

VOLUME V.

Report of Board of Control.

No. 22. Report of Pharmacy Commissioners.

No. 23. Report of Veterinary Surgeon.

No. 24. Rules of the Twenty-ninth General Assembly.

No. 25. Report of Board of Dental Examiners.

No. 26. Report of Oil Inspections.

No. 27. Report of Dairy Commissioner for 1900.

No. 28. Report of Dairy Commissioner for 1901.

VOLUME VI.

Insurance Report for 1901. Volume I. Fire.

Insurance Report for 1901. Volume II. Life.

VOLUME VII.

Insurance Report for 1902. Volume I. Fire.

Insurance Report for 1902. Volume II. Life.

THIRTY-THIRD ANNUAL REPORT

OF THE

AUDITOR OF STATE

OF THE STATE OF IOWA

ON

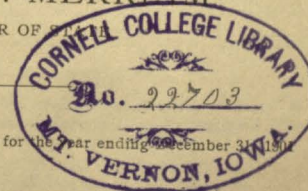
INSURANCE

1902

VOLUME I

FRANK F. MERRIAM

AUDITOR OF STATE



Compiled from annual statements, for the year ending December 31, 1901.

DES MOINES:

BERNARD MURPHY, STATE PRINTER

1902

STATE OF IOWA,
OFFICE OF AUDITOR OF STATE.
DES MOINES, MAY 1, 1902.

Hon. A. B. Cummins, Governor:

SIR—I have the honor to submit herewith for your consideration part one of the thirty-third annual insurance report, showing the business transacted in Iowa by authorized companies for the year ending December 31, 1901.

COMPANIES OTHER THAN LIFE.

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

Fire insurance	112
Fidelity insurance	10
Employers' liability insurance.....	7
Plate glass insurance	4
Hail insurance.....	6
Steam boiler insurance.....	1
Accident insurance	9
Burglary insurance.....	2

FIRE COMPANIES.

The 112 fire insurance companies mentioned in above table may be classified as follows:

Iowa joint stock companies	11
Iowa mutual companies.....	7
Non-Iowa joint stock companies.....	68
Non-Iowa mutual companies.....	1
United States branches foreign companies.....	25

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)	154
Fire insurance (state mutuals).....	13
Tornado insurance (exclusively).....	3
Hail insurance (exclusively).....	10

STATE MUTUAL ASSESSMENT FIRE INSURANCE COMPANIES NOT REPORTED IN 1901.

Cedar Rapids Mutual Insurance Association, Cedar Rapids, Iowa, placed in hands of receiver April 29, 1902. B. L. Wick, receiver, Cedar Rapids, Iowa.

IOWA INSURANCE REPORT.

COUNTY MUTUAL FIRE ASSESSMENT ASSOCIATIONS.

Farmers' Mutual Insurance Association, Leonard, Iowa, ceased to do business and reinsured all business in Farmers' Mutual Insurance Association of 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.
1892.....	\$253,233,462.00	\$1,734,312.39
1893.....	254,900,662.00	2,201,888.23
1894.....	250,502,505.00	2,408,011.51
1895.....	229,840,550.00	1,838,720.44
1896.....	233,851,396.00	1,764,402.18
1897.....	209,107,497.00	1,555,562.55
1898.....	200,965,716.00	1,697,283.24
1899.....	301,010,403.91	2,175,852.21
1900.....	286,572,608.81	1,977,423.49
1901.....	311,695,076.36	2,652,707.37

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.
1892.....	\$ 27,740,809.57	\$ 145,922.36	\$ 94,842,406.40
1893.....	32,220,644.15	179,130.30	109,442,804.37
1894.....	43,146,804.20	219,124.06	124,378,505.83
1895.....	45,640,852.65	204,416.28	140,703,881.83
1896.....	46,721,102.30	427,785.97	167,871,128.23
1897.....	48,950,689.16	514,839.29	190,466,908.61
1898.....	59,501,863.75	449,617.40	206,031,212.09
1899.....	83,821,698.00	509,562.89	255,404,013.00
1900.....	82,133,014.00	524,817.34	294,785,798.00
1901.....	91,253,782.00	458,362.43	325,894,895.00

COMPANIES ADMITTED TO IOWA FROM DECEMBER 31, 1900, TO DECEMBER 31, 1901.

NAME.	LOCATION.	DATE OF ADMISSION.	CAPITAL.
Allemania Fire.....	Pittsburg, Pa.....	Oct. 26, 1901....	\$ 200,000
Citizens.....	St. Louis, Mo.....	April 22, 1901....	200,000
Union Surety & Guaranty.....	Philadelphia, Pa.....	Nov 2, 1901.....	250,000
State Farmers Mutual Hall.....	Waseca, Minn.....	March 18, 1901....	Mutual.
Farmers Mutual Hall.....	Kansas City, Mo.....	April 6, 1901....	Mutual.
Park Region Mutual Hall.....	Glenwood, Minn.....	June 1, 1901....	Mutual.

ASSOCIATIONS ADMITTED FROM DECEMBER 31, 1900, TO DECEMBER 31, 1901.

NAME.	LOCATION.	DATE OF ADMISSION.	CAPITAL.
Corn Belt Mutual Hall.....	Shenandoah, Ia.....	March 23, 1901....	Mutual.
German Mutual.....	Le Mars, Ia.....	April 1, 1901.....	Mutual.
Grain Growers Mutual Hall.....	Des Moines Ia.....	April 24, 1901.....	Mutual.

IOWA INSURANCE REPORT.

FIRE INSURANCE COMPANIES WITHDRAWING FROM IOWA DURING THE YEAR 1900.

NAME.	LOCATION.	DATE OF WITHDRAWAL.	COMPANY REINSURING IOWA BUSINESS.
American Fire Insurance company.....	New York.....	June 28, 1901.....	Hartford Insurance company, Connecticut.
Baltimore Fire Insurance company, U. S. branch.....	New York.....	January 1, 1902.....	Phoenix Insurance company, New York.
Caledonian Insurance company, U. S. branch.....	New York.....	January 4, 1902.....	Phoenix Insurance company, New York.
Citizens Insurance company.....	Pennsylvania.....	May 1, 1901.....	Phoenix Insurance company, Connecticut.
Citizens Insurance company.....	New York.....	January 18, 1902.....	North British & Mercantile, U. S. branch, New York.
Eagle Fire Insurance company.....	New York.....	June 27, 1901.....	Phoenix Insurance company, New York.
Helvetia Swiss Insurance company, U. S. branch.....	New York.....	October 31, 1901.....	Phoenix Insurance company, Connecticut.
International Insurance company, U. S. branch.....	Illinois.....	March 19, 1901.....	Hartford Insurance company, Connecticut.
Lancashire Insurance company, U. S. branch.....	New York.....	November 15, 1901.....	National Insurance company, Connecticut.
Magdeburg Insurance company, U. S. branch.....	New York.....	July 17, 1901.....	Sprinfeld Fire and Marine Insurance company, Mass.
National Assurance company, U. S. branch.....	New Jersey.....	October 23, 1901.....	Phoenix Insurance company, New York.
Netherlands Fire Insurance company, U. S. branch.....	New York.....	December 31, 1901.....	Firemen's Insurance company, Maryland.
North German Insurance company, U. S. branch.....	New York.....	January 1, 1902.....	National Assurance company, Connecticut.
Pacific Fire Insurance company.....	Illinois.....	July 1, 1901.....	Western Assurance company, Canada.
Trautatlantic Insurance company, U. S. branch.....	New York.....	June 1, 1901.....	Westchester Fire Insurance company, New York.
United Fire Insurance company.....	Illinois.....	May 1, 1901.....	U. S. branch Commercial Union Assurance company, N. Y.
The Manhattan Fire Insurance company of New York being named such receiver in May, 1901.	Maryland.....	May, 1901.....	National Insurance company, Connecticut.

The Farmers Mutual Hall Insurance Association of Kansas City, Missouri, was placed in the hands of a receiver by the insurance department of Missouri in the fall of 1901.

vi

IOWA INSURANCE REPORT.

TABLE SHOWING IOWA BUSINESS IN 1901.

	Risks written in 1901.	Losses paid in 1901.	Risks in force in 1901.
Iowa fire insurance companies (not including chapter 5 companies)	\$ 60,789,015.73	\$ 890,496.70	\$ 230,515,755
Non-Iowa fire insurance companies	178,675,587.42	1,350,679.02	286,761,215
Foreign fire insurance companies	42,230,473.21	402,532.25	50,682,457
State mutual assessment fire insurance associa- tions	61,307,577.00	769,584.08	228,401,170
Total	\$373,002,653.36	\$4,022,291.45	\$804,863,597
State mutuals (tornado insurance exclusively)	25,353,211.00	18,001.07	89,478,147
State mutuals (ball insurance exclusively)	4,592,964.00	60,877.28	8,015,578
Grand total	\$407,948,828.36	\$4,111,069.80	\$902,357,122

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:

1892	\$ 30,788.40
1893	31,461.50
1894	31,154.50
1895	34,367.00
1896	34,215.50
1897	36,931.00
1898	40,297.00
1899	44,302.75
1900	45,079.25
1901	48,207.50
Total	\$377,404.40

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

1892	\$ 107,272.99
1893	117,129.57
1894	116,193.74
1895	124,829.31
1896	124,129.12
1897	122,436.72
1898	147,541.02
1899	156,927.07
1900	185,092.77
1901	197,074.70
Total	\$1,398,627.01

Respectfully submitted,

Frank F. Merriam.
Auditor of State.

SHORT RATE TABLE TO GOVERN THE CANCELLATION OF
FIRE INSURANCE POLICIES.

[Prepared by the Auditor of State of the State of Iowa, in accordance with the provisions of Sec. 1729, the Code.]

Take the percentage indicated in scale opposite the number of days or months policy is to run on the premium at given rate, and the result will be the premium earned in case of cancellation. Periods exceeding 20 days, and not exceeding 25 days, to be charged at the rate of 25 days, and so on up to one year.

	2 per cent of annual premium
1 day	4
2 days	5
3	6
4	7
5	8
6	9
7	10
8	10
9	11
10	11
11	12
12	13
13	13
14	14
15	15
16	16
17	16
18	17
19	19
20	20
21	23
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32	40
33	45
34	50
35	55
36	60
37	65
38	70
39	73
40	75
41	78
42	80
43	83
44	84
45	88
46	90
47	93
48	95
49	100
50	100
51	100
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350	100
351	100
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354	100
355	100
356	100
357	100
358	100
359	100
360	100

Two Years.

For 2 months or less.....	25 per cent of term premium.			
Over 2 and not exceeding 4 months.....	30			
" 4 " " 6 ".....	40			
" 6 " " 8 ".....	50			
" 8 " " 10 ".....	60			
" 10 " " 12 ".....	70			
" 12 " " 14 ".....	75			
" 14 " " 16 ".....	80			
" 16 " " 18 ".....	85			
" 18 " " 20 ".....	90			
" 20 " " 22 ".....	95			
" 22 " " ".....	100			

Three Years.

For 3 months or less.....	25 per cent of term premium.			
Over 3 and not exceeding 6 months.....	30			
" 6 " " 9 ".....	40			
" 9 " " 12 ".....	50			
" 12 " " 15 ".....	60			
" 15 " " 18 ".....	70			
" 18 " " 21 ".....	75			
" 21 " " 24 ".....	80			
" 24 " " 27 ".....	85			
" 27 " " 30 ".....	90			
" 30 " " 33 ".....	95			
" 33 months.....	100			

Four Years.

For 4 months or less.....	25 per cent of term premium.			
Over 4 and not exceeding 8 months.....	30			
" 8 " " 12 ".....	40			
" 12 " " 16 ".....	50			
" 16 " " 20 ".....	60			
" 20 " " 24 ".....	70			
" 24 " " 28 ".....	75			
" 28 " " 32 ".....	80			
" 32 " " 36 ".....	85			
" 36 " " 40 ".....	90			
" 40 " " 44 ".....	95			
" 44 months.....	100			

Five Years.

For 5 months or less.....	25 per cent of term premium.			
Over 5 and not exceeding 10 months.....	30			
" 10 " " 15 ".....	40			
" 15 " " 20 ".....	50			
" 20 " " 25 ".....	60			
" 25 " " 30 ".....	70			
" 30 " " 35 ".....	75			
" 35 " " 40 ".....	80			
" 40 " " 45 ".....	85			
" 45 " " 50 ".....	90			
" 50 " " 55 ".....	95			
" 55 months.....	100			

Six Years.

For 6 months or less.....	25 per cent of term premium.			
Over 6 and not exceeding 12 months.....	30			
" 12 " " 18 ".....	40			
" 18 " " 24 ".....	50			
" 24 " " 30 ".....	60			
" 30 " " 36 ".....	70			
" 36 " " 42 ".....	75			
" 42 " " 48 ".....	80			
" 48 " " 54 ".....	85			
" 54 " " 60 ".....	90			
" 60 " " 66 ".....	95			
" 66 " " ".....	100			

CHAPTER 57, LAWS 1902.

AN ACT TO AMEND SECTION ONE THOUSAND THREE HUNDRED AND THIRTY-THREE (1333) OF THE CODE, RELATING TO THE ASSESSMENT OF TAXES UPON FOREIGN INSURANCE COMPANIES.

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

SECTION 1. That section one thousand three hundred and thirty-three (1333) of the code be, and the same is hereby amended by striking out the word "three" in the ninth line thereof, and inserting in lieu thereof the word "two."

Approved April 8, 1902.

CHAPTER 70, LAWS 1902.

AN ACT AMENDING PARAGRAPH FIVE (5) OF 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. That paragraph five (5) of section seventeen hundred and nine (1709) of the code be, and the same is, hereby amended by inserting after the word "insure" in the first line thereof the words: "the health of persons and."

SEC. 2. 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 at Des Moines, Iowa.

Approved April 12, 1902.

Published April 18, 1902.

CHAPTER 71, LAWS 1902.

AN ACT TO AMEND SECTION ONE THOUSAND, SEVEN HUNDRED AND NINE (1709) OF THE CODE, RELATING TO INSURANCE.

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

SECTION 1. That section one thousand, seven hundred and nine (1709) of the code is hereby amended by adding thereto, as division 8, the following:

"8. Insure or guarantee and indemnify merchants, traders and those engaged in business and giving credit from loss and damage by reason of

giving and extending credit to their customers and those dealing with them, which business shall be known as credit insurance."

Approved April 9th, 1902.

CHAPTER 72, LAWS 1902.

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. That section seventeen hundred and ten (1710) of the code, as amended by chapter sixty-one (61) of the acts of the Twenty-eight General Assembly, be further amended by inserting at the end of the amendment made by chapter sixty-one (61) of the acts of the Twenty-eighth General Assembly the following provision: "Provided further, however, that any stock company now or hereafter authorized under the laws of this state to transact the business described in division two (2) of section seventeen hundred and nine (1709) of the code shall, in addition to such insurance also be authorized to insure against loss or damage resulting from theft, larceny, burglary, robbery or attempt thereat, and against the loss of moneys or securities in the course of transportation."

SEC. 2. 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 at Des Moines, Iowa.

Approved May 2d, 1902.

Published May 3, 1902.

CHAPTER 73, LAWS 1902.

AN ACT RELATING TO NOTICE AND PROOFS OF PERSONAL PROPERTY INSURED.

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

SECTION 1. In furnishing proofs of loss under any contract of insurance for damage or loss of personal property, it shall only be necessary for the assured, within sixty days from the time the loss occurs, to give notice in writing to the company issuing such contract of insurance accompanied by an affidavit, stating the facts as to how the loss occurred [occurred] so far as same are within his knowledge, and the extent of the loss, any agreement or contract to the contrary notwithstanding.

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

Approved April 11th, 1902.

Published April 12th, 1902.

CHAPTER 74, LAWS 1902.

AN ACT TO AMEND SECTION SEVENTEEN HUNDRED AND FIFTY-NINE (1759) OF THE CODE, AND TO PROVIDE FOR THE INSURANCE OF PLATE GLASS.

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

SECTION 1. That section seventeen hundred and fifty-nine (1759) of the

code be, and the same is hereby amended, by striking out the word "or", in the fourth line of said section, and by inserting after the word "windstorms", in the same line, the words, "and to insure plate glass against breakage from accident."

Approved April 9th, 1902.

CHAPTER 75, LAWS 1902.

AN ACT TO AMEND SECTION SEVENTEEN HUNDRED AND SEVENTY-ONE OF THE CODE, IN RELATION TO STOCK OR PREMIUM NOTES.

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

SECTION 1. That section seventeen hundred and seventy-one (1771) of the code be and the same is hereby amended by adding thereto the following: "All notes heretofore or hereafter given as a part of the capital stock of a stock company, shall be deposited with the auditor of state, and in the event of any stockholder shall dispose of his or her stock in such company, he or she may withdraw the note or notes so given, upon depositing with the auditor of state the note of the purchaser of such stock, accompanied by a certificate as provided for in this section.

Approved April 9th, 1902.



PART I.

CONTAINING

Annual statements of Fire and Casualty Insurance Companies, made to and filed with, the Auditor of State, in 1902.

Statistical tables, exhibiting the condition and business of all insurance companies, other than Life, transacting business in Iowa in 1901 and filing annual statements in 1902.



ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

AMERICAN MUTUAL FIRE INSURANCE COMPANY OF IOWA.

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

President, E. O. FITZ.

First Vice-President, M. SEAGER.

Secretary, L. E. SEAGER.

[Incorporated January, 1897.

Commenced business January, 1897.]

Home office, 202-3 Manhattan Building.

Income During the Year.

Gross premiums received in cash, without any deduction.....	\$ 28,570.26
Deduct only reinsurance, \$1,397.93; rebate, abatement and return premium, \$285.60.....	1,686.53
Net cash actually received for premiums.....	\$ 26,883.73
Received on guaranty fund.....	9,800.00
Received for reinsurance loss and damage.....	1,158.74
Income received from all other sources.....	30.20
Aggregate amount of income actually received during the year in cash.....	\$ 38,222.67

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$1,700.00 occurring in previous years).....	\$ 12,545.52
Deduct amounts received from reinsurance in other companies.....	1,158.74
Net amount paid during the year for losses.....	\$ 11,386.78
Deposit premiums returned.....	285.60
Paid for interest.....	155.87
Paid to holders of guaranty fund.....	1,351.74
Commissions or brokerage to agents, less received on reinsurance, cash, \$1,176.38; retained, \$5,840.09.....	7,016.47
Salaries to special agents.....	1,708.03
Rents.....	575.00
Salaries, fees and other charges, officers, \$3,430.25; clerks, \$1,486.50	4,916.75
Reinsurance, \$1,426.26; traveling expenses, \$2,326.65; collections, \$43.30.....	3,796.21
Insurance department fees, revenue and agents' licenses.....	481.57
Advertising, printing and stationery, \$747.25; legal expenses, \$1,314.21; postage and exchange, \$576.64; miscellaneous, \$1,885.02.....	4,523.12
Total expenditures during the year.....	\$ 36,197.14

IOWA INSURANCE REPORT.

Ledger Assets.

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

Cash in company's office, \$793.48; deposited in banks, \$4,553.80....	\$ 5,347.28
Premium notes, \$220,219.91; short rate value	62,976.84
Ledger accounts, officers, special agents and reinsurance balances.	1,368.39
Agents' debit balances, secured and unsecured	4,654.55
Cash premiums in course of collection	4,105.00
Total	\$ 78,482.07
Deduct ledger liabilities:	
Borrowed money, \$5,000.00; all other, \$431.47	5,431.47
Total net ledger assets, as per balances	\$ 73,050.60
Deduct assets not admitted:	
Agents' debit balances, unsecured	1,213.67
Total admitted assets	\$ 71,836.93

Non-Ledger Liabilities.

Losses adjusted and unpaid (not yet due)	\$ 1,300.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon	2,000.00
Total amount of claims for losses	\$ 3,300.00
Deduct reinsurance due or accrued	1,000.00
Net amount of unpaid losses	\$ 2,300.00
Total amount of all liabilities	\$ 31,050.00
Total	\$ 33,350.00

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$3,127,695.00	\$ 155,639.43
Written or renewed during the year.....	1,401,242.00	55,945.59
Total	\$4,528,937.00	\$ 211,585.02
Deduct those expired and marked off as terminated	276,145.00	16,367.41
In force at the end of the year	\$4,252,792.00	\$ 195,217.61
Deduct amount reinsured	125,230.00	1,714.74
Net amount in force	\$4,127,562.00	\$ 193,502.87

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$1,401,242.00
Gross premiums received.....	55,945.59
Losses paid.....	12,545.52
Amount at risk.....	12,145.52

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

ANCHOR FIRE INSURANCE COMPANY.

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

President, J. S. CLARK.

First Vice-President, J. H. MACK.

Secretary, M. H. KIRKHAM.

Asst Secretary and Treasurer, L. E. ELLIS

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

Home office, Marquardt Block.

Capital Stock.

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

Income During the Year.

Gross premiums in cash, without any deduction.....	\$ 120,576.17
Deduct only reinsurance, rebate, abatement and return premiums..	10,196.02
Net cash actually received for premiums	\$ 110,380.15
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	18.21
Income received from all other sources, viz: Discount, \$91.79; expense, \$284.98; guarantee fund, \$5,000.00; capital stock, \$25,000.00.	
Total	30,379.77

Aggregate amount of income actually received during the year in cash.....	\$ 140,778.13
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Disbursements During Year.

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

	Fire.
Gross amount paid for losses.....	\$ 65,818.11
Deduct amounts received for salvages and from reinsurance in other companies.....	5,817.55

Net amount paid during the year for losses	\$ 60,000.56
Refund on guarantee fund.....	26,000.00
Guarantee fund interest	820.00
Commissions or brokerage to agents, less received on reinsurances	30,374.09
Salaries and allowances to agents	4,119.99
Rents	816.52
Salaries, fees and all other charges; officers, \$10,826.99; clerks, \$3,606.83; other employees, \$60.00.....	14,493.82
Taxes on premiums, \$595.04; on other investments, \$57.66	652.70
Insurance department fees and agents' licenses	427.25
Advertising, printing and stationery, \$2,612.63; legal expenses, \$403.34; road expense, \$3,957.59; miscellaneous, \$969.07	7,942.63
Other disbursements, viz.: Postage, internal revenue, collection costs, express, exchange, telegrams, lights, telephone, toilet..	3,558.91

Total expenditures during the year..... **\$ 149,196.17**

IOWA INSURANCE REPORT.

Ledger Assets.

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

Cash in company's office, \$705.99; deposited in banks, \$526.09.....	\$ 1,232.08
Bills receivable, \$347,868.26; agents' debit balances, secured \$2,532.25.....	350,400.51
Total.....	\$ 351,632.59
Deduct ledger liabilities:	
Agents' and all other credit balances.....	\$ 6,136.90

Total net ledger assets, as per balance on page 1..... \$ 345,495.69

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due; losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$ 6,335.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,565.00
Total amount of claims for losses.....	\$ 9,900.00
Deduct reinsurance due or accrued.....	1,416.16

Net amount of unpaid losses..... \$ 8,483.84

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, \$9,098.49; unearned premiums (forty per cent).....	\$ 3,639.39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$627,294.39; unearned premiums (forty per cent).....	250,917.76

Total unearned premiums, as computed above..... \$ 254,557.15

Total amount of all liabilities.....	\$ 263,040.99
Joint stock actually paid up in cash.....	25,000.00
Divisible surplus.....	57,454.70
Total.....	\$ 345,495.69

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 13,146,551.21	\$ 589,159.37
Written or renewed during the year.....	5,650,128.10	201,010.93
Total.....	\$ 18,796,679.31	\$ 790,170.30
Deduct those expired and marked off as terminated.....	3,890,325.56	144,806.89
In force at the end of the year.....	\$ 14,906,353.75	\$ 645,363.41
Deduct amount reinsured.....	600,573.13	8,790.53
Net amount in force.....	\$ 14,305,780.62	\$ 636,572.88
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?

No.	
Loss incurred during the year, fire.....	63,356.59
Total amount of company's stock owned by the directors at par value.....	25,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company? No.	

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 5,650,128.10
Gross premiums received.....	201,010.93
Losses paid.....	60,000.56
Losses incurred.....	63,356.59
Amount at risk.....	14,906,353.75

IOWA INSURANCE REPORT.

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition and affairs of the
ATLAS MUTUAL INSURANCE COMPANY.

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

President, J. K. MOLLER. First Vice-President, B. C. BOWMAN. Secretary, WM. WILKINSON.

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

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

Income During the Year.

Gross premiums received in cash, without any deduction (including \$1,625.28 premiums of previous years).....	\$ 49,800.82
Deduct only reinsurance, rebate, abatement and return premiums..	12,502.60
Net cash actually received for premiums (carried out).....	\$ 37,298.22
Bills and notes received during the year for premiums remaining unpaid (carried inside).....	1,542.96
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	2,244.73
Aggregate amount of income actually received during the year in cash.....	\$ 39,542.95

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$105.37 occurring in previous years) ..	\$ 15,117.32
Deduct amounts received for salvages and from reinsurance in other companies.....	1,238.84
Net amount paid during the year for losses.....	\$ 13,878.48
Paid policy holders for interest or dividends..	2,675.35
Reinsurance paid.....	4,600.13
Salaries and allowances to agents, including traveling expenses and commissions.....	15,749.42
Rents ..	600.00
Salaries, fees and all other charges, officers and directors (\$4,833.46); clerks, (\$1,536.30); auditing committee, (\$95.02) ..	6,464.78
Taxes on premiums.....	276.30
Insurance department fees and agents' licenses.....	8.50
Advertising, printing and stationery, \$ 1,163.52; legal expenses, \$117.91; furniture and fixtures, \$109.10; miscellaneous, \$577.52..	1,068.05
Total expenditures during the year.....	\$ 46,221.01

Ledger Assets.

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

Telephone stock.....	\$ 45.00
Cash in company's office, \$1,085.22; deposited in banks, \$24,267.59.	26,252.81
Due from Capital Insurance company, \$223.58; Fidelity Insurance company, \$22.29.....	245.87

IOWA INSURANCE REPORT.

Furniture and fixtures, \$496.50; maps, \$130.00.....	625.50	
Bills receivable, \$554.45; agents' debit balances secured, \$60.39	914.84	
Guarantee deposits.....	249.64	
Total.....	\$ 23,334.66	
Deduct Legal Liabilities.		
Agents' credit balances, \$458.49; all other, \$204.40.....	662.79	
Total net ledger assets.....		\$ 27,671.87
Non-Ledger Assets.		
Interest due, \$20.44, and accrued, \$740.67 on other assets.....	761.11	
Total carried out.....		\$ 761.11
Gross premiums in course of collection December 31st, not more than three months due.....	5,547.98	
Net amount of uncollected premiums, no more than three months due.....		\$ 5,547.98
Gross premiums in course of collection December 31st, more than three months due, \$1,496.85.		
Face value of premium notes less amount paid thereon \$53,009.44		\$ 44,116.15
Listed as per ruling of State Auditor		\$ 78,097.11
Gross assets.....		
Deduct Assets Not Admitted.		
Maps, \$130.00; furniture, fixtures and safes, \$496.50.....	625.50	
Bills receivable less than 6 months past due \$161.35; bills receivable more than 6 months past due \$158.85.....	320.20	
Total.....		\$ 1,007.09
Total admitted assets.....		\$ 77,090.02
Non-Ledger Liabilities.		
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	11.92	
Total amount of claims for losses.....		\$ 11.92
Net amount of unpaid losses.....		\$ 11.92
Miscellaneous.		
	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last years statement.....	\$ 3,153,801.72	\$ 55,421.61
Written or renewed during the year.....	2,582,557.30	46,981.95
Total.....	\$ 5,736,359.02	\$ 102,403.56
Deduct those expired and marked off as terminated	2,279,869.90	\$ 38,512.47
In force at the end of the year.....	\$ 3,456,549.12	\$ 63,891.09
Deduct amount reinsured.....	340,200.32	5,254.20
Net amount in force.....	\$ 3,116,348.80	\$ 58,636.89
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, 15,005.58; tornadoe, \$18.29).		\$ 15,023.87
Does any officer, director, or trustee receive a commission or royalty on the business of the company? No.		

IOWA INSURANCE REPORT.

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....			\$ 2,582,557.30
Gross premiums received			46,981.95
Losses paid including \$105.37 of previous year.....	\$ 15,099.03	\$ 18.29	15,117.32
Losses incurred.....	15,005.58	18.29	15,023.87
Amount of risk.....			3,456,549.12

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the conditions and affairs of the

CENTURY FIRE INSURANCE COMPANY.

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

President, GEO. J. DELMEGE.
Secretary, JOHN J. BYNON.

First Vice-President, E. A. NYR.
Financial Manager, R. H. DELMEGE.

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

Home office, Clapp, Block Des Moines, Iowa.

Capital Stock.

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

Income During the Year.

Gross premiums received in cash, without any deduction.....	27,220.59
Deduct only reinsurance, rebate, abatement and return premiums..	2,493.43
Net cash actually received for premiums	\$ 24,727.16
Bills and notes received during the year for premiums remaining unpaid	\$ 50,245.90
Received for interest on bonds and mortgages.....	635.7
Received for interest and dividends on stocks and bonds, real estate loans and all other sources	2,800.00
Income received from all other sources, viz: mileage rebate, \$133.85, discount \$37.47.....	171.32
Aggregate amount of income actually received during the year in cash.....	\$ 28,334.27

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses.....	\$ 8,788.98
Deduct amounts received for salvages and from reinsurance in other companies.....	1,387.00
Net amount paid during the year for losses.....	\$ 7,401.98
Commissions or brokerage to agents, less received on reinsurances	9,962.27
Rents \$480; telephones, janitor, toilet and gas, \$77.39	557.39
Salaries, fees and all other charges, officers, \$4,662.56; clerks, \$810; special agents, \$2,368.46.....	7,841.02

Taxes on premiums, \$176.70; real estate loans, \$1,900; road expenses, \$2,768.07	4,844.77
Insurance department fees and agents' licences, \$137.70; publication statement, \$6; postage, \$390.37	534.07
Advertising, printing and stationery, \$1,151.89; legal expenses, \$20.26; express, \$153.58; exchange, \$19.28; telegrams, \$8.10	1,353.11
Furniture and fixtures, \$155.50; miscellaneous, \$46.59	302.09
Agency signs, \$51.50; internal revenue, \$228.35; freight, \$18.07	297.92
Total expenses during the year	\$ 33,094.62

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Mortgage loans on real estate, first liens	\$ 10,600.00
Cash in company's office, \$110.23; deposited in banks, \$9,007.39	9,117.62
Bills receivable, \$64,763.34; agents' debit balances, secured, \$2,878.98	67,642.32
Furniture and fixtures	564.85
Total	\$ 87,324.79
Deduct ledger liabilities.	
Agents' and other credit balances	4,049.01
Total net ledger assets as per balances on page 1	\$ 83,275.78

Non-ledger Assets.

