \$87,300.61; clerks, \$78,691.32; other employes, \$27,277.88; total.....	173,269.81
Taxes on premiums, \$38,837.01; on real estate, \$12,311.86; on other investments, \$94.20; total.....	51,243.07
Insurance department fees and agents' licenses, \$8,509.19; municipal licenses, \$8,493.07; tax on franchise, \$5,446.14; total.....	22,448.40
Advertising, printing and stationery, \$24,276.52; legal expenses, \$2,130.57; repairs and expenses on real estate, \$20,482.06; furniture and fixtures, \$562.32; miscellaneous, \$65,996.57; total.....	113,448.04
Amount written off ledger assets to profit and loss account, bonds.....	5,795.40
Total expenditures during the year.....	\$2,016,398.30
Balances.....	\$4,293,239.21

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 720,164.73
Book value of bonds excluding interest, \$2,845,552.09; and stocks, \$622,092.39.....	3,467,644.48
Cash in company's office, \$5,243.48; deposited in banks, 103,161.10.	108,404.58
Bills receivable.....	193.50
Total.....	\$4,296,407.29
Deduct ledger liabilities:	
All other liabilities.....	3,168.08
Total net ledger assets.....	\$4,293,239.21

NON-LEDGER ASSETS.

Interest due, \$28,481.25, and accrued, \$15,831.33, on bonds and stocks.....	\$ 44,312.58
Interest due, \$640.35, and accrued, \$62.50, on other assets, bank balances.....	702.85
Rents due, \$634.16, and accrued \$2,508.34, on company's property or lease.....	3,142.50
Total.....	\$ 48,157.93
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 317,121.82
Deduct cost of collection, commission and brokerage.....	77,390.30
Net amount of uncollected premiums, not more than three months due.....	\$ 239,731.52
(Gross premiums in course of collection December 31st more than three months due.....	\$6,937.53.)
Due for reinsurance on losses paid.....	642.00
Gross assets.....	\$4,581,770.66
Total admitted assets.....	\$4,581,770.66

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 58,052.77
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	147,793.82
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	28,838.65
Total amount of claims for losses	\$ 234,685.24
Deduct reinsurance due or accrued.....	44,447.29
Net amount of unpaid losses	\$ 190,237.95
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, \$1,302,917.66; unearned premiums (50 per cent)	\$ 651,458.82
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,664,436.18; unearned premiums (pro rata)....	848,189.09
Total unearned premiums as computed above	\$1,499,647.91
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	\$ 32,850.08
Return premiums, \$13,468.78; and reinsurance premiums, \$10,-296.76.....	23,765.54
Total amount of all liabilities	\$1,748,901.48
Joint-stock capital actually paid up in cash.....	500,000.00
Divisible surplus	2,335,469.18
Total	\$4,581,770.66

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, \$1,241,268.87; tornado, \$3,598.56.....	\$ 1,244,867.23
Total amount of the company's stock owned by the directors at par value.....	7,500.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	Yes; contg. com. on profits.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 941,948.00	\$ 122,375.00	1,064,323.00
Gross premiums received.....	13,237.18	657.43	13,894.61
Losses paid.....	8,060.76	199.26	8,260.02
Losses incurred.....	7,117.85	289.26	7,407.11
Amount at risk.....	1,494,369.00	277,225.00	1,771,594.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

READING FIRE INSURANCE COMPANY.

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

President, W. A. TIPPING. Vice-President, THOS. H. SCOTLAND.
Secretary, THOS. H. SCOTLAND.

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

Home office, 19 N. 5th street, Reading, Pa.

CAPITAL STOCK.

Amount of capital stock authorized, \$300,000; 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.....	\$ 769,355.09
Extended at.....	\$ 769,355.09

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 51,329.25
Net collected.....	51,329.25
Gross premiums written and renewed during the year.....	509,958.22
Total	\$ 561,287.47
Deduct gross premiums and bills in course of collection at this date.....	64,715.38
Entire premiums collected during the year.....	\$ 496,572.09
Deduct reinsurance, rebate, abatement and return premiums...	99,796.51
Received for premiums other than perpetuals.....	\$ 396,775.58
Rents from company's property.....	737.42
Interest on real estate mortgage loans, \$17,598.23; on other collateral loans, \$904.65; total.....	18,502.88
Interests and dividends on stocks and bonds.....	12,356.82
Total rents and interest	\$ 31,597.12
Profit on sale or maturity of ledger assets during the year over book values.....	255.11
Profit on business placed in other companies.....	1,985.02
Total income during the year	\$ 430,612.83
Total footings	\$1,199,967.92

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$32,009.69 occurring in previous years)	\$ 282,489.94
Deduct amounts received for salvages (on losses of the last or previous years), \$1,431.88; and for reinsurance in other companies, \$ 19,350.63; total.....	20,782.51
Net amount paid during the year for losses	\$ 261,707.43
Paid stockholders for interest or dividends.....	15,000.00
Commissions or brokerage to agents, less received on reinsurance.....	94,466.11
Salaries and allowances to agents.....	9,374.67
Rents.....	1,800.00
Salaries, fees and all other charges—officers, \$10,000.00; clerks, \$11,446.50; total.....	21,446.50
Taxes on premiums, \$3,779.43; on real estate, \$311.12; total.....	4,090.55
Insurance department fees and agents' licenses.....	2,713.56
Advertising, printing and stationery, \$2,051.93; legal expenses, \$987.90; repairs and expenses on real estate, \$265.93; miscellaneous, \$9,970.46; total.....	13,276.22
Losses on sales or maturity of ledger assets.....	375.00
Total expenditures during the year	\$ 424,250.04
Balances	\$ 775,717.88

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 19,816.23
Mortgage loans on real estate, first liens.....	314,865.00
Loans secured by pledge of bonds, stocks, or other collateral...	30,700.00
Book value of bonds excluding interest, \$289,212.65, and stocks, \$89,465.00; total.....	378,677.65
Cash in company's office, \$2,459.92; deposited in bank, \$29,199.08; total	31,659.00

Total \$ 775,717.88

Total net ledger assets..... \$ 775,717.88

NON-LEDGER ASSETS.

Interest due, \$291.27, and accrued, \$4,239.05, on mortgages.....	\$ 4,530.32
Interest accrued on collateral loans	731.49
Rents accrued on company's property or lease.....	242.41

Total \$ 5,504.22

Market value of real estate over book value..... 4,966.23

Market value of bonds and stocks over book value..... 16,350.35

Gross premiums in course of collection December 31st, not more than three months due..... \$ 64,117.82

Deduct cost of collection, commission and brokerage
 19,373.95 |

Net amount of uncollected premiums not more than three months due..... \$ 44,743.87

Gross premiums in course of collection December 31st, more than three months due..... \$597.56

Gross assets..... \$ 845,282.55

Deduct assets not admitted:

Depreciation from book values of above net ledger assets to bring same to market value—real estate..... \$ 2,966.23

Total \$ 2,966.23

Total admitted assets..... \$ 842,316.32

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due..... \$ 1,998.11

Losses in process of adjustment, or in suspense, including all reported and supposed losses..... \$ 36,742.30

Losses resisted (not outlawed), including interest, costs and other expenses thereon..... 1,800.00

Total amount of claims for losses..... \$ 40,540.41

Deduct reinsurance due or accrued..... 11,210.76

Net amount of unpaid losses..... \$ 29,329.65

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, \$286,290.58; unearned premiums (50 per cent)..... \$ 143,145.29

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$272,813.25; unearned premiums (pro rata)..... 144,887.62

Total unearned premiums as computed above... \$ 288,032.91

Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received..... 4,761.17

Return premiums..... 9,453.35

All other liabilities, viz: Taxes due and to become due, \$1,000; Manhattan Insurance company, \$2,088; Washington Association company, \$1,724.23; total..... 4,812.23

Total amount of all liabilities..... \$ 336,389.91

Joint-stock capital actually paid up in cash..... \$ 250,000.00

Divisible surplus..... 255,926.41— 505,926.41

Total \$ 842,316.32

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..... \$ 256,873.59

Total amount of company's stock owned by the directors at par value..... 248,410.00

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

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 305,111.00	Fire risks.
Gross premiums received.....	4,544.69	
Amount at risk.....	305,111.00	

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

RELIANCE INSURANCE COMPANY.

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

President, WILLIAM CHUBB.

Vice-President, JOHN GLADING.

Secretary, CHAS. WISTER, JR.

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

Home office, 429 Walnut street, Philadelphia.

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.... \$ 967,334.34

Extended at..... \$ 967,334.34

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,	Fire.
as shown by that year's statement.....	\$ 24,560.00
Net collected.....	\$ 24,560.00

Gross premiums written and renewed during the year.....	387,752.13
Total.....	\$ 412,312.13

Deduct gross premiums and bills in course of collection at this date.....	28,100.00
Entire premiums collected during the year.....	\$ 384,212.13

Deduct reinsurance, rebate, abatement and return premiums...	86,097.61	
Received for premiums, other than perpetuals.....		\$ 298,114.52
Deposit premiums, received on perpetual risks		3,813.05
Rents from company's property, including \$1,000 for company's use of own buildings.....	4,601.81	
Interest on real estate mortgage loans.....	11,003.93	
Interests and dividends on stocks and bonds.....	27,896.81	
Total rents and interest		\$ 43,502.55
Profit on sale or maturity of ledger assets during the year over book values.....		6,279.58
From all other sources: Transfers, surveys, etc.....		337.45
Total income during the year.....		\$ 352,047.15
Total footings.....		\$1,319,381.49

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$38,771.31 occurring in previous years).....		\$ 250,868.41
Deduct amounts received for salvages (on losses of the last or of previous years), \$1,934.89; and from reinsurance in other companies, \$26,584.50.....		28,519.39
Net amount paid during the year for losses.....		\$ 222,349.02
Deposit premiums returned.....		4,160.00
Paid stockholders for interest or dividends (amount declared during the year).....		18,000.00
Commissions or brokerage to agents, less received on reinsurances		72,145.98
Rents.....		1,000.00
Salaries, fees and all other charges, officers, \$13,000; clerks, \$5,770.40; other employes, \$7,140.....		25,910.40
Taxes on premiums, \$5,969.73; on real estate, \$1,618.75.....		7,588.48
Insurance department fees and agents' licenses, \$2,575.82; municipal licenses, \$655; tax on franchise, 1,020.96; internal revenue tax, \$1,899.41.....		6,150.99
Advertising, printing and stationery, \$3,646.99; legal expenses, \$376; repairs and expenses on real estate, \$831.18; furniture and fixtures, \$1,262.66; miscellaneous, \$20,770.24.....		26,877.07
Other disbursements: Premiums over par value on bonds bought.....		1,805.00
Total expenditures during the year.....		\$ 385,986.94
Balances.....		\$ 933,394.55

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 101,043.48
Mortgage loans on real estate, first liens.....	224,660.00
Book value of bonds excluding interest, \$333,000.00; and stocks, \$7,300.....	540,300.00
Cash in company's office, \$984.03; deposited in banks, \$30,856.06.....	31,840.09
Agents' debit balances.....	35,809.23
Total.....	\$ 933,652.80
Deduct ledger liabilities:	
Agents' credit balances.....	258.25
Total net ledger assets.....	\$ 933,394.55

NON-LEDGER ASSETS.

Interest due, \$200, and accrued, \$2,494.62 on mortgages.....	\$ 2,694.62
Rents accrued on company's property or lease.....	863.80
Total.....	\$ 3,357.92
Market value of bonds and stocks over book value.....	39,061.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 28,100.00
Deduct cost of collection, commission and brokerage.....	7,653.48
Net amount of uncollected premiums, not more than three months due.....	\$ 20,446.52
Perpetual deposits on real estate owned by company.....	747.00
Gross assets.....	\$ 997,006.99

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned.....	\$ 2,016.00
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	1,043.48
Total.....	\$ 3,059.48
Total admitted assets.....	\$ 993,947.51

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 4,379.32
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	33,213.72
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	7,100.00
Total amount of claims for losses.....	\$ 44,693.04
Deduct reinsurance due or accrued.....	8,827.51
Net amount of unpaid losses.....	\$ 35,865.53
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, \$201,061.75; unearned premiums (50 per cent).....	\$ 100,530.87
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$312,957.88; unearned premiums (pro rata).....	168,192.00
Total unearned premiums as computed above.....	\$ 268,722.87
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit received.....	134,938.58
Total amount of all liabilities.....	\$ 439,526.98
Joint-stock capital actually paid up in cash.....	\$ 300,000.00
Divisible surplus.....	254,420.53
Total.....	\$ 554,420.53
Total.....	\$ 993,947.51

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.
Losses incurred during the year, fire.....	\$ 220,019.00
Total amount of company's stock owned by the directors at par value....	45,200.00
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	\$ 1,103,040.00
Gross premiums received	11,940.79
Losses paid	4,739.72
Losses incurred	5,114.72
Amount at risk	1,185,562.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
ROCHESTER GERMAN 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, pursuant to the laws thereof.

President, HON. FREDERICK COOK. 1st Vice-President, EUGENE H. SATTERLEE.
Secretary, H. N. ATWOOD. 2d Vice-President, ALBRECHT VOGT.

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

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

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash	200,000.00
Amount of net ledger assets, December 31st of previous year....	989,123.93
Extended at.....	\$ 989,123.93

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.....	\$ 60,860.81
Net collected.....	60,860.81
Gross premiums written and renewed during the year.....	513,769.13
Total.....	\$ 574,629.94
Deduct gross premiums and bills in course of collection at this date.....	79,812.54
Entire premiums collected during the year.....	\$ 494,817.40
Deduct reinsurance, rebate, abatement and return premiums...	125,873.39
Received for premiums, other than perpetuals.....	\$ 368,944.01
Rents from company's property.....	9,733.40
Interest on real estate mortgage loans.....	21,049.35
Interests and dividends on stocks and bonds, \$14,325; from all other sources, \$1,605.64.....	16,430.64
Total rents and interest.....	\$ 47,213.39
Total income during the year.....	\$ 416,157.40
Total footings	\$1,405,281.33

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$13,311.85 occurring in previous years).....	\$ 218,393.53
Deduct amounts received for salvages (on losses of the last or of previous years), \$329.39; and for reinsurance in other companies \$34,973.36.....	35,302.75
Net amount paid during the year for losses.....	\$ 183,090.78

Paid stockholders for interest or dividends (amount declared during the year)	20,000.00
Commissions or brokerage to agents, less received on reinsur- ances	83,505.19
Salaries, fees and all other charges, officers, \$9,300; clerks, \$3,240.17; other employes \$16,109.50.....	33,649.67
Taxes on premiums, \$9,509; on real estate, \$3,574.86; on other in- vestments, \$1,436.50.....	14,520.36
Insurance department fees and agents' licenses, \$2,351.27; munic- ipal licenses, \$1,029.39.....	3,380.66
Advertising, printing and stationery, \$3,874.52; legal expen- ses, \$1,065.70; repairs and expenses on real estate, \$12,997.85; miscellaneous, \$30,801.60.....	38,739.67
Other disbursements: Profit and loss account, \$96.84; suspense account, \$1.62.....	98.46
Total expenditures during the year.....	\$ 376,984.79
Balances.....	\$1,028,296.54

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 205,947.09
Mortgage loans on real estate, first liens.....	395,740.00
Book value of bonds excluding interest, \$342,017.20; and stocks, \$20,000.....	362,017.20
Cash in company's office, \$1,316.21; deposited in bank, \$63,276.01.....	64,592.25
Total net ledger assets	\$1,028,296.54

NON-LEDGER ASSETS.

Interest due \$760.18, and accrued \$5,829.95, on mortgages.....	\$ 6,590.13
Interest due, \$1,200.00, and accrued, \$3,225.03 on bonds and stocks	4,425.03
Total	11,015.16
Market value of bonds and stocks over book value	35,332.80
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 79,812.54
Deduct cost of collection, commission and brokerage.....	26,233.54
Net amount of uncollected premiums, not more than three months due.....	\$1 53,579.00
Total admitted assets	\$1,128,223.50

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 6,509.90
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	30,558.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,375.00
Total amount of claims for losses.....	\$ 41,442.90
Net amount of unpaid losses.....	\$ 41,442.90
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, \$249,085.57; unearned premiums (50 per cent)	\$ 124,542.78
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy \$361,878.78; unearned premiums (pro rata).....	198,224.95
Total unearned premiums as computed above.....	\$ 322,767.73
Commissions, brokerage, and other charges due to agents and brokers.....	151.92
Total amount of all liabilities.....	\$ 364,362.55

Joint-stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	563,860.95
Total.....	\$ 763,860.95
Total.....	\$1,128,223.50

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.....	\$ 211,221.83
Total amount of company's stock owned by the directors at par value.....	35,662.50
Total amount loaned to officers and directors, \$34,100; loaned to stockholders, not officers, \$55,100	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.

Gross risks written.....	Fire risks \$ 640,609.00
Gross premiums received.....	8,696.48
Losses paid.....	3,866.19
Losses incurred.....	6,377.32
Amount at risk.....	1,087,955.00

ANNUAL STATEMENT

For the year ending December 31, 1899, or the condition and affairs of the
U. S. BRANCH OF THE ROYAL INSURANCE COMPANY, OF
LIVERPOOL, ENGLAND.

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

Manager, E. F. BEDDALL.

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

Home office, New York.

CAPITAL STOCK.

(None in United States.)

Amount deposited in the United States for the benefit of all policy-holders therein.....	\$ 235,000.00
Amount of net ledger assets December 31 of previous year.....	6,475,059.06
Extended at.....	\$5,475,059.06

INCOME DURING YEAR.

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

Gross premiums and bills unpaid at close of previous year, as shown in that year's statement.....	\$ 661,979.39
Deduct amount of same not collected.....	2,578.70
Net collected.....	\$ 659,400.69
Gross premiums on risks written and renewed during the year..	5,338,131.13
Total	\$5,997,531.82

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

Entire premiums collected during the year

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

Received for premiums other than perpetuals.....	\$4,008,029.01
Deposit premiums, received on perpetual risks.....	7,863.65
Rents from company's property, including \$33,848.58 for company's use of own buildings.....	\$ 156,327.01
Interest on real estate mortgage loans.....	10,537.36
Interests and dividends on stocks and bonds, \$152,870.15; from all other sources, \$1,861.56	154,781.71

Total rents and interest.....	\$ 321,596.08
Received from home office	899,962.58

Total income during the year.....	\$5,237,451.32
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Total footings	\$11,712,510.38
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DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$489,659.36 occurring in previous years)....	Fire. \$3,434,335.58
Deduct amounts received for salvages (on losses of the last or previous years), \$20,613.40; and for reinsurance in other companies, \$465,489.94	486,103.34

Net amount paid during the year for losses	\$2,948,232.24
Deposit premiums returned.....	5,830.74
Remitted to home office	656,047.73
Commissions or brokerage to agents, less received on reinsurances	684,444.86
Salaries and allowances to agents.....	34,598.27
Rents (including \$33,848.58 for company's use of own buildings)..	38,472.88
Salaries, fees and all other charges, officers, \$88,448; clerks, \$168,755.50; other employes, \$53,721.32	310,924.82
Taxes on premiums, \$135,853.81; on real estate, \$27,503.55.....	163,357.36
Insurance department fees and agents' licenses, \$9,984.81; municipal licenses, \$789.35	10,774.16
Advertising, printing and stationery, \$52,692.30; legal expenses, \$1,746.26; repairs and expenses on real estate, \$74,815.61; furniture and fixtures, \$327.71; miscellaneous, \$165,349.84	204,981.72
Amount expended in 1899 on company's real estate in Chicago, Ill., and written off, \$32,464.61; amount written off to reduce bonds to book value, \$13,916.70.....	46,381.31

Total expenditures during the year.....	\$5,193,996.09
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Balances	\$6,518,514.29
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LEDGER ASSETS.

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

Book value real estate, unincumbered	\$2,143,090.05
Mortgage loans on real estate, first liens.....	230,000.00
Book value of bonds excluding interest.....	3,796,809.63
Cash in company's principal office, \$2,561.21; deposited in banks, \$348,813.05; cash in branch offices, \$4,260.90.....	351,374.26
Total	\$6,521,273.94

Deduct ledger liabilities:		
Borrowed money and all other.....	2,759.65	
Total net ledger assets	\$6,518,514.39	
NON-LEDGER ASSETS.		
Interest accrued on mortgages.....	\$ 1,216.67	
Interest accrued on bonds and stocks.....	44,037.49	
Interest accrued on other assets.....	50.00	
Rents accrued on company's property or lease.....	13,422.47	
Total	\$ 59,726.63	
Gross premiums in course of collection December 31, not more than three months due.....	660,356.46	
Deduct cost of collection, commission and brokerage	107,825.28	
Net amount of uncollected premiums, not more than three months due	\$ 552,531.18	
Gross premiums in course of collection December 31st, more than three months due.....	\$34,451.13	
All other assets.....	515.37	
Gross assets.....	\$7,130,597.47	
Total admitted assets	\$7,130,597.47	
NON-LEDGER LIABILITIES.		
Losses adjusted and unpaid, due, \$6,843.40; not yet due, \$45,446.51. \$	52,289.91	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	600,675.82	
Losses resisted, not outlawed.....	62,538.42	
Total amount of claims for losses.....	\$ 715,504.15	
Deduct reinsurance due or accrued.....	177,399.69	
Net amount of unpaid losses	\$ 538,103.76	
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, \$7,777,285 88; unearned premiums (50 per cent)	\$1,388,642.94	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$4,935,101.63; unearned premiums (pro rata)....	2,506,515.33	
Total unearned premiums as computed above.....	\$3,595,158.27	
Amount reclaimable by the insured on perpetual fire insurance policies	226,535.47	
Net premium reserve and all other liabilities, except capital, under the life insurance, or any other special department....	129,436.88	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	31,523.49	
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	3,621.20	
Return premiums, \$11,901.14; and reinsurance premiums, \$133,077.31	144,978.45	
Total amount of all liabilities.....	\$4,655,257.52	
Surplus beyond all liabilities.....	2,475,339.95	
Total	\$7,130,597.47	

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. \$ 2,955,457.03

Losses incurred during the year, fire, \$3,951,418.64; tornado, \$4,137.39

Total amount of losses paid by the United States branch from 1873 to date, 47,319,708.28

Total amount of premiums received by the United States branch from 1873 to date

80,922,565.15

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$2,993,908.88	\$ 232,313.00	\$3,194,616.88
Gross premiums received.....	85,322.11	1,856.14	29,678.25
Losses paid.....	18,704.57	45.70	18,750.27
Losses incurred.....	11,816.95	45.70	11,862.65
Amount at risk.....	4,093,710.50		4,093,710.50

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

U. S. BRANCH ROYAL EXCHANGE ASSURANCE COMPANY.

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

General Manager, ROBERT DICKSON.

[Incorporated, 1720. Commenced business, U. S. branch, 1891.]

Home office, The Royal Exchange, London, Eng.; United State office, 100 William street, New York, N. Y.

CAPITAL STOCK.

(None in United States.)

Deposit capital in United States..... \$ 200,000.00

Amount of net ledger assets, December 31st of previous year.... 948,595.52

Extended at..... \$ 843,595.52

INCOME DURING YEAR.

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

	Marine	Fire and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement: \$	99,744.98	\$ 501.02
Net collected	99,744.98	501.02
Gross premiums written and renewed during year	943,453.54	5,686.82
Total	\$1,043,063.52	\$ 6,187.94
Deduct gross premiums and bills in course of collection at this date	122,445.29	105.80
Entire premiums collected during the year..	\$ 920,618.23	\$ 6,082.14
Deduct reinsurance, rebate, abatement and return premiums	257,140.06	107.11
Received for premiums other than perpetuals.....	\$ 663,512.54	\$ 5,974.49
Interest and dividends on stocks and bonds.....		34,630.00
From all other sources: Remittance from home office.....		174,998.75
Total income during the year	\$ 878,505.72	
Total footings.....	\$ 1,823,401.24	

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 \$19,603 occurring in previous years).....	\$ 467,853.39	\$ 772.09
Deduct amounts received for salvages on losses of the last or previous years) and for reinsurance in other companies,	82,854.84	.....
Net amount paid during the year for losses, \$	384,998.05	\$ 772.09
Commissions or brokerage to agents, less received on reinsurance.....	128,957.15	
Rents.....	14,369.17	
Salaries, fees and all other charges, officers, \$23,300; clerks, clerks, \$34,115.....	57,415.00	
Taxes on premiums.....	10,809.25	
Insurance department fees and agents' licenses, \$12,567.01; municipal licenses, \$2,110.98.....	14,677.99	
Advertising, printing and stationery, \$10,922.65; miscellaneous, \$36,159.57.....	36,982.23	
Other disbursements: Remitted to home office.....	64,609.04	
Total expenditures during the year.....	\$ 713,567.96	
Balances.....	\$ 1,108,833.28	

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.....	\$ 1,063,263.75
Cash in company's office, \$1,359.31; deposited in banks, \$29,923.55	32,282.86
Office furniture and maps.....	13,286.67
Total net ledger assets.....	\$ 1,108,833.28

NON-LEDGER ASSETS.

Interest due.....	10,220.00
Market value of bonds and stocks over book value.....	17,507.75
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 122,551.72
Deduct cost of collection, commission and brokerage.....	24,202.43
Net amount of uncollected premiums, not more than three months due.....	98,349.29
Gross assets.....	\$ 1,234,910.32
Deduct assets not admitted:	
Furniture, fixtures and safes.....	13,286.67
Total admitted assets.....	\$ 1,221,623.65

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 3,815.54
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	60,257.46
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,000.00
Total amount of claims for losses.....	\$ 66,073.00
Deduct reinsurance due or accrued.....	18,064.00
Net amount of unpaid losses.....	\$ 47,409.00

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, \$486,722.10; unearned premiums (50 per cent).....	\$ 240,391.05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$444,305.10; unearned premiums (pro rata)	267,768.32
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired—marine risks.....	14.01

Total unearned premiums as computed above.....	508,173.38
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued (contingents).....	1,333.21
Reinsurance premiums.....	8,265.08
Total amount of all liabilities.....	\$ 505,204.27
Divisible surplus.....	656,423.38
Total.....	\$ 1,221,623.05

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, \$412,705.05; marine and inland, \$772.09).....	\$ 413,477.14
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	Fire risks.
Gross premiums received.....	\$ 490,595.00
Losses paid.....	5,632.71
Losses incurred.....	2,042.82
Amount at risk.....	353,663.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

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

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

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

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

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; 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.....	2,523,987.72
Extended at.....	\$ 5,023,987.72

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...	\$ 205,249.64	\$ 26,816.71	
Net collected.....	\$ 205,249.64	\$ 26,816.71	
Gross premiums written and renewed during the year.....	1,858,431.69	494,050.82	
Total.....	\$2,063,681.33	\$ 520,867.53	
Deduct gross premiums and bills in course of collection at this date.....	262,078.52	16,393.54	
Entire premiums collected during the year....	\$1,801,602.81	\$ 504,473.99	
Deduct reinsurance, rebate, abatement and return premiums.....	325,639.18	166,762.97	
Received for premiums other than perpetuals.....	\$1,475,963.63	\$ 337,711.02	
Total.....			\$1,813,674.65
Rents from company's property, including \$5,400.00 for company's use of own buildings.....		\$ 39,517.35	
Interest on real estate mortgage loans, \$20,073.32; on other collateral loans, \$7,277.37.....		27,350.69	
Interests and dividends on stocks and bonds, \$44,360.21; from all other sources, \$3,236.64.....		52,596.85	
Total rents and interest.....			\$ 119,464.89
Profit on sale or maturity of ledger assets during the year over book values.....			11,462.63
From all other sources, viz.: Increased premiums and bills—fire.....			56,828.88
Total income during the year.....			\$2,001,431.05
Total footings.....			\$4,535,418.77

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 \$243,424.46 occurring in previous years).....	\$1,140,658.74	\$ 552,155.38	
Deduct amounts received for salvages (on losses of the last or previous years), \$32,501.90; and for reinsurance in other companies, \$339,515.20.....	133,074.35	223,942.75	
Net amount paid during the year for losses....	\$1,007,584.39	\$ 328,212.63	\$1,330,797.02
Paid stockholders for interest or dividends.....			50,000.00
Commissions or brokerage to agents, less received on reinsurance.....			351,725.08
Rents.....			5,400.00
Salaries, fees and all other charges, officers, \$26,153.34; clerks, \$23,800; other employes, \$31,768.92.....			86,722.26
Taxes on premiums, \$35,230.33; on real estate, \$6,122.59.....			41,352.97
Insurance department fees and agents' licenses, \$6,125.43; municipal licenses, \$5,886.97.....			12,012.40
Advertising, printing and stationery, \$10,084.18; legal expenses, \$1,725.42; repairs and expenses on real estate, \$16,240.46; furniture and fixtures, \$176.75; miscellaneous, \$130,041.82.....			158,268.63
Losses on sales or maturity of ledger assets, \$23,021.13; other disbursements, decreased premiums and bills, marine, \$10,423.17.....			38,444.30
Total expenditures during the year.....			\$2,074,722.66
Balances.....			\$2,450,696.11

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 655,372.24
Mortgage loans on real estate, first liens.....	317,250.00
Loans secured by pledge of bonds, stocks, or other collateral....	81,571.17
Book value of bonds excluding interest.....	965,018.86
Cash in company's office, \$12,624.48; deposited in banks, \$174,582.54.....	187,207.02
Bills receivable, \$16,393.54; agents' debit balances, \$223,719.93.....	245,113.47
Total.....	\$2,451,532.76
Deduct ledger liabilities:	
Agents' credit balances.....	836.65
Total net ledger assets.....	\$2,450,696.11
Gross assets.....	\$2,450,696.11
Total admitted assets.....	\$2,450,696.11

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 53,941.10
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	163,924.75
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	6,700.00
Total amount of claims for losses.....	\$ 224,565.85
Deduct reinsurance due or accrued.....	42,115.38
Net amount of unpaid losses.....	\$ 182,450.47
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, \$738,395.50; unearned premiums (50 per cent).....	\$ 369,197.75
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,197,626.78; unearned premiums (pro rata)....	639,770.66
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$117,964.29; unearned premiums (50 percent).....	58,982.14
Total unearned premiums as computed above.....	\$1,067,950.55
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	34,195.24
Reinsurance premiums.....	1,732.14
Total amount of all liabilities.....	\$1,286,328.40
Joint-stock actually paid up in cash.....	500,000.00
Divisible surplus.....	664,367.71
Total.....	\$2,450,696.11

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?.....	Yes.
Losses incurred during the year (fire, \$1,037,780.16; marine and inland, \$280,731.97; tornado, \$4,101.78).....	\$1,322,613.91
Total amount of company's stock owned by the directors at par value....	63,600.00
Total amount loaned to officers and directors, \$24,300; loaned to stockholders, not officers, \$30,280.....	54,580.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Marine & In-land risks.	Tornado.	Aggregate.
Gross risks written.....	\$2,411,961.00	\$ 9,902.00	\$ 337,559.00	\$2,759,322.00
Gross premiums received.....	45,408.34	16.38	2,459.57	44,884.29
Losses paid.....	21,978.75		391.49	22,370.24
Losses incurred.....	22,066.42		391.49	22,457.91
Amount at risk.....	2,508,377.00		806,338.00	3,014,715.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

U. S. BRANCH OF THE SCOTTISH UNION AND NATIONAL
INSURANCE COMPANY OF EDINBURGH.

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

Assistant Manager for U. S., JAS. H. BREWSTER.

[Incorporated, 1884. Commenced business in U. S., 1880.]

Principal office in U. S., Hartford Conn.

CAPITAL STOCK.

(None in U. S.)

Amount of net ledger assets, December 31st of previous year....	\$3,967,878.40
Extended at.....	\$3,967,878.40

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.....	\$ 147,134.00	
Net collected.....	\$ 147,134.00	
Gross premiums written and renewed during the year.....	2,982,073.03	
Total.....	\$3,129,207.03	
Deduct gross premiums and bills in course of collection at this date.....	164,409.00	
Entire premiums collected during the year.....	\$3,964,798.03	
Deduct reinsurance, rebate, abatement and return premiums.....	765,397.81	
Received for premiums other than perpotentials.....		\$3,199,400.22
Rents from company's property.....	\$ 13,288.00	
Interest on real estate mortgage loans, \$97,265.52; on other collateral loans, \$140.....	67,405.52	
Interests and dividends on stocks and bonds, \$98,904.77; from all other sources, \$9,097.38.....	\$ 78,002.13	
Total rents and interest.....		\$ 157,695.65
Profit on sale or maturity of ledger assets during the year over book values.....	7,730.00	
From all other sources, viz.: Received from home office.....	62,014.46	
Total income during the year.....		\$3,439,840.33
Total footings.....		\$6,384,718.73

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$319,625.94, occurring in previous years).....	\$1,997,280.34
Deduct amounts received for salvages (on losses of the last or previous years) \$7,989.12; and for reinsurance in other companies, \$239,175.02.....	247,164.14
Net amount paid during the year for losses.....	\$1,750,116.20
Commissions or brokerage to agents, less received on reinsurances.....	477,923.85
Rents.....	3,985.83
Salaries, fees and all other charges, officers, \$22,500; other employes, \$96,061.63.....	118,561.63
Taxes on premiums, \$49,339.14; on real estate, \$1,222.46.....	45,662.60
Insurance department fees and agents' licenses, \$10,685.64; municipal licenses, \$6,887.73, tax on franchise, \$140.30; war tax, \$13,446.77; fire patrol tax \$11,029.32.....	41,929.76
Advertising, printing and stationery, \$17,612.44; repairs and expenses on real estate, \$8,985.94; furniture and fixtures, \$1,667.23; miscellaneous, \$81,363.51.....	122,619.12
Other disbursements.....	947.45
Remittance to home office.....	20,515.94
Total expenditures during the year.....	\$2,581,609.38
Balances.....	\$3,803,049.35

LEDGER ASSETS.

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

Book value real estate unincumbered.....	\$ 203,808.24
Mortgage loans on real estate, first liens.....	1,259,432.45
Loans secured by pledge of bonds, stocks, or other collateral.....	1,900.00
Book value of bonds excluding interest, \$1,968,494.30; and stocks, \$49,953.03.....	1,988,447.33
Cash in company's office, \$944.02; deposited in bank, \$315,765.81.....	216,609.33
Agents' debit balances.....	163,813.81
Total.....	\$3,804,011.22
Deduct ledger liabilities.....	961.87
Agents' credit balances.....	961.87
Total net ledger assets.....	\$3,803,049.35

NON-LEDGER ASSETS.

Interest due, \$11,064.76, and accrued, \$8,435.36 on mortgages.....	\$ 19,500.12
Interest due, \$7,200, and accrued, \$12,907.52 on bonds and stocks.....	20,297.52
Interest due.....	47.50
Interest due, \$286.66, and accrued, \$231.23 on other assets.....	517.89
Total.....	\$ 40,365.03
Market value of bonds and stocks over book value.....	64,956.25
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 164,409.00
Deduct cost of collection, commission and brokerage.....	35,699.19
Net amount of uncollected premiums, not more than three months due.....	\$ 128,715.81
Gross assets.....	\$4,037,084.44

DEDUCT ASSETS NOT ADMITTED.

Bonds and stocks.....	9,293.22
Total admitted assets.....	\$4,027,791.22

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid; not yet due.....	\$ 74,478.55
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	222,556.62
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	14,665.04
Total amount of claims for losses.....	\$ 311,700.21
Deduct reinsurance due or accrued.....	24,940.62
Net amount of unpaid losses.....	\$ 286,759.59
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, \$1,602,416.88; unearned premiums (fifty per cent).....	\$ 801,208.43
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,930,492.38; unearned premiums (pro rata)....	1,022,839.16
Total unearned premiums as computed above.....	\$1,824,047.59
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	2,000.00
Total amount of all liabilities.....	\$2,112,807.18
Divisible surplus.....	1,914,984.04
Total.....	\$4,027,791.22

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.....	\$1,703,262.10
The amount of special reserve fund according to said law, deposited with the insurance department of the state of New York.....	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	Fire risks.
Gross premiums received.....	\$1,617,454.00
Losses paid.....	24,142.01
Losses incurred.....	16,389.74
Amount at risk.....	15,133.48
	2,117,040.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

SECURITY INSURANCE COMPANY.

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

President, CHAS. T. LEEDE.

Vice-President, JAS. D. DEWELL.

Secretary, H. MASON.

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

Home office, 37 Center street, New Haven.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 300,000.00
Amount of capital paid up in cash.....	300,000.00
Amount of net ledger assets, December 31st of previous year....	731,628.40
Increase of capital.....	100,000.00
Extended at.....	\$ 831,628.40

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..	\$ 5,978.30	\$ 5,326.00
Deduct amount of same not collected.....	1,009.84	92.98
Net collected.....	\$ 84,968.46	\$ 5,233.02
Gross premiums on risks written and renewed during the year.....	660,091.54	64,946.12
Total.....	\$ 745,060.00	\$ 70,179.14
Deduct gross premiums and bills in course of collection at this date.....	95,861.87	5,384.79
Entire premiums collected during the year....	\$ 649,198.13	\$ 64,794.35
Deduct reinsurance, rebate, abatement and return premiums.....	171,500.41	14,350.66
Received for premiums other than perpetuals..	\$ 477,697.72	\$ 50,443.69
Rents from company's property, including \$2,000 for company's use of own buildings.....		3,129.22
Interest on real estate mortgage loans, \$11,215.74; on other collateral loans, \$1,305.76; interest and dividends on stocks and bonds, \$22,091.58.....		34,613.08
Total rents and interest.....		37,742.30
Profit on sale or maturity of ledger assets during the year over book values.....		30,651.00
From all other sources, viz: Doubtful accounts paid, \$642.45; credit profit and loss account difference between purchase price of sundry bonds and stocks and the book values of the same, \$14,115.....		14,757.45
Total income during the year.....		\$ 611,292.16
Total footings.....		\$1,442,920.56

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 \$49,504.59 occurring in previous years).....	\$ 377,388.77	\$ 75,550.56
Deduct amounts received for salvages (on losses of the last or previous years), \$6,215.74; and for reinsurance in other companies, \$71,430; total....	56,078.62	21,569.32
Net amount paid during the year for losses....	\$ 321,312.15	\$ 53,981.24
Paid stockholders for interest or dividends, amount declared during the year.....		16,000.00
Commissions or brokerage to agents, less received on reinsurances.....		124,649.64

Rents (including \$2,000 for company's use of own buildings), less \$500 from sub-leases	1,500.00
Salaries, fees and all other charges, officers, \$9,350; clerks, \$11,025.66; other employes, \$3,958.34	26,334.00
Taxes on premiums, \$9,474.97; on real estate, \$990.64	10,465.61
Insurance department fees and agents' licenses, \$2,538.56; municipal licenses, \$225	3,063.56
Advertising, printing and stationery, \$8,179.56; legal expenses, \$807.90; furniture and fixtures, \$1,641.73; miscellaneous, \$26,462.91	37,092.15
Losses on sales or maturity of ledger assets, \$2,499.37; other disbursements, viz.: \$1,025, charged to profit and loss account during the year.	3,524.37
Total expenditures during the year	\$ 597,922.72
Balances	\$ 844,997.84

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered	\$ 91,520.80
Mortgage loans on real estate, first liens	211,038.78
Loan secured by pledge of bonds, stocks, or other collateral	41,825.00
Book value of bonds excluding interest, \$177,100; and stocks, \$258,080	435,180.00
Cash in company's office, \$211.78; deposited in banks, \$62,936.65	63,148.43
Bills receivable	2,284.83
Total	\$ 844,997.84
Total net ledger assets	\$ 844,997.84

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 1,511.02
Interest accrued on bonds and stocks	1,534.05
Rents accrued on company's property or lease	129.16
Total	\$ 3,174.23
Market value of bonds and stocks over book value	67,033.48
Gross premiums in course of collection December 31st, not more than three months due	\$ 101,246.66
Deduct cost of collection, commission and brokerage	19,901.01
Net amount of uncollected premiums, not more than three months due	\$ 81,345.65
Gross assets	\$ 996,551.20
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value—realty, \$2,320.80; bonds, \$39.50 ..	\$ 2,360.30
Total	\$ 2,360.30
Total admitted assets	\$ 994,190.90

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 21,131.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses	56,504.01
Losses resisted (not outlawed), including interest, costs and other expenses thereon	2,881.00
Total amount of claims for losses	\$ 80,516.01
Deduct reinsurance due or accrued	18,528.20
Net amount of unpaid losses	\$ 61,987.81

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, \$292,289.06; unearned premiums (50 per cent)	\$ 146,144.53
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$455,310.43; unearned premiums (pro rata)	249,703.12
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls)	11,765.39
Total unearned premiums as computed above	\$ 407,703.04
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	3,251.50
Reinsurance premiums	18,955.72
Total amount of all liabilities	\$ 489,898.07
Joint-stock capital actually paid up in cash	\$ 300,000.00
Divisible surplus	204,292.83
Total	\$ 504,292.83
Total	\$ 994,190.90

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, \$339,996.98; marine and inland, \$44,187.22 ..	\$ 384,184.20
Total amount of company's stock owned by the directors at par value	79,680.00
Total amount loaned to officers and directors, \$13,000; loaned to stockholders, not officers, \$13,000	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	\$1,367,075.00
Gross premiums received	13,390.35
Losses paid	5,059.42
Losses incurred	4,973.62
Amount at risk	1,700,935.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

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

President, A. W. DAMON.

Vice-President, CHAS. E. GALACAR.

Secretary, S. J. HALL.

[Incorporated, 1849. Commenced business, 1851.]

Home office, 292 Main street, Springfield, Mass.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,500,000; subscribed for ..	\$1,500,000.00
Amount of capital stock paid up in cash	1,500,000.00
Amount of net ledger assets December 31st of previous year	3,820,774.87
Extended at	\$3,820,774.87

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.....	\$ 288,571.83	
Deduct amount of same not collected.....	14,211.38	
Net collected.....	\$ 274,360.45	
Gross premiums written and renewed during the year.....	2,192,207.88	
Total.....	\$2,466,568.33	
Deduct gross premiums and bills in course of collection at this date.....	362,994.63	
Entire premiums collected during the year.....	\$2,103,573.70	
Deduct reinsurance, rebate, abatement and return premiums....	411,391.56	
Received for premiums other than perpetuals.....	\$1,692,182.14	
Rents from company's property.....	\$ 4,597.71	
Interest on real estate mortgage loans, \$39,941.53, on other collateral loans, \$4,318.17; total.....	44,259.70	
Interests and dividends on stocks and bonds.....	137,827.14	
Total rents and interest.....	\$ 186,684.55	
Profit on sale or maturity of ledger assets during the year over book values.....	21,658.31	
Total income during the year.....	\$1,900,525.00	
Total footings.....	\$5,721,299.87	

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$175,961.44 occurring in previous years).....	\$1,211,037.64	
Deduct amounts received for salvages and for reinsurance in other companies.....	144,797.23	
Net amount paid during the year for losses.....	\$1,066,240.41	
Paid stockholders for interest or dividends.....	150,000.00	
Commissions or brokerage to agents, less received on reinsurances.....	300,266.64	
Salaries, fees and all other charges; officers.....	110,105.15	
Taxes on premiums, \$36,249.82; on real estate, \$1,502.17; on other investments, revenue, \$11,232.63.....	48,984.62	
Insurance department fees and agents' licenses, \$10,722.64; municipal licenses, \$4,219.99; tax on franchise, \$25,393.17; total.....	34,370.10	
Advertising, printing and stationery, \$30,179.48; legal expenses, \$4,089.41; miscellaneous, \$192,049.43; less rebate bank tax, \$5,965.70; total.....	216,318.32	
Total expenditures during the year.....	\$1,926,285.24	
Balances.....	\$3,795,014.63	

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 86,466.87
Mortgage loans on real estate, first liens.....	647,800.00

Loans secured by pledge of bonds, stocks, or other collaterals..	39,525.00
Book value of bonds excluding interest, \$488,309.37; and stocks, \$2,401,017.40; total.....	2,889,326.77
Cash in company's office, \$17,513.41; deposited in banks, \$114,382.58; total.....	131,895.99
Total.....	\$3,795,014.63

Total net ledger assets..... \$3,795,014.63

NON-LEDGER ASSETS.

Interest due, \$390.00; and accrued, \$16,095.68; total.....	\$ 16,485.68
Interest accrued on bonds and stocks.....	30,800.42
Interest accrued on collateral loans.....	692.67
Rents due, \$150, and accrued, \$514.17 on company's property or lease.....	664.17
Total.....	\$ 48,142.94
Market value of real estate over book value.....	39,933.13
Market value of bonds and stocks over book value.....	657,208.23
Gross premiums in course of collection December 31, not more than three months due.....	\$ 362,994.63
Deduct cost of collection, commission and brokerage.....	72,598.92
Net amount of uncollected premiums, not more than three months due.....	\$ 290,395.71
Due from other companies for reinsurance on losses already paid.....	3,645.50
Gross assets.....	\$4,834,340.14

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 33,507.02
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	163,529.25
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	9,801.12
Total amount of claims for losses.....	\$ 206,837.39
Deduct reinsurance due or accrued.....	34,173.86
Net amount of unpaid losses.....	\$ 172,663.53
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, \$1,235,272.22; unearned premiums (50 per cent).....	\$ 617,636.11
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,631,773.62; unearned premiums (pro rata) ..	858,948.16
Total unearned premiums as computed above.....	\$1,476,584.27
Total amount of all liabilities.....	\$1,649,247.80
Joint-stock capital actually paid up in cash.....	\$1,500,000.00
Divisible surplus.....	1,685,092.34
Total.....	\$4,834,340.14

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, \$1,064,221.60; tornado, \$4,908.22); total.....	\$ 1,069,129.82
Total amount of the company's stock owned by the directors at par value.....	87,000.00
Total amount loaned to officers and directors, \$5,250; loaned to stockholders not officers, \$24,475.00; total.....	29,725.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$3,296,245.00	\$ 592,443.00	\$3,888,688.00
Gross premiums received	43,760.99	3,595.58	50,356.52
Losses paid	17,100.88	153.55	17,254.43
Losses incurred	15,180.08	153.54	15,333.62
Amount at risk	4,713,354.00	1,197,334.00	5,910,688.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
SPRING GARDEN 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, CHARLES ROBERTS. Vice-President, AUGUSTUS THOMAS.
Secretary, CLARENCE E. PORTER.

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

Home office, 431 Walnut street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital stock authorized, \$400,000; subscribed for.....	\$ 400,000.00
Amount of capital paid up in cash.....	400,000.00
Amount of net ledger assets, December 31st of previous year.....	1,462,312.55
Extended at.....	\$1,462,312.55

INCOME DURING YEAR.

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

	Fire.	
Entire premiums collected during the year.....	\$ 908,814.25	
Deduct reinsurance, rebate, abatement and return premiums..	322,791.78	
Received for premiums other than perpetuals.....		\$ 586,022.47
Deposit premiums, received on perpetual risks.....		18,803.99
Rents from company's property, including \$4,000 for company's use of own buildings		\$ 14,849.25
Interest on real estate mortgage loans, \$7,276.84; on other col- lateral loans, \$2,463.86		9,740.70
Interests and dividends on stocks and bonds.....		49,944.63
Total rents and interest		\$ 74,534.58
Profit on sale or maturity of ledger assets during the year over book values		20,777.73
From all other sources, viz.: Earnings on perpetual policies canceled, \$1,079.49; savings and transfer fees, \$350.....		1,429.49
Total income during the year.....		\$ 701,568.26
Total footings.....		\$2,163,880.81

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 \$43,279.48 occurring in previous years).....	\$ 506,762.19		
Deduct amounts received for salvages (on losses of the last or of previous years), \$1,673.99; and for reinsurance in other companies, \$122,632.47	124,306.46		
Net amount paid during the year for losses....	\$ 382,455.73	\$ 4,257.50	\$ 386,713.23

Deposit premiums returned.....	28,036.14
Paid stockholders for interest or dividends....	32,000.00
Commissions or brokerage to agents, less received on rein- surances.....	137,332.45
Rents (including \$4,000 for company's use of own buildings)	4,000.00
Salaries, fees and all other charges, officers, \$13,800.00; clerks and other employes, \$29,092.30	42,892.30
Taxes on premiums, \$13,862.93; on real estate, \$3,362.41	17,225.34
Insurance department fees and agents' licenses, \$4,385.08; internal revenue, \$4,756.34; tax on franchise, \$1,980.....	11,121.42
Advertising, printing and stationery, \$8,106.95; legal expenses, \$1,000; repairs and expenses on real estate, \$6,923.19; maps, \$4,440.02; miscellaneous, \$67,129.61.....	87,602.77
Losses on sales of real estate, \$315.83; loss on sales or maturity of securities, \$9,627.36.....	10,143.19
Home office improvements, \$97.21; sundries, \$113.72.....	210.93
Paid for reinsurance of New York suburban, on other business.....	186,866.42
Total expenditures during the year.....	\$ 934,044.19
Balance	\$1,229,836.62

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 366,001.17
Mortgage loans on real estate, first liens.....	71,300.00
Book value of bonds excluding interest, \$629,031.79; and stocks, \$110,049.03.....	739,080.82
Cash in company's office, \$5,293.86; deposited in banks, \$49,721.34.....	55,015.20
Bills receivable.....	121.00
Total.....	\$1,231,518.19
Deduct ledger liabilities:	
Agents' credit balances.....	1,681.57
Total net ledger assets.....	\$1,229,836.62

NON-LEDGER ASSETS.

Interest due, \$240, and accrued, \$1,311.92 on mortgages	\$ 1,551.92
Interest accrued on bonds and stocks	10,658.00
Due from other companies for reinsurance of losses paid.....	298.68
Amount reclaimable on perpetual policies.....	225.00
Rents.....	169.00
Total.....	\$ 12,902.60
Market value of bonds and stocks over book value.....	24,510.18
Gross premiums in course of collection December 31st, not more than three months due	\$ 161,931.17
Deduct cost of collection, commission and brokerage.....	31,229.24
Net amount of uncollected premiums, not more than three months due.....	\$ 130,701.93
Gross premiums in course of collection December 31st, more than three months due	\$1,029.54
Gross assets	\$1,307,951.33
Deduct assets not admitted:	
Bills receivable, past due.....	\$ 121.00
Depreciation from book values of above net ledger assets to bring same to market value—Real estate.....	55,201.17
Total.....	\$ 55,322.17
Total admitted assets.....	\$1,342,629.16

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 126,917.77	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	84,689.61	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,747.66	
Total amount of claims for losses.	\$ 101,129.04	
Deduct reinsurance due or accrued	34,551.64	
Net amount of unpaid losses.	\$ 66,577.40	
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, \$166,084.94; unearned premiums (fifty per cent).....	\$ 83,043.47	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$274,794.65; unearned premiums (pro rata)....	153,285.85	
Total unearned premiums as computed above.	\$ 236,329.35	
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received	390,010.02	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	15,019.97	
Return premiums, \$24,195.05; and reinsurance premiums, \$29,028.87.	53,223.92	
All other liabilities, viz.: Reserved for contingencies, \$15,000; reserved for dividends, \$16,000	31,000.00	
Total amount of all liabilities.	\$ 792,160.66	
Joint-stock capital actually paid up in cash	\$ 400,000.00	
Divisible surplus.....	150,468.50	550,468.50
Total	\$1,342,629.16	

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, \$391,660.69; marine and inland, \$4,330.54)	\$ 395,991.23
Total amount of company's stock owned by the directors at par value.....	86,550.00
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.
Gross risks written.....	\$1,423,376.67
Gross premiums received.....	12,646.66
Losses paid.....	5,497.17
Losses incurred.....	4,561.52
Amount at risk	1,021,710.1

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
U. S. BRANCH SUN INSURANCE OFFICE.

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

Manager, J. J. GUILLE.

[Incorporated, 1710. Commenced business in U. S. August 1, 1883.]

Home office, 54 Pine street, New York city.

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets December 31st of previous year....	\$2,515,049.60	
Extended at		\$2,515,049.60

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.....	\$ 124,044.60	
Net collected.....	\$ 124,044.60	
Gross premiums written and renewed during the year.....	1,786,255.06	
Total	\$1,910,299.66	
Deduct gross premiums and bills in course of collection at this date	130,835.37	
Entire premiums collected during the year.....	\$1,779,464.29	
Deduct reinsurance, rebate, abatement and return premiums... ..	300,340.47	
Received for premiums, other than perpetuals		\$1,389,123.82
Rents from company's property, including \$15,800 for company's use of own buildings.....	\$ 19,891.32	
Interest on real estate mortgage loans	9,080.00	
Interests and dividends on stocks and bonds, \$75,330.53; from all other sources, \$1,932.49	77,263.02	
Total rents and interest		\$ 106,234.34
Profit on sale or maturity of ledger assets during the year over book values.....		2,737.50
Total income during the year		\$1,498,095.66
Total footings		\$4,013,145.26

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.		Fire.
Gross amount paid for losses (including \$191,666 occurring in previous years).....	\$1,099,734.54	
Deduct amounts received for salvages (on losses of the last or previous years), \$3,221.87; and from reinsurance in other companies, \$39,015.67; total	42,237.54	
Net amount paid during the year for losses		\$1,057,497.00

Commissions or brokerage to agents, less received on reinsurances.....	295,691.25
Salaries and allowances to agents.....	64,069.54
Rents (including \$15,800 for company's use of own buildings).....	19,831.34
Salaries, fees and all other charges, officers (\$35,434.00); clerks (\$40,497.61); other employes (\$26,833.09).....	102,764.70
Taxes on premiums, \$33,376.50; on real estate, \$3,157.75.....	36,534.25
Insurance department fees, agents' licenses, \$4,074.50; municipal licenses, \$5,074.75.....	7,749.25
Advertising, printing and stationery, \$13,850.14; legal expenses, \$3,877.69; repairs and expenses on real estate, \$9,424.82; furniture and fixtures, \$2,340.01; miscellaneous, \$23,135.79.....	48,637.55
Losses on sales or maturity of ledger assets.....	1,808.90
Remitted to home office.....	478.30
Total expenditures during the year.....	1,624,391.88
Balances.....	\$2,378,253.38

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business, December 31st.	
Book value real estate, unencumbered.....	\$ 291,189.97
Mortgage loans on real estate, first liens.....	188,000.00
Book value of bonds excluding interest, \$1,447,747.23; and stocks, \$288,761.29.....	1,676,508.52
Cash in company's office, \$340.48; deposited in bank, \$140,131.28.....	140,471.86
Agents' debit balances.....	118,057.30
Total.....	\$3,384,227.65
Deduct ledger liabilities:	
Agents' credit balances.....	5,974.27
Total net ledger assets.....	\$3,378,253.38

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,850.83
Interest due and accrued on bonds and stocks.....	20,769.28
Interest accrued on other assets.....	191.17
Rents accrued on company's property or lease.....	1,316.67
Total.....	\$ 24,128.45
Market value of bonds and stocks over book value.....	74,877.73
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 123,900.11
Deduct cost of collection, commission and brokerage.....	27,729.14
Net amount of uncollected premiums, not more than three months due.....	\$ 96,170.97
(Gross premiums in course of collection December 31st, more than three months due..... \$4,835.26)	
Gross assets.....	\$2,573,430.73
DEDUCT ASSETS NOT ADMITTED.	
Bonds and stocks.....	11,189.97
Total admitted assets.....	\$2,562,240.76

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, due \$10,895.73; not yet due, \$123,961.66.....	134,797.39
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	63,157.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	18,033.00
Total amount of claims for losses.....	\$ 215,987.39
Deduct reinsurance due or accrued.....	18,164.70
Net amount of unpaid losses.....	\$ 197,822.69
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, \$279,442.61; unearned premiums (50 per cent.).....	\$ 489,721.30
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,657,653.09; unearned premiums (pro rata).....	855,732.15
Total unearned premiums as computed above.....	\$1,345,504.45
Cash dividends remaining unpaid to stockholders.....	4,078.80
Reinsurance premiums.....	4,692.27
Total amount of all liabilities.....	\$1,652,098.21
Divisible surplus.....	1,010,142.55
Total.....	\$2,562,240.76

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.....	\$1,048,569.69
The amount of special reserve fund, according to law, deposited with insurance department of the state of New York.....	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	Fire risks.
Gross premiums received.....	\$1,085,533.40
Losses paid.....	11,780.00
Losses incurred.....	1,847.00
Amount at risk.....	4,449,993.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

U. S. BRANCH SVEA FIRE INSURANCE COMPANY.

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

Managers, WREED & KENNEDY.

[Incorporated May 18, 1856. Commenced business in U. S. August, 1884.]

Home office, 29-31 Liberty street, New York city.

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets, December 31st of previous year.... \$ 574,082.99
 Extended at..... \$ 574,082.99

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.....	\$ 80,864.12
Net collected.....	\$ 80,864.12
Gross premiums written and renewed during the year.....	610,562.65
Total.....	\$ 691,426.77
Deduct gross premiums and bills in course of collection at this date.....	92,747.69
Entire premiums collected during the year.....	\$ 598,679.08
Deduct reinsurance, rebate, abatement and return premiums....	163,554.53
Received for premiums other than perpetuals.....	\$ 435,124.55
Interests and dividends on stocks and bonds, \$18,703.59; from all other sources, \$617.56; interest on notes taken for premiums, \$840.92; from all other sources, 617.56.....	\$ 20,162.07
Total rents and interest.....	\$ 20,162.07
Profit on sale or maturity of ledger assets during the year over book values.....	9,348.66
Total income during the year.....	\$ 464,635.28
Total footings.....	\$1,038,718.27

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$25,377.39 occurring in previous years).....	\$ 321,798.94
Deduct amounts received for salvages (on losses of the last or previous years), \$1,733.93; and for reinsurance in other companies, \$38,719.97.....	40,453.90
Net amount paid during the year for losses.....	\$ 281,345.04
Remitted to home office.....	18,579.76
Commissions or brokerage to agents, less received on reinsurances.....	147,051.83
Salaries, fees and all other charges, officers.....	850.00
Taxes on premiums.....	4,271.49
Insurance department fees and agents' licenses, \$738.64; municipal licenses, \$294.94; tax on franchise, \$32.50.....	1,116.03
Advertising, printing and stationery, \$1,869.23; legal expenses, \$168.70; miscellaneous, \$2,740.11.....	4,778.09
Total expenditures during the year.....	\$ 487,992.19
Balances.....	\$ 580,725.98

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.....	\$ 511,154.50
Deposited in banks.....	53,322.64
Bills receivable, \$15,645.61; agents' debit balances, \$603.23.....	16,248.84
Total.....	\$ 580,725.98
Total net ledger assets.....	\$ 580,725.98

NON-LEDGER ASSETS.

Interest accrued on collateral loans.....	\$ 4,314.58
Total.....	\$ 4,314.58
Market value of bonds and stocks over book value.....	4,820.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 91,583.89
Deduct cost of collection, commission and brokerage.....	25,039.05
Net amount of uncollected premiums, not more than three months due.....	\$ 66,544.84
Gross assets.....	\$ 656,405.90

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$4,647.51; not yet due, \$24,481.67). \$	29,129.18
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	44,353.11
Total amount of claims for losses.....	\$ 73,482.29
Deduct reinsurance due or accrued.....	20,326.36
Net amount of unpaid losses.....	\$ 53,155.93
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, \$325,902.64; unearned premiums (50 per cent).....	\$ 162,951.32
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$191,147.55; unearned premiums (pro rata).....	105,156.96
Total unearned premiums as computed above.....	\$ 268,108.28
Return premiums, \$11,562.91; and reinsurance premiums, \$7,435.36	18,998.27
Total amount of all liabilities.....	\$ 340,262.48
Divisible surplus.....	316,143.42
Total.....	\$ 656,405.90

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.....	\$ 294,177.39
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.
Gross risks written.....	\$ 133,872.00
Gross premiums received.....	1,797.37
Losses paid.....	1,173.76
Losses incurred.....	83.84
Amount at risk.....	135,750.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

U. S. BRANCH THURINGIA 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.

Manager, F. G. Voss.

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

CAPITAL STOCK.

(None in United States.)

Amount of cash deposit in Massachusetts.....	\$ 200,000.00	
Amount of net ledger assets, December 31st of previous year....	511,710.09	
Extended at.....		\$ 511,710.09

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.....	\$ 88,653.74	
Net collected.....	\$ 88,653.74	
Gross premiums written and renewed during the year.....	842,472.52	
Total.....	\$ 931,186.28	
Deduct gross premiums and bills in course of collection at this date.....	163,345.54	
Entire premiums collected during the year.....	\$ 767,780.72	
Deduct reinsurance, rebate, abatement and return premiums....	206,946.05	
Received for premiums other than perpetuals.....	\$ 560,834.67	
Interest and dividends on stocks and bonds.....	15,800.00	
Remittance from home office.....	55,000.00	
Total income during the year.....	\$ 631,634.67	
Total footings.....		\$1,143,344.76

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$20,367.49 occurring in previous years).....	\$ 356,953.48	
Deduct amounts received for salvages (on losses of the last or previous years), \$656.76, and for reinsurance in other companies, \$23,690.97.....	24,356.73	
Net amount paid during the year for losses.....	\$ 332,596.75	

Commissions or brokerage to agents, less received on reinsurance.....	169,855.95
Salaries and allowances to agents.....	1,942.09
Salaries, fees and all other charges: officers, \$3,000; clerks, \$14,527.71; other employes, \$26,224.85; total.....	46,752.56
Taxes on premiums, \$18,186.13; municipal licenses, \$2,065.54; total.....	20,251.67
Advertising, printing and stationery, \$7,046.33; furniture and fixtures, \$313.48; miscellaneous, \$13,953.71; total.....	21,313.52
Total expenditures during the year.....	\$ 592,712.54
Balances.....	\$ 550,632.22

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.....	\$ 485,753.71
Cash in company's office and deposited in banks.....	84,873.51
Total.....	\$ 550,632.22
Total net ledger assets.....	\$ 550,632.22

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 2,753.65
Market value of bonds and stocks over book value.....	18,080.04
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 162,668.99
Deduct cost of collection, commission and brokerage.....	43,947.47
Net amount of uncollected premiums, not more than three months due.....	\$ 118,721.52
Gross assets.....	\$ 690,187.43

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 12,735.27
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	38,633.50
Total amount of claims for losses.....	\$ 51,368.77
Deduct reinsurance due or accrued.....	15,129.29
Net amount of unpaid losses.....	\$ 36,239.48
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, \$119,205.63; unearned premiums (50 per cent).....	\$ 209,602.31
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$316,507.67; unearned premiums (pro rata).....	184,595.50
Total unearned premiums as computed above.....	\$ 394,198.31
Reinsurance premiums.....	1,003.10
Total amount of all liabilities.....	\$ 431,440.89
Divisible surplus.....	258,746.54
Total.....	\$ 690,187.43

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.....	\$ 346,468.74

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	Fire risks.
Gross premiums received.....	\$ 547,468 34
Losses paid.....	7,908 14
Losses incurred.....	4,891 19
Amount at risk.....	573,488 34

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

TRADERS INSURANCE COMPANY, OF CHICAGO, ILL.

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

President, F. BUCKINGHAM. Vice-President, J. J. MITCHELL.

Secretary, R. J. SMITH.

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

Home office, 160 La Salle street, Chicago, Ill.

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.....	\$1,753,560 51
Extended at.....	\$1,753,560 51

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.	\$ 83,838 38
Deduct amount of same not collected.....		5 55
Net collected.....		\$ 83,878 71
Gross premiums written and renewed during the year.....		1,127,493 30
Total.....		\$1,211,378 01
Deduct gross premiums and bills in course of collection at this date.....		110,634 53
Entire premiums collected during the year.....		\$1,100,737 38
Deduct reinsurance, rebate, abatement and return premiums.....		222,903 49
Received for premiums other than perpetuals.....		\$ 878,439 89
Rents from company's property.....		\$ 1,019 51
Interest on real estate mortgage loans, \$10,985 69; on other collateral loans, \$1,530.....		12,515 69
Interests and dividends on stocks and bonds.....		7,559 25
Total rents and interest.....		\$ 86,894 45
Profit on sale or maturity of ledger assets during the year over book values.....		15,275 24
Total income during the year.....		\$ 960,603 68
Total footings.....		\$2,734,164 29

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$109,048.42 occurring in previous years).....	Fire.	\$ 622,062 50
Deduct amounts received for salvages (on losses of the last or previous years), \$3,717.17; and for reinsurance in other companies, \$96,608 08.....		100,333 25
Net amount paid during the year for losses.....		\$ 521,719 25
Paid stockholders for interest or dividends.....		50,000 00
Commissions or brokerage to agents, less received on reinsurance.....		176,215 50
Salaries and allowances to agents.....		3,725 00
Salaries, fees and all other charges, officers, \$11,200; clerks, \$39,006 85; other employes, \$38,424 50.....		68 630 35
Taxes on premiums, \$16,081 88; on real estate, \$438 40.....		16,520 28
Insurance department fees and agents' licenses, \$8,976 49; municipal licenses, \$30; tax on franchise, \$1,136 06.....		18,162 48
Advertising, printing and stationery, \$15,633 98; repairs and expenses on real estate, \$243 09; miscellaneous, \$34,074 23.....		49,951 30
Items charged to profit and loss.....		731 07
Total expenditures during the year.....		\$ 902,655 73
Balances.....		\$1,824,508 56

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 31,955 70
Mortgage loans on real estate, first liens.....	219,900 60
Loans secured by pledge of bonds, stocks, or other collateral.....	25,500 00
Book value of bonds excluding interest, \$341,892 59; and stocks, \$1,101,085 49.....	1,442,977 90
Cash in company's office, \$495 36; deposited in banks, \$38,136 97.....	88,632 33
All other ledger assets.....	28,959 17
Total.....	\$1,837,655 10
Deduct ledger liabilities:	
Agents' credit balances, borrowed money and all other.....	13,148 54
Total net ledger assets.....	\$1,824,508 56

NON-LEDGER ASSETS.

Interest due, \$3,035, and accrued, \$4,277 04 on mortgages.....	\$ 6,312 04
Interest accrued on bonds and stocks.....	6,171 87
Interest accrued on collateral loans.....	655 07
Total.....	\$ 13,148 98
Market value of bonds and stocks over book value.....	324,399 60
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 108,601 69
Deduct cost of collection, commission and brokerage.....	11,379 65
Net amount of uncollected premiums, not more than three months due.....	\$ 97,221 44
Gross premiums in course of collection December 31st, more than three months due.....	\$5,633 54
Gross assets.....	\$2,250,577 08

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$10,998.45; not yet due, \$14,725.85)	35,724.30
Losses in process of adjustment, or in suspense, including all reported and supposed losses	79,753.03
Losses resisted (not outlawed), including interest, costs and other expenses thereon	14,285.00
Total amount of claims for losses	\$ 119,762.33
Deduct reinsurance due or accrued	13,832.00
Net amount of unpaid losses	\$ 105,940.33
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, \$566,543.79; unearned premiums (fifty per cent)	833,271.59
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$342,941.05; unearned premiums (pro rata)	298,556.04
Total unearned premiums as computed above	\$ 631,827.93
Total amount of all liabilities	\$ 737,768.26
Joint-stock capital actually paid up in cash	\$ 560,000.00
Divisible surplus	1,021,503.42— 1,521,503.42

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	\$ 525,170.31
Total amount of company's stock owned by the directors at par value	141,400.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire.
Gross risks written	\$3,309,831.00
Gross premiums received	18,679.15
Losses paid	\$ 548.97
Losses incurred	9,338.14
Amount at risk	2,540,314.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

U. S. BRANCH TRANS-ATLANTIC 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.

Manager, ADOLPH LOEB.

Home office, 189-191 La Salle street, Chicago, Ill.

CAPITAL STOCK.

(None in U. S.)

Amount of net ledger assets, December 31st of previous year	\$ 677,942.90
Extended at	\$ 677,942.90

INCOME DURING YEAR.

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

		Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 97,838.71	
Net collected	\$ 97,838.71	
Gross premiums written and renewed during the year	791,223.45	
Total	\$ 889,062.16	
Deduct gross premiums and bills in course of collection at this date	95,002.02	
Entire premiums collected during the year	\$ 794,000.14	
Deduct reinsurance, rebate, abatement and return premiums	236,849.25	
Received for premiums other than perpetuals		\$ 537,150.89
Interests and dividends on stocks and bonds	\$ 34,434.48	
Total rents and interest		\$ 24,434.48
Profit on sale or maturity of ledger assets during the year over book values		6,294.46
Received from home office		85,087.00
Total income during the year		\$ 678,917.43
Total footings		\$ 1,351,860.33

DISBURSEMENTS DURING YEAR.

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

		Fire.
Gross amount paid for losses (including \$56,999.44 occurring in previous years)	\$ 472,442.90	
Deduct amounts received for salvages (on losses of the last or previous years), \$3,435.05; and for reinsurance in other companies, \$60,234.07	62,669.13	
Net amount paid during the year for losses	\$ 409,773.78	
Commissions or brokerage to agents, less received on reinsurances	152,796.94	
Rents	3,602.61	
Salaries, fees and all other charges, officers, \$3,750; clerks, \$22,111.63; other employes, \$3,050	28,911.03	
Taxes on premiums	11,727.20	
Insurance department fees and agents' licenses, \$1,794.64; municipal licenses, \$914.48; tax on franchise, \$50.39	2,769.42	
Advertising, printing and stationery, \$3,563.26; legal expenses, \$145; miscellaneous, \$23,905.29	27,663.32	
Total expenditures during the year	\$ 637,354.50	
Balances	\$ 714,505.83	

LEDGER ASSETS.

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

Book value of bonds excluding interest	\$ 613,779.52
Cash in company's office, \$1,394.10; deposited in banks, \$60,365.21	100,726.31
Total	\$ 714,505.83
Total net ledger assets	\$ 714,505.83

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 7,255.83
Total	\$ 7,255.83
Due from other companies for reinsurance on losses paid.....	538.24
Market value of bonds and stocks over book value.....	13,566.73
Gross premiums in course of collection December 31, not more than three months due.....	\$ 95,062.02
Deduct cost of collection, commission and brokerage.....	22,885.26
Net amount of uncollected premiums, not more than three months due.....	\$ 72,176.76
Gross assets.....	\$ 808,043.39

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 33,419.72
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	59,930.60
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,804.38
Total amount of claims for losses.....	\$ 97,154.70
Deduct reinsurance due or accrued.....	15,214.59
Net amount of unpaid losses.....	\$ 81,940.11
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$425,214.52; unearned premiums (fifty per cent).....	\$ 212,807.36
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$250,531.66; unearned premiums (pro rata).....	149,131.16
Total unearned premiums as computed above.....	\$ 361,738.52
Total amount of all liabilities.....	\$ 443,678.63
Divisible surplus.....	364,364.76
Total	\$ 808,043.39

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.....	\$ 433,651.81
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.
Gross risks written.....	\$ 404,561.00
Gross premiums received.....	5,924.61
Losses paid.....	5,826.31
Losses incurred.....	6,824.50
Amount at risk.....	514,342.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
UNION INSURANCE COMPANY.

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

President, C. S. HALLINSHEAD. Secretary, E. R. DANIELS.
Assistant Secretary, M. JAS. NOWLAN.

[Incorporated, February 6, 1804. Commenced business, July 25, 1803.]

Home office, southwest corner Third and Walnut streets, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets December 31st of previous year.....	537,990.34
Extended at.....	\$ 537,930.34

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 statements.....	\$ 47,766.28
Deduct amount of same not collected.....	65.03
Net collected.....	\$ 47,701.26
Gross premiums written and renewed during the year.....	318,388.76
Total	\$ 366,090.02
Deduct gross premiums and bills in course of collection at this date	52,275.70
Entire premiums collected during the year.....	\$ 313,814.32
Deduct reinsurance, rebate, abatement and return premiums...	54,185.50
Received for premiums other than perpetuals	\$ 259,678.82
Deposit premiums, received on perpetual risks.....	1,134.01
Rents from company's property.....	\$ 2,458.27
Interest on real estate mortgage loans \$502.50; on other collateral loans, \$633.67; total	1,226.17
Interests and dividends on stocks and bonds.....	16,652.08
Total rents and interest	\$ 20,333.52
Profit on sale or maturity of ledger assets during the year over book values.....	4,265.90
From all other sources, viz: Profit and loss.....	449.27
Total income during the year	\$ 285,864.52
Total footings.....	\$ 823,851.86

DISBURSEMENTS DURING YEAR.

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

	Fire.	
Gross amount paid for losses (including \$34,807.44 occurring in previous years)		209,397.75
Deduct amounts received for salvages (on losses on the last or previous years), \$3,030.19; and for reinsurance in other companies, \$15,699.16; total.....	15,729.35	
Net amount paid during the year for losses.....		\$ 190,668.40
Deposit premiums returned.....	1,288.69	
Paid stockholders for interest or dividends: (amount declared during the year).....		13,000.00
Commissions or brokerage to agents, less received on reinsurance.....	53,048.34	
Salaries and allowances to agents.....	14,318.31	
Salaries, fees and all other charges, officers, \$16,884.30; clerks, \$8,229.25; total.....		25,113.55
Taxes on premiums, \$5,412.03; on real estate, \$1,999; total.....		7,410.03
Insurance department fees and agents' licenses, \$5,466.76; internal revenue, \$1,394.16; tax on franchise, \$637.30; total.....		5,477.71
Advertising, printing and stationery, \$5,117.89; repairs and expenses on real estate, \$3,824.77; miscellaneous, \$13,175.47; total.....		21,618.23
Total expenditures during the year.....		\$ 230,941.25
Balances.....		\$ 498,913.60

LEDGER ASSETS.

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

Book value real estate, unencumbered.....	\$ 150,076.32
Mortgage loans on real estate, first liens.....	9,000.00
Book value of bonds excluding interest, \$216,848.94; and stocks, \$71,306.79.....	288,054.73
Cash in company's office, \$1,435.23; deposited in banks, \$23,812.64.....	25,247.86
Cash in hands of manager at San Francisco.....	10,513.87
Bills receivable.....	1,120.82
Total.....	\$ 498,913.60
Total net ledger assets.....	\$ 498,913.60

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 150.00
Interest accrued on collateral loans.....	241.68
Total.....	\$ 391.68
Market value of real estate over book value.....	923.08
Market value of bonds and stocks over book value.....	33,057.02
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 52,275.70
Deduct cost of collection, commission and brokerage.....	12,061.45
Net amount of uncollected premiums, not more than three months due.....	\$ 39,914.25
Gross premiums in course of collection December 31st more than three months due.....	\$ 745.04
Due from perpetual insurance on building.....	742.50
Gross assets.....	\$ 568,672.73

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 10,651.55
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	31,077.45
Total amount of claims for losses.....	\$ 41,729.00
Deduct reinsurance due or accrued.....	4,598.79
Net amount of unpaid losses.....	\$ 37,130.21
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, \$188,749.32; unearned premiums (30 per cent).....	\$ 94,374.91
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy \$197,598.28; unearned premiums (pro rata).....	102,034.87
Total unearned premiums as computed above.....	\$ 196,399.78
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received	33,603.54
All other liabilities, viz: Stock fractions.....	59.70
Total amount of all liabilities.....	\$ 267,153.23
Joint stock capital actually paid up in cash.....	\$ 300,000.00
Divisible surplus.....	101,820.50
Total.....	\$ 568,672.73

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.....	\$ 188,915.51
Total amount of company's stock owned by the directors at par value.....	43,140.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 468,145.00
Gross premiums received.....	4,790.40
Losses paid.....	5,845.47
Losses incurred.....	2,580.79
Amount at risk.....	549,900.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

U. S. BRANCH UNION ASSURANCE SOCIETY.

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

Managers, HALL & HENSHAW.

[Incorporated, 1714. Commenced business in U. S., 1891.]

Home office, 35 Pine street, New York city.

CAPITAL STOCK.

(None in U. S.)

Amount of net ledger assets, December 31st of previous year....	\$1,355,093.59
Extended at.....	\$1,355,093.59

INCOME DURING YEAR.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 40,176.51
Net collected.....	\$ 40,176.51
Gross premiums written and renewed during the year.....	1,361,717.57
Total	\$1,401,894.08
Deduct gross premiums and bills in course of collection at this date.....	180,646.49
Entire premiums collected during the year.....	\$1,221,247.59
Deduct reinsurance, rebate, abatement and return premiums...	330,915.79
Received for premiums, other than perpetuals.....	\$ 890,331.80
Rents from company's property, including \$1,500 for company's use of own buildings.....	\$ 9,720.60
Interests and dividends on stocks and bonds, \$37,859.70; from all other sources, \$644.36.....	38,504.06
Total rents and interest.....	\$ 48,224.66
Received from home office.....	270,000.00
Total income during the year	\$1,208,556.46
Total footings	\$2,563,656.04

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$51,409.23 occurring in previous years).....	\$ 900,628.49
Deduct amounts received for salvages (on losses of the last or previous years), \$11,742.59; and for reinsurance in other companies, \$82,578.81.....	74,321.40
Net amount paid during the year for losses.....	\$ 826,307.09
Commissions or brokerage to agents, less received on reinsurances.....	267,330.43
Salaries and allowances to agents.....	10,539.96
Rents (including \$1,500 for company's use of own buildings).....	1,500.00
Salaries, fees and all other charges, officers, \$2,295; clerks, \$33,680.13; other employes, \$1,300.....	37,275.13
Taxes on premiums, \$16,395.59; on real estate, \$3,720.80; U. S. revenue, \$5,607.92; insurance department fees and agents' licenses, \$9,281.04; municipal licenses, \$2,306.22; tax on franchise, \$591.01.....	34,902.38
Advertising, printing and stationery, \$3,537.92; miscellaneous, \$42,307.36.....	45,905.28
Remitted to home office.....	45,973.26
Total expenditures during the year	\$1,269,738.53
Balances	\$1,293,911.46

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 190,973.19
Book value of bonds excluding interest.....	1,057,331.60
Cash in company's office, \$3,211.65; deposited in bank, \$48,023.47....	51,235.10
Total	\$1,299,539.79
Deduct ledger liabilities:	
Agents' credit balances, \$3,659.89; all other, \$1,968.44.....	5,628.33
Total net ledger assets	\$1,293,911.46
NON-LEDGER ASSETS.	
Interest accrued on bonds and stocks.....	\$ 9,640.18
Rents accrued on company's property or lease.....	184.21
Total	\$ 9,824.39
Market value of real estate over book value.....	9,026.81
Market value bonds and stocks over book value.....	41,755.75
Gross premiums in course of collection December 31st not more than three months due.....	\$ 180,646.49
Deduct costs of collection, commission and brokerage.....	9,914.47
Net amount of uncollected premiums not more than three months due	\$ 170,732.02
Gross assets	\$1,525,250.43

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 37,904.53
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	168,256.80
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,348.63
Total amount of claims for losses	\$ 211,509.96
Deduct reinsurance due or accrued.....	25,981.25
Net amount of unpaid losses	\$ 185,528.71
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, \$890,522.32; unearned premiums (50 per cent).....	\$ 440,261.16
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$361,015.77; unearned premiums (pro rata).....	201,545.06
Total unearned premiums as computed above	\$ 641,806.22
Total amount of all liabilities	\$ 827,334.93
Surplus over all liabilities	697,915.50
Total	\$1,525,250.43

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.

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

Losses incurred, fire..... \$ 955,077.94

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	Fire risks.	\$1,370,196.00
Gross premiums received.....		18,464.62
Losses paid.....		5,580.17
Losses incurred.....		5,537.86
Amount at risk.....		1,507,215.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

UNITED FIRE INSURANCE COMPANY.

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

President, H. CRAWFORD BLACK.

Secretary, M. LEWIN HEWES.

[Incorporated, February 28, 1899. Commenced business April 20, 1899.]

Home office, 306 Water street, Baltimore, Md.

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, April 19, 1899, of previous year....	500,000.00
Extended at.....	\$ 500,000.00

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31.	
	Fire.
From Howard & National unearned premiums.....	\$ 74,247.29
Gross premiums written and renewed during the year.....	25,372.06
Total.....	\$ 199,619.35
Deduct gross premiums and bills in course of collection at this date.....	33,118.00
Entire premiums collected during the year.....	\$ 166,501.35
Deduct reinsurance, rebate, abatement and return premiums....	28,531.67
Received for premiums other than perpetuals.....	\$ 137,969.68
Rents from company's property, including \$1,000 for company's use of own buildings.....	\$ 3,022.61
Interest on real estate mortgage loans.....	187.00
Interests and dividends on stocks and bonds.....	7,551.85
Total rents and interest.....	\$ 10,761.46
From all other sources.....	157.45
Total income during the year.....	\$ 148,888.59
Total footings.....	\$ 648,888.59

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31.	
	Fire.
Gross amount paid for losses.....	\$ 65,577.24
Deduct amounts received for salvages (on losses of the last or previous years), \$14.36; and for reinsurance in other companies, \$9,280.18.....	9,294.54
Net amount paid during the year for losses.....	\$ 56,282.70

Commissions or brokerage to agents, less received on reinsurances.....	52,483.10
Rents.....	1,000.00
Salaries, fees and all other charges, officers, \$6,333.28; clerks, \$3,850.68; other employes, \$3,000.....	13,183.96
Taxes on real estate.....	1,784.32
Insurance department fees and agents' licenses.....	6,333.75
Advertising, printing and stationery, \$7,282.10; repairs and expenses on real estate, \$682.46; furniture and fixtures, \$3,234.92.....	11,199.48
Loss on sales or maturity of ledger assets.....	111.50
Total expenditures during the year.....	\$ 142,378.81
Balance.....	\$ 506,509.78

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 65,300.00
Mortgage loans on real estate, first liens.....	6,800.00
Book value of bonds, excluding interest, \$370,581; and stocks, \$52,168.75.....	422,729.75
Cash in company's office, \$2,967.87; deposited in banks, \$8,712.16....	11,680.03
Total net ledger assets.....	\$ 506,509.78

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 147.55
Interest accrued on bonds and stocks.....	5,236.00
Rents accrued on company's property or lease.....	342.50
Total.....	\$ 5,726.05
Gross premiums in course of collection December 31, not more than three months due.....	\$ 33,118.00
Deduct cost of collection, commission and brokerage.....	17,160.83
Net amount of uncollected premiums, not more than three months due.....	\$ 15,957.17
Gross assets.....	\$ 528,193.00

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book values of above net ledger assets to bring same to market value.....	1,183.25
Total admitted assets.....	\$ 527,009.75

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 29,060.10
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	500.00
Total amount of claims for losses.....	\$ 29,560.10
Deduct reinsurance due or accrued.....	6,841.44
Net amount of unpaid losses.....	\$ 22,718.66
Gross premiums (less reinsurance) received and receivable upon all unexpired risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$88,167.59; unearned premiums (fifty per cent).....	\$ 44,083.79
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$89,708.59; unearned premiums (pro rata).....	51,308.61
Total unearned premiums as computed above.....	\$ 95,392.40
All other liabilities: Miscellaneous expenses.....	405.31
Total amount of all liabilities.....	\$ 118,516.37

Joint-stock capital actually paid up in cash.....	250,000.00
Divisible surplus.....	158,493.38
Total	\$ 527,009.75

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.....	\$ 78,001.36
Total amount of company's stock owned by the directors at par value.....	47,715.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 14,050.00
Gross premiums received.....	234.55
Amount at risk.....	14,050.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

UNITED STATES FIRE INSURANCE COMPANY.

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

President, W. W. UNDERHILL. Vice-President and Secretary, SAM'L MCCRAFT.

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

Home office, 46 Pine street, New York.

CAPITAL STOCK.

Amount of capital stock 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....	630,549.02
Extended at.....	\$ 630,549.02

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 .	\$ 59,642.82	\$ 3,891.41	
Deduct amount of same not collected.....	137.20		
Net collected.....	\$ 59,505.62	\$ 3,891.41	
Gross premiums written and renewed during the year.....	356,037.02	40,948.59	
Total.....	\$ 415,542.64	\$ 44,840.00	
Deduct gross premiums and bills in course of collection at this date.....	74,889.09	3,547.53	
Entire premiums collected during the year....	\$ 340,653.55	\$ 41,292.47	
Deduct reinsurance, rebate, abatement and return premiums.....	106,528.74	9,466.29	
Received for premiums other than perpetuals.....	\$ 234,124.81	\$ 31,826.18	\$ 265,950.99
Interest on real estate mortgage loans.....		17,730.36	
Interests and dividends on stocks and bonds.....		9,136.91	
Total rents and interest			\$ 26,867.27

Profit on sale or maturity of ledger assets during the year over book values.....	3,366.75
From all other sources.....	32.15
Total income during the year.....	\$ 296,217.16
Total footings.....	\$ 928,766.18

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 \$32,320.35 occurring in previous years).....	\$ 168,693.37	\$ 44,588.30	
Deduct amounts received for salvages (on losses of the last or previous years), \$806.88; and for reinsurance in other companies, \$29,151.09.....	20,249.35	9,708.62	
Net amount paid during the year for losses....	\$ 148,444.02	\$ 34,879.68	\$ 183,323.70
Paid stockholders for interest or dividends, amount declared during the year.....			20,000.00
Commissions or brokerage to agents, less received on reinsurances.....			76,758.51
Rents.....			7,000.00
Salaries, fees and all other charges, officers, \$16,000.00; clerks, \$10,104.82.....			26,104.82
Taxes on premiums, \$3,172.42, on other investments, \$2,972.94.....			6,145.36
Insurance department fees and agents' licenses, \$2,211.63; municipal licenses, \$150; tax on franchise, \$362.33.....			2,723.96
Advertising, printing and stationery, \$4,765.55; furniture and fixtures, \$13.81; miscellaneous, \$23,863.70.....			28,643.06
Total expenditures during the year.....			\$ 350,899.41
Balances.....			\$ 576,066.77

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.....	\$ 389,700.00
Book value of bonds excluding interest, \$157,008.68; and stocks, \$44,823.....	201,831.68
Cash in company's office, \$1,820.70; deposited in banks, \$7,914.39....	9,535.09
Total.....	\$ 601,066.77
Deduct ledger liabilities:	
Borrowed money.....	25,000.00
Total net ledger assets	\$ 576,066.77

NON-LEDGER ASSETS.

Interest due, \$2,625, and accrued, \$1,564.56 on mortgages.....	\$ 4,189.56
Interest accrued on bonds and stocks.....	827.07
Total.....	\$ 4,816.63
Market value of bonds and stocks over book value.....	56,939.57
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 78,436.62
Deduct cost of collection, commission and brokerage.....	19,675.25
Net amount of uncollected premiums, not more than three months due.....	\$ 58,761.37
Reinsurance due from other companies paid.....	111.46
Gross assets.....	\$ 696,695.80
Total admitted assets.....	\$ 696,695.80

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 12,669.44
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	22,905.79
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,011.94
Total amount of claims for losses.....	\$ 45,587.17
Deduct reinsurance due or accrued.....	6,314.10
Net amount of unpaid losses.....	\$ 39,273.07
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, \$173,431; unearned premiums (50 per cent).....	\$ 86,715.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$213,078.48; unearned premiums (pro rata).....	112,654.48
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$27,266.35; unearned premiums (50 per cent).....	13,633.17
Total unearned premiums as computed above.....	\$ 213,003.15
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	1,166.00
Return premiums, \$17,723 50; and reinsurance premiums, \$317.33..	18,540.83
Total amount of all liabilities.....	\$ 271,983.05
Joint-stock capital actually paid up in cash.....	\$ 250,000.00
Divisible surplus.....	174,712.75
Total.....	\$ 424,712 75
Total.....	\$ 696,695.80

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, \$158,764.29; marine and inland, \$24,359.36	\$ 183,123.65
Total amount of company's stock owned by the directors at par value.....	64,600.00
The amount of "special reserve fund," according to law, deposited with the insurance department of the state of New York.....	125,000.00
The amount of "guaranty surplus fund," as provided for by law.....	49,712.75

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 380,570.03
Gross premiums received.....	4,566.12
Losses paid.....	5,703.44
Losses incurred.....	5,703.44
Amount at risk.....	695,135 00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

VICTORIA FIRE 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, pursuant to the laws thereof.

President, HENRY H. HALL.

Vice-President, WM. W. HENSHAW.

Secretary, E. K. BEDDALL.

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

Home office, 35 Pine street, New York city.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year....	240,783.45
Extended at.....	\$ 240,783.45

INCOME DURING YEAR.

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

	Fire.
Gross premiums written and renewed during the year.....	\$ 105,705.95
Total.....	\$ 105,705.95
Deduct gross premiums and bills in course of collection at this date	7,122.80
Entire premiums collected during the year.....	\$ 98,583.15
Deduct reinsurance, rebate, abatement and return premiums... ..	19,934.49
Received for premiums other than perpetuals.....	\$ 78,648.66
Interests and dividends on stocks and bonds, \$7,848; from all other sources, \$407.23.....	\$ 8,255.23
Total rents and interest.....	\$ 8,255.23
Total income during the year.....	\$ 86,903.89
Total footings.....	\$ 327,697.94

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$1,544.44 occurring in previous years).....	\$ 60,703.40
Deduct amounts received for salvages (on losses of the last or previous years), \$415.82; and for reinsurance in other companies, \$1,522.84.....	1,938.66
Net amount paid during the year for losses.....	\$ 58,764.74
Paid stockholders for interest or dividends.....	10,000.00
Commissions or brokerage to agents, less received on reinsurance.....	18,548.42

Rents.....	600.00
Salaries, fees and all other charges, officers, \$1,950; clerks, \$1,539.69; other employes, \$205.....	3,694.69
Taxes on premiums.....	1,463.08
Insurance department fees and agents' licenses, \$606.86; municipal licenses, \$225.04; internal revenue, \$469.34.....	1,344.24
Advertising, printing and stationery, \$89.50; miscellaneous, \$2,489.04.....	2,578.54
Total expenditures during the year.....	\$ 96,592.66
Balances.....	\$ 230,793.68

LEDGER ASSETS.

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

Book value of bonds excluding interest, \$208,562.50, and stocks, \$10,620.....	\$ 219,482.50
Cash in company's office and deposited in banks.....	12,121.58
Total.....	\$ 231,604.08
Deduct ledger liabilities:	
Agents' credit balances.....	810.40
Total net ledger assets.....	\$ 230,793.68

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 1,507.82
Total.....	\$ 1,507.82
Market value of bonds and stocks over book value.....	22,053.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 7,122.80
Net amount of uncollected premiums, not more than three months due.....	\$ 7,122.80
Gross assets.....	\$ 261,777.80

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 16,704.10
Total amount of claims for losses.....	\$ 16,704.10
Net amount of unpaid losses.....	\$ 16,704.10
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, \$77,771.69; unearned premiums (50 per cent.).....	\$ 38,885.85
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$5,431.07; unearned premiums (pro rata).....	5,491.04
Total unearned premiums as computed above.....	\$ 44,376.59
Total amount of all liabilities.....	\$ 61,080.39
Joint-stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	696.81— 200,696.81
Total.....	\$ 261,777.80

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..... \$ 70,042.12

Total amount of company's stock owned by the directors at par value..... 34,500.00

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 written.....	Fire risks. \$ 108,955.00
Gross premiums received.....	1,472.13
Amount at risk.....	114,403.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the WESTCHESTER 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, GEO. H. CRAWFORD. Vice-President, JOHN Q. UNDERHILL.
Secretary, M. O. BROWN.

[Incorporated (as a mutual), March 1, 1887. Commenced business (as a joint stock), July 1, 1870.]

Home office, 66 Wall street, New York.

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.....	2,238,698.99
Extended at.....	\$2,235,698.99

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31.	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 206,343.14
Deduct amount of same not collected.....	5,950.60
Net collected.....	\$ 200,392.54
Gross premiums written or renewed during the year.....	1,649,255.34
Total.....	\$1,849,647.78
Deduct gross premiums and bills in course of collection at this date.....	251,292.54
Entire premiums collected during the year.....	\$1,658,355.24
Deduct reinsurance, rebate, abatement and return premiums.....	357,055.78
Received for premiums, other than perpetuals.....	\$1,301,199.51
Rents from company's property.....	\$ 900.08
Interest on real estate mortgage loans, \$50,000.49; on other collateral loans, \$256; total.....	\$0,255.40
Interests and dividends on stocks and bonds.....	76,635.33
Total rents and interest.....	\$ 107,800.90

Profit on sale or maturity of ledger assets during the year over book value.....	1,180.40
Total income during the year.....	\$1,410,180.81
Total footings.....	\$3,648,879.80

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$113,672.50 occurring in previous years).....	\$ 894,396.32
Deduct amounts received for salvages (on losses of the last or previous years) \$3,369.74, and for reinsurance in other companies, \$108,623.10; total.....	112,292.94
Net amount paid during the year for losses.....	\$ 782,103.48
Paid stockholders for interest or dividends.....	48,000.00
Commissions or brokerage to agents, less received on reinsurances.....	286,869.86
Rents.....	3,348.83
Salaries, fees and all other charges; officers, \$39,000; clerks, \$44,690.35; other employes, \$30,311.72; total.....	114,002.07
Taxes on premiums, \$25,166.57; on real estate, \$3,057.02; total.....	28,223.59
Insurance department fees and agents' licenses, \$4,571.39; municipal licenses, \$2,152.53; tax on franchise, \$1,378.60; total.....	8,102.52
Advertising, printing and stationery, \$22,242.36; other disbursements, \$98,178.25; total.....	120,420.61
Total expenditures during the year.....	\$1,801,070.96
Balance.....	\$2,257,808.84

LEDGER ASSETS.

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

Book value real estate, unincumbered.....	\$ 225,017.84
Mortgage loans on real estate, first liens.....	529,900.00
Book value of bonds excluding interest, \$430,213.88, and stocks, \$928,000.25; total.....	1,358,220.13
Cash in company's office and deposited in banks.....	144,641.07
Total.....	\$3,257,808.84
Total net ledger assets.....	\$2,257,808.84

NON-LEDGER ASSETS.

Interest due, \$6,298.75 and accrued, \$3,679.45 on mortgages.....	\$ 9,978.20
Total.....	\$ 9,978.20
Market value of bonds and stocks over book value.....	275,279.87
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 251,292.54
Deduct cost of collection, commission and brokerage.....	54,277.06
Net amount of uncollected premiums, not more than three months due.....	\$ 197,015.48
Gross premiums in course of collection December 31st more than three months due.....	\$14,670.29
Gross assets.....	\$2,740,082.39
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	47.64
Total admitted assets.....	\$2,740,034.75

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$ 42,012.64
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	100,898.30
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	7,125.00
Total amount of claims for losses.....	\$ 150,035.94
Deduct reinsurance due or accrued.....	26,385.79
Net amount of unpaid losses.....	\$ 123,650.15
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$85,802.20; unearned premiums (fifty per cent).....	\$ 417,901.10
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,316,987.43; unearned premiums (pro rata).....	\$ 689,213.12
Total unearned premiums as computed above.....	\$1,107,114.22
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	15,110.01
Total amount of all liabilities.....	\$1,245,874.38
Joint-stock capital actually paid up in cash.....	\$ 300,000.00
Divisible surplus.....	1,194,160.37—
Total.....	\$3,740,034.75

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.....\$ 787,184.75

Total amount of company's stock owned by the directors at par value..... 96,820.00

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.....	\$ 2,166,376.00
Gross premiums received.....	29,789.62
Losses paid.....	11,610.91
Losses incurred.....	14,547.13
Amount at risk.....	2,499,665.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

WESTERN ASSURANCE COMPANY.

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

President, GEO. A. COX.

Secretary, C. C. FOSTER.

Vice-President, J. J. KENNY.

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

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

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets, December 31st of previous year ... \$1,646,477.39
 Extended at..... \$1,646,477.39

INCOME DURING YEAR.

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

	Fire.	Marine and Inland.	
Entire premiums collected during the year	\$1,694,232.12	\$ 411,192.66	
Deduct reinsurance, rebate, abatement and return premiums.....	319,773.94	27,957.33	
Received for premiums other than perpetuals.....	\$1,374,458.18	\$ 383,235.33	\$1,757,693.51
Interest on real estate mortgage loans.....		2,110.00	
Interests and dividends on stocks and bonds.....		54,380.97	
Total rents and interest.....			\$ 56,490.97
Increase on market values.....			7,439.27
Received from head office.....			104,219.61
Total income during the year			\$1,925,843.36
Total footings			\$3,572,320.75

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 \$160,572.80 occurring in previous years)	\$ 909,814.38	\$ 396,110.45	
Deduct amounts received for salvages and for rein- surance in other companies.....	26,531.02	73,195.11	
Net amount paid during the year for losses....	\$ 883,283.36	\$ 322,915.34	\$1,206,198.70
Commissions or brokerage to agents, less received on reinsur- ances.....			291,141.89
Rents			5,756.00
Salaries, fees and all other charges, officers, \$11,420; clerks, \$25,742; other employes, \$39,238.			76,400.00
Taxes on premiums.....			40,960.70
Insurance department fees and agents' licenses, \$10,885.10; munic- ipal licenses, \$3,585.96.			16,471.06
Advertising, printing and stationery, \$13,650.93; legal expenses, \$2,353.19; furniture and fixtures, \$951.51; miscellaneous, \$97,817.51			114,773.14
Total expenditures during the year.....			\$1,751,701.49
Balances.....			\$1,820,619.26

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.....	20,000.00	
Book value of bonds excluding interest, \$1,102,990.15; and stocks, \$167,180		1,270,170.15
Cash in company's office, \$88.54; deposited in banks, \$201,629.13....		201,717.67
Bills receivable, \$38,456.43; agents' debit balances, \$290,275.01.....		328,731.44
Total net ledger assets		\$1,820,619.26

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 35,557.30
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	91,980.46
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	8,572.80
Net amount of unpaid losses.....	\$ 136,110.56
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, \$1,144,056.69; unearned premiums (50 per cent).....	\$ 572,028.34
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$739,077.13; unearned premiums (pro rata).....	407,538.93
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland naviga- tion risks, \$55,083.80; unearned premiums (fifty per cent)....	27,541.90
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks, (50 per cent on time hulls).....	14,921.42
Total unearned premiums as computed above.....	\$1,022,030.59
Total amount of all liabilities	\$1,158,141.15
Divisible surplus.....	663,081.97
Total	\$1,821,223.12

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, \$908,812.18; marine and inland,
 \$288,045.03

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 1,439,781.00
Gross premiums received	20,447.59
Losses paid	21,544.82
Losses incurred	23,963.41
Amount at risk	2,137,577.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

WESTERN UNDERWRITERS ASSOCIATION, INCORPORATED.