Interest accrued on mortgages	\$ 193.43
Total	\$ 193.43
Gross assets	\$ 83,469.21
Deduct assets not admitted.	
Furniture, fixtures and safes	\$ 564.85
Total	\$ 564.85
Total admitted assets	\$ 82,904.36

Non-ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 1,075.00
Total amount of claims for losses	\$ 1,075.00
Deduct reinsurance due or accrued	358.00
Net amount of unpaid losses	\$ 717.00
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, \$9,934.85; unearned premiums (40 per cent)	3,973.94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$75,597.15; unearned premiums (pro rata)	30,238.86
Total unearned premiums as computed above	\$ 34,212.80
Total amount of all liabilities	\$ 34,929.80
Joint capital stock actually paid up in cash	25,000.00
Divisible surplus	22,974.56
Total	\$ 82,904.36

Miscellaneous.	Fire risk.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 377,726.65	\$ 17,960.70
Written or renewed during the year	2,029,058.66	82,870.90
Total	\$ 2,406,785.31	\$ 100,831.60
Deduct those expired and marked off as terminated	306,845.65	10,190.69
In force at end of the year	\$ 2,099,939.66	\$ 90,640.91
Deduct amount reinsured	241,565.92	5,108.91
Net amount in force	\$ 1,858,373.74	\$ 85,532.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement? No	
What amount of installment and single payment notes is owned and now held by the company?	\$ 64,763.34
Losses incurred during the year (fire, \$7,087.18; lightning, \$559.85; tornado, \$439.75)	8,086.78
Total amount of the company's stock owned by the directors at par value	90,000.00
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 risk written	\$ 2,029,058.66
Gross premiums received	82,870.90
Losses paid	7,401.89
Losses incurred	8,086.78
Amount at risk	\$ 1,858,373.74

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

CAPITAL INSURANCE COMPANY,

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

President, S. T. BERRY. First Vice-President, JOHN B. HENDERSON.

Secretary, JOHN 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, \$100,000.00; subscribed for	\$100,000.00
Amount of capital paid up in cash	\$ 25,000.00

Income During the Year.

Gross premiums received in cash, without any deduction	\$ 166,288.43
Deduct only reinsurance, rebate, abatement and return premiums	38,946.06
Net cash actually received for premiums	\$ 127,342.37

Received from interest on bonds and mortgages.....	\$ 1,357.32
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	2,344.55
Income received from all other sources, viz: Rents, \$2,480.68; endorsements, \$32.57.....	2,513.25
Aggregate amount of income actually received during the year in cash.....	\$ 133,557.49

Disbursements During the Year

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

Net amount paid for losses (including \$1,627.25 occurring in previous years.....)	Fire. \$ 51,599.21
Deduct amount received for salvages and from reinsurance in other companies.....	14,020.90
Net amount paid during the year for losses.....	\$ 51,599.21

Paid stockholders for interest or dividends (amount declared during the year).....

Commissions or brokerage to agents, less received on reinsurance..	2,500.00
Rents (including \$1,200.00 for company's use of own buildings).....	30,569.06
Salaries, fees and all other charges, officers \$5,000; clerks \$14,300.81	1,200.00
Taxes on premiums, \$1,187.31; on real estate, \$347.21.....	19,300.81
Insurance department fees and agents' licenses.....	1,534.55
Advertising, printing and stationery, \$2,074.22; legal expenses, \$151.29; repairs and expenses on real estate, \$1,449.42; furniture and fixtures, \$21.62; miscellaneous, \$10,728.68.....	263.00
	14,427.23

Total expenditures during the year..... \$ 121,393.86

Balances..... \$ 12,163.63

Ledger Assets

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

Book value real estate, unincumbered.....	\$ 42,000.00
Mortgage loans on real estate, first liens.....	31,825.09
Book value bonds, excluding interest, \$2,610.03; and stocks, \$1,906.12	4,556.12
Cash in company's office, \$1,246.18; deposited in banks, \$17,981.91.	19,228.09
Assessments.....	100.00
Bills receivable, \$148,311.71; agents' debit balances, secured, \$14,581.75.....	162,923.46
Office supplies, \$13,725.49; furniture and fixtures, \$1,852.74; maps, \$2,171.06.....	17,750.29

Total net ledger assets, as per balances on page one..... \$ 278,381.05

Non-Ledger Assets.

Interest due, \$251.10, and accrued, \$535.57, on mortgages.....	\$ 786.67
Rents due on company's property or lease.....	343.55
Total carried out.....	\$ 1,130.22

Deduct Assets Not Admitted.

Supplies, printed matter and stationery, \$13,726.49; furniture, fixtures and maps, \$4,021.80.....	\$ 17,750.29
Bills receivable, past due.....	65,075.12

Total..... \$ 82,825.41

Total admitted assets..... \$196,657.86

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 997.86
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Net amount of unpaid losses..... \$ 997.86

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, \$45,625.19; unearned premiums (40 per cent).....	\$ 18,250.08
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$203,289.62; unearned premiums (pro rata).....	81,315.85

Total unearned premiums as computed above.....	\$ 99,565.93
All other liabilities, viz: Iowa Fire Insurance Company.....	1,515.82

Total amount of all liabilities.....	\$ 102,079.61
Joint stock capital actually paid up in cash.....	\$ 25,000.00
Divisible surplus.....	69,608.25
Total.....	\$ 196,687.86

Miscellaneous.

Risks and premiums in force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	Fire risks.	Premiums thereon.
Written or renewed during the year.....	\$ 12,357,260	\$ 255,971.73
	7,686,956	168,616.99
Total.....	\$ 20,044,216	\$ 424,588.72
Deduct those expired and marked off as terminated.....	6,295,651	141,657.32
In force at the end of the year.....	13,688,565	281,931.40
Deduct amount reinsured.....	1,389,264	34,016.59
Net amount in force.....	\$ 12,299,301	\$ 248,914.81

General Interrogatories.

Losses incurred during the year: fire, \$63,339.93; tornado, \$1,630.92.....	77,700.00
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Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 7,686,956.00	.....	.....
Gross premiums received.....	141,937.44	\$ 26,679.55	\$ 168,616.99
Losses paid, net.....	49,948.29	1,650.92	51,599.21
Losses incurred.....	64,990.82	.....	.....
Amount at risk.....	12,259,301.00	.....	.....

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition of affairs of the
DES MOINES 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, C. H. AINLEY.

Assistant Secretary, O. B. FRYE.

[Commenced business October, 1881.]

CAPITAL STOCK.

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

Income During the Year.

Gross premiums received in cash, without any deduction (including \$176,468.87 premiums of previous years)..... \$ 309,291.37
Deduct only reinsurance, \$11,907.73; rebates, abatement and return premiums, \$48,500.33..... 70,408.06
Net cash actually received for premiums..... \$ 238,883.31
Bills and notes received during the year for premiums remaining unpaid \$ 88,076.84
Received for interest on bonds and mortgages..... 3,280.46
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources..... 2,489.41
Income received from all other sources..... 6,437.43
Aggregate amount of income actually received during the year in cash..... \$ 251,090.61

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$2,186.85 occurring in previous years).....	\$ 178,246.12
Deduct amounts received for salvages and from reinsurance in other companies, \$32,474.66.....	32,474.66
Net amount paid during the year for losses.....	\$ 145,771.46
Commissions or brokerage to agents, less received on reinsurances, Salaries, fees and all other charges.....	68,585.70
Taxes on premiums, \$1,273.35; on real estate, \$1,155.15.....	19,222.40
Insurance department fees and agents' licenses.....	2,528.50
Advertising, printing and stationery, \$2,411.70; legal expenses, \$2,832.14; repairs and expenses on real estate, \$1,797.70.....	391.20
Postage, \$2,361.36; general expenses, \$2,338.79; revenue stamps, \$638.64.....	7,041.54
	5,338.79
Total expenditures during the year.....	\$ 248,879.59

Ledger Assets.

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

Book value real estate, unincumbered, \$91,650.00; incumbered, \$25,000.00..... \$ 66,650.00
Mortgage loans on real estate..... 76,732.35

Loans secured by pledge of bonds, stocks or other collateral..... 3,467.57
Cash in company's office, \$1,568.22; deposited in banks, \$18,826.47..... 20,394.69
Bills receivable, not matured..... 243,341.74
Bills receivable, not more than three months past due..... 4,410.52
Total net ledger assets..... \$ 414,936.87

Non-Ledger Assets.

Interest due, \$357.00 and accrued, \$2,106.75 on Mortgages..... \$ 2,463.75
Interest due on bills receivable..... 1,925.36
Rents due and accrued on company's property or lease..... 1,006.50
Total..... \$ 5,395.61
Gross premiums in course of collection December 31st, not more than three months due..... \$ 14,028.75
Deduct cost of collection, commission and brokerage..... 3,086.38
Net amount of uncollected premiums, not more than three months due..... 10,942.37
Gross assets..... \$ 431,274.85

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses..... \$ 5,468.91
Losses resisted (not outlawed), including interest, costs and other expenses thereon..... 4,353.00
Total amount of claims for losses..... \$ 9,821.91
Deduct reinsurance due or accrued..... 2,006.48
Net amount of unpaid losses..... \$ 7,815.43
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$858,390.42, unearned premiums (forty per cent)..... 343,356.16
All other liabilities, viz: December reinsurance..... 2,119.10
Total amount of all liabilities..... \$ 353,290.69
Joint stock capital actually paid up in cash..... \$ 25,000.00
Reserve or guaranty fund, represented by scrip or otherwise..... 52,984.16
77,984.16
Total..... \$ 431,274.85

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 24,890,695	\$ 882,377.16
Written or renewed during the year.....	12,922,481	282,523.82
Total.....	\$ 37,813,166	\$ 1,164,900.98
Deduct those expired and marked off as terminated.....	8,346,038	274,650.57
In force at the end of the year.....	\$ 29,467,128	\$ 890,250.41
Deduct amount reinsured.....	2,237,900	37,859.09
Net amount in force.....	\$ 27,229,228	\$ 852,391.32

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 12,922,481.00
Gross premiums received.....	282,523.82
Losses paid.....	178,246.12
Losses incurred.....	182,716.53
Amount at Risk.....	29,467,128.00

ANNUAL STATMENT

For the year ending December 31, 1901, of the condition and affairs of the
DUBUQUE FIRE & 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. First Vice-President, JOHN ELLWANGER.
Secretary, N. J. SCHRUP.

[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 stock paid up in cash	100,000.00
Amount of net ledger assets, December 31st of previous year	\$ 406,732.93

Income During the Year.

Gross premiums received in cash, without deduction	\$ 114,664.27
Deduct only reinsurance, rebate, abatement and return premiums ..	16,854.56
Net cash received for premiums	\$ 97,809.71
Received for interest on bonds and mortgages	15,423.38
Received for interest and dividends on stocks and bonds, collateral loans and from all sources	2,701.10
Income received from all other sources	638.00

Aggregate amount of income actually received during the year in cash	\$ 116,572.19
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Disbursements During Year.

As shown by the books at home office at close of business December 31st:	
Gross amount paid for losses (including \$1,776.12 occurring in previous years)	Fire. 41,951.62
Deduct amounts received for salvage (on loss of the last or previous year) \$1,408.25; and from reinsurance in other companies, \$2,671.36	4,079.61
Net amount paid during the year for losses	\$ 37,882.01
Paid stockholders for interest or dividends; (amount declared during the year)	15,000.00
Commissions on brokerage to agents, less received on reinsurance ..	19,920.86
Salaries and allowances to agents	4,768.21
Rents	720.00
Salaries, fees and other charges, officers, \$4,000; clerks, \$3,000	7,000.00
Taxes on premiums, \$1,009.27; on real estate, \$51.07	1,060.34
Insurance department fees and agents' licenses, \$307.50; municipal licenses, \$2,000.	2,307.50
Advertising, printing and stationery	3,536.05
Losses on sales or maturity of ledger assets	228.77
Total expenditures during the year	\$ 92,423.74
Balances	\$ 430,881.38

Ledger Assets.

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

Book value real estate, unincumbered	\$ 5,000.00
Mortgage loans on real estate, first liens	271,637.00
Loans secured by pledge of bonds, stocks or other collateral	28,860.00
Book value bonds, excluding interest, \$9,855; and stocks, \$20,000.	29,855.00
Cash in company's office, \$773.08; deposited in banks, \$74,504.76 ...	75,277.84
Bills receivable, \$10,703.28; agents' debit balances, secured or unsecured, \$9,773.52	20,476.80
Total	\$ 431,106.64

Deduct ledger liabilities:

Agents' credit balances	225.26
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Total net ledger assets	\$ 430,881.38
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Non-Ledger Assets.

Interest due, \$3,727.42 and accrued, \$3,114.68 on mortgages	11,842.10
Interest accrued, \$65.70 on bonds and stocks	65.70
Interest due, \$122.11 and accrued, \$312.59 on collateral loans	434.70
Interest accrued, \$1,430 on other assets	1,430.00
Total	\$ 13,772.50
Cash in Dubuque National Bank, (Local Agency Commission....)	1,508.33
Gross assets	\$ 446,562.21
Deduct assets not admitted:	
Agents' debit balance unsecured	9,773.52
Total	\$ 436,788.69

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 4,800.00
Total amount of claims for losses	\$ 4,800.00
Net amount of unpaid losses	\$ 4,800.00
Gross premium (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, \$65,380.82; unearned premiums 50 per cent	\$ 32,690.41
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$134,667.93; unearned premiums (<i>pro rata</i>)	70,449.86
Total unearned premiums as computed above	\$ 103,140.27
All other liabilities, viz: Reserve for taxes and all other liabilities ..	10,000.00
Total amount of all liabilities	\$ 117,940.27
Joint stock capital actually paid up in cash	\$ 100,000.00
Reserve or guaranty fund, represented by scrip, or otherwise	218,818.42
Total	\$ 436,788.69

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 10,443,860.00	\$ 173,834.32
Written or renewed during the year	7,682,704.00	114,664.27
Total	\$ 18,126,564.00	\$ 288,498.59
Deduct those expired and marked off as terminated	5,591,024.00	88,449.84
In force at the end of the year	\$ 12,535,540.00	\$ 200,048.75
Net amount in force	\$ 12,535,540.00	\$ 200,048.75
Largest amount written on any one risk, not deducting reinsurance		5,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
What amount of installment notes is owned and now held by the company?	\$ 6,911.49
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, \$14,995.50)	44,995.50
Total amount of the company's stock owned by the directors at par value	75,000.00
Total amount loaned to officers and directors, \$2,560; loaned to stockholders, not officers, \$300; total	2,860.00
Does any officer, director, or trustees receive a commission or royalty on the business of the company?	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 3,934,472.00
Gross premiums received	58,581.00
Losses paid	30,358.00
Losses incurred	33,589.00
Amount at risk	7,608,820.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

FARMERS INSURANCE COMPANY.

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

President, J. H. SMITH.

Vice-President, S. T. BERRY.

Secretary, JOHN B. HENDERSON.

[Incorporated October, 1862. Commenced business October, 1863.]

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.

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

Gross premiums received in cash, without any deduction \$80,463.18 premiums of previous years	\$ 309,433.11
Deduct only reinsurance, rebate, abatement and return premiums	39,868.37
Net cash actually received for premiums	\$ 269,564.74
Bills and notes received during the year for premiums remaining unpaid	\$ 80,752.46
Received for interest on bonds and mortgages	13,257.18
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	6,026.92
Income received from all other sources	2,501.75
Aggregate amount of income actually received during the year in cash	\$ 291,350.59

Disbursements During Year.

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

Gross amount paid for losses (including \$5,031.58 occurring in previous years)	\$ 112,449.27
Deduct amounts received for salvages and from reinsurance in other companies	4,753.50
Net amount paid during the year for losses	\$ 107,695.77
Paid stockholders for interest or dividends (amount declared during the year)	15,000.00
Commissions or brokerage to agents	64,856.38
Salaries, fees and all other charges, officers, \$15,500.00; clerks, \$19,538.63; other employees, \$8,877.03	43,915.66
Taxes on premiums, \$1,386.15; on real estate, \$963.71	2,349.86
Insurance department fees and agents' licenses	395.00
Advertising, printing and stationery, legal expenses, repairs and expenses on real estate, furniture and fixtures, miscellaneous	23,147.31
Total expenditures during the year	\$ 257,359.98

Ledger Assets.

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

Book value real estate, unincumbered	\$ 51,402.12
Mortgage loans on real estate, first liens	301,541.00
Book value bonds, excluding interest, \$4,000.00; and stocks, \$36,260.00	40,260.00
Cash in company's office, \$5,562.97; deposited in banks, \$68,843.97	74,406.94
Agents' debit balances, secured	12,961.31
Bills receivable, not due, \$85,796.39; not over six months past due, \$4,882.97	90,679.36
Total net ledger assets	\$ 571,250.73

Non-Ledger Assets.

Interest due, \$19,991.06; and accrued, \$10,805.19, on mortgages	\$ 30,796.25
Interest accrued on bonds and stocks	90.00
Total	\$ 30,886.25
Gross assets	602,136.98

Non-Ledger Liabilities.

Losses adjusted and unpaid	\$ 987.79
Losses in process of adjustment, or in suspense, including all reported and supposed losses	3,854.27
Total amount of claims for losses	\$ 4,842.06
Deduct reinsurance due or accrued	812.12
Net amount of unpaid losses	\$ 4,029.94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$44,008.71 unearned premiums (forty per cent)	\$ 17,603.48
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$947,982.09; unearned premiums (Forty per cent)	379,192.84
Total unearned premiums as computed above	\$ 396,796.32
All other liabilities, viz: Deferred commissions and policy fees	5,434.50
Total amount of all liabilities	\$ 406,260.76

Joint stock capital actually paid up in cash.....	\$ 100,000.00	
Divisible surplus.....	95,876.22	195,876.22
Total.....		\$ 602,136.98

Miscellaneous.

Risks and premiums in force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	Fire risks. \$ 43,760.85	Premiums thereon. \$ 983,848.89
Written or renewed during the year.....	14,084.99	301,104.08
Total.....	\$ 57,845.84	\$ 1,284,952.97
Deduct those expired and marked off as terminated.....	12,493.48	276,214.78
In force at the end of the year.....	\$ 45,352.36	\$ 1,008,738.19
Deduct amount reinsured.....	867.25	16,747.89
Net amount in force.....	\$ 44,545.10	\$ 991,990.30
Largest amount written on any one risk, not deducting reinsurance		\$ 10,000.00

General Interrogatories.

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

Losses incurred during the year..... \$ 111,447.63

Total amount of the company's stock owned by the directors at par value. 84,750.00

Total amount loaned to officers and directors..... 39,106.00

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.....	\$14,084.99
Gross premiums received.....	301,104.08
Losses paid.....	112,449.27
Losses incurred.....	111,447.63
Amount at risk.....	45,352,363.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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.]

Home office, 524-526, East Walnut street, Des Moines, Iowa.

Capital Stock.

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

Income During the Year.

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

Gross premiums received in cash, without any deduction.....	\$ 49,168.52
Net cash actually received for premiums.....	\$ 49,168.52
Received for interest on bonds and mortgages and bills receivable..	892.50
Received for re-insurance, \$5,364.31; mileage and other expenses, \$307.40.....	5,671.71
Income received from all other sources viz: Rents, \$355.00; real estate, \$50.00; judgments, \$143.85; bills payable, \$5,400.00; loans, Nos. 27, 30, 34, 35, \$2,528.87.....	8,477.72
Aggregate amount of income actually received during the year in cash.....	\$ 64,210.45

Disbursements During Year.

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

Gross amount paid for losses (including \$5,330.89 occurring in previous years).....	Fire. \$ 35,758.85
Deduct amounts received for salvages, on losses of the last or previous year, \$23.00; and from reinsurance in other companies, \$5,184.06.....	5,207.05
Net amount paid during the year for losses.....	\$ 30,551.79
Amounts paid other companies for reinsurance.....	6,331.75
Commission or brokerage to agents, less received on reinsurance, cash commissions, \$1,404.52; credit commissions, \$12,622.13.	14,026.65
Paid on bills payable, \$3,175.01; return premiums, \$1,240.42.....	4,415.43
Rents, including \$666.00 for company's use of own buildings, less \$524.25 from sub-leases.....	141.75
Salaries and traveling expenses.....	13,980.58
Taxes on premiums, \$307.40; on real estate, \$407.12.....	714.52
Insurance department fees and agents' licenses.....	119.50
Advertising, printing and stationery, \$642.83; legal expenses, \$629.05; improvements and expenses on real estate, \$2,136.38...	3,408.26
Rating bureau, \$222.00; interest, \$179.08.....	601.08
Other disbursements, viz: Internal revenue, \$198.54; postage, \$513.89; office expenses, \$583.52.....	1,295.95
Total expenditures during the year.....	\$ 75,587.86

Ledger Assets.

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

Book value real estate (Schedule A), unincumbered, \$19,526.60; incumbered on office building, \$6,825.00.....	\$ 12,701.60
Mortgage loans on real estate (Schedule B), first liens.....	4,472.17
Loans secured by pledge of bonds, stocks or other collateral, (Schedule C).....	4,365.67
Book value bonds, stocks, (Schedule D).....	2,500.00
Cash in company's office, \$99.06; deposited in banks, \$750.02.....	849.08
Bills receivable.....	52,730.83
Bills receivable not over six months past due.....	2,347.77
Total.....	\$ 79,967.12
Deduct ledger liabilities:	
Agents' credit balances, \$661.98; borrowed money, \$7,000.00.....	7,661.98
Total net ledger assets, as per balances on page 1.....	\$ 72,305.14

Non-Ledger Assets.

Interest due, \$123.50, and accrued, \$70.00 on mortgages.....	\$ 193.50
Interest due, bills receivable, on bonds and stocks.....	188.29
Taxes due, on collateral loans.....	168.63
Milage due on other assets.....	143.50
Rents due, \$57.50; due bills, \$79.13, on company's property or lease	136.63
Total carried out.....	\$ 830.55

Due from others.....	\$ 83.71
Net premiums in course of collection December 31st, not more than three months due.....	5,000.00
Net amount of uncollected premiums, not more than three months due.....	\$ 5,083.71
Judgments \$2,857.62; 25 per cent, \$714.40 due from reinsurance companies, \$2,848.38	3,562.78
Gross assets.....	\$ 81,782.18

Non-Ledger Liabilities.

Losses adjusted and unpaid due, \$10,231.77; not yet due, \$2,050.00...	12,281.77
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	4,679.00
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	5,120.00
Total amount of claims for losses.....	\$ 22,080.77
Deduct reinsurance due or accrued.....	955.00
Net amount of unpaid losses.....	\$ 21,125.77
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$130,870.75; unearned premiums, 40 per cent.,	52,348.30
Total unearned premiums as computed above.....	\$ 52,348.30
Cash dividends remaining unpaid to stockholders.....	17.00
Salaries, expenses, taxes, due or accrued.....	845.13
Reinsurance premiums.....	541.12
Total amount of liabilities.....	\$ 74,877.32
Joint stock capital actually paid up in cash	25,000.00
Total.....	\$ 99,877.32

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 8,354.827	\$ 147,148.49
Written or renewed during the year 1901.....	2,819,031	75,412.58
Total	\$ 11,173,828	\$ 222,561.07
Deduct those expired and marked off as terminated.....	4,101,442	83,177.90
In force at the end of the year.....	\$ 7,072,386	\$ 139,383.17
Deduct amount reinsured.....	546,267	8,512.42
Net amount in force.....	\$ 6,526,119	\$ 130,870.75
Largest amount written on any one risk, not deducting reinsurance, \$6,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Total amount loaned to officers and directors.....	\$ 4,365.67

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 2,819,001.00
Gross premiums received.....	75,412.58
Losses paid.....	35,758.85
Losses incurred.....	52,508.73
Amount at risk	6,526,119.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
HAWKEYE INSURANCE COMPANY.

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

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

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

Home office, Nos. 207 and 209 Fourth street.

Capital Stock.

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

Income During the Year.

As shown by the books at home office at close of business December 31st:	
Gross premiums received in cash, without any deduction (including \$113,108.35 premiums of previous years)	\$ 322,787.90
Deduct only reinsurance, rebate, abatement and return premiums..	56,656.26
Net cash actually received for premiums	\$ 266,131.64
Bills and notes received during the year for premiums remaining unpaid.....	116,210.65
Received for interest on bonds and mortgages.....	22,107.41
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	7,944.31
Income received from all other sources, viz.: Rents.....	1,236.21
Aggregate amount of income actually received during the year in cash.....	\$ 297,419.57

Disbursements During Year.

As shown by the books at home office at close of business December 31st:	
Gross amount paid for losses (including \$4,879.14 occurring in previous years)	Fire. \$ 125,890.19
Deduct amounts received for salvages (on losses of the last or previous year), \$508.42; and from reinsurance in other companies, \$18,864.51	19,372.93
Net amount paid during the year for losses	\$ 106,517.26
Paid stockholders for interest or dividends; (amount declared during the year)	30,000.00
Commission or brokerage to agents.....	70,053.19
Salaries, fees and all other charges, officers, \$11,674.89; clerks, \$22,876.48	34,551.37
Taxes on premiums, \$1,612.65; on real estate, \$1,108.66; on other investments, \$1,282.18	4,003.49
Insurance department fees and agents' licenses, \$320.75	320.75

Advertising, printing and stationery, \$4,393.09; legal expenses, \$372.29; repairs and expenses on real estate, \$255.27; expressage and telegrams, \$399.70; revenue stamps, \$760.17; postage, \$2,333.24; traveling expenses, \$4,808.41; other disbursements, \$4,523.76	17,845.93
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Total expenditures during the year \$ 263,291.99

Ledger Assets.

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

Book value real estate (Schedule A), unincumbered.....	\$ 71,731.54
Mortgage loans on real estate (Schedule B), first liens	362,924.66
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	2,341.20
Book value bonds, excluding interest \$8,000.00; and stocks, \$6,600.00 (Schedule D).....	14,600.00
Cash in company's office, \$9,373.40; deposited in banks, \$50,591.81.	59,965.21
Bill, receivable, not matured.....	148,454.93
Bills receivable, past due, and all interest and cost thereon	89,452.27
Total.....	\$ 719,469.81

Non-Ledger Assets.

Interest due, \$309.25, and accrued, \$4,265.49 on mortgages	\$ 4,574.74
Interest accrued on bonds and stocks	33.33
Interest accrued on collateral loans	93.46
Interest accrued on other assets.	3,840.53
Interest accrued on company's property or lease.....	29.17

Total..... \$ 8,571.23

Gross premiums in course of collection December 31st.....	26,287.92
Personal property owned by the company	6,157.29

Gross assets..... \$ 790,486.25

Deduct assets not admitted:

Personal property owned by the company	\$ 6,157.29
Loans on personal security, endorsed or not, and interest thereon..	456.66
Bills receivable past due, and all interest and cost thereon.....	89,452.27

Total..... \$96,066.22

Total admitted assets..... \$694,420.03

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 2,763.50
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,450.00

Total amount of claims for losses..... \$ 5,213.50

Deduct reinsurance due or accrued, as per Schedule E..... 330.00

Net amount of unpaid losses \$ 4,883.50

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$195,807.52; unearned premiums, 40 per cent.....	\$ 78,323.00
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Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$835,032.86; unearned premiums, 40 per cent	334,001.15
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Total unearned premiums as computed above \$ 412,324.15

Total amount of liabilities \$ 417,207.65

Joint stock capital actually paid up in cash.....	25,000.00
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Divisible surplus..... 252,212.38

Total \$ 694,420.03

Miscellaneous.	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 46,149,793	\$ 1,089,625.35
Written or renewed during the year	15,558,214	324,509.64
Total	\$ 61,708,007	\$ 1,414,135.99
Deduct those expired and marked off as terminated.....	13,449,290	294,481.16
In force at the end of the year.....	\$ 48,267,717	\$ 1,119,654.83
Deduct amount reinsured	3,841,744	88,844.45
Net amount in force.....	\$ 44,425,973	\$ 1,030,810.38
Largest amount written on any one risk, not deducting reinsurance	2,500.00	

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..	No.
What amount of installment notes is owned and now held by the company.....	\$ 48,780.01
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).....	\$ 106,521.62
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

Business in the State of Iowa During the Year.

	Fire risks and Tornado.
Gross risks written	\$ 15,558,214.00
Gross premiums received.....	324,509.64
Losses paid	106,517.26
Losses incurred.....	106,521.62
Amount at risk.....	48,267,717.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

IOWA HOME INSURANCE COMPANY.

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

President, PETER KIENE.

Vice-President, FRANK W. COATES.

Secretary, JAMES A. HAYES.

[Commenced business May 16, 1899.]

Home office, Security building, Dubuque, Iowa.

Capital Stock.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$ 100,000.00
Amount of capital stock paid up in cash.....	25,000.00
Surplus.....	5,000.00
Amount of net ledger assets December 31st of previous year.....	39,120.84
Extended at.....	\$ 39,120.84

Income During Year.

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

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire.	
Deduct amount of same not collected.....	\$ 1,820.47	
	7.28	
Net collected.....	\$ 1,813.19	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	19,375.80	
Total.....	\$ 21,188.99	
Deduct gross premiums and bills in course of collection at this date.....	4,152.81	
Entire premiums collected during the year.....	\$ 17,036.18	
Deduct reinsurance, rebate, abatement and return premiums.....	2,606.53	
Received for premiums other than perpetuals.....	\$ 14,429.65	
Interest on real estate mortgage loans.....	\$ 1,643.16	
Total rents and interest.....	\$ 1,643.16	
Total income during the year.....	\$ 16,072.81	
Total footings.....	\$ 55,193.65	

Disbursements During Year.

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

Gross amount paid for losses.....	Fire.	
Deduct amounts received for salvages.....	\$ 5,837.61	
	100.00	
Net amount paid during the year for losses.....	\$ 5,737.61	
Paid stockholders for interest or dividends; (amount declared during the year).....	2,500.00	
Commission or brokerage to agents, less received on reinsurances..	3,382.88	
Rents.....	330.00	
Salaries, fees and all other charges, officers, \$1,500; clerks, \$510; other employees, \$1,700.....	3,710.00	
Taxes on premiums.....	102.27	
Insurance department fees and agents' licenses.....	71.00	
Advertising, printing and stationery, \$588.33; miscellaneous, \$630.34	1,218.67	
Total expenditures during the year.....	\$ 17,052.43	
Balances.....	\$ 38,141.22	

Ledger Assets.