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

President, WM. TREMBOR.

Vice-President, J. G. HETTINGER.

Secretary, WM. FEILER.

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

Home office, 153-155 La Salle street, Chicago, Ill.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year....	340,018.39
Extended at	\$ 340,018.39

INCOME DURING YEAR.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 51,820.23
Net collected	\$ 51,820.23
Gross premiums written and renewed during the year	320,976.54
Total	\$ 372,796.77
Deduct gross premiums and bills in course of collection at this date	66,465.33
Entire premiums collected during the year.....	\$ 306,331.41
Deduct reinsurance, rebate, abatement and return premiums ..	59,166.49
Received for premiums, other than perpetuals.....	\$ 247,164.92
Interest on real estate mortgage loans, \$9,814.02; on other collateral loans, \$390.94.....	\$ 10,204.96
Interests and dividends on stocks and bonds, \$4,107.50; from all other sources, \$587.57.....	4,695.07
Total rents and interest.....	\$ 14,900.03
Subscribed by stockholders.....	30,000.00
Total income during the year	\$ 292,064.95
Total footings.....	\$ 632,083.34

DISBURSEMENTS DURING YEAR.

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

	Fire.
Gross amount paid for losses (including \$10,951.68 occurring in previous years).....	\$ 136,380.59
Deduct amounts received for salvages (on losses of the last or previous years), \$2,617.02; and for reinsurance in other companies, \$15,341.22.....	17,958.24
Net amount paid during the year for losses	\$ 118,422.35
Commissions or brokerage to agents, less received on reinsurances.....	60,478.08
Rents.....	1,920.00
Salaries, fees and all other charges, officers, \$5,000; clerks, \$1,544.15; other employes, \$1,946.24.....	\$1,544.00
Taxes on premiums.....	3,826.17
Insurance department fees and agents' licenses, \$9,231.17; municipal licenses, \$349.71.....	1,371.96
Advertising, printing and stationery, \$1,622.66; miscellaneous, \$5,566.06.....	2,124.74
Other disbursements, viz.: Postage exchange telegrams, \$1,971.97; express, \$204.45; sold expenses, \$2,014.87; adjusting, \$1,821.85.....	14,214.34
Total expenditures during the year	\$ 332,905.75
Balances.....	\$ 399,177.59

LEDGER ASSETS.

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

Mortgage loans on real estate, first liens.....	\$ 211,500.00
Book value of bonds excluding interest.....	100,102.00
Cash in company's office, \$331.23; deposited in banks, \$2,351.31.....	26,264.50
Furniture and fixtures	3,885.25
Total	\$ 441,752.75

Deduct ledger liabilities:

Agents' credit balances, \$1,215.76; all other, \$2,548.69.....	3,765.45
Total net ledger assets.....	\$ 398,177.59
NON-LEDGER ASSETS.	
Interest accrued on mortgages.....	\$ 6,961.24
Interest accrued on bonds and stocks.....	1,647.50
Total.....	\$ 8,608.74
Market value of bonds and stocks over book value.....	3,727.34
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 62,155.16
Deduct cost of collection, commission and brokerage.....	18,335.77
Net amount of uncollected premiums, not more than three months due.....	\$ 43,819.39
Gross premiums in course of collection December 31st, more than three months due.....	\$4,310.20
Gross assets.....	\$ 454,333.06
Deduct assets not admitted:	
Furniture, fixtures and safes.....	\$ 3,885.78
Total.....	\$ 3,885.78
Total admitted assets.....	\$ 450,447.28

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 12,783.13
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	14,442.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	710.00
Total amount of claims for losses.....	\$ 27,935.13
Deduct reinsurance due or accrued.....	4,552.13
Net amount of unpaid losses	\$ 23,383.00
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, \$161,342.34; unearned premiums (50 per cent).....	\$ 80,671.17
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$155,569.39; unearned premiums (pro rata).....	113,636.04
Total unearned premiums as computed above.....	\$ 194,307.21
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	600.00
Total amount of all liabilities	\$ 218,290.21
Joint-stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	32,157.07
Total.....	\$ 450,447.28

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, \$150,284.84; tornado, \$102.18

Total amount of company's stock owned by the directors at par value..... \$ 700.00

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

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 968,288.00	\$ 194,297.00	\$ 1,696,585 00
Gross premiums received.....	18,985.40	836.73	14,791.18
Losses paid.....	1,636.74	19.90	1,656.64
Losses incurred.....	1,591.32	19.90	1,611.22
Amount at risk.....	1,760,254.00	198,272.00	1,958,526.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

WILLIAMSBURG CITY FIRE INSURANCE COMPANY.

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

President, MARSHALL S. DRIGGS. Secretary, FRED'K H. WAY.

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

Home office, Brooklyn, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; 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.....	1,766,321.68
Extended at.....	\$1,766,321.68

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.....	\$ 95,230.54	
Deduct amount of same not collected.....	7,618.44	
Net collected.....	\$ 87,612.10	
Gross premiums written and renewed during the year.....	751,469.91	
Total.....	\$ 839,016.01	
Deduct gross premiums and bills in course of collection at this date.....	87,125.79	
Entire premiums collected during the year.....	\$ 751,890.22	
Deduct reinsurance, rebate, abatement and return premiums.....	111,524.76	
Received for premiums other than perpetuals.....	\$ 640,365.46	
Rents from company's property, including \$15,560 for company's use of own buildings.....	43,492.89	
Interest on real estate mortgage loans.....	9,228.45	
Interests and dividends on stocks and bonds.....	64,982.35	
Total rents and interest.....	\$ 117,611.10	
Profit on sale or maturity of ledger assets during the year over book value.....	42,862.94	
Total income during the year.....	\$ 800,840.10	
Total footings.....	\$2,567,071.78	

DISBURSEMENTS DURING YEAR.

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

Gross amount paid for losses (including \$42,714.73 occurring in previous years).....	\$ 338,558.78	Fire.
Deduct amounts received for salvages (on losses of the last or previous years), \$947.94; and for reinsurance in other companies, \$18,950.00.....	19,708 03	
Net amount paid during the year for losses.....	\$ 318,760.69	
Paid stockholders for interest or dividends (amount declared during the year, \$50,000).....	59,678.00	
Commissions or brokerage to agents, less received on reinsurance.....	168,056.34	
Rents.....	17,300.00	
Salaries, fees and all other charges, officers, clerks and other employes.....	73,828.94	
Taxes on premiums, \$7,109.99; on real estate, \$12,556.53.....	19,723.52	
Insurance department fees and agents' licenses, \$3,184.10; municipal licenses, \$948; tax on franchise, \$105.....	4,397.10	
Advertising, printing and stationery, \$3,975.70; legal expenses, \$146.28; repairs and expenses on real estate, \$10,895.46; miscellaneous, \$39,916.84.....	56,994.28	
Total expenditures during the year.....	\$ 716,478.87	
Balances.....	\$1,850,592.91	

LEDGER ASSETS.

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

Book value real estate, unnumbered.....	\$ 629,000.00
Mortgage loans on real estate, first liens.....	244,450.00
Loans secured by pledge of bonds, stocks or other collateral.....	21,000.00
Book value of bonds excluding interest, \$191,742.87; and stocks, \$729,820.72.....	921,563.59
Cash in company's office, \$3,039.74; deposited in banks, \$31,589.58.....	34,629.32
Total.....	\$1,850,592.91

NON-LEDGER ASSETS.

Interest due, \$2,562.50, and accrued, \$947.73 on mortgages.....	\$ 3,510.25
Interest accrued on bonds and stocks.....	6,810.63
Interest accrued on collateral loans.....	37.91
Rents accrued on company's property.....	5,988.49
Total.....	\$ 15,927.28
Market value of bonds and stocks over book value.....	51,100.41
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 86,788.50
Deduct cost of collection, commission and brokerage.....	16,661.20
Net amount of uncollected premiums, not more than three months due.....	\$ 70,127.10
Gross premiums in course of collection December 31st, more than three months due.....	\$137.49
Gross assets.....	\$1,987,747.70

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 20,935.51
Losses in process of adjustment, or in suspense, including all reported and supposed losses	32,726.25
Losses resisted (not outlawed), including interest, costs and other expenses thereon	3,110.25
Total amount of claims for losses	\$ 56,772.02
Deduct reinsurance due or accrued.....	3,633.31
Net amount of unpaid losses.....	\$ 53,138.71
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, \$79,372.51; unearned premiums (50 per cent).....	\$ 185,186.25
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$781,934.46; unearned premiums (pro rata)	403,142.20
Total unearned premiums as computed above.....	\$ 588,328.46
Cash dividends remaining unpaid to stockholders.....	1,282.00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	4,070.11
Reinsurance premiums.....	1,273.99
Total amount of all liabilities.....	\$ 648,069.27
Joint-stock capital actually paid up in cash	\$ 250,000.00
Divisible surplus.....	1,089,654.43
Total	\$1,087,747.70

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.....	\$ 331,433.48
Total amount of company's stock owned by the directors at par value.....	47,700.00
Total amount loaned to officers and directors	21,000.00
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	Fire risks. \$ 884,605.00
Gross premiums received	11,068.79
Losses paid	2,427.27
Losses incurred	2,705.07
Amount at risk.....	1,454,539.00

CASUALTY COMPANIES.

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

ETNA INDEMNITY COMPANY.

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

President, ROBT. A. GRIFFING.

Vice-President, GEO. L. CHASE.

Secretary, E. S. PEGRAM.

[Incorporated, March 15, 1897. Commenced business, May, 1897.]

Home office, 650 Main street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; 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.....	278,907.59
Extended at.....	\$ 278,907.59

INCOME DURING YEAR.

Fidelity and surety:	
Entire premiums collected during the year.....	\$ 74,667.54
Deduct reinsurance, abatement, rebate and return premiums.....	6,215.08
Total.....	\$ 68,462.46
Plate glass:	
Entire premiums collected during the year.....	\$ 32,736.48
Deduct reinsurance, abatement, rebate and return premiums.....	950.49
Total.....	\$ 32,776.99
Net cash actually received for premiums.....	\$ 101,239.45
Interest on bonds and dividends on stocks.....	9,097.67
Interest upon other debts due the company and on deposits in bank.....	229.06
Total interest.....	\$ 9,326.75
Profit on sale or maturity of ledger assets during the year over book values.....	1,593.75
Total income during the year.....	\$ 112,159.95
Sum.....	\$ 891,067.54

DISBURSEMENTS DURING YEAR.

Fidelity and surety:	
Gross amount paid for claims, excepting weekly indemnity.....	\$ 16,119.75
Deduct reinsurances, salvages and recoveries on losses previously paid.....	6,183.83
Total.....	\$ 9,935.92

Plate glass:

Gross amount paid for claims, excepting weekly indemnity.....	\$ 15,719 08	
Deduct reinsurances, salvages and recoveries on losses previously paid.....	103.61	
Total.....	15,615.47	
Net paid policy-holders.....		\$ 25,551.39
Commissions or brokerage to agents, less received on reinsurances.....	24,775.55	
Salaries, traveling and all expenses of agents and agencies not on commission account.....	22,516.99	
Salaries and all other compensation of officers, \$8,000; and home office employes, \$3,748.78; total.....	11,748.78	
Taxes on premiums, \$714.01; agents' licenses, \$1,067.37.....	1,781.38	
Rent.....	3,829.98	
Legal expenses.....	1,095.50	
Furniture and fixtures, \$110.85; advertising, \$211; printing and stationery, \$960.20; total.....	1,572.05	
All other items, viz.: Home office sundries, \$1,035.03; postage, \$1,018.62; traveling, \$528.50; Int. revenue, \$808 33; stockholders tax, \$165; total.....	3,555.48	
Total miscellaneous expenses.....		\$ 70,875.71
Total disbursements.....		\$ 96,247.10
Balance.....		\$ 294,640.44

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, \$370,210.50); and stocks, \$10,050.....	\$ 280,260.50	
Cash deposited in banks.....	14,379.94	
Total net ledger assets.....		\$ 294,640.44

NON-LEDGER ASSETS.

Interest due, \$1,492.25, and accrued, \$954.45 on bonds and stocks..	\$ 2,446.70	
Interest accrued on other assets.....	33.33	
Total outstanding interest.....		\$ 2,480.03
Market value of bonds and stocks over book value.....		6,899.50
Gross assets.....		\$ 304,019.97
Total admitted assets.....		304,019.97

NON-LEDGER LIABILITIES.

In process of adjustment:		
Fidelity and surety.....	\$ 526.80	
Plate glass.....	127.66	
Aggregate of unpaid claims and expenses.....		\$ 654.46
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Fidelity and surety premiums, \$37,773.98; unearned portion (50 per cent).....	\$ 33,886.99	
Plate glass premiums, \$28,922.24; unearned portion (50 per cent).....	14,461.12	
Total unearned premiums, as computed above.....		\$ 48,348.11
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		350.00
Total amount of all liabilities.....		\$ 49,352.57
Joint-stock capital actually paid up in cash.....	\$ 250,000.00	
Surplus beyond capital and other liabilities.....	4,667.40	\$ 254,667.40
Total.....		\$ 304,019.97

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Fidelity:		
In force December 31st, preceding year.....	\$ 4,820,460.00	\$ 37,361.53
Written or renewed during the year.....	8,210,050.00	50,892.07
Total.....	\$ 13,030,510.00	\$ 88,253.60
Deduct expirations and cancellations.....	5,825,960.00	41,327.57
Balance.....	\$ 7,204,550.00	\$ 46,926.03
Deduct reinsured policies.....	364,000.00	1,183.00
Net in force December 31, 1899.....	\$ 6,840,550.00	\$ 45,743.03
Surety:		
In force December 31st preceding year.....	4,268,147.72	15,572.59
Written or renewed during the year.....	6,839,640.83	24,006.40
Total.....	\$ 11,107,788.55	\$ 39,578.99
Deduct expirations and cancellations.....	5,071,350.72	17,277.80
Balance.....	\$ 6,036,437.83	\$ 22,301.69
Deduct reinsured policies.....	69,000.00	270.74
Net in force December 31, 1899.....	\$ 5,967,437.83	22,030.95
Plate glass:		
In force December 31st, preceding year.....	577,661.92	10,133.02
Written or renewed during the year.....	1,906,418.86	33,736.48
Total.....	\$ 2,484,080.78	\$ 43,869.50
Deduct expirations and cancellations.....	923,119.54	14,947.26
Balance.....	\$ 1,560,961.24	\$ 28,922.24
Net in force December 31, 1899.....	\$ 1,560,961.24	\$ 28,922.24

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 26,205.85
Total amount of the company's stock owned by the directors at par value..	48,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

ALLIANCE HAIL AND CYCLONE MUTUAL INSURANCE CO.

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

President, MATH. NACHLEAR. Vice-President, C. F. COOK.

Secretary, J. D. SHEEDY.

[Incorporated, April 30, 1889. Commenced business, May 9, 1889.]

CAPITAL STOCK.

(Mutual.)

Amount of net ledger assets, December 31, of previous year.....	\$ 76,238.79
Extended at.....	\$ 76,238.79

INCOME DURING YEAR.

	Hall.	
Gross premiums unpaid December 31, last year paid.....	\$ 5,457.75	
Gross premiums written and renewed during year.....	75,891.33	
Total.....	\$ 81,349.08	
Deduct gross premiums now in course of collection.....	7,543.43	
Entire premiums collected during the year.....	\$ 73,805.65	
Deduct reinsurance, abatement, rebate and return premiums...	1,792.93	
Net cash actually received for premiums.....	\$ 72,012.72	
Income from all other sources.....	2,185.69	
Total income during the year.....	\$ 74,198.41	
Sum.....	\$ 150,437.20	

DISBURSEMENTS DURING YEAR.

Gross amount paid for claims, excepting weekly indemnity.....	\$ 71,423.99
Commissions to agents.....	7,485.36
Salaries, traveling and all expenses of agents and agencies not on commission account, and adjusting losses.....	2,240.32
Salaries and all other compensation of officers, \$3,500; and home office employes, \$2,130.....	5,630.00
Taxes on premiums, \$311.32; agents' licenses, \$69.....	380.32
Rent.....	350.00
Legal expenses.....	315.00
Advertising, \$171.48; printing and stationery, \$444.13.....	615.61
All other items, viz: Collection of notes, \$1,058.71; directors' expenses, \$71.79; fuel, \$39.90; postage, \$377.83; internal revenue, \$97.90; treasurer's bond, \$100.....	1,746.12
Total miscellaneous expenses.....	18,762.73
Total disbursements.....	\$ 90,186.72
Balance.....	\$ 60,250.48

LEDGER ASSETS.

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

Mortgage loans on real estate, first liens.....	\$ 34,395.00
Cash deposited in banks.....	24,588.79
Bills receivable, \$453; agents' debit balances, \$813.69.....	1,266.69
Total net ledger assets.....	\$ 60,250.48

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$ 459.00
Interest accrued.....	520.00
Total outstanding interest.....	\$ 979.00
Gross premiums in course of collection—	
Hall:	
Not over three months due.....	\$ 7,543.43
Unpaid commissions thereon.....	1,311.34
More than three months due.....	5,796.96
Total net not over three months due.....	8,854.77
Gross assets.....	\$ 67,461.57

Deduct assets not admitted:

Agents' debit balances, unsecured, \$813.69; bills receivable, unsecured, \$453.00 ..	1,266.69
Total admitted assets.....	\$ 66,194.88

RISKS AND PREMIUMS.

Hall:	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$ 598,390.00	\$ 74,848.59
Written or renewed during the year.....	1,416,386.00	
Total.....	\$2,014,776.00	\$ 74,848.59
Deduct expirations and cancellations.....	1,162,183.00	
Net in force December 31, 1899.....	\$ 852,593.00	

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 71,423.99
Were the company's books closed on the 31st day of December for the purposes of this statement?..... Yes.	
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....No,	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Hall.
Risks written.....	\$ 243,446.00
Premiums received.....	8,803.30
Losses paid.....	6,874.10
Losses incurred.....	6,874.10
Amount at risk, end of year.....	181,837.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
AMERICAN BONDING AND TRUST COMPANY OF BALTIMORE
CITY.

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

President, JAMES BOND. First Vice-President, CHAS. A. WEBB.
Secretary and Treasurer, SAMUEL J. SHRIVER. Second Vice-President, EARNEST HOEN, JR.

[Incorporated, April 6, 1894. Commenced business, January 16, 1895.]

Home office, Baltimore, Md.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; 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....	643,343.54
Increase of capital during 1899.....	800,000.00
Extended at.....	\$1,443,343.54

INCOME DURING YEAR.

As shown by books at home office December 31st.		Fidelity and surety.
Gross premiums unpaid December 31st, last year paid	\$	42,490.11
Gross premiums written and renewed during year		333,620.58
Total	\$	376,110.69
Deduct gross premiums now in course of collection		54,179.68
Entire premiums collected during the year	\$	321,931.01
Deduct reinsurance, abatement, rebate and return premiums ..		35,459.31
Net cash actually received for premiums	\$	286,471.70
Interest on loans on mortgages on real estate	\$	5,771.18
Interest on collateral loans		13,809.95
Interest on bonds and dividends on stocks		32,827.40
Total interest	\$	52,408.53
Profit on sale or maturity of ledger assets during the year over book values	\$	8,975.16
From inspection fees, exchange		3.05
Income from all other sources, viz.: Trust income, commis- sion, etc.	22,459.84—\$	31,438.05
Total income during the year	\$	370,318.28
Sum	\$1,812,661.82	

DISBURSEMENTS DURING YEAR.

As shown by books at home office, December 31st.		Fidelity and surety.
Gross amount paid for claims, excepting weekly indemnity ..	\$	87,230.60
Deduct reinsurance, salvages and recoveries on losses pre- viously paid		14,577.99
Net paid policy-holders	\$	72,652.61
Stockholders, for interest or dividends (amount declared dur- ing the year, 3 per cent)	\$	30,000.00
Commissions or brokerage to agents, less received on reinsur- ance		50,443.27
Salaries, traveling and all expenses of agents and agencies not on commission account		32,055.56
Inspections		53.50
Salaries and all other compensation of officers		33,138.90
Taxes on premiums, \$5,037.42; taxes on property, \$3,471.37; agents' licenses, \$8,942.71; municipal licenses, \$75.81; total		18,527.31
Rent		7,000.00
Legal expenses		4,455.40
Furniture and fixtures, \$2,509.78; advertising, \$12,318.46; printing and stationery, \$7,915.89; total		22,744.13
All other items, viz.: Detest and arrest, \$95; postage, \$7,130.21; auditing expenses, \$724.29; traveling expenses, \$323.30; devel- opment expenses, \$1,348.56; general expenses, \$2,678.52; inter- nal revenue stamps, \$3,161.60; insurance, \$23.94; telegraph and telephone, \$3,734.35; total	19,217.77—\$	217,637.94
Collateral deposit		3,787.13
Total disbursements	\$	294,057.58
Balance	\$1,519,604.24	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value of real estate, unincumbered	\$ 26,909.91
Mortgage loans on real estate, first liens	147,557.00
Loans secured by pledge of bonds, stocks, or other collateral ..	549,258.14
Book value of bonds (excluding interest)	696,056.64
Cash in company's office, \$2,811.62; deposited in banks, \$91,665.24; total	94,476.86
All other items, viz: Accounts receivable secured	5,345.69
Total net ledger assets	\$1,519,604.24

NON-LEDGER ASSETS.

Interest due, \$733.33, and accrued on mortgages, \$1,587.78; total ..	\$ 2,321.11
Interest accrued	10,556.59
Interest accrued on collateral loans	3,202.31
Total outstanding interest	\$ 16,080.01
Furniture and fixtures	1.00
Market value of bonds and stocks over book value	33,527.11
Gross premiums in course of collection, to-wit:	Fidelity and surety.
Not over three months due	\$ 54,179.68
Unpaid commission thereon	9,432.24
Total net not over three months due	\$ 44,747.44
Gross assets	\$1,613,959.80

DEDUCT ASSETS NOT ADMITTED.

Furniture and safes	\$ 1.00
Total	\$ 1.00
Total admitted assets	\$1,613,958.80

NON-LEDGER LIABILITIES.

In process of adjustment	\$ 2,622.14
Aggregate of unpaid claims and expenses	\$ 2,622.14
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Fidelity and surety, \$313,757.58; unearned portion (50 per cent) ..	\$ 156,878.79
Total unearned premiums, as computed above	\$ 156,878.79
Agents' credit balance	3,472.68
All other liabilities, viz.: Collateral deposits	24,294.58
Total amount of all liabilities	\$ 187,268.19
Joint-stock capital actually paid up in cash	1,000,000.00
Surplus beyond capital and other liabilities	426,691.61
Total	\$1,613,959.80

RISKS AND PREMIUMS.

Surety:	Amount at risk.	Premiums thereon.
In force December 31st preceding year	\$ 50,661,835.72	\$ 229,178.95
Written or renewed during the year	67,887,755.21	333,620.58
Total	\$118,549,590.93	\$ 562,799.53
Deduct expirations and cancellations	47,631,698.44	231,625.65
Balance	\$ 70,917,892.49	\$ 331,173.88
Deduct reinsured policies		17,416.30
Net in force December 31, 1899	\$ 70,917,892.49	\$ 313,757.58

GENERAL INTERROGATORIES.

Losses incurred during the year	\$ 72,652.61
Total amount of the company's stock owned by the directors at par value.....	240,150.00
Dividends declared payable in stock from organization.....	None.
Total amount loaned to officers and directors.....	205,590.81
Loaned to stockholders not officers.....	28,801.25
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the policy-holders of such states and countries: Treasurer of state of Virginia, \$25,000; treasurer of state of Ohio, \$32,000; total	57,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.	Amount at risk—and of year.
Surety.....	\$ 438,795.66	\$ 2,493.82	\$ 415,654.20

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

AMERICAN SURETY COMPANY OF NEW YORK.

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

President, H. D. LYMAN. Secretary, W. E. KEYES. Vice-Presidents, { WALTER S. JOHNSTON. D. B. SICKELS. R. A. C. SMITH.

[Incorporated, April 14, 1884. Commenced business, April 15, 1884.]

Home office, 100 Broadway, New York.

CAPITAL STOCK.

Amount of capital paid up in cash.....	\$2,500,000.00
Amount of net ledger assets, December 31, of previous year.....	\$4,990,288.20
Less depreciation in value of real estate to bring same to book value.....	267,119.40
Extended at.....	\$4,723,168.80

INCOME DURING YEAR.

	Fidelity and surety.	
Gross premiums unpaid December 31, last year paid.....	\$ 171,956.78	
Gross premiums written and renewed during year.....	1,173,142.33	
Total.....	\$1,345,099.11	
Deduct gross premiums now in course of collection.....	173,973.46	
Entire premiums collected during the year.....	\$1,171,125.65	
Deduct reinsurance, abatement, rebate and return premiums...	165,845.72	
Net cash actually received for premiums.....		\$1,005,279.93
Rents from company's property.....	\$ 178,758.45	
Interest on loans on mortgages of real estate.....	1,994.50	
Interest on collateral loans	2,021.38	
Interest on bonds and dividends on stocks	46,822.72	
Interest upon other debts due the company and on deposits in bank.....	6,539.69	
Total interest.....		236,136.74

Profit on sale or maturity of ledger assets during the year.....	\$ 231,048.19
Income from all other sources	54,904.12
Total	285,952.31
Total income during the year.....	\$1,527,363.98
Sum.....	\$8,250,537.78

DISBURSEMENTS DURING YEAR.

	Fidelity and surety.
Gross amount paid for claims, excepting weekly indemnity....	\$ 640,459.91
Deduct reinsurances, salvages and recoveries on losses previously paid.....	267,483.14
Net paid policy-holders.....	\$ 372,976.77
Stockholders, for interest or dividends (amount declared during the year).....	\$ 200,000.00
Commissions or brokerage to agents, less received on reinsurance	58,331.40
Salaries, traveling and all expenses of agents and agencies not on commission account.....	180,250.29
Inspections	20,359.24
Salaries and all other compensation of officers, \$58,123.44; and home office employes, \$128,909.40.....	187,032.84
Taxes on premiums, \$10,214.71; taxes on property, \$56,192.72; insurance department fees and agents' licenses, \$3,852.77; municipal licenses, \$300.....	72,460.20
Rent.....	37,737.22
Legal expenses, \$5,538.65; real estate repairs and expenses (other than taxes), \$50,220.61	55,789.26
Furniture and fixtures, \$2,895.41; advertising, \$1,276.31; printing and stationery, \$13,450.30.....	20,622.05
Losses on ledger assets actually sold or matured, under book value, \$25,128.92; interest, \$1,819.80	26,948.72
All other items, viz: Miscellaneous general expenses, \$37,097.26; alterations to buildings, \$38,000.....	75,097.26
Total miscellaneous expenses.....	\$ 931,628.57
Total disbursements.....	\$1,307,605.34
Balance.....	\$4,942,932.44

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31.	
Book value of real estate, uncumbered.....	\$3,013,930.66
Loans secured by pledge of bonds, stocks, or other collaterals..	89,165.52
Book value of bonds (excluding interest, \$780,705.35); and stocks, \$338,467.50	1,319,172.85
Cash in company's office, \$989.69; deposited in banks, \$534,074.61..	535,064.30
Total.....	\$4,957,333.33
Deduct ledger liabilities:	
All other.....	14,400.89
Total net ledger assets	\$4,942,932.44

NON-LEDGER ASSETS.

Interest due on bonds and stocks.....	\$ 6,323.00
Rents due, \$16,161.61, and accrued, \$6,491.66, on company's prop- erty or lease.....	22,653.27
Total outstanding interest.....	\$ 28,976.27
Market value of bonds and stocks over book value.....	47,702.15
Gross premiums in course of collection, to-wit:	
	Fidelity and surety.
Not over three months due.....	\$ 100,254 63
Unpaid commissions thereon.....	4,456.73
More than three months due.....	\$73,718.83
Total net not over three months due.....	\$ 95,797.90
Total admitted assets.....	\$5,115,408.76

NON-LEDGER LIABILITIES.

	Fidelity and surety.
In process of adjustment.....	\$ 65,989.08
Resisted by company on its own account (not outlawed).....	167,601.11
Aggregate of unpaid claims and expenses.....	\$ 233,590.19
Gross premiums upon all unexpired risks running one year or less from date of policy:	
Fidelity and surety premiums, \$1,055,212.86; unearned portion (50 per cent).....	\$ 527,606.43
Gross premiums upon all unexpired risks running more than one year from date of policy:	
Fidelity and surety premiums, \$139,203.16; unearned premium, pro rata.....	87,012.98
Total unearned premiums as computed above.....	\$ 614,619.41
Total amount of all liabilities.....	\$ 848,209.60
Joint-stock capital actually paid up in cash.....	\$2,500,000.00
Surplus beyond capital and other liabilities.....	1,767,199.16
	4,267,199.16
Total.....	\$5,115,408.76

RISKS AND PREMIUMS.

Fidelity:	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$ 95,602,914.00	\$ 473,681.81
Written or renewed during the year.....	124,962,389.00	547,407.57
Total.....	\$220,565,274.00	\$1,021,089.41
Deduct expirations and cancellations.....	104,670,762.00	493,095.35
Net in force December 31, 1899.....	\$115,894,512.00	\$ 527,994.06
Surety:		
In force December 31, preceding year.....	\$171,043,423.00	\$ 703,531.97
Written or renewed during the year.....	200,077,742.00	625,734.76
Total.....	\$371,121,165.00	\$1,329,266.73
Deduct expirations and cancellations.....	174,208,215.00	662,844.77
Net in force December 31, 1899.....	\$196,912,950.00	\$ 666,421.96

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 683,740.18
Total amount of the company's stock owned by the directors at par value..	908,750.00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries.....	158,580.00
Were the company's books closed on the 31st day of December for the pur- poses of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fidelity.	Surety.	Aggregate.
Risks written.....	\$ 640,500.00	\$1,336,323 00	\$1,976,823.00
Premiums received.....	2,190.21	4,035.39	6,225.60
Losses paid.....	10,249.85	393.21	10,643.06
Losses incurred.....	10,249.85	393 21	10,643.06
Amount at risk, end of year.....	441,250.00	1,320,970.00	1,762,220.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

BANKERS MUTUAL CASUALTY COMPANY.

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

President, C. R. HANNAN.

Secretary, W. E. COFFIN.

Vice-President, J. G. ROUNDS.

[Incorporated, January 23, 1896. Commenced business, April 4, 1896.]

Home office, 510-511 Observatory building, Des Moines, Iowa.

CAPITAL STOCK.

(Mutual)

INCOME DURING YEAR.

	Burglary.
Gross premiums unpaid December 31, last year paid.....	\$ 3,815 39
Gross premiums written and renewed during the year.....	55,445.36
Total.....	\$ 59,260.75
Entire premiums collected during the year.....	\$ 59,260.75
Deduct reinsurance, abatement, rebate and return premiums..	16,734.21
Net cash actually received for premiums.....	\$ 42,526.54
Income from all other sources, viz: Salvage.....	\$ 628.63
Cash on hand December 31, 1898.....	2,788.14
Total.....	3,416.77
Total income during the year.....	\$ 45,943.31

DISBURSEMENTS DURING YEAR.

	Burglary.
Gross amount paid for claims.....	\$ 16,979.45
Deduct reinsurances, salvages and recoveries on losses pre- viously paid.....	4,273.74
Net paid policy-holders.....	\$ 12,705.71
Pursuit and prosecution of criminals.....	3,211.71
Commissions or brokerage to agents, less received on reinsur- ance.....	150.50

Salaries and all other compensation of officers, \$7,444 80; and home office employees, \$5,138 59	10,583.39
Taxes on premiums, \$59.15; taxes on property, \$4 44; insurance department fees and agents' licenses, \$951.72	1,286.31
Rent	821.00
Furniture and fixtures, \$153.50; advertising, \$1,134 86; printing and stationery, \$1,753.06	3,041.42
All other items, viz.: Expenses adjustments of losses, \$905 98; returned to promoters, \$3,500; directors' fees and expenses, \$3,477.47; postage, interest and sundries; \$3,433.99	10,917.41
Total miscellaneous expenses	\$ 26,800.03
Total disbursements	\$ 42,726.45
Balance	\$ 8,216.86

LEDGER ASSETS.

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

Cash deposited in banks	\$ 3,216.86
Total net ledger assets	\$ 3,216.86

NON-LEDGER ASSETS.

Premium notes less assessments paid thereon	94,494.86
Gross premiums in course of collection, to-wit:	
Burglary (not over three months due)	4,835.67
Gross assets	\$ 102,547.39

NON-LEDGER LIABILITIES.

Burglary:	
In process of adjustment	\$ 850 00
Known or estimated	4,500 00
Total	\$ 5,350.00
Resisted by company on its own account (not outlawed)	\$ 5,000.00
Deduct reinsurance due or accrued	2,000.00
Total	\$ 3,000.00
Aggregate of unpaid claims and expenses	\$ 8,350.00
For reinsurance	2,882 51
All other liabilities, viz: Due promoters	3,000.00
Total amount of all liabilities	\$ 14,232 51

RISKS AND PREMIUMS.

	Amount at risk.	
Burglary:		
In force December 31, preceding year	\$5,691,539.00	
Written or renewed during the year	5,607,325 00	
Total	\$11,298,864.00	
Deduct expirations and cancellations	2,380,358 00	
Balance	9,918,506.00	
Deduct reinsured policies	1,828,250.00	
Net in force December 31, 1899	\$8,090,256.00	

GENERAL INTERROGATORIES.

Losses incurred during the year	\$ 16,079 45
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BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written	Burglary.
Premiums received	\$1,027,000.00
Losses paid	15,137.12
Losses incurred	4,448.41
Amount at risk—end of year	4,448.41
	2,850,800.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the CITY TRUST SAFE DEPOSIT AND SURETY COMPANY OF PHILADELPHIA.

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

President, CHAS. M. SWAIN. First Vice-President, MICHAEL P. HERATY.
Secretary and Treasurer, JAMES F. LYND. Second Vice-President, JOS. A. SINN.

[Incorporated, June 4, 1886. Commenced business, June 4, 1888.]

Home office, 927 and 929 Chestnut street.

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	2,856,677.41
Decrease in deposits during 1899	5,597.19
Extended at	\$2,851,080.22

INCOME DURING YEAR.

Gross premiums unpaid December 31, last year paid	\$ 31,150.43	Fidelity and surety.
Gross premiums written and renewed during the year	214,025.97	
Total	\$ 245,176.39	
Deduct gross premiums now in course of collection	20,541.71	
Entire premiums collected during the year	\$ 224,634.68	
Deduct reinsurance, abatement, rebate and return premiums	34,926.46	
Net cash actually received for premiums	\$ 189,708.22	
Rents from company's property	\$ 12,165.43	
Interest on loans on mortgages of real estate	7,978.84	
Interest on collateral loans	65,090.57	
Interest on bonds and dividends on stocks	12,860.87	
Interest upon other debts due the company and on deposits in bank	10,017.21	
Total interest	\$ 107,612.42	
Increase in value of securities	\$ 3,789.00	
Income from all other sources, viz: Safe deposit boxes, \$3,058.75; commissions, \$3,850.55; registry, \$1,165.30	7,804.60	
Total	\$ 11,303.60	
Total income during the year	\$ 308,714.24	
Sum	\$3,159,794.46	

DISBURSEMENTS DURING YEAR.

Gross amount paid for claims, surety losses	\$ 75,016.23	Fidelity and surety.
Total	\$ 75,016.23	
Deduct reinsurance, salvages and recoveries on losses previously paid	17,344.45	
Net paid policy-holders	\$ 58,671.78	

Stockholders, for interest or dividends (amount declared during the year, \$30,000).....	\$ 20,685.00
Commissions or brokerage to agents, less received on reinsurance.....	10,798.87
Salaries, traveling and all expenses of agents and agencies not on commission account.....	50,541.39
Interest paid depositors.....	53,374.91
Salaries and all other compensation of officers, \$17,000; and home office employes, \$42,257.90.....	59,567.90
Taxes on premiums, \$2,296.34; taxes on property, \$4,805; insurance department fees and agents' licenses, \$2,861.60; municipal licenses, \$292.58; tax on franchise, \$3,497.39; revenue tax and stamps, \$2,529.88.....	16,643.16
Legal expenses, \$6,883.06; real estate repairs and general expenses (other than taxes), \$14,925.16.....	21,808.22
Advertising, \$2,244.92; printing and stationery, \$4,357.99.....	6,602.91
Losses on ledger assets actually sold or matured, under book value.....	489.00
All other items, viz: Profit and loss.....	607.24
Total miscellaneous expenses.....	\$ 250,708.60
Total disbursements.....	\$ 315,380.38
Balance.....	\$2,844,414.08

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value of real estate, unincumbered, \$41,393.45; incumbered, \$483,786.38—less ground rent, \$4,800.....	\$ 520,579.83
Mortgage loans on real estate, first liens.....	110,500.00
Loans secured by pledge of bonds, stocks, or other collaterals.....	1,370,506.94
Book value of bonds (excluding interest, \$283,156.50); and stocks, \$105,505.....	388,661.50
Cash in company's office, \$117,243.39; deposited in banks, \$248,730.04	365,973.43
Due from ledger accounts secured by mortgages, real estate and cash.....	75,103.30
All other items, viz: Return premiums on \$165,000 fire policies, \$3,390; furniture and fixtures, \$6,567.33; overdrafts, \$151.55.....	13,069.08
Total net ledger assets.....	\$2,844,414.08

NON-LEDGER ASSETS.

Commission.....	\$ 60.00
Interest due, \$270; and accrued, \$2,074.42 on mortgages.....	2,344.42
Interest due, \$74.75; and accrued, \$5,448.25; on bonds and stocks	6,193.00
Interest accrued on collateral loans.....	22,325.58
Interest accrued on other assets.....	607.00
Rents due.....	377.00
Total outstanding interest.....	\$ 31,807.00
Due from other companies for reinsurance on losses already paid.....	3,636.17
Market value of real estate over book value.....	454.55
Market value of bonds and stocks over book value.....	2,013.50
Revenue stamps, \$830; telephone coupons, \$310.....	1,180.00
Due for renewals less commissions and reinsurance not over three months due.....	3,394.30
Gross premiums in course of collection, to-wit—Fidelity and surety:	
Not over three months due.....	\$ 15,386.50
Unpaid commissions thereon.....	294.87
Net premiums.....	\$15,091.63
More than three months due.....	\$5,155.21
Gross assets.....	\$2,901,943.23

DEDUCT ASSETS NOT ADMITTED.

Furniture fixtures and safes.....	6,567.33
Total admitted assets.....	\$2,895,378.00

NON-LEDGER LIABILITIES.

Fidelity and surety:	
Claims adjusted and not paid.....	\$ 229.45
In process of adjustment.....	2,135.71
Known or estimated proofs not filed.....	4,081.38
Total.....	\$ 6,446.52
Resisted by company on its own account, (not outlawed) \$7,380.83 of this amount resisted at instance of parties on whose behalf bonds were given; resisted by National Surety Co. which holds reinsurance for \$12,500.....	\$ 23,410.23
Deduct reinsurance due and accrued.....	2,785.00
Total.....	\$ 20,623.63
Aggregate of unpaid claims and expenses.....	\$ 27,070.15
Gross premiums upon all unexpired risks, running one year or less from date of policy: Fidelity and surety, \$222,401.55, unearned premiums (50 per cent).....	\$ 111,300.78
Gross premiums upon all unexpired risks, running more than one year from date of policy: Fidelity and surety, \$13,682.30; unearned premiums, pro rata.....	9,830.19
Total unearned premiums, as computed above.....	\$ 121,030.97
Cash dividends to stockholders remaining unpaid.....	30.00
Expenses, taxes, bills, accounts, fees, etc., due or accrued.....	1,000.00
For reinsurance on premiums uncollected.....	521.50
All other liabilities, viz: Due depositors \$2,067,016.96; interest accrued thereon, \$12,358.....	2,079,374.96
Total amount of all liabilities.....	\$2,229,027.58
Joint-stock capital actually paid up in cash.....	\$ 500,000.00
Surplus beyond capital and other liabilities.....	168,348.42
Total.....	\$ 668,348.42
Total.....	\$2,895,378.00

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Fidelity:		
In force December 31, preceding year.....	\$24,267,713.33	\$ 89,430.90
Written or renewed during the year.....	19,673,258.33	69,809.43
Total.....	\$43,940,971.66	\$ 179,224.33
Deduct expirations and cancellations.....	18,090,863.33	86,531.34
Balance.....	\$25,850,108.33	\$ 92,692.99
Deduct reinsured policies.....	105,000.00	531.35
Net in force December 31, 1899.....	\$25,745,108.33	\$ 92,161.74
Surety:		
In force December 31, preceding year.....	\$31,026,162.82	\$ 151,375.21
Written or renewed during the year.....	20,903,178.51	124,222.54
Total.....	\$52,929,341.33	\$ 275,597.75
Deduct expirations and cancellations.....	11,688,529.17	117,583.69
Balance.....	\$41,140,812.16	\$ 158,014.06
Deduct reinsured policies.....	1,935,550.30	14,192.95
Net in force December 31, 1899.....	\$39,205,261.86	\$ 143,822.11

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IOWA INSURANCE REPORT.

GENERAL INTERROGATORIES.

Surety losses incurred during the year.....	\$ 70,294.63
Total amount of the company's stock owned by the directors at par value.....	169,600.00
Total amount loaned to officers and directors.....	195,830.50
Loaned to stockholders not officers.....	165,070.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written.....	Fidelity and Surety.
Premiums received.....	\$ 138,575.00
Amount at risk—end of year.....	886.37
	135,125.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

CONTINENTAL ASSURANCE COMPANY OF NORTH AMERICA.

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

President, COLLINS B. HUBBARD.

Vice-President, CHAS. H. JACOBS.

Secretary, HENRY A. HAIGH.

[Incorporated November, 1897. Commenced business December, 1897.]

Home office: Hammond, Indiana.

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.....	251,612.32
Extended at.....	\$ 251,612.32

INCOME DURING YEAR.

	Accident.	Plate glass.
Gross premiums unpaid December 31st, last year paid\$	46,270.22	\$ 112.65
Gross premiums written and renewed during year.....	197,173.71	3,329.03
Total.....	\$ 243,443.93	\$ 3,441.68
Deduct gross premiums now in course of collection.....	54,636.33	1,021.99
Entire premiums collected during the year....	\$ 188,807.60	\$ 2,419.69
Deduct reinsurance, abatement, rebate and return premiums.....	36,746.03	583.24
Net cash actually received for premiums.....	\$ 152,061.57	\$ 1,836.45
Interest on loans on mortgages of real estate.....	5,451.07	\$ 153,898.02
Interest on collateral loans.....	90.00	
Interest on bonds and dividends on stocks.....	4,509.00	
Interest upon other debts due the company and on deposits in bank.....	233.78	
Total interest.....		\$ 10,283.85
Profit on sale or maturity of ledger assets during the year over book values.....		366.88
Total income during the year.....		\$ 164,548.75
Sum.....		\$ 416,161.07

DISBURSEMENTS DURING YEAR.

	Accident.	Plate glass.
Gross amount paid for claims, excepting weekly indemnity.....	\$ 3,500.00	\$ 111.67
Gross amount paid for weekly or other periodical indemnity.....	76,592.19	
Net paid policy holders.....	\$ 80,092.19	\$ 111.67
Stockholders, for interest or dividends.....	6,000.00	\$ 80,203.86
Commissions or brokerage to agents, less received on reinsurance.....	34,415.94	
Salaries, traveling and all expenses of agents and agencies not on commission account.....	7,879.36	
Medical examiners' fees and salaries, \$180; inspections, \$300.47; total.....	780.47	
Salaries and all other compensation of officers, \$5,500; and home office employes, \$7,144.61; total.....	12,644.61	
Taxes on premiums, \$1,303.89; taxes on property, \$103.13; insurance department fees and agents' licenses, \$251; municipal licenses, \$100; total.....	2,057.99	
Rent.....	2,123.31	
Legal expenses.....	748.17	
Furniture and fixtures, \$538.62; advertising, \$969.54; printing and stationery, \$2,455.48; total.....	3,883.64	
All other items, viz: Postage and express, \$1,156.81; revenue stamps, \$1,024.53; general expense, \$1,073.00; total.....	3,254.59	
Total miscellaneous expenses.....		\$ 73,588.08
Total disbursements.....		\$ 153,791.94
Balance.....		\$ 262,369.13

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.....	\$ 110,800.00
Loans secured by pledge of bonds, stocks or other collaterals.....	2,500.00
Book value of bonds excluding interest, \$36,485.38; and stocks, \$55,025; total.....	94,510.38
Cash in company's office, \$5,038.15; deposited in banks, \$32,085.52; total.....	37,023.70
Bills receivable, \$129; agents' debit balances, \$6,073.32; total.....	6,798.32
All other items.....	11,750.00
Total.....	\$ 262,228.40
Deduct ledger liabilities:	
Agents' credit balances.....	853.27
Total net ledger assets.....	\$ 262,369.13

NON-LEDGER ASSETS.

Interest due, \$110.40; and accrued, \$1,040.40, on mortgages.....	\$ 1,450.80
Interest accrued on bonds and stocks.....	69.16
Interest accrued on collateral loans.....	60.00
Total outstanding interest.....	\$ 1,579.96
Market value of bonds and stocks over book value.....	3,604.62
Gross premiums in course of collection, to-wit—	
Accident:	
Not over three months due.....	\$ 54,636.33
Unpaid commission thereon.....	6,585.84
Net premiums.....	\$ 48,080.49

Plate glass:		
Not over three months due.....	\$	1,021.99
Unpaid commission thereon.....		267.84
Net premiums.....	\$	754.15
Total net not over three months due.....	\$	48,834.44
Gross assets.....	\$	316,388.35
NON-LEDGER LIABILITIES.		
Accident:		
In process of adjustment.....	\$	2,949.20
Deduct reinsurance due and accrued.....		140.75
Aggregate of unpaid claims and expenses.....	\$	2,808.45
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Accident premiums, \$74,379.82; unearned portion (50 per cent)....	\$	37,139.91
Plate glass premiums, \$3,071.00; unearned portion (50 per cent)....		1,535.95
Total unearned premiums as computed above.....	\$	38,675.86
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		2,908.40
For return premiums.....		140.75
All other liabilities.....		12,000.00
Total amount of all liabilities.....	\$	55,993.46
Joint-stock capital actually paid up in cash.....	\$	200,000.00
Surplus beyond capital and other liabilities.....		60,454.89
Total.....	\$	316,388.35

RISKS AND PREMIUMS.

Accident:				
	Amount at risk.	Premiums thereon.		
In force December 31st, preceding year.....	\$	2,142,839	\$	72,361.23
Written or renewed during the year.....		4,929,343		157,173.71
Total.....	\$	7,072,182	\$	269,535.04
Deduct expirations and cancellations.....		3,968,902		190,672.56
Balance.....	\$	3,703,280	\$	78,862.48
Deduct reinsured policies.....		1,427,700		4,582.65
Net in force December 31, 1899.....	\$	2,275,580	\$	74,279.82
Plate glass:				
In force December 31st, preceding year.....	\$	1,745.00	\$	164.48
Written or renewed during the year.....		127,710.00		3,329.03
Total.....	\$	129,455.00	\$	3,493.51
Deduct expirations and cancellations.....		13,145.00		421.61
Balance.....	\$	116,310.00	\$	3,071.90
Net in force December 31, 1899.....	\$	116,310.00	\$	3,071.90

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$	80,417.78
Total amount of the company's stock owned by the directors at par value..		68,850.00
Dividends declared payable in stock from organization.....		35,000.00
Loaned to stockholders not officers.....		2,625.00

Were the company's books closed on the 31st day of December for the purposes of this statement?..... Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?..... No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Accident:		
Risks written.....	\$	191,080.00
Premiums received.....		6,731.23
Losses paid.....		2,573.62
Losses incurred.....		2,573.62
Amount at risk end of year.....		131,987.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the UNITED STATES BRANCH OF THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LMTD.

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.

Chairman, LORD CLAUD HAMILTON. Secretary, S. STANLEY BROWN, Esq.
United States Managers and Attorneys, SAMUEL APPLETON, WALTER TRACY DANA.

[Incorporated, October 25, 1880. Commenced business, April, 1881.]

Home office, 84 and 85 King William street, London, England.
United States branch, 71 Kelly street, Boston, Mass.

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets, December 31st of previous year....	\$	972,412.01
Extended at.....		\$ 972,412.01

INCOME DURING YEAR.

	Accident.	Employers' Liability.	Fidelity and surety.	
Gross premiums unpaid December 31st, last year paid.....	\$	25,369.46	\$	225,684.40
Gross premiums written and renewed during year.....		155,003.62		1,222,529.47
Total.....	\$	180,373.08	\$	1,448,213.87
Deduct gross premiums now in course of collection.....		30,689.31		230,912.30
Entire premiums collected during the year.....	\$	149,683.77	\$	1,217,301.57
Deduct reinsurance, abatement, rebate and return premiums.....		19,972.39		125,861.02
Net cash actually received for premiums.....	\$	129,711.38	\$	1,091,440.55
Interest on bonds and dividends on stocks.....				38,695.26
Total income during the year.....				\$1,230,135.81
Sum.....				\$2,256,254.51

DISBURSEMENTS DURING YEAR.			
	Accident.	Employers' liability.	Fidelity and surety.
Gross amount paid for claims, excepting weekly indemnity.....	\$ 69,018.23	\$ 604,004.04	\$ 3,041.30
Gross amount paid for weekly or other periodical indemnity.....	51,545.67		
Net paid policy-holders.....	\$ 120,563.90	\$ 604,004.04	\$ 3,041.30
Remitted to home office.....		60,026.99	
Commissions or brokerage to agents, less received on reinsurance.....		287,858.38	
Salaries, traveling and all other expenses of agents and agencies not on commission account.....		11,725.28	
Salaries and all other compensation of officers, \$17,973.97; and home office employes, \$30,608.09.....		38,402.66	
Taxes on premiums, \$19,881.94; insurance department fees and agents' licenses, \$4,306.41; municipal licenses, \$751.85; war revenue, \$6,723.08.....		31,693.30	
Rent.....		19,987.49	
Legal expenses.....		3,936.22	
Furniture and fixtures, \$6,917.37; advertising, \$8,348.28; printing and stationery, \$12,856.45.....		24,722.10	
All other items, viz.: Postage, telegrams, expressage and exchange, \$10,601.49; bad debts, \$374.55.....		10,466.04	
Total miscellaneous expenses.....		\$ 488,588.45	
Total disbursements.....		\$ 1,216,137.78	
Balance.....		\$ 1,040,056.43	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value of bonds.....	\$ 979,730.00
Cash in company's office, \$1,600; deposited in banks, \$4,981.89.....	6,781.89
Cash deposited with trustees.....	53,554.54
Total net ledger assets.....	\$ 1,040,056.43

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	7,140.42
Gross premiums in course of collection, to-wit:	
Accident:	
Not over three months due.....	\$ 30,056.71
Unpaid commission thereon.....	8,349.78
Net premiums.....	\$ 21,806.93
Employers' liability:	
Not over three months due.....	\$ 214,732.19
Unpaid commission thereon.....	49,018.52
Net premiums.....	\$ 165,713.67
Fidelity and surety:	
Not over three months due.....	\$ 1,966.54
Unpaid commission thereon.....	893.30
Net premiums.....	\$ 1,573.24
Total net not over three months due.....	\$ 189,083.84
Accident:	
More than three months due.....	\$ 682.60
Employers' liability:	
More than three months due.....	6,180.11
Fidelity and surety:	
More than three months due.....	62.50
Gross assets.....	\$ 1,236,290.69
Total admitted assets.....	\$ 1,236,290.69

NON-LEDGER LIABILITIES.

In process of adjustment:	
Accident.....	\$ 12,095.00
Employers' liability.....	41,790.00
Fidelity and surety.....	2,030.00
Net amount of unpaid claim account.....	\$ 55,915.00
Resisted by company on its own account (not outlawed):	
Accident.....	\$ 4,920.00
Employers' liability.....	1,325.00
Net amount of unpaid claim account.....	\$ 6,245.00
Resisted for employers:	
Employers' liability.....	\$ 264,955.00
Net amount of unpaid claim account.....	\$ 264,955.00
Aggregate of unpaid claims and expenses.....	\$ 327,115.00
Gross premiums upon all unexpired risks, running one year or less from date of policy: Accident premiums, \$117,074.34; unearned portion (50 per cent).....	\$ 58,537.17
Gross premiums upon all unexpired risks, running one year or less from date of policy: Employers' liability premiums, \$903,775.41; unearned portion (50 per cent).....	451,887.70
Gross premiums upon all unexpired risks, running one year or less from date of policy: Fidelity and surety premiums, \$21,198.34; unearned portion (50 per cent).....	10,596.67
Total one year or less.....	\$ 521,021.54
Gross premiums upon all unexpired risks, running more than one year from date of policy: Employers' liability premiums, \$37,659.19; unearned premium (pro rata).....	\$ 30,297.69
Total more than one year.....	\$ 30,297.69
Total unearned premiums, as computed above.....	\$ 551,319.23
Commissions, brokerages and other charges due to agents and brokers, on premiums paid.....	7,284.47
Total amount of all liabilities.....	\$ 885,658.70
Surplus beyond capital and other liabilities.....	350,631.99
Total.....	\$ 1,236,290.69

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31st, preceding year.....	\$ 27,982,715.00	\$ 124,867.63
Written or renewed during the year.....	34,875,815.00	155,003.63
Total.....	\$ 62,858,530.00	\$ 279,871.26
Deduct expirations and cancellations.....	36,516,802.00	162,290.90
Net in force December 31, 1899.....	\$ 26,341,728.00	\$ 117,074.34
Employers' liability:		
In force December 31st, preceding year.....	183,504,594.00	815,575.97
Written or renewed during the year.....	275,069,131.00	1,223,529.47
Total.....	\$458,573,725.00	\$2,039,105.44
Deduct expirations and cancellations.....	246,750,940.00	1,096,670.84
Net in force December 31, 1899.....	\$211,822,785.00	\$ 941,434.60

Fidelity:			
In force December 31st, preceding year.....	5,554,870.00	24,688.31	
Written or renewed during the year.....	6,116,995.00	27,186.64	
Total.....	\$ 11,671,865.00	\$ 51,874.95	
Deduct expirations and cancellations.....	6,903,862.00	30,681.61	
Net in force December 31, 1899.....	\$ 4,768,003.00	\$ 21,193.34	

GENERAL INTERROGATORIES.

Losses during the year, 1899.....	755,694.33
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries: Ohio, \$50,000; Virginia, \$12,500.....	62,500.00
Were the company's books closed on the 31st day of December for the purpose of this statement?..... Yes.	
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk--end of year.
Accident.....	\$ 72,720.00	\$ 323.20	\$ 117.00	\$ 37.00	\$ 72,720.00
Employers' liability.....	1,576,010.00	7,004.46	5,307.88	5,783.88	1,576,010.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

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

President, EDWIN WARFIELD. First Vice-President, H. CRA WFORD BLACK.
Secretary, H. E. BOSLER. Second Vice-President, JOS. R. STONEBRAKER.

[Incorporated, February, 1890. Commenced business, June 1, 1890.]

Home office, corner Charles and Lexington streets, Baltimore, Md.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$1,500,000.00
Amount of capital paid up in cash.....	1,500,000.00
Amount of net ledger assets, December 31st of previous year ..	\$2,548,037.45
Increase of capital during 1899.....	500,000.00
Surplus paid in on above increase.....	850,000.00
Extended at.....	\$3,898,037.45

INCOME DURING YEAR.

	Fidelity and surety.
Gross premiums unpaid December 31st, last year paid.....	\$ 144,194.70
Gross premiums written and renewed during year.....	978,594.47
Total.....	\$1,122,089.17
Deduct gross premiums now in course of collection.....	153,659.24
Entire premiums collected during the year.....	\$ 967,393.93
Deduct reinsurance, abatement, rebate and return premiums.....	19,831.55
Net cash actually received for premiums.....	\$ 947,542.38

Rents from company's property.....	\$ 88,138.69
Interest on bonds and dividends.....	91,517.83
Total interest.....	\$ 179,656.23
Income from all other sources, viz: Commissions, safe deposits department, etc.....	105,420.85
Total income during the year.....	\$1,182,619.45
Sum.....	\$5,080,659.00

DISBURSEMENTS DURING YEAR.

	Fidelity and surety.
Gross amount paid for claims, excepting weekly indemnity.....	\$ 280,404.00
Deduct reinsurances, salvages and recoveries on losses previously paid.....	52,974.96
Net paid policy-holders.....	\$ 227,429.04
Stockholders, for interest or dividends.....	\$ 207,498.00
Commissions or brokerage to agents, less received on reinsurance inspections and auditing.....	228,300.96
Salaries and all other compensation of officers, \$30,000; and home office employes, \$50,339.91; total.....	43,614.83
Taxes on premiums, \$12,738.52; taxes on property, \$16,855.54; insurance department fees and agents' licenses, \$9,435.09; municipal licenses, \$1,416.85; total.....	70,339.91
Rent.....	40,444.00
Legal expenses, \$15,452.27; real estate repairs and expenses (other than taxes), \$10,314.43; total.....	7,530.00
Furniture and fixtures, \$5,604.78; advertising, \$9,861.25; printing and stationery, \$15,984.37; total.....	26,776.70
All other items, viz.: Postage, \$17,288.70; incidentals, developments, etc., \$55,550.05; revenue tax, \$6,999.96; total.....	28,400.70
Total miscellaneous expenses.....	79,838.71
Total disbursements.....	\$ 735,903.01
Balance.....	\$ 960,331.65
	\$4,120,325.25

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.....	\$ 600,000.00
Book value of real estate unincumbered.....	\$ 5,182,407.00
Book value of bonds (excluding interest (\$3,135,839) and stocks, \$15,568).....	367,918.25
Cash in company's office, \$23,954.17; deposited in banks, \$340,954.08; total.....	\$4,120,325.25

NON-LEDGER ASSETS.

Gross premiums in course of collection, to-wit--	
Fidelity and surety:	
Not over three months due.....	\$ 153,695.24
Unpaid commission thereon.....	36,716.12
Total net not over three months due.....	\$ 116,979.12
Gross assets.....	\$4,237,304.37

NON-LEDGER LIABILITIES.

Fidelity and surety:		
Claims adjusted and not paid.....	\$	4,157.33
In process of adjustment.....		2,778.99
Known or estimated, proofs not filed.....		29,967.74
Aggregate of unpaid claims and expenses.....	\$	35,903.46
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Fidelity and surety premiums, \$1,324,378.66; unearned portion (50 per cent).....	\$	612,189.33
Total unearned premiums as computed above.....	\$	612,189.33
Total amount of all liabilities.....	\$	649,692.79
Joint-stock capital actually paid up in cash.....	\$1,500,000.00	
Surplus beyond capital and other liabilities.....	2,088,211.08	\$3,588,211.58
Total.....		\$4,237,304.37

RISKS AND PREMIUMS.

Fidelity:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$106,308,060.65	\$ 670,075.27
Written or renewed during the year.....	180,192,010.00	702,690.09
Total.....	\$286,500,070.65	\$1,272,774.36
Deduct expirations and cancellations.....	138,836,198.00	548,900.25
Balance.....	\$147,663,874.65	\$ 723,874.11
Net in force December 31, 1899.....	\$147,663,874.65	\$ 723,874.11
Surety:		
In force December 31, preceding year.....	50,334,710.00	401,521.83
Written or renewed during the year.....	33,029,650.00	274,195.38
Total.....	\$ 83,364,360.00	\$ 675,717.21
Deduct expirations and cancellations.....	15,737,360.00	175,812.96
Balance.....	\$ 67,627,000.00	\$ 500,504.55
Net in force December 31, 1899.....	\$ 67,627,000.00	\$ 500,504.55

GENERAL INTERROGATORIES.

Total amount of the company's stock owned by the directors at par value..	\$	474,750.00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries.....		178,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.	
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fidelity:		
Risks written.....	\$3,681,575.00	
Premiums received.....	12,124.44	
Surety:		
Risks written.....	619,400.00	
Premiums received.....	4,999.19	
Losses paid, fidelity and surety.....	1,405.17	
Losses incurred, fidelity and surety.....	682.30	
Amount at risk end of year, fidelity and surety.....		3,842,909.50

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

GUARANTEE COMPANY OF NORTH AMERICA.

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

President, EDWARD RAWLINGS, Esq. Vice-President, H. S. MACDONOGALL, Esq.
Secretary, ROBERT KERR, Esq.

[Incorporated August 2, 1887. Commenced business April 1, 1872.]

Home office, Beaver Hall Hill, Montreal, Canada.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for...\$	668,600.00
Amount of capital paid up in cash.....	304,600.00
Amount of net ledger assets, December 31st of previous year....	960,900.57
Increase of capital during 1899.....	6,919.43

Extended at..... \$ 967,820.02

INCOME DURING YEAR.

Gross premiums unpaid December 31st, last year paid.....\$	9,036.67	Fidelity.
Gross premiums written and renewed during year.....	177,349.33	
Total.....	\$ 186,386.00	
Deduct gross premiums now in course of collection.....	18,495.10	
Entire premiums collected during the year.....	\$ 172,891.50	
Deduct reinsurance, abatement, rebate and return premiums... ..	30,586.13	
Net cash actually received for premiums.....	\$ 142,305.37	
Rents from company's property including \$3,250 for company's use of own building, \$3,109.33; less taxes, \$769.55.....	2,341.48	
Interest on loans on mortgages of real estate.....	498.50	
Interest on bonds and dividends on stocks.....	37,044.48	
Interest upon other debts due the company and on deposits in bank.....	2,271.06	
Total interest.....	\$ 42,065.82	
Profit on sale or maturity of ledger assets during the year over book values, real estate sold.....	291.87	
Total income during the year.....	\$ 184,661.06	
Sum.....	\$1,152,481.08	

DISBURSEMENTS DURING YEAR.

Gross amount paid for claims, excepting weekly indemnity....\$	60,495.12	Fidelity.
Deduct reinsurance, salvages and recoveries on losses previously paid.....	22,604.26	
Net paid policy-holders.....	\$ 37,890.86	

Stockholders, for interest or dividends.....	\$ 24,368.00
Commissions or brokerage to agents, less received on reinsurance	6,729.93
Salaries, traveling and all expenses of agents and agencies not on commission account.....	19,844.54
Inspections.....	12,461.10
Salaries and all other compensation of officers.....	38,976.85
Taxes on premiums, \$1,789.76; taxes on property, \$193.48; insurance department fees and agents' licenses, \$3,566.56; municipal licenses, \$1,519.17; U. S. revenue tax, \$389.78; total.....	7,958.75
Rents (including \$2,250 for company's use of own building).....	7,236.99
Legal expenses.....	956.25
Advertising, \$1,042.24; printing and stationery, \$2,358.45; total....	3,400.69
All other items, viz: Postage, telegrams and office expenses....	6,988.49
Total miscellaneous expenses.....	\$ 104,553.59
Total disbursements.....	167,454.85
Balance.....	\$ 985,026.13

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value of real estate, unincumbered.....	\$ 71,373.21
Mortgage loans on real estate, first liens.....	2,780.00
Book value of bonds (excluding interest, \$358,740); and stocks, \$448,573.03; total.....	807,313.03
Cash in company's office, \$1,094.91; deposited in banks, \$98,476.32; total.....	99,571.23
All other items, viz: Furniture and fixtures.....	3,988.66
Total net ledger assets.....	\$ 985,026.13

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 6,576.07
Interest due and accrued on other assets.....	2,048.83
Total outstanding interest.....	\$ 8,624.90
Market value of bonds and stocks over book value.....	7,189.64
Gross premiums in course of collection, to-wit—	
Fidelity:	
Not over three months due.....	\$ 13,495.10
Unpaid commission thereon.....	674.75
Total net not over three months due.....	\$ 12,820.35
Gross assets.....	\$1,013,661.02

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, 10 per cent depreciation.....	\$ 398.86
Depreciation from book values of above ledger assets to bring same to market value.....	2,071.87
Total.....	\$ 2,470.73
Total admitted assets.....	\$1,011,190.29

NON-LEDGER LIABILITIES.

Fidelity:	
In process of adjustment.....	\$ 11,581.20
Known or estimated; proofs not filed.....	8,437.00
Total.....	\$ 20,018.20
Resisted by company on its own account (not outlawed).....	52,339.17
Deduct reinsurance due and accrued.....	15,000.00
Net amounts of unpaid claim account.....	\$ 37,339.17
Aggregate of unpaid claims and expenses....	\$ 57,357.37

Gross premiums upon all unexpired risks, running one year or less from date of policy: Fidelity, \$173,131.81; unearned portion (50 per cent).....	\$ 86,555.90
Total unearned premiums, as computed above.....	86,565.90
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	\$ 6,461.67
Total amount of all liabilities.....	150,384.94
Joint-stock capital actually paid up in cash.....	\$ 304,600.00
Surplus beyond capital and other liabilities.....	556,205.35
Total.....	\$1,011,190.29

RISKS AND PREMIUMS.

Fidelity:	For guaran- tee risks.	Premiums thereon.
In force December 31, 1898.....	\$ 50,381,688.00	\$ 227,851.02
Written or renewed during the year, 1899.....	53,561,172.00	177,349.93
Total.....	\$103,942,860.00	\$ 405,200.95
Deduct expirations and marked off as terminated.....	54,434,312.00	209,390.51
In force at end of year, 1899.....	\$ 49,508,548.00	\$ 195,810.44
Deduct reinsurance policies.....	6,225,594.00	22,678.63
Net in force December 31, 1899.....	\$ 43,282,954.00	\$ 173,131.81

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 27,976.82
Total amount of the company's stock owned by the directors at par value..	164,870.00
Dividends declared payable in stock from organization.....	38,900.00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries.....	16,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written.....	Fidelity.
Premiums received.....	\$ 282,650.00
Losses paid.....	1,027.09
Losses incurred.....	886.37
Total.....	\$ 284,100.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO.

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

President, J. M. ALLEN. First Vice-President, W. B. FRANKLIN.
Secretary, J. B. PIERCE. Second Vice-President, F. B. ALLEN.

[Incorporated, June, 1886. Commenced business, October, 1886.]

Home office, 650 Main street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; 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..... 2,100,310.87
Extended at.....
\$2,100,310.87

INCOME DURING YEAR.

		Steam boiler.
Gross premiums unpaid December 31, last year paid.....	\$ 277,874.58	
Gross premiums written and renewed during year.....	1,222,931.02	
Total.....	\$1,500,805.60	
Deduct gross premiums now in course of collection.....	339,266.41	
Entire premiums collected during the year.....	\$1,161,039.19	
Deduct reinsurance, abatement, rebate and return premiums...	141,749.36	
Net cash actually received for premiums.....	\$1,019,289.83	
Interest on loans on mortgages of real estate.....	\$ 16,608.17	
Interest on bonds and dividends on stocks	82,641.22	
Total interest.....	99,249.39	
Profit on sale or maturity of ledger assets during the year over book values.....	\$ 5,064.74	
Income from all other sources, viz: Special mechanical services.	2,917.44	
		7,982.18
Total income during the year	\$1,126,521.40	
Sum.....	\$3,226,832.27	

DISBURSEMENTS DURING YEAR.

		Steam boiler.
Gross amount paid for claims, excepting weekly indemnity....	\$ 106,459.50	
Net paid policy-holders.....	\$ 106,459.50	
Stockholders, for interest or dividends (amount declared during the year).....	\$ 80,000.00	
Commissions or brokerage to agents, less received on reinsurance	251,756.12	
Salaries, traveling and all expenses of agents and agencies not on commission account.....	103,956.93	
Inspections.....	351,414.65	
Salaries and all other compensation of officers, \$39,000; and home office employes, \$16,642.05; total	45,642.05	
Taxes on premiums, \$12,811.01; insurance department fees and agents' licenses, \$2,911.18; municipal licenses, \$2,468.81; U. S. revenue, \$6,290.64; total.....	24,481.64	
Rent	4,479.16	
Legal expenses.....	2,589.92	
Furniture and fixtures, \$3,585.78; advertising, \$19,263.96; printing and stationery, \$13,872.44; total.....	36,722.18	
Losses on ledger assets actually sold or matured, under book value.....	1,662.39	
All other items, viz: Office expenses.....	3,374.87	
Total miscellaneous expenses.....	\$ 906,079.91	
Total disbursements.....	\$1,012,539.41	
Balance.....	\$2,214,292.86	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31.	
Book value of real estate unincumbered.....	\$ 49,789.40
Mortgage loans on real estate, first liens.....	305,250.00

Book value of bonds [(excluding interest, \$1,547,269.19); and stocks, \$225,666.45.....	1,772,935.64
Cash in company's office, \$5,730.70; deposited in banks, \$80,597.12.	86,317.82
Total.....	\$2,214,292.86

Total net ledger assets..... \$2,214,292.86

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 7,353.34
Market value of bonds and stocks over book value.....	52,308.36
Gross premiums in course of collection, to-wit—	
Steam boiler:	
Not over three months due.....	\$ 339,266.41
Unpaid commission thereon.....	51,157.24
Total net not over three months due.....	\$ 389,109.17
Gross assets.....	\$2,563,063.73
Total admitted assets.....	\$2,563,063.73

NON-LEDGER LIABILITIES.

Steam boiler:	
In process of adjustment.....	\$ 34,732.19
Aggregate of unpaid claims and expenses.....	\$ 34,732.19
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Steam boiler premiums, \$32,657.22; unearned portion (50 per cent) \$	41,328.61
Gross premiums upon all unexpired risks, running more than one year from date of policy:	
Steam boiler premiums, \$2,665,046.43; unearned premium, pro rata.....	1,440,528.89
Total unearned premiums, as computed above.....	\$1,481,857.50
Total amount of all liabilities	\$1,516,589.69
Joint-stock capital actually paid up in cash.....	\$ 500,000.00
Surplus beyond capital and other liabilities.....	546,474.04
	1,046,474.04
Total.....	\$2,563,063.73

RISKS AND PREMIUMS.

	Amount at at risk.	Premiums thereon.
Steam boilers:		
In force December 31, preceding year.....	\$280,000,096.00	\$2,566,974.38
Written or renewed during the year.....	142,295,524.00	1,222,931.02
Total.....	\$422,295,620.00	\$3,789,905.40
Deduct those expired and marked off as terminated	118,873,100.00	1,052,201.75
In force December 31, 1899.....	\$303,422,520.00	\$2,737,703.65
Unearned premiums computed at 50 per cent.....		1,368,851.82

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 124,341.25
Total amount of the company's stock owned by the directors at par value..	84,800.00
Dividends declared payable in stock from organization	140,000.00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries.	Virginia, \$30,000

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Steam boiler.
Risks written.....	\$1,917,094.00
Premiums received.....	13,956.50
Losses paid.....	291.99
Losses incurred.....	154.69
Amount at risk, end of year.....	6,002,426.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

LAWYERS SURETY COMPANY, OF NEW YORK.

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

President, JOEL B. ERHARDT. First Vice-President, SHERMAN W. KNEVALS.
Secretary, JOEL RATHBONE. Second Vice-President, THOMAS HUNT.

[Incorporated March 30, 1892. Commenced business April 1, 1892.]

Home office, 32-34-36 Liberty street, New York city.

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.....	706,645.51
Extended at.....	\$ 706,645.51

INCOME DURING YEAR.

	Fidelity and surety.	
Gross premiums unpaid December 31st, last year paid.....	\$ 24,538.52	
Anticipated premium.....	17.00	
Gross premiums written and renewed during year.....	91,823.82	
Total.....	\$ 120,382.34	
Deduct gross premiums now in course of collection.....	31,682.09	
Entire premiums collected during the year.....	\$ 84,700.25	
Deduct reinsurance, abatement, rebate and return premiums.....	15,346.67	
Net cash actually received for premiums.....	\$ 70,353.58	
Rents from company's property.....	\$ 523.93	
Interest on loans on mortgages of real estate.....	34.54	
Interest on bonds and dividends on stocks.....	22,213.58	
Interest upon other debts due the company and on deposits in bank.....	105.45	
Total interest.....	\$ 22,833.60	
Income from all other sources, viz.: Losses of previous years recovered, \$4,350; miscellaneous receipts, \$242.85; credit interest reserve fund account, \$253.02.....	4,845.87	
Total income during the year.....	\$ 107,083.05	
Sum.....	\$ 813,728.56	

DISBURSEMENTS DURING YEAR.

	Fidelity and surety.
Gross amount paid for claims, excepting weekly indemnity.....	\$ 19,365.82
Total.....	\$ 19,365.82
Deduct reinsurance, salvages and recoveries on losses previously paid.....	5,753.37
Net paid judgments and losses.....	\$ 13,612.45
Commissions or brokerage to agents, less received on reinsurance.....	\$ 2,392.65
Salaries, traveling and all expenses of agents and agencies not on commission account.....	5,154.68
Salaries and all other compensation of officers, \$31,999.96; and home office employes, \$16,688.33.....	38,688.29
Taxes on premiums, \$552.13; taxes on property, \$198.35; insurance department fees and agents' licenses, \$611.05; tax on franchise, \$750.....	2,111.53
Rent.....	5,875.00
Legal expenses, \$9,161.23; real estate repairs and expenses (other than taxes), \$185.10.....	6,347.33
Furniture and fixtures, \$132.50; advertising, \$73.15; printing and stationery, \$1,231.74.....	2,193.39
All other items, viz.: Committee fees, \$1,325; postage, \$366.52; traveling, \$308.67; notary fees, \$11.25; miscellaneous, \$3,158.46; internal revenue, \$118.55; interest, \$48.75; commissions, \$349.51; vault rent, \$645; sundries, \$95.94.....	5,327.71
Total miscellaneous expenses.....	\$ 67,990.58
Total disbursements.....	\$ 81,603.63
Balance.....	\$ 732,125.83

LEDGER ASSETS.

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

Book value of real estate unincumbered.....	\$ 22,100.00
Mortgage loans on real estate, first liens.....	540.00
Book value of bonds (excluding interest, \$975,355.35); and stocks, \$11,861.25.....	687,216.60
Cash in company's office, \$1,324.70; deposited in banks, \$20,944.53.....	22,269.23
Total.....	\$ 732,125.83
Total net ledger assets.....	\$ 732,125.83

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 4,466.87
Interest due and accrued on other assets.....	54.00
Rents accrued on company's property or lease.....	280.00
Total outstanding interest.....	\$ 4,800.87
Market value of bonds and stocks over book value.....	11,729.30
Gross premiums in course of collection, to-wit—Fidelity and surety:	
Not over three months due.....	\$ 9,068.61
More than three months due.....	\$32,613.48
Net premiums not over three months due.....	\$ 9,068.61
Gross assets.....	\$ 757,724.61
Total admitted assets.....	\$ 757,724.61

NON-LEDGER LIABILITIES.

Fidelity and surety:		
Claims adjusted and not paid.....	\$	8,365.66
Aggregate of unpaid claims and expenses.....	\$	8,365.66
Gross premiums upon all unexpired risks, running one year or less from date of policy: Fidelity and surety premiums, \$79,787.54; unearned portion (50 per cent).....	\$	39,893.77
Total unearned premiums, as computed above.....	\$	39,893.77
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		1,545.83
Commissions, brokerages and other charges due to agents and brokers, on premiums paid.....		480.35
Total amount of all liabilities.....	\$	50,285.81
Joint-stock capital actually paid up in cash.....	\$	560,000.00
Surplus beyond capital and other liabilities.....		207,439.00
Total.....	\$	757,724.6

RISKS AND PREMIUMS.

Surety:	Amount at Risk.	Premiums thereon.
In force December 31st, preceding year.....	\$40,850,041.97	\$4,081.89
Written or renewed during the year.....	49,123,077.05	91,826.82
Total.....	\$89,973,119.02	\$175,908.71
Deduct expirations and cancellations.....	44,982,730.32	88,121.17
Balance.....	\$44,990,388.70	\$79,787.54
Net in force December 31, 1899.....	\$44,990,388.70	\$79,787.54

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$	13,612.45
Total amount of the company's stock owned by the directors at par value.....		170,100.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Surety.
Risks written.....	\$ 2,000.00
Amount at risk—end of year.....	2,000.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

LLOYDS PLATE GLASS INSURANCE COMPANY.

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

President, WILLIAM T. WOODS. Vice-President, DANIEL B. HALSTEAD.
Secretary, CHARLES E. W. CHAMBERS.

[Incorporated, August, 1882. Commenced business, September, 1882.]

Home office, 63 William street, New York city.

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... \$	653,211.64
Extended at.....	\$ 653,211.64

INCOME DURING YEAR.

	Plate glass.
Gross premiums unpaid December 31, last year paid.....	\$ 62,930.33
Gross premiums written and renewed during year.....	437,279.75
Total.....	\$ 500,200.08
Deduct gross premiums now in course of collection.....	68,630.08
Entire premiums collected during the year.....	\$ 431,561.00
Deduct reinsurance, abatement, rebate and return premiums.....	28,404.88
Net cash actually received for premiums.....	\$ 403,156.12
Rents from company's property.....	\$ 10,148.12
Interest on loans on mortgages of real estate.....	593.34
Interest on bonds and dividends on stocks.....	13,848.23
Total interest.....	\$ 24,589.69
Total income during year.....	\$ 427,745.81
Sum.....	\$1,080,987.45

DISBURSEMENTS DURING YEAR.

	Plate glass.
Gross amount paid for claims.....	\$ 235,810.79
Total.....	\$ 235,810.79
Deduct reinsurance, salvages and recoveries on losses previously paid.....	17,839.10
Net paid policy-holders.....	\$ 217,971.69
Stockholders, for interest or dividends (amount declared during year).....	\$ 50,000.00
Commissions or brokerage to agents, less received on reinsurance.....	127,769.41
Salaries, traveling and all expenses of agents and agencies not on commission account.....	2,031.38
Salaries and all other compensations of officers, \$16,600; and home office employes, \$38,203.36.....	54,803.36
Taxes on premiums, \$4,222.15; taxes on property, \$1,912; insurance department fees and agents' licenses, \$1,106.08; municipal licenses, \$1,538.43.....	15,156.66
Rent.....	2,895.29
Legal expenses, \$432.54; real estate repairs and expenses (other than taxes) \$3,830.63.....	4,363.19
Furniture and fixture, \$251.23; advertising, \$3,975.60; printing and stationery, \$3,274.90.....	7,501.73
Losses on ledger assets actually sold or matured, under book value.....	231.96
All other items, viz: Postage and express, \$3,017.50; sundries, \$5,169.44; internal revenue tax, \$2,648.24; profit and loss, \$217.07.....	11,053.25
Total miscellaneous expenses.....	\$ 275,816.23
Total disbursements.....	\$ 493,787.92
Balance.....	\$ 587,169.53

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value of real estate, unnumbered.....	\$ 245,763.18
Book value of bonds, excluding interest, \$336,996.21; and stocks, \$35,928.07.....	302,924.28
Cash in company's office, \$3,601.03; deposited in banks, \$34,791.04; total.....	\$8,482.07
Total net ledger assets.....	\$ 587,169.53

NON-LEDGER ASSETS.

Market value of real estate over book value	\$ 19,236.32
Market value of bonds and stocks over book value.....	14,721.21
Gross premiums in course of collection, to-wit—	
Plate glass:	
Not over three months due.....	\$ 66,054.70
Unpaid commissions thereon	16,513.67
Net premiums not over three months due.....	\$ 49,541.03
More than three months due.....	\$2,584.38
Gross assets.....	\$ 670,668.59
Total admitted assets.....	\$ 670,668.59

NON-LEDGER LIABILITIES.

Plate glass:	
Claims in process of adjustment.....	\$ 3,585.98
Aggregate of unpaid claims and expenses.....	\$ 3,585.98
Gross premiums upon all unexpired risks, running one year or less from date of policy: Plate glass premiums, \$354,690.33; unearned portions (50 per cent).....	\$ 182,330.16
Gross premiums upon all unexpired risks, running more than one year from date of policy: Plate glass premiums, \$91,561.70; unearned premiums, pro rata.....	\$ 48,987.69
Total unearned premiums as computed above.....	\$ 231,317.85
Salaries, rent, expenses, taxes, bills, accounts, fees, etc, due or accrued, including plate glass and glazing	29,825.15
Total amount of all liabilities.....	\$ 264,738.98
Joint-stock capital actually paid up in cash.....	\$ 250,000.00
Surplus beyond capital and other liabilities.....	155,969.61
Total.....	\$ 405,969.61
Total.....	\$ 670,668.59

RISKS AND PREMIUMS.

Plate glass:	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$30,813,475.00	\$ 447,303.77
Written or renewed during the year.....	19,252,141.00	457,279.75
Total.....	\$40,065,616.00	\$ 884,583.52
Deduct expirations and cancellations	20,219,095.00	458,261.49
Net in force December 31, 1899.....	\$19,846,521.00	\$ 426,322.03

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 214,895.44
Total amount of the company's stock owned by the directors at par value	101,700.00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries: United States, \$100,000; Canada, \$48,198.....	148,198.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written.....	Plate glass.
Premiums received.....	\$ 337,684.68
Losses paid.....	4,832.80
Losses incurred.....	1,989.59
Amount at risk—end of year.....	1,917.97
	231,968.98

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

UNITED STATES BRANCH OF THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

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

A. W. MASTERS, General Manager.

[Incorporated 1899. Commenced business in the U. S. November, 1892.]

Home office for United States, 315 Dearborn street, Chicago, Ill.

CAPITAL STOCK.

(None in United States.)

Amount of net ledger assets, December 31st of previous year.....\$ 817,886.16

INCOME DURING YEAR.

	Accident.	Employers' Liability.
Gross premiums unpaid December 31st, last year paid.....	\$ 37,333.01	\$ 104,734.37
Gross premiums written and renewed during year.....	192,213.82	712,202.14
Total.....	\$ 229,546.83	\$ 816,936.51
Deduct gross premiums now in course of collection.....	23,110.96	109,877.27
Entire premiums collected during the year.....	\$ 201,435.87	\$ 707,059.24
Deduct reinsurance, abatement, rebate and return premiums.....	23,812.01	66,060.40
Net cash actually received for premiums.....	\$ 172,623.89	\$ 640,998.84
Total.....		\$ 812,732.70
Interest on bonds and dividends on stocks.....	\$ 29,855.44	
Interest upon other debts due the company, and on deposits in bank.....		1,219.84
Total interest.....		\$ 30,875.28
Total income during the year.....		\$ 843,597.98
Sum.....		\$1,660,964.14

DISBURSEMENTS DURING YEAR.

	Accident.	Employers' Liability.	Fidelity and surety.
Gross amount paid for claims excepting weekly indemnity.....	\$ 18,097.60	\$ 285,083.69	\$ 51.85
Gross amount paid for weekly or other periodical indemnity.....	68,841.40		
Total.....	\$ 86,939.00	\$ 285,083.69	\$ 51.85
Net paid policy holders.....			\$ 373,074.54

Stockholders for interest or dividends (amount declared during the year) remitted head office.....	60,228.06
Commissions or brokerage to agents, less received on reinsurance.....	218,178.26
Salaries, traveling and all expenses of agents and agencies not on commission account.....	15,842.73
Medical examiners' fees and salaries, \$2,868.91; inspections, \$5,164.15; total.....	8,033.06
Salaries and all other compensation of officers.....	36,470.72
Taxes on premiums, \$12,479.42; insurance department fees and agents' licenses, \$2,939.86; municipal licenses, \$270; revenue stamps, \$3,880.59; total.....	19,519.87
Rent.....	4,321.69
Legal expenses, real estate repairs and expenses (other than taxes).....	2,168.00
Furniture and fixtures, \$330.40; advertising, \$2,716.06; printing and stationery, \$7,697.44; total.....	11,743.90
All other items, viz: Traveling, \$2,948.95; postage, \$2,653.93; exchange, \$200.13; trustees and auditors, \$3,450.00; sundry, \$5,588.53; total.....	13,811.54
Total miscellaneous expenses.....	\$ 330,098.77
Total disbursements.....	\$ 762,591.99
Balance.....	\$ 898,482.75

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).....	\$ 811,391.13
Cash in company's office, \$391.42; deposited in banks, \$86,500.20; total.....	87,091.62
Total net ledger assets.....	\$ 898,482.75

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 8,330.18
Total outstanding interest.....	\$ 8,330.18
Market value of bonds and stocks over book value.....	\$ 32,277.34
Gross premiums in course of collection, to-wit:	
Accident:	
Not over three months due.....	\$ 23,918.90
Unpaid commission thereon.....	6,588.72
Net premiums.....	\$ 17,330.18
More than three months due, \$4,192.06.	
Employers' liability:	
Not over three months due.....	\$ 106,796.68
Unpaid commission thereon.....	29,369.08
Net premiums.....	\$ 77,427.60
More than three months due, \$3,080.59.	
Total net not over three months due.....	\$ 94,757.78
Total admitted assets.....	\$1,033,848.05

NON-LEDGER LIABILITIES.

Accident:	
Claims adjusted and not paid.....	\$ 3,000.00
In process of adjustment.....	485.72
Known or estimated; proofs not filed.....	17,356.20
Resisted by company on its own account (not outlawed).....	2,700.00
Total.....	\$ 23,541.92

Employers' liability:	
Estimated expenses incident to settlement.....	\$ 236,135.00
Fidelity and surety:	
Resisted by company on its own account (not outlawed).....	500.00
Total.....	\$ 236,635.00
Aggregate of unpaid claims and expenses.....	\$ 290,173.99
Gross premiums upon all unexpired risks, running one year or less from date of policy: Accident premiums, \$181,704.83; unearned portion (50 per cent).....	65,852.42
Gross premiums upon all unexpired risks, running one year or less from date of policy: Employers' liability, \$535,067.90; unearned portion (50 per cent).....	277,533.95
Total one year or less.....	\$ 843,386.37
Gross premiums upon all unexpired risks, running more than one year from date of policy: Employers' liability, premiums, \$5,105.98; unearned premium, pro rata.....	1,957.83
Total more than one year.....	\$ 1,957.83
Total unearned premiums, as computed above	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	10,736.02
All other liabilities, viz: Reserve for state fees and taxes.....	15,000.00
Total amount of all liabilities.....	\$ 631,257.14
Surplus beyond capital and other liabilities.....	402,590.91
Total.....	\$1,033,848.05

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31st, preceding year.....	\$ 14,815,700	\$ 128,064.62
Written or renewed during the year.....	21,653,000	192,213.82
Total.....	\$ 36,468,700	\$ 320,278.34
Deduct expirations and cancellations.....	23,434,600	188,573.51
Balance.....	\$ 13,034,100	\$ 131,704.83
Net in force December 31, 1909.....	\$ 13,034,100	\$ 131,704.83
Employers' liability:		
In force December 31st, preceding year.....	\$ 58,850,000	\$ 548,542.20
Written or renewed during the year.....	68,992,500	712,292.14
Total.....	\$ 127,842,500	\$1,260,744.34
Deduct expirations and cancellations.....	64,657,500	703,570.45
Balance.....	\$ 63,185,000	\$ 557,173.89
Net in force December 31, 1909.....	\$ 63,185,000	\$ 557,173.89
Fidelity:		
In force December 31st, preceding year.....	\$ 255,000	\$ 1,788.50
Total.....	\$ 255,000	\$ 1,788.50
Deduct expirations and cancellations.....	255,000	1,788.50

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 372,074.54
Were the company's books closed on the 31st day of December for the purposes of this statement.....	Yes.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk. End of year.
Accident	\$ 403,750.00	\$ 1,289.39	\$ 1,005.24	\$ 1,005.24	\$ 366,750.00
Employer's liability	1,910,000.00	12,525.85	4,095.43	4,095.43	1,595,000.00
Aggregate	\$2,313,750.00	\$ 13,815.24	\$ 5,100.67	\$ 5,100.67	\$1,961,750.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

MARYLAND CASUALTY COMPANY.

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

President, JOHN T. STONE.

Vice-President, AUBREY PEARRE.

Secretary, WM. EDWARD THOMSEN.

[Incorporated, February 4, 1898. Commenced business, March 1, 1898.]

Home office, Equitable building, Baltimore, Md.

CAPITAL STOCK.

Amount of capital stock authorized, \$750,000; subscribed for.....	\$ 750,000.00
Amount of capital paid up in cash	750,000.00
Amount of net ledger assets, December 31st of previous year, capital, \$250,000.....	774,097.60
Increase of capital during 1899, surplus, \$350,000.....	600,000.00
Extended at.....	\$1,374,097.60

INCOME DURING YEAR.

Accident:

Gross premiums unpaid December 31st, last year paid.....	\$ 5,778.73
Gross premiums written and renewed during year.....	150,168.28
Total	\$ 155,947.01
Deduct gross premiums now in course of collection.....	23,781.18
Entire premiums collected during the year.....	\$ 132,165.83
Deduct reinsurance, abatement, rebate and return premiums.....	15,477.55
Net cash actually received for premiums ..	\$ 116,688.28

Employers' liability:

Gross premiums unpaid December 31st, last year paid.....	\$ 87,211.52
Gross premiums written and renewed during year.....	1,192,798.23
Total.....	\$1,280,009.80
Deduct gross premiums now in course of collection.....	248,313.55
Entire premiums collected during the year.....	\$1,031,696.25
Deduct reinsurance, abatement, rebate and return premiums.....	111,813.47
Net cash actually received for premiums ..	\$ 919,882.78

Sprinkler leakage:

Gross premiums unpaid December 31st, last year paid.....	\$ 1,306.00
Gross premiums written and renewed during year.....	22,057.95
Total.....	\$ 23,363.95
Deduct gross premiums now in course of collection	3,083.22
Entire premiums collected during the year.....	\$ 20,180.73
Deduct reinsurance, abatement, rebate and return premiums	3,475.09
Net cash actually received for premiums..	\$ 16,705.64

Plate glass:

Gross premiums unpaid December 31st, last year paid.....	\$ 3,307.42
Gross premiums written and renewed during year.....	26,684.88
Total.....	\$ 29,992.30
Deduct gross premiums now in course of collection.....	4,933.98
Entire premiums collected during the year.....	\$ 25,058.32
Deduct reinsurance, abatement, rebate and return premiums..	3,211.91
Net cash actually received for premiums..	\$ 21,846.41

Steam boiler:

Gross premiums unpaid December 31st, last year paid.....	\$ 4,202.64
Gross premiums written and renewed during year.....	72,871.23
Total.....	\$ 77,073.87
Deduct gross premiums now in course of collection.....	23,200.28
Entire premiums collected during the year.....	\$ 53,873.59
Deduct reinsurance, abatement, rebate and return premiums.....	8,150.72
Net cash actually received for premiums..	\$ 45,722.87

Total.....	\$1,120,845.98
Interest on collateral loans	\$ 17,622.64
Interest on bonds and dividends on stocks.....	29,156.18
Interest upon other debts due the company and on deposit in bank.....	1,747.14
Total interest	\$ 48,525.96
Profit on sale or maturity of ledger assets during the year over book values	\$ 3,603.58
From inspection fees	45,413.25
Total	\$ 49,016.83
Total income during the year.....	\$1,218,368.77
Sum	\$2,592,486.37

DISBURSEMENTS DURING YEAR.

Accident:

Gross amount paid for claims, excepting weekly indemnity.....	\$ 23,350.00
Gross amount paid for weekly or other periodical indemnity.....	20,244.95
Total	\$ 43,594.95

Employers' liability:

Gross amount paid for claims, excepting weekly indemnity.....	\$ 84,601.50
Gross amount paid for weekly or other periodical indemnity	27,909.71
Total	\$ 112,511.21
Sprinkler leakage:	
Gross amount paid for claims, excepting weekly indemnity	1,735.12
Plate glass:	
Gross amount paid for claims, excepting weekly indemnity	5,777.47
Steam boiler:	
Gross amount paid for claims, excepting weekly indemnity	1,061.25
Net paid policy-holders.....	\$ 167,680.00
Commissions or brokerage to agents, less received on reinsurance	\$ 400,846.48
Salaries, \$1,824.12; traveling and all expenses of agents and agencies not on commission account, \$46,422.84	51,046.96
Medical examiners' fees and salaries, \$25,227.09; inspections, \$27,716.47	52,943.56
Salaries and other compensation of officers, \$12,019.95; and home office employes, \$7,988.76	20,008.71
Taxes on premiums, \$4,927.77; taxes on property, \$5,951.01; insurance department fees and agents' licenses, \$10,126.52; municipal licenses, \$346.29; tax on franchise, \$625	22,546.59
Rent	3,506.53
Legal expenses	7,980.45
Furniture and fixtures, \$6,429.04; advertising, \$7,547.09; printing and stationery, \$3,998.38	22,975.41
Investigating claims	25,115.72
All other items, viz.: Postage, \$1,324.02; war tax, \$5,492.69; general expense, \$3,704.07	10,521.68
Total miscellaneous expenses	\$ 617,492.09
Total disbursements	\$ 785,172.09
Balance.....	\$1,807,314.28

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..	\$ 670,986.73
Book value of bonds, excluding interest	1,061,571.63
Cash in company's office, \$7,002.44; deposited in banks, \$36,642.70..	73,645.14
Agents' debit balances	1,083.07
All other items, viz.: Furniture (cost \$7,760.96)	100.00
Total	\$1,807,386.57
Deduct ledger liabilities:	
Agents' credit balances	72.29
Total net ledger assets	\$1,807,314.28

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 3,452.98
Interest accrued on other assets	78.75
Total outstanding interest	\$ 3,531.73
Market value of bonds and stocks over book value	42,174.89
Gross premiums in course of collection, to-wit:	
Accident:	
Not over three months due	\$ 23,781.18
Unpaid commission thereon	6,658.73
Net premiums.....	\$ 17,122.45

Employers' liability:

Not over three months due	\$ 248,313.55
Unpaid commission thereon	69,527.77
Net premiums.....	\$ 178,785.78
Sprinkler leakage:	
Not over three months due.....	\$ 3,033.23
Unpaid commission thereon.....	863.30
Net premiums.....	2,219.92
Plate glass:	
Not over three months due.....	\$ 4,933.98
Unpaid commission thereon	1,381.52
Net premiums	\$ 3,552.46
Steam boiler:	
Not over three months due	\$ 23,200.28
Unpaid commission thereon	6,496.09
Net premiums.....	\$ 16,704.19
Total net not over three months due	\$ 218,884.80
Gross assets.....	\$2,071,405.70
Deduct assets not admitted:	
Furniture, fixtures and safes	\$ 100.00
Agents' debit balances, unsecured.....	1,083.07
Depreciation from book values of above ledger assets to bring same to market value	1,183.07
Total	\$ 1,183.07
Total admitted assets.....	\$2,070,222.63

NON-LEDGER LIABILITIES.