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

Mortgage loans on real estate (Schedule B), first liens.....	\$ 29,480.00	
Cash in company's office, \$759.50; deposited in banks, \$6,294.03....	7,053.53	
Bills receivable, \$1,549.82; agents' debit balances, secured, \$2,602.99	4,152.81	
Total.....	\$ 40,686.34	
Deduct ledger liabilities:		
Agents' credit balances.....	151.94	
Total net ledger assets, as per balances on page 1.....	\$ 40,534.40	

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 559.54	
Total.....	\$ 559.54	
Gross assets.....	\$ 41,093.94	
Deduct assets not admitted:		
Agents' debit balances, unsecured.....	\$ 7.32	
Bills receivable, past due.....	33.00	
Total.....	\$ 41.32	
Total admitted assets.....	\$ 41,053.62	

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 1,250.00	
Total amount of claims for losses.....	\$ 1,250.00	
Deduct reinsurance due or accrued.....	719.00	
Net amount of unpaid losses.....	\$ 531.00	
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, \$10,168.05; unearned premiums (50 per cent).....	\$ 4,667.22	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$12,727.09; unearned premiums (pro rata).....	5,000.83	
Total unearned premiums as computed above.....	\$ 9,158.05	
Rent.....	30.00	
Total amount of all liabilities.....	\$ 9,790.05	
Joint-stock capital actually paid up in cash.....	\$ 25,000.00	
Divisible surplus.....	6,334.57	
Total.....	\$ 41,053.62	

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 1,398,710.00	\$ 18,799.11
Written or renewed during the year.....	1,410,065.00	19,375.80
Total.....	\$ 2,809,675.00	\$ 38,165.91
Deduct those expired and marked off as terminated.....	1,246,350.00	13,875.86
In force at the end of the year.....	\$ 1,563,325.00	\$ 24,290.05
Deduct amount reinsured.....	59,862.50	1,294.91
Net amount in force.....	\$ 1,503,462.50	\$ 22,995.14
Largest amount written on any one risk, net deducting reinsurance, \$5,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year, fire, \$6,244.36; tornado, \$24.25.....	\$ 6,268.61
Total amount of the company's stock owned by the directors at par value.....	96,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 1,253,250.00	\$ 157,715.00	\$ 1,410,965.00
Gross premiums received	18,148.09	1,227.71	19,375.80
Losses paid	4,994.36	24.25	5,018.61
Losses incurred	6,268.61		6,268.61

ANNUAL STATEMENT

For the year ending December 31st, 1901, of the condition and affairs of the

IOWA MERCHANTS MUTUAL INSURANCE COMPANY,

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

President, B. F. DOUGHERTY. Vice-President, J. R. PRUGH. Secretary, A. A. SMITH.

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

Home office 419 Fourth street, Sioux City, Iowa.

Income During The Year.

Gross premium received in cash, without any deduction	\$ 14,279.70
Deduct only reinsurance, rebate, abatement and return premiums..	281.54
Net cash actually received for premiums	13,998.16
Aggregate amount of income actually received during the year in cash	\$ 13,998.16

Disbursement During year.

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

Loss amount paid for losses, including \$4,160.68, occurring in previous years	Fire. \$ 6,181.28
Net amount paid during the year for losses	\$ 6,181.28
Commissions or brokerage to agents, less received on reinsurances.	2,567.25
Rent	390.00
Salaries, fees and all other charges, officers \$2,162.97; clerks \$167.50	2,330.47
Taxes on premiums	37.97
Insurance department fees and agents' licenses	22.50
Advertising, printing and stationery \$203.80; legal expenses \$336.08	539.88
Miscellaneous	749.07
Other disbursements	800.00
Total expenditures during the year	\$ 13,618.42

Ledger Assets.

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

Cash in company's office \$133.65; deposited in banks \$1,844.38	1,978.03
Total net ledger assets, as per balances on page 1	1,978.03
Gross premiums in course of collection December 31st, not more than six months due	\$ 1,471.74
Net amount of uncollected premiums, not more than six months due	1,471.74

Premium notes less amount collected thereon

Gross premiums in course of collection December 31st, more than three months due

Assets according to ruling of auditor of state

Furniture and fixtures, printed matter and stationery

33,644.69
1,000.00

Gross assets

\$ 38,094.46

Deduct Assets Not Admitted.

Supplies, printed matter and stationery, furniture, fixtures and safes

\$ 1,000.00

Total

\$ 1,000.00

Total admitted assets

\$ 37,094.46

Non-Ledger Liabilities.

Losses adjusted and unpaid due

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

\$ 4,620.30

300.00

Total amount of claims for losses

\$ 4,920.30

Net amount of unpaid losses

\$ 4,920.30

All other liabilities, viz: borrowed money

4,266.00

Total amount of all liabilities

\$ 9,186.30

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 1,985,442	\$ 88,255.17
Written or renewed during the year	457,910	18,111.08
Total	\$ 2,443,352	\$ 106,366.25
Deduct those expired and marked off as terminated	\$ 531,220	\$ 25,119.37
In force at the end of the year	\$ 1,912,132	\$ 81,246.88
Net amount in force	\$ 1,912,132	\$ 81,246.88

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

\$ 6,592.60

Business In The State Of Iowa During The Year.

	Fire risks.
Gross risks written	\$ 457,910
Gross premiums received	18,111
Losses paid	6,181
Losses incurred	6,592
Amount at risk	1,912,132

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

IOWA STATE FIRE INSURANCE COMPANY.

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

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

[Incorporated January, 1855.]

Commenced business July, 1855]

Home office, 200 Main street, Keokuk, Iowa.

Income During the Year.

Gross premiums received in cash, without any deduction.....	\$ 298,122.82
Deduct only reinsurance, rebate, abatement and return premiums.....	38,852.70
Net cash actually received for premiums.....	\$ 259,270.12
Bills and notes received during the year for premiums remaining unpaid.....	\$187,051.78
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	\$ 3,516.14
Income received from all other sources, viz: Policy and survey fees.....	74.50
Aggregate amount of income actually received during the year in cash.....	\$ 262,860.76

Disbursements During Year.

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

Gross amount paid for losses (including \$2,596.67 occurring in previous years).....	Fire. \$ 164,389.30
Deduct amount received from salvages and from reinsurance in other companies.....	21,676.88
Net amount paid during the year for losses.....	\$ 139,712.42
Commissions or brokerage to agents, less received on reinsurances.....	36,283.84
Salaries, fees and all other charges, officers, \$27,800.00; clerks, \$15,515.22; other employees, \$4,767.47.....	48,082.69
Taxes on premiums, \$2,199.95; on real estate, \$123.25.....	2,323.20
Insurance department fees and agents' licenses.....	541.25
Advertising, printing and stationery, \$2,729.54; legal expenses, \$2,118.86; repairs and expenses on real estate, \$63.85; furniture and fixtures, \$721.31; miscellaneous, \$11,631.29.....	17,267.85
Total expenditures during the year.....	\$ 244,216.25

Ledger Assets.

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

Book value real estate (Schedule A), unincumbered.....	\$ 8,000.00
Cash in company's office, \$293.16; deposited in banks, \$153,931.84.....	154,225.00
Bills receivable.....	9,668.75
Total.....	\$ 171,893.75
Total net ledger assets, as per balances.....	\$ 171,893.75

Face of premium notes, \$1,114,222.55; less assessments on same, \$542,153.70.....	\$72,073.85
Gross premiums in course of collection December 31st, not more than six months due.....	11,552.98

Gross assets..... \$ 755,520.58

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 1,400.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,200.00
Total amount of claims for losses.....	\$ 4,600.00
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	325.00
Net amount of unpaid losses.....	\$ 4,275.00
All other liabilities, viz: unearned portion of cash policies.....	44,569.31
Total amount of all liabilities.....	\$ 48,844.31

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$33,771,882.69	\$1,283,231.41
Written or renewed during the year.....	10,578,224.67	221,205.67
Total.....	\$44,349,907.36	\$1,579,437.08
Deduct those expired and marked off as terminated.....	7,041,461.04	323,631.74
In force at the end of the year.....	\$36,408,446.32	\$1,255,745.34
Deduct amount reinsured.....	2,151,044.00	23,681.36

Net amount in force..... \$34,257,402.32 \$1,227,062.98

Largest amount written on any one risk, not deducting reinsurance, \$6,000.00, No. 401,246 (on dwelling and contents).

Largest amount written on any one risk, not deducting reinsurance, \$4,000.00, No. 402,804 (on dwelling).

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, \$156,671.89; tornado, \$1,536.74..... \$ 158,208.63

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 7,585,626.67
Gross premiums received.....	204,908.68
Losses paid.....	134,735.84
Losses incurred.....	130,825.37
Amount at risk.....	31,539,711.44

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition and affairs of the
LISBON MUTUAL INSURANCE COMPANY.

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

President, J. M. DANIELS. Secretary, W. S. FURNES. Vice-President, J. H. HENRY.

[Incorporated August 20, 1896. Commenced business August 20, 1896.]

Home office, Lisbon, Iowa.

Income During the Year.

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

Gross premiums received in cash, without any deduction (including \$5,141.30 premiums of previous years)	27,768.19	
Deduct only reinsurance, rebate, abatement and return premiums	3,567.71	
Net cash actually received for premiums		\$ 24,200.48
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources		129.97
Aggregate amount of income actually received during the year in cash		\$ 24,330.45

Disbursements During Year.

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

Gross amount paid for losses (including \$1,007.86 occurring in previous years)	13,990.61	Fire.
Deduct amount received for salvages and from reinsurance in other companies	1,343.89	
Net amount paid during the year for losses		\$ 12,646.72
Salaries and allowances to agents		775.63
Rents (including \$65.00 for company's use of own building)		65.00
Salaries, fees and all other charges, officers, \$2,536.00; clerks, \$1,050.00; other employees, \$173.50; adjusters, \$79.29		3,838.79
Taxes on premiums		125.54
Insurance department fees and agents' licenses		114.00
Advertising printing and stationery, \$340.51; legal expenses, \$65.49; furniture and fixtures, \$127.22; miscellaneous, \$38.32; special agents and adjusters, \$1,210.34		2,126.86
Postage		215.57
Total expenditures during the year		\$ 19,008.11
Balance		4,422.34

Ledger Assets.

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

Cash in company's office, \$222.34; deposited in banks, \$4,200.00	4,422.34	
Total		\$ 4,422.34

Net amount of uncollected premiums, not more than three months due		1,768.63
Gross premiums in course of collection December 31st, more than three months due, \$141.67		
Deposit premium notes, \$21,474.51; amount of assessment available for 1902		19,732.34
Premium notes, \$5,103.49; listed as per ruling of State Auditor		4,154.85

Total admitted assets

\$ 27,078.16

Non-Ledger Liabilities.

Losses adjusted and unpaid; not yet due	\$ 234.64	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,907.64	

Total amount of claims for losses

\$ 1,532.28

Net amount of unpaid losses	\$ 1,532.28	
Salaries, rent, expenses etc.	330.20	

Total amount of all liabilities

\$ 1,862.48

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 1,051,359.00	\$ 29,153.47
Written or renewed during the year	342,754.00	10,348.72
Total	\$ 1,403,413.00	\$ 39,472.19
Deduct those expired and marked off as terminated	398,628.00	9,177.76
In force at the end of the year	\$ 1,004,785.00	\$ 30,294.43
Deduct amount reinsured	57,935.00	921.45

Net amount in force

\$ 946,850.00

Largest amount written on any one risk, not deducting reinsurance, \$3,000.00. one-third reinsured.

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.
 Fire risks.
 12,217.39

Losses incurred during the year

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 403,875.00
Gross premiums received	24,655.24
Losses paid	9,804.49
Losses incurred	10,999.13
Amount at risk	622,175.60

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition of affairs of the
MERCHANTS AND BANKERS MUTUAL FIRE INSURANCE COMPANY

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

President, W. W. LYONS. *First Vice-President, W. L. READ.*
Secretary, C. E. CAMPBELL. *Second Vice-President, WILLARD SECOR.*
 [Incorporated March 7th, 1885. Commenced business March 19th, 1885.]

Home office, 608 Crocker building.

Amount of net ledger assets December 31st of previous year \$ 5,327.52

Income During the Year.

Gross premiums received in cash, without any deduction.....	\$ 25,551.51
Deduct only reinsurance, rebate, abatement and return premiums.....	3,299.67
Net cash actually received for premiums.....	\$ 22,251.84
Income received from all other sources, viz: guaranty fund, \$1,000; fees and penalties, \$151.46.....	1,151.46
Aggregate amount of income actually received during the year in cash.....	\$ 23,403.30
Total.....	\$ 28,730.82

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$224.10 occurring in previous years).....	\$ 15,667.53
Deduct amounts received for salvages and from reinsurance in other companies.....	3,915.52
Net amount paid during the year for losses.....	\$ 11,752.01
Deposit premiums returned.....	139.81
Commission or brokerage to agents, less received on reinsurances.....	3,549.60
Salaries and allowances to agents.....	436.45
Rents from sub-leases.....	295.50
Salaries, fees and all other charges, officers (\$1,976.42), clerks (\$1,571.25).....	3,547.67
Taxes on premiums.....	104.96
Insurance department fees and agents' licenses.....	204.50
Advertising, printing and stationery, \$954.20; legal expenses, \$6.68.....	960.88
Furniture, fixtures and maps, \$191.05; miscellaneous, \$225.61.....	416.66
Traveling expense, \$817.26; revenue, \$229.50; postage, \$590.15.....	1,636.91
Total expenditures during the year.....	\$ 23,044.95
Balances.....	5,685.87

Ledger Assets.

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

Cash in company's office, \$46.50; deposited in banks, \$5,639.37....	\$ 5,685.87
Bills receivable, \$1,054.37; agents' debit balances, secured, \$619.52	1,673.89

Total.....	\$ 7,359.76
Deduct ledger liabilities:	
Agents' credit balances.....	137.63

Total net ledger assets.....	\$ 7,222.13
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Market value (not including interest, in item 9) of bonds and stocks over book value, as per Schedule D, (mileage).....

Gross premiums in course of collection December 31st, not due....	\$ 92,425.44
Deduct, to comply with rule of auditor of state.....	45,980.34

Net amount of uncollected premiums, not due, at short rates plus 15 per cent.	\$ 46,440.10
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Gross premiums in course of collection December 31st, not more than six months due, carried in, \$5,118.03, at 50 per cent.....	2,559.01
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Gross assets.....	\$ 56,242.52
Deduct assets not admitted:	
Bills receivable, past due.....	315.41

Total admitted assets.....	\$ 55,927.11
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Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 649.26
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Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,500.00
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Total amount of claims for losses.....	\$ 4,149.26
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	3,504.50

Net amount of unpaid losses.....	\$ 644.76
Reinsurance premiums.....	1,477.45

Total amount of all liabilities.....	\$ 2,122.21
Reserve or guaranty fund, represented by scrip or otherwise.....	\$ 18,948.79
Divisible surplus.....	34,856.11

Total.....	\$ 53,804.90
Total.....	\$ 55,927.11

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$4,479,025.66	\$ 150,939.01
Written or renewed during the year.....	2,369,037.00	83,255.92

Total.....	\$6,848,062.66	\$ 234,194.93
Deduct those expired and marked off as terminated.....	1,115,425.00	44,436.51

In force at the end of the year.....	\$5,732,637.66	\$ 189,758.42
Deduct amount reinsured.....	581,423.55	16,035.76

Net amount in force.....	\$5,151,214.11	\$ 173,722.66
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IOWA INSURANCE REPORT.

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..... \$ 16,375.88

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 2,369,037.00
Gross premiums received.....	83,255.92
Losses paid.....	15,955.22
Losses incurred.....	16,375.88
Amount at risk.....	5,732,637.66

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition and affairs of the

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY,

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

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

[Incorporated, April 1875. Reincorporated, March 1889. Commenced business, April 1875.]
Home office 410, 411, 412, 413 Manhattan building, Des Moines, Iowa.

Capital Stock.

Amount of net ledger assets, December 31st of previous year.....	\$ 98,785.01
Extended at	\$ 98,785.01

Income During the Year.

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

Gross premiums received in cash, without any deduction.....	\$ 106,710.82
Net cash actually received for premiums.....	\$ 106,710.82
Received for interest on bonds and mortgages.....	3,658.53
Income received from all other sources viz: rents, discounts, commissions and entrance fees.....	1,414.49

Aggregate amount of income actually received during the year in cash.....	\$ 111,783.84
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Disbursements During Year.

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

Gross amount paid for losses (including \$13,997.82 occurring in previous years).....	Fire. 91,091.34
Net amount paid during the year for losses	\$ 91,091.34
Deposit premiums returned	6,751.59
Commission or brokerage to agents, less received on reinsurances	900.64
Rents (including \$420.00 for company's use of own buildings)	420.00
Salaries, fees and all other charges, officers, \$7,279.15; clerks, \$620.00; other employees, \$2,400.00	10,279.15
Taxes on premiums	591.80

IOWA INSURANCE REPORT

Insurance department fees and agents' licenses, \$35.00; municipal licenses, \$3.54	39.54
Advertising, printing and stationery, \$218.79; legal expenses, \$89 miscellaneous, \$847.70	1,155.49
Other disbursements, viz: postage, \$234.33; travel expense, \$2,356.21; telegraph, \$57.64	2,648.18
Total expenditures during the year.....	113,877.73

Balances	\$ 96,691.12
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Ledger Assets.

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

Mortgage loans on real estate (Schedule B), first liens.....	\$ 76,612.10
Deposited in banks.....	20,069.02
Total.....	\$ 96,691.12

Total net ledger assets, as per balances on page 1.....	\$ 96,691.12
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Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 1,196.15
Total carried out	\$ 1,196.15
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 260.00
Net amount of uncollected premiums, not more than three months due	\$ 260.00
Deposit notes subject to assessments.....	150,700.45

Gross assets.....	\$ 218,847.72
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Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 3,157,600	\$ 135,524.45
Written or renewed during the year	727,650	28,101.00
Total	\$ 3,885,250	\$ 163,625.45
Deduct those expired and marked off as terminated.....	303,400	12,925.00
In force at the end of the year.....	\$ 3,581,850	\$ 150,700.45
Net amount in force.....	\$ 3,581,850	\$ 150,700.45
Larges amount written on any one risk, not deducting reinsurance, \$10,000.00.		

General Interrogatories.

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

Losses incurred during the year (fire, \$77,093.52)	\$ 77,093.52
Does any officer, director, or trustee receive a commission or royalty on the business of the company? No.	

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 172,500.00
Gross premiums received.....	7,181.75
Losses paid, including \$10,000.00 occurred in 1903	26,784.84
Losses incurred.....	16,784.84
Amount at risk.....	1,024,850.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
STATE INSURANCE COMPANY.

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

President, J. H. WINDSOR. Vice-President, H. A. ELLIOTT.
Secretary, THEO. F. GREFE.

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

Home office, 219, 221, 223 Fourth street, Des Moines, Iowa.

Capital Stock.

Amount of capital stock authorized, subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash..	100,000.00
Amount of net ledger assets, December 31st of previous year	479,109.47

Income During the Year.

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

Gross premiums received in cash, without any deduction.....	\$ 177,520.29
Deduct only reinsurance, rebate, abatement and return premiums	34,315.42
Net cash actually received for premiums ..	\$ 143,204.87
Bills and notes received during the year for premiums remaining unpaid.....	62,254.03
Received for interest on bonds and mortgages.....	5,237.12
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,514.12
Income received from all other sources, viz.: Rents.....	5,017.42
Aggregate amount of income actually received during the year in cash.....	\$ 154,973.53

Disbursements During Year.

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

Gross amount paid for losses (including \$2,564.78 occurring in previous years)	Fire.	75,191.10
Deduct amounts received for salvages and from reinsurance in other companies.....		17,445.95
Net amount paid during the year for losses.....		57,745.15
Paid stockholders for dividends (amount declared during the year)		6,000.00
Commissions or brokerage to agents, less received on reinsurances		34,976.66
Rents (including \$1,500 for company's use of own building)		1,500.00
Salaries, fees and all other charges, officers (\$7,200); clerks and other employees (\$12,245.65)		19,445.65
Taxes on premiums, \$763.15; on real estate, \$2,011.96		2,775.11
Insurance department fees and agent's licenses.....		310.50
Advertising, printing and stationery, \$2,070.27; legal expenses, \$506.11; repairs and expenses on real estate, \$350.80; miscellaneous, \$9,631.64		11,958.82
Total expenditures during the year.....		\$ 134,711.89
Balances.....		\$ 20,261.64

Ledger Assets.

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

Book value real estate (Schedule A), unincumbered.....	\$ 101,130.70
Mortgage loans on real estate (Schedule B), first liens.....	71,850.00
Book value bonds, excluding interest, \$1,170; and stocks, \$5,740 (Schedule D)	6,910.00
Cash in company's office, \$1,716.65; deposited in banks, \$13,574.90	15,291.56
Certificates of deposit Security Loan & Trust Co	24,000.00
Bills receivable, \$159,950.87; agents' debit balances, secured and unsecured, \$1,487.46	261,438.33
Reinsurance, \$157.46; maps, \$5,027.06; furniture, \$2,803.00; real estate subrogations, \$2,971.43; supplies, \$8,366.82; other accounts, \$250.69	19,576.40
Total	\$ 500,196.99
Deduct ledger liabilities:	
Agents' credit balances \$2,806.13; all other, \$4,142.72	\$ 6,948.85
Total net ledger assets, as per balances on page 1	\$ 493,248.14

Non-Ledger Assets.

Interest due, \$900.23, and accrued, \$1,180.47, on mortgages	\$ 2,080.70
Interest accrued on bonds and stocks	15.00
Interest accrued on other assets	3,343.15
Rents due on company's property or lease	704.57
Total carried out.....	\$ 6,143.42
Gross premiums in course of collection December 31st, not more than three months due	14,744.93
Gross assets	\$ 514,136.49
Deduct assets not admitted:	
Supplies, printed matter and stationery, \$8,366.82; furniture, fixtures, maps and safes, \$7,830	\$ 16,196.82
Agent's debit balances, unsecured	1,487.46
Bills receivable, past due.....	148,512.32
Description from book values of above net ledger assets to bring same to market value; real estate,	5,432.70
Total	\$ 171,627.30
Total admitted assets	\$ 342,509.19

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 1,233.27
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	7,824.22
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,525.00
Total amount of claims for losses	\$ 11,582.49
Deduct reinsurance due or accrued, as per Schedule E	4,402.61
Net amount of unpaid losses.....	\$ 7,179.88
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, \$39,404.84; unearned premiums (forty per cent)	\$ 15,761.93
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$433,985.19; unearned premiums (forty per cent) ..	173,594.08
Total unearned premiums as computed above.....	\$ 189,356.01
Commissions due to agents, contingent on payment of notes....	5,798.51
Total amount of all liabilities	\$ 202,334.40

Joint stock capital actually paid up in cash.....	100,000.00
Divisible surplus.....	40,174.79
Total.....	\$ 342,509.19

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 18,598,898	\$ 483,482.42
Written or renewed during the year.....	7,149,530	175,332.47
Total.....	\$ 25,748,428	\$ 658,814.89
Deduct those expired and marked off as terminated.....	6,060,756	139,289.47
In force at the end of the year.....	\$ 19,687,672	\$ 519,525.42
Deduct amount reinsured and on which notes are overdue.....	3,139,318	46,135.39
Net amount in force.....	\$ 16,548,354	\$ 473,390.03

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, \$80,580.86; tornado, \$1,679.02).....	\$ 82,259.88
Total amount of the company's stock owned by the directors at par value.....	39,700.00
Total amount loaned to officers and directors, secured by first mortgage on real estate worth \$30,000.....	9,500.00
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.
Gross risks written.....	\$ 7,149,530.00
Gross premiums received.....	175,332.47
Losses paid.....	75,191.10
Losses incurred.....	82,259.88
Amount at risk.....	16,548,354.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, JENS LOREZAN.
Secretary, E. J. BABCOCK.

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

Home office, Masonic Temple, Davenport, Iowa.

Capital Stock.

Amount of capital stock authorized, \$100,000.00; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	100,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 205,750.00
Extended at.....	\$ 205,750.00

Income During the Year.

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

Gross premiums received in cash, without any deduction, including \$8,387.21 premiums of previous years.....	\$ 42,617.60
Deduct only reinsurance, rebate, abatement and return premiums.....	10,266.00
Net cash actually received during the year for premiums.....	\$ 32,351.60
Bills and notes received during the year for premiums remaining unpaid.....	\$ 7,006.19
Received for interest on bonds and mortgages.....	8,134.33
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	3,410.77
Aggregate amount of income actually received during the year in cash.....	\$ 43,896.70

Disbursements During Year.

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

Gross amount paid for losses, including \$3,636.81 occurring in previous years.....	Fire. 15,781.00
Deduct amounts received for salvages and from reinsurance in other companies.....	1,076.49
Net amount paid during the year for losses.....	\$ 14,704.51
Paid stockholders for interest or dividends, amount declared during the year.....	5,000.00
Commission or brokerage to agents, less received on reinsurances..	6,708.59
Rents, office.....	400.00
Salaries, fees and all other charges, officers, \$4,500.00; clerks, \$2,450.00; other employes, \$2,477.45.....	9,437.45
Taxes on premiums, \$284.07; on other investments, \$1,649.47.....	7,933.54
Insurance department fees and agents' licenses.....	125.50
Advertising, printing and stationery, \$838.24; legal expenses, \$304.55; furniture and fixtures, \$92.77; miscellaneous, \$2,828.21.....	4,063.85
Losses on sales or maturity of ledger assets.....	126.08
Total expenditures during the year.....	\$ 42,499.52
Balances.....	\$ 1,397.18

Ledger Assets.

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

Book value real estate (Schedule A), unincumbered.....	\$ 6,425.00
Mortgage loans on real estate (Schedule B), first liens, \$101,375.00; other than first, \$2,271.02.....	103,665.00
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	43,358.95
Book value bonds, excluding stocks (Schedule D).....	5,500.00
Cash in company's office, \$164.89; deposited in banks, \$36,265.80.....	36,430.69
Bills receivable, \$4,131.36; agents' debit balances, secured, \$3,019.77.....	7,151.12
Total.....	\$ 202,531.76
Deduct Ledger Liabilities: Agents' credit balances.....	144.93

Total net ledger assets, as per balance on page 1..... \$ 202,386.83

Non-Ledger Assets.

Interest due, \$60.00, and accrued, \$2,687.05, on mortgages.....	\$ 2,747.06
Accrued on collateral loans.....	615.22
Total carried out.....	\$ 3,362.28
Gross assets.....	\$ 205,750.11

IOWA INSURANCE REPORT.

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.	\$	33.00	
Total amount of claims for losses.	\$	33.00	
Net amount of unpaid losses.	\$		33.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, interest premiums on perpetual fire risks, \$8.838.45; unearned premiums, 40 per cent.	\$	3,559.42	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$117,826.92; unearned premiums (<i>pro rata</i>)		47,130.72	
Total unearned premiums as computed above.	\$		50,690.14
All other liabilities, viz: deferred commission.			757.99
Total amount of all liabilities.	\$		51,481.13
Joint stock capital actually paid up in cash.	\$	100,000.00	
Divisible surplus.		54,268.98	154,268.98
Total.	\$		205,750.11

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.	\$ 8,056,261	\$ 142,275.73
Written or renewed during the year.	2,512,470	41,236.58
Total.	\$ 10,568,731	\$ 183,512.31
Deduct those expired and marked off as terminated.	3,298,959	49,125.24
In force at the end of the year.	\$ 7,269,772	\$ 134,387.07
Deduct amount reinsured.	467,593	7,661.70
Net amount in force.	\$ 6,802,179	\$ 126,725.37
Largest amount written on any one risk, not deducting reinsurance, \$	18,750.00	

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
What amount of installment notes is owned and now held by the company?	\$ 469.42
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, \$15,747.50; tornado, \$66.50.	15,814.00
Total amount loaned to officers and directors.	31,452.00

Business in the State of Iowa During the Year

	Fire risks.
Gross risks written.	\$2,512,470.00
Gross premiums received.	41,236.58
Losses paid, gross.	15,781.00
Losses incurred, gross.	12,157.16

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 Mutual Fire Ass'n of Adair Co.	L. M. Kilburn	Fontanelle.
2	Adams	Farmers Mutual Insurance Association	S. H. Dougherty.	Creston
3	Allamakee	German Farmers	Simon H. Opfer.	Waukon.
4	Allamakee	Scandinavian Mutual Protective Ass'n	H. C. Megorden	Waterville
5	Audubon	Greeley Farmers Mutual Fire Ins. Co.	P. C. Schriener	Adair.
6	Benton	Eden Mutual Fire and Lightning Ins. Co.	G. L. Palmer	Vinton.
7	Benton	Iowa Township Mutual Fire	Ferd Schluntz	Belle Plaine.
8	Benton	Vinton Mutual Fire Insurance Co.	C. C. Griffin	Vinton.
9	Black Hawk	Danish Mutual Insurance Ass'n.	Carl Brandt	Cedar Falls.
10	Black Hawk	Farmers Mutual F. and L. Ins. Ass'n	W. H. Round	Cedar Falls.
11	Boone	Farmers Mutual Ins. Co. of Boone Co.	John Cooper	Boone
12	Boone	Swedish Mutual Insurance Ass'n.	G. A. Hahn	Boone
13	Bremer	Bremer Co. Farmers Mut. Fire Ins. Co.	John Homrighans	Denver
14	Bremer	First German Mutual Fire Insurance Co.	Henry Rathe	Knittels.
15	Bremer	Consolidated Patrons and Farm. Ins. Co.	H. A. Moeler	Klinger
16	Buchanan	Farmers Mutual Fire Insurance Ass'n	E. R. Chapman	Independence
17	Buena Vista	Butler Co. Mut. F. and L. Ins. Co.	A. T. Troeger	Storm Lake.
18	Butler	Farmers Mutual Fire Insurance Co.	Joseph Linn	Parkersburg
19	Calhoun	German Mutual F. L. and W. Co.	J. W. Hobbs	Lake City.
20	Calhoun	Farmers Mutual F. and L. Ins. Co.	John J. Heide	Pomeroy.
21	Carroll	Germ. M., F. L. & T. W. & C. Ass'n	Chas S. Noble	Glidden
22	Carroll	Farmers Mut. Ins. Co. of Roselle.	Henry Mundt	Arcadia
23	Carroll	Mt. Carmel Mut. Fire Ins. Co.	P. Jos Koenig	Halbut.
24	Carroll	Cass Co. Farmers Mut. Fire Ass'n.	Bern Voundhine	Mt. Carmel.
25	Cass	Noble Township Protective Ass'n.	Chas. R. Hunt	Atlantic.
26	Cass	Victoria Mutual Insurance Ass'n	Herman Dolch	Lyman.
27	Cedar	Springdale Mutual Fire Ins. Co.	H. C. Kerkmann	West Liberty
28	Cero Gordo	Cerro Gordo Co. F. M. F. & L. Ins. Co.	Henry Mosher	Dewey
29	Cherokee	Maple Valley Insurance Ass'n.	Wm Knaak	Clear Lake.
30	Cherokee	Western Cherokee Mut. F. & L. Ins. Co.	F. H. Cress	Aurelia
31	Chickasaw	Chickasaw Co. Farmers Mut. Ins. Co.	Wireman Miller	Marcus
32	Clay	Clay Co. Farmers Mut. F. & L. Ins. Co.	James F. Babcock	N. Hampton.
33	Clayton	Farmers Mut. F. and L. Ins. Co.	J. P. Mills	Greenville
34	Clayton	Farmers Mut. Ins. Co. of Garcoville.	John Welzel	Postville.
35	Clayton	Communia Far. Mut. F. & L. Ins. Co.	H. H. Kuhlman	Garnaville
36	Clinton	Farmers Mutual F. and L. Ins. Co.	Friedrich W. Diers	Read.
37	Clinton	German Farmers Insurance Co.	W. A. McGarry	De Witt.
38	Clinton	German Mut. F. and L. Ins. Co.	J. Wohlenberg	Wheatland
39	Clinton	German Mut. F. and L. Ins. Ass'n	Henry C. Atzen	Maquoketa
40	Clinton	German Mutual Insurance Ass'n.	Peter Frahm	Lyons.
41	Crawford	Farmers Mutual Insurance society.	Albert Dieckmann	Wheatland.
42	Crawford	Mut. F. L. T. & W. Ins. Co. of Ger. Fms	F. A. Smith	Boyer
43	Dallas	Dallas Co. Farmers Mutual Ins. Ass'n	August Schultz	Schleswig
44	Dallas	Patrons Mutual Fire Insurance Co.	Nathan Nish	Wauke.
45	Decatur	Decatur Co. Farmers Insurance Co.	D. S. Brown	Dexter.
46	Delaware	Farmers Mutual F. and L. Ins. Co.	Wm. E. Gammon	Leon.
47	Des Moines	Des Moines Co. Farmers Mut. Ins. Co.	A. S. Coon	Manchester
48	Des Moines	German Mutual Aid Fire Ass'n.	F. N. Smith	Yarmouth.
49	Des Moines	German Catholic Mutual Fire Ins. Co.	Henry Thie	Burlington
50	Des Moines		Philio Mesner	Burlington

No. 1.

Associations of the state for the year ending December 31, 1901.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	RISKS IN FORCE JAN. 1, 1901.	RISKS WRITTEN DURING YEAR.	RISKS CANCEL'D DURING YEAR.	RISKS IN FORCE JAN. 1, 1902.
J. E. Brooks	Greenfield	March 1, 1888	\$ 812,525	\$ 268,077	\$ 191,328	\$ 889,274
Jerome Smith	Corning	March 27, 1884	1,263,814	150,814	168,531	1,246,097
Andrew Sandy	Lansing	April 2, 1870	1,318,713	104,741	69,398	1,414,059
Arne Grangard	Maud	March 1, 1868	543,058	40,722	15,555	568,230
M. I. Masterson	N. Branch	Aug. 11, 1888	197,835	64,188	34,872	227,151
John Gilmore	Vinton	Jan. 12, 1891	947,037	55,070	12,000	990,107
R. Schenken	Keystone	March 4, 1872	1,182,307	88,907	58,468	1,212,866
W. H. Anderson	Vinton		360,060	67,255	39,100	433,215
Henry Johnson	Cedar Falls	April 1884	700,510	280,236	155,381	831,374
D. F. Hoover	Waterloo	May 1, 1876	3,530,076	1,028,334	804,680	3,690,430
F. E. Cutler	Boone	Jan. 2, 1878	2,540,938	682,975	550,024	2,663,489
John Anderson	Madrid	April 4, 1884	641,262	192,601	146,441	686,882
L. C. Oberdorf	Waverly	March 25, 1881	2,984,762	610,300	544,125	3,080,937
H. Graefling	Artesian	Dec. 14, 1888	2,428,745	792,030	610,125	2,580,950
Joe Kelling	Denver	Sep. 26, 1895	1,433,105	439,576	348,224	1,424,457
Wm. Ducker	Ind'p'd'nce	Aug. 1, 1894	2,281,272	556,421	578,780	2,258,864
Geo. A. Dalzeel	Alta	July 1, 1888	1,009,665	192,540	400,280	2,101,925
A. T. Perrin	N. Hartford	Feb. 18, 1876	3,025,448	883,297	738,634	3,170,111
John Ross	Lake City	July 1881	443,050	203,075	80,075	566,060
Wm. Baumgart	Pomeroy	April 1, 1887	287,100	30,775	13,825	310,050
G. W. Briggs	Glidden	May 3, 1900	296,308	65,954	58,130	304,132
Henry Sievers	Manning	Jan. 1, 1886	1,812,081	254,122	70,526	2,015,677
J. C. Schwallier	Carroll	March 24, 1876	630,800	50,700	4,425	677,075
F. Berger	Mt. Carmel	March 25, 1882	218,710	20,420	3,920	261,210
H. O. Breece	Atlantic	Feb. 24, 1880	1,059,543	271,705	100,650	1,140,388
Henry Miller	Lyman	Jan. 3, 1880	335,400	76,455	48,210	363,705
Frank Symonds	Mt. Etna	Oct. 1, 1887	1,010,616	14,870	44,399	1,111,096
Wm. Mather	Springdale	Jan. 23, 1871	1,164,564	302,036	345,130	1,211,261
N. Denmore	Mason City	July 1886	1,645,162	608,315	393,888	1,859,589
J. C. Lockin	Aurelia	April 30, 1883	453,041	135,510	97,700	490,791
Dan Meller	Marcus	May 4, 1885	1,825,745	232,349	79,608	1,977,726
O. D. McFarland	N. Hampton	Jan. 5, 1875	1,641,366	381,859	210,035	1,813,190
A. W. Greene	Spencer	Feb. 1, 1880	1,283,855	240,499	253,240	1,371,108
Chas. Johnson	Elkader	Feb. 15, 1875	2,233,121	230,295	188,045	2,284,375
E. W. Kregel	Garnaville	Sept. 5, 1895	1,441,026	878,022	820,728	1,468,314
Henry Wistrick	Communia.	April 1866	1,332,807	60,450	24,437	1,368,820
J. Alex Smith	De Witt	Dec. 5, 1874	2,403,675	444,620	387,241	2,461,054
Chas. Morhorst	Wheatland	June 5, 1877	740,325	115,075	82,435	873,805
John Meints	Grand M'd.	May 27, 1878	324,352	83,427	53,970	353,802
George Rix	Lyons	Jan. 1, 1887	413,168	17,663	7,845	423,065
Chas. Morhorst	Wheatland	April 14, 1899	337,070	109,405	278,008	1,316,454
A. Norelins	Kiron	March 29, 1875	1,107,579	427,005	278,005	3,049,660
John Fischer	Ricketts	Dec. 29, 1876	2,830,612	352,095	133,065	1,134,640
John Fox	Dallas Cent.		963,877	330,700	257,012	1,051,559
H. D. Lenocker	Dexter	Dec. 20, 1875	979,121	421,121	106,591	1,066,591
Robert McCaull	Garden Gve	Dec. 4, 1877	101,112	21,510	70,050	522,113
M. E. Blair	Manchester	Jan. 27, 1881	475,608	116,101	380,608	1,322,850
C. M. Garmon	Burlington	April 1875	1,231,572	480,915	8,591	676,545
Jacob Schmeiser	Burlington	May 25, 1867	680,641	21,095	26,037	135,311
Wm. J. Bruges	Burlington	March 12, 1867	122,011	30,210		

TABLE

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

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESI- DENT.	ADDRESS OF PRESIDENT.
51	Des Moines	Mutual German Protestant Fire	Geo. H. Ludde	Burlington
52	Des Moines	Swedish Mut. F. Ins. Ass'n of D. M. Co.	Andrew Peterson	Burlington
53	Des Moines	Swedish Lutheran Mutual Fire	Ludwig Holmes	Burlington
54	Dickinson	Dickinson County Farmers Mutual	J. R. Leeman	Spirit Lake
55	Dubuque	Dubuque County Farmers Mutual	J. L. Simpson	Epworth
56	Dubuque	Cascade Farmers Mutual F. and L.	J. L. Eober	Cascade
57	Emmet	Farmers Mut. F. and L. Ins. Ass'n.	S. B. Reed	Dolliver
58	Fayette	Fayette County Farmers Mutual	James Conrad	Maynard
59	Fayette	German Mutual Fire Insurance Co.	G. Blessin	Eldorado
60	Floyd	Floyd County Farmers Mutual	P. P. Cole	Charles City
61	Franklin	Franklin County Farmers Insurance	David Muir	Hampton
62	Freemont	Farmers Mutual Fire and Lightning	A. J. Good	Hamburg
63	Greene	Farmers Mutual Fire and L. Ins. Ass'n	R. G. Martin	Dana
64	Grundy	Farmers Mutual Fire and L. Ins. Co.	John F. Lynn	Grundy Cent'r
65	Guthrie	Farmers Mut. Fire Ass'n of Menlo	W. C. Betts	Casey
66	Hancock	F'rms M. Ins. Co. of the G. Soc., M. E. C.	August Gelhaus	Rockford
67	Hancock	Farmers Mutual F. and L. Ins. Ass'n	A. E. Howland	Forest City
68	Hardin	F'rms Mut. Ins. Co. of Hardin and F. Co	C. H. Packard	Iowa Falls
69	Hardin	Providence Twp. Mut. Ins. Ass'n	C. E. Butler	New Providence
70	Harrison	Harrison County Farmers Mutual Fire	F. F. Beebe	Beebeetown
71	Henry	Henry County Protective Fire	Nels Peterson	Mt. Pleasant
72	Howard	F'rms Union M. of Howard and Win'sh'k C	S. A. Converse	Olds
73	Humboldt	Humboldt Mutual Insurance Co.	J. W. King	Bradgate
74	Ida	Blaine Center Farmers Mutual	R. B. Miller	Ida Grove
75	Iowa	Lenox Fire and Lightning Ins. Ass'n.	A. W. Schloeman	Norway
76	Iowa	Patrons Mutual	Geo. C. House	Williamsburg
77	Jackson	Farmers Mutual Aid Association	N. C. White	Sabula
78	Jasper	F'rms Mut. F. and L. Ins. Ass'n, Jasper Co	S. G. Russell	Newton
79	Jefferson	Farmers Insurance Union	Frank P. Ball	Fairfield
80	Johnson	Lincoln Mutual	I. C. Park	West Liberty
81	Johnson	North Western Farmers Mut. F. and L.	R. H. Wray	North Liberty
82	Johnson	Liberty, Sharon and Washington Twps	Martin Birrer	Riverside
83	Johnson	Union Farmers Insurance Co.	E. W. Brees	Iowa City
84	Jones	German Mutual Fire and L. Ins. Co.	H. B. Bohlen	Scotch Grove
85	Jones	Bohemian Farmers	Geo. A. Wasoba	Oxford Junc.
86	Keokuk	Farmers Pioneer	L. S. Cory	What Cheer
87	Mahaska	Prairie Farmers Mutual Insurance Co.	C. B. Hutchins	Algona
88	Kossuth	Kossuth County Mutual Fire	James Conaro	Denmark
89	Lee	Lee County Farmers Home	John Haffner	Donnellson
90	Lee	Peoples Mutual Insurance Co. of Lee Co	J. F. Vondracek	Cedar Rapids
91	Linn	Brown Township Mutual Ins. Ass'n.	A. H. Wilson	Springville
92	Linn	Ceeka Farmers	Joseph Koutny	Cedar Rapids
93	Linn	Linn Township Farmers Mutual	Michael Snyder	Mt. Vernon
94	Linn	West Side Mutual Fire	W. J. Donnan	Cedar Rapids
95	Linn	Marion Mutual Fire Insurance Ass'n.	J. W. Humble	Marion
96	Louisia	Farmers Mutual Fire	J. F. Heis	Wapello
97	Lucas	Farmers Mutual Fire and L. Ass'n.	J. A. Robison	Lucas
98	Madison	Madison County Mutual	John Brooker	van Meter

No. 1—CONTINUED.

Associations of the state for the year ending December 31, 1901.

NAME OF SECRE- TARY.	ADDRESS OF SECRETARY.	DATE OF OR- GANIZATION.	RISKS IN FORCE JAN. 1, 1901.	RISKS WRITTEN DURING YEAR.	RISKS CANC'L'D DURING YEAR.	RISKS IN FORCE JAN. 1, 1902.
Fred J. Hermaa	Burlington	March 6, 1894	\$ 584,024	\$ 150,947	\$ 123,357	\$ 611,614
Nils Anderson	Burlington	April 12, 1889	523,370	182,280	158,505	547,145
A. J. Swanson	Burlington	Jan. 17, 1889	1,119,540	229,354	183,319	1,175,575
H. Van Steenburg	Spirit Lake	June 2, 1890	429,744	142,816	84,152	488,468
Willis H. Hogan	Farley	June 12, 1891	1,400,578	382,028	172,467	1,610,099
John Maire	Cascade	Jan. 12, 1895	221,065	48,050	19,285	249,870
H. A. Gaarda	Armstrong	March 20, 1895	570,580	300,950	142,410	729,120
G. R. Holmes	Donnan	May 2, 1874	3,000,000	933,030	625,000	3,308,030
Wm. Pretting	Eldorado	July 7, 1877	1,254,549	98,215	66,720	1,285,074
E. B. Atherton	Charles City	Jan. 1, 1880	2,924,641	271,383	166,380	3,029,644
N. McDonald	Hampton	June 6, 1889	878,000	370,665	135,010	1,073,661
Anton Miller	Hamburg	Oct. 4, 1894	137,101	29,084	12,009	153,277
W. E. Marchant	Scanton	March 22, 1888	1,516,003	469,444	383,026	1,601,818
L. B. DeSeelhorst	Grundy Cen.	March 26, 1888	2,063,388	471,804	277,749	2,017,443
J. S. Backus	Stuart	March 23, 1882	778,600	297,104	174,082	891,712
Carl Schuler	Garner	April 7, 1887	869,799	309,803	180,137	909,435
O. K. Maben	Forest City	July 1, 1889	646,429	246,518	90,551	802,406
Fayette Holmes	Iowa Falls	May 30, 1890	1,514,724	540,863	372,237	1,683,350
J. J. Wood	New Providence	Aug. 14, 1871	514,930	178,027	99,050	593,913
C. N. Cadwell	Logan	June, 1887	2,152,166	521,442	341,882	2,331,626
James R. Gillis	Mt. Pleasant	.....	1,972,310	616,320	399,710	2,188,020
Olof Anderson	Swedesburg	Jan. 10, 1876	205,075	32,785	27,200	220,570
John Steinman	Cresco	July 1, 1900	1,677,100	712,746	439,121	1,950,485
S. K. Groth	Thor	Sept. 25, 1885	1,330,100	449,601	108,035	1,682,886
Abe Hartley	Ida Grove	March 21, 1887	599,000	181,701	116,701	674,070
H. L. Uthoff	Norway	April 14, 1883	505,992	22,121	4,500	524,113
A. B. Ogden	Williamsburg	Sept. 4, 1875	1,543,051	185,401	92,154	1,636,398
S. N. Howard	Preston	April 3, 1875	3,093,349	691,810	479,044	3,215,095
W. F. Boyd	Newton	May 10, 1875	2,459,057	384,197	250,725	2,192,529
W. B. Frame	Salem	Aug. 1, 1874	830,582	289,022	164,511	955,093
Hiram Heath	Iowa City	.....	720,918	150,416	117,166	753,968
Isaac Meyers	North Liberty	May 1, 1867	1,400,000	346,272	255,707	1,491,665
Isaac S. Weeber	Iowa City	July 7, 1866	608,970	72,545	31,577	649,938
F. Fenton	Iowa City	Dec. 1, 1888	369,703	113,440	83,012	400,601
Harm Harms	Langworthy	Dec. 1, 1888	795,337	63,343	12,663	845,677
A. J. Wasoba	Oxford Junc.	March 1, 1897	1,00,327	49,250	.....	185,577
H. P. Newton	Keota	.....	1,316,537	341,938	253,502	1,404,973
W. H. Brown	Rose Hill	Feb. 20, 1880	2,381,640	820,120	500,120	2,681,180
E. Blackford	Algona	April 18, 1887	1,778,517	719,858	407,977	2,090,398
Herman Lohman	West Point	July 3, 1894	440,103	86,761	35,750	491,114
Lew Walker	Donne'ison	Oct. 25, 1892	451,237	52,340	57,925	445,652
Vaclav Janda	Cedar Rapids	Aug. 1, 1867	374,515	157,464	36,665	495,314
F. D. Hall	Springville	.....	806,295	240,525	209,465	927,355
Joseph Konecek	Fairfax	Feb. 10, 1870	1,236,387	331,502	251,010	1,316,679
W. H. Kyle	Mt. Vernon	Aug. 1870	1,121,514	280,180	250,345	1,151,649
Thomas Delaney	Fairfax	.....	1,625,400	427,811	349,060	1,711,150
S. A. McElwain	Marion	Feb. 2, 1898	122,950	.....	61,220	61,730
C. E. Stone	Wapello	Sept. 5, 1874	1,332,840	324,655	210,011	1,447,484
G. W. Larimer	Chariton	Jan. 10, 1887	375,000	99,188	14,609	460,979
George Stork	Earlham	Jan. 1, 1880	700,000	178,295	84,195	804,000

TABLE

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

Number	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
101	Marshall	Iowa Valley Mutual	Jason Moffatt	Albion
102	Marshall	Marshall County Farmers Mutual Fire	B. F. Smith	Marshalltown
103	Mitchell	Farmers M. F. Ins. Co. of Marshall Co.	J. W. Walker	Osage
104	Mitchell	German Farmers Fire Insurance Co.	A. H. Rosenberg	St. Ansgar
105	Monona	Farmers Mutual Fire Insurance Ass'n	Lewis Iddings	Mapleton
106	Page, Muscatine	Villisca Mutual Fire	S. Williams	Villisca
107	Muscatine	Farmers M. F. & L. of Muscatine Co.	George Shields	Muscatine
108	Muscatine	White Pigeon Fire and L. Ins. Co.	C. W. Derby	Wilton Jct.
109	Oceola	Farmers Mut. Fire and L. Ins. Ass'n	M. Harvey	Sibley
110	O'Brien	Farmers Mut. Fire and Lightning Ass'n	S. B. Cresser	Sutherland
111	Page	Morton Farmers Mutual Ins. Ass'n	M. W. Baker	Norwich
112	Palo Alto	Farmers Mutual Insurance Association	A. B. Carter	West Bend
113	Plymouth	Farmers	George Veidt	Merrill
114	Pocahontas	Pocahontas Co. Mut. Fire and Lightn'g	C. M. Saylor	Pocahontas
115	Polk	Farmers Mutual Fire	Robert Palmer	Des Moines
116	Polk	Swedish	Erick Rostberg	Des Moines
117	Pottawattamie	Pottawattamie Co. Farmers Mut. Fire	R. Campbell	Council Bluffs
118	Poweshiek	Poweshiek County Farmers Mutual	W. Smith	Grinnell
119	Ringgold	Farmers Mutual Fire Insurance Ass'n	W. S. Shriver	Mount Ayr
120	Sac	Sac County Farmers Mutual Fire	W. P. Drewry	Sac City
121	Scott	Scott County Farmers Mutual	M. Speleitch	Davenport
122	Scott	German Mutual Fire	F. A. Rochan	Davenport
123	Scott	Mut. F. Sell Ins. Co. of Ger. Househ'ld's	Frederick Rock	Amity
124	Scott	Walcott Mutual Fire	John Vegg	Stockton
125	Shelby	Danish Mutual Fire	Rasmus Hansen	Elk Horn
126	Shelby	Farmers Mutual Insurance Company	Margaret Larson	Kirkman
127	Shelby	Westphalia Farmers Society	J. W. Loehr	Westphalia
128	Shelby	Farmers Mutual Hall	John Leisted	Elk Horn
129	Sioux	The Farmers	B. F. Hawkins	Hull
130	Sioux	German Farmers	Henry F. Becker	Ireton
131	Story	Farmers Mutual F. and L. Ins. Ass'n	A. J. Graves	Ames
132	Story	Farmers Mutual Insurance Company	John Evenson	Roland
133	Story	Fieldberg Mutual Insurance Company	J. O. Severoid	Tledo
134	Tama	Farmers Mutual Aid Co. of Tama Co.	W. G. Malin	Leona
135	Tama	Mut. L. Ass'n of Ger. Farmers of Tama Co.	Henry Voegel	Berlin
136	Taylor	Farmers Mutual Insurance Company	John J. O'Connell	Leonard
137	Taylor	Farmers Mutual F. and L. Ins. Ass'n	George Dugan	Bedford
138	Van Buren	Southern Van Buren County	Edw. Kirkendall	Leando
139	Van Buren	Farmers Mutual Protective Ass'n	Will Hastings	Waukegan
140	Wapello	Kirkville Mutual F. and L. Ins. Ass'n	C. W. Moore	Cedar
141	Warren	Warren County Farmers F. and L.	John Bauer	Lacon
142	Wayne	Wayne County Farmers Mutual Fire	H. C. Miller	Ovid
143	Webster	Farmers Mut. Ins. Ass'n of Webster Co.	L. S. Coffin	Pt. Dodge
144	Webster	Wandavean	Swan Johnson	Leonard
145	Washington	Farmers Mutual Insurance Ass'n	N. W. Carris	Nira
146	Winnebago	Farmers Mutual Fire and Lightning	F. W. Russell	Forest City
147	Winnebago	Bohemian Mutual Protective Ass'n	John Boutin	Forest City
148	Winnebago	Farmers Mutual Insurance Company	C. R. Williams	Decorah

No. 1—CONTINUED.

Associations of the State for the year ending December 31, 1901.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	RISKS IN FORCE JAN. 1, 1901.	RISKS WHITTEN DURING YEAR.	RISKS CANCELLED DURING YEAR.	RISKS IN FORCE JAN. 1, 1902.
W. H. Army	Marshalltown	.....	\$ 010,314	\$ 230,401	\$ 185,475	\$ 945,240
Geo. E. Cray	Osage	Feb. 24, 1872	1,439,956	351,000	351,000	1,439,956
A. M. Walker	Osage	April, 1874	2,557,500	615,875	49,880	2,723,495
A. Brogmus	Grafton	Dec. 12, 1881	705,860	81,825	100,038	687,650
F. F. Roe	Catawba	June 10, 1868	310,990	65,743	65,285	311,457
P. B. English	Villisca	May 28, 1831	641,131	276,218	218,990	698,350
J. B. Jester	Sweetland	Nov. 8, 1873	1,004,460	90,845	23,975	1,104,610
H. Wildasin	Wilton Jct.	1877	2,434,941	180,586	72,005	2,344,616
Will Thomas	Sibley	Sept. 28, 1899	602,788	193,081	132,716	663,153
L. T. Gates	Gaza	July 10, 1890	1,104,502	417,007	282,505	1,229,000
Isa. A. Swallow	Shenandoah	Feb. 28, 1886	1,498,086	251,591	223,431	1,519,240
E. J. McEvoy	Osgood	April 3, 1880	1,554,835	458,485	374,890	1,630,040
R. M. Crouch	Merrill	April 20, 1886	777,920	208,985	155,995	890,910
P. J. Shaw	Flower	Jan. 7, 1891	1,193,411	594,134	187,340	1,570,197
C. M. Grinstead	Des Moines	.....	1,717,888	454,511	320,281	1,872,118
A. Youngberg	Des Moines	May 1, 1881	187,140	46,325	33,245	200,220
E. H. Ohendorf	Co'scil Bluffs	Dec. 10, 1878	3,923,554	765,906	4,608,203	4,608,203
L. G. C. Pierce	Grinnell	Jan. 25, 1875	1,975,423	170,473	40,270	2,111,620
G. A. Wyant	Mt. Ayr	April 9, 1887	759,438	274,868	142,026	841,640
F. E. Gordon	Sac City	Aug. 1, 1875	1,798,906	484,385	373,614	1,900,270
Henry Parme	Davenport	Jan. 24, 1874	439,995	104,500	81,270	527,324
Johannes Sndt	Davenport	Sept. 14, 1868	1,685,305	53,433	21,120	1,717,698
Frederick Rock	Amity	Aug. 12, 1868	2,244,700	53,555	3,900	1,204,325
Frederick Rock	Amity	May 1, 1881	613,782	65,543	9,930	660,375
Hans Peterson	Elk Horn	March 1, 1886	1,737,855	1,021,611	710,235	2,042,841
N. K. Calburn	Harlan	Feb. 12, 1897	1,243,565	439,750	286,755	1,394,560
Ben Leuschen	Westphalia	Jan. 1, 1901	542,035	70,065	42,835	578,265
Hans Peterson	Elk Horn	May 1, 1868	128,820	33,680	10,834	142,075
Calvin Hook	Hull	June 28, 1876	678,257	138,868	81,405	815,405
Hans Moeller	Rock Valley	Oct. 2, 1891	1,549,218	316,400	44,745	1,818,933
John M. Wells	Nevada	.....	1,347,555	380,831	251,107	1,483,209
S. K. Garard	Roland	Nov. 1, 1885	1,204,121	314,460	227,140	1,287,470
John Stenberg	Slater	April 11, 1887	182,275	63,200	31,740	213,735
James O'Neill	Traer	June 1, 1895	1,166,010	138,878	56,006	1,277,088
F. Lund	Berlin	July 20, 1877	203,184	118,200	124,400	1,244,400
E. L. Cundy	Leonard	.....	.....	.....	.....	.....
F. N. Boyd	Bedford	Oct. 12, 1899	102,540	214,559	9,800	307,815
Henry J. Worden	Pittsburg	March 1, 1888	753,304	248,000	150,000	851,304
J. S. Hope	Birmingham	Dec. 14, 1871	604,617	50,879	8,420	687,076
J. W. Garvin	Kirkville	March 29, 1879	330,481	41,200	120,105	257,510
H. F. Dunham	Calona	.....	.....	.....	.....	.....
H. K. Evans	Corydon	.....	.....	.....	.....	.....
C. H. Payne	Pt. Dodge	.....	.....	.....	.....	.....
C. E. Borg	Pilot Mound	.....	.....	.....	.....	.....
Sidney Coon	Ainsworth	.....	.....	.....	.....	.....
C. N. Fluegel	Waukegan	June 14, 1886	1,078,254	401,624	219,602	1,216,756
E. N. Fluegel	Waukegan	Nov. 4, 1876	750,531	72,500	20,000	850,631
E. W. Goodkowitz	Leland	March, 1877	1,285,450	102,554	74,755	1,543,240

TABLE

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

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
151	Winneblesh...	Norwegian Mutual Protective Ass'n...	A. Jacobson	Decorah
152	Winneblesh...	German Mutual Fire	P. E. Meyer	Oskan
153	Woodbury	M. F. L. & T. Inc. of Ger. Farmers	J. P. Babbe	Danbury
154	Woodbury	Woodbury and Plymouth Co. Farmers	W. W. McElrath	Moville
155	Worth	Farmers' Mutual Insurance Ass'n	H. A. Olson	Northwood
156	Wright	Farmers' Mutual of Wright and adjointing Co.	John G. Mechem	Clarion
Total county Mut. Ass't. Fire Ass'ns.				
STATE MUTUALS—				
		Cedar Rapids Mutual Ins. Ass'n	J. F. Wheelhan	Cedar Rapids
		Central Iowa Mutual Fire Ass'n	S. T. Meservey	Pt. Dodge
		Equity Windmill Mut. Ins. Ass'n	H. S. Veisley	Lisbon
		Farm Property Mut. Ins. Ass'n of Iowa	James Watt	Des Moines
		Grain Shippers Mut. Fire Ins. Ass'n	Will E. Johnston	Ida Grove
		Iowa Assessment Mut. Fire Ins. Ass'n	G. W. Wallace	De Witt
		Iowa Mercantile Mut. Fire Ins. Ass'n	A. W. Greene	Ida Grove
		Machinery Mutual Insurance Ass'n	E. A. Evans	Waterloo
		Munsterville Mut. Fire and Lightning	John Burgason	Dudley
		Mutual Fire and Tornado association	C. N. Doane	Newton
		Property Mutual Insurance association	F. J. Martin	Waterloo
		Retail Merchants Mut. Fire Ins. Ass'n	W. A. Scruby	Des Moines
		Town Mut. Dwelling House Ins. Ass'n	F. E. Gordon	Sac City
		Union Mut. Fire and Light. Ins. Ass'n	J. S. Backus	Stuart
Total				
Total county and state Mutual				
EXCLUSIVE TORNADO				
		Iowa Mutual Tornado, Cyclone and	A. N. Buckman	Des Moines
		Windstorm Insurance association	James Watt	Des Moines
		Mutual Windstorm Ins. Ass'n of Iowa	S. G. Lee	Des Moines
		Merchants Tornado Mutual Ins. Co.		
Total				
EXCLUSIVE HAIL—				
		Corn Belt Mutual Hail Insurance Assoc-	S. W. Nelson	Shenandoah
		iation of Southern Iowa	O. G. Chesley	Des Moines
		Des Moines Mutual Hail Ins. Ass'n	Levi Lewis	Victor
		Farmers Mut. Hail Ins. Ass'n of Iowa		
		Farmers State Mutual Hail Association	Mack J. Groves	Estherville
		of Emmet County	W. M. Ritchey	LeMars
		German Mutual Insurance association		
		Grain Growers Mutual Hail Insurance	W. D. Forbes	Des Moines
		Association of Iowa	James Watt	Des Moines
		Mutual Hailstorm Ins. Ass'n of Iowa	Isaac H. King	Clarion
		Northern Iowa Mutual Insurance Co.	O. L. Barritt	Council Bluffs
		Southern Iowa Mutual Insurance Co.	S. G. Lee	Des Moines
Total				
Total of all assessment mutual Ass'ns.				