Accident:	
Claims adjusted and not paid.....	\$ 922.92
In process of adjustment	5,122.00
Known or estimated; proofs not filed.....	6,521.00
Resisted by company on its own account (not outlawed)	2,000.00
Total.....	\$ 14,565.92
Employers' liability:	
In process of adjustment.....	\$ 27,124.35
Known or estimated; proofs not filed	2,312.09
Resisted by company on its own account (not outlawed).....	50,811.31
Total.....	\$ 80,247.75
Plate glass:	
Claims adjusted and not paid.....	\$ 225.77
Known or estimated; proofs not filed.....	326.50
Total.....	\$ 552.27
Steam boiler:	
In process of adjustment.....	355.48
Sprinkler leakage:	
In process of adjustment.....	250.00
Aggregate of unpaid claims and expenses..	\$ 95,971.42

Gross premiums upon all unexpired risks, running one year or less from date of policy: Accident premiums, \$91,364.16; unearned portion (50 per cent).....	\$ 45,692.08	
Gross premiums upon all unexpired risks, running one year or less from date of policy: Employers' liability premiums, \$371,476.44; unearned portion (50 per cent).....	435,738.21	
Gross premiums upon all unexpired risks, running one year or less from date of policy: Plate glass premiums, \$24,802.99; unearned portion (50 per cent).....	12,401.49	
Gross premiums upon all unexpired risks, running one year or less from date of policy: Steam boiler premiums, \$25,799.54; unearned portion (50 per cent).....	12,899.77	
Gross premiums upon all unexpired risks, running one year or less from date of policy: Sprinkler leakage premiums, \$10,933.74; unearned portion (50 per cent).....	5,479.37	
Total one year or less.....	\$ 512,210.92	
Gross premiums upon all unexpired risks, running more than one year from date of policy: Employers' liability premiums, \$23,095.70; unearned premium, pro rata.....	22,476.56	
Gross premiums upon all unexpired risks, running more than one year from date of policy: Plate glass premiums, \$915.50; unearned premium, pro rata.....	732.40	
Gross premiums upon all unexpired risks, running more than one year from date of policy: Steam boiler premiums, \$30,747.03; unearned premium, pro rata.....	33,797.63	
Total more than one year.....	\$ 47,006.58	
Total unearned premiums, as computed above.....	\$ 559,217.50	
Total amount of all liabilities.....	\$ 655,188.92	
Joint-stock capital actually paid up in cash.....	\$ 750,000.00	
Surplus beyond capital and other liabilities.....	620,000.00	
Undivided profits.....	45,033.71	
Total.....	\$1,415,033.71	
Total.....	\$3,070,322.63	

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31st, preceding year.....	\$ 5,892,550.00	\$ 23,501.97
Written or renewed during the year.....	52,355,400.00	150,168.25
Total.....	\$ 58,247,950.00	\$ 173,670.25
Deduct expirations and cancellations.....	37,338,100.00	82,286.09
Net in force December 31, 1899.....	\$ 20,919,850.00	\$ 91,384.16
Employers' liability:		
In force December 31st, preceding year.....	12,452,500.00	217,206.90
Written or renewed during the year.....	57,025,759.00	1,033,064.17
Total.....	\$ 70,478,259.00	\$1,250,271.07

Deduct expirations and cancellations.....	13,740,750.00	350,457.51
Balance.....	\$ 56,737,500.00	\$ 899,813.46
Deduct reinsured policies.....	5,000.00	241.32
Net in force December 31, 1899.....	\$ 56,732,500.00	\$ 899,572.14
Sprinkler leakage:		
In force December 31st, preceding year.....	275,300.00	2,704.27
Written or renewed during the year.....	1,373,300.00	14,559.09
Total.....	\$ 1,648,600.00	\$ 17,263.36
Deduct expirations and cancellations.....	420,800.00	4,290.47
Balance.....	\$ 1,227,800.00	\$ 12,967.49
Deduct reinsured policies.....	185,000.00	2,008.75
Net in force December 31, 1899.....	\$ 1,042,800.00	\$ 10,958.74
Plate glass:		
In force December 31st, preceding year.....	19,806,767.00	6,210.46
Written or renewed during the year.....	51,247,615.00	26,684.88
Total.....	\$ 74,054,382.00	\$ 32,895.36
Deduct expirations and cancellations.....	21,110,669.00	4,176.87
Net in force December 31, 1899.....	\$ 52,943,713.00	\$ 28,718.45
Steam boilers:		
In force December 31st, preceding year.....	2,746,500.00	8,412.95
Written or renewed during the year.....	17,561,317.00	52,270.18
Total.....	\$ 20,307,817.00	\$ 60,683.13
Deduct expirations and cancellations.....	1,129,359.00	5,136.86
Net in force December 31, 1899.....	\$ 19,178,458.00	\$ 55,546.57

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 248,439.23
Total amount of the company's stock owned by the directors at par value.....	244,675.00
Total amount loaned to directors.....	124,425.00
Loaned to stockholders not officers.....	35,000.00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy holders of such states and countries: Virginia, \$19,000; Ohio, \$50,000.....	69,000.00
Were the company's books closed on the 31st day of December for the purpose of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written	Premiums received.	Losses paid.	Losses incurred.	Amount at risk—end of year.
Accident.....	\$ 492,500.00	\$ 1,291.86	\$ 326.13	\$ 463.27	\$ 304,000.00
Employers' liability.....	302,500.00	3,433.20	745.90	1,240.90	154,000.00
Plate glass.....	1,111.41	62.23			1,111.41
Aggregate.....	\$ 696,111.41	\$ 4,777.29	\$ 1,082.03	\$ 1,644.17	\$ 459,111.41

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of

THE METROPOLITAN PLATE GLASS 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, pursuant to the laws thereof.

President, EUGENE H. WINSLOW.

Vice-President, DANL. D. WHITNEY.

Secretary, S. WM. BURTON.

[Incorporated, April 22, 1874. Commenced business, April 23, 1874.]

Home office, 66 Liberty street, New York.

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....	\$ 454,345.91
Extended at.....	\$ 454,345.91

INCOME DURING YEAR.

	Plate glass.	
Gross premiums unpaid December 31st, last year paid.....	\$ 42,703.67	
Gross premiums written and renewed during year.....	303,926.48	
Total.....	\$ 346,630.15	
Deduct gross premiums now in course of collection.....	47,082.35	
Entire premiums collected during the year	\$ 299,547.80	
Deduct reinsurance, abatement, rebate and return premiums...	40,168.96	
Net cash actually received for premiums.....	\$ 259,378.84	
Rents from company's property.....	\$ 2,295.87	
Interest on bonds and dividends on stocks.....	10,358.48	
Interest upon other debts due the company and on deposits in bank.....	911.88	
Total interest.....	\$ 13,566.23	
Profit on sale or maturity of ledger assets during the year over book values.....	5,315.89	
Total income during the year.....	\$ 278,200.96	
Sum.....	\$ 732,606.87	

DISBURSEMENTS DURING YEAR.

	Plate glass.	
Gross amount paid for claims.....	\$ 142,699.97	
Deduct reinsurances, salvages and recoveries on losses previously paid.....	5,043.63	
Net paid policy holders.....	\$ 137,656.34	

Stockholders, for interest or dividends.....	\$ 20,000.00
Commissions or brokerage to agents, less received on reinsurance	90,342.38
Salaries, traveling and all expenses of agents and agencies not on commission account.....	5,536.97
Salaries and all other compensation of officers, \$11,000; and home office employes, \$21,534.45; total.....	32,534.45
Taxes on premiums, \$2,423; taxes on property, \$2,824.42; insurance department fees and agents' licenses, \$4,150.20; municipal licenses, \$435.96; revenue tax, \$2,039; total.....	11,872.58
Legal expenses, \$404.53; real estate repairs and expenses (other than taxes), \$1,873.30; total.....	2,277.83
Furniture and fixtures, \$75; advertising, \$2,189.71; printing and stationery, \$1,046.29; total.....	3,311.00
All other items, viz.: Profit and loss, \$336.68; postage and expressage, \$1,272.36; sundries, \$5,364.95; total.....	6,963.99
Total miscellaneous expenses.....	\$ 172,839.20
Total disbursements.....	\$ 310,495.54
Balance.....	\$ 422,111.33

LEDGER ASSETS.

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

Book value of real estate unincumbered	\$ 150,000.00
Book value of bonds (excluding interest, \$132,025), and stocks, \$110,366.99; total.....	242,391.99
Cash in company's office, \$980.70; deposited in banks, \$28,738.64; total.....	29,719.34
Total net ledger assets.....	\$ 422,111.33

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 133.33
Rents due.....	50.00
Total outstanding interest.....	\$ 183.33
Plate glass on hand to replace losses.....	2,554.57
Market value of bonds and stocks over book value.....	12,148.01
Sundry accounts due for glass sold	103.42
Gross premiums in course of collection, to-wit—	
Plate glass:	
Not over three months due.....	\$ 40,087.75
Unpaid commissions thereon	10,021.94
More than three months due.....	\$5,994.60.
Net premiums not over three months due.....	\$ 30,065.81
Total admitted assets.....	\$ 467,166.47

NON-LEDGER LIABILITIES.

Plate glass:	
In process of adjustment.....	\$ 2,000.00
Aggregate of unpaid claims and expenses.....	\$ 2,000.00
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Plate glass premiums, \$239,209.79; unearned portion (50 per cent). \$134,604.89	
Total unearned premiums as computed above.....	\$ 134,604.89

All other liabilities, viz: Accounts due for glass and glazing...	5,186.12
Total amount of all liabilities.....	\$ 141,791.01
Joint-stock capital actually paid up in cash.....	\$ 100,000.00
Surplus beyond capital and other liabilities.....	225,375.46—\$ 325,375.46
Total.....	\$ 467,166.47

RISKS AND PREMIUMS.

Plate glass:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 12,221,262.30	\$ 263,106.44
Written or renewed during the year.....	13,361,023.55	303,926.48
Total.....	\$ 25,582,285.85	\$ 567,032.92
Deduct expirations and cancellations.....	13,706,770.98	297,823.13
Balance.....	\$ 11,875,514.87	\$ 269,209.79
Net in force December 31, 1899.....	\$ 11,875,514.87	\$ 269,209.79

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 138,156.34
Total amount of the company's stock owned by the directors at par value..	28,500.00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries: Deposited in New York state for all.....	100,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Plate glass.
Risks written.....	\$ 142,438.40
Premiums received.....	2,559.22
Losses paid.....	824.42
Losses incurred.....	824.42
Amount at risk end of year.....	142,438.40

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

MINNESOTA FARMERS HAIL INSURANCE COMPANY.

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

President, W. D. ANDREWS. Secretary, C. B. STEELMAN.

[Incorporated April 15, 1891. Commenced business April 15, 1891.]

CAPITAL STOCK.

(Mutual.)

Amount of net ledger assets, December 31st of previous year....	\$ 123.41
Unpaid notes.....	1,700.00
Extended at.....	\$ 1,823.41

INCOME DURING YEAR.

	Hail.
Gross premiums unpaid December 31st, last year paid.....	\$ 313.10
Gross premiums written and renewed during year.....	68,634.59
Total.....	\$ 68,947.69
Deduct gross premiums now in course of collection.....	7,321.40
Entire premiums collected during the year.....	\$ 61,626.29
Deduct reinsurance, abatement, rebate and return premiums...	28,723.36
Net cash actually received for premiums.....	\$ 32,902.93

DISBURSEMENTS DURING YEAR.

	Hail.
Net paid policy-holders.....	\$ 19,656.63
Commissions or brokerage to agents, less received on reinsurance.....	\$ 3,973.17
Salaries, traveling and all expenses of agents and agencies not on commission account.....	1,244.30
Salaries and all other compensation of officers, \$3,100; and home office employes, \$652.40.....	3,752.40
Taxes on premiums, \$213.58; insurance department fees and agents' licenses, \$61.....	274.58
Rent.....	120.00
Legal expenses.....	15.00
Advertising, \$153.17; printing and stationery, \$238.60.....	391.77
Losses on ledger assets actually sold or matured, under book value.....	960.00
All other items, viz.: Borrowed money, interest, postage, director's fees, express, telegrams, safe, books, etc.....	3,217.56
Total miscellaneous expenses.....	\$ 12,988.78
Total disbursements.....	\$ 32,645.41
Balance.....	\$ 380.93

LEDGER ASSETS.

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

Cash deposited in banks.....	\$ 380.93
Bills receivable.....	7,748.40
Total.....	\$ 8,129.33
Total net ledger assets.....	\$ 380.93
Gross assets.....	\$ 8,129.33
Total admitted assets.....	\$ 8,129.33

RISKS AND PREMIUMS.

	Amount at risk.
Hail:	
In force December 31st, preceding year.....	\$ 808,041.00
Written or renewed during the year.....	796,085.00
Total.....	\$1,604,126.00
Deduct expirations and cancellations.....	501,135.00
Balance.....	\$1,102,991.00
Net in force December 31, 1899.....	\$1,102,991.00

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 19,656.63
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Hall.
Risks written.....	\$ 539,898.00
Premiums received.....	9,513.00
Losses paid.....	8,873.00
Losses incurred.....	8,873.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

NATIONAL SURETY 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, CHAS. A. DEAN. Vice-President, GEO. A. VANDEVEER.
Secretary, BALLARD MCCALL.

[Incorporated, February 24, 1897. Commenced business, June 9, 1897.]

Home office, 346 Broadway, New York city.

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 31 of previous year.....	1,280,808.73
Extended at.....	\$1,280,808.73

INCOME DURING YEAR.

	Fidelity and surety.	
Gross premiums unpaid December 31, last year paid.....	\$ 94,220.00	
Gross premiums written and renewed during year.....	605,662.82	
Total.....	\$ 699,912.82	
Deduct gross premiums now in course of collection.....	73,610.12	
Entire premiums collected during the year.....	\$ 626,302.70	
Deduct reinsurance, abatement, rebate and return premiums.....	124,386.49	
Net cash actually received for premiums.....	\$ 501,916.21	
Interest on loans on mortgages of real estate.....	\$ 2,111.95	
Interest on bonds and dividends on stocks.....	35,457.50	
Interest upon other debts due the company and on deposits in bank.....	22.16	
Total interest.....	37,591.61	
Profit on sale or maturity of ledger assets during the year over book values.....	\$ 2,600.00	
Income from all other sources, viz: Trust funds, \$889.88; suspense account, \$78.74; dividend defunct National Bank of Kansas City, \$435.21; miscellaneous income, \$2,738.67.....	4,142.50	
Total.....	6,742.50	
Total income during the year.....	\$ 546,250.32	
Sum.....	\$1,827,059.05	

DISBURSEMENTS DURING YEAR.

	Fidelity and surety.	
Gross amount paid for claims, excepting weekly indemnity.....	\$ 178,334.01	
Deduct reinsurances, salvages and recoveries on losses previously paid.....	32,247.00	
Net paid policy-holders.....	\$ 146,087.01	
Stockholders, for interest or dividends (amount declared during the year).....	\$ 50,000.00	
Commissions or brokerage to agents, less received on reinsurance.....	34,803.54	
Salaries, traveling and all expenses of agents and agencies not on commission account.....	80,797.20	
Compensation of resident officers and consulting attorneys' fees.....	15,639.97	
Salaries and all other compensation of officers, \$20,123.34; and home office employes, \$56,595.65.....	76,718.99	
Taxes on premiums, \$5,291.71; insurance department fees and agents' licenses, \$3,759.23; municipal licenses, \$552.17; tax on franchise, \$803.45.....	10,406.86	
Rent.....	9,166.60	
Legal expenses.....	4,406.24	
Printing and stationery.....	11,122.86	
All other items, viz: Postage and express, \$12,987.48; telegrams and telephone, \$2,573.05; home office traveling expenses, \$8,885.78; company surety, \$1,635.07; inspection and loss expenses and sundries, \$34,838.87.....	58,920.25	
Total miscellaneous expenses.....	351,982.51	
Total disbursements.....	\$ 498,069.52	
Balance.....	\$1,328,989.53	

LEDGER ASSETS.

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

Mortgage loans on real estate, first liens.....	\$ 30,294.39
Book value of bonds (excluding interest).....	1,079,350.75
Cash in company's office, \$17,576.99; deposited in banks, \$114,798.65.....	132,375.64
Equipment account, furniture, safes, etc.....	17,644.09
All other items, viz: Amounts advanced on contracts guaranteed secure by mortgages and cash payments assigned to the company.....	69,324.66
Total net ledger assets.....	\$1,328,989.53

NON-LEDGER ASSETS.

Interest due, \$1,105.50; and accrued, \$107.45, on mortgages.....	\$ 1,212.95
Interest accrued on bonds and stocks.....	6,125.00
Total outstanding interest.....	7,337.95
Market value of bonds and stocks over book value.....	679.25
Gross premiums in course of collection, to-wit:	
Fidelity and surety:	
Not over three months due.....	\$ 62,395.34
Unpaid commissions thereon.....	6,239.54
More than three months due.....	\$11,214.78
Total net not over three months due.....	56,155.80
Gross assets.....	\$1,393,162.53

Deduct assets not admitted:	
Equipment, furniture, fixtures and safes	17,844.09
Total admitted assets.....	\$1,375,518.44

NON-LEDGER LIABILITIES.

Fidelity and surety:	
In process of adjustment.....	\$ 32,375.35
Deduct reinsurance due and accrued.....	12,980.90
Net amount of unpaid claim account.....	\$ 19,394.45
Resisted by company on its own account (not outlawed).....	15,168.71
Aggregate of unpaid claims and expenses.....	\$ 34,563.16
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Fidelity and surety premiums, \$504,863.38; unearned portion 50 per cent	252,431.69
Special reserve for contingent claims.....	21,000.00
For reinsurance.....	883.01
All other liabilities, viz: Trust fund	33,238.48
Total amount of all liabilities.....	\$ 342,116.34
Joint-stock capital actually paid up in cash	\$ 500,000.00
Surplus beyond capital and other liabilities.....	533,402.10
Total.....	\$1,375,518.44

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Fidelity:		
In force December 31, preceding year.....	\$ 51,623,256.00	\$ 218,579.02
Written or renewed during the year.....	81,956,141.00	338,268.10
Total.....	\$133,579,397.00	\$ 556,847.12
Deduct expirations and cancellations.....	73,430,678.00	300,900.82
Balance.....	\$ 60,148,719.00	\$ 255,946.30
Deduct reinsured policies.....	1,958,736.00	5,694.65
Net in force December 31, 1899.....	\$ 58,189,983.00	\$ 250,251.65
Surety:		
In force December 31, previous year.....	\$ 70,192,611.00	\$ 205,239.04
Written or renewed during the year.....	85,858,389.00	287,424.72
Total.....	\$156,051,000.00	\$ 472,663.76
Deduct expirations and cancellations.....	65,805,336.00	216,287.73
Balance.....	\$ 90,245,664.00	\$ 256,376.03
Deduct reinsured policies.....	492,200.00	1,784.30
Net in force December 31, 1899.....	\$ 89,753,464.00	\$ 254,611.73

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 144,923.84
Total amount of the company's stock owned by the directors at par value..	240,200.00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries.....	75,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written	\$ 5,646,985.00	Fidelity and surety.
Premiums received.....	2,131.60	
Amount at risk, end of year.....	6,026,731.00	

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
NEW AMSTERDAM CASUALTY 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, EDWARD V. LOEW. First Vice-President, WILLIAM D. CHASE.
Secretary, CHARLES T. HOPPER, Second Vice-President, JOSEPH D. REDDING.

[Incorporated, December, 30, 1898. Commenced business, January 31, 1899.]

CAPITAL STOCK.

Amount of capital stock authorized, \$300,000; subscribed for.....	\$ 200,000.00
Amount of capital paid in cash.....	200,000.00
Amount of net ledger assets, December 31, of previous year.....	300,000.00
Extended at.....	\$ 300,000.00

INCOME DURING YEAR.

	Accident.	Employers liability.	Burglary.
Gross premiums written and renewed during year.....	\$ 30,541.80	\$ 100,116.63	\$ 42,376.52
Deduct gross premiums now in course of collection.....	2,865.20	26,081.33	4,074.83
Entire premiums collected during the year.....	\$ 27,676.60	\$ 74,035.30	\$ 38,301.69
Deduct reinsurance, abatement, rebate and return premiums.....	7,249.33	14,821.79	6,568.69
Net cash actually received for premiums.....	\$ 20,427.27	\$ 59,213.51	\$ 31,733.00
Interest on bonds and dividends on stocks.....			7,347.86
Interest upon other debts due the company and on deposits in bank.....			111.53
Total interest.....			\$ 7,459.39
Total income during the year.....			\$ 118,833.17
Sum.....			\$ 418,833.17

DISBURSEMENTS DURING YEAR.

	Accident.	Employers liability.	Burglary.
Gross amount paid for claims, excepting weekly indemnity.....	\$ 800.00	\$ 9,664.78	\$ 7,324.25
Gross amount paid for weekly or other periodical indemnity.....	2,972.07		
Net paid policy-holders.....	\$ 3,772.07	\$ 9,664.78	\$ 7,324.25
Commissions or brokerage to agents, less received on reinsurance.....			39,691.44
Salaries, traveling and all expenses of agents and agencies not on commission account			10,273.27
Inspections			1,154.14

Salaries and all other compensation of officers and home employees.....	21,740.68
Taxes on premiums, \$134.38; insurance department fees and agents' licenses, \$2,313.35; municipal licenses, \$150.....	3,087.73
Rent.....	2,851.50
Legal expenses.....	1,748.45
Furniture and fixtures, \$1,595.46; advertising, \$1,329.34; printing and stationery, \$7,014.31.....	9,939.11
All other items.....	18,265.38
Total miscellaneous expenses.....	\$ 108,751.68
Total disbursements.....	\$ 139,512.73
Balance.....	\$ 289,320.39

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).....	\$ 273,125.00
Cash in company's office, \$3,847.24; deposited in banks, \$11,898.36..	15,746.60
Agents' debit balances.....	454.79
Total net ledger assets.....	\$ 289,320.39

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 1,458.33
Market value of bonds and stocks over book value.....	1,875.00
Gross premiums in course of collection, to-wit—	

Accident:

Not over three months due.....	\$ 2,865.20
Unpaid commission thereon.....	716.30

Net premiums..... \$ 2,148.90

Employers' liability:

Not over three months due.....	\$ 26,061.33
Deduct commission thereon.....	6,520.33

Net premiums..... \$ 19,561.00

Burglary:

Not over three months due.....	\$ 4,074.83
Unpaid commission thereon.....	1,018.71

Net premiums..... \$ 3,056.12

Total net premiums not over 3 months due.... \$ 24,726.02

Gross assets..... \$ 317,419.74

Deduct assets not admitted:

Agents' debit balances, unsecured.....	\$ 454.79
Total admitted assets.....	\$ 316,964.95

NON-LEDGER LIABILITIES.

Accident:	
In process of adjustment.....	\$ 121.00
Known or estimated; proofs not filed.....	2,115.50

Total..... \$ 2,236.50

Employers' liability:

In process of adjustment.....	\$ 1,919.00
Known or estimated; proofs not filed.....	750.00

Total..... \$ 2,669.00

Burglary:

Known or estimated; proofs not filed.....	1,041.65
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Accident:

Resisted by company on its own account (not outlawed).....	\$ 200.00
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Employers liability:

Resisted by company on its own account (not outlawed).....	2,175.00
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Total..... \$ 2,375.00

Deduct reinsurance due and accrued..... 75.00

Total..... \$ 2,370.00

Aggregate of unpaid claims and expenses..... \$ 8,058.15

Gross premiums upon all unexpired risks, running one year or less from date of policy: Accident premiums, \$12,788.51; unearned portion (50 per cent)..... \$ 6,389.26

Gross premiums upon all unexpired risks running one year or less from date of policy: Employers' liability premiums, \$75,943.65; unearned portion (50 per cent)..... 37,971.82

Gross premiums upon all unexpired risks, running one year or less from date of policy: Burglary premiums, \$32,019.67; unearned portion (50 per cent)..... 16,009.84

Total one year or less..... \$ 60,370.92

Gross premiums upon all unexpired risks, running more than one year from date of policy: Employers' liability premiums, \$69,170; unearned premium, pro rata..... \$ 523.75

Gross premiums upon all unexpired risks, running more than one year from date of policy: Burglary, \$33.75; unearned premium, pro rata..... 22.50

Total more than one year..... \$ 549.25

Total unearned premiums, as computed above..... \$ 60,920.17

Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued..... 145.87

For reinsurance..... 3,607.80

Total amount of all liabilities..... \$ 72,631.79

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

Surplus beyond capital and other liabilities..... 44,333.16

Total..... \$ 244,333.16

Total..... \$ 316,964.95

RISKS AND PREMIUMS.

	Amount at risk	Premiums thereon.
Accident:		
Written or renewed during the year.....	\$14,589,000.00	\$ 30,541.80
Deduct expirations and cancellations.....	7,218,250.00	17,070.14
Balance.....	\$ 7,370,750.00	12,871.06
Deduct reinsured policies.....	32,500.00	93.15
Net in force December 31, 1899.....	\$ 7,338,250.00	\$ 12,778.51

Employers' liability:

Written or renewed during during the year... \$ 9,270,750.00 \$ 100,116.63

Deduct expirations and cancellations..... 1,779,250.00 31,228.28

Balance..... \$ 7,494,500.00 76,888.35

Deduct reinsured policies..... 55,000.00 2,325.00

Net in force December 31, 1899..... \$ 7,549,500.00 \$ 76,563.35

Burglary:		
Written or renewed during the year.....	\$1,761,129.31	\$ 42,376.52
Deduct expirations and cancellations.....	725,109.00	7,096.00
Balance.....	\$4,036,020.31	\$ 35,280.52
Deduct reinsured policies.....	327,554.00	3,227.10
Net in force December 31, 1899.....	\$3,708,466.31	\$ 32,053.42

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 28,819.25
Total amount of the company's stock owned by the directors at par value..	150,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written.....	Burglary.	\$ 44,400.00
Premiums received.....		439.25
Amount at risk—end of year.....		44,400.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

NEW JERSEY PLATE GLASS 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, SAMUEL C. HOAGLAND. Vice-President, BRYON G. HAGER.
Secretary, JAMES S. REDDEN.

[Incorporated April 21, 1868. Commenced business September 15, 1868.]

Home office, 271 Market street, Newark, N. J.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; 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....	159,716.80
Extended at.....	\$ 159,716.80

INCOME DURING YEAR.

Gross premiums unpaid December 31st, last year paid.....	Plate glass.	\$ 15,251.46
Gross premiums written and renewed during year.....		91,114.38
Total.....		\$ 106,365.84
Deduct gross premiums now in course of collection.....		16,273.35
Entire premiums collected during the year.....		\$ 90,092.49
Deduct reinsurance, abatement, rebate and return premiums...		12,794.33
Net cash actually received for premiums.....		\$ 77,298.16
Rents from company's property.....		\$ 295.00
Interest on loans on mortgages of real estate.....		7,056.54
Interest upon other debts due the company and on deposits in bank.....		20.04
Total interest.....		\$ 7,371.58
Total income during the year.....		\$ 84,669.74
Sum.....		\$ 244,386.54

DISBURSEMENTS DURING YEAR.

Gross amount paid for claims.....	Plate glass.	\$ 40,582.21
Total.....		\$ 40,582.21
Deduct reinsurances, salvages and recoveries on losses previously paid.....		6,841.88
Net paid policy-holders.....		\$ 33,740.33
Stockholders, for interest or dividends.....		\$ 6,000.00
Commissions or brokerage to agents, less received on reinsurance.....		24,653.71
Salaries, traveling and all expenses of agents and agencies not on commission account.....		769.14
Salaries and all other compensation of officers, \$3,936; and home office employes, \$4,949.79.....		8,885.79
Taxes on premiums, \$1,963.32; taxes on property, \$376.26; insurance department fees and agents' licenses, \$1,764; municipal licenses, \$219.97.....		4,323.55
Rent.....		1,000.00
Legal expenses, \$94.51; real estate repairs and expenses (other than taxes), \$419.32.....		513.83
Advertising, \$250; printing and stationery, \$889.34.....		1,139.34
All other items, viz.; General expenses, \$1,425.95; internal revenue, \$512.06.....		1,938.61
Total miscellaneous expenses.....		\$ 49,223.97
Total disbursements.....		\$ 82,964.30
Balance.....		\$ 161,422.24

LEDGER ASSETS.

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

Book value of real estate, unincumbered.....	\$ 7,030.38
Mortgage loans on real estate, first liens.....	135,850.00
Cash in company's office, \$1,129.98; deposited in banks, \$17,700....	18,829.98
Bills receivable, \$368.74; agents' debit balances, \$24.48.....	393.22
Total.....	\$ 161,603.58
Deduct ledger liabilities:	
Agents' credit balances.....	181.34
Total net ledger assets.....	\$ 161,422.24

NON-LEDGER ASSETS.

Interest due, \$73.27; and accrued, \$1,472.46 on mortgages.....	\$ 1,545.73
Total outstanding interest.....	\$ 1,545.73
Market value of real estate over book value.....	3,819.62
Gross premiums in course of collection, to-wit—	
Plate glass:	
Not over three months due.....	\$ 14,775.36
Unpaid commission thereon.....	4,895.81
More than three months due.....	\$1,497.99
Total net premiums not over three months due.....	\$ 9,879.55
Gross assets.....	\$ 176,667.14
Deduct assets not admitted:	
Agents' debit balances, unsecured, \$24.48; bills receivable, unsecured, \$368.74.....	\$ 393.22
Total.....	\$ 393.22
Total admitted assets.....	\$ 176,273.92

NON-LEDGER LIABILITIES.

	Plate glass.	
Claims adjusted and not paid.....	\$ 249.38	
In process of adjustment.....	1,333.18	
Known or estimated; proofs not filed.....	415.00	
<hr/>		
Aggregate of unpaid claims and expenses.....		\$ 1,997.56
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Plate glass premiums, \$80,416.39; unearned portion (50 per cent).....	\$ 40,208.20	
<hr/>		
Total one year or less.....		\$ 40,208.20
Gross premiums upon all unexpired risks, running more than one year from date of policy:		
Plate glass premiums, \$2,075.08; unearned premiums, pro rata.....	\$ 1,258.41	
<hr/>		
Total more than one year.....		\$ 1,258.41
<hr/>		
Total unearned premiums, as computed above.....		\$ 41,466.61
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		483.33
<hr/>		
Total amount of all liabilities.....		\$ 43,927.50
Joint-stock capital actually paid up in cash.....	\$ 100,000.00	
Surplus beyond capital and other liabilities.....	32,346.42	132,346.42
<hr/>		
Total.....		\$ 176,273.92

RISKS AND PREMIUMS.

Plate glass:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 3,405,060	\$ 75,092.76
Written or renewed during the year.....	4,037,188	91,114.38
<hr/>		
Total.....	\$ 7,442,248	\$ 166,207.14
Deduct expirations and cancellations.....	3,661,105	83,017.03
<hr/>		
Balance.....	\$ 3,781,143	\$ 83,190.11
Deduct reinsured policies.....	102,826	698.64
<hr/>		
Net in force December 31, 1899.....	\$ 3,678,317	\$ 82,491.47

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 33,942.17
Total amount of the company's stock owned by the directors at par value.....	76,110.00
Dividends declared payable in stock from organization.....	41,364.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Plate glass.
Risks written.....	\$ 142,133.06
Premiums received.....	2,684.98
Losses paid.....	1,135.73
Losses incurred.....	1,079.83
Amount at risk—end of year.....	142,133.06

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

NEW YORK PLATE GLASS INSURANCE COMPANY.

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

President, MAX DANZIGER.

Vice-President, ALFRED L. WHITE.

Secretary, MAJOR A. WHITE.

[Incorporated, March, 1891. Commenced business, March 19, 1891.]

Home office, 24 Pine street, New York city.

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....	346,795.54
Extended at.....	\$ 346,795.54

INCOME DURING YEAR.

	Plate glass.
Gross premiums unpaid December 31st, last year paid.....	\$ 44,628.27
Gross premiums written and renewed during year.....	272,414.01
<hr/>	
Total.....	\$ 317,042.28
Deduct gross premiums now in course of collection.....	43,611.00
<hr/>	
Entire premiums collected during the year.....	\$ 273,431.28
Deduct reinsurance, abatement, rebate and return premiums....	55,542.06
<hr/>	
Net cash actually received for premiums.....	\$ 217,889.22
Interest on bonds and dividends on stocks.....	13,683.25
Interest upon other debts due the company and on deposits in bank.....	300.03
<hr/>	
Total interest.....	\$ 13,983.28
Profit on sale or maturity of ledger assets during the year over book values.....	4,076.25
<hr/>	
Total income during the year.....	\$ 235,948.75
<hr/>	
Sum.....	\$ 582,744.29

DISBURSEMENTS DURING YEAR.

	Plate glass.
Gross amount paid for claims.....	\$ 124,906.60
Deduct reinsurances, salvages and recoveries on losses pre- viously paid.....	\$ 16,038.96
<hr/>	
Net paid policy holders.....	\$ 108,867.64

Stockholders, for interest or dividends.....	\$ 10,000.00
Commissions or brokerage to agents, less received on reinsurance	69,196.32
Salaries, traveling and all expenses of agents and agencies not on commission account.....	7,356.34
Salaries and all other compensation of officers, \$9,676; and home office employes, \$14,817.33; total.....	24,493.33
Taxes on premiums, \$2,103.20; insurance department fees and agents' licenses, \$4,075.15; municipal licenses, \$363.50; total...	6,541.85
Rent.....	3,313.92
Legal expenses.....	139.90
Furniture and fixtures, \$315.80; advertising, \$194.35; printing and stationery, \$1,634.08; total.....	2,144.23
All other items, viz: Suspense, postage, internal revenue and general expense.....	8,966.97
Total miscellaneous expenses.....	\$ 132,152.86
Total disbursements.....	\$ 241,020.50
Balance.....	\$ 341,723.79

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Mortgage loans on real estate, other than first liens.....	\$ 2,500.00
Book value of bonds (excluding interest, \$161,481.25; and stocks, \$162,523.49; total.....)	324,004.74
Cash in company's office, \$1,185.93; deposited in banks, \$3,878.28; total.....	10,064.21
All other items, viz: Plate glass on hand.....	5,154.84
Total net ledger assets.....	\$ 341,723.79

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$ 20,595.26
Gross premiums in course of collection, to-wit—	
Not over three months due.....	Plate glass. \$ 41,601.58
Unpaid commissions thereon.....	13,867.19
More than three months due.....	\$2,009.42
Total net not over three months due.....	\$ 27,734.39
Gross assets.....	\$ 390,053.44
Total admitted assets.....	\$ 390,053.44

NON-LEDGER LIABILITIES.

In process of adjustment.....	Plate glass. \$ 4,012.73
Aggregate of unpaid claims and expenses.....	\$ 4,012.73
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Plate glass premiums, \$224,309.15; unearned portion (50 per cent).....	\$ 112,154.57
Total unearned premiums as computed above.....	\$ 112,154.57
Cash dividends to stockholders declared but not yet due.....	5,000.00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	482.26
For return premiums.....	1,262.75
Total amount of all liabilities.....	\$ 123,912.31

Joint-stock capital actually paid up in cash.....	\$ 100,000.00
Surplus beyond capital and other liabilities.....	167,141.13— 267,141.13
Total.....	\$ 390,053.44

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Plate glass:		
In force December 31st, preceding year.....	\$ 10,987,840.36	\$ 210,930.65
Written or renewed during the year.....	13,403,013.85	272,414.01
Total.....	\$ 24,390,854.21	\$ 483,344.66
Deduct expirations and cancellations.....	13,181,828.78	259,035.51
Balance.....	\$ 11,209,025.43	\$ 224,309.15
Net in force December 31, 1899.....	\$ 11,209,025.43	\$ 224,309.15

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 106,987.13
Total amount of the company's stock owned by the directors at par value...	52,400.00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries: Virginia.....	15,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Plate glass.
Risks written.....	\$ 133,733.97
Premiums received.....	2,290.92
Losses paid.....	689.09
Losses incurred.....	689.09
Amount at risk—end of year.....	133,733.97

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of
THE PREFERRED ACCIDENT 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, pursuant to the laws thereof.

President, PHINEAS C. LOUNSBURY. Vice-President, CHAS. D. SPENCER.
Secretary, KIMBALL C. ATWOOD.

[Incorporated, March, 3, 1893. Commenced business May, 6, 1893.]

Home office, 290 Broadway, New York.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year.....	636,268.41
Increase of capital during 1899.....	100,000.00
Extended at.....	\$ 736,268.41

INCOME DURING YEAR.

	Accident.
Gross premiums unpaid December 31, last year paid.....	\$ 74,641.52
Gross premiums written and renewed during year.....	972,380.25
Total	\$1,046,021.78
Deduct gross premiums now in course of collection.....	92,784.60
Entire premiums collected during the year.....	\$ 953,237.18
Deduct reinsurance, abatement, rebate and return premiums...	3,184.45
Net cash actually received for premiums.....	\$ 950,052.73
Interest on bonds and dividends on stocks.....	15,045.13
Total income during the year.....	\$ 970,997.86
Sum.....	\$1,707,266.27

DISBURSEMENTS DURING YEAR.

	Accident.
Gross amount paid for claims, excepting weekly indemnity.....	\$ 90,296.11
Gross amount paid for weekly or other periodical indemnity....	225,050.73
Net paid policy holders.....	\$ 315,916.84
Stockholders, for interest or dividends (amount declared during the year, stock dividend).....	100,000.00
Commissions or brokerage to agents, less received on reinsurance.....	\$ 293,386.33
Salaries, traveling and all expenses of agents and agencies not on commission account.....	37,875.25
Medical examiners' fees and salaries, \$13,750; inspections, \$2,842.50.....	16,592.50
Salaries and all other compensation of officers, \$24,000; and home office employes, \$48,575.25.....	72,575.25
Taxes on premiums, \$9,120.50; insurance department fees and agents' licenses, \$5,500.13; municipal licenses, \$1,041.16; tax on franchise, \$1,353.53.....	17,015.32
Rent.....	17,000.00
Legal expenses.....	3,067.23
Furniture and fixtures, \$10,381.25; advertising, \$19,875.25; printing and stationery, \$25,850.37.....	56,106.87
All other items.....	30,124.06
Total miscellaneous expenses	\$ 552,752.61
Total disbursements.....	\$ 968,669.65
Balance	\$ 738,596.62

LEDGER ASSETS.

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

Book value of bonds	\$ 554,314.49
Cash in company's office, \$5,502.11; deposited in banks, \$100,995.42.....	106,497.53
Agents' debit balances.....	64,784.60
Total net ledger assets.....	\$ 738,596.62

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	1,903.85
Market value of bonds and stocks over book value.....	10,885.51
Gross premiums in course of collection, to-wit—	
Not over three months due.....	\$ 92,784.60
Unpaid commission thereon.....	27,835.35
Net premiums not over three months months due.....	\$ 64,949.25
Gross assets.....	\$ 810,334.70
Deduct assets not admitted:	
Agents' debit balances, unsecured.....	64,784.60
Total admitted assets.....	\$ 751,550.10

NON-LEDGER LIABILITIES.

	Accident.
In process of adjustment.....	\$ 5,050.00
Known or estimated; proofs not filed.....	11,775.00
Resisted by company on its own account (not outlawed).....	23,450.00
Aggregate of unpaid claims and expenses.....	\$ 41,075.00
Gross premiums upon all unexpired risks, running one year or less from date of policy: Accident premiums, \$645,410; unearned portion (50 per cent).....	\$ 322,705.00
Special premium reserve.....	19,556.35
Total unearned premiums, as computed above.....	\$ 342,061.35
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	3,286.45
Total amount of all liabilities.....	\$ 386,425.80
Joint-stock capital actually paid up in cash.....	\$ 300,000.00
Surplus beyond capital and other liabilities.....	165,124.30
Total	\$ 365,124.30
Total	\$ 751,550.10

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31, preceding year.....	\$3,778,830.00	\$ 497,074.74
Written or renewed during the year.....	8,457,110.00	973,380.25
Total.....	\$12,235,940.00	\$1,470,455.00
Deduct expirations and cancellations.....	8,496,890.00	825,045.00
Net in force December 31, 1899	\$3,739,050.00	\$ 645,410.00

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 905,541.84
Total amount of the company's stock owned by the directors at par value.....	200,000.00
Dividends declared payable in stock from organization.....	100,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written.....	Accident.
Premiums received.....	\$1,210,000.00
Losses paid.....	3,852.00
Losses incurred.....	3,963.14
Amount at risk—end of year.....	4,075.64
	1,400,000.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

STANDARD LIFE AND ACCIDENT 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, D. M. FERRY. Vice-President, GEO. H. HOPKINS.
Secretary, E. A. LEONARD.

[Incorporated, May 29, 1884. Commenced business, August 1, 1884.]

Home office, 119 Griswold street, Detroit, Mich.

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....	661,797.12
Increase of capital during 1899.....	50,000.00
Extended at.....	\$ 711,797.12

INCOME DURING YEAR.

Accident:	
Gross premiums unpaid December 31st, last year paid.....	\$ 150,153.43
Gross premiums written and renewed during year.....	888,879.10
Total.....	\$ 999,992.53
Deduct gross premiums now in course of collection.....	208,743.94
Entire premiums collected during the year.....	\$ 780,288.59
Deduct reinsurance, abatement, rebate and return premiums.....	150,017.02
Total.....	\$ 630,270.67
Employers' liability:	
Gross premiums unpaid December 31st, last year paid.....	\$ 65,892.98
Gross premiums written and renewed during year.....	427,682.92
Total.....	\$ 493,575.90
Deduct gross premiums now in course of collection.....	61,716.03
Entire premiums collected during the year.....	\$ 431,859.87
Deduct reinsurance, abatement, rebate and return premiums.....	82,073.43
Total.....	\$ 379,786.44
Net cash actually received for premiums..	\$1,010,057.11

Rents from company's property.....	\$ 1,805.07
Interest on loans on mortgages of real estate.....	10,308.94
Interest on bonds and dividends on stocks.....	14,825.80
Interest upon other debts due the company and on deposits in bank.....	387.35
Total interest.....	\$ 27,327.76
Total income during the year.....	\$1,037,384.87
Sum.....	\$1,749,181.99

DISBURSEMENTS DURING YEAR.

Accident:	
Gross amount paid for claims, excepting weekly indemnity.....	\$ 89,115.99
Gross amount paid for weekly or other periodical indemnity.....	210,747.36
Total.....	\$ 299,863.35
Deduct reinsurances, salvages and recoveries on losses previously paid.....	638.99
Total.....	\$ 299,224.36
Employers' liability:	
Gross amount paid for claims, excepting weekly indemnity.....	\$ 41,332.96
Gross amount paid for weekly or other periodical indemnity.....	168,921.38
Total.....	\$ 200,154.34
Net paid policy-holders.....	\$ 499,388.70
Stockholders, for interest or dividends, amount declared during the year.....	\$ 9,000.00
Commissions or brokerage to agents, less received on reinsurance.....	263,059.95
Salaries, traveling and all expenses of agents and agencies not on commission account.....	70,348.21
Medical examiners' fees and salaries, \$2,143; inspections, \$12,236.50.....	14,379.50
Salaries and all other compensation of officers, \$15,000; and home office employes \$34,701.70.....	48,701.70
Taxes on premiums, \$17,244.64; taxes on property, \$4,097.60; insurance department fees and agents' licenses, \$6,161; municipal licenses, \$1,210; tax on franchise, \$960.....	29,663.24
Rent.....	7,888.38
Legal expenses, \$5,383.98; real estate repairs and expenses (other than taxes), \$248.34; taxes on real estate, \$1,193.44.....	6,785.70
Furniture and fixtures, \$588.90; advertising, \$5,022.01; printing and stationery, \$7,432.11.....	13,642.42
All other items, viz.: Postage, telegraph and express, \$6,658.65; traveling expenses of officers and home office employes, \$4,563.25; adjusting, \$8,935.50; general expenses, \$2,821.10; revenue, \$6,242.84; profit and loss, \$9,832.50; bills receivable, \$2,845.14; agents' accounts, \$6,068.45.....	39,053.93
Total miscellaneous expenses.....	\$ 600,522.03
Total disbursements.....	\$ 999,910.73
Balance.....	\$ 749,271.26

LEDGER ASSETS.

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

Book value of real estate, unincumbered	\$ 81,720.50
Mortgage loans on real estate, first liens	223,012.00
Book value of bonds, excluding interest.....	366,968.10
Cash in company's office, \$7,419.90; deposited in banks, \$69,947.44.	77,367.34
All other items, viz.: Taxes paid on mortgages.....	203.32
Total net ledger assets.....	\$ 749,271.26

NON-LEDGER ASSETS.

Interest due, \$1,900.75; and accrued, \$4,242.41, on mortgages.....	\$ 6,143.16
Interest accrued on bonds and stocks.....	5,759.34
Interest accrued on other assets.....	375.00

Total outstanding interest.....	\$ 12,277.50
Market value of bonds and stocks over book value.....	5,282.00

Gross premiums in course of collection, to-wit—

Accident:	
Not over three months due.....	\$ 208,743.94
Unpaid commission thereon.....	54,273.42

Net premiums.....	\$ 154,470.52
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Employers' liability:	
Not over three months due.....	\$ 61,716.03
Unpaid commission thereon.....	12,960.86

Net premiums.....	\$ 48,755.67
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Total net not over three months due.....	\$ 203,226.19
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Gross assets.....	\$ 970,056.95
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Total admitted assets.....	\$ 970,056.95
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NON-LEDGER LIABILITIES.

Accident:	
In process of adjustment.....	\$ 10,080.00
Resisted by company on its own account (not outlawed).....	30,533.33

Total.....	\$ 40,613.33
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Employers' liability:	
In process of adjustment.....	\$ 12,770.00
Estimated expenses incident to settlement.....	81,550.00

Total.....	\$ 94,320.00
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Aggregate of unpaid claims and expenses..	\$ 134,933.33
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Gross premiums upon all unexpired risks, running one year or less from date of policy: Accident premiums, \$634,628.98; unearned portion (50 per cent).....	\$ 317,314.49
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Gross premiums upon all unexpired risks, running one year or less from date of policy: Employers' liability premiums, \$325,475.52; unearned portion (50 per cent).	162,737.76
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Total one year or less.....	\$ 480,052.25
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Total unearned premiums, as computed above	\$ 480,052.25
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Total amount of all liabilities.....	\$ 614,985.58
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Joint-stock actually paid up in cash.....	\$ 250,000.00
Surplus beyond capital and other liabilities.....	105,071.37
Total.....	\$ 355,071.37
Total.....	\$ 970,056.95

RISKS AND PREMIUMS.

Accident:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 77,099,133.00	\$ 530,833.19
Written or renewed during the year.....	130,125,300.00	838,879.10
Total.....	\$207,224,433.00	\$1,369,712.29
Deduct expirations and cancellations.....	122,155,433.00	729,621.33
Balance.....	\$ 85,069,000.00	\$ 640,090.96
Deduct reinsured policies	1,260,000.00	5,461.98
Net in force December 31, 1899.....	\$ 83,809,000.00	\$ 634,628.98
Employers' liability:		
In force December 31st, preceding year.....	45,440,000.00	342,057.50
Written or renewed during the year.....	50,020,000.00	427,682.92
Total.....	\$ 95,460,000.00	\$ 769,740.42
Deduct expirations and cancellations.....	49,380,000.00	442,802.96
Balance.....	\$ 46,080,000.00	\$ 326,937.46
Deduct reinsured policies.....	255,000.00	1,461.94
Net in force December 31, 1899.....	\$ 45,825,000.00	\$ 325,475.52

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 499,388.70
Total amount of the company's stock owned by the directors at par value.....	188,000.00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries: Ohio, \$50,000; Virginia, \$10,000	60,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred	Amount at risk—end of year.
Accident.....	\$1,777,900.00	\$ 21,024.91	\$ 10,504.00	\$ 10,504.00	\$1,777,900.00
Employers' liability.....	250,000.00	1,532.89	1,169.09	1,169.09	250,000.00
Aggregate.....	\$2,027,900.00	\$ 22,557.80	\$ 11,673.09	\$ 11,673.09	\$2,027,900.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

STATE MUTUAL HAIL INSURANCE COMPANY OF MINNESOTA.

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

President, L. C. STEBBINS.

Secretary, JOHN W. KNUTSON

[Incorporated January 18, 1897. Commenced business January 18, 1897.]

Home offices, Winnebago City, Minn.

CAPITAL STOCK.

(Mutual.)

Amount of net ledger assets, December 31st of previous year....	\$ 999.15	
Extended at.....	\$ 999.15	
INCOME DURING YEAR.		
Entire premiums collected during the year.....	Hall. \$ 14,472.40	
Net cash actually received for premiums.....	\$ 14,472.40	
Sum.....	\$ 15,471.55	
DISBURSEMENTS DURING YEAR.		
Gross amount paid for claims.....	Hall. \$ 6,680.87	
Net paid policy-holders.....	\$ 6,680.87	
Commissions or brokerage to agents, less received on reinsurance.....	\$ 2,561.86	
Salaries, traveling and all expenses of agents and agencies not on commission account.....	466.52	
Expense adjusting.....	881.49	
Salaries and all other compensation of officers, \$2,800; and home office employees, \$564.....	2,864.00	
Taxes on premiums, \$92.47; insurance department fees and agents' licenses, \$16.....	78.47	
Rent, including fuel.....	93.50	
Legal expenses.....	175.00	
Furniture and fixtures, \$23.48; advertising, \$22.75; printing and stationery, \$95.47.....	151.70	
All other items, viz.: Postage, \$261.90; Supt. expenses, \$538.50.....	800.40	
Interest, \$61.43; expense, \$160.71.....	222.64	
Total miscellaneous expenses.....	\$ 8,295.48	
Total disbursements.....	\$ 14,975.55	
Balance.....	\$ 495.70	

LEDGER ASSETS.