No. 1—CONTINUED.

associations of the state for the year ending December 31, 1901.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	RISKS IN FORCE JAN. 1, 1901.	RISKS WRITTEN DURING YEAR.	RISKS CANCEL'D DURING YEAR.	RISKS IN FORCE JAN. 1, 1902.
J. J. Running	Decorah	March 16, 1872	\$ 1,625,636	\$ 89,977	\$ 79,135	\$ 1,636,478
Geo. Hemerath	Oskan .....	.....	241,083	31,095	9,685	263,513
William Wiense	Danbury	Jan. 15, 1890	497,145	124,295	32,970	588,770
M. E. Twichell	Northwood	Feb. 29, 1880	629,140	230,994	131,748	728,450
T. C. Kone	Northwood	March 25, 1882	1,979,204	605,121	425,073	2,159,254
W. W. Sheplee	Clarion	June 28, 1890	1,213,834	403,480	249,874	1,367,440
.....	.....	.....	\$177,358, 110	\$45,162, 223	\$29,780, 590	\$192,739, 743
.....
C. B. Holahan	Pt. Dodge .....	.....	791,520	884,230	586,540	1,000,224
P. H. Handley	Lisbon	Sept. 12, 1898	344,859	80,614	55,220	370,237
O. L. F. Browne	Des Moines	Feb. 17, 1900	705,312	1,074,990	115,215	1,725,090
F. D. Babcock	Ida Grove	Sept. 15, 1897	1,218,622	2,044,549	720,230	2,549,935
G. M. Smith	De Witt	March 12, 1900	270,672	469,725	11,925	728,467
W. C. Coffin	Spencer	Oct. 1895	1,528,261	1,080,482	1,519,091	1,035,054
H. M. Ramsay	Waterloo	August 8, 1898	1,397,496	882,424	291,718	1,988,202
C. H. Swanson	Dudley	March 10, 1884	277,251	69,175	65,572	279,854
J. Lindley Coon	Newton	Sept. 5, 1900	452,886	1,221,167	66,508	1,577,455
E. A. Evans	Waterloo	Feb. 1, 1899	478,200	309,350	235,500	633,050
Ira B. Howell	Des Moines	Sept. 27, 1900	136,815	348,881	50,486	436,210
C. E. Harsh	Des Moines	Jan. 1893	17,145, 984	5,870, 521	2,923, 454	20,099, 051
J. C. Baker	Emmetsburg	March 4, 1897	2,013, 001	1,081, 448	453, 261	2,636, 982
.....	.....	.....	\$ 26,730, 868	\$16,145, 354	\$ 7,214, 795	\$ 35,661, 427
.....	.....	.....	204,088, 978	61,307, 577	30,995, 585	238,401, 170
J. B. Herriman	Des Moines	Jan. 1, 1884	80,720, 161	24,096, 608	18,942, 860	85,952, 922
O. L. F. Browne	Des Moines	Jan. 24, 1899	1,282,514	1,000,048	284,084	1,999,138
S. W. Flint	Des Moines	July 24, 1896	1,442,192	255,895	172,070	1,526,017
.....	.....	.....	\$ 83,543, 860	\$25,353, 441	\$19,398, 963	\$ 89,478, 147
.....
Earl R. Ferguson	Shenandoah	March 26, 1901 .....	.....	273,021	86,805	186,216
W. S. Hazard, Jr.	Des Moines	Feb. 10, 1899	842,300	1,922,158	415,415	1,248,043
W. A. Rutledge	Des Moines	March 4, 1893	3,230,772	3,207,741	1,806,061	1,735,452
E. D. Sanborn	Estherville	June 4, 1898	1,110,686	728,684	210,202	1,609,175
R. J. Koehler	LeMars	April 1, 1901 .....	.....	109,575	400 .....	.....
Vernon Forbes	Des Moines	April 23, 1901	485,346	154,031	41,700	440,640
O. L. F. Browne	Des Moines	May 4, 1899	534,380	115,307	45,745	102,292
W. W. Sheplee	Clarion	June 11, 1900	115,307	184,364	92,740	137,867
E. H. Ohlendorf	Council Bl.	June 13, 1898	184,364	23,514	62,007	228,655
S. W. Flint	Des Moines	Feb. 1, 1900	244,656	17,525	55,249	228,655
.....	.....	.....	\$ 6,873,090	\$ 4,502,954	\$ 3,450,485	\$ 8,015,578
.....	.....	.....	294,408,940	91,253,758	59,844,833	345,804,895

TABLE

Number.	COUNTY.	NAME OF COMPANY.	Cash on hand at beginning of year.	Amount of losses paid during year.	Receipts from assessments.	Receipts from sources.	TOTAL.
1	Adair	Farmers Mutual Fire Insurance Ass'n	\$ 1,726.91	\$ 241.74	\$ 1,968.65		
2	Adair	Farmers Mutual Insurance Ass'n	5,435.13	222.39	5,657.52		
3	Adams	German Farmers	339.41	43.00	2,473.79		
4	Alamakee	Scandinavian Mut. Prot. Ass'n	365.86	30.00	330.86		
5	Audubon	Greeley Farmers Mut. Fire	474.88	39.50	527.38		
6	Benton	Eden Mut. F. and L. Insurance Ass'n	840.57	166.85	2,025.54		
7	Benton	Iowa Twp. Mut. Fire Ins. Co.	1,480.17	31.00	1,511.17		
8	Benton	Vinton Mut. Fire Ins. Co.	300.89	130.05	430.94		
9	Black Hawk	Danish Mut. Insurance Ass'n	172.90	149.00	1,084.99		
10	Black Hawk	Farmers Mut. F. and L. Insurance Ass'n	384.08	7,110.93	1,257.68	8,752.01	
11	Boone	Farmers Mut. Ins. Co. of Boone Co.	346.18	6,956.78	4,095.09		
12	Boone	Swedish	159.90	316.28	141.82	911.02	
13	Bremer	Bremer Co. Farmers Mut. F.	210.39	4,335.07	1,088.28	5,533.74	
14	Bremer	First German Mut. F. of Maxwell	284.54	488.04	3,917.27	4,201.78	
15	Bremer	German Farmers F. L. and W. Co.	63.36	7,410.99	1,259.38	9,053.34	
16	Buchanan	Consolidated Farmers and Farmers Mut.	274.58	2,844.31	5,571.18	8,646.06	
17	Buena Vista	Farmers Mut. Fire Ins. Ass'n	15.99	1,601.94	743.38	4,451.34	
18	Butler	Butler Co. Mut. F. and L. Ins. Co.	95.78	1,140.55	111.05	1,351.38	
19	Calhoun	Farmers Mut. Fire Insurance Co.	3,814.63	338.33	4,146.06		
20	Carroll	Farmers Mut. F. L. and W. Co.	231.46	341.76	571.22		
21	Carroll	Germ. M. F. L. and W. Ass'n	231.46	1,601.99	1,088.68	2,912.13	
22	Carroll	Farmers Mut. Ins. Co. of Roselle	113.03	2,038.46	626.46	2,775.83	
23	Carroll	Class Co. Farmers Mut. F. Ass'n	156.43	108.60	327.72		
24	Cass	Noble Twp. Protective Ass'n	25.99	80.00	46.14		
25	Cedar	Springdale Mut. Fire	2,834.30	217.04	3,049.04		
26	Cerro	Cerro Gordo Co. Farm. Mut. F. & L. I. A.	1,204.96	1,804.03	3,537.93		
27	Cerro	Maple Valley Ins. Ass'n	948.15	379.00	3,537.93		
28	Cherokee	Western Cherokee Mut. F. and L.	424.10	3,574.70	907.22	4,904.52	
29	Chickasaw	Chickasaw Co. Farmers Mut.	232.50	3,708.75	915.58	4,344.33	
30	Clayton	Clay Co. Farmers Mut. F. and L.	2,234.15	545.46	2,883.10		
31	Clayton	Farmers Mut. F. L. Ins. Co.	400.95	4,209.75	970.57	5,641.27	
32	Clayton	Farmers Mut. Ins. Co. of Garrettsville	1,054.77	4,197.86	1,690.75	5,943.41	
33	Clinton	Commun. Farm Mut. Fire and L.	23.52	2,935.10	4,026.14		
34	Clinton	Farmers Mut. F. and L. Ins. Co.	60.00	2,006.66	782.09	2,688.75	
35	Clinton	German Farmers Ins. Co.	494.17	1,559.51	51.00	2,084.78	
36	Clinton	German Mut. F. and L. Ins. Co.	399.18	31.50	328.68		
37	Clinton	Germ. M. Ins. Ass'n. of C. and Jack Co.	49.32	60.05	170.00	270.67	
38	Clinton	German Mut. Ins. Ass'n	171.28	647.40	64.44	783.12	
39	Crawford	Farmers Mut. Ins. Soc.	1,714.56	2,658.05	2,658.05		
40	Crawford	Mut. F. L. T. and W. Ins. Co. of G. F.	4,528.68	24.91	699.53	5,247.10	
41	Dallas	Dallas Co. Farmers Mut.	157.54	1,777.46	2,615.97	4,549.97	
42	Dallas	Patrons Mut. Fire Ins. Co.	188.56	2,740.50	381.30	3,310.43	
43	Decatur	Decatur Co. Farmers Ins. Co.	300.00	30.00	30.00	330.50	
44	Delaware	Farmers Mut. F. and L. Ins. Ass'n	12.13	514.60	961.64	1,486.35	
45	Des Moines	D. M. Co. Farmers Mut. Fire	43.00	2,828.00	495.46	3,466.46	
46	Des Moines	Germ. Mut. Aid Fire Ass'n	934.15		934.15		
47	Des Moines	Germ. Catholic Mut. Fire	583.02	191.14	17.37	772.44	

No. 2.

Amount of losses paid during the year.	Amount rec'd by policyholders for services during the year.	Amount rec'd by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand Dec. 31, 1911.	Amount of losses for all purposes during the year, not yet paid.	Number and amount of losses for all purposes during the year, not yet paid.	Amount of any other losses during the year.	Cost per \$1,000 during the year.	Cost per \$1,000 during the year.
\$1,375.69	\$ 92.75	\$ 157.53	\$ 243.10	\$ 1,868.81	\$ 99.44	\$ 83.00		\$ 21.75	\$ 2.16	\$ 21.59
\$1,375.69	277.28	115.53	24.48	1,868.81	1,108.83			\$ 4.54	10.06	3.20
1,175.25	74.74	115.83	24.48	1,315.56	1,108.83			.93	3.20	
107.00	131.50	27.43	408.47	147.59	28.50			.74	11.40	
1,101.53	95.70	228.40	56.00	1,572.53	1,103.01			.24	9.83	
631.10	119.00	143.51	586.07	1,021.68	239.10			.40	2.05	
2,143.78	350.91	1,592.27	4,095.06	1,592.27	13.45			.80	3.60	
571.27	130.00	80.00	714.77	373.13				2.30	10.00	
7,498.84	1,012.31	208.01	6,739.10	13.45				1.00	8.25	
2,435.78	350.91	1,592.27	4,095.06	1,592.27	13.45			1.00	8.25	
204.03	118.50	79.00	66.37	577.87	333.45			1.83	9.45	
4,825.80	298.07	27.20	5,400.38	5,400.38	73.42			1.69	8.64	
3,560.84	194.84	4,401.75	1,687.37	333.45				1.14	5.01	
1,382.87	204.00	40.50	1,687.37	53.36				4.85	10.00	
3,895.58	225.95	493.27	6,000.00	53.36				1.42	7.80	
1,774.35	316.27	1,037.50	2,728.12	110.39				1.42	7.80	
4,215.25	562.80	349.50	79.92	5,237.47	333.05			1,000.00	16.00	
1,711.50	430.00	319.81	1,353.25	225.40				2.58	13.10	
1,214.70	19.33	1,353.25	225.40	225.40				4.37	11.28	
688.00	51.00	82.09	9.05	828.06				2.70	15.49	
2,440.50	1,115.34	27.07	444.41	128.81				.60	13.00	
2,200.25	295.00	24.30	315.75	1,797.22				39.05	43.75	
3,508.14	331.02	115.58	3,945.58	398.75	700.00			400.00	28.50	
1,635.30	205.00	410.11	223.05	2,440.60	739.12			91.39	161.12	
5,531.35	170.00	503.48	5,034.83	469.00				508.75	13.10	
6,001.30	681.83	1,055.53	2,790.66	1,140.75				3.94	0.50	
3,122.90	45.50	176.45	375.50	285.74	376.69			.70	8.31	
5,345.35	497.00	433.11	2,730.59	243.00				2.03	13.00	
1,450.00	24.35	1,688.75	410.03					2.05	8.09	
35.00	34.00	30.75	101.30	120.30				.36	2.50	
150.00	15.50	5.00	35.17	193.64				3.75	1.40	
414.08	153.80	20.73	589.51	193.64				1.69	13.70	
1,017.13	272.68	48.00	1,357.87	700.18				1.69	13.70	
818.50	1,874.27	4,545.81	45.10	2,050.60				2.84	5.59	
2,113.10	385.53	152.21	1,054.97	2,050.60				78.07	15.13	
2,135.85	174.41	415.55	170.82	2,050.60				2.75	15.13	
300.00	35.50	80.00	212.54	212.54				2.63	9.50	
942.75	64.18	147.63	1,193.51	212.54				2.63	9.50	
1,038.00	800.00	190.00	660.00	2,094.00				2.63	9.50	
102.87	675.50	102.87	916.40	701.44				1.40	6.18	
45.08	21.03	5.00	71.00	701.44				.50		

TABLE

Number.	COUNTY.	NAME OF COMPANY.	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL
51	Des Moines..	Mutual German Protestant F. Ins. Ass'n.	\$1,858.92		\$ 664.57	\$ 2,523.49
52	Des Moines..	Swedish Mut. F. Ass'n of Des M. Co.	759.89	702.92		1,462.81
53	Des Moines..	Swedish Lutheran Mutual Fire Ass'n.	137.53	2,182.69	600.26	2,920.48
54	Dickinson..	Dickinson Co. Farmers Mut. Ins. Co.	261.12	728.76	345.48	1,335.36
55	Dubuque....	Dubuque Co. Farmers Mutual Ins. Ass'n.	81.27	2,412.86	808.26	3,302.39
56	Dubuque....	Cascade Farmers Mutual F. and L. Assn.	8.05	199.61	50.07	257.73
57	Emmet.....	Farmers Mutual F. and L. Ins. Ass'n.		1,018.21	1,081.45	2,099.66
58	Fayette....	Fayette Co. Farmers Mut. F. Ins. Ass'n.	4,605.67	5,640.00	1,450.05	11,695.75
59	Fayette....	German Mutual Fire Insurance Co.	159.05	4,197.82	98.24	4,455.11
60	Floyd.....	Floyd Co. Farmers Mutual Insurance Co.	634.81	5,838.25	59.15	6,532.20
61	Franklin....	Franklin Co. Farmers Insurance Ass'n.	1,433.16		1,487.79	2,920.95
62	Freemont....	Farmers Mutual F. and L. Ins. Ass'n.		106.36	66.40	172.76
63	Greene.....	Farmers Mutual F. and L. Ins. Ass'n.		4,960.00	924.00	5,884.00
64	Gundy.....	Farmers Mutual F. and L. Ins. Ass'n.	305.40	2,030.72	2,102.77	4,438.89
65	Guthrie....	Farmers Mutual Fire Ass'n of Menlo	18.51	2,493.04	602.70	3,109.91
66	Hancock....	Farmers Mut. Ins. Co. of the G. Soc. of M. E. Chrch.		1,504.19	496.16	2,000.35
67	Hancock....	Farmers Mutual F. and L. Ins. Ass'n.	2,261.26		1,432.50	3,693.76
68	Hardin.....	Farmers Mut. Ins. Co. of H. & Fr. Co.		2,087.24	1,550.52	3,637.76
69	Hardin.....	Providence Twp. Mutual Insurance Assn.		1,063.80	157.94	1,221.74
70	Harrison....	Harrison Co. Farmers Mutual Ins. Co.	401.70	7,212.86	279.55	7,894.11
71	Henry.....	Henry Co. Farmers Mutual F. Ins. Ass'n.	1,228.20	4,995.20	1,724.97	7,948.37
72	Henry.....	Svea Mutual Protective Fire Ins. Ass'n.	1,233.42		145.69	1,379.11
73	Howard.....	Farmers Union Mutual	350.51	4,694.83		5,045.34
74	Humboldt...	Humboldt Mutual Insurance Co.	4,235.33	1,923.29	592.56	6,756.18
75	Ida.....	Blaine Center Farmers Mutual F. and L.	100.00	1,250.00	725.00	2,075.00
76	Iowa.....	Lenox F. and L. Insurance Ass'n.		1,047.84	12.00	1,059.84
77	Iowa.....	Patrons Mutual		1,894.15	603.05	2,497.20
78	Jackson....	Farmers Mutual Aid Ass'n	3,031.55	6,520.77	556.00	10,108.32
79	Jasper.....	Farmers Mutual F. and L. Ins. Ass'n.	146.37	6,022.25	877.42	7,046.04
80	Jefferson...	Farmers Insurance Union		845.65	245.03	1,090.68
81	Johnson....	Lincoln Mutual	254.17	1,006.27	277.20	1,627.64
82	Johnson....	North-Western Farmers Mut. F. and L.	65.00	1,364.46	885.13	2,315.59
83	Johnson....	Liberty, Sharon and Washington Twps.	242.64	929.70	140.42	1,312.76
84	Johnson....	Union Farmers Insurance Co.	11.05	219.04	367.24	597.33
85	Jones.....	German Mutual F. and L. Ins. Co.	628.56	1,105.13	27.50	1,761.19
86	Jones.....	Bohemian Farmers Mutual	79.17	266.44	18.00	363.61
87	Keokuk....	Farmers Pioneer Mutual		3,736.03	32.50	3,768.53
88	Keo. & Mahas.	Prairie Farmers Mutual Insurance Co.	9.70	5,920.00		5,929.70
89	Kossuth....	Kossuth County Mutual Fire	1,156.86	2,032.45	1,169.55	4,358.86
90	Lee.....	Lee County Farmers Home Mut. Ins. Co.			216.32	216.32
91	Lee.....	Peoples Mutual Insurance Co. of Lee Co.	146.78	2,588.53	67.25	2,802.56
92	Linn.....	Bohemian Mutual Fire Insurance Ass'n.	538.84		510.63	1,049.47
93	Linn.....	Brown Township Mutual Insurance Ass'n.	119.16	1,366.55	676.03	2,161.77
94	Linn.....	Ceska Farmerska	1,359.02		510.47	1,870.39
95	Linn.....	Linn Twp. Farmers Mutual Ins. Ass'n.	447.80	4,151.43	280.30	4,879.53
96	Linn.....	West Side Mutual Fire Ins. Ass'n	113.48	3,698.40	600.00	4,411.88
97	Linn.....	Marion Mutual Fire Insurance Ass'n.				
98	Louisa....	Farmers Mutual F. and L. Ass'n	204.83	4,145.34	308.81	4,748.99
99	Lucas.....	Farmers Mutual F. and L. Ass'n	213.12	1,159.15	183.58	1,555.85
100	Madison....	Madison County Mutual Insurance Co.		1,512.05	292.20	1,804.25

No. 2—CONTINUED.

Amount of losses paid during the year.	Amount rec'd by agents for services during the year.	Amount rec'd by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand Decem-ber 31, 1901.	Amount of losses adjusted but not yet paid.	Number and amount of losses resisted or in litigation.	Amount of any other liabilities.	Cost per \$1,000 during the year.	Cost per \$1,000 for past five years.
\$ 50.85	\$ 161.50	\$ 23.07	\$ 235.42	\$ 2,280.07					\$.39	\$ 1.39
82.35	299.50	30.20	412.05	1,050.76					.28	7.35
2,163.13	425.00	126.08	2,714.21	206.27	\$ 268.00				2.36	13.73
450.00	\$ 173.00	110.84	270.39	1,004.23	331.13	235.00			.43	2.53
1,498.00	791.96	170.45	2,460.41	841.98					1.53	10.31
59.00	37.08	36.00	209.48	48.25				\$ 18.51	.89	9.50
1,054.73	275.00	325.70	443.23	2,099.66					2.81	11.56
4,808.00		913.61	205.00	6,016.61				435.73	1.90	12.50
3,320.77		360.04	45.46	3,726.27	5,079.14				3.00	
5,000.44	101.95	107.20	247.99	5,457.58	729.44				1.77	8.28
949.31		24.50	100.00	1,074.73	1,846.22				1.27	9.62
21.26	40.00	15.90	87.66	85.10					60	4.79
3,818.00	303.00	382.00	203.00	4,705.00	1,178.00				3.02	15.30
3,190.49		587.77	84.45	3,864.71	577.18				1.89	13.50
2,486.66	301.38	254.84	65.32	3,108.20	1.71				3.48	14.61
1,340.60	163.00	308.17	160.54	1,972.31	28.04				2.00	10.11
2,074.50	191.00	135.50	6.00	2,407.00	1,286.76				3.01	7.23
2,506.50	388.00	474.70	208.56	3,637.76					2.21	10.31
704.05		76.87	309.21	1,090.13	131.61				1.97	10.87
6,395.85	575.00	585.55	336.81	7,893.21	.96				3.52	
6,542.31		981.00	202.48	7,725.79	222.58	319.18			3.52	
		52.25	10.35	62.60	1,311.51			500.00	1.25	7.90
3,082.39	411.00	511.00	75.50	4,089.89	955.45				2.25	10.98
2,186.67	329.00	345.77	70.07	2,940.51	3,815.67				1.94	6.45
680.05	197.00	152.00	128.00	1,157.00	919.00				1.82	16.73
890.02		70.00	35.50	995.52	64.32				1.90	7.90
1,918.76		440.12	138.32	2,497.20				1,005.06	1.25	6.00
7,921.75	171.33	402.90	193.02	8,689.00	1,419.32	507.00			2.80	12.17
2,794.03	1,048.69	500.00	1,801.69	6,144.41	901.63				2.37	16.86
378.58	204.85	83.60	423.65	1,090.68				41.14	1.29	7.50
970.80	139.00	64.53	23.60	1,197.93	429.71				1.58	11.03
1,501.96		347.42	156.30	2,005.68	309.91				1.34	18.73
1,216.37		46.50	49.89	1,312.76					2.40	10.28
311.27		175.25	29.03	515.55	81.78			225.00	1.28	13.34
1,046.40		284.84	30.95	1,362.19	399.00				1.63	11.92
276.75		12.00	4.50	293.25	70.36	12.00			1.50	
2,922.18		290.20	271.40	3,489.78	278.75				2.63	
5,245.76	275.00	254.25	154.60	5,929.70					2.50	13.80
3,763.89	104.00	204.19	161.36	4,233.44	125.42				2.03	7.35
40.31		130.15	27.43	197.89	18.43			50.00	40	15.90
1,999.50	482.66	259.40	61.00	2,802.56				122.35	6.25	2.95
147.92		216.15	113.41	477.46	572.01				1.21	
342.50		286.16	693.06	1,341.72	840.05				1.42	10.86
1,009.10	389.00	90.83	62.40	1,551.33	319.06				1.18	10.83
3,383.65		165.00	659.91	4,208.56	670.97	1,700.00	297.00		3.67	
3,788.79		466.00	46.95	4,301.74	110.14			1,100.00	2.50	15.50
4,157.71	199.41	206.36	175.17	4,738.65	10.34			414.83	3.47	11.75
1,059.00	81.00	127.00	30.49	1,297.42					3.16	18.42
1,129.02	234.25	97.15	52.20	1,512.60	291.65				1.88	17.61

TABLE

Number.	COUNTY.	NAME OF COMPANY.	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
101	Marshall	Iowa Valley Mutual Insurance Co.	\$ 615.27	\$ 1,468.64	.....	\$ 2,083.91
102	Marshall	Marshall Co. Farmers Mut. Fire Ins. Co.	938.00	1,500.64	.....	2,438.64
103	Mitchell	Farmers Mutual Fire Insurance Co.	1,021.09	3,953.34	76.37	5,045.80
104	Mitchell	German Farmers Mutual Fire Ins. Co.	355.82	702.65	152.34	1,210.81
105	Monona	Farmers Mutual Fire Insurance Ass'n.	647.14	653.69	48.00	1,348.83
106	Montgomery	Villisca Mutual Fire Insurance Co.	.....	1,765.88	353.30	2,119.18
107	Muscatine	Farmers Mut. Fire and Lightning Ins. Co.	1,127.09	2,272.64	98.05	3,497.78
108	Muscatine	White Pigeon Fire and Lightning Ins. Co.	117.04	4,081.47	356.27	4,554.78
109	Osceola	Farmers Mut. Fire and Lightn'g Ins. Ass'n	273.47	2,451.66	395.10	3,120.23
110	O'Brien	Farmers Mut. Fire and Lightn'g Ins. Ass'n	561.71	2,889.92	136.75	3,588.38
111	Page	Morton Farmers Mutual Insurance Ass'n	.....	2,850.52	790.80	3,641.32
112	Paio Alto	Farmers Mutual Insurance Ass'n.	.....	733.80	44.00	1,010.05
113	Plymouth	Farmers Mutual Insurance Ass'n.	212.25	1,099.16	1,495.80	3,025.80
114	Pocahontas	Pocahontas Co. Mutual Fire and Lightn'g	430.84	1,099.16	825.18	3,355.18
115	Polk	Farmers Mutual Fire Insurance Co.	131.14	4,730.21	825.18	5,692.53
116	Polk	Swedish Mutual	2,298.45	.....	453.97	2,752.42
117	Pottawattamie	Pottawattamie Co. Farmers Mut. Fire	422.22	5,475.57	1,930.34	7,828.13
118						
119	Poweshiek	Poweshiek County Farmers Mutual	215.11	3,812.01	136.00	4,163.12
120	Ringgold	Farmers Mutual Fire Insurance Co.	.....	2,343.42	420.93	2,764.35
121	Sac	Sac County Farmers Mutual Fire	1,062.04	2,448.02	926.62	4,436.68
122	Scott	Scott County Farmers Mutual	.....	606.60	342.00	948.60
123	Scott	German Mutual Fire Insurance Co.	8,118.28	5,058.71	775.93	13,952.92
124	Scott	Mut. F. Self Ins. Co. of Ger. Householders	1,186.05	.....	690.86	1,876.91
125	Shelby	Walcott Mutual Fire Insurance Co.	2,527.86	.....	1,087.63	3,615.49
126	Shelby	Danish Mutual Fire Insurance Co.	495.99	1,975.84	340.50	2,812.33
127	Shelby	Farmers Mutual Insurance Co.	.....	3,280.22	778.20	4,058.42
128	Shelby	Westphalia Farmers Society	14.92	1,087.58	89.91	1,192.41
129	Shelby	Farmers Mutual Hail	1,493.81	1,425.76	91.50	3,012.07
130	Sioux	The Farmers	299.18	1,407.47	8.40	1,715.05
131	Sioux	German Farmers	1,827.93	3,459.70	602.92	5,910.55
132	Story	Farmers Mutual Fire and Lightning	.....	3,655.26	824.53	4,479.79
133	Story	Farmers Mutual Insurance Co.	1,226.64	1,808.81	1,574.00	4,609.45
134	Story	Fieldberg Mutual Insurance Co.	69.88	28.08	179.87	277.83
135	Tama	Farmers Mutual Aid Co. of Tama Co.	853.81	3,686.01	268.00	4,807.82
136	Tama	Mutual Ins. Ass'n of German Farmers	9.32	3,714.87	544.01	4,268.20
137	Taylor	Farmers Mutual Insurance Co.	.....	.....	382.63	688.10
138	Taylor	Farmers Mut. Fire and Lightn'g Ins. Ass'n	65.23	220.24	176.29	2,071.16
139	Van Buren	Southern Van Buren Co.	.....	1,894.87	86.38	134.05
140	Van Buren	Farmers Mutual Protective Ass'n.	47.67	.....	.....	649.76
141	Wapello	Kirkville Mut. Fire and Lightn'g Ins. Ass'n	15.19	634.57	.....	.....
142						
143	Warren	Warren Co. Farmers Fire and Lightning	2.00	841.00	113.71	956.71
144	Wayne	Wayne County Farmers Mutual Fire	9.42	2,592.72	937.78	3,539.92
145	Webster	Farmers Mut. Ins. Ass'n of Web. & ad. Co.	.....	6,604.36	1,506.88	8,111.24
146	Webster	Scandinavian	89.73	2,302.18	1,711.20	4,103.11
147	Washington	Farmers Mutual Insurance Ass'n.	1,829.54	8,014.00	1,424.10	11,267.64
148	Winnebago	Farmers Mutual Fire and Lightning	78.78	1,051.53	1,139.42	2,266.73
149	Winnebago	Bohemian Mutual Protective Ass'n.	1,138.64	590.35	864.23	2,593.22
150	Winnebago	Farmers Mutual Insurance Co.	1,737.90	3,065.9	203.43	5,007.24

No. 2—CONTINUED.

Amount of losses paid during the year.	Amount rec'd by agents for services during the year.	Amount rec'd by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand December 31, 1901.	Amount of losses adjusted, but not yet paid.	Number and amount of losses resisted or in litigation.	Amount of any other liabilities.	Cost per \$1,000 during year.	Cost per \$1,000 for past five year.
\$1,483.34	.....	\$ 5.62	.....	\$ 1,488.96	\$ 594.95	.....	.....	.....	\$ 1.66	.....
1,965.75	.....	112.05	66.40	2,145.24	293.40	.....	.....	.....	1.39	9.53
3,105.05	.....	244.64	231.47	3,582.06	1,463.14	.....	.....	.....	1.35	11.50
548.87	.....	257.76	87.18	893.81	317.00	.....	.....	.....	1.28	4.28
970.95	.....	105.39	103.43	1,179.77	169.06	.....	.....	.....	3.79	15.04
1,418.50	27.00	327.50	66.35	1,839.35	279.83	.....	.....	120.00	2.61	13.61
1,401.63	.....	310.10	61.45	1,773.18	1,724.60	.....	.....	.....	1.52	11.12
3,391.18	.....	350.22	813.38	4,554.78	.....	.....	.....	524.51	1.98	11.94
469.76	118.00	103.15	134.81	825.72	21.38	272.65	.....	.....	1.25	8.58
1,794.86	499.50	338.00	93.53	2,725.89	1,098.07	.....	.....	.....	2.10	12.53
2,211.11	.....	469.20	222.44	2,882.75	143.92	.....	.....	.....	1.79	10.71
2,235.75	283.50	362.57	81.95	2,963.77	1,288.18	5.00	.....	.....	1.81	11.32
771.15	.....	96.00	20.70	887.85	122.20	.....	.....	.....	1.06	6.20
802.21	449.00	518.75	100.34	1,965.30	1,065.50	.....	.....	.....	1.43	11.00
1,991.75	435.00	335.87	1,284.82	4,047.44	1,645.09	.....	.....	.....	2.31	13.12
30.75	.....	104.00	120.45	255.20	2,497.22	.....	.....	.....	1.27	7.73
4,901.50	1,003.40	1,230.80	451.48	7,587.18	246.95	1,530.53	.....	.....	1.72	11.67
.....
3,448.85	136.00	355.18	78.25	4,018.28	144.84	.....	.....	.....	1.96	7.78
1,906.72	246.42	309.89	210.79	2,673.82	90.53	.....	.....	.....	3.17	15.94
2,330.00	300.00	282.50	247.60	3,160.16	1,276.52	.....	.....	.....	1.66	12.80
566.00	210.00	132.00	22.50	930.50	18.84	.....	.....	.....	2.11	5.88
4,228.00	100.00	355.00	387.71	5,106.71	8,852.21	.....	.....	.....	3.00	6.50
560.19	.....	200.05	7.00	767.19	1,109.72	.....	.....	.....	.59	4.70
92.00	16.00	167.50	33.75	309.25	3,306.24	.....	.....	.....	.45	2.90
1,243.00	.....	1,025.43	145.75	2,414.18	308.15	.....	.....	.....	2.51	3.07
2,750.45	115.00	429.00	257.20	3,501.71	556.71	.....	140.00	.....	1.45	4.12
633.00	.....	129.15	28.50	840.65	354.76	875.00	.....	.....	1.55	.....
108.50	.....	70.00	43.25	221.75	2,799.32	.....	.....	.....	1.20	10.57
723.01	.....	222.38	92.75	1,038.74	676.31	.....	.....	.....	1.83	8.82
2,639.13	161.45	350.20	152.45	3,300.04	2,581.51	.....	.....	.....	2.45	19.30
2,149.84	357.00	437.05	152.45	3,096.45	643.00	.....	.....	.....	3.31	12.00
3,216.15	360.80	237.05	35.40	3,850.40	58.00	.....	.....	.....	1.03	11.93
25.00	89.05	68.58	35.40	218.03	1,720.89	.....	.....	.....	2.50	14.11
2,482.47	268.00	248.08	88.38	3,088.93	.....	.....	.....	.....	3.17	8.51
3,593.40	425.92	196.50	52.38	4,268.20	.....	.....	.....	323.19	.....	.....
.....
318.64	123.11	123.00	100.91	665.66	2.44	.....	.....	.....	3.25	.....
1,554.47	.....	250.62	203.32	2,008.41	62.75	45.00	50.00	.....	2.75	11.50
30.00	.....	79.30	11.30	120.65	13.39	.....	.....	.....	.18	1.07
534.72	.....	71.00	12.40	618.12	31.64	.....	.....	.....	2.09	28.34
.....
518.75	42.71	80.83	150.70	792.96	163.75	.....	.....	.....	2.15	13.31
2,153.40	1,050.00	162.50	137.98	3,503.88	30.44	161.00	.....	437.78	3.86	13.00
5,078.43	695.06	450.40	810.49	7,063.28	150.99	.....	.....	7,300.00	2.76	15.62
1,426.40	267.85	258.60	392.23	2,345.08	1,758.03	.....	.....	.....	1.77	7.44
4,725.00	881.05	816.66	340.64	6,793.35	4,474.29	.....	.....	.....	1.35	9.50
1,025.13	232.80	388.05	195.98	1,811.96	454.77	.....	.....	10.00	1.50	6.45
400.25	.....	147.23	22.08	569.56	2,023.66	.....	.....	.....	.86	4.73
2,554.62	.....	260.24	92.27	2,907.13	2,100.11	.....	.....	.....	2.00	9.50

TABLE

Number.	COUNTY.	NAME OF COMPANY	Cash on hand beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
151	Winneshiek ..	Norwegian Mut. Protective Ass'n.....	\$ 145.84	\$ 1,413.71	\$ 60.50	\$ 1,620.05
152	Winneshiek ..	German Mut. Fire Insurance Co.....	502.80	.....	34.50	537.30
153	Woodbury....	M. F. L. & T. Ins. Co. of German Farmers	3.75	2,304.20	367.25	2,675.20
154	Woodbury....	Woodbury & Plymouth County Farmers	.....	925.55	766.32	1,691.87
155	Worth	Farmers Mutual Insurance Association...	56.39	2,085.90	1,903.07	4,945.36
156	Wright	Farm. Mut. of Wright and adjoining co's.	654.77	3,988.11	770.56	5,413.44
		Total County Mut. Ass. Fire Ass'n	\$87,359.56	\$310,015.25	\$ 88,934.82	\$486,309.63
		STATE MUTUALS.				
		Cedar Rapids Mutual Insurance Ass'n....	365.52	4,384.39	5,701.71	10,451.62
		Central Iowa Mutual Fire Association....	44.83	9,717.98	146.57	9,909.38
		Equity Wind Mill Mut. Ins. Ass'n. ....	.....	1,735.38	2,558.46	4,293.84
		Farm Property Mut. Ins. Ass'n of Iowa..	.....	8,648.80	24,493.74	34,723.12
		Grain Shippers Mut. Fire Ins. Ass'n.	1,580.58	.....	2,778.57	2,805.63
		Iowa Assessment Mut. Fire Ins. Ass'n....	27.06	.....	1,766.31	23,066.17
		Iowa Mercantile Mut. Fire Ins. Ass'n....	516.42	20,783.44	10,240.69	26,157.01
		Machinery Mutual Insurance Ass'n.....	1,622.74	14,294.18	.....	.....
		Munfreville Mut. F. & L. Ins. Ass'n	105.00	1,161.70	267.24	1,533.94
		Mutual Fire & Tornado Association	227.53	3.29	4,727.14	4,957.96
		Property Mutual Insurance Ass'n.....	675.30	.....	3,519.16	4,194.46
		Retail Merchants Mut. Fire Ins. Ass'n ..	509.57	1,271.32	2,073.77	3,854.66
		Town Mutual Dwelling House Ins. Ass'n	5,859.88	11.38	22,201.29	28,072.55
		Union Mut. Fire & L. Ins. Ass'n.....	2,054.70	16,746.26	10,152.33	28,953.29
		Total.....	\$13,589.13	\$78,758.12	\$90,626.38	\$182,973.63
		Total County & State Mut. Assess. Ass'n	100,984.69	388,773.37	179,561.20	669,283.26
		EXCLUSIVE TORNADO.				
		Iowa Mut. Tor., Cy. & Wind Ins. Ass'n	1,604.20	75,506.36	47,956.25	125,066.81
		Mut. Windstorm Ins. Ass'n. of Iowa....	.....	2,591.52	138.56	2,730.08
		Merchants Tornado Mut. Ins. Co.....	713.38	7,060.16	2,000.30	9,773.84
		Total	\$ 2,317.58	\$85,158.04	\$50,095.11	\$137,570.73
		EXCLUSIVE HAIL.				
		Corn Belt Mut. Hail Ins. Ass'n of So. Iowa	.....	7,087.39	953.51	8,040.90
		Des Moines Mut. Hail Ins. Ass'n.	598.08	63,170.14	24.80	63,793.07
		Farmers' Mut. Hail Ins. Ass'n of Iowa..	10,296.70	74,488.99	2,464.92	87,250.67
		Farmers State Mut. H. Ass'n of Emmet Co.	2,831.74	42,613.06	.....	45,444.80
		German Mutual Insurance Association....	.....	2,467.59	333.19	2,800.78
		Grain Growers Mut. Hail Ins. Ass'n of Iowa	.....	9,661.30	833.26	10,494.56
		Mut. Hailstorm Ins. Ass'n of Iowa.....	71.68	10,100.14	83.01	10,254.83
		Northern Iowa Mutual Insurance Co.....	126.73	2,419.32	635.46	3,181.51
		South Western Iowa Mutual Hail .....	.....	1,363.30	259.35	1,622.65
		Western Hail Mutual Insurance Co.....	202.30	2,572.78	600.00	3,375.08
		Total	\$14,127.29	\$215,944.06	\$ 6,187.50	\$236,258.85
		Total of all Mut. Assessment Associations	117,393.56	684,875.47	235,843.81	1,043,112.84

No. 2—CONTINUED.

Amount of losses paid during the year.	Amount rec'd by agents for services during the year.	Amount rec'd by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand Decem-31, 1901.	Amount of losses adjusted but not yet paid.	Number and amount of losses resisted or in litigation.	Amount of any other liabilities.	Cost per \$1,000 during the year.	Cost per \$1,000 for past five years.
\$1,384.97	\$ 143.78	\$ 73.35	\$ 17.05	\$ 1,619.15	\$.90	\$ 390.00	.....	.....	\$ 3.00	\$7.97
54.00	.....	33.12	10.40	97.52	439.84	.....	.....	.....	.37	1.90
1,444.05	99.50	133.00	60.15	1,736.70	938.50	.....	.....	.....	3.35	12.92
822.66	308.75	217.00	91.66	1,440.07	251.80	.....	.....	.....	2.12	11.24
2,039.39	380.00	231.20	128.64	2,839.24	2,106.12	.....	.....	.....	1.31	9.02
3,904.55	371.00	458.80	453.08	5,186.43	233.01	.....	.....	.....	3.72	10.97
286,670.56	21,796.48	41,952.04	31,239.88	381,658.96	104,650.67	8,981.01	668.39	25,059.98	3.00	.....
4,458.82	2,303.46	2,059.55	1,548.46	10,426.29	25.33	.....	.....	500.00	11.13	.....
4,229.90	544.00	2,553.32	2,542.04	9,870.26	38.92	149.12	.....	2,075.00	27.38	.....
1,780.44	683.46	727.32	753.66	3,944.88	348.96	.....	1,000.00	4,152.69	3.17	.....
16,173.37	10,995.44	2,225.51	1,015.48	31,409.80	3,313.32	3,446.40	.....	1,134.17	12.76	.....
342.36	788.81	957.42	652.43	2,741.02	64.61	.....	.....	1,500.00	3.66	.....
11,482.93	5,176.30	3,005.00	3,192.08	22,856.31	209.86	853.30	.....	1,000.00	14.50	.....
11,698.58	4,936.11	2,664.85	4,044.37	23,343.91	2,812.10	1,275.00	725.00	1,830.04	13.78	.....
873.27	.....	173.65	258.40	1,305.32	228.62	128.00	.....	.....	4.40	.....
795.00	3,182.82	523.10	457.04	4,957.96	.....	.....	.....	821.87	4.88	.....
1,613.23	755.39	586.93	1,157.63	3,513.18	681.28	.....	.....	1,000.00	6.33	.....
1,353.27	618.81	821.75	402.83	3,256.66	598.00	.....	600.00	355.00	13.34	.....
11,295.95	8,500.00	4,387.50	3,059.53	27,242.98	829.57	.....	.....	1,000.00	1.36	7.17
17,420.40	4,914.52	2,930.64	3,044.11	28,309.67	643.02	465.00	.....	.....	10.76	.....
\$82,913.52	\$43,459.72	\$24,616.54	\$22,188.66	\$173,178.44	\$ 9,795.19	\$ 6,316.82	\$ 2,325.00	\$14,368.77	\$ 7.40	.....
369,584.08	65,256.20	66,568.58	53,428.54	554,837.40	114,445.86	15,297.83	2,993.39	39,428.75	3.85	.....
15,989.61	24,105.00	13,606.20	6,174.61	59,875.45	65,191.36	.....	.....	.....	.70	.....
164.95	617.75	727.32	871.10	2,381.12	348.96	.....	.....	1,520.56	1.45	.....
2,740.51	.....	3,143.66	3,428.55	9,318.72	455.12	.....	1,390.00	5,982.19	5.27	.....
\$18,901.07	\$24,722.75	\$17,477.18	\$10,474.29	\$71,575.29	\$ 65,995.44	.....	\$ 1,390.00	\$ 7,502.75	\$ 1.17	.....
4,680.82	251.00	831.82	1,744.91	7,508.55	532.35	.....	.....	2,651.37	40.36	.....
10,651.37	25,989.15	17,946.10	8,170.87	62,757.49	1,035.58	.....	.....	.....	39.22	.....
41,057.39	6,833.86	9,009.53	5,988.24	63,488.96	21,761.71	.....	600.00	.....	25.58	.....
5,106.15	14,575.01	15,102.50	4,438.43	39,222.06	6,222.71	.....	.....	.....	20.49	.....
732.39	523.33	.....	449.07	1,705.39	1,095.39	.....	.....	.....	.87	.....
3,268.87	1,574.33	2,258.00	2,942.65	10,043.85	450.71	.....	.....	1,565.32	25.00	.....
1,544.29	1,770.45	2,194.86	3,448.57	8,958.17	1,296.66	.....	.....	.....	17.45	.....
577.50	638.16	722.00	1,008.20	2,945.86	235.65	.....	.....	.....	21.20	.....
1,266.25	210.00	117.34	29.06	1,622.65	.....	.....	.....	119.45	11.73	.....
302.25	.....	1,317.01	1,627.02	3,336.28	38.80	.....	.....	1,331.56	14.69	.....
\$69,877.28	\$52,305.23	\$49,499.16	\$29,847.62	\$201,589.29	\$ 24,669.56	.....	\$ 600.00	\$ 5,667.70	\$ 27.64	.....
458,364.43	142,344.18	133,544.92	93,750.45	828,001.98	215,110.86	15,297.83	4,983.39	52,599.20	3.42	.....

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

AETNA INSURANCE COMPANY, HARTFORD, CONNECTICUT,

Organized under the laws of the state of Connecticut, made to the Insurance Department of the state in pursuance of the laws of said state.

WILLIAM B. CLARK, President.

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

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

Home office, Hartford, Conn.

Capital Stock.

Amount of capital stock authorized, \$ 5,000,000.00; subscribed for \$ 4,000,000.00
Amount of capital paid up in cash. 4,030,000.00

Amount of net ledger assets December 31st of previous year \$10,354,535.55
Extended at \$10,354,535.55

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.	\$ 437,631.18	\$ 34,956.03

Net collected.....	\$ 437,631.18	\$ 34,956.03
Gross premiums written and renewed during the year, as per item 3, page 3, part VI.....	\$ 577,164.47	\$ 458,269.38

Total.....	\$6,208,795.65	\$ 503,225.41
Deduct gross premiums and bills in course of collection at this date.....	\$ 502,053.72	\$ 36,307.15

Entire premiums collected during the year.....	\$ 576,741.93	\$ 466,918.26
Deduct reinsurance, rebate, abatement and return premiums.....	\$ 1,446,379.95	\$ 124,440.12

Received for premiums, other than perpetual \$4,260,361.98	\$ 212,478.14	\$ 4,602,840.12
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Deposit premiums received on perpetual risk.....		7,448.58
Rents from company's property.....	\$ 4,664.20	
Interest on real estate mortgage loans, \$86,000.00 on other collateral loans, \$270.00.....	1,134.00	
Interest and dividends on stocks and bonds.....	493,379.05	

Total rents and interest.....	\$ 499,174.25	
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Profit on sale or maturity of ledger assets during the year over book values.....	\$ 299,097.64
From all other sources, viz: (\$336.06; \$95.16; \$340.00).....	861.22
Difference in gross premiums and bills unpaid, Dec. 1900 and Dec. 1901, Q. 1 and 6.....	65,773.66

Total income during the year.....	\$ 5,475,135.47
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Total footings.....	\$ 15,829,671.02
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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 \$389,553.39 occurring in previous years.....	\$3,099,481.68	\$ 173,747.27
Deduct amount received for salvages (on losses of the last or of the previous years \$41,710.75; and from reinsurance in other companies, \$542,686.77.....	597,528.97	56,868.55

Net amount paid during the year for losses.....	\$2,571,953.71	\$ 116,878.72	\$ 2,688,832.43
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Deposit premiums returned.....	1,227.50
Paid stockholders for interest or dividends; amount declared during the year.....	700,000.00
Commission or brokerage to agents, less received on reinsurance.....	785,216.02
Salaries, fees and all other charges, officers \$43,500.00; clerks, \$64,169.32; other employees, \$198,720.11.....	306,389.43
Taxes on premiums, \$99,088.62; on real estate, \$440.45; U. S. Internal revenue tax, \$15,575.35.....	139,309.02
Insurance department fees and agents' licenses, \$17,651.71; municipal licenses \$6,185.74; tax on franchise, \$307.15.....	
Advertising, printing and stationery, \$44,095.51; legal expenses, \$3,866.43; repairs and expenses on real estate, \$904.79; furniture and fixtures, \$617.99; miscellaneous, \$289,684.06.....	339,218.78
Loss on sales or maturity of ledger assets, \$6,875.00; other disbursements, viz: agents balances uncollectable, and sundry items, \$11,456.15.....	18,331.15

Total expenditures during the year.....	\$ 4,973,524.31
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Balance.....	\$10,856,146.69
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Ledger Assets.

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

Book value real estate, uncumbered.....	\$ 298,050.35
Mortgage liens on real estate, first liens.....	12,600.00
Loans secured by pledge of bonds, stocks or other collateral.....	3,600.00
Book value of bonds, excluding interest, \$6,394,672.30; and stocks, \$3,923,367.74.....	9,418,040.04
Cash in company's office and bank.....	1,027,543.00
Agents debit balances.....	450,195.89
Total.....	\$11,210,028.28

Deduct Ledger Liabilities.

Agents' credit balances.....	\$ 353,881.59
Total net ledger assets, as per balance on page 1.....	\$ 10,856,146.69

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 105.00
Interest accrued on other assets.....	375.00
Total carried out.....	\$ 571.00

Market value of bonds and stocks over book value.....	\$ 2,763,791.98
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 538,360.87
Net amount of uncollected premiums, not more than three months due.....	538,360.87
Gross assets.....	\$14,158,870.54
Deduct Assets Not Admitted.	
Agents' debit balances, unsecured.....	\$ 18,862.82
Depreciation from book values of above net ledger assets to bring to market value—real estate.....	68,059.35
Total.....	\$ 86,922.17
Total admitted assets.....	\$14,071,948.37

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 80,917.65
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	596,324.16
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	26,009.34
Total amount of claims for losses.....	\$ 703,251.15
Deduct reinsurance due or accrued.....	147,697.41
Net amount of unpaid losses.....	\$ 555,553.74
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, \$2,678,810.55; unearned premiums (fifty per cent).....	\$1,339,405.28
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,913,563.70; unearned premiums (<i>pro rata</i>).....	2,109,923.98
Gross premiums (less reinsurance) received and receivable upon all unexpired inland navigation risks, \$227,872.61; unearned premiums (fifty per cent).....	113,936.30
Total unearned premiums as computed above.....	\$ 3,563,265.56
Amount reclaimable by the insured on perpetual fire insurance policies, being ninety-five per cent. of the premium or deposit received.....	76,714.15
Commissions, brokerages and other charges due to agents and brokers, on premiums paid.....	134,590.22
Return premiums and reinsurance premiums.....	80,754.13
Total amount of all liabilities.....	\$ 4,410,877.80
Joint stock capital actually paid up in cash.....	4,000,000.00
Divisible surplus.....	5,661,070.57
Total.....	\$14,071,948.37

Miscellaneous.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 623,474.191	\$ 7,104,261.89	\$ 7,611,705	\$ 235,397.55
Written or renewed during the year.....	488,277.599	5,771,164.47	132,226,940	468,269.38
Total.....	\$1,111,751.790	\$12,875,426.36	\$ 139,838,645	\$ 703,666.93

Deduct those expired and marked off as terminated.....	\$ 467,829.349	\$ 5,328,621.74	\$ 129,273,679	\$ 430,697.97
In force at the end of the year.....	\$ 643,922,441	\$ 7,546,804.62	\$ 10,564,966	\$ 272,668.96
Deduct amount reinsured ...	77,309,341	954,430.37	1,803,663	45,096.35
Net amount in force.....	\$ 566,613,100	\$ 6,592,374.25	\$ 8,755,303	\$ 227,872.61
Perpetual risks.....				\$ 3,365,728.00
Premiums on same.....				80,751.73
Largest amount written on any one risk, not deducting reinsurance.....				100,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, \$2,665,340.74; marine and inland, \$146,935.53.....	\$ 2,812,276.27
Total amount of the company's stock owned by the directors at par value.....	220,900.00
Total loaned to stockholders, not officers.....	3,600.00
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.

	Fire risks.	Tornado risks.	Aggregate.
Gross risks written.....	\$5,304,703.00	\$ 592,524.00	\$ 5,897,227.00
Gross premiums received.....	76,031.22	3,676.34	79,707.56
Losses paid.....	48,902.21	152.13	49,054.34
Losses incurred.....	45,650.05	172.13	45,822.18
Amount at risk.....	7,854,928.00	1,451,042.00	9,305,970.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the United States branch of the

AACHEN & MUNICH FIRE INSURANCE CO.

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

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

[Incorporated June 24, 1825. Commenced business May 1, 1895.]

Chief office in the United States, No. 46 Cedar street, New York City.

Capital Stock.

Deposited in New York.....	\$ 200,000.00
Deposited in Oregon.....	50,000.00
Extended at.....	\$ 754,206.60

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.....	\$ 114,558.88
Deduct amount of same not collected.....	537.96
Net collected.....	\$ 114,020.92

Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 812,450.11
Total.....	\$ 926,471.03
Deduct gross premiums and bills in course of collection at this date.....	111,921.77
Entire premiums collected during the year.....	\$ 814,549.26
Deduct reinsurance, rebate, abatement and return premiums.....	208,959.25
Received for premiums other than perpetuals.....	\$ 605,590.01
Interest and dividends on stocks and bonds, \$22,520; from all other sources, \$1,342.21.....	\$ 23,862.21
Total rents and interest.....	\$ 23,862.21
Profit on sale or maturity of ledger assets during the year over book values, received from home office.....	4,455.00
From all other sources, viz: Agents' balances not included in assets in last year's statement.....	31.76
Total income during the year.....	\$ 633,972.68
Total footings.....	\$ 1,388,179.58

Disbursements During Year.

As shown by the books at home office at close of business December 31st.....	Fire.
Gross amount paid for losses (including \$48,150.75 occurring in previous years).....	\$ 394,475.00
Deduct amounts received for salvages (on losses of the last or previous year), \$2,518.37; and from reinsurance in other companies, \$37,915.79.....	40,434.16
Net amount paid during the year for losses.....	\$ 354,020.81
Commissions or brokerage to agents, less received on reinsurances	124,054.78
Rents.....	3,640.08
Salaries, fees and all other charges, officers, \$29,847.26; clerks, \$24,344.60; other employer, \$21,631.74.....	75,823.60
Taxes on premiums.....	14,251.30
Insurance department fees and agents' licenses, \$3,735.38; municipal licenses, \$625.12; tax on franchise, \$149.61.....	4,507.11
Advertising, printing and stationery, \$7,386.40; legal expenses, \$24.89; furniture and fixtures, \$867.88; miscellaneous, \$31,577.05	39,856.22
Remitted to home office.....	4,761.50
Total expenditures during the year.....	\$ 620,915.43
Balances.....	\$ 767,264.15

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.....	
Book value bonds, excluding interest.....	\$ 677,096.25
Cash in company's office, \$57.71; deposited in banks, \$88,929.08.....	88,986.79
Bills receivable.....	1,236.41
Total.....	\$ 767,313.45
Deduct ledger liabilities:	
Agents' credit balances.....	49.30
Total net ledger assets, as per balances on page 1.....	\$ 767,264.15

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	\$ 920.00
Total.....	\$ 920.00
Market value (not including interest) of bonds and stocks over book value.....	\$ 63,938.75
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 111,132.91
Deduct cost of collection, commission and brokerage.....	15,407.71
Net amount of uncollected premiums, not more than three months due.....	\$ 95,725.20
Gross premiums in course of collection December 31st, more than three months due.....	\$ 1,326.79
Gross assets.....	\$ 927,848.13
Total admitted assets.....	\$ 927,848.13

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 34,216.63
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	42,544.32
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	12,632.51
Total amount of claims for losses.....	\$ 89,393.46
Deduct reinsurance due or accrued.....	5,319.66
Net amount of unpaid losses.....	\$ 84,073.80
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, \$481,429.82; unearned premiums (50 per cent).....	\$ 210,714.91
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$250,211.21; unearned premiums (pro rata).....	158,136.88
Total unearned premiums.....	\$ 368,851.79
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	432.74
Return premiums, \$6,829.61; and reinsurance premiums, \$2,243.65.....	9,073.26
Total amount of all liabilities.....	\$ 492,436.59
Divisible surplus.....	435,411.54
Total.....	\$ 927,848.13

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year, as per line 5 under this heading in last year's statement.....	\$ 60,028,314	\$ 779,419.62
Written or renewed during the year.....	69,073,400	812,450.11
Total.....	\$ 129,101,714	\$ 1,591,869.73
Deduct those expired and marked off as terminated.....	\$ 8,090,035	761,760.88
In force at the end of the year.....	\$ 62,611,678	\$ 830,108.85
Deduct amount reinsured.....	5,094,393	68,467.81
Net amount in force December 31, 1901.....	\$ 57,517,285	\$ 761,641.04
Large amount written on any one risk, not deducting reinsurance, \$35,000.		

General Interrogatories.

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

Losses incurred during the year, fire.....\$ 384,054.79

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

NOTE—Companies acting under what is known as the "Surplus Law," Chapter 189, Laws of New York, 1874, are required to state:

The amount of "Special Reserve Fund" according to said law, deposited with the Insurance Department of the state of New York\$ 200,000.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 712,080.00
Gross premiums received.....	10,208.11
Losses paid.....	10,332.76
Losses incurred.....	9,595.28
Amount at risk.....	987,245.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition and the affairs of the

AGRICULTURAL INSURANCE COMPANY.

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

President, 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; 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.....	2,108,168.71
Extended at.....	\$ 2,108,168.71

Income During Year.

	Fire.
As shown by the books at home office at close of business December 31st.....	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 1,653,971.61
Entire premiums collected during the year.....	\$ 1,653,971.61
Deduct reinsurance, rebate, abatement and return premiums.....	566,340.44
Received for premiums other than perpetuities.....	\$ 1,087,631.17
Rents from company's property.....	\$ 4,542.28
Interest on real estate mortgage loans, \$41,424.89; on other collateral loans, \$10,871.58.....	55,296.47
Interest and dividends on stocks and bonds, \$30,721.64; from all other sources \$2,838.03.....	33,561.67
Total rents and interest.....	93,400.42

From all other sources, viz: agents' balances previously written off.....	\$ 944.05
Total income during the year.....	\$ 1,181,975.64
Total footings.....	\$ 3,290,144.35

Disbursements During Year.

	Fire.
As shown by the books at home office at close of business December 31st.....	
Gross amount paid for losses (including \$85,020.56 occurring in previous years).....	\$ 743,435.93
Deduct amounts received for salvages (on losses of the last or previous year), \$2,694.24; and from reinsurance in other companies, \$2,9,060.12.....	221,754.36
Net amount paid during the year for losses.....	\$ 521,681.57
Paid stockholders for interest or dividends (amount declared during year).....	50,000.00
Commission or brokerage to agents, less received on reinsurances	224,838.27
Salaries and allowances to agents.....	11,537.93
Salaries, fees and all other charges, officers, \$12,932.34; clerks, \$48,835.14; other employees, \$26,463.96.....	88,237.44
Taxes on premiums, \$28,977.84; on real estate, \$6,184.83; on other investments, \$4,920.67.....	40,083.34
Insurance department fees and agents' licences, \$4,394.73; municipal and state licences, \$4,662.59; tax, internal revenue \$71....	9,128.32
Advertising, printing and stationery, \$12,456.05; legal expenses, \$718.15; repairs and expenses on real estate, \$1,448.84; furniture and fixtures, \$39.35; miscellaneous, \$66,261.74.....	80,974.13
Losses on sales or maturity of ledger assets.....	8,376.15
Agents' balances written off.....	2,104.36
Total expenditures during the year.....	\$ 7,036,931.51
Balances.....	\$ 2,253,182.84

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.....	
Book value real estate, unincumbered.....	\$ 290,618.91
Mortgage loans on real estate, first liens.....	775,211.50
Loans secured by pledge of bonds, stocks or other collateral.....	239,244.18
Book value bonds, excluding interest, \$315,170.43, and stocks \$342,236.41.....	657,406.84
Cash in company's office, \$4,185.11; deposited in banks, \$133,230.69	137,415.80
Bills receivable, \$2,089.80; agents' debit balances secured or unsecured, \$163,832.92.....	165,922.72
Total.....	\$ 2,265,819.95
Deduct ledger liabilities.....	12,637.11
All other.....	
Total net ledger assets, as per balances on page 1.....	\$ 2,253,182.84

Non-ledger Assets.

Interest due, \$14,270.31 and accrued, \$13,735.55 on mortgages.....	\$ 27,975.86
Interest accrued on bonds and stocks.....	6,165.47
Interest due \$246.86 and accrued, \$4,733.32 on collateral loans.....	4,980.18
Interest accrued on other assets.....	799.00
Total carried out.....	\$ 39,830.51
Market value of real estate over book value.....	46,781.09
Market value (not including interest, in item 9), of bonds and stocks over book value.....	67,258.786
Due from other companies for reinsurance on paid losses.....	2,930.68
Gross assets.....	\$ 2,409,983.85

Deduct assets not admitted.	
Agents' debit balances, unsecured	\$ 4,784.84
Bills receivable	2,089.80
Other	26,419.89
Total	\$ 33,394.53
Total admitted assets	\$ 2,376,679.35

Non-ledger Liabilities.