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

Cash deposited in banks.....	\$ 495.70	
Bills receivable.....	3,317.33	
All other items, viz.: Notes acquired during the year.....	389.50	
Total.....	\$ 4,202.53	
Deduct ledger liabilities:		
All other.....	1,060.63	
Total net ledger assets.....	\$ 3,141.60	

NON-LEDGER ASSETS.

Gross premiums in course of collection, to-wit—		
Hall:		
Unpaid assessments.....	\$ 6,910.95	
Gross assets.....	\$ 10,062.55	
Deduct assets not admitted:		
Notes cancelled and charged off.....	\$ 2,566.66	
Losses on notes by compromise.....	320.50	
Depreciation from book values of above ledger assets to bring same to market value.....	5,996.65	
Total.....	\$ 8,893.51	
Total admitted assets.....	\$ 1,228.74	

NON-LEDGER LIABILITIES.

Claims adjusted and not paid.....	Hall. \$ 9.00	
Aggregate of unpaid claims and expenses.....	\$ 9.00	

RISKS AND PREMIUMS.

	Hall:	Amount at risk.
In force December 31st, preceding year.....		\$ 637,700
Written or renewed during the year.....		319,016
Total.....		\$ 976,716
Deduct expirations and cancellations.....		692,963
Balance.....		\$ 274,053
Net in force December 31, 1899.....		\$ 274,053

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 6,519.87
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Hall.
Risks written.....	\$ 253,726.00
Premiums received.....	6,401.85
Losses paid.....	1,646.35
Losses incurred.....	1,655.35
Amount at risk—end of year.....	220,008.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

UNION CASUALTY AND SURETY 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, EDWARD CLUFF.

First Vice-President, AUGUST GEHNER.

Secretary, LE GRAND L. ATWOOD.

Second Vice-President, WM. S. CLUFF.

[Incorporated, December 29, 1892. Commenced business, April 18, 1893.]

Home office, Wainwright Bldg., St. Louis, Mo.

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 31 of previous year.....	509,453.30
Extended at.....	\$ 509,453.30

INCOME DURING YEAR.

Accident:	
Gross premiums unpaid December 31, last year paid.....	\$ 85,139.07
Gross premiums written and renewed during year.....	273,890.73
Total.....	\$ 368,029.50

Deduct gross premiums now in course of collection.....	68,184.71	
Entire premiums collected during the year.....	295,845.09	
Deduct reinsurance, abatement, rebate and return premiums.....	78,189.58	
Total.....		\$ 217,655.51
Employers' liability:		
Gross premiums unpaid December 31, last year paid.....	126,621.41	
Gross premiums written and renewed during year.....	370,434.24	
Total.....		\$ 497,055.65
Deduct gross premiums now in course of collection.....	59,582.84	
Entire premiums collected during the year.....	437,473.81	
Deduct reinsurance, abatement, rebate and return premiums.....	245,806.06	
Total.....		191,666.75
Plate glass:		
Gross premiums unpaid December 31, last year paid.....	19,427.10	
Gross premiums written and renewed during year.....	88,206.59	
Total.....		\$ 107,633.69
Deduct gross premiums now in course of collection.....	25,264.20	
Entire premiums collected during the year.....	82,369.49	
Deduct reinsurance, abatement, rebate and return premiums.....	14,581.28	
Total.....		67,788.21
Steam boiler:		
Gross premiums unpaid December 31, last year paid.....	10,991.46	
Gross premiums written and renewed during year.....	23,653.41	
Total.....		\$ 34,644.87
Deduct gross premiums now in course of collection.....	4,368.15	
Entire premiums collected during the year.....	30,576.72	
Deduct reinsurance, abatement, rebate and return premiums.....	25,397.91	
Total.....		5,178.81
Net cash actually received for premiums.....		\$ 482,239.25
Interest on loans on mortgages of real estate.....	9,774.00	
Interest on bonds and dividends on stocks.....	11,045.00	
Total interest.....	20,819.00	
Income from all other sources.....	87.29	
Total income during the year.....		\$ 503,195.57
Sum.....		\$1,012,648.87

DISBURSEMENTS DURING YEAR.

Accident:

Gross amount paid for claims, excepting weekly indemnity.....	\$ 18,787.15
Gross amount paid for weekly or other periodical indemnity.....	100,098.45
Total.....	\$ 118,885.60
Employers' liability:	
Gross amount paid for weekly or other periodical indemnity.....	\$ 249,633.54
Plate glass:	
Gross amount paid for claims.....	35,122.24
Steam boiler:	
Gross amount paid for claims.....	265.75
Net paid policy-holders.....	\$ 409,897.13
Commissions or brokerage to agents.....	\$ 85,874.40
Salaries, traveling and all expenses of agents and agencies not on commission account.....	19,214.54
Inspections.....	9,442.24
Salaries and all other compensation of officers, \$9,700; and home office employes, \$35,906.03.....	45,606.03
Taxes on premiums, \$12,264.64; insurance department fees and agents' licenses, \$5,592.91; municipal licenses, \$635.25.....	18,492.90
Rent.....	4,324.57
Legal expenses.....	5,947.07
Furniture and fixtures, \$335.98; advertising, \$1,920.75; printing and stationery, \$5,562.81.....	7,819.54
All other items, viz: Adjusting, \$17,463.80; general expenses, \$14,778.19.....	32,241.99
Total miscellaneous expenses.....	\$ 223,063.29
Total disbursements.....	\$ 631,960.41
Balance.....	\$ 380,688.46

LEDGER ASSETS.

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

Mortgage loans on real estate, first liens.....	\$ 128,985.00
Book value of bonds (excluding interest).....	281,840.00
Cash in company's office, \$3,355.73; deposited in banks, \$10,897.67.....	14,253.40
Agents' debit balances.....	610.06
Total.....	\$ 425,688.46
Deduct ledger liabilities:	
Borrowed money.....	45,000.00
Total net ledger assets.....	\$ 380,688.46

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 2,512.57
Interest accrued on bonds and stocks.....	156.00
Total outstanding interest.....	\$ 2,668.57
Market value of bonds and stocks over book value.....	10,160.00
Gross premiums in course of collection, to-wit--	
Accident:	
Not over three months due.....	\$ 66,184.71
Unpaid commissions thereon.....	17,279.82
Net premiums.....	\$ 48,904.89

Employers' liability:	
Not over three months due.....	\$ 26,810.99
Unpaid commissions thereon.....	4,021.83
More than three months due.....	\$32,771.85
Net premiums.....	22,789.36
Plate glass:	
Not over three months due.....	\$ 25,264.20
Unpaid commissions thereon.....	6,052.84
Net premiums.....	19,211.36
Steam boiler:	
Not over three months due.....	\$ 4,368.15
Unpaid commissions thereon.....	655.21
Net premiums.....	3,712.94
Total net not over three months due.....	\$ 94,618.55
Gross assets.....	\$ 488,135.58
Deduct assets not admitted:	
Agents' debit balances, unsecured.....	610.06
Total admitted assets.....	\$ 487,525.52

NON-LEDGER LIABILITIES.

In process of adjustment:	
Accident.....	\$ 5,810.00
Plate glass.....	2,349.85
Total gross amount of claims.....	\$ 8,159.85
Resisted by company on its own account:	
Accident.....	5,250.00
Estimated expenses incident to settlement:	
Employers' liability.....	44,000.00
Aggregate of unpaid claims and expenses..	\$ 57,409.85
Gross premiums upon all unexpired risks running one year or less from date of policy:	
Accident premiums, \$92,221.42; unearned portion (50 per cent).....	\$ 46,110.70
Plate glass premiums, \$70,959.52; unearned portion (50 per cent).....	35,479.76
Total one year or less.....	\$ 81,590.47
Gross premiums upon all unexpired risks running more than one year from date of policy:	
Plate glass premiums \$1,950; unearned premium, pro rata.....	1,564.00
Total unearned premiums as computed above.	\$ 83,154.47
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	1,840.00
Total amount of all liabilities.....	\$ 141,904.32
Joint-stock capital actually paid up in cash.....	\$ 250,000.00
Surplus beyond capital and other liabilities.....	95,621.20
Total.....	\$ 487,525.52

RISKS AND PREMIUMS.		Amount at risk.	Premiums thereon.
Accident:			
In force December 31, preceding year.....	\$ 27,197,375.00	\$ 129,761.35	
Written or renewed during the year.....	38,753,483.00	273,890.73	
Total.....	\$ 65,950,858.00	\$ 403,652.08	
Deduct expirations and cancellations.....	43,618,590.00	311,430.66	
Net in force December 31, 1899.....	\$ 22,332,268.00	\$ 92,221.42	
Employers' liability:			
In force December 31, preceding year.....	\$ 55,977,632.00	\$ 365,942.26	
Written or renewed during the year.....	53,291,275.00	370,434.24	
Total.....	\$109,268,907.00	\$ 736,376.50	
Deduct expirations and cancellations.....	49,635,509.00	555,833.90	
Balance.....	\$ 59,633,407.00	\$ 180,542.60	
Deduct reinsured policies.....	59,633,407.00	180,542.60	
Net in force December 31, 1899.....	None.		
Plate glass:			
In force December 31, preceding year.....	\$ 1,810,104.00	\$ 71,063.92	
Written or renewed during the year.....	2,155,683.00	88,206.59	
Total.....	\$ 3,965,787.00	\$ 159,270.51	
Deduct expirations and cancellations.....	2,221,331.00	86,360.99	
Net in force December 31, 1899.....	\$ 1,744,456.00	\$ 72,909.52	
Steam boilers:			
In force December 31, preceding year.....	\$ 9,516,630.00	\$ 24,514.51	
Written or renewed during the year.....	6,589,999.00	23,953.41	
Total.....	\$ 16,106,629.00	\$ 48,467.92	
Deduct expirations and cancellations.....	6,806,249.00	27,581.13	
Balance.....	\$ 9,300,430.00	\$ 20,886.79	
Deduct reinsured policies.....	9,300,430.00	20,886.79	
Net in force December 31, 1899.....	None.		

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 403,897.13
Total amount of the company's stock owned by the directors at par value..	248,300.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Accident.	Employers' liability.	Aggregate.
Risks written.....	\$ 291,050.00	\$ 72,000.00	\$ 363,050.00
Premiums received.....	2,782.97	412.01	3,194.98
Losses paid.....	3,899.50	1,692.00	5,591.50
Losses incurred.....	3,899.50	1,692.00	5,591.50
Amount at risk, end of year.....			211,584.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the

UNITED STATES CASUALTY COMPANY, OF NEW YORK CITY.

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, JAMES W. HINKLEY. First Vice-President, PERRY BELMONT.
Second Vice-President and General Manager, W. F. MOORE. Treasurer, HENRY W. POOR.
Secretary, EDSON S. LOTT.

[Incorporated May 2, 1895. Commenced business May 3, 1895.]

Home office, 141 Broadway, corner Liberty street, New York city.

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....	817,780.12
Extended at.....	\$ 817,780.12

INCOME DURING YEAR.

	Accident.
Gross premiums unpaid December 31st, last year....	\$ 36,895.66
Gross premiums written and renewed during year..	462,800.64
Total.....	\$ 499,696.30
Deduct gross premiums now in course of collection..	35,921.21
Entire premiums collected during the year....	\$ 463,775.09
Deduct reinsurance, abatement, rebate and return premiums.....	91,854.39
Total.....	\$ 371,920.70
	Employers' Liability.
Gross premiums unpaid December 31st last year....	\$ 57,164.69
Gross premiums written and renewed during year..	422,251.29
Total.....	\$ 479,415.98
Deduct gross premiums now in course of collection..	53,553.32
Entire premiums collected during the year....	\$ 425,862.66
Deduct reinsurance, abatement, rebate and return premiums.....	123,541.58
Total.....	\$ 302,321.08
	Steam boiler.
Gross premiums unpaid December 31st, last year....	\$ 4,688.45
Gross premiums written and renewed during year....	44,975.66
Total.....	\$ 49,664.11
Deduct gross premiums now in course of collection..	7,338.39
Entire premiums collected during the year....	\$ 42,325.72

Deduct reinsurance, abatement, rebate and return premiums.....	14,816.10
Total.....	\$ 27,509.62
	Automatic sprinkler.
Gross premiums unpaid December 31st, last year....	\$ 2,541.99
Gross premiums written and renewed during year..	29,709.20
Total.....	\$ 32,251.19
Deduct gross premiums now in course of collection..	1,628.82
Entire premiums collected during the year....	\$ 30,622.37
Deduct reinsurance, abatement, rebate and return premiums.....	12,481.85
Total.....	\$ 18,140.52
Net cash actually received for premiums.....	\$ 719,891.92
Interest on bonds and dividends on stocks.....	\$ 22,740.09
Total interest.....	\$ 22,740.09
Total income during the year.....	\$ 742,632.01
Sum.....	\$1,560,412.13

DISBURSEMENTS DURING THE YEAR.

	Accident.
Gross amount paid for claims, excepting weekly indemnity.....	\$ 24,400.00
Gross amount paid for weekly or other periodical indemnity.....	92,610.61
Total.....	\$ 117,010.61
	Employers' Liability.
Gross amount paid for claims, excepting weekly indemnity.....	\$ 123,605.91
Total.....	\$ 123,605.91
	Steam boiler.
Gross amount paid for claims.....	\$ 13,300.80
Total.....	\$ 13,300.80
	Automatic sprinkler.
Gross amount paid for claims.....	\$ 15,200.45
Total.....	\$ 15,200.45
Net paid policy-holders.....	\$ 269,117.77
Commissions or brokerage to agents, less received on reinsurance.....	\$ 201,834.31
Salaries, traveling and all expenses of agents and agencies not on commission account.....	38,082.96
Inspections.....	11,907.12
Salaries and all other compensation of officers, \$20,833.52; and home office employes, \$30,354.65.....	51,188.17
Taxes on premiums, \$8,643.97; taxes on property, \$101.53; insurance department fees and agents' licenses, \$2,158.67; municipal licenses, \$542.67.....	11,446.84
Rent.....	8,525.00
Legal expenses.....	845.00

Furniture and fixtures, \$1,065.10; advertising, \$726.50; printing and stationery, \$11,481.33	13,272.93
All other items, viz.: Postage, \$5,779.73; telegrams and telephone, \$1,880.81; fees of directors, \$3,030; internal revenue, \$4,520.23; miscellaneous, \$4,066.85; less profit and loss: Credit (recoveries on collection account) \$299.65	18,977.97
Total miscellaneous expenses	\$ 354,980.30
Total disbursements	\$ 624,098.07
Balance	936,314.06
Total	\$1,560,412.13

LEDGER ASSETS.

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

Book value of real estate, unincumbered	\$ 5,000.00
Book value of bonds, excluding interest	846,855.94
Cash in company's office, \$23,662.88; deposited in banks, \$60,441.08	84,103.96
Agents' debit balances	554.16
Total	\$ 936,314.06
Total net ledger assets	\$ 936,314.06

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	\$ 5,845.80
Total outstanding interest	\$ 5,845.80
Gross premiums in course of collection, to-wit—	
Accident:	
Not over three months due	\$ 35,782.45
Unpaid commission thereon	8,945.61
Net premiums	\$ 26,836.84
More than three months due	\$138.76
Employers' liability:	
Not over three months due	\$ 52,765.32
Unpaid commission thereon	13,191.33
Net premiums	\$ 39,573.99
More than three months due	\$788
Steam boiler:	
Not over three months due	\$ 7,338.39
Unpaid commission thereon	1,834.60
Net premiums	\$ 5,503.79
Automatic sprinkler:	
Not over three months due	\$ 1,628.82
Unpaid commission thereon	407.21
Net premiums	1,221.61
Total net not over three months due	\$ 73,136.23
Gross assets	\$1,015,296.09
Deduct assets not admitted:	
Agents' debit balances, unsecured	\$ 554.16
Total	\$ 554.16
Total admitted assets	\$1,014,741.93

NON-LEDGER LIABILITIES.

In process of adjustment:		
Accident	\$ 16,995.00	
Employers' liability	28,110.00	
Steam boiler	125.00	
Automatic sprinkler	125.00	
Total gross amount of claims	\$ 45,355.00	
Resisted by company on its own account (not out-lawed):		
Accident	\$ 6,875.00	
Employers' liability	46,100.00	
Automatic sprinkler	3,000.00	
Total gross amount of claims	\$ 55,975.00	
Aggregate of unpaid claims and expenses	\$ 101,336.00	
Gross premiums upon all unexpired risks running one year or less from date of policy:		
Accident premiums, \$274,403.15; unearned portion (50 per cent)	\$ 137,201.58	
Employers' liability premiums, \$285,708.61; unearned portion (50 per cent)	142,854.30	
Steam boiler premiums, \$18,816.08; unearned portion (50 per cent)	9,408.04	
Automatic sprinkler premiums, \$17,943.08; unearned portion (50 per cent)	8,971.54	
Total one year or less	\$ 298,435.46	
Gross premiums upon all unexpired risks running more than one year from date of policy:		
Employers' liability premiums, \$11,961.06; unearned premium, pro rata	\$ 11,099.13	
Steam boiler premiums, \$24,607.45; unearned premiums, pro rata	22,883.59	
Total more than one year	\$ 33,982.72	
Total unearned premiums as computed above	\$ 332,418.18	
For reinsurance	1,061.19	
All other liabilities, viz.: Contingency fund, \$20,442.56; all other indebtedness, \$4,500	24,942.56	
Total amount of all liabilities	\$ 459,741.93	
Joint-stock capital actually paid up in cash	\$ 300,000.00	
Surplus beyond capital and other liabilities	255,000.00	
Total	\$1,014,741.93	
RISKS AND PREMIUMS.	Amount at risk.	Premiums thereon.
Accident:		
In force December 31st, preceding year	\$ 145,634,680	\$ 265,938.21
Written or renewed during the year	333,130,580	462,800.64
Total	\$ 478,765,260	\$ 728,738.85
Deduct expirations and cancellations	322,566,560	454,335.70
Balance	\$ 156,198,700	\$ 274,403.15
Net in force December 31, 1899	\$ 156,198,700	\$ 274,403.15

Employers' liability:		
In force December 31st, preceding year.....	47,130,000	304,446.05
Written or renewed during the year.....	68,475,000	422,251.29
Total.....	\$ 115,605,000	\$ 726,697.34
Deduct expirations and cancellations.....	63,365,000	428,231.88
Balance.....	\$ 52,240,000	\$ 298,465.46
Deduct reinsured policies.....	105,000	795.79
Net in force December 31, 1899.....	\$ 52,135,000	\$ 297,669.67
Burglary:		
In force December 31st, preceding year.....	241,959.00	2,010.13
Total.....	\$ 241,959.00	\$ 2,010.13
Deduct expirations and cancellations.....	163,479.00	1,319.88
Balance.....	\$ 78,480.00	\$ 690.25
Deduct reinsured policies.....	78,480.00	690.25
Steam boiler:		
In force December 31st, preceding year.....	8,710,750	36,903.20
Written or renewed during the year.....	10,947,000	44,975.66
Total.....	\$ 19,657,750	\$ 81,878.86
Deduct expirations and cancellations.....	9,355,250	38,455.33
Balance.....	\$ 10,302,500	\$ 43,423.53
Net in force December 31, 1899.....	\$ 10,302,500	\$ 43,423.53
Automatic sprinkler:		
In force December 31st, preceding year.....	1,712,925	22,005.19
Written or renewed during the year.....	2,650,775	20,709.20
Total.....	\$ 4,363,700	\$ 51,714.39
Deduct expirations and cancellations.....	2,484,200	29,764.98
Balance.....	\$ 1,879,500	\$ 21,949.41
Deduct reinsured policies.....	463,425	4,006.33
Net in force December 31, 1899.....	\$ 1,416,075	\$ 17,943.08

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 214,748.42
Total amount of the company's stock owned by the directors at par value	152,000.00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries: Virginia.....	15,668.70
Were the company's books closed on the 31st day of December for the purposes of this statement.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Accident.	Employers' liability.
Risks written.....	\$ 344,500.00	\$ 130,000.00
Premium received.....	431.50	1,576.69
Losses paid.....	314.27	648.50
Losses incurred.....	4,453.57	707.39
Amount at risk, end of year.....	345,000.00	150,000.00

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of
THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

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

President, JOHN R. BLAND. First Vice-President, J. KEMP BARTLETT, JR.
 Secretary, GEO. R. COLLIS. Second Vice-President, EDW. J. PENNIMAN.

[Incorporated March 19, 1896. Commenced business August 1, 1896.]
 Home office, 20 South Calvert street, Baltimore.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,500,000; subscribed for.....	\$1,500,000.00
Amount of capital paid up in cash.....	1,500,000.00
Amount of net ledger assets, December 31st, of previous year.....	1,270,671.00
Increase of capital during 1899.....	500,000.00
Extended at.....	\$1,770,671.00

INCOME DURING YEAR.

	Fidelity and surety.
Gross premiums unpaid December 31st, last year paid.....	\$ 111,676.90
Gross premiums written and renewed during year.....	706,778.60
Total.....	\$ 818,455.50
Deduct gross premiums now in course of collection.....	171,608.71
Entire premiums collected during the year.....	\$ 646,846.79
Deduct reinsurance, abatement, rebate and return premiums..	82,597.29
Net cash actually received for premiums.....	\$ 564,249.50
Interest on loans on mortgages of real estate.....	90.00
Interest on collateral loans.....	11,631.15
Interest on bonds and dividends on stocks.....	25,228.41
Interest upon other debts due the company and on deposits in bank.....	3,807.83
Total interest.....	\$ 40,757.39
Profit on sale or maturity of ledger assets during the year over book values.....	4,608.80
Income from all other sources, viz: Surplus derived from sale of stock subscriptions to department of guarantee attorneys and cash deposited for surety of risks.....	55,222.55—\$ 59,831.35
Total income during the year.....	\$ 664,838.24
Sum.....	\$2,435,509.24

DISBURSEMENTS DURING YEAR.		Fidelity and surety.
Gross amount paid for claims, excepting weekly indemnity.....	\$	74,180.39
Deduct reinsurance, salvages and recoveries on losses previously paid.....		14,032.24
Net paid policy-holders.....	\$	60,148.15
Commissions or brokerage to agents, less received on reinsurance.....		127,710.55
Salaries, traveling and all expenses of agents and agencies not on commission account.....		95,797.22
Salaries and all other compensation of officers, \$18,816.63; and home office employes, \$33,355.76; total.....		52,172.39
Taxes on premiums, \$12,733.48; taxes on property, \$591.18; insurance department fees and agents' licenses, \$17,006.37; municipal licenses, \$746.02; tax on franchise, \$1,875; total.....		33,552.05
Rent (including \$2,937 for company's use of own building), less \$100 from sub-leases.....		2,837.00
Legal expenses.....		12,047.24
Furniture and fixtures, \$3,162.55; advertising, \$7,685.93; printing and stationery, \$14,098.59; total.....		24,947.07
All other items, viz: Postage, internal revenue and telegrams, \$17,507.41; expressage, \$3,451.43; incidentals, development, etc., \$13,024.81; total.....		34,013.65
Total miscellaneous expenses.....	\$	383,083.17
Total disbursements.....	\$	443,231.32
Balance.....	\$	1,992,277.92

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.		
Book value of real estate, unincumbered.....	\$	61,416.71
Mortgage loans on real estate, first liens, \$31,495.72; other than first liens, \$16,500; total.....		47,995.72
Loans secured by pledge of bonds, stocks, or other collaterals.....		463,675.00
Book value of bonds (excluding interest, \$504,671.79; and stocks, \$540,611.95; total.....)		1,045,283.74
Cash in company's office, \$37,525.73; deposited in banks, \$269,915.71; total.....		327,441.44
All other items, viz: Advance on real estate secured by deeds.....		28,132.07
Due for subscription to department of guarantee attorneys.....		19,333.04
Total net ledger assets.....	\$	1,992,277.92

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....		7.50
Interest due, \$7,991.73; and accrued, \$4,754.14, on bonds and stocks.....		12,735.87
Interest due on collateral loans.....		6,052.03
Interest due on other assets.....		930.00
Total outstanding interest.....	\$	19,725.40
Market value of bonds and stocks over book value.....		32,977.26
Gross premiums in course of collection, to-wit—		
Fidelity and surety:		
Not over three due months due.....	\$	171,608.71
Unpaid commission thereon.....		28,011.46
Total net not over three months due.....	\$	143,597.25
Gross assets.....		2,188,877.83

NON-LEDGER LIABILITIES.	
Fidelity and surety:	
In process of adjustment.....	\$ 9,633.23
Known or estimated proofs not filed.....	3,937.75
Aggregate of unpaid claims and expenses.....	\$ 13,570.98
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Fidelity and surety premiums, \$325,776.43; unearned portion (50 per cent.....)	\$ 312,888.22
Total unearned premiums, as computed above.....	\$ 312,888.22
All other liabilities, viz: Cash deposited for security of risks written.....	36,691.47
Total amount of all liabilities.....	363,150.67
Joint-stock capital actually paid up in cash.....	\$1,500,000.00
Surplus beyond capital and other liabilities.....	325,427.16—\$1,825,427.16
Total.....	\$2,188,577.83

RISKS AND PREMIUMS.

Fidelity and surety:	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$124,664,659.09	\$ 382,876.81
Written or renewed during the year.....	157,362,822.60	706,778.60
Total.....	\$281,927,481.69	\$1,089,655.41
Deduct expirations and cancellations.....	101,700,947.02	463,878.98
Balance.....	\$180,136,534.67	\$ 625,776.43
Net in force December 31, 1899.....	\$180,136,534.67	\$ 625,776.43

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 73,719.13
Total amount of the company's stock owned by the directors at par value..	334,500.00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries.....	132,720.00
Were the company's books closed on the 30th day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fidelity and surety.
Risks written.....	\$1,666,798.70
Premiums received.....	15,009.24
Losses paid.....	174.90
Losses incurred.....	495.95
Amount at risk—end of the year.....	3,553,941.20

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
WESTERN MUTUAL HAIL AND CYCLONE INSURANCE COM-
PANY.

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

President, ALBERT BARCK. Vice-President, A. H. OSBORN.
Secretary, L. E. CASS.

[Incorporated, January 25, 1899. Commenced business, February 21, 1899.]

Home office, Luverne, Minnesota.

CAPITAL STOCK.
Mutual.

INCOME DURING YEAR.

Hall:		
Entire collected during the year	\$	4,698.70
Total income during the year	\$	4,698.70

DISBURSEMENTS DURING YEAR.

Hall:		
Gross amount paid for claims	\$	1,158.14
Commissions or brokerage to agents, less received on reinsur- ance	\$	867.90
Salaries, traveling and all expenses of agents and agencies not on commission account	\$	390.72
Salaries and all other compensation of officers, \$1,400; and home office employes, \$17.50	\$	1,417.50
Insurance department fees and agents' licenses	\$	13.00
Legal expenses	\$	200.00
Advertising, \$1; printing and stationery, \$95.50	\$	96.50
All other items, viz.: Express, 46 cents; exchange, 50 cents; telephone, \$3.50; fuel, \$5.50; agents for collecting, \$35.67; internal revenue, \$9.18; recording mortgage, 10 cents; record- ing authority, 50 cents; adjusting, \$60; postage, \$56.62; col- lecting, \$84.09; directors, \$140; office supplies, \$28.29	\$	424.41
Total miscellaneous expenses	\$	3,410.03
Total disbursements	\$	4,568.17

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Cash deposited in banks	\$ 130.53
Bills receivable	70.50
All other items, viz.: Assessments due	739.90
Total	\$ 940.93
Deduct ledger liabilities:	
Agents' credit balances	14.26
Total net ledger assets	\$ 926.67

RISKS AND PREMIUMS.

Hall:		Amount at risk.
Written or renewed during the year	\$	204,040.84
Deduct expirations and cancellations		35,414.59
Net in force December 31, 1899	\$	168,626.25

ANNUAL STATEMENT

For the year ending December 31, 1899, of the condition and affairs of the
OCEAN ACCIDENT AND GUARANTEE COMPANY, LIMITED.

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.

General Manager in U. S., OSCAR ISING.

[Commenced business in U. S. August 23, 1895.]

Home office, 346 Broadway, New York.

CAPITAL STOCK.
(None in U. S.)

Amount of net ledger assets, December 31st of previous year	\$	625,154.91
Securities deposited with New York department	\$	401,885.70

Extended at

INCOME DURING YEAR.

		Accident.
Gross premiums written and renewed during year	\$	132.50
Total	\$	132.50
Deduct gross premiums now in course of collection	\$	25.00
Entire premiums collected during the year	\$	107.50
Total	\$	107.50
		Employers' liability.
Gross premiums written and renewed during year	\$	9,587.80
Total	\$	9,587.80
Deduct gross premiums now in course of collection	\$	2,700.00
Entire premiums collected during the year	\$	6,887.80
Total	\$	6,887.80
		Steam boiler.
Gross premiums written and renewed during year	\$	15.00
Total	\$	15.00
Deduct gross premiums now in course of collection	\$	15.00
		Credit.
Gross premiums written and renewed during year	\$	171,519.48
Total	\$	171,519.48
Entire premiums collected during the year	\$	171,519.48

Deduct reinsurance, abatement, rebate and return premiums.....	87.50	
Total.....		\$ 171,431.98
Net cash actually received for premiums.....		\$ 178,427.28
Interest on bonds and dividends on stocks.....	\$ 20,921.92	
Interest upon other debts due the company and on deposits in bank.....	776.33	
Total interest.....		\$ 21,698.25
Income from all other sources, viz.: Losses in previous years..	19.64	
Total income during the year.....		\$ 200,145.17
Sum.....		\$1,226,685.78

DISBURSEMENTS DURING YEAR.

Gross amount paid for claims, excepting weekly indemnity.....	Credit. \$ 26,952.33	
Total.....	\$ 26,952.33	
Deduct reinsurances, salvages and recoveries on losses previously paid.....	1,531.74	
Net paid policy-holders.....		\$ 25,420.59
Commissions or brokerage to agents, less received on reinsurance.....	\$ 28,922.87	
Salaries, traveling and all expenses of agents and agencies not on commission account.....	4,080.80	
Salaries and all other compensation of officers and home office employes.....	8,404.50	
Taxes on premiums, \$1,621.11; insurance department fees and agents' licenses, \$1,113.90.....	2,735.01	
Rent.....	2,950.00	
Legal expenses.....	1,008.33	
Furniture and fixtures, \$623.42; advertising, printing and stationery, \$963.84.....	1,590.26	
All other items, viz.: Mercantile subscription, \$2,075; postage, \$923.64; revenue, \$1,021; general expense account, \$3,011.46; traveling, \$1,351.22; exchange and discount, \$53.92.....	8,436.24	
Total miscellaneous expenses.....		\$ 58,128.01
Total disbursements.....		\$ 83,548.60
Balance.....		\$1,143,137.18

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.....	\$1,104,440.22
Cash in company's office, \$3,948.75; deposited in banks, \$34,293.21.....	37,241.96
Bills receivable.....	1,455.00
Total.....	\$1,143,137.18
Total net ledger assets.....	\$1,143,137.18

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 5,855.00
Total outstanding interest.....	\$ 5,855.00
Market value of bonds and stocks over book value.....	15,195.49

Gross premiums in course of collection, to-wit—

Accident:		
Not over three months due.....	\$ 25.00	
Unpaid commission thereon.....	6.25	
Net premiums.....		\$ 18.75
Employers' liability:		
Not over three months due.....	\$ 2,700.00	
Unpaid commission thereon.....	18.75	
Net premiums.....		\$ 2,681.25
Steam boiler:		
Not over three months due.....	\$ 15.00	
Unpaid commission thereon.....	3.75	
Net premiums.....		\$ 11.25
Total net not over three months due.....		\$ 2,711.25
Gross assets.....		\$1,166,898.92
Deduct assets not admitted:		
Bills receivable, unsecured.....	\$ 1,455.00	
Total.....		\$ 1,455.00
Total admitted assets.....		\$1,165,443.92

NON-LEDGER LIABILITIES.

In process of adjustment.....	Credit insurance. \$ 2,179.63	
Net amount of unpaid claim account.....		\$ 2,179.63
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Accident premiums, \$132.50; unearned portion (50 per cent).....	\$ 66.25	
Employers' liability premiums, \$9,587.80; unearned portion (50 per cent).....	4,793.90	
Steam boiler premiums, \$15; unearned portion (50 per cent).....	7.50	
Credit insurance premiums, \$168,475.73; unearned portion (50 per cent).....	84,237.86	
Total one year or less.....		\$ 89,105.51
Total unearned premiums, as computed above.....		\$ 91,285.14
Total amount of all liabilities.....		1,074,158.78
Surplus beyond capital and other liabilities.....		\$1,165,443.92
Total.....		

RISKS AND PREMIUMS.

Accident:	Amount at risk.	Premiums thereon.
Written or renewed during the year.....	\$ 23,000.00	\$ 132.50
Total.....	\$ 23,000.00	\$ 132.50
Net in force December 31, 1899.....	\$ 23,000.00	\$ 132.50
Employers' liability:		
Written or renewed during the year.....	815,000.00	9,587.80
Net in force December 31, 1899.....	\$ 815,000.00	\$ 9,587.80

Steam boilers:

Written or renewed during the year.....	5,000.00	15.00
Net in force December 31, 1899.....	\$ 5,000.00	\$ 15.00
Credit:		
In force December 31st, preceding year.....	2,731,000.00	156,009.53
Written or renewed during the year.....	3,359,000.00	171,519.48
Total.....	\$6,090,000.00	\$ 327,529.00
Deduct expirations and cancellations.....	2,993,000.00	159,053.27
Balance.....	\$3,094,000.00	\$ 168,475.73
Net in force December 31, 1899.....	\$3,094,000.00	\$ 168,475.73

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 27,600.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

TABLE No. 2.

Showing business transactions in Iowa by all Companies doing other than Life Insurance business in the State in 1899

NAME OF COMPANY.	LOCATION.	Date of organiza- tion.	Amount of risks written.	Premiums re- ceived.	Losses paid.	Losses incurred.	Per cent of losses paid to premi- ums received.
IOWA COMPANIES.							
American Mutual.....	Des Moines, Iowa.....	1897	\$ 1,026,663 00	\$ 43,428 48	\$ 10,908 23	\$ 15,429 00	25
Anchor Mutual Fire.....	Des Moines, Iowa.....	1889	3,342,985.83	136,912 79	38,767 95	87,674 04	23.3
Atlas Mutual.....	Des Moines, Iowa.....	1892	2,705,860.72	46,925.77	10,836.80	10,242.94	23
Capital.....	Des Moines, Iowa.....	1884	8,524,964.00	180,478.81	72,980.28	72,109 80	40.4
Dairy Mutual.....	Lisbon, Iowa.....	1896	497,265.00	13,001.97	13,207.77	15,640.22	100 1
Des Moines.....	Des Moines, Iowa.....	1881	14,066,623.00	402,764.11	163,140.87	161,463.40	40.5
Dubuque Fire and Marine.....	Dubuque, Iowa.....	1883	3,812,423 00	68,276 00	26,798.00	26,025.00	39.2
Farmers.....	Cedar Rapids, Iowa.....	1860	14,790,895 00	313,781.06	125,039.80	123,961 42	30.2
Fidelity.....	Des Moines, Iowa.....	1893	3,770,850 00	92,017.95	51,234.11	55,878.99	55.0
Hawkeye.....	Des Moines, Iowa.....	1865	15,782,727.00	345,126 96	125,328.05	119,390.49	36 3
Iowa Home.....	Dubuque, Iowa.....	1899	677,480.00	8,525.40	29.00	29.00	.....
Iowa Merchants Mutual.....	Sioux City, Iowa.....	1893	850,609.00	20,611.00	16,000.00	10,395.00	72.7
Iowa State Mutual.....	Keokuk, Iowa.....	1855	8,933,420 90	349,487 59	102,873.12	100,680.05	20
Merchants and Bankers Mutual.....	Des Moines, Iowa.....	1885	1,663,328.73	41,475.07	16,385.19	14,447 82	59.4
Mill Owners Mutual Fire.....	Des Moines, Iowa.....	1889	905,250.00	41,721.50	7,914.25	18 20	18.9
Security Fire.....	Davenport, Iowa.....	1883	3,092,630 00	51,021 51	15,484 68	15,983 51	30
State.....	Des Moines, Iowa.....	1865	6,986,392.00	175,068 83	63,730 20	57,920.45	36
Total of Iowa companies and average per cent.....			\$ 91,430,407.18	\$2,330,624.89	\$ 860,638 30	\$ 837,289.33	36.9

OTHER THAN IOWA COMPANIES.							
Etna.....	Hartford, Conn.....	1819	\$ 5,763,576 00	\$ 75,593 55	\$ 55,383 42	\$ 36,181.19	73.2
Aachen and Munich Fire—U. S. branch.....	Chicago, Ill.....	1825	559,936.50	7,551.13	3,606 04	6,106.04	47.7
Agricultural.....	Watertown, N. Y.....	1853	755,800 00	8,259.00	3,094 00	4,769.00	37.4
American.....	Boston, Mass.....	1818	233,630.00	3,017.00	398 84	2,273 84	13
American.....	Newark, N. J.....	1846	3,031,315.00	28,059 03	5,425.13	5,105 04	19.3
American Central.....	St. Louis, Mo.....	1853	1,191,558.00	14,749.59	10,104 88	9,216.26	68 5
American Fire.....	Philadelphia, Pa.....	1810	2,034,774 00	22,012.98	14,328 89	12,096.07	64.7
American Fire.....	New York, N. Y.....	1857	280,189 30	3,969 88	1,927 31	1,927 31	48 5
Atlas Assurance—U. S. branch.....	Chicago, Ill.....	1808	608,537 00	9,131.51	2,319.31	2,863.98	25.3
Baloise Fire—U. S. branch.....	New York, N. Y.....	1863	366,200 00	5,701 93	277.15	275.15	.04
British American Assurance.....	Toronto, Canada.....	1833	959,646.00	13,759.76	6,951.62	5,101.62	50.5
Buffalo Commercial.....	Buffalo, N. Y.....	1896	100,050 00	1,159.47	4,142.71	2,846 82	357
Buffalo German.....	Buffalo, N. Y.....	1867	726,106 00	8,255.64	8,923 39	10,123 93	108
Caledonian—U. S. branch.....	New York, N. Y.....	1805	2,125,222.00	32,055 89	17,882.82	16,447 99	55.7
Citizens.....	New York, N. Y.....	1836	99,803 75	1,240 69	1,286 85	1,286.85	103
Citizens.....	Pittsburg, Pa.....	1849	431,982.89	5,716.08	2,401.54	4,801 37	42
Colonial Assurance.....	New York, N. Y.....	1896	166,750.00	1,819 90	2,506 23	2,506 23	137
Commercial Union—U. S. branch.....	New York, N. Y.....	1861	2,112,954.25	23,420.35	27,795.80	24,258.86	97.8
Concordia Fire.....	Milwaukee, Wis.....	1870	4,158,896 00	38,007 82	12,557 37	15,064 91	33
Connecticut Fire.....	Hartford, Conn.....	1850	4,000,897 00	53,588.13	23,737.12	27,382.40	46.8
Continental.....	New York, N. Y.....	1852	18,490,265.00	198,207 06	97,141 92	94 101.67	48 9
Delaware.....	Philadelphia, Pa.....	1835	1,082,055.00	12,420 00	7,544 00	5,928.00	60.7
Detroit Fire and Marine.....	Detroit, Mich.....	1868	422,310 00	5,298 38	2,512 59	5,003.59	47.2
Eagle Fire.....	New York, N. Y.....	1806	476,632 00	4,989 73	6,968.62	8,583 69	139
Erie Fire.....	Buffalo, N. Y.....	1874	315,853 00	3,655.22	1,600 02	105.19	43.7
Equitable Fire and Marine.....	Providence, R. I.....	1859	322,425 00	4,340 57	1,995 23	2,012 72	45.9
Farmers Fire.....	York, Pa.....	1853	1,201,204.00	15,576 99	13,200.09	11,204 67	80.4
Fire Association of Philadelphia.....	Philadelphia, Pa.....	1820	2,478,833 00	39,761.40	24,322.68	17,883 89	61.1
Fidelity Fire.....	Baltimore, Md.....	1899	126,970 00	1,759.42	2,979 55	3,015 10	169
Firemens.....	Baltimore, Md.....	1826	100,740.00	1,320.24	.....	.....	.....
Firemens.....	Newark, N. J.....	1855	1,132,570.00	12,228.53	4,767.89	5,725 23	38.9
Firemans Fund.....	San Francisco, Cal.....	1863	1,176,572 00	14,367.01	12,711.67	12,725 52	88.4
Franklin Fire.....	Philadelphia, Pa.....	1829	687,793 33	8,396.54	3,577 39	2,263 21	42.6
German.....	Freeport, Ill.....	1865	16,185.4 9.00	189,885.15	84,882.89	80,558.11	44.7
German Fire.....	Pittsburg, Pa.....	1862	268,022.20	3,177.92	1,709.42	2,267.67	53.7
Germania Fire.....	New York, N. Y.....	1859	2,780,603 00	33,758.21	24,595.23	23,416.19	72.8
German Alliance.....	New York, N. Y.....	1897	293,850 65	4,299 25	1,408 19	1,351 08	32.7
German American.....	New York, N. Y.....	1874	3,799,045.06	51,926.19	35,617 26	23,313.64	68 8
Girard Fire and Marine.....	Philadelphia, Pa.....	1853	1,482,858 00	15,066.01	6,616.20	6,780.23	41.1
Glens Falls.....	Glens Falls, Pa.....	1849	2,637,041 00	25,920.01	7,772 43	7,847.43	29.9

TABLE No. 2—CONTINUED.

NAME OF COMPANY.	LOCATION.	Date of organiza- tion.	Amount of risks written.	Premiums re- ceived.	Losses paid.	Losses incurred.	Per cent of premi- um paid to premi- ums received.
Greenwich	New York, N. Y.	1884	\$ 1,361,998.29	\$ 13,838.59	\$ 3,419.12	\$ 5,896.03	24.8
Hamburg-Bremen Fire—U. S. branch	New York, N. Y.	1884	632,370.00	9,790.51	2,833.41	2,833.41	29.1
Hanover Fire	New York, N. Y.	1882	1,729,188.00	25,942.86	11,354.74	11,638.89	43.9
Hartford Fire	Hartford, Conn.	1810	8,790,278.00	119,413.57	62,972.83	55,093.61	52.8
Helvetia Swiss Fire—U. S. branch	New York, N. Y.	1881	350,050.00	5,235.39	5,488.43	33.50	104.9
Home	New York, N. Y.	1853	7,997,077.00	88,308.71	44,856.84	39,970.79	50.8
Imperial Fire—U. S. branch	New York, N. Y.	1803	889,460.00	11,930.57	2,678.86	5,391.54	32.4
Insurance Company of North America	Philadelphia, Pa.	1794	5,073,324.00	67,558.78	21,519.56	21,387.26	36.2
International	New York, N. Y.	1898	103,250.00	2,853.07	6,121.14	6,121.14	230
Lancashire—U. S. branch	Chicago, Ill.	1852	3,434,261.00	44,601.09	24,832.58	18,071.76	56.6
Law Union and Crown Fire and Life—U. S. branch	New York, N. Y.	1879	199,553.00	3,080.84	210.24	910.24	7.9
Lion—U. S. branch	Hartford, Conn.	1879	291,335.00	3,017.36	961.05	961.05	31
Liverpool and London and Globe—U. S. branch	New York, N. Y.	1836	4,077,916.00	44,805.76	35,901.95	32,960.95	69.8
Liverpool and London and Globe	New York, N. Y.	1896	30,800.00	353.00			
London Assurance Corporation—U. S. branch	New York, N. Y.	1740	936,748.00	12,504.33	4,197.19	5,788.19	33.5
London and Lancashire Fire—U. S. branch	New York, N. Y.	1861	1,121,272.00	15,854.95	6,859.78	5,783.68	43.2
Lumbermen's	Philadelphia, Pa.	1873	387,065.00	8,789.92	792.39	792.39	20.1
Magdeburg Fire—U. S. branch	New York, N. Y.	1844	323,900.00	4,017.34	3,177.24	3,183.24	78.8
Manchester Assurance—U. S. branch	Chicago, Ill.	1824	985,897.43	15,379.86	9,936.72	6,387.23	64.7
Manhattan Fire	New York, N. Y.	1882	192,390.00	3,897.16	5,234.21	5,534.31	135
Mechanics	Philadelphia, Pa.	1854	501,482.47	6,357.91	4,734.06	6,142.06	75.6
Mercantile Fire and Marine	Boston, Mass.	1823	285,370.00	3,183.51	310.91	2,168.31	9.7
Mechanics	Newark, N. J.	1858	1,239,234.99	13,742.17	1,068.69	2,811.88	14.3
Mechanics	Providence, R. I.	1851	30,930.00	884.14			
Michigan Fire and Marine	Detroit, Mich.	1881	269,650.00	3,408.70	2,481.02	2,481.02	72.9
Milwaukee Fire	Milwaukee, Wis.	1898	315,928.00	3,492.52		1,727.97	50.7
Milwaukee Fire	Milwaukee, Wis.	1882	2,821,471.00	28,656.76	10,455.32	13,887.95	57.4
National Assurance—U. S. branch	Hartford, Conn.	1828	2,239,065.00	18,425.36			
National Fire	Hartford, Conn.	1869	5,383,024.00	68,707.00	35,541.45	41,857.27	51.7
National Standard	New York, N. Y.	1896	313,508.00	2,773.24	548.03	548.03	19.7
Newark Fire	Newark, N. J.	1810	285,515.00	3,607.56	2,544.86	1,859.86	70.5
New Hampshire Fire	Manchester, N. H.	1869	2,655,651.00	31,317.23	11,578.34	15,995.34	36
Netherlands Fire—U. S. branch	New York, N. Y.	1845	\$ 316,450.00	\$ 5,185.37	\$ 6,021.65	\$ 616.82	116
Niagara Fire	New York, N. Y.	1860	3,315,611.00	49,703.96	28,361.06	27,723.36	57.1
Northern Assurance—U. S. branch	New York, N. Y.	1866	1,491,082.02	15,955.96	14,563.99	12,108.16	62.5
North British and Mercantile—U. S. branch	New York, N. Y.	1869	4,064,126.00	49,896.48	23,695.38	20,165.97	47.4
North German Fire—U. S. branch	Chicago, Ill.	1868	565,201.00	8,223.45	10,555.79	10,552.80	128.3
Norwalk Fire	Norwalk, Conn.	1859	104,583.00	1,598.08	169.31	167.97	10.5
Northwestern National	New York, N. Y.	1869	7,148,435.00	75,561.81	37,763.08	39,017.53	49.9
Norwich Union—U. S. branch	New York, N. Y.	1797	2,094,684.00	24,638.98	15,294.05	14,328.37	61.9
Orient	Hartford, Conn.	1867	1,246,854.00	15,712.99	7,383.00	5,703.00	46.3
Pacific Fire	New York, N. Y.	1831	1,126,268.00	14,787.17	8,180.07	7,528.53	55.3
Palatine—U. S. branch	New York, N. Y.	1886	1,227,479.00	9,981.70	5,868.10	5,545.06	58.2
Pelican	New York, N. Y.	1869	35,250.00	446.35		7,979.00	44.3
Pennsylvania Fire	Philadelphia, Pa.	1825	1,911,356.00	23,826.00	10,771.00		
Phoenix	Brooklyn, N. Y.	1833	4,625,597.00	66,034.11	33,368.75	31,054.37	59.5
Phoenix	Hartford, Conn.	1854	4,775,909.00	56,148.40	28,375.39	38,286.20	50.3
Phoenix Assurance—U. S. branch	New York, N. Y.	1782	1,841,625.64	15,377.25	5,648.89	11,648.20	36.6
Providence Washington	Providence, R. I.	1799	1,922,516.00	15,075.72	12,680.03	7,773.40	75.1
Prussian National—U. S. branch	Chicago, Ill.	1845	1,122,228.00	15,338.77	7,638.45	7,773.40	55.1
Queen Insurance Company of America	Chicago, Ill.	1891	1,064,323.00	13,894.61	8,260.02	7,407.11	59.4
Reading Fire	Reading, Pa.		305,111.00	4,544.69			
Reliance	Philadelphia, Pa.	1841	1,103,040.00	11,910.79	4,739.72	5,114.72	39.6
Rochester German	Rochester, N. Y.	1873	640,609.00	8,696.48	8,696.48	6,377.82	44.4
Royal—U. S. branch	Chicago, Ill.	1845	3,194,616.88	29,678.25	18,739.05	17,631.69	63.1
Royal Exchange Assurance—U. S. branch	New York, N. Y.	1865	2,759,362.60	44,884.29	23,570.24	2,642.52	35.9
Saint Paul Fire and Marine	St. Paul, Minn.	1865	2,759,362.60	44,884.29	23,570.24	22,457.91	49.8
Scottish Union and National—U. S. branch	Hartford, Conn.	1824	1,617,454.00	24,142.01	16,389.74	15,133.48	67.7
Security	New Haven, Conn.	1841	1,367,075.00	13,390.35	5,059.43	4,973.62	37.7
Springfield Fire and Marine	Springfield, Mass.	1849	3,888,688.00	60,356.62	17,254.43	15,283.62	34.2
Spring Garden	Philadelphia, Pa.	1835	1,423,376.67	12,646.66	5,497.17	5,491.52	43.4
Sun Insurance Office—U. S. branch	New York, N. Y.	1710	1,038,533.00	11,780.00	1,837.00	4,163.00	15.5
Svea Fire and Life—U. S. branch	New York, N. Y.	1866	133,874.00	1,797.37	1,173.76	82.84	65.2
Thurloga—U. S. branch	New York, N. Y.	1853	4,926,824.34	7,993.34	4,891.19	4,891.19	62
Traders	Chicago, Ill.	1865	2,309,831.00	15,679.15	8,549.97	9,288.14	45.6
Trans-Atlantic Fire—U. S. branch	Chicago, Ill.	1873	404,561.00	5,021.61	6,826.81	6,824.50	98.2
Union	Philadelphia, Pa.	1804	468,145.00	4,729.40	2,945.47	2,980.79	49.8
Union Assurance society—U. S. branch	New York, N. Y.	1714	1,370,196.00	18,464.02		5,587.86	30.2
United Fire	Baltimore, Md.	1869	14,050.00	234.55			
United States Fire	New York, N. Y.	1824	330,570.03	4,366.12	5,708.44	5,708.44	184.9
Victoria Fire	New York, N. Y.	1846	108,985.00	1,472.13			
Westchester Fire	New York, N. Y.	1837	2,166,376.00	29,789.62	11,610.91	14,547.13	38.6
Western Assurance	Toronto, Canada	1851	1,439,781.00	20,447.59	21,544.82	23,983.41	153.5
Western Underwriters Association, Incorporated	Chicago, Ill.	1898	1,096,585.00	14,791.18	1,656.64	1,611.22	11.2

TABLE No. 2—CONTINUED.