Losses adjusted and unpaid (due, \$9,396.47; not yet due, \$19,705.49) \$	29,101.96
Losses in process of adjustment, or in suspense, including all reported and supposed losses	69,001.00
Losses resisted (not outlawed), including interest, cost and other expenses thereon	11,970.00
Total amount of claims for losses	\$ 110,072.96
Deduct reinsurance due or accrued	9,818.95
Net amount of unpaid losses	\$ 100,254.01
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, \$825,803; unearned premiums (fifty per cent)	\$ 413,401.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,462,979; unearned premiums (pro rata)	767,482.13
Total unearned premiums as computed above	1,180,883.63
Total amount of liabilities	\$ 1,281,137.64
Joint stock capital actually paid up in cash	\$ 500,000.00
Divisible surplus	595,541.71
Total	\$ 2,376,679.35

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement	\$ 245,189,300	\$ 2,268,563.00
Written or renewed during the year	164,453,500	1,653,972.00
Total	\$ 409,642,800	\$ 3,922,535.00
Deduct those expired and marked off as terminated	159,510,000	1,540,215.00
In force at the end of the year	\$ 250,132,800	\$ 2,382,320.00
Deduct amount reinsured	10,515,800	92,538.00
Net amount in force	\$ 239,617,000	\$ 2,289,782.00
Largest amount written on any one risk, not deducting reinsurance, \$50,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?	No
Losses incurred during the year (fire, \$553,370; tornado, \$1,504)	554,874
Total amount of company's stock owned by the directors at par value	90,500
Total amount loaned to officers and directors, \$12,250; loaned to stockholders, not officers, \$3,120	15,370
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	\$ 695,900.00	\$ 54,900.00	\$ 750,800.00
Gross premiums received	9,782.00	291.00	10,071.00
Losses paid	7,310.00	4.00	7,314.00
Losses incurred	7,884.00	4.00	7,888.00
Amount at risk	1,323,200.00	109,800.00	1,433,000.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
ALLEMANIA 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. STEINMEYER.

Secretary, S. W. HAMMER.

Vice-President, JOS. ABEL.

[Incorporated, April 1, 1868.

Commenced business, July 1, 1868.]

Home office, 528 Wood street, Pittsburg, Pa.

Capital Stock.

Amount of capital stock 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	503,807.43
Extended at	\$ 503,807.43

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, as per item 2, page 3, part VI	\$ 529,047.42
Entire premiums collected during the year	\$ 529,047.42
Deduct reinsurance, rebate, abatement and return premiums	120,999.78
Received for premiums other than perpetuals.	\$ 408,047.64
Rents from company's property, including \$4,586.37 for company's use of own building	4,586.37
Interest on real estate mortgage loans, \$19,914.57; on other collateral loans, \$570	\$ 20,484.57
Interest and dividends on stocks and bonds, \$2,663; from all other sources, \$1,947.98	4,210.98
Total rents and interest	\$ 29,681.92
Total income during the year	437,729.56
Total footings	\$ 941,536.99

Disbursements During Year.

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

	Fire.
Gross amount paid for losses, including \$32,029.63 occurring in previous years	\$ 212,233.32
Deduct amounts received for salvages, on losses of the last or previous year, \$869.02; and from reinsurance in other companies, \$19,982.53	20,851.55
Net amount paid during the year for losses	\$ 191,381.77

Commission or brokerage to agents, less received on reinsurances	\$ 105,180.25
Rents, including \$1,500 for company's use of own building.....	1,500.00
Salaries, fees and all other charges, officers, \$6,800; clerks, \$8,737; other employees, \$5,300.....	20,837.00
Taxes on premiums, \$3,579.93; on real estate, \$1,206.19.....	4,786.12
Insurance department fees and agents' licenses, \$1,393.16; internal revenue, \$1,200; local bonds, \$5,343.35; tax on franchise, \$684.....	8,620.51
Advertising, printing and stationery, \$4,840.90; legal expenses, \$254.48; repairs and expenses on real estate, \$1,121.42; miscellaneous, \$15,961.75.....	22,178.55
Other disbursements, viz: Adjust.....	3,294.33
Total expenditures during the year.....	\$ 357,778.53
Balances.....	\$ 583,758.46

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 55,711.75
Mortgage loans on real estate, first liens.....	353,140.00
Loans secured by pledge of bonds, stocks or other collateral.....	7,000.00
Book value bonds, excluding interest, \$25,000; and stocks, \$46,725.50.....	71,725.50
Cash in company's office, \$9,134.67; deposited in banks, \$35,269.....	44,403.67
Agents' debit balances, secured.....	50,037.94
Bills receivable, \$741; suspense, \$998.60.....	1,739.60
Total.....	\$ 583,758.46

Total net ledger assets, as per balances on page 1..... \$ 583,758.46

Non-Ledger Assets.

Interest due, \$803, and accrued, \$5,016.17 on mortgages.....	\$ 5,819.17
Interest accrued on bonds and stocks.....	444.00
Total carried out.....	\$ 6,263.17
Market value of real estate over book value.....	8,760.96
Market value (not including interest, in item 9) of bonds and stocks over book value.....	21,474.50
Deposit with Philadelphia Underwriters' Association.....	100.00
Gross assets.....	\$ 620,357.09
Deduct assets not admitted, Agents' debit balances, unsecured suspense account, \$818.23; bills receivable, past due, \$741.....	1,559.23
Total admitted assets.....	\$ 618,797.86

Non-Ledger Liabilities.

Losses adjusted and unpaid, due \$2,263.89; not yet due, \$11,572.40.....	\$ 13,843.29
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	30,378.27
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,600.00
Total amount of claims for losses.....	\$ 51,821.56
Deduct reinsurance due or accrued.....	1,765.50
Net amount of unpaid losses.....	\$ 50,056.06
Total unearned premiums as computed above.....	\$ 267,761.16

Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	\$ 1,263.65
Reinsurance premiums.....	1,143.80
Total amount of all liabilities.....	\$ 320,225.67
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	98,572.19
Total.....	\$ 618,797.86

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 37,789,549	\$ 424,626.01
Written or renewed during the year.....	46,553,907	529,047.42
Total.....	\$ 84,343,456	\$ 953,673.43
Deduct those expired and marked off as terminated.....	37,030,884	427,292.21
In force at the end of the year.....	\$ 47,312,572	\$ 526,381.22
Deduct amount reinsured.....	3,829,492	44,707.73
Net amount in force.....	\$ 43,483,080	\$ 481,673.49
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year, fire.....	\$ 209,549.55
Total amount of company's stock owned by the directors at par value.....	42,650.00
Total amount loaned to officers and directors, \$5,000; loaned to stockholders, not officers, \$2,000.....	7,000.00
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.....	\$ 322,811.00
Gross premiums received.....	5,207.65
Losses paid.....	
Losses incurred.....	30.00
Amount at risk.....	322,811.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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 PRABODY.

Secretary, HENRY S. BEAN.

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

Home office, 33 Kilby street Boston.

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.....	\$ 452,233.57
Extended at.....	\$ 452,233.57

Income During Year.

As shown by the books at home office at close of business December 31, 1901.

	Fire.
Gross premiums and bills unpaid at the close of previous year....	\$ 24,758.14
Net collected.....	\$ 24,758.14
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	412,567.29
Total.....	\$ 447,325.43
Deduct gross premiums and bills in course of collection at this date.....	77,467.30
Entire premiums collected during the year.....	\$ 369,858.13
Deduct reinsurance, rebate, Abatement and return premiums....	87,851.51
Received for premiums other than perpetuals.....	\$ 281,996.62
Interest and dividends on stocks and bonds, \$20,499.05; from all other sources, \$317.29.....	\$ 21,316.34
Total rents and interest.....	\$ 21,316.34
Profit on sale or maturity of ledger assets during the year over book values.....	14,421.50
From all other sources, viz: Additional receipts from liquidated bank stocks.....	250.00
Total income during the year.....	\$ 317,984.46
Total footings.....	\$ 770,218.03

Disbursements During Year.

As shown by the books at home office at close of business December 31, 1901.

	Fire.
Gross amount paid for losses (including \$12,663.94 occurring in previous years).....	\$ 163,338.22
Deduct amounts received for salvages (on losses of the last previous year), \$1,183.13; and from reinsurance in other companies, \$23,219.25.....	24,402.39
Net amount paid during the year for losses.....	\$ 138,935.83
Paid stockholders for interest or dividends.....	18,000.00
Commissions or brokerage to agent, less received on reinsurance.....	67,865.84
Rents (including \$2,140.00 for company's use of own building).....	2,140.00
Salaries, fees and all other charges, officers, \$11,439.00; clerks, \$7,876.18.....	19,315.18
Taxes on premiums.....	4,229.51
Insurance department fees and agents' licenses, \$1,787.63; municipal licenses, \$309.26; taxes on franchise, \$2,463.78.....	8,793.20
Advertising printing and stationery, \$1,928.11; miscellaneous, \$20,196.77.....	22,124.81
Total expenditures during the year.....	\$ 277,174.87
Balances.....	\$ 493,043.16

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31, 1901.

Book value bonds, excluding interest, \$240,181.50; and stocks, \$119,972.00.....	\$ 460,153.50
Cash in company's office, \$396.60; deposited in banks, \$32,293.06..	\$ 32,889.66
Total.....	\$ 493,043.16
Total net ledger assets, as per balances on Page 1.....	\$ 493,043.16

Non-Ledger Assets.

Interest accrued.....	\$ 3,344.50
Total carried out.....	\$ 3,344.50
Market value (not including interest, item 9), of bonds and stocks over book value.....	151,465.00
Gross premiums in course of collection December 31st, not more than three month due.....	\$ 77,467.30
Deduct cost of collection, commission and brokerage.....	15,827.64
Net amount of uncollected premiums, not more than three months due.....	\$ 61,639.66
Gross assets.....	\$ 709,492.32
Total admitted assets.....	\$ 709,492.32

Non-Ledger Liabilities.

Losses not yet due.....	\$ 9,145.72
Resisted.....	33,248.95
Total amount of claims for losses.....	\$ 42,395.67
Deduct reinsurance due and accrued.....	3,916.45
Net amount of unpaid losses.....	\$ 38,479.21
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, \$248,447.67; unearned premiums (fifty percent).....	\$ 124,223.84
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$131,613.03; unearned premiums (pro rata).....	102,924.20
Total unearned premiums as computed above.....	\$ 227,148.04
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	4,209.65
Return premiums, \$11,737.09; and reinsurance premiums, \$5,626.02.....	17,363.11
Total amount of all liabilities.....	\$ 287,263.01
Joint stock capital actually paid in cash.....	\$ 300,000.00
Divided surplus.....	122,232.31
Total.....	\$ 709,492.32

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 38,051.893	\$ 408,776.51
Written or renewed during the year.....	37,670.375	422,567.29
Total.....	\$ 75,722.273	\$ 831,343.80
Deduct those expired and marked off as terminated.....	29,499.845	320,303.23
In force at the end of the year.....	\$ 46,222.428	\$ 511,040.57
Deduct amount reinsured.....	6,987.308	80,967.87
Net amount in force.....	\$ 39,235.120	\$ 430,072.70
Largest amount written on any one risk, not deducting reinsurance \$34,000.		

General Interrogatories.

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

Losses incurred during the year, fire.....	\$ 163,974.88
Total amount of the company's stock owned by the directors at par value.....	406.00
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.....	\$ 355,057.00
Gross premiums received.....	4,318.35
Losses paid.....	4,166.70
Losses incurred.....	410,620.00
Amount at risk.....	

ANNUAL STATEMENT

For the year ending December 31st, 1901, of the condition of 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. First Vice-President, C. A. LIGHTHIEF.
 Secretary, J. H. WOODEN. Second Vice-President, P. L. HOADLEY.

(Incorporated February 20, 1846. Commenced business April 1, 1846.)

Home office, 246 Broad street, Newark, N. J.

Capital Stock.

Amount of capital paid up in cash.....	\$ 600,000.00
Amount of net ledger assets, December 31st of previous year.....	3,450,619.44
Extended at.....	\$ 3,450,619.44

Income During Year.

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

Fire and Tornado.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 160,206.00
Deduct amount of same not collected.....	257.54
Net collected.....	\$ 259,948.46
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,761,638.77
Total.....	\$2,021,587.23
Deduct gross premiums and bills in course of collection at the date.....	286,923.86
Entire premiums collected during the year.....	\$1,734,663.37
Deduct reinsurance, rebate, abatement and return premiums.....	462,908.48
Received for premiums other than perpetual.....	\$ 1,271,754.89
Rents from company's property, \$13,826.31; deduct taxes and expenses, \$11,597.89.....	\$ 2,208.42
Interest on real estate mortgage loans.....	85,881.34
Interest and dividends on stocks and bonds, \$63,493.30; from all other sources, \$1,093.97.....	64,587.27
Total rents and interest.....	\$ 152,767.05

Profit on sale or maturity of ledger assets during the year over

book values.....	\$ 42,938.03
Total income during the year.....	1,407,459.97
Total footings.....	\$ 2,921,106.41

Disbursements During Year.

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

Gross amounts paid for losses (including \$69,171.17 occurring in previous years).....	\$ 718,237.31
Deduct amounts received for salvages (on losses of the last or previous years) \$10,591.08; and from reinsurance in other companies, \$104,991.47.....	115,582.55

Net amount paid during the year for losses.....	\$ 602,654.76
Paid stockholders for interest and dividends (amount declared during year \$60,000) \$61,189.25; policy holders, \$683.....	61,872.25
Commissions or brokerage to agents, less received on reinsurance.....	293,677.34
Salaries, fees and all other charges.....	84,168.58
Taxes, state and local, in this and other states, on real estate (see No. 11); income on other investments.....	42,624.74
Agency and miscellaneous expenses.....	99,501.13
Losses on sales of ledger assets.....	40,998.50
Total expenditures during the year.....	1,225,600.30

Balances.....	\$ 3,698,506.11
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Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 246,000.00
Mortgage loans on real estate, first liens.....	1,760,728.91
Book value of bonds excluding interest, \$1,541,319.65; and stocks, \$70,000.....	1,611,319.65
Cash in company's office, \$3,849.36; deposited in banks, \$79,521.15.....	83,370.51
Total.....	\$ 3,701,419.07
Deduct ledger liabilities:	
Agents' credit balances.....	2,912.66
Total net ledger assets.....	\$ 3,698,506.11

Non-Ledger Assets.

Interest due, \$6,522.82, and accrued, \$30,416.31 on mortgages.....	\$ 25,939.13
Interest accrued on bonds and stocks.....	18,879.56
Rents due.....	791.80
Total carried over.....	\$ 46,551.49
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 168,333.49
Deduct cost of collection, commission and brokerage.....	12,543.07
Net amount of uncollected premiums, not more than three months due.....	155,790.42
Gross premiums in course of collection December 31st, more than three months due, carried in.....	\$ 1,862.07
Bills receivable, taken from fire and tornado risks, total \$116,788.30; past due, \$7,605.12; net.....	109,183.18
Gross assets.....	\$ 4,010,031.20

Deduct assets not admitted:	
Company's stock owned.....	\$ 70,000.00
Bonds and stocks.....	14,349.65
Total	\$ 84,349.65
Total admitted assets	\$ 3,925,681.55

Non-Ledger Liabilities.

Losses not yet due	\$ 1,012.33
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	113,768.42
Losses resisted (not outlawed), including interest, costs and other expenses thereon	6,805.27
Total amount of claims for losses	\$ 121,586.02
Deduct reinsurance due or accrued (give list of companies and amounts).....	14,966.75
Net amount of unpaid losses	\$ 106,619.27
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, \$592,803.70; unearned premiums (fifty per cent)	\$ 295,404.85
Gross premiums (less reinsurance) received and receivable upon all unexpired fire and tornado risks, running more than one year from date of policy, \$2,295,368.52; unearned premiums (pro rata).....	1,220,594.05
Total unearned premiums as computed above.....	\$ 1,515,999.50
Cash dividends remaining unpaid to stockholders, \$2,668.10; to policy-holders, \$6.97	2,765.10
Total amount of all liabilities	\$ 1,625,383.87
Joint stock capital actually paid up in cash	\$ 600,000.00
Divisible surplus.....	1,700,237.68
	2,300,237.68
Total	\$ 3,925,681.55

Miscellaneous.

	Fire and tornado risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 283,406,725	\$ 2,917,007.31
Written or renewed during the year.....	173,488,425	1,701,638.77
Total	\$ 456,895,150	\$ 4,618,646.08
Deduct those expired and marked off as terminated.....	150,463,174	1,494,805.54
In force at the end of the year.....	\$ 306,431,976	\$ 3,123,840.54
Deduct amount reinsured	25,138,816	297,662.32
Net amount in force	\$ 281,293,160	\$ 2,826,178.22
Largest amount written on any one risk, not deducting reinsurance, not exceeding		\$ 200,000.00
Gross number.....		15,000 net

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?

Net cash participating premiums received during the year.....	\$ 1,291.07
Losses incurred during the year, fire and tornado	637,062.70
Total amount of the company's stock owned by the directors at par value	60,490.00
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.....	\$ 6,528,814.00
Gross premiums received.....	63,933.40
Losses paid.....	22,957.86
Losses incurred.....	29,536.06

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, GEO. T. CRAM.

Secretary, JNO. 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.....	\$ 1,000,000.00
Amount of net ledger assets, December 31st of previous year.....	1,521,423.41
Increase of paid-up capital during 1901	400,000.00

Extended at.....	\$1,021,423.41
Added surplus fund increase of capital.....	400,000.00

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.....	\$ 135,137.84
Net collected	\$ 135,137.84
Gross premiums written and renewed during the year.....	1,478,628.50
Total.....	\$ 1,613,766.34
Deduct gross premiums and bills in course of collection at this date	156,952.17
Entire premiums collected during the year.....	\$ 1,456,814.17
Deduct reinsurance, rebate, abatement and return premiums....	280,286.14
Received for premiums other than perpetuals.....	\$1,176,528.03
Rents from company's property, including \$5,000.00 for company's use of own buildings	16,573.80
Interest and dividends.....	65,674.00
Total rents and interest.....	82,248.70

Profit on sale or maturity of ledger assets during the year over book values.....	\$ 45,900.00
Total income during the year.....	\$ 1,304,676.73
Total footings.....	\$ 3,626,100.14

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$51,630.11 occurring in previous years).....	\$ 698,928.59
Deduct amounts received for salvages (on losses of the last or previous year) \$8,783.39; and from reinsurance in other companies, \$76,846.25.....	\$ 5,629.65
Net amount paid during the year for losses.....	\$ 613,238.94
Paid stockholders for interest or dividends.....	75,000.00
Commissions or brokerage to agents, less received on reinsurance Rents, including \$5,000 for company's use of own building.....	227,020.42
Salaries, fees and all other charges, officers, \$19,500.00; clerks, \$29,792.59; other employees, \$27,200.00.....	5,000.00
Insurance department fees and agents' licenses.....	76,492.59
Advertising, \$805.78; legal expenses, postal exchanges, express and telegraph, \$10,942.18; miscellaneous, \$104,819.62.....	23,001.13
Losses on sales or maturity of ledger assets, \$379.00; other disbursements, \$1,500.00.....	116,567.58
	2,379.00
Total expenditures during the year.....	\$ 1,143,759.66
Balances.....	\$ 2,482,340.48

Ledger Assets.

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

Mortgage loans on real estate.....	\$ 58,656.66
Loans secured by pledge of bonds, stocks or other collateral.....	478,000.00
Book value bonds, excluding interest, \$1,300,327.50; and stocks, \$505,459.00.....	1,805,786.50
Cash in company's office, \$15,370.78; deposited in banks \$123,124.54	138,495.32
Bills receivable.....	1,392.00
Total net ledger assets.....	\$ 2,482,340.48

Non-Ledger Assets.

Market value of bonds and stocks over book value.....	\$ 576,463.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 156,952.17
Deduct cost of collection, commission and brokerage.....	23,542.82
Net amount of uncollected premiums, not more than three months due.....	133,409.3
Gross assets.....	\$ 3,192,213.33
Deduct assets not admitted:	
Bonds and stocks.....	675.00
Total admitted assets.....	\$ 3,191,538.33

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 37,838.32
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	79,536.50
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	12,134.49
Total amount of claims for losses.....	\$ 129,509.31
Deduct reinsurance due or accrued.....	12,107.08
Net amount of unpaid losses.....	\$ 117,402.23
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, \$690,347.46; unearned premiums (50 per cent).....	\$ 345,173.73
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$880,440.92; unearned premiums (pro rata).....	475,969.50
Total unearned premiums as computed above.....	\$ 821,143.23
Total amount of all liabilities.....	\$ 938,545.46
Joint stock capital actually paid up in cash.....	1,000,000.00
Divisible surplus.....	1,252,992.87
Total.....	\$ 3,191,538.33

Miscellaneous.

	Fire Risks.	Premiums.
In force December 31, 1920.....	\$ 138,630,744	\$ 1,518,877.20
Written or renewed in 1921.....	133,569,983	1,478,628.50
Totals.....	\$ 272,200,727	\$ 2,997,505.70
Deduct expirations and cancellations.....	122,168,425	1,323,560.43
In force December 31, 1921.....	\$ 150,032,302	\$ 1,673,945.27
Deduct amount reinsured.....	8,559,327	103,156.89
Net amount in force.....	\$ 141,472,975	\$ 1,570,788.38
Largest amount in any one hazard.....		\$ 10,000.00

General Interrogatories.

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

Losses incurred during the year: fire, \$662,644.96; tornado, \$2,832.31

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

Total amount loaned to officers and directors.....

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.....	\$ 1,084,676.00	\$ 121,455.00	\$ 1,206,131.00
Gross premiums received.....	15,358.57	698.04	16,056.61
Losses paid.....	7,082.37	24.75	7,107.12
Losses incurred.....	5,975.81	24.75	6,000.56
Amount at risk.....	1,833,050.00	205,259.00	2,038,309.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition of affairs of

THE AMERICAN FIRE INSURANCE COMPANY,

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

President, THOS. H. MONTGOMERY.

Assistant Secretary, WILLIAM F. WILLIAMS. Secretary and Treasurer, RICHARD MARIS.
General Manager, WILLIAM B. KELLEY.

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

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

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.....	2,426,568.56	
Less amount reported last year as agents' debit balances in error, should have been premiums in course of collection.....	133,139.87	
Extended at.....		\$ 2,293,428.69

Income During Year.

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

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	Fire. \$ 133,139.87
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Net collected.....	\$ 133,139.87
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,836,940.19

Total.....	\$ 1,970,080.06
Deduct gross premiums and bills in course of collection at this date.....	169,531.00

Entire premiums collected during the year.....	\$ 1,800,549.06
Deduct reinsurance, rebate, abatement, and return premium.....	537,519.78

Received for premiums, other than perpetuals.....	\$ 1,263,029.28	\$ 1,263,029.28
Deposit premiums, received on perpetual risks.....		26,175.05

Rents for company's property, including \$6,000 for company's use of own buildings.....	\$ 8,887.84
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Interest on real estate mortgage loans, \$48,108.54; on other col- lateral loans, \$1,525.08; interest and dividends on stocks and bonds, \$34,792.11; from all other sources, \$347.18.....	84,772.91
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Total rents and interest	93,660.75
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From all other sources, viz: Gain by perpetual policies cancelled,
\$1,857.43; for policies, surveys and transfers, \$304.00; ground
rents, \$313.00.....

2,474.63

Total income during the year..... \$ 1,385,340.71

Total footings..... \$ 3,678,769.40

Disbursements During Year.

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

Gross amount paid for losses (including \$126,103.04, occurring in Fire.
previous years) \$ 1,119,523.26

Deduct amounts received for salvages..... 113,131.46

\$ 1,006,391.80

Losses paid under perpetual policies 11,791.38

Net amount paid during the year for losses \$ 1,018,183.18

Deposit premiums returned 28,078.21

Paid stockholders for interest or dividends; (amount declared dur-
ing the year) 15,000.00

Commission or brokerage to agents, less received on reinsurance 264,207.60

Salaries and allowances to agents 64,643.71

Rents (including \$5,000 for company's use of own building)..... 6,000.00

Salaries, fees and all other charges, officers, \$16,000; clerks,
\$28,100..... 44,100.00

Taxes on premiums, \$16,534.60; on real estate, \$2,405.00..... 18,939.60

Insurance department fees and agents' licenses, \$17,673.40; muni-
cipal licenses, \$1,265.51; tax on franchise, \$2,068.87; war tax

stamps, \$4,614.15..... 25,621.93

Advertising, printing and stationery, \$21,350.00; legal expenses,
\$1,000.00; repairs and expenses on real estate, \$6,763.59; furni-
ture and fixtures, \$500.00; miscellaneous, \$30,553.88.....

Loss on sales or maturity of ledger assets..... 60,167.47

..... 4,417.68

Total expenditures during the year \$ 1,549,359.38

Balance \$ 2,129,410.02

Ledger Assets.

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

Book value real estate, unincumbered \$ 397,178.54

Mortgage loans on real estate, first liens 882,402.55

Loans secured by pledge of bonds, stocks or other collateral 2,700.00

Book value bonds, excluding interest \$725,665.72; and stocks,
\$22,937.50 748,603.22

Cash in company's office, \$8,867.74; deposited in banks, \$63,138.30 72,006.04

Interest and rents due 6,999.67

Ground rents, well secured..... 19,520.00

Total..... \$ 2,129,410.02

Total net ledger assets, as per balance on page 1 \$ 2,129,410.02

Non-Ledger Assets.

Interest accrued on mortgages..... \$ 13,677.80

Interest accrued on collateral loans 53.00

Rents accrued on company's property or lease..... 265.73

Total carried out..... \$ 13,996.53

Market value (not including interest, in item 9,) of bonds and stocks over book value	\$ 47,949.28
Gross premiums in course of collection December 31st, not more than three months due.....	169,531.09
Net amount of uncollected premiums, not more than three months due.....	169,531.00
Gross assets.....	\$ 2,360,886.83
Total admitted assets.....	\$ 2,360,886.83

Non-Ledger Liabilities.

Losses adjusted and unpaid (due, \$21,645.95; not yet due, \$37,047.40) \$	61,693.35
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	93,993.73
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	23,966.68
Total amount of claims for losses.....	\$ 179,563.76
Net amount of unpaid losses.....	\$ 179,563.76
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, \$1,039,578.11; unearned premiums, (fifty per cent).....	519,789.05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$875,087.53; unearned premiums, (pro rata)	419,159.31
Total unearned premiums as computed above	\$ 938,948.36
Amount reclaimable by the insured on perpetual fire insurance policies, being (95 and 90) per cent. of the premium or deposit received	575,309.64
Commissions, brokerage and other charges, due to agents and brokers, on premiums in course of collection.....	30,351.50
Total amount of liabilities	\$1,724,173.26
Joint stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	136,713.57
Total.....	\$ 636,713.57
Total.....	\$2,360,886.83

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 198,369,667	\$ 2,174,967.60
Written or renewed during the year	156,775,529	1,836,940.19
Total	\$ 355,145,196	4,011,907.79
Deduct those expired and marked off as terminated.....	153,180,261	1,701,209.71
In force at the end of the year.....	\$ 201,964,935	2,310,698.08
Deduct amount reinsured	36,821.015	396,032.44
Net amount in force.....	\$ 165,143,920	1,914,665.64
Perpetual risks (not included above,) \$22,919,773. Premiums on same, \$630,062.65.		
Largest amount written on any one risk, not deducting reinsurance \$	30,000	

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..	No.
Losses incurred during the year, fire.....	\$1,071,643.90
Total amount of the company's stock owned by the directors as par value.....	17,800.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 3,771,944.00
Gross premiums received.....	39,400.71
Losses paid	25,024.86
Losses incurred.....	27,252.26
Amount at risk	4,149,138.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
ATLAS ASSURANCE 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.

United States Manager, J. M. NEUBURGER.

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

Home office in United States, 315 Dearborn street, Chicago, Ill.

Capital Stock.

Amount of capital stock subscribed for.....	\$ 6,000,000.00
Amount of capital paid up in cash.....	720,000.00
Extended at	\$ 858,012.17

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	\$ 108,493.71
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,029,488.90
Total.....	\$1,137,982.61
Deduct gross premiums and bills in course of collection at this date	148,677.38
Entire premiums collected during the year	\$ 989,305.23
Deduct reinsurance, rebate, abatement and return premiums....	238,766.70
Received for premiums other than perpetuals.....	\$ 750,538.53
Interest and dividends on stocks and bonds, \$30,037.19; from all other sources, \$495.69.	30,532.88
Total rents and interest	30,532.88
Profit on sale or maturity of ledger assets during the year over book values.	21,770.00
From all other sources, viz: Sundries.....	128.94
Received from head office	54,220.38
Total income during the year.....	\$ 857,190.73
Total footings.....	\$1,715,202.90

Disbursements During Year.

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

Gross amount paid for losses (including \$62,550.78 occurring in previous years)	Fire.	
	\$ 505,224.80	
Deduct amounts received for salvages (on losses of the last or previous year), \$4,460.90; and from reinsurance in other companies, \$49,260.05	53,720.95	\$ 451,503.85
Net amount paid during the year for losses	\$ 451,503.85	
Deposit premiums returned		2,725.00
Commissions on brokerage to agents, less received on reinsurances		149,123.06
Salaries and allowances to agents		4,117.87
Rents		4,453.32
Salaries, fees and all other charges: Officers, \$27,023.90; clerks, \$20,527.30		47,551.20
Taxes on premiums		14,937.46
Insurance department fees and agents' licenses, \$4,150.56; municipal licenses, \$1,720.33; tax on franchise, \$63.46		5,939.35
Advertising, printing and stationery, \$9,214.22; legal expenses, \$487.34; furniture and fixtures, \$921.42; miscellaneous, \$53,173.13		63,796.11
Remitted to head office		77,410.28
Total expenditures during year	\$ 821,587.50	
Balances	\$ 893,615.40	

Ledger Assets.

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

Book value bonds, excluding interest	864,775.00
Cash in company's office, \$2,856.18; deposited in banks, \$27,463.56	30,319.70
Due from reinsurance Co. on losses paid	11.19
Total	\$ 895,105.89
Deduct ledger liabilities:	
Due other companies for reinsurance	1,490.49
Total net ledger assets, as per balance on page 1	893,615.40

Non-Ledger Assets.

Interest accrued on bonds and stocks	\$ 8,265.00
Total carried out	8,265.00
Market value of property (not including interest, in item 9) of bonds and stocks over book value	45,495.00
Gross premiums in course of collection December 31st, not more than three months due	\$ 154,435.55
Deduct cost of collection, commission and brokerage, \$22,301.87	27,765.04
Net amount of uncollected premiums, not more than three months due	126,375.51
Gross assets	\$1,073,750.91
Deduct assets not admitted:	
National Bank of Illinois	742.73
Total admitted assets	\$1,073,008.18

Non-Ledger Liabilities.