NAME OF COMPANY.	LOCATION.	Date of organization.	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount of claims paid to policyholders.	Amount of claims received from reinsurers.
Williamsburgh City	Brooklyn, N. Y.	1833	\$ 884,605.00	\$ 11,068.79	\$ 2,437.37	\$ 2,705.07	21	
Non Iowa companies—total and average per cent.			\$309,585,996.73	\$2,532,039.60	\$1,315,213.01	\$1,225,704.82	51.9	
Aggregate and average per cent of fire companies			\$301,016,403.91	\$1,862,664.49	\$3,175,832.21	\$3,063,064.15	44.7	
COMPANIES OTHER THAN FIRE.								
Alliance Hall and Cyclone Mutual	Austin, Minn	1899	243,446.00	8,803.30	6,874.10	6,874.10	76.7	
American Bonding and Trust company	Baltimore, Md	1894	438,705.66	2,493.32				
American Surety	New York, N. Y	1884	1,976,823.00	6,225.69	10,643.06	10,643.06	170.9	
Bankers Mutual Casualty	Des Moines, Iowa	1906	1,077,693.00	15,137.12	4,448.41	4,448.41	32.3	
City Trust Safe Deposit and Surety company	Philadelphia, Pa	1886	138,573.00	886.37				
Continental Assurance Company of North America	Hammond, Ind	1897	191,070.00	6,731.23	2,573.62	2,573.62	38.2	
Employers Liability Assurance Corporation—U. S. b'ch.	Boston, Mass	1880	1,648,730.00	7,327.69	5,424.88	5,819.88	74	
Fidelity and Deposit company	Baltimore, Md	1890	3,300,975.00	16,723.63	1,405.17	682.30	8.4	
Guarantee Company of North America	Montreal, Canada	1851	282,650.00	1,627.09	886.37	716.37	86.3	
Hartford Steam Boiler Inspection and Insurance Co.	Hartford, Conn	1866	1,917,094.00	13,956.50	201.99	184.69	1.5	
Lawyers Surety company	New York, N. Y	1899	2,000.00					
Lloyds Plate Glass	New York, N. Y	1882	237,694.68	4,833.80	1,989.59	1,917.07	41.1	
London Guarantee and Accident—U. S. branch	Chicago, Ill	1869	2,313,750.00	13,815.24	5,100.67	5,100.67	36.0	
Maryland Casualty	Baltimore, Md	1898	698,111.41	4,777.39	1,083.63	1,644.17	23.6	
Metropolitan Plate Glass	New York, N. Y	1874	142,438.40	2,559.22	824.42	824.42	32.2	
Minnesota Farmers Hall	Minneapolis, Minn	1891	539,896.00	9,513.00	8,873.00	8,873.00	93.2	
National Surety	New York, N. Y	1897	5,649,965.00	2,131.60				
New Amsterdam Casualty	New York, N. Y	1893	44,400.00	439.25				
New Jersey Plate Glass	Newark, N. J	1898	142,156.06	2,684.98	1,133.73	1,079.33	42.9	
New York Plate Glass	New York, N. Y	1891	133,733.97	2,290.92	639.09	639.09	30	
Preferred Accident	New York, N. Y	1893	1,510,000.00	3,632.00	3,963.14	4,075.64	168.6	
*Standard Life and Accident	Detroit, Mich	1884	2,027,900.00	22,257.80	11,673.69	11,673.69	51.7	
State Mutual Hall	Winnebago City, Minn	1897	253,729.00	4,491.33	1,649.35	1,655.35	35.7	
Union Casualty and Surety company	St. Louis, Mo	1892	393,060.00	3,194.98	5,591.50	5,591.50	175	
United States Casualty company	New York, N. Y	1895	474,900.00	2,008.19	962.77	5,169.96	47.9	
United States Fidelity and Guarantee company	Baltimore, Md	1896	2,955,739.70	14,649.34	174.90	495.95	4	
Total of companies other than fire and av. per cent.			\$ 23,650,885.88	\$ 173,721.71	\$ 75,963.88	\$ 80,694.07	43.6	
Grand total and average per cent			\$329,667,289.79	\$5,036,386.20	\$2,211,716.09	\$2,143,768.22	45.1	

*Does no life business in Iowa.

TABLE
An exhibit of the condition and business of Insurance Companies

No 3.

other than Life, operating in Iowa during the year 1899.

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1899.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
IOWA COMPANIES.			
American Mutual, Des Moines.....	Mutual		
Anchor Mutual Fire, Des Moines.....	Mutual		
Atlas Mutual, Des Moines.....	Mutual	\$ 77,395.14	\$ 179.14
Capital, Des Moines.....	Mutual	182,325.58	117,592.14
Dairy Mutual, Lisbon.....	Mutual	38,293.86	3,731.67
Des Moines, Des Moines.....			
Dubuque Fire and Marine, Dubuque.....	25,000	493,579.59	373,110.78
Farmers, Cedar Rapids.....	100,000	407,323.38	201,337.24
Fidelity, Des Moines.....	100,000	581,325.77	496,234.47
Hawkeye, Des Moines.....	25,000	105,135.27	99,365.59
Iowa Home, Dubuque.....	25,000	705,010.19	422,515.91
Iowa Merchants Mutual Fire, Sioux City.....	25,000	34,109.46	28,230.44
Mill Owners Mutual Fire, Des Moines.....	Mutual	60,834.42	12,823.11
Merchants and Bankers Mutual, Des Moines.....	Mutual	849,393.43	16,387.08
Security Fire, Davenport.....	Mutual	90,880.52	16,494.79
State, Des Moines.....	Mutual	192,176.88	
Total Iowa companies.....	\$ 525,000	\$ 4,372,600.35	\$ 2,224,820.75
OTHER THAN IOWA COMPANIES.			
Aetna, Hartford, Conn.....	4,000,000	13,019,411.20	7,861,796.13
Aachen and Munich—U. S. branch, Chicago, Ill.....	None in U.S	896,708.27	372,358.94
Agricultural, Watertown, N. Y.....	500,000	2,209,129.55	1,646,907.04
American, Boston, Mass.....	300,000	628,202.89	483,059.88
American, Newark, N. J.....	600,000	3,521,503.92	2,110,990.86
American Central, St. Louis, Mo.....	600,000	1,923,045.39	1,367,524.00
American Fire, Philadelphia, Pa.....	500,000	2,626,441.18	2,237,506.69
American Fire, New York, N. Y.....	400,000	1,397,333.36	1,065,493.15
Atlas Assurance—U. S. branch, Chicago, Ill.....	None in U.S	1,026,480.03	596,559.88
Balaise Fire—U. S. branch, New York, N. Y.....	None in U.S	829,526.34	304,411.73
British American Assurance, Toronto, Canada.....	None in U.S	1,179,452.42	694,579.53
Buffalo Commercial, Buffalo, N. Y.....	200,000	340,068.17	298,497.06
Buffalo German, Buffalo, N. Y.....	200,000	2,003,691.64	541,362.49
Caledonian—U. S. branch, New York, N. Y.....	None in U.S	1,885,536.04	1,070,823.24
Citizens, New York, N. Y.....	300,000	768,870.63	648,886.49
Citizens, Pittsburg, Pa.....	500,000	814,976.80	704,628.63
Colonial, New York, N. Y.....	200,000	448,765.43	427,617.58
Commercial Union—U. S. branch, New York, N. Y.....	None in U.S	3,728,462.80	2,402,852.64
Concordia Fire, Milwaukee, Wis.....	200,000	907,171.08	723,203.65
Connecticut Fire, Hartford, Conn.....	1,000,000	3,869,451.75	2,800,612.04
Continental, New York, N. Y.....	1,000,000	9,800,660.83	5,774,665.72
Delaware, Philadelphia, Pa.....	702,875	1,585,273.96	1,448,730.84
Detroit Fire and Marine, Detroit, Mich.....	500,000	1,296,066.39	873,462.00
Eagle Fire, New York, N. Y.....	300,000	1,863,256.58	602,939.01
Erle Fire, Buffalo, N. Y.....	200,000	614,879.33	460,831.23

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1899				
	Total cash income.	Total cash expenditures.	Amount of risks written and renewed during the year.	Premiums received.	Losses paid.
	\$ 39,664.67	\$ 38,087.89	\$ 2,705,860.72	\$ 46,925.77	\$ 10,757.84
	133,268.17	133,268.17	8,524,964.00	180,478.81	63,224.06
	64,733.44	34,717.17	1,219,070.00	28,689.45	24,274.25
	60,468.81	256,842.36	247,202.67	14,066,623.00	402,764.11
	295,996.14	95,828.64	91,032.10	6,006,072.00	95,928.88
	85,091.30	317,212.02	263,438.32	14,790,895.00	813,781.06
	5,789.88	81,572.94	96,757.77	3,770,850.00	92,017.95
	282,495.00	308,158.02	291,535.21	15,782,727.00	345,126.96
	5,879.02	7,417.22	4,890.99	677,480.00	8,263.98
	25,610.20	25,610.20	25,784.12	850,609.00	20,611.23
	213,385.75	215,609.22	9,680,799.90	383,522.81	105,042.80
	42,768.95	42,768.95	42,257.34	1,663,328.73	41,475.07
	63,717.28	56,063.31	471,750.00	20,064.75	38,569.71
	49,487.95	53,854.03	48,401.51	3,092,630.00	51,021.51
	108,444.82	153,898.85	137,312.69	7,041,432.00	174,899.18
	\$ 868,366.36	\$ 1,832,943.26	\$ 1,722,725.15	\$ 90,345,091.35	\$ 2,205,571.52
					\$ 816,183.76
	5,157,615.07	4,455,165.11	4,532,355.93	548,288,655.00	4,927,665.32
	524,349.33	615,230.54	549,828.18	48,482,460.00	618,452.99
	562,222.51	996,930.15	1,031,304.32	155,258,500.00	1,319,424.00
	145,145.95	225,764.10	249,665.37	26,940,252.00	379,104.04
	1,410,543.06	1,152,653.53	773,405.73	260,005,996.00	1,456,642.99
	554,521.39	915,159.36	975,086.89	87,427,251.00	1,049,146.00
	388,934.56	1,341,929.07	1,423,753.84	140,846,045.00	1,592,447.75
	391,840.21	932,428.31	776,519.87	165,493,094.00	1,300,255.17
	429,930.17	960,047.75	1,029,458.56	99,303,061.00	978,009.47
	525,114.61	896,911.29	394,809.78	45,955,254.00	490,672.65
	494,872.89	1,158,898.98	1,180,681.19	151,858,854.00	1,299,532.60
	41,571.11	128,771.86	103,788.34	14,480,505.00	143,095.90
	1,462,339.15	435,892.37	378,938.76	44,595,458.00	425,995.10
	814,912.80	1,214,548.28	1,302,064.76	148,192,335.00	1,582,194.83
	120,434.14	607,278.47	657,192.50	103,289,748.00	758,914.16
	110,348.17	254,988.68	260,507.48	24,085,862.00	270,942.83
	21,087.85	291,234.15	365,516.92	44,725,775.00	443,697.27
	1,825,610.16	2,670,947.20	2,725,348.17	334,457,134.00	3,098,363.40
	133,967.43	550,699.24	533,705.12	64,411,452.00	704,606.33
	1,068,839.71	2,037,885.97	1,881,120.52	188,995,538.00	2,167,825.75
	3,434,995.11	4,354,347.58	4,064,829.77	512,214,400.00	4,499,179.37
	136,543.62	775,942.59	808,479.30	82,980,838.00	928,171.54
	623,604.30	277,232.37	278,505.29	27,439,684.00	251,208.18
	760,317.57	347,160.07	391,381.20	48,085,638.00	295,306.69
	154,045.10	297,380.21	439,009.54	40,883,884.00	372,591.85
					811,879.19

TABLE No. 3—

IOWA INSURANCE REPORT.

CONTINUED.

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1899.			BUSINESS TRANSACTED DURING THE YEAR 1899.					
	Paid up capital and surplus.	Total gross as-sets.	Total liabilities, includ- ing un-liquidated claims on capital stock.	Net surplus.	Total cash in- come.	Total cash ex- penditures.	Amount of risks written, and ac- cruing during the year.	Premiums re- ceived.	Losses paid.
OTHER THAN IOWA COMPANIES.									
Equitable Fire and Marine, Providence, R. I.	\$ 400,000	\$ 878,833.94	\$ 702,263.95	\$ 176,569.99	\$ 389,338.59	\$ 366,347.88	\$ 38,312,930.00	\$ 411,675.00	\$ 193,656.61
Fire Assn. of Philadelphia, Philadelphia, Pa.	500,000	6,052,903.59	4,077,806.16	941,237.43	341,267.04	34,919,377.04	36,919,377.04	243,338.36	743,841.87
Fidelity Fire, Baltimore, Md.	500,000	794,598.89	702,945.30	1,039,432.84	2,895,831.87	3,102,568.14	395,750,939.00	3,263,864.34	1,806,862.43
Firemans, Baltimore, Md.	500,000	915,003.71	818,134.32	91,950.69	344,556.78	284,856.95	58,751,225.00	909,084.91	107,318.23
				599,869.39	441,559.59	407,701.37	57,997,730.00	1,986,652.39	486,352.39
Firemens, Newark, N. J.	1,000,000	2,498,534.98	1,406,483.10	1,092,051.88	635,713.56	448,258.37	45,251,637.00	478,728.39	186,340.84
Firemens Fund, San Francisco, Cal.	1,000,000	3,291,829.00	2,488,508.39	1,312,733.04	1,998,869.23	2,040,383.57	377,293,517.00	2,818,209.01	1,215,039.89
Franklin Fire, Philadelphia, Pa.	1,000,000	3,106,892.15	2,002,659.26	1,104,232.79	623,030.06	687,367.43	55,301,539.00	603,351.37	304,105.82
German, Freeport, Ill.	300,000	3,373,433.58	2,084,600.96	1,288,282.02	1,679,232.27	1,485,681.61	1,195,822.00	1,796,878.46	804,201.54
German Fire, Pittsburg, Pa.	300,000	510,056.17	408,946.92	1,101,102.95	244,000.00	250,445.37	35,728,101.00	284,356.36	183,446.41
Germania Fire, New York, N. Y.	1,000,000	4,781,861.55	2,680,458.70	2,101,406.85	1,491,138.51	1,536,921.88	293,632,215.00	1,747,749.30	702,611.58
German Alliance, New York, N. Y.	400,000	925,659.12	645,080.35	544,867.51	393,628.77	414,607,008.00	41,407,008.00	329,131.07	193,281.70
German American, New York, N. Y.	1,000,000	8,128,810.42	4,179,253.63	3,951,576.79	3,128,912.41	3,188,657.88	473,024,088.00	4,056,307.47	1,801,900.34
Girard Fire and Marine, Philadelphia, Pa.	300,000	2,948,199.03	1,405,703.73	642,669.39	640,813.10	538,328.88	57,723,375.00	507,215.58	225,398.77
Glen Falls, Glen Falls, N. Y.	200,000	3,312,576.92	1,157,434.85	2,158,143.07	992,544.00	973,986.00	97,879,980.00	462,290.61	285,397.47
Greenwich, New York, N. Y.	200,000	1,545,202.88	1,198,064.33	346,238.55	1,170,155.70	1,355,134.36	223,356,720.00	1,519,614.11	797,673.56
Hamburg-Bremen—U. S. branch, New York, N. Y.	None in U.S.	1,524,546.63	979,670.67	548,867.51	1,171,948.41	1,393,194.00	118,196,044.00	1,465,128.72	801,124.30
Hanover Fire, New York, N. Y.	1,000,000	3,032,477.36	1,630,530.67	1,616,813.69	1,675,368.47	1,704,670.67	1,999,773.77	1,999,773.77	1,094,720.77
Hartford Fire, Hartford, Conn.	1,250,000	11,002,588.02	7,192,393.82	3,810,204.50	6,690,953.91	7,133,005.83	694,744,635.00	7,889,030.77	4,119,493.42
Helvetia Swiss—U. S. branch, New York, N. Y.	None in U.S.	805,640.23	805,727.84	529,312.39	461,309.16	461,309.16	59,940,000.00	590,446.42	285,397.47
Home, New York, N. Y.	3,000,000	12,758,633.61	8,129,687.10	4,631,936.41	5,102,300.99	4,784,384.88	321,086,470.00	6,674,723.56	2,630,406.89
Imperial Fire—U. S. branch, New York, N. Y.	None in U.S.	1,892,345.05	1,105,472.01	758,673.04	1,307,071.81	1,655,637.62	181,220,824.00	1,465,128.72	801,124.30
Insurance Co of N. America, Philadelphia, Pa.	3,000,000	9,193,893.13	7,533,903.71	1,666,780.55	6,519,558.24	6,829,831.95	924,135,776.00	7,012,737.35	4,396,375.65
International, New York, N. Y.	200,000	830,874.62	774,480.30	371,444.32	97,790.37	97,536.21	22,478,358.00	180,948.74	95,369.90
Laurelshire—U. S. branch, Chicago, Ill.	None in U.S.	2,260,766.81	1,646,809.66	414,157.15	2,194,916.66	2,311,447.37	228,315,646.00	2,284,369.39	1,467,317.01
Law Union and Crown Fire and Life—U.S. branch, New York, N. Y.	None in U.S.	678,712.86	203,775.75	474,937.11	315,256.14	383,807.56	89,263,074.00	391,467.11	193,269.77
Lion—U. S. Branch, Hartford, Conn.	None in U.S.	865,060.01	459,856.73	372,103.28	664,738.22	594,923.57	70,301,437.00	570,671.89	337,795.08
Liverpool and London and Globe—U. S. branch, New York, N. Y.	None in U.S.	9,800,136.45	4,648,558.76	4,651,277.69	5,419,501.94	5,533,803.10	718,944,427.00	6,137,342.74	8,402,453.59
Liverpool and London and Globe—New York, N. Y.	200,000	200,126.76	200,000.00	54,763.49	67,998.81	41,741.60	8,730,388.00	93,703.13	25,408.04
London Ass. Corp.—U. S. branch, New York, N. Y.	None in U.S.	2,807,637.77	1,944,608.51	1,363,029.25	1,855,499.08	1,484,580.61	236,692,983.00	1,543,705.91	825,064.41
London & Lancashire—U. S. branch, Chicago, Ill.	2,500,000	6,301,644.44	3,751,361.41	1,079,083.11	1,749,491.97	1,785,361.93	287,032,534.00	2,340,414.55	1,054,037.56
Lumbermens, Philadelphia, Pa.	250,000	1,202,983.61	642,056.03	566,032.74	1,079,868.00	1,004,363.88	19,689,868.00	185,337.44	102,980.75
Manchester Fire—U. S. branch, New York, N. Y.	None in U.S.	948,772.32	554,479.17	399,286.15	1,040,150.07	1,026,595.34	74,856,339.00	484,190.85	261,828.94
Manchester Fire Assn.—U. S. branch, Chicago.	None in U.S.	1,733,404.49	1,300,016.96	1,080,237.00	1,880,188.17	1,417,394.32	173,027,237.00	1,872,803.82	850,895.80
Manhattan Fire, New York, N. Y.	500,000	913,722.32	809,413.61	74,205.61	652,351.24	652,351.24	97,073,783.69	776,091.50	290,244.58
Mechanics, Philadelphia, Pa.	250,000	932,501.41	600,250.41	242,181.67	393,238.00	260,196.80	331,771,010.00	272,128.19	167,846.50
Mechanics Fire and Marine, Boston, Mass.	400,000	644,318.82	566,832.18	375,898.94	678,868.94	574,744.40	34,566,977.04	398,136.06	29,540.12
Merchants, Newark, N. J.	400,000	1,958,454.65	1,030,464.19	274,900.46	1,013,620.00	1,125,606.55	121,416,557.00	1,411,357.00	661,828.84
Merchants, Providence, R. I.	400,000	806,795.27	302,970.00	216,823.17	234,465.40	287,941.18	23,347,516.00	254,158.88	188,370.40
Michigan Fire and Marine, Detroit, Mich.	400,000	777,654.80	601,154.28	170,490.42	267,214.36	295,637.96	37,312,155.00	324,633.36	180,518.21
Milwaukee Fire, Milwaukee, Wis.	200,000	344,205.94	231,250.00	239,354.40	176,546.12	215,937.92	24,911,620.00	330,639.92	143,457.75
Milwaukee Mechanics, Milwaukee, Wis.	200,000	2,503,072.15	1,132,203.00	1,070,868.23	1,045,943.03	1,045,943.03	1,008,361,043.00	1,168,173.39	1,108,380.20
National Assurance—U. S. branch, Hartford, Conn.	None in U.S.	172,117.44	161,358.40	310,759.40	243,426.76	207,494.15	25,693,972.00	261,161.51	18,882.22
National Standard, New York, N. Y.	1,000,000	4,351,283.52	3,078,328.52	1,472,934.97	2,265,786.56	3,374,536.89	288,694,938.00	2,797,514.16	1,336,447.89
	200,000	542,060.67	385,621.72	183,438.94	225,397.78	249,200.00	31,455,175.00	289,463.00	249,200.00
Newark Fire, Newark, N. J.	250,000	899,992.02	574,446.68	315,545.99	151,946.70	172,341.11	18,240,784.00	145,507.35	82,769.23
New Hampshire Fire, Manchester, N. H.	1,000,000	3,303,575.24	2,331,247.68	973,237.26	1,239,424.64	1,285,026.60	144,652,453.63	1,241,923.61	795,200.00
Netherlands Fire—U. S. branch, New York, N. Y.	None in U.S.	661,176.54	351,232.45	300,924.69	403,158.64	443,869.63	62,806,833.00	597,209.73	280,586.96
Niagara Fire, New York, N. Y.	500,000	2,703,854.47	1,948,446.74	754,407.73	1,807,742.34	1,836,045.74	216,028,854.00	2,091,766.38	999,081.21
Northern Assurance—U.S. branch, New York, N. Y.	None in U.S.	2,622,707.81	1,066,682.59	1,609,625.42	1,549,065.77	1,350,209.22	1,617,462.00	1,528,634.00	646,822.75
North British and Merc.—U. S. branch, New York, N. Y.	None in U.S.	200,145.06	2,231,966.42	1,791,828.97	2,426,829.08	3,700,440.53	808,071,162.00	2,785,233.27	1,965,139.27
North German Fire—U. S. branch, Chicago, Ill.	200,000	555,922.00	441,735.41	328,559.85	378,558.85	378,558.85	47,075,739.65	489,244.00	275,800.00
Norfolk Fire—Norwalk, Conn.	200,000	609,306.20	449,596.90	305,141.97	170,749.50	162,759.90	3,741,440.00	260,940.00	101,208.94
Northwestern National, Milwaukee, Wis.	600,000	2,669,768.00	1,669,360.20	873,398.90	1,111,772.20	1,012,200.90	115,412,419.00	1,152,508.99	501,634.48
Norwich Union—U. S. branch, New York, N. Y.	None in U.S.	2,370,427.92	1,369,694.00	1,000,803.16	1,615,141.49	1,999,091.00	1,965,197.00	1,960,524.12	942,755.41

TABLE No. 3—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1899.			BUSINESS TRANSACTED DURING THE YEAR 1899.						
	Paid up capital stock.	Total gross assets.	Total liabilities and unpaid capital stock.	New surplus.	Total cash income.	Total cash expenditures.	Amounts paid and written during the year.	Premiums received.	Losses paid.	
OTHER THAN IOWA COMPANIES.										
Orient, Hartford, Conn.	\$ 500,000	\$ 2,441,188.18	\$ 1,687,988.57							
Pacific Fire, New York, N. Y.	300,000	782,244.08	430,217.87	\$ 753,869.51	\$ 1,412,132.01	\$ 1,538,629.34	\$ 131,834,647.00	\$ 1,677,914.29	\$ 969,057.04	
Patiline—U. S. branch, New York, N. Y.	None in U.S.	2,548,202.60	1,949,994.90	1,026,028.28	428,094.35	483,002.68	58,336,584.00	599,097.61	275,575.81	
Polician Assurance, New York, N. Y.	300,000	948,578.07	346,578.56	683,207.51	2,413,881.94	2,443,342.00	2,443,342.00	1,624,505.87	1,624,505.87	
Pennsylvania Fire, Philadelphia, Pa.	400,000	5,171,308.21	2,989,460.95	97,597.51	55,885.08	28,200.10	5,415,288.00	76,967.55	9,420.67	
Phoenix, Brooklyn, N. Y.	1,000,000	5,678,531.88	4,149,070.50	2,181,845.36	1,923,899.82	1,976,750.29	218,831,029.00	2,103,936.86	1,285,028.70	
Phoenix, Hartford, Conn.	2,000,000	5,023,642.70	4,300,772.12	1,529,461.38	3,408,265.66	3,351,913.10	348,415,434.00	3,614,873.27	1,889,511.04	
Phoenix Assurance—U. S. branch, New York.	None in U.S.	2,835,815.36	2,025,177.07	1,222,877.58	2,967,772.19	3,175,884.50	314,735,773.00	3,093,308.38	1,799,289.27	
Providence Washington, Providence, R. I.	500,000	2,020,487.31	1,652,019.26	810,038.29	2,269,832.84	2,554,007.15	880,194,394.00	3,113,023.53	1,491,654.71	
Prussian National—U. S. branch, Chicago, Ill.	1,000,000	719,698.49	402,117.80	465,418.54	1,601,373.40	1,634,138.54	296,551,190.00	1,903,459.29	1,074,524.81	
Queen Assurance Co. of America, New York.	500,000	4,581,770.68	3,246,301.45	317,878.92	532,557.31	527,618.30	48,055,319.00	582,897.28	205,459.61	
Reading Fire, Reading, Pa.	200,000	842,318.32	586,369.91	2,335,469.18	1,981,142.83	2,016,308.30	288,285,657.00	2,416,026.28	1,233,870.26	
Reliance, Philadelphia, Pa.	300,000	993,947.51	739,538.98	235,926.41	430,612.83	424,250.04	61,688,443.00	505,908.28	261,707.43	
Rochester German, Rochester, N. Y.	500,000	1,128,253.50	564,502.55	284,420.53	1,145,157.40	1,145,157.40	40,694,508.00	518,769.13	183,090.78	
Royal—U. S. branch, Chicago, Ill.	None in U.S.	7,130,407.47	4,865,847.53	563,806.95	4,665,847.53	4,665,847.53	9,090,993.00	5,388,181.13	2,948,323.24	
Royal Ex. Assurance—U. S. branch, New York.	None in U.S.	1,291,623.85	585,201.27	2,478,239.95	5,287,451.32	5,193,996.00	61,490,470.00	940,040.46	885,771.14	
Saint Paul Fire and Marine, St. Paul, Minn.	500,000	2,450,409.11	1,794,828.40	6,952,422.88	879,500.72	713,567.96	90,990,470.00	940,040.46	3,887,711.46	
Scottish Union and Nat'l—U. S. B., Hartford, Conn.	None in U.S.	4,027,791.22	2,112,808.18	694,367.71	3,001,431.05	3,074,722.08	138,728,625.00	3,332,482.51	1,890,197.07	
Security, New Haven, Conn.	300,000	994,190.10	789,848.07	1,914,864.04	2,420,840.53	2,281,669.88	309,878,975.00	2,983,073.03	1,781,118.29	
Springfield Fire and Marine, Springfield, Mass.	1,500,000	4,834,340.14	3,149,547.80	204,592.83	1,611,292.15	597,282.72	73,735,198.00	785,037.36	375,593.89	
Spring Garden, Philadelphia, Pa.	400,000	1,845,629.16	1,192,190.66	1,688,092.34	1,900,525.00	1,928,285.24	211,784,538.00	2,192,397.88	1,066,340.41	
Sun Ins. Office—U. S. branch, New York, N. Y.	None in U.S.	2,662,340.73	1,932,088.21	150,468.50	701,563.29	694,044.10	106,340,823.63	927,618.24	386,713.23	
Even Fire and Life—U. S. branch, New York, N. Y.	None in U.S.	656,405.90	340,362.48	1,010,142.55	1,498,005.66	1,634,891.88	193,840,793.00	1,786,265.06	1,087,447.60	
Thuringa—U. S. branch, New York, N. Y.	None in U.S.	690,187.43	431,440.89	315,143.42	464,655.28	457,992.39	45,747,568.00	610,862.68	381,345.04	
Traders, Chicago, Ill.	500,000	2,260,577.88	1,267,768.26	358,748.54	1,031,509.42	900,653.78	62,973,476.77	842,472.52	328,596.78	
Trans-Atlantic Fire—U. S. branch, Chicago, Ill.	None in U.S.	880,043.29	443,678.63	1,021,509.42	808,008.68	900,653.78	102,620,056.00	1,127,494.30	581,719.28	
Union, Philadelphia, Pa.	500,000	868,671.87	567,152.23	864,394.76	673,917.43	637,354.04	72,273,157.00	791,223.45	409,773.75	
Union Assur Society—U. S. branch, New York.	None in U.S.	1,635,250.43	827,534.92	110,539.50	328,894.82	323,941.32	30,500,558.00	518,388.76	190,658.70	
United Fire, Baltimore, Md.	200,000	627,009.75	398,618.27	697,915.50	697,788.50	1,289,768.50	141,783,518.00	1,289,768.50	895,340.87	
United States Fire, New York, N. Y.	500,000	606,096.30	341,938.05	148,889.59	158,493.38	144,278.81	15,629,938.00	125,372.06	68,282.70	
Victoria, New York, N. Y.	200,000	391,777.20	291,080.99	174,712.75	296,312.16	350,689.41	35,147,307.00	306,905.61	185,303.91	
Western Assurance, Toronto, Canada.	None in U.S.	2,740,959.55	1,545,674.88	696.81	86,803.89	90,683.66	11,559,883.00	105,705.95	88,704.74	
Western Assurance, Toronto, Canada.	None in U.S.	1,829,619.26	1,168,141.15	1,194,160.37	1,410,180.81	1,291,070.96	178,638,000.00	1,649,265.24	785,103.45	
Western Underwriters Assoc. (Inc.) Chicago, Ill.	200,000	416,447.28	218,230.21	1,626,051.97	1,925,741.49	1,925,741.49	339,328,777.00	1,200,186.70	1,200,186.70	
Williamsburg City Fire, Brooklyn, N. Y.	500,000	1,887,747.70	888,063.27	38,157.07	292,094.95	287,974.92	37,874,492.00	330,976.54	118,423.66	
Total non-Iowa companies.	\$ 46,102,875	\$274,607,094.46	\$176,101,610.67	\$ 1,080,654.43	\$ 800,840.10	\$ 716,478.87	\$ 83,944,313.01	\$ 751,403.91	\$ 187,690.00	
Total of fire companies.	\$ 46,627,875	\$279,639,094.81	\$177,416,681.32	\$ 99,233,029.03	\$ 145,028,458.43	\$ 155,485,767.14	\$ 17,886,984,700.65	\$ 167,456,980.70	\$ 83,218,014.31	
COMPANIES OTHER THAN FIRE.										
Alliance Hall and Cyclone Mut., Austin, Minn.	Mutual	66,194.88		74,108.41	90,188.72	1,416,386.00	74,848.59	71,429.99		
American Bonding and Trust Co., Baltimore, Md.	1,000,000	1,613,968.80	1,187,298.19	426,691.61	370,318.28	294,057.58	67,887,758.21	333,630.58	72,656.61	
American Surety, New York, N. Y.	2,500,000	5,115,408.76	3,948,809.69	1,797,169.16	1,827,388.98	1,907,693.34	333,043,102.00	1,174,142.33	372,971.77	
Bakers Mut. Casualty Co., Des Moines, Iowa.	Mutual	2,082,547.39	14,362.51	45,943.31	42,739.45	5,607,825.00	35,465.36	12,705.71		
City Trust Safe Dep. & Surety Co., Philadelphia.	500,000	2,896,376.00	2,729,027.58	160,348.42	808,714.34	1,315,380.82	40,570,436.84	214,025.97	55,071.78	
Continental Assur. Co. of N. Amer., Hammond, Ind.	200,000	316,388.35	325,038.46	60,454.89	104,548.75	151,791.94	5,037,053.00	300,493.74	80,303.88	
Employers Liability Assurance Corporation—U. S. branch, Boston, Mass.	None in U.S.	1,236,290.69	885,658.70	3,003,631.99	1,283,841.30	1,151,197.78	31,661,941.00	1,401,719.78	787,609.23	
Fidelity and Casualty, New York, N. Y.	200,000	3,440,632.76	2,712,190.94	728,452.32	3,901,358.86	3,901,358.86	393,764,264.00	4,970,774.86	1,331,743.86	
Fidelity and Deposit Company, Baltimore, Md.	1,500,000	4,237,394.37	2,149,062.79	2,088,211.08	1,188,619.45	906,331.65	312,231,069.00	976,594.47	237,429.66	
Guarantee Co. of North America, Montreal, Can.	None in U.S.	1,011,190.21	150,354.94	806,805.85	184,601.03	167,454.95	53,661,172.00	177,849.93	37,590.90	
Hartford Steam Boiler Inspection and Insurance Company, Hartford, Conn.	500,000	2,562,043.73	2,016,589.69	546,474.04	1,126,591.40	1,012,530.41	14,226,534.00	1,222,631.02	106,459.50	
Lawyers Surety Company, New York, N. Y.	300,000	757,234.61	500,285.61	217,459.00	107,083.65	11,603.08	49,133,077.05	91,829.82	13,012.45	
Lloyd's Plate Glass, New York, N. Y.	200,000	670,668.69	514,728.98	158,936.61	427,745.81	427,745.81	2,925,141.00	437,279.75	217,071.69	
London Guarantee and Accident—U. S. branch, Chicago, Ill.	None in U.S.	1,033,848.05	631,267.14	402,590.91	845,597.88	768,591.00	93,645,500.00	904,415.96	372,074.54	
Maryland Casualty Company, Baltimore, Md.	700,000	2,070,223.63	1,405,188.92	663,083.71	1,218,388.77	1,218,388.77	128,858,148.15	1,276,747.20	167,598.00	

TABLE No. 3—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1899.		
	Paid up capital stock.	Total gross assets.	Liabilities, including paid up capital stock.
COMPANIES OTHER THAN FIRE.			
Metropolitan Plate Glass, New York, N. Y.	\$ 100,000	\$ 467,169.47	\$ 241,791.01
Minnesota Farmers Hall, Minneapolis, Minn.	Mutual	5,174.16	.....
National Surety Co., New York, N. Y.	500,000	1,375,518.44	845,116.34
New Amsterdam Casualty, New York, N. Y.	300,000	916,964.95	273,631.79
New Jersey Plate Glass, Newark, N. J.	100,000	176,373.92	145,927.50
New York Plate Glass, New York, N. Y.	100,000	390,053.44	222,912.31
Preferred Accident, New York, N. Y.	200,000	751,550.10	538,433.89
*Standard Life and Accident, Detroit, Mich.	250,000	970,040.95	864,985.58
State Mutual Hall, Winnebago City, Minn.	Mutual	1,228.74	.....
Union Casualty and Surety Co., St. Louis, Mo.	350,000	487,325.92	301,904.32
United States Casualty Co., New York, N. Y.	300,000	1,014,741.83	759,741.93
U. S. Fidelity and Guaranty Co., Baltimore, Md.	1,500,000	2,188,577.83	1,893,150.67
Total companies other than fire.	\$ 11,450,000	\$ 35,278,672.27	\$ 24,889,615.30
Grand total.	\$ 58,077,875	\$314,318,367.09	\$202,106,346.62

*Does no life business in Iowa.

CONTINUED.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1899.				
	Total cash income.	Total cash expenditures.	Amount of risks written and reinsured during the year.	Premiums received.	Losses paid.
\$ 225,375.46	\$ 278,260.96	\$ 310,495.54	\$ 13,361,023.55	\$ 303,026.48	\$ 137,656.34
.....	32,903.23	32,645.41	796,085.00	.....	19,556.63
638,402.10	846,250.32	498,969.52	167,814,539.69	905,098.82	146,087.01
44,333.16	118,833.17	139,512.73	28,620,879.31	173,034.95	20,761.10
32,346.42	84,669.74	82,964.90	4,037,188.00	91,114.38	35,740.83
167,141.13	235,948.75	241,020.50	13,403,013.85	272,414.01	108,867.64
165,124.30	970,997.86	968,669.65	845,711,000.00	973,889.25	315,916.84
105,071.97	1,037,384.87	999,910.73	189,145,393.00	1,216,363.00	469,388.79
.....	15,471.55	14,975.85	819,016.00	.....	6,880.37
95,021.20	503,195.57	631,960.41	111,790,440.00	756,484.97	403,897.13
235,000.00	742,639.01	624,098.07	415,303,355.00	950,733.79	269,117.77
385,427.16	654,838.34	443,231.32	157,267,822.60	706,778.60	60,148.15
\$ 10,375,112.39	\$ 17,688,276.62	\$ 15,976,976.31	\$ 4,319,838,151.60	\$ 19,073,641.57	\$ 5,890,023.96
\$ 109,608,141.42	\$ 164,546,673.81	\$ 173,185,468.60	\$ 22,297,167,943.90	\$ 188,736,193.79	\$ 92,924,222.03

TABLE

A classified exhibit of gross assets December 31, 1899,

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
IOWA COMPANIES.				
American Mutual Fire				
Anchor Mutual Fire				
Atlas Mutual				
Capital	\$ 29,668.81	\$ 24,725.00		\$ 1,700.80
Dairy Mutual				
Des Moines	65,175.00	75,298.90		
Dubuque Fire and Marine	3,500.00	290,961.55		23,000.00
Farmers	51,402.12	238,797.38		58,835.00
Fidelity	12,049.25	10,000.00		2,500.00
Haywey	65,322.42	311,113.06		11,900.00
Iowa Merchants Mutual				
Iowa State	8,000.00			
Iowa Home		22,202.80		
Merchants and Bankers Mutual Fire				
Mill Owners Mutual Fire		44,600.00		
Security Fire	5,850.00	154,991.00		5,500.00
State	110,694.97	55,835.00		8,700.00
Total of Iowa companies.	\$ 360,062.63	\$1,228,524.69		\$ 112,315.80
OTHER THAN IOWA COMPANIES.				
Aachen and Munich Fire—U. S. branch			457,637.50	283,127.50
Etna	296,059.35	15,000.00	124,000.00	11,286,613.85
Agricultural	228,772.42	849,332.72	68,100.00	458,921.25
American, Massachusetts			8,040.00	354,739.75
American, New Jersey	373,859.29	1,750,291.75	200,000.00	988,790.60
American Central	500,000.00	45,703.45	84,750.00	1,991,000.00
American Fire, New York		14,500.00	230,000.00	312,940.00
American Fire, Pennsylvania	408,451.74	1,011,477.71		826,341.25
Atlas Assurance—U. S. branch		399,000.00		447,302.27
Balaise—U. S. branch		267,500.00		
British America Assurance		10,000.00	313,500.00	684,841.56
Buffalo Commercial		120,975.00	30,030.00	148,476.00
Buffalo German	309,080.01	471,410.00	105,250.00	840,886.86
Caledonian—U. S. branch			345,500.00	1,311,210.00
Citizens, New York	55,517.46	20,300.00	171,750.00	279,350.00
Citizens, Pennsylvania	51,708.90	309,302.20		261,555.00
Colonial			124,000.00	233,500.00
Commercial Union—U. S. branch	830,491.00	205,500.00	484,500.00	1,350,160.00
Concordia Fire	8,535.83	448,880.00		229,291.63
Connecticut Fire	221,700.00	1,130,840.00		2,097,869.00
Continental	1,106,350.00	78,710.00	632,500.00	6,708,250.00
Delaware	153,284.50	128,700.00	112,166.67	866,073.00
Detroit Fire and Marine	275,757.23	833,531.75	73,327.50	8,000.00
Eagle Fire	375,000.00	32,000.00		670,523.50
Erie Fire	2,847.74	511,498.60		

No. 4.

or Insurance Companies, other than Life doing business in Iowa.

Loans on stocks as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not due within past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.
		\$ 2,497.56	\$ 2,373.50	\$ 89,226.50		\$ 94,150.63
		9,217.00	631.30	616,514.72		326,463.05
	\$ 619.72	24,473.84	3,121.58	47,465.61	\$ 1,689.11	77,399.14
	990.77	18,661.28		65,637.34	47,261.68	182,325.58
		3,723.13	646.18	33,923.05		38,292.36
\$ 1,404.85	3,943.78	19,696.96	7,584.25	260,017.61	158.24	433,970.59
8,000.00	13,954.86	44,000.54		22,976.43	407,323.38	407,323.38
29,826.91	44,684.50	44,684.50		157,779.86	381,223.77	381,223.77
3,000.00	1,531.11	1,531.11		74,348.97	105,135.27	105,135.27
7,827.40	7,801.81	51,268.76	14,363.59	162,655.37	73,513.51	705,055.91
		792.87	422.73	59,618.82		60,834.43
		77,784.01	12,297.51	737,289.94	14,021.07	849,393.43
	467.16	10,333.43	1,116.07			34,100.46
	547.02	7,308.18		72,307.89	11,014.75	90,880.53
		25,613.61		120,416.35		192,178.88
3,660.80	5,106.01	21,882.07			14,513.38	31,003.36
	3,809.64	9,997.93			186,157.04	383,915.10
\$ 23,735.05	\$ 67,303.63	\$ 369,705.70	\$ 42,566.91	\$1,065,401.80	\$ 603,465.46	\$ 4,773,269.67
		620.00	40,139.07	70,467.87	44,116.33	896,708.27
	11,100.00	735.58	705,016.24	428,269.99	189,139.19	18,019,411.26
	211,291.91	36,157.79	144,447.56		168,107.00	2,919,129.55
	15,000.00	5,000.00	15,333.62		6,641.18	628,302.89
	41,234.41	77,955.18	128,710.55		61,725.74	3,521,003.92
		60,845.00	109,246.04			1,922,645.39
	30,500.00	25,000.00	220,332.29	192,181.74	9,419.25	1,397,333.86
	5,540.08	15,732.71	163,229.52		148,108.25	2,639,441.18
	63,100.00	8,416.67	14,155.11	160,304.40		628,681.63
		1,166.67	71,633.00	67,474.87		431,750.00
		9,652.51	15,694.02		145,764.53	1,179,452.42
		1,073.98	27,291.92			448,705.43
		13,639.07	140,132.02	36,198.05	1,177.00	2,003,691.64
	85,906.00	15,496.63	114,755.90	100,674.11		1,885,536.04
	5,433.29	15,000.00	31,358.38	154,459.87		1,929,460.63
		55,700.00	6,900.78	36,304.90		38,291.10
		2,898.10	8,739.55	69,027.78		814,976.90
		33,880.56	344,616.22		96,677.24	3,728,462.80
		13,383.01	48,374.51	99,243.03		494.17
		50,000.00	224,656.65	83,400.00		90,956.10
						9,809,690.83
		64,058.28	494,148.99	665,743.56		1,585,273.96
		15,698.23	67,888.60	110,254.79		1,209,066.59
		3,400.00	37,973.91	24,432.69		1,963,250.56
			6,724.86	17,434.27		614,670.33
		3,500.00	9,448.84	41,555.41		46,028.74

TABLE No. 4-

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
OTHER THAN IOWA COMPANIES.				
Equitable Fire and Marine.....	\$ 124,000.00	\$ 142,100.00	\$ 68,700.00	\$ 378,182.25
Farmers Fire.....	43,800.00	181,935.00	316,246.19	85,500.00
Fidelity Fire, Baltimore.....	35,000.00		136,379.35	325,679.50
Fire Association of Philadelphia.....	332,150.00	1,764,268.89		2,882,804.25
Firemens, New Jersey.....	182,810.88	1,256,600.00		1,010,610.00
Firemens, Baltimore.....	135,000.00			628,400.00
Fireman's Fund.....	491,700.00	422,791.79	167,812.50	1,950,227.50
Franklin Fire.....	212,954.95	152,158.00		2,450,125.00
German, Freeport.....	87,685.75	1,679,015.62		1,177,711.11
German, Pittsburg.....	2,025.22	286,790.00		94,817.50
Germania Fire.....	690,324.27	378,500.00	627,000.00	2,772,064.25
German Alliance.....			285,500.00	590,317.00
German-American.....	15,000.00	53,000.00	1,293,350.00	6,129,807.00
Girard Fire and Marine.....	314,502.48	724,950.00	82,800.00	563,756.00
Glens Falls.....	47,250.00	1,199,319.18	75,540.00	1,650,786.56
Greenwich.....	127,500.00		53,010.00	1,126,890.00
Hamburg-Bremen Fire-U. S. branch.....			114,000.00	1,231,758.35
Hanover Fire.....	420,368.75	3,500.00	189,930.00	2,037,406.00
Hartford Fire.....	780,631.94	1,225,700.00		7,089,679.39
Helvetia Swiss Fire-U. S. branch.....			337,225.00	361,600.00
Home.....	1,753,973.36	194,250.00	1,932,500.00	7,340,732.49
Imperial Fire-U. S. branch.....	410,618.30		548,340.00	580,495.00
Insurance Company of North America.....	825,477.03	1,855,929.20	141,500.00	4,660,232.00
International Fire.....			125,400.00	182,312.50
Lancashire-U. S. branch.....	385,585.72		570,000.00	1,045,220.75
Law, Union and Crown.-U. S. branch.....			835,000.00	281,072.50
Lion-U. S. branch.....	4,500.00	242,977.50	57,500.00	420,350.00
Liverpool & London & Globe-U. S. Br.....	1,826,607.16	3,307,350.00	2,320,656.25	352,981.25
Liverpool and London and Globe-N. Y.....			28,500.00	207,675.00
London Assurance Corp.-U. S. branch.....			680,306.25	1,290,620.00
London and Lancashire Fire-U. S. Br.....	300,000.00		419,291.66	1,615,990.50
Lumbermens.....	149,118.35	328,679.90		631,830.00
Magdeburg Fire-U. S. branch.....			598,500.00	193,250.00
Manchester Fire Assurance-U. S. Br.....	2,900.00		199,500.00	1,201,766.25
Manhattan Fire.....			199,250.00	150,000.00
Mechanics.....	85,648.09	313,085.00	6,687.50	439,287.39
Mercantile Fire and Marine.....		190,100.00		360,714.00
Merchants, New Jersey.....	135,072.56	376,150.00	55,000.00	743,800.00
Merchants Ins. Co. in Providence, R. I.....		99,600.00	28,000.00	388,814.00
Michigan Fire and Marine.....	89,093.14	527,932.00		64,250.00
Milwaukee Fire.....		106,800.00	133,000.00	63,960.00
Milwaukee Mechanics.....	67,500.00	1,221,741.53		956,247.25
National Fire.....	327,315.49	736,040.00	54,500.00	2,853,365.00
National Standard.....			250,000.00	212,699.14
Newark Fire.....	44,700.00	248,230.00	43,020.00	279,295.00
New Hampshire Fire.....	140,096.32	668,457.75	112,250.00	2,006,955.00
Netherlands Fire-U. S. branch.....			55,000.00	451,900.00
Niagara Fire.....		448,800.00	123,875.00	1,854,713.75
Northern Assurance-U. S. branch.....			1,047,880.00	1,205,180.00
North British and Mercantile-U. S. Br.....	115,000.00		1,044,087.00	2,468,878.00
OTHER THAN IOWA COMPANIES.				
North German Fire-U. S. branch.....	\$ 71,500.00		\$ 223,000.00	\$ 185,162.50
Norwalk Fire.....			143,041.67	592,201.37
Northwestern National.....		979,156.67	228,000.00	1,194,520.00
Norwich Union-U. S. branch.....		40,000.00	429,375.00	1,441,737.50
Orient.....	88,165.12	230,209.66		1,889,606.52

CONTINUED.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over 3 months due.	Amount of premium notes not matured.	All other assets.	Total gross assets.
62,000.00	\$ 1,285.00	\$ 31,775.54			\$ 70,790.85	\$ 878,833.64
21,400.00	7,164.79	49,665.93	43,318.70			749,030.61
240,160.00	8,041.24	19,720.75	28,423.05		1,500.00	794,968.89
141,828.13	73,186.03	169,262.26	671,299.58		17,564.45	6,052,303.59
	28,423.40	20,795.30	49,295.38			2,498,534.96
	9,274.18	88,131.64	50,085.81		6,112.08	915,003.71
153,000.00	16,255.62	202,449.52	396,992.06			3,801,229.00
130,000.00	2,463.99	77,240.39	63,404.77		18,545.05	3,106,892.15
13,300.00	80,632.83	157,785.92	277,342.30			3,373,483.58
48,550.00	5,518.15	31,788.88	40,591.64		174.78	510,056.17
	13,262.90	75,481.95	14,315.51		210,912.67	4,781,861.55
		7,131.20	42,740.92			925,689.12
	838.00	209,109.53	424,735.89			8,125,840.42
116,500.00	19,863.52	73,794.93	78,626.98		73,605.12	2,048,399.03
4,000.00	16,963.30	254,651.36			64,066.52	3,312,576.92
		31,040.86	187,478.79		16,283.23	1,545,202.88
	17,229.15	72,631.56	84,482.07		4,445.50	1,524,546.63
	26,269.68	113,540.48	219,349.83		42,114.72	3,052,479.36
14,800.00	36,192.25	604,627.42	467,500.00		783,457.02	11,002,588.02
	3,291.67	107,153.06	85,770.50			895,040.23
234,125.00	49,614.39	650,877.87	248,303.34		354,247.06	12,758,623.51
	10,381.68	77,046.28	199,258.37		66,207.42	1,892,345.05
34,500.00	25,234.90	771,880.05	288,000.00		591,134.95	9,193,888.13
	1,100.00	16,552.83			5,509.29	330,874.62
		45,441.92	214,518.42			2,260,766.81
	3,523.79	16,763.85	42,352.72			678,712.86
	11,163.56	75,694.30	28,384.80		21,489.85	862,060.01
1,400.00	54,286.43	678,386.03	728,403.47		30,065.86	9,300,136.45
		50,786.24	13,165.52			300,128.76
	5,889.59	154,011.69	163,953.99		12,856.25	2,307,637.77
	28,035.32	180,023.37	242,143.55		15,160.04	2,800,644.44
43,600.00	11,592.71	12,808.38	25,359.27			1,201,988.61
	5,250.00	90.75	98,186.01		54,625.56	948,772.32
	3,304.17	87,499.89	234,798.77		2,301.44	1,732,070.52
		83,114.39	143,757.83		100.00	576,222.22
	7,650.00	24,843.90	46,898.08		1,236.42	932,907.41
	3,303.88	25,486.78	22,126.82		10,587.54	644,318.82
32,000.00	8,295.61	65,427.42	138,483.04		36,246.02	1,568,454.65
16,000.00	3,998.47	39,497.12			33,989.68	609,799.27
	12,961.49	55,187.21	28,260.96			777,654.80
	1,391.24	16,745.03	22,306.07			344,205.34
	44,737.96	91,039.67	121,805.74			2,503,072.15
		231,616.16	344,283.81		4,160.09	4,551,283.55
	1,393.61	43,882.22	33,255.31		890.89	542,050.87
	6,686.47	12,389.67	12,075.88		43,595.00	689,992.02
104,300.00		110,315.00	161,201.17			3,303,575.24
	3,166.66	53,198.15	97,911.73			661,176.54
	13,771.05	55,772.20	202,422.47			2,703,854.47
	5,330.28	64,021.65	185,315.78			2,622,707.81
	32,590.00	177,083.29	298,809.49		2,357.64	4,023,805.42
	3,716.44	109,607.81	89,532.72		12,625.59	700,145.06
	5,967.71	14,595.93	24,288.23			555,092.91
	11,527.29	152,953.74	61,301.80		72,308.50	2,699,798.00
	19,830.33	258,758.07	180,604.33		191.99	2,370,497.22
450.00	18,818.08	44,463.01	72,573.00		96,872.80	2,441,158.18

TABLE No. 4—

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
Pacific Fire.....	\$ 9,015.50	\$ 232,350.00	\$ 201,000.00	\$ 287,505.00
Palatine—U. S. branch.....	60,000.00	458,000.00	1,518,886.00	458,000.00
Pelican Assurance.....	210,000.00	210,000.00	81,082.50	210,000.00
Pennsylvania Fire.....	230,887.67	719,900.00	3,506,340.00	3,464,210.00
Phenix.....	401,404.39	70,500.00	718,200.00	718,200.00
Phoenix.....	508,927.41	101,523.18	4,322,041.50	4,322,041.50
Phoenix Assurance—U. S. branch.....	.....	.....	806,340.00	1,422,950.00
Providence Washington.....	.....	.....	27,500.00	1,712,065.00
Prussian National—U. S. branch.....	800.00	282,200.00	284,500.25	284,500.25
Queen Insurance Company of America.....	720,164.73	.....	537,714.29	2,929,630.19
Reading Fire.....	19,816.23	314,885.00	295,878.00	295,878.00
Reliance.....	101,043.48	224,600.00	579,361.00	579,361.00
Rochester German.....	205,947.09	386,740.00	387,350.00	387,350.00
Royal—U. S. branch.....	2,143,980.05	230,000.00	670,713.22	3,128,036.41
Royal Exchange Assurance—U. S. Br.....	.....	.....	348,888.50	731,885.00
St. Paul Fire and Marine.....	655,372.24	317,250.00	965,018.86	965,018.86
Scottish Union and National—U. S. Br.....	203,808.24	1,239,432.45	67,500.00	1,954,610.42
Security.....	91,820.80	211,038.78	502,173.86	502,173.86
Springfield Fire and Marine.....	86,456.87	647,500.00	93,750.00	3,432,785.00
Spring Garden.....	366,001.17	71,500.00	763,591.00	763,591.00
Sun Insurance Office—U. S. branch.....	261,189.97	188,000.00	458,968.75	1,292,417.50
Svea—U. S. branch.....	.....	.....	518,975.00	518,975.00
Trautman's—U. S. branch.....	.....	.....	275,312.50	275,312.50
Traders, Chicago.....	21,985.70	219,600.00	141,687.50	1,035,680.40
Trans-Atlantic Fire—U. S. branch.....	.....	33,000.00	594,346.25	594,346.25
Union.....	159,076.32	9,900.00	11,200.00	309,841.75
Union Assurance Society—U. S. branch.....	190,973.19	.....	607,056.00	592,031.25
United Fire.....	65,300.00	6,800.00	24,075.00	397,471.50
United States Fire.....	.....	389,700.00	103,993.00	154,371.25
Victoria Fire.....	.....	.....	139,650.00	101,885.00
Westchester Fire.....	225,047.64	526,000.00	85,500.00	1,548,000.00
Western Assurance.....	.....	.....	293,000.00	1,040,250.00
Western Underwriters Association.....	.....	217,900.00	55,800.00	48,080.00
Williamsburgh City Fire.....	629,000.00	244,400.00	.....	972,600.00
Total non-Iowa companies.....	\$23,241,997.14	\$36,224,240.28	\$38,613,392.61	\$148,806,064.09
Total fire companies.....	\$23,602,069.77	\$37,452,764.97	\$38,613,392.61	\$148,818,379.89
COMPANIES OTHER THAN FIRE.				
Alliance Hall and Cyclone Mutual.....	.....	34,395.00	.....	.....
American Bonding and Trust Company.....	38,309.91	147,557.00	221,825.00	507,652.75
American Surety Company.....	3,013,850.86	.....	238,700.00	1,038,175.00
Bankers Mutual Casualty Company.....	.....	.....	.....	390,675.00
City Trust, Safe Deposit & Surety Co.....	520,579.83	110,500.00	.....	.....
Continental Assurance Company.....	.....	110,600.00	32,315.00	85,800.00
Emp'lrs Liability Assur. Corp.—U. S. Br.....	.....	.....	.....	979,729.25
Fidelity and Deposit Co. of Maryland.....	600,000.00	.....	.....	3,132,407.00
Guarantee Company of North America.....	71,373.21	2,780.00	.....	814,502.57

CONTINUED.

Loans on stocks as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not due within past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.
.....	3,227.00	18,328.87	30,817.62	.....	.....	792,244.08
.....	850.00	300,730.00	309,657.51	.....	.....	2,948,202.60
.....	2,326.50	27,858.22	18,608.85	.....	.....	343,676.07
.....	11,363.44	153,692.27	200,723.03	.....	.....	5,171,306.41
.....	11,714.11	456,385.18	18,405.47	.....	506,622.73	5,678,531.88
.....	9,000.00	27,653.30	118,845.91	212,285.00	223,373.40	5,523,642.70
.....	23,105.00	431,428.87	162,981.49	.....	.....	2,855,815.36
.....	3,812.50	86,200.41	164,519.87	.....	26,359.53	2,020,437.81
.....	1,008.53	71,991.31	85,503.10	.....	.....	719,696.49
.....	48,167.63	106,404.58	107,308.94	.....	.....	4,581,770.66
.....	30,700.00	5,504.22	31,680.00	44,743.87	.....	842,316.32
.....	.....	3,357.82	31,840.00	20,446.63	33,238.50	965,947.51
.....	.....	11,015.16	64,562.25	58,579.00	.....	1,128,223.90
.....	.....	58,726.63	351,374.26	550,596.90	.....	7,130,367.47
.....	.....	10,230.00	33,232.06	98,349.29	.....	1,221,023.65
.....	81,571.17	187,207.02	.....	.....	244,376.82	2,450,628.11
.....	1,900.00	216,609.33	128,715.81	.....	105,851.94	4,087,794.22
.....	41,825.00	5,174.23	63,148.43	51,209.63	.....	990,190.90
.....	36,585.00	48,142.94	131,395.99	290,395.71	.....	4,834,240.14
.....	12,902.80	55,015.20	73,819.19	.....	.....	1,344,658.16
.....	.....	24,128.65	140,471.86	96,170.97	100,806.06	2,562,240.76
.....	.....	4,314.58	53,222.64	66,544.84	16,248.84	656,408.99
.....	.....	2,753.05	84,873.51	118,721.52	.....	690,187.43
.....	25,500.00	13,148.68	88,632.33	97,221.44	15,812.63	2,250,277.68
.....	.....	7,355.83	109,739.31	72,176.76	588.24	868,043.39
.....	.....	361.68	35,761.73	36,614.25	3,787.00	568,673.73
.....	.....	6,824.29	51,225.10	170,732.62	3,398.48	1,525,250.43
.....	.....	5,729.05	11,680.03	15,967.17	.....	527,009.75
.....	.....	4,816.63	9,833.09	33,673.83	.....	606,695.89
.....	.....	1,807.82	12,121.68	6,312.48	.....	261,777.80
.....	.....	9,978.20	144,041.07	196,967.94	.....	2,740,094.75
.....	.....	.....	201,717.07	.....	.....	1,820,619.11
.....	.....	.....	60,804.60	1,053.94	.....	450,447.28
.....	21,000.00	15,927.28	34,629.32	70,127.10	.....	1,987,747.70
.....	\$ 2,484,965.31	\$ 1,571,029.54	\$ 13,960,258.08	\$ 14,740,150.68	\$ 6,063,445.47	\$23,704,543.10
.....	\$ 2,508,718.38	\$ 1,638,423.17	\$ 14,829,963.76	\$ 14,782,707.49	\$ 1,905,401.80	\$27,847,812.77
.....	.....	979.00	64,588.79	6,232.09	.....	96,194.88
.....	.....	549,258.14	16,090.01	84,747.44	.....	1,813,958.80
.....	.....	80,165.62	585,694.30	95,797.00	.....	5,115,408.76
.....	.....	1,370,596.94	3,216.86	4,835.67	94,494.86	102,547.90
.....	.....	31,807.00	395,973.43	15,001.63	90,242.17	2,895,376.00
.....	2,500.00	1,579.00	48,834.64	17,695.05	.....	316,388.35
.....	.....	7,140.42	90,836.42	189,093.94	.....	1,296,290.69
.....	.....	.....	367,915.23	116,979.12	.....	4,257,304.37
.....	.....	8,624.00	99,571.23	12,880.35	1,817.93	1,011,190.29

TABLE No. 4—

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. securities owned.	Market value of stocks owned.
OTHER THAN IOWA COMPANIES.				
Hartford Steam Boiler Insp. & Ins. Co.	\$ 49,789.40	\$ 305,250.00	\$ 2,300.00	\$ 1,823,044.00
Lawyers Surety Company	22,100.00	540.00	114,030.00	684,039.90
Lloyds Plate Glass	245,763.18		114,030.00	393,645.49
London Guarantee & Accident—U.S.Br.			228,000.00	615,668.47
Maryland Casualty Company			290,106.67	804,639.85
Metropolitan Plate Glass	150,000.00		114,000.00	140,540.00
Minnesota Farmers Hall				425.76
National Surety Company		30,294.39	68,700.00	1,011,330.00
New Amsterdam Casualty Company				275,000.00
New Jersey Plate Glass	7,030.38	135,350.00		
New York Plate Glass		2,500.00	114,000.00	230,600.00
Preferred Accident			350,550.00	224,550.00
Standard Life and Accident	81,720.50	223,012.00		372,250.10
State Mutual Hall				292,000.00
Union Casualty and Surety		128,985.00		
United States Casualty Company	5,000.00		206,408.13	640,247.81
United States Fidelity & Guaranty Co.	61,416.71	47,995.72	140,125.00	938,136.00
Total of companies other than fire	\$ 4,855,613.78	\$ 1,379,759.11	\$ 2,274,954.80	\$ 15,164,711.04
Grand total	\$38,437,673.55	\$38,732,524.08	\$38,888,347.41	\$164,083,090.93

CONTINUED.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of over 3 months past due.	Amount of premiums not matured.	All other assets.	Total gross assets.
	\$ 7,353.34	\$ 86,317.82	\$ 289,109.17			\$ 2,563,063.73
	4,800.87	22,269.23	9,068.61			757,734.61
	19,225.82	38,482.07	49,541.03			670,668.59
	8,330.18	87,091.62	94,737.78			1,033,848.05
\$ 670,980.73	3,531.73	73,645.14	218,312.51			2,070,222.63
	183.33	20,719.34	30,063.81		\$ 2,657.99	467,166.47
		425.76			7,748.40	8,174.16
	7,337.95	182,375.64	56,155.80		60,324.66	1,375,518.44
	1,458.33	15,740.60	24,766.02			316,364.95
	1,545.73	18,829.98	9,879.53		3,638.28	178,373.92
		10,064.21	27,734.30		5,154.84	300,053.44
	1,803.35	109,407.53	64,849.22			751,550.10
	12,277.50	77,967.34	203,229.10		203.32	970,056.95
		495.70	733.94			1,228.74
	2,668.57	14,353.40	40,618.55			487,565.52
	5,845.80	84,103.96	73,136.23			1,014,741.93
\$25,675.00	19,725.50	327,441.61	143,597.23		47,465.11	2,188,377.83
\$ 3,145,062.33	\$ 162,410.19	\$ 2,716,330.83	\$ 1,879,083.83	\$ 94,494.86	\$ 295,568.89	\$ 31,898,019.59
\$ 5,653,810.69	\$ 1,800,833.26	\$ 17,646,294.61	\$ 16,861,791.33	\$ 2,059,986.66	\$ 6,931,479.75	\$ 310,315,832.36

TABLE

A classified exhibit of gross liabilities, December 31, 1899, of

NAMES OF COMPANIES.	Adjusted and un- adjusted.	Registered and dis- puted.
IOWA COMPANIES.		
American Mutual Fire.....	\$ 750.00	\$ 2,000.00
Anchor Mutual Fire.....	6,350.40	2,190.00
Atlas Mutual.....	57.53	121.21
Capital.....	901.00	1,759.84
Dairy Mutual.....	2,443.45	1,200.00
Des Moines Fire.....	4,778.14	3,476.00
Dubuque Fire and Marine.....	6,000.00	
Farmers.....	5,572.50	3,825.00
Fidelity.....	5,549.50	6,480.00
Hawkeye.....	3,785.73	300.00
Iowa Home.....		
Iowa Merchants Mutual Fire.....	4,744.21	1,843.52
Iowa State.....	6,504.98	1,000.00
Merchants and Bankers Mutual Fire.....	683.82	1,302.18
Mill Owners Mutual.....		
Security Fire.....	2,904.79	
State.....	5,090.75	1,020.00
Total Iowa companies.....	\$ 56,017.20	\$ 27,918.04
OTHER THAN IOWA COMPANIES.		
Aachen and Munich—U. S. branch.....	48,780.93	5,175.00
Etna Fire.....	394,887.10	18,744.23
Agricultural.....	78,479.27	13,361.00
American, Massachusetts.....	23,580.77	
American, New Jersey.....	34,704.64	2,000.00
American, Central Missouri.....	63,042.03	10,737.18
American Fire, Pennsylvania.....	155,789.30	4,595.72
American Fire, New York.....	101,072.73	6,610.36
Atlas Assurance—U. S. branch.....	95,524.55	2,870.00
Baltimore—U. S. branch.....	99,584.93	1,875.00
British America Assurance.....	88,612.89	5,840.20
Buffalo Commercial.....	17,376.11	750.00
Buffalo German.....	27,332.85	1,500.00
Calcedonian—U. S. branch.....	115,983.41	10,115.75
Citizens, New York.....	34,434.17	3,718.50
Citizens, Pennsylvania.....	28,272.14	1,000.00
Colonial.....	39,338.46	
Commercial Union Assurance—U. S. branch.....	\$44,543.00	26,100.00
Concordia.....	41,332.69	5,809.00
Connecticut.....	194,114.90	5,500.00
Continental.....	290,223.87	34,179.00
Delaware.....	63,730.00	2,240.00
Detroit Fire and Marine.....	24,305.07	1,000.00
Eagle Fire.....	27,155.87	3,896.67
Erie Fire.....	18,824.48	2,950.00

No. 5.

Insurance Companies, other than Life, doing business in Iowa.

Unearned premi- ums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 21,250.00	\$ 24,000.00			
25,894.07	34,384.47			
	179.14			
\$ 88,105.88	1,735.42	\$ 25,000.00	\$ 64,733.44	
	88.22			
336,433.20	3,421.44	348,110.78	25,000.00	60,468.81
67,827.34	7,500.00	101,327.24	100,000.00	205,996.14
380,574.28	6,202.69	386,234.47	100,000.00	85,091.80
60,115.81	2,240.08	74,965.89	33,000.00	5,739.88
392,930.18		397,515.91	25,000.00	282,495.00
3,230.44	3,230.44	25,000.00	5,879.02	
	6,898.06			
	8,882.10			
	14,448.79			
57,436.31	1,174.21	61,515.31	100,000.00	49,487.95
168,659.53		175,370.28	100,000.00	108,444.82
\$ 1,575,374.87	\$ 99,745.11	\$ 1,758,155.22	\$ 625,000.00	\$ 868,366.96
312,324.57	6,081.44	372,358.94		524,349.33
3,278,854.82	171,307.98	3,851,796.13	4,000,000.00	6,157,615.07
1,630,971.94	24,094.83	1,145,007.04	500,000.00	593,225.51
192,187.58	3,288.59	185,056.94	500,000.00	145,145.95
1,415,791.42	3,494.30	1,510,960.86	600,000.00	1,410,543.06
693,744.72	787,524.00	800,000.00	554,821.39	
979,300.31	687,830.90	1,757,533.62	500,000.00	388,934.56
549,232.73	8,567.33	665,493.15	400,000.00	331,840.21
10,667.91	16,477.40	506,539.89	500,000.00	439,630.17
210,428.38	23,523.42	304,411.79		525,114.61
600,126.64	694,579.53			484,872.89
80,371.95	98,497.05			41,371.11
312,409.53	341,369.49		200,000.00	1,462,329.15
394,332.95	10,000.00	1,070,625.24	300,000.00	814,912.80
305,400.89	3,542.93	345,386.49	300,000.00	130,484.14
170,356.49	5,000.00	204,628.63	500,000.00	110,348.17
160,325.98	28,913.14	228,577.58	200,000.00	31,097.55
1,027,828.51	104,381.13	2,402,802.64	1,200,000.00	1,200,619.14
475,250.76		323,339.45	200,000.00	383,967.63
1,599,897.14		1,800,612.04	1,000,000.00	1,068,839.71
3,968,336.70	481,026.15	4,774,605.72	1,000,000.00	4,034,995.11
577,142.84	102,742.50	745,853.34	702,875.00	136,543.62
147,667.92	173,482.00	341,369.49	500,000.00	622,604.30
232,321.82	49,724.54	302,369.01	300,000.00	760,317.87
233,301.75	6,265.00	260,851.23	200,000.00	154,048.19

TABLE No. 5—

CONTINUED.

NAMES OF COMPANIES.	Adjusted and un- adjusted.	Registered and dis- puted.	CONTINUED.				
			Unearned premi- ums.	All other claims.	Total liabilities except stock.	Capital stock paid up.	Net surplus over operational all other liabilities.
OTHER THAN IOWA COMPANIES.							
Equitable Fire and Marine.....	\$ 31,976.00	\$ 3,500.00	\$ 254,351.05	\$ 12,534.90	\$ 302,363.95	\$ 400,000.00	\$ 176,569.09
Farmers Fire.....	29,359.62	6,940.00	365,332.65	7,570.30	407,803.16		841,227.45
Fidelity Fire.....	15,142.16		183,011.93		329,945.40	600,000.00	91,850.39
Fire Association of Philadelphia.....	329,333.18	38,206.51	2,081,075.25	6,794.21	6,794.21		1,039,432.84
Firemen, Baltimore.....	27,738.28		270,356.82	2,166,148.53	4,807,733.78	500,000.00	96,869.39
Firemen, New Jersey.....				30,019.22	318,134.32	500,000.00	
Fireman's Fund.....	37,894.98	1,012.00					
Franklin Fire.....	167,910.17	3,775.00	355,584.84	11,991.23	406,483.10	1,000,000.00	1,092,051.86
German, Illinois.....	24,258.19	1,200.00	1,816,823.19		1,488,508.36	1,000,000.00	1,812,720.64
German Fire, Pennsylvania.....	22,498.22	9,850.00	491,162.96		1,502,659.36	400,000.00	1,104,232.79
Germania, New York.....	29,818.80		1,782,224.74		1,884,620.56	200,000.00	1,285,882.62
German Alliance.....	66,112.36	5,700.00	185,271.09	1,497.03	208,946.92	200,000.00	101,109.23
German-American.....	55,697.08	240.00	1,588,646.34		1,680,458.70	1,000,000.00	2,101,402.85
Giens Falls.....	37,227.45	2,700.00	186,976.00	147.27	243,000.35	400,000.00	283,638.77
Greenwich.....	133,161.26	20,900.00	2,740,475.94	99,739.29	3,173,263.63	1,000,000.00	3,948,576.79
Hamburg-Bremen—U. S. branch.....	106,110.00	17,700.00	404,821.66	650,356.62	1,103,705.73	300,000.00	642,693.39
Hanover.....	181,626.94	13,515.88	605,918.99	10,000.00	667,454.85	200,000.00	2,158,142.07
Hartford Fire.....	601,145.89	54,438.01	811,024.64	33,968.93	998,064.33	200,000.00	846,238.55
Helvetia Swiss—U. S. branch.....	74,966.68	5,947.85	1,211,176.72	27,275.33	1,433,660.67	1,000,000.00	618,619.69
Home.....	495,849.61	38,557.71	5,288,799.62	5,942,383.52	5,942,383.52	1,250,000.00	3,810,330.59
Imperial—U. S. branch.....	154,721.36	36,415.60	255,941.40	29,441.61	395,727.84		829,313.39
Insurance Company of North America.....	547,443.85	27,997.50	4,381,073.00	211,206.78	5,136,687.10	3,000,000.00	4,631,936.41
International.....	15,654.33	2,000.00	888,142.40	38,124.65	1,103,472.01		1,766,873.04
Lancashire—U. S. branch.....	294,171.90	24,378.57	3,186,344.67	773,172.69	4,833,908.71	3,000,000.00	1,696,780.55
Law, Union and Crown—U. S. branch.....	33,908.95	2,457.00	1,946,251.74	11,813.45	1,946,609.06	200,000.00	97,444.32
Lion—U. S. branch.....	37,426.17	3,354.00	168,409.80		203,775.75		474,337.11
Liverpool and London and Globe—U. S. branch.....	524,890.58	30,400.00	450,176.50		489,959.73		972,103.18
Liverpool and London and Globe, New York.....	590.00		3,638,959.37	4,948,838.70	4,948,838.70	200,000.00	4,651,277.09
London Assurance corporation—U. S. branch.....	137,945.95	18,121.52	35,338.21		43,363.27		54,763.49
Lumbermen.....	146,491.45	14,550.00	750,746.56		944,608.51		1,363,029.30
Magdeburg—U. S. branch.....	22,679.63	500.00	1,518,815.97	44,708.61	1,721,561.33		1,079,083.11
Manchester Fire Assurance—U. S. branch.....	100,249.00		112,813.07	256,093.17	359,083.82	250,000.00	569,932.74
Manhattan Fire.....	127,653.63	13,933.84	448,230.17	554,476.17	554,476.17		394,293.15
Mechanics.....	22,256.61	1,850.00	1,019,218.29	40,289.60	1,200,016.96		532,053.65
Mercantile Fire and Marine.....	38,254.63	1,667.00	292,829.86	4,298.49	330,515.61	500,000.00	74,203.61
Merchants, New Jersey.....	107,793.01	6,674.80	137,968.87	278,640.16	406,720.84	250,000.00	242,181.57
Merchants Insurance Company in Providence.....	22,655.24	153.58	161,482.40	3,948.13	194,482.18	400,000.00	50,536.64
Michigan Fire and Marine.....	20,139.86		737,418.59	51,880.12	869,464.19	400,000.00	274,990.46
Milwaukee Fire.....	22,865.00	900.00	166,340.03	3,821.35	192,970.10	200,000.00	216,829.17
Milwaukee Mechanics.....	63,828.94	12,050.00	180,974.82		201,164.82	400,000.00	176,400.42
National Assurance company—U. S. branch.....	34,831.46		78,880.77	31,201.27	121,850.94	200,000.00	22,354.40
National Fire.....	195,467.11		808,812.17	49,514.81	932,305.02	200,000.00	1,370,896.23
National Standard.....	41,247.00	625.00	129,206.94	350.00	161,358.40		310,759.04
Newark.....	13,463.72		1,784,168.02	83,302.33	2,078,329.68	1,000,000.00	1,473,054.97
New Hampshire.....	149,868.89	7,800.00	105,945.79	10,903.94	138,021.73	200,000.00	183,438.94
Netherlands—U. S. branch.....	56,559.72	1,875.00	103,294.04	7,748.27	124,446.03	250,000.00	215,545.69
Niagara Fire.....	152,197.70	10,312.96	1,129,778.64	43,800.45	1,331,247.99	1,000,000.00	973,327.36
Northern Assurance—U. S. branch.....	104,028.24	29,360.50	248,145.25	41,672.48	301,822.45		309,594.09
North British and Mercantile—U. S. branch.....	250,620.63	41,023.90	1,267,816.61	1,449,446.74	1,449,446.74	500,000.00	754,407.73
North German—U. S. branch.....	48,101.28	6,000.00	948,954.83	15,638.82	1,066,082.39		1,536,685.42
Norwalk Fire.....	24,081.00	4,200.00	1,938,452.82	4,869.30	2,231,996.45		1,791,838.97
Norwalk National.....	43,308.55	5,979.84	387,654.13		441,795.41		295,869.65
Norwich Union—U. S. branch.....	141,394.69	14,321.80	115,663.56	6,063.94	149,950.94	200,000.00	263,441.67
			1,178,458.01	5,925.00	1,227,369.20	600,000.00	1,727,398.80
			1,188,469.42	25,688.15	1,369,694.06		1,000,803.16

TABLE No. 5—

NAMES OF COMPANIES.	Adjusted and un- adjusted.	Resisted and dis- puted.
OTHER THAN IOWA COMPANIES.		
Orient.....	\$ 164,829.91	\$ 17,103.27
Pacific Fire.....	64,179.84	4,083.33
Palatine—U. S. branch.....	272,175.68	35,604.34
Pelican Assurance.....	9,948.56	.....
Pennsylvania Fire.....	183,651.32	9,563.76
Phenix.....	190,112.86	18,525.00
Phoenix.....	245,491.79	25,704.80
Phoenix Assurance—U. S. branch.....	270,975.14	21,020.00
Providence, Washington.....	183,979.06	10,853.81
Prussian National—U. S. branch.....	53,007.00	4,190.00
Queen.....	161,399.30	28,838.85
Reading Fire.....	27,529.65	1,900.00
Reliance.....	28,765.53	7,100.00
Rochester German.....	37,067.90	4,375.00
Royal—U. S. branch.....	475,565.34	52,538.42
Royal Exchange Assurance—U. S. branch.....	45,409.00	2,000.00
St. Paul Fire and Marine.....	175,750.47	6,700.00
Scottish Union and National—U. S. branch.....	272,094.55	14,065.04
Security, Connecticut.....	59,105.81	2,881.00
Springfield Fire and Marine.....	162,362.41	9,801.12
Spring Garden.....	62,829.74	3,747.66
Sun Insurance Office—U. S. branch.....	179,789.69	18,033.00
Svea Fire and Life—U. S. branch.....	53,155.93	.....
Thuringia—U. S. branch.....	36,239.48	.....
Traders, Illinois.....	91,655.33	14,285.00
Trans-Atlantic—U. S. branch.....	78,135.73	3,804.38
Union.....	37,130.21	.....
Union Assurance Society—U. S. branch.....	180,180.08	5,348.63
United Fire.....	12,218.66	500.00
United States Fire.....	36,261.13	3,011.94
Victoria Fire.....	16,704.10	.....
Westchester Fire.....	116,595.15	7,125.00
Western Assurance.....	127,537.76	8,572.80
Western Underwriters Association (Incorporated).....	22,673.00	710.00
Williamsburgh City Fire.....	50,028.46	3,110.25
Total non-Iowa companies.....	\$ 13,246,789.83	\$ 1,107,850.82
Total fire companies.....	\$ 13,302,807.03	\$ 1,134,868.86
COMPANIES OTHER THAN FIRE.		
Alliance Hall and Cyclone Mutual.....	2,622.14	.....
American Bonding and Trust company.....	65,989.08	167,601.11
Bankers Mutual Casualty company.....	5,350.00	3,000.00
City Trust, Safe Deposit and Surety company.....	6,446.52	20,623.63
Continental Assurance Company of North America.....	2,808.45	.....
Employers Liability Assurance Corp., limited—U. S. B.	55,915.00	271,200.00
Fidelity and Deposit Company of Maryland.....	36,903.46	.....
Guarantee Company of North America.....	20,018.20	37,389.17
Hartford Steam Boiler Inspection and Insurance Co.....	34,732.19	.....
Lawyers Surety company.....	8,365.66	.....
Lloyds Plate Glass.....	3,585.98	.....
London Guarantee and Accident Co., Ltd.—U. S. Br.....	20,841.92	239,335.00
Maryland Casualty company.....	43,160.11	52,811.31
Metropolitan Plate Glass.....	2,000.00	.....
Minnesota Farmers Hall.....	.....	.....

CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 1,003,141.04	\$ 2,814.15	\$ 1,187,288.37	\$ 500,000.00	\$ 753,869.81
336,061.66	21,892.97	420,217.80	200,000.00	163,026.28
1,605,659.16	36,555.81	1,949,994.99	.....	598,207.61
31,944.11	4,685.89	46,578.56	300,000.00	95,297.51
1,556,227.30	840,018.57	2,589,460.95	400,000.00	2,181,845.26
2,936,770.33	3,662.31	3,149,070.50	1,000,000.00	1,529,461.38
2,029,575.53	.....	2,300,772.12	2,000,000.00	1,223,877.58
1,513,160.86	220,021.07	2,025,177.07	.....	810,638.39
857,186.39	.....	1,052,019.26	500,000.00	468,418.05
343,697.48	1,223.69	402,117.57	.....	317,578.92
1,499,647.91	56,415.62	1,746,301.48	500,000.00	2,335,469.18
288,032.91	19,027.35	336,389.91	250,000.00	255,926.41
268,722.87	134,938.53	439,526.98	300,000.00	254,420.53
332,767.73	151.92	332,767.73	200,000.00	563,860.95
3,595,158.27	532,045.49	4,655,357.52	.....	2,475,289.95
508,173.88	9,618.89	565,201.27	.....	656,422.38
1,067,950.55	35,927.38	1,286,328.40	500,000.00	684,367.71
1,824,047.69	2,000.00	2,112,867.18	.....	1,914,984.04
407,703.04	20,207.22	489,898.07	300,000.00	204,292.83
1,476,584.27	.....	1,649,247.80	1,500,000.00	1,685,092.34
236,329.85	489,253.01	792,160.66	400,000.00	150,468.50
1,345,504.45	8,771.07	1,552,098.21	.....	1,010,142.55
268,108.28	18,998.27	340,269.48	.....	316,143.42
394,198.31	1,003.10	431,440.89	.....	258,746.54
631,527.93	.....	737,768.26	500,000.00	1,021,506.42
361,738.52	443,678.63	867,158.23	200,000.00	364,364.76
196,399.78	33,622.24	267,158.23	200,000.00	101,520.50
641,806.22	.....	827,334.93	.....	697,915.50
95,392.40	405.31	108,516.37	250,000.00	158,493.38
213,003.15	19,706.83	271,983.05	250,000.00	174,711.75
44,376.89	.....	61,080.99	200,000.00	696.81
1,107,114.22	15,110.01	1,245,874.38	300,000.00	1,194,169.37
1,022,030.59	.....	1,158,141.15	.....	663,081.97
194,307.21	600.00	218,290.21	200,000.00	32,187.07
583,328.46	6,625.10	645,093.27	250,000.00	1,089,654.43
\$ 104,116,534.78	\$ 11,008,659.99	\$ 129,479,835.37	\$ 45,952,875.00	\$ 99,254,713.34
\$ 105,691,909.60	\$ 11,108,405.10	\$ 131,237,990.59	\$ 46,477,875.00	\$ 100,123,079.70
156,878.79	27,767.26	187,285.19	1,000,000.00	426,691.61
614,619.41	.....	843,209.60	2,500,000.00	1,767,199.16
.....	5,882.51	14,232.51	.....	.....
121,030.97	2,086,926.46	2,229,027.58	500,000.00	166,348.42
38,675.86	14,449.15	55,983.46	200,000.00	60,454.89
551,319.23	7,224.47	88,565.70	.....	350,631.99
612,189.33	.....	649,092.79	1,500,000.00	2,085,211.58
86,565.90	6,461.67	150,384.94	.....	880,805.35
1,481,857.50	.....	1,516,589.69	500,000.00	546,474.04
39,893.77	2,026.18	50,285.61	500,000.00	207,439.00
231,317.85	29,825.15	264,728.98	250,000.00	155,939.61
345,344.20	25,736.02	631,257.14	.....	402,590.91
559,217.50	.....	655,188.92	750,000.00	665,033.71
134,604.89	5,186.12	141,791.01	100,000.00	225,375.46

TABLE No. 5—

NAMES OF COMPANIES.	Adjusted and un- adjusted.	Resisted and dis- puted.
COMPANIES OTHER THAN FIRE.		
National Surety company.....	\$ 19,394.45	\$ 15,168.71
New Amsterdam Casualty company.....	5,683.15	2,375.00
New Jersey Plate Glass.....	1,997.56	.....
New York Plate Glass.....	4,012.73	.....
Preferred Accident.....	17,825.00	23,250.00
Standard Life and Accident company.....	23,850.00	112,083.33
State Mutual Hall.....	9.00	.....
Union Casualty and Surety company.....	8,159.85	49,250.00
United States Casualty company.....	45,355.00	55,975.00
United States Fidelity and Guaranty company.....	13,570.98	.....
Total other than fire companies.....	\$ 447,596.43	\$ 1,050,012.23
Grand total.....	\$ 13,750,403.46	\$ 2,184,881.12

CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 352,431.69	\$ 55,121.49	\$ 342,116.34	\$ 500,000.00	\$ 833,402.10
60,920.17	3,658.47	72,631.73	200,000.00	44,338.16
41,456.61	461.83	43,927.50	100,000.00	33,346.42
112,154.57	6,745.01	122,912.31	100,000.00	167,141.13
342,061.25	3,329.45	386,425.80	300,000.00	165,124.30
480,052.25	.....	614,985.58	350,000.00	108,071.37
.....	.....	9.00	.....	.....
23,154.47	1,340.00	141,904.33	250,000.00	96,621.20
332,418.18	25,993.75	459,741.93	300,000.00	255,000.00
312,588.22	39,691.47	353,150.67	1,500,000.00	325,427.16
\$ 6,991,062.71	\$ 2,338,732.96	\$ 10,827,454.36	\$ 11,300,000.00	\$ 9,846,662.57
\$ 112,682,972.31	\$ 13,447,188.06	\$ 142,065,444.05	\$ 57,677,875.00	\$ 109,969,742.27

NAME AND LOCATION OF COMPANIES.

Companies authorized to do business in Iowa for the current year.

FIRE.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
IOWA COMPANIES.		
American Mutual.....	Des Moines.....	Iowa.
Anchor Mutual Fire.....	Des Moines.....	Iowa.
Atlas Mutual.....	Des Moines.....	Iowa.
Capital.....	Des Moines.....	Iowa.
Dairy Mutual.....	Lisbon.....	Iowa.
Des Moines.....	Des Moines.....	Iowa.
Dubuque Fire and Marine.....	Dubuque.....	Iowa.
Farmers.....	Cedar Rapids.....	Iowa.
Fidelity.....	Des Moines.....	Iowa.
Hawkeye.....	Des Moines.....	Iowa.
Iowa Home.....	Dubuque.....	Iowa.
Iowa Merchants Mutual.....	Sioux City.....	Iowa.
Iowa State Mutual.....	Keokuk.....	Iowa.
Merchants and Bankers Mutual.....	Des Moines.....	Iowa.
Mill Owners Mutual Fire.....	Des Moines.....	Iowa.
Security Fire.....	Davenport.....	Iowa.
State.....	Des Moines.....	Iowa.
OTHER THAN IOWA COMPANIES.		
Etna.....	Hartford.....	Connecticut.
Aachen and Munich Fire—U. S. branch.....	Chicago.....	Illinois.
Agricultural.....	Watertown.....	New York.
American.....	Boston.....	Massachusetts.
American.....	Newark.....	New Jersey.
American Central.....	St. Louis.....	Missouri.
American Fire.....	Philadelphia.....	Pennsylvania.
American Fire.....	New York.....	New York.
Atlas Assurance—U. S. branch.....	Chicago.....	Illinois.
Baloise Fire—U. S. branch.....	New York.....	New York.
British American Assurance.....	Toronto.....	Canada.
Buffalo Commercial.....	Buffalo.....	New York.
Buffalo German.....	Buffalo.....	New York.
Caledonian—U. S. branch.....	New York.....	New York.
Citizens.....	New York.....	New York.
Citizens.....	Pittsburg.....	Pennsylvania.
Colonial Assurance.....	New York.....	New York.
Commercial Union—U. S. branch.....	New York.....	New York.
Concordia Fire.....	Milwaukee.....	Wisconsin.
Connecticut Fire.....	Hartford.....	Connecticut.
Continental.....	New York.....	New York.
Delaware.....	Philadelphia.....	Pennsylvania.
Detroit Fire and Marine.....	Detroit.....	Nichigan.
Eagle Fire.....	New York.....	New York.
Erle Fire.....	Buffalo.....	New York.
Equitable Fire and Marine.....	Providence.....	Rhode Island.
Farmers Fire.....	York.....	Pennsylvania.
Fire Association of Philadelphia.....	Philadelphia.....	Pennsylvania.
Fidelity Fire.....	Baltimore.....	Maryland.
Firemens.....	Baltimore.....	Maryland.

FIRE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Firemens.....	Newark.....	New Jersey.
Firemans Fund.....	San Francisco.....	California.
Franklin Fire.....	Philadelphia.....	Pennsylvania.
German.....	Freeport.....	Illinois.
German Fire.....	Pittsburg.....	Pennsylvania.
Germania Fire.....	New York.....	New York.
German Alliance.....	New York.....	New York.
German American.....	New York.....	New York.
Girard Fire and Marine.....	Philadelphia.....	Pennsylvania.
Glens Falls.....	Glens Falls.....	New York.
Greenwich.....	New York.....	New York.
Hamburg-Bremen Fire—U. S. branch.....	New York.....	New York.
Hanover Fire.....	New York.....	New York.
Hartford Fire.....	Hartford.....	Connecticut.
Helvetia Swiss Fire—U. S. branch.....	New York.....	New York.
Home.....	New York.....	New York.
Imperial Fire—U. S. branch.....	New York.....	New York.
Insurance Company of North America.....	Philadelphia.....	Pennsylvania.
International.....	New York.....	New York.
Lancashire—U. S. branch.....	Chicago.....	Illinois.
Law Union and Crown Fire and Life—U. S. branch.....	New York.....	New York.
Lion—U. S. branch.....	Hartford.....	Connecticut.
Liverpool and London and Globe—U. S. branch.....	New York.....	New York.
Liverpool and London and Globe.....	New York.....	New York.
London Assurance Corporation—U. S. branch.....	New York.....	New York.
London and Lancashire Fire—U. S. branch.....	New York.....	New York.
Lumbermens.....	Philadelphia.....	Pennsylvania.
Magdeburg Fire—U. S. branch.....	New York.....	New York.
Manchester Assurance—U. S. branch.....	Chicago.....	Illinois.
Manhattan Fire.....	New York.....	New York.
Mechanics.....	Philadelphia.....	Pennsylvania.
Mercantile Fire and Marine.....	Boston.....	Massachusetts.
Merchants.....	Newark.....	New Jersey.
Merchants.....	Providence.....	Rhode Island.
Michigan Fire and Marine.....	Detroit.....	Michigan.
Milwaukee Fire.....	Milwaukee.....	Wisconsin.
Milwaukee Mechanics.....	Milwaukee.....	Wisconsin.
National Assurance—U. S. branch.....	Hartford.....	Connecticut.
National Fire.....	Hartford.....	Connecticut.
National Standard.....	New York.....	New York.
Newark Fire.....	Newark.....	New Jersey.
New Hampshire Fire.....	Manchester.....	New Hamp's're.
Netherlands Fire—U. S. branch.....	New York.....	New York.
Niagara Fire.....	New York.....	New York.
Northern Assurance—U. S. branch.....	New York.....	New York.
North British and Mercantile—U. S. branch.....	New York.....	New York.
North German Fire—U. S. branch.....	Chicago.....	Illinois.
Norwalk Fire.....	Norwalk.....	Connecticut.
Northwestern National.....	Milwaukee.....	Wisconsin.
Norwich Union—U. S. branch.....	New York.....	New York.
Orient.....	Hartford.....	Connecticut.
Pacific Fire.....	New York.....	New York.
Palatine—U. S. branch.....	New York.....	New York.
Pelican.....	New York.....	New York.
Pennsylvania Fire.....	Philadelphia.....	Pennsylvania.
Phenix.....	Brooklyn.....	New York.
Phenix.....	Hartford.....	Connecticut.
Phenix Assurance—U. S. branch.....	New York.....	New York.
Providence Washington.....	Providence.....	Rhode Island.
Prussian National—U. S. branch.....	Chicago.....	Illinois.

FIRE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Queen Insurance Company of America.....	New York.....	New York.
Reading Fire.....	Reading.....	Pennsylvania.
Relliance.....	Philadelphia.....	Pennsylvania.
Rochester German.....	Rochester.....	New York.
Royal—U. S. branch.....	Chicago.....	Illinois.
Royal Exchange Assurance—U. S. branch.....	New York.....	New York.
Saint Paul Fire and Marine.....	St. Paul.....	Minnesota.
Scottish Union and National—U. S. branch.....	Hartford.....	Connecticut.
Security.....	New Haven.....	Connecticut.
Springfield Fire and Marine.....	Springfield.....	Massachusetts.
Spring Garden.....	Philadelphia.....	Pennsylvania.
Sun Insurance office—U. S. branch.....	New York.....	New York.
Svea Fire and Life—U. S. branch.....	New York.....	New York.
Thuringia—U. S. branch.....	New York.....	New York.
Traders.....	Chicago.....	Illinois.
Trans-Atlantic Fire—U. S. branch.....	Chicago.....	Illinois.
Union.....	Philadelphia.....	Pennsylvania.
Union Assurance Society—U. S. branch.....	New York.....	New York.
United Fire.....	Baltimore.....	Maryland.
United States Fire.....	New York.....	New York.
Victoria Fire.....	New York.....	New York.
Westchester Fire.....	New York.....	New York.
Western Assurance.....	Toronto.....	Canada.
Western Underwriters Association (Incorporated).....	Chicago.....	Illinois.
Williamsburg City.....	Brooklyn.....	New York.

ACCIDENT.

Continental Assurance Co. of N. America.....	Hammond.....	Indiana.
Preferred Accident.....	New York.....	New York.
Standard Life and Accident.....	Detroit.....	Michigan.
Travelers.....	Hartford.....	Connecticut.

HAIL.

Alliance Hail and Cyclone Mutual.....	Austin.....	Minnesota.
Minnesota Farmers Hall.....	Minneapolis.....	Minnesota.
State Mutual Hail.....	Winnebago C'y.....	Minnesota.

CASUALTY.

Bankers Mutual Casualty Company.....	Des Moines.....	Iowa.
Employers Liability Assur. Corporation—U. S. branch.....	Boston.....	Massachusetts.
Hartford Steam Boiler Inspection and Ins. Co.....	Hartford.....	Connecticut.
Lloyds Plate Glass.....	New York.....	New York.
London Guarantee and Accident—U. S. branch.....	Chicago.....	Illinois.
Maryland Casualty Company.....	Baltimore.....	Maryland.
Metropolitan Plate Glass.....	New York.....	New York.
New Amsterdam Casualty Company.....	New York.....	New York.
New Jersey Plate Glass.....	Newark.....	New Jersey.
New York Plate Glass.....	New York.....	New York.
Ocean Accident and Guarantee Corporation.....	St. Louis.....	Missouri.
Union Casualty and Surety Company.....	New York.....	New York.
United States Casualty Company.....	New York.....	New York.

FIDELITY.

American Bonding and Trust Company.....	Baltimore.....	Maryland.
American Surety Company of New York.....	New York.....	New York.
City Trust, Safe Deposit and Surety Company.....	Philadelphia.....	Pennsylvania.
Fidelity and Deposit Company of Maryland.....	Baltimore.....	Maryland.
Guarantee Company of North America.....	Montreal.....	Canada.
Lawyers Surety Company.....	New York.....	New York.
National Surety Company.....	New York.....	New York.
United States Fidelity and Guaranty Company.....	Baltimore.....	Maryland.

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THIRTY-FIRST ANNUAL REPORT

OF THE

AUDITOR OF STATE

OF THE STATE OF IOWA

ON

INSURANCE

1900

VOLUME II

LIFE

FRANK F. MERRIAM

AUDITOR OF STATE

Compiled from Annual Statements, for the year ending December 31, 1899.

DES MOINES:
F. H. CONAWAY, STATE PRINTER,
1900.