Losses not yet due	\$ 12,825.76
Losses in process of adjustment, or in suspense, including all reported and supposed losses	54,710.55
Losses resisted (not outlawed), including interest, costs and other expenses thereon	11,174.07
Total amount of claims for losses	\$ 78,710.38
Deduct reinsurance due or accrued	5,750.56
Net amount of unpaid losses	\$ 72,959.82
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, \$599,233.82; unearned premiums (50 per cent.)	\$ 299,616.90
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$466,147.12; unearned premiums 50 per cent.	251,008.43
Total unearned premiums as computed above	550,625.33
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received	1,575.02
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	1,514.64
Return premiums, \$8,780.47; and reinsurance premiums \$3,386.19	12,166.66
Total amount of all liabilities	\$ 638,841.47

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 106,137,038	\$ 1,181,239.20
Written or renewed during the year	94,140,012	1,029,488.90
Total	\$ 200,277,050	\$ 2,210,728.10
Deduct those expired and marked off as terminated	99,552,544	1,047,660.99
In force at the end of the year	\$ 100,724,506	\$ 1,163,067.11
Deduct amount reinsured	8,593,387	97,686.17
Net amount in force	\$ 92,131,119	\$ 1,065,380.94
Perpetual risks (not included above), \$55,831. Premiums on same, \$1,657.92. Largest amount written on any one risk, not deducting reinsurance, \$30,000.		

General Interrogatories.

Losses incurred during the year (fire)	\$ 461,912.93
NOTE—Companies acting under what is known as the "Surplus Law," Chapter 189, Laws of New York, 1874, are required to state: The amount of "Special Reserve Fund" according to said law, deposited with the Insurance Department of the State of New York	200,000.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 536,820.00
Gross premiums received	7,558.01
Losses paid	9,365.80
Losses incurred	9,264.51
Amount at risk	758,620.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

BRITISH AMERICAN ASSURANCE COMPANY.

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

President, HON. GEO. A. COX. First Vice-President, J. J. KENNY.
Secretary, P. H. SIMS.

[Incorporated February 13, 1833. Commenced business June 19, 1835.]

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

Extended at \$ 1,238,825.03

Income During Year.

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

	Fire risks.	Marine and inland.
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$1,329,392.57	\$ 338,001.81
Entire premiums collected during the year....	\$1,329,392.57	\$ 338,001.81
Deduct reinsurance, rebate, abatement and return premiums.....	301,605.33	80,602.88
Received for premiums other than perpetuals..	\$1,027,787.24	\$ 257,398.93
		\$ 1,285,186.17
Interest and dividends on stocks and bonds, from all other sources.....	\$ 42,142.63	
Total rents and interest.....	\$ 42,142.63	
From all other sources, viz: Received from home office.....		41,070.73
Total income during the year.....		\$ 1,368,399.53
Total footings.....		\$ 2,607,224.56

Disbursements During Year.

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

Gross amount paid for losses (including \$104,173.18 occurring in previous years).....	\$ 772,649.66	\$ 192,769.48
Deduct amounts received for salvage (on losses of the last or previous year), \$14,247.29; and from reinsurance in other companies, \$69,513.68	62,864.99	20,895.98
Net amount paid during the year for losses....	\$ 709,784.67	\$ 171,873.50
		\$ 881,658.17

Commissions or brokerage to agents, less received on reinsurance	\$ 239,340.61
Salaries, fees and other charges, officers, \$7,680.00; clerks, \$25,516.42; other employees, \$31,000.31.....	64,196.73
Taxes on premiums.....	29,829.50
Insurance department fees and agents' licenses, \$8,542.45; municipal licenses, \$4,043.67.....	12,586.12
Advertising, printing and stationery, \$10,319.67; legal expenses, \$325.82; miscellaneous, \$75,032.21	85,678.70
Losses on sales or maturity of legal assets.....	480.00
Total expenditures during the year.....	\$ 1,313,769.83
Balances.....	\$ 1,293,454.73

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	\$ 10,000.00
Book value bonds, excluding interest, \$1,022,614.06; and stocks, \$9,960.00.....	1,032,574.06
Deposited in banks.....	56,953.64
Agents' debit balances, secured or unsecured.....	193,927.03
Total.....	\$1,293,454.73
Total net ledger assets, as per balances on page 1.....	\$ 1,293,454.73

Non-Ledger Assets.

Non-Ledger assets.....	6,558.32
Market value (not including interest, in item 9), of bonds and stocks over book value.....	2,364.71
Gross assets.....	\$ 1,302,377.76
Total admitted assets.....	\$ 1,302,377.76

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 24,450.35
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	47,305.72
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	2,260.00
Total amount of claims for losses.....	\$ 74,016.07
Net amount of unpaid losses.....	\$ 74,016.07
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$815,800.22; unearned premiums, 50 per cent.....	\$ 407,900.11
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$558,974.86; unearned premiums (pro rata).....	284,199.59
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$92,751.70; unearned premiums (fifty per cent).....	46,375.85
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks	1,432.49
Total unearned premiums as computed above.....	\$ 739,928.041
Total amount of all liabilities.....	\$ 813,924.11
Divisible surplus.....	488,453.65
Total.....	\$ 1,302,377.76

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$122,080,923.00	\$1,328,091.33	\$1,970,938.00	\$60,029.38
Written or renewed during the year..	105,065,650.00	1,329,392.57	33,964,650.00	338,001.81
Total.....	\$227,146,573.00	\$2,657,483.90	\$35,935,588.00	\$398,031.19
Deduct those expired and marked off as terminated....	107,116,794.00	1,219,161.56	32,332,612.00	303,847.00
In force at the end of the year..	\$120,029,779.00	\$1,438,322.34	\$3,602,976.00	\$94,184.19
Deduct amount reinsured	5,070,136.00	63,547.26		
Net amount in force.....	\$114,959,643.00	\$1,374,775.08	\$3,602,976.00	\$94,184.19

Largest amount written on any one risk, not deducting reinsurance, \$25,000.00.

General Interrogatories.

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

Losses incurred during the year (fire, \$682,806.33; marine and inland, \$163,935.52).....\$ 846,741.85

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$1,348,628.00
Gross premiums received.....	19,797.73
Losses paid.....	8,852.92
Losses incurred.....	8,892.91
Amount at risk.....	1,696,062.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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. WEIKSER. First-Vice President, JOHN P. DUKE.
Secretary, GEO. H. HOPHENIS. Second Vice-President, OLIVER J. EGGERT.

[Incorporated April 15, 1896. Commenced business April 16, 1896.]

Home office, 455 Main St., Buffalo, 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.....	322,111.63
Extended at	\$ 322,111.63

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	Fire. \$ 19,781.80
Deduct amount of same not collected	43.50
Net collected.....	\$ 19,738.30

Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....\$ 201,994.98

Total

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

Interest on real estate mortgage loans

Interest and dividends on stocks and bonds

Total rents and interest

Total income during the year

Total footings.....

Disbursements During Year.

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

Gross amount paid for losses (including \$8,813.68 occurring in previous years).....\$ 104,751.35

Deduct amount received for salvages (on losses of the last or previous years), \$1,639.40; and from reinsurance in other companies, \$668.47

Net amount paid during the year for losses.....\$ 102,443.48

Paid stockholders for interest or dividends; amount declared during the year.....5,000.00

Commissions or brokerage to agents, less reinsurances.....39,343.30

Rents (including \$450.00 for company's use of own building).....450.00

Salaries, fees and all other charges, officers, \$3,900.00; clerks, \$1,080.16; other employees, \$2,000.00

Taxes on premiums, \$2,590.56; on other investments, \$213.40.....2,803.96

Insurance department fees and agents' licenses, \$669.14; municipal license, \$266.00; tax on franchise, \$201.88.....1,137.02

Advertising printing and stationery, \$616.73; legal expenses, \$45.55; miscellaneous, \$4,497.67

Losses on sales or maturity of ledger assets, \$89.25; other disbursements, viz: U. S. internal revenue tax, \$571.85.....661.10

Total expenditures during the year

Balance

Ledger Assets.

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

Mortgage loans on real estate, \$109,425.00; other than first.....\$ 109,425.00

Book value on bonds excluding interest

Cash in company's office, \$772.26; deposited in banks, \$57,564.26..58,336.52

Bills receivable

Total

Total net ledger assets, as per balances on page 1.....\$ 328,618.22

Non-Ledger Assets.

Interest due, \$1,237.50 on mortgages

Interest accrued, \$379.17 on bonds and stocks

Total

Market value (not including interest, in item 9), of bonds and stocks over book value.....	\$ 5,224.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 24,281.60
Deduct cost of collection, commission and brokerage.....	6,012.13
Net amount of uncollected premiums, not more than three months due.....	18,269.47
Gross assets.....	\$ 353,728.86
Total admitted assets.....	\$ 353,728.86

Non-Ledger Liabilities.

Losses not yet due.....	\$ 3,501.65
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	13,775.36
Total amount of claims for losses.....	\$ 17,277.01
Net amount of unpaid losses.....	\$ 17,277.01
Gross premium (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, \$125,266.77; unearned premiums 50 per cent.....)	\$ 63,133.38
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$90,408.29; unearned premiums pro rata.....	49,918.66
Total unearned premiums as computed above.....	\$ 113,052.04
Total amount of all liabilities.....	\$ 130,329.05
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	\$ 23,399.81
Total.....	\$ 353,728.86

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 18,390,834.00	\$ 190,073.08
Written or renewed during the year.....	18,083,252.00	201,994.98
Total.....	\$ 36,474,086.00	\$ 392,068.06
Deduct those expired and marked off as terminated.....	15,739,872.00	169,720.93
In force at the end of the year.....	\$ 20,734,214.00	\$ 222,347.13
Deduct amount reinsured.....	667,988.00	5,672.07
Net amount in force.....	\$ 20,066,226.00	\$ 216,675.06
Largest amount in any one hazard, \$5,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year fire, \$110,857.40.....	\$ 110,857.40
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, \$6,500.....	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.....	\$ 229,375.00	Fire risks.
Gross premiums received.....	2,458.42	
Losses paid.....	4,420.37	
Losses incurred.....	4,420.37	
Amount at risk.....	243,295.00	

ANNUAL STATEMENT

For the year ending December 31st, 1901 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 EGGERT. First Vice-President, JACOB DOLD.
Secretary, CHARLES A. GEORGER. Second Vice-President, JOHN G. WICKSER.

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

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

Capital Stock.

Amount of capital stock authorized and subscribed for.....	\$ 200,000.00
Amount of capital paid-up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year.....	1,961,158.46
Extended at.....	\$ 1,961,158.46

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.....	\$ 51,894.22
Net collected.....	51,894.22
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 536,503.16
Total.....	\$ 588,397.38
Deduct gross premiums and bills in course of collection at this date.....	\$ 57,875.35
Entire premiums collected during the year.....	\$ 530,522.03
Deduct reinsurance, rebate, abatement and return premiums.....	122,424.50
Received for premiums other than perpetuals.....	408,097.53
Rents from company's property, including \$2,000.00 for company's use of own buildings.....	21,080.80
Interest on real estate mortgage loans \$26,077.67; on other collateral loans, \$2,984.97.....	29,062.64
Interest and dividends on stocks and bonds \$33,170.09; from all other sources \$2,625.39.....	35,795.48
Total rents and interest.....	\$ 85,939.92
From all other sources, viz: brokerage.....	2,021.18
Total income during the year.....	496,958.63
Total footings.....	\$ 2,458,117.09

Disbursements During Year.

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

Gross amount paid for losses (including \$16,639.31 occurring in previous years).....	Fire. 248,593.34
Deduct amounts received for salvages (on losses of the last or previous years) \$753.96 and from reinsurance in other companies \$27,873.39.....	28,627.35

Net amount paid during the year for losses.....	\$ 219,965.99
Paid stockholders for interest or dividends (amount declared during the year).....	60,000.00
Commissions or brokerage to agents, less received on reinsurance.....	103,701.06
Rents (including, \$2,000.00 for company's use of own buildings) ..	2,000.00
Salaries, fees and all other charges, officers, \$10,900.00; clerks, \$16,817.67.....	27,717.67
Taxes on premiums, \$7,367.71; on real estate, \$7,836.93; on other investments, personal tax, \$4,267.97.....	19,411.61
Insurance department, fees and agents' licenses, \$1,076.86; municipal licenses, \$409.79; tax on franchise, \$464.45.....	1,951.10
Advertising, printing and stationery, \$2,320.28; legal expenses, \$917.28; repairs and expenses on real estate, \$7,045.07; furniture and fixtures, \$1,646.90; miscellaneous, \$13,666.20.....	25,595.73
Disbursements, viz: traveling expenses, \$2,388.34; profit and loss, \$20.50; premium paid on securities, \$2,337.75; internal revenue, \$1,361.08.....	6,107.67
Total expenditures during the year.....	\$ 466,450.83
Balance.....	1,991,666.26

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 304,300.00
Mortgage loans on real estate, first liens.....	442,585.00
Loans secured by pledge of bonds, stocks or other collateral.	38,880.00
Book value bonds, excluding interest, \$1,044,503.29; and stocks, \$45,000.00.....	1,089,503.29
Cash in company's office, \$2,489.83; deposited in banks, \$112,908.14.....	115,397.97
Bills receivable.....	1,000.00
Total.....	\$ 1,991,666.26

Total net ledger assets, as per balance on page 1..... \$ 1,991,666.26

Non-Ledger Assets.

Interest due on mortgages.....	\$ 3,767.25
Interest due \$1,980.00 and accrued \$7,180.43 on bonds and stocks..	9,160.43
Rents due on company's property or lease.....	3,661.23
Total carried out.....	\$ 16,588.91
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 57,875.35
Deduct cost of collection, commission and brokerage.....	11,575.07
Net amount of uncollected premiums, not more than three months due.....	46,300.28
Gross assets.....	\$ 2,054,555.45
Total admitted assets.....	\$ 2,054,555.45

Non-Ledger Liabilities.

Losses not yet due.....	\$ 1,970.83
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	19,460.50
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	6,135.80
Total amount of claims for losses.....	\$ 27,567.13
Net amount of unpaid losses.....	\$ 27,567.13
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 \$256,175.23, unearned premiums (fifty per cent).....	\$ 128,087.61
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$457,230.91; unearned premiums pro rata.....	245,381.27
Total unearned premiums as computed above.....	\$ 373,468.88
Total amount of all liabilities.....	\$ 401,036.01
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Reserve or guaranty fund, represented by scrip, or otherwise ...	1,453,519.44
Divisible surplus.....	1,653,519.44
Total.....	\$ 2,054,555.45

Miscellaneous.

	Fire risks	Premiums.
In force December 31, 1900.....	\$ 71,755.215	\$ 688,411.13
Written or renewed during the year.....	51,200.965	536,503.16
Totals.....	\$ 122,956.180	\$ 1,224,914.29
Deduct expirations and cancellations.....	\$ 45,091.379	\$ 465,504.72
In force December 31, 1901.....	\$ 77,864.801	\$ 759,409.57
Deduct amount reinsured.....	\$ 4,504.522	46,003.43
Net amount in force.....	\$ 73,360.279	\$ 713,406.14
Largest amount in any one hazard, \$5,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year, fire.....	\$ 219,096.94
Total amount of the company's stock owned by the directors at par value.	51,400.00
Total amount loaned to officers and directors \$44,000.00; loaned to stockholders, not officers, \$23,500.00.....	67,500.00
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.....	\$ 1,001,763.00
Gross premiums received.....	11,333.47
Losses paid.....	5,591.69
Losses incurred.....	5,560.38
Amount at risk.....	1,505,179.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of

THE CITIZENS 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, SOL E. WAGGONER. Vice-President, GIVEN CAMPBELL.
Secretary, JOHN H. CARR.

[Incorporated February, 1837. Commenced business, 1837.]

Home office, Rialto building, St. Louis.

Capital Stock.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00
Amount of capital stock paid up in cash.....	200,000.00
Amount of net ledger assets December 31st of previous year.....	362,412.34
Extended at.....	\$ 362,412.34

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.....	\$ 93,181.25	\$ 81.62	
Deduct amount of same not collected.....	1,340.48		
Net collected.....	\$ 91,840.77	\$ 81.62	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,196,951.45	839.45	
Total.....	\$ 1,288,792.22	\$ 921.07	
Deduct gross premiums and bills in course of collection at this date.....	139,128.05		
Entire premiums collected during the year.....	\$ 1,149,664.17	\$ 921.07	
Deduct reinsurance, rebate, abatement and return premiums.....	918,183.38	614.75	
Received for premiums other than perpetuals.....	\$ 231,480.79	\$ 276.32	\$ 231,757.11
Interest on real estate mortgage loans.....		10,636.61	
Total rents and interest.....			\$ 10,636.61
Total income during the year.....			\$ 242,393.72
Total footings.....			\$ 604,806.06

Disbursements During Year.

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

	Fire.	Marine and inland.	
Gross amount paid for losses (including \$16,769.71 occurring in previous years.....)	\$ 461,433.75	\$ 264.64	
Deduct amounts received for salvages (on losses of the last or previous year), \$2,165.01; and from reinsurance in other companies, \$339,764.28.....	\$ 341,929.29	\$ 185.25	
Net amount paid during the year for losses.....	\$ 119,504.46	\$ 79.39	\$ 119,583.85
Commission or brokerage to agents, less received on reinsurances.....			53,700.81
Salaries and allowances to agents.....			9,787.26
Rents.....			819.49
Salaries, fees and all other charges, officers, \$3,960; clerks, \$5,512.57.....			9,472.57
Taxes on premiums, \$3,164.93; on real estate, \$60.51; internal revenue, \$781.86.....			4,007.30
Insurance department fees and agents' licenses, \$3,070.40; municipal licenses, \$804.62; tax on franchise, \$744.99.....			4,620.01
Advertising, printing and stationery, \$2,525.98; legal expenses, \$104.13; repair and expenses on real estate, \$50; furniture and fixtures, \$1,381.94; miscellaneous, \$16,870.51.....			20,932.56
Losses on sales or maturity of ledger assets.....			235.45
Total expenditures during the year.....			\$ 223,159.30
Balances.....			\$ 381,646.76

Ledger Assets.

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

Book value real estate unincumbered.....	\$ 4,877.00
Mortgage loans on real estate first liens.....	206,955.00
Book value bonds, excluding interest.....	54,875.00
Cash in company's office, \$1,019.11; deposited in banks, \$96,870.55..	97,889.66
Bills receivable, \$1,734.35; agents' debit balances, secured or unsecured, \$15,315.75.....	17,050.10
Total.....	\$ 381,646.76
Total net ledger assets, as per balances on page 1.....	\$ 381,646.76

Non-Ledger Assets.

Interest on mortgages.....	\$ 3,245.00
Interest on bonds and stocks.....	416.00
Total.....	\$ 3,661.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 139,128.05
Deduct cost of collection, commission and brokerage.....	20,564.70
Net amount of uncollected premiums, not more than three months due.....	\$ 109,563.35
Gross assets.....	\$ 494,871.11
Total admitted assets.....	\$ 494,871.11

Non-Ledger Liabilities.

Losses not yet due	\$ 15,318.83
Losses in process of adjustment, or in suspense, including all reported and supposed losses	139,000.18
Losses resisted (not outlawed) including interest, costs and other expenses thereon	10,425.00
Total amount of claims for losses	\$ 164,744.01
Deduct reinsurance due or accrued	122,032.86
Net amount of unpaid losses	\$ 42,711.15
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, \$205 633; unearned premiums (50 per cent)	\$ 102,816.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$96,932.00; unearned premiums, pro rata	63,889.77
Total unearned premiums as computed above	\$ 166,706.27
Total amount of all liabilities	\$ 239,417.42
Joint stock capital actually paid up in cash	\$ 200,000.00
Divisible surplus	85,453.69
Total	\$ 494,871.11

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland.	Premiums thereon.
In force on the 31st day of December of the preceding year, as per line 5 under this heading in last year's statement	\$46,605.546	\$ 550,063.38		
Written or renewed during the year	91,079.594	1,196,951.45	\$ 184,102.00	\$ 839.45
Total	\$137,685.140	\$1,747,014.83	\$ 184,102.00	\$ 839.45
Deduct those expired and marked off as terminated	49,552.061	612,963.76	184,102.00	839.45
In force at end of the year	\$ 88,133.079	\$1,134,051.07		
Deduct amount reinsured	64,686.661	831,486.07		
Net amount in force, December 31, 1901	\$23,446.418	\$ 302,565.00		
Largest amount written on any one risk, not deducting reinsurance, \$10,000.				

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year, fire, \$147,389.91; tornado, \$79.39	\$ 147,469.30
Total amount of the company's stock owned by the directors at par value	200,000.00

Business in the State of Iowa During the Year.

	Fire risks.	Aggregate.
Gross risks written	\$ 647,277.00	\$ 647,277.00
Gross premiums received	9,471.83	9,471.83
Losses paid	2,466.20	2,466.20
Losses incurred	5,476.20	5,476.20
Amount at risk	194,183.00	194,183.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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.

First Vice-President, GEO. C. CLARKE.

Secretary, E. E. HALL.

Second Vice-President, S. S. PALMER.

[Incorporated June 16, 1896.

Commenced business July 15, 1896.]

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

Capital Stock.

Amount of capital stock, \$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	466,005.73
Extended at	\$ 466,005.73

Income During the Year.

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

	Fire.	Marine and inland.
Gross premiums and bills unpaid at close of previous year	\$ 73,616.17	\$ 12,812.33
Net collected	73,616.17	12,812.33
Gross premiums written and renewed during the year	405,461.73	69,478.63
Total	\$ 479,072.90	\$ 80,290.96
Deduct gross premiums and bills in course of collection at this date	83,214.33	7,540.40
Entire premiums collected during the year	\$ 395,858.57	\$ 74,750.56
Deduct reinsurance, rebate, abatement and return premiums	83,737.09	8,169.09
Received from premiums other than perpetuals	\$ 317,121.48	\$ 66,581.47
Interest and dividends on stocks and bonds		12,464.17
Total rents and interest		12,464.17
Profit on sale or maturity of ledger assets during the year over book values		2,244.15
Total income during the year		393,411.27
Total footings		\$ 859,417.00

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 \$34,546.13 occurring in previous years)	\$ 222,562.21	\$ 35,684.31
Net amount paid during the year for losses	\$ 222,562.21	\$ 35,684.31
		\$ 258,246.52

Commissions or brokerage to agents, less received on reinsurances	\$ 118,212.61
Salaries, fees and other charges	3,450.00
Taxes on premiums	8,503.86
Insurance department fees and agents' licenses	911.57
Legal expenses	213.15
Losses on sales or maturity of ledger assets	3,250.00
Revenue tax	1,509.58
Total expenditures during the year	\$ 394,297.29
Balances	\$ 465,119.71

Ledger Assets.

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

Book value bonds, excluding interest	\$ 459,550.00
Cash in company's office, \$2,018.02; deposited in banks, \$3,551.69.	5,569.71
Total	\$ 465,119.71
Total net ledger assets, as per balances	\$ 465,119.71

Non-Ledger Assets.

Interest due and accrued on bonds and stocks	\$ 3,229.17
Total carried out	\$ 3,229.17
Gross premiums in course of collection December 31st, not more than three months due	\$ 90,754.73
Deduct cost of collection, commission and brokerage	22,873.98
Net amount of uncollected premiums, not more than three months due	67,880.75
Gross assets	\$ 536,229.63

Non-Ledger Liabilities.

Losses adjusted and unpaid	\$ 12,483.14
Losses in process of adjustment, or in suspense, including all reported and supposed losses	31,418.26
Total amount of claims for losses	\$ 43,901.40
Deduct reinsurance due or accrued	3,720.67
Net amount of unpaid losses	\$ 40,180.73
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$288,379.79; unearned premiums (fifty per cent)	\$ 144,189.89
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$34,283.43; unearned premiums, pro rata	18,300.04
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$57,743.26; unearned premiums (fifty per cent)	23,871.63
Total unearned premiums as computed above	191,361.56
Return premiums, \$16,377.80; reinsurance premiums, \$2,369.34	18,747.14
Total amount of all liabilities	\$ 250,289.43
Joint stock capital actually paid up in cash	\$ 200,000.00
Divisible surplus	85,940.20
Total	\$ 536,229.63

Miscellaneous.

	Fire risks.	Premiums thereon	Marine and inland risks.	Premiums thereon.
In force on the 1st day of December of the preceding year	\$23,776,600	\$ 241,600.17	\$ 1,851,078	\$ 63,982.14
Written or renewed during the year	36,070,782	405,456.70	2,578,897	69,478.66
Total	\$59,847,382	\$ 647,056.87	\$ 4,429,975	\$ 133,460.80
Deduct those expired and marked off as terminated	30,343,837	312,750.58	2,741,409	75,697.10
In force at the end of the year	\$29,503,545	\$ 334,306.29	\$ 1,688,566	\$ 57,763.70
Deduct amount reinsured	1,097,633	11,638.07	1,000	20.44
Net amount in force	\$28,405,912	\$ 322,668.22	\$ 1,687,566	\$ 57,743.26
Largest amount in any one hazard, \$20,000.				

General Interrogatories.

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

Losses incurred during the year, fire, \$213,055.41; marine and inland, \$30,083.90 \$ 243,139.31
Total amount of the company's stock owned by the directors at par value..... 92,100.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 196,927.00
Gross premiums received	2,670.89
Losses paid	2,557.80
Losses incurred	2,055.55
Amount at risk	195,000.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the conditions and affairs of the
COMMERCIAL UNION 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, A. H. WRAY.

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

Home office, corner Pine and Williams street, New York City.

Capital Stock.

Amount of net ledger assets, December 31st, of previous year	\$ 3,138,824.39
Extended at	\$ 3,138,824.39

Income During the Year.

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

	Fire.	Marine and inland.
Gross premiums and bills unpaid at close of previous year	\$ 485,832.12	\$ 4,303.09
Net collected	\$ 485,832.12	\$ 4,303.09

Gross premiums written and renewed during the year,

as per item 2, page 3, part VI.....	\$ 3,777,479.04	\$ 123,880.41
Total	\$ 4,263,311.16	\$ 128,183.50
Deduct gross premiums and bills in course of collection at this date.....	582,421.52	6,774.72
Entire premiums collected during the year....	\$ 3,680,889.64	\$ 121,408.78
Deduct reinsurance, rebate, abatement and return premiums	975,270.36	10,351.81
Received for premiums other than perpetuals.....	\$ 2,705,619.28	\$ 111,056.97
Deposit premiums received on perpetual risks		1,564.50
Rents from company's property, including \$11,050.00 for company's use of own buildings	\$ 82,284.02	
Interest on real estate mortgage loans	11,264.26	
Interest and dividends on stocks and bonds.....	71,750.00	
Total rents and interest.....		\$ 135,298.23
Total income during the year.....		\$ 2,953,539.03
Total footings.....		\$ 6,092,363.42

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 \$274,950.70 occurring in previous years)	\$ 1,936,846.01	\$ 44,821.30
Deduct amounts received for salvages (on losses of the last or previous year), \$14,631.68; and from reinsurance in other companies, \$112,244.90.....	119,943.81	6,932.77
Net amount paid during the year for losses....	\$ 1,816,902.20	\$ 37,888.53
Commissions or brokerage to agents, less received on reinsurances		556,056.82
Rents (including \$11,050.00 for company's use of own buildings)....		24,123.07
Salaries, fees and all other charges, officers, \$25,882.72; clerks, \$66,332.65; other employees, \$45,681.92		138,897.29
Taxes on premiums, \$50,942.01; real estate, \$11,331.30; internal revenue, \$9,373.57		71,656.88
Insurance department fees and agents' licences, \$10,194.87; municipal licenses, \$7,477.26; taxes on franchise, \$1,672.16		20,344.29
Advertising, printing and stationery, \$21,109.09; legal expenses, \$544.40; repairs and expenses on real estate, \$19,669.48; furniture and fixtures, \$2,781.38; miscellaneous, \$110,599.42.....		154,703.77
Losses on sales or maturity of ledger assets		95,120.96
Remitted to home office		132,401.05
Total expenditures during the year		\$ 3,048,084.86
Balances		\$ 3,044,278.56

Ledger Assets.

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

Book value real estate, unincumbered	\$ 760,858.00
Mortgage loans on real estate, first liens.....	232,500.00
Book value bonds, excluding interest, \$1,654,949.37; and stocks, \$24,850.00	1,679,799.37
Cash in company's office, \$3,984.11; deposited in banks, \$381,073.53	385,057.64
Bills receivable.....	5,473.73
Due from special agents, \$47.64; reinsurance on paid losses, \$160.83	208.47
Total	\$ 3,063,897.21

Deduct ledger liabilities.

All other.....	\$ 19,618.35
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Total net ledger assets as per balances on page 1.....	\$ 3,044,278.86
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Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 4,060.41
Interest on bonds and stocks.....	1,166.66
Rents due on company's property or lease.....	7,701.48
Total carried out.....	\$ 12,928.55
Market value of real estate, over book value.....	127,290.69
Market value (not including interest, in item 9), of bonds and stocks over book value.....	162,585.63
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 574,159.24
Deduct cost of collection, commission and brokerage.....	78,587.33
Net amount of uncollected premiums, not more than three months due.....	495,571.91
Gross premiums in course of collection December 31st, more than three months due	\$ 15,037.00
Gross assets.....	\$ 3,842,655.64
Deduct assets not admitted.	
Bonds and stocks, \$1,000.00; other, \$208.46	\$ 1,208.47
Total	\$ 1,208.47
Total admitted assets.....	\$ 3,841,447.17

Non-Ledger Liabilities.

Losses not yet due.....	\$ 116,720.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses	289,770.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	28,500.00
Total amount of claims for losses.....	\$ 434,990.00
Deduct reinsurance due or accrued.....	33,375.00
Net amount of unpaid losses	\$ 401,615.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,113,221.31; unearned premiums (50 per cent).....	\$ 1,036,610.65
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,030,181.90; unearned premiums (pro rata).....	1,087,556.57
Navigation risks, \$70,049.77; unearned premiums (50 per cent)	35,024.88
Total unearned premiums as computed above.....	\$ 2,179,192.10
Amount reclaimable by the insured on perpetual fire insurance policies, 90 per cent of the premium or deposit received	100,205.62
Return premiums, \$3,450.15; and reinsurance premiums, \$8,691.24..	12,141.39
Total amount of all liabilities	\$ 2,693,154.11
Divisible surplus.....	1,148,293.06
Total.....	\$ 3,841,447.17

Miscellaneous.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year	\$ 429,734.889	\$ 4,080,123.03	\$ 809,096	\$ 36,212.66
Written or renewed during the year	353,263,746	3,777,479.04	30,598,175	123,880.41
Total	\$ 782,998,635	\$ 7,857,602.07	\$ 31,407,271	\$ 160,093.07
Deduct those expired and marked off as terminated	341,583,484	3,434,072.81	29,783,480	89,610.80
In force at end of the year	\$ 441,415,151	\$ 4,413,529.26	\$ 1,623,791	\$ 70,482.27
Deduct amount reinsured	32,217,223	270,126.05	7,500	432.50
Net amount in force	\$ 409,197,928	\$ 4,143,403.21	\$ 1,616,291	\$ 70,049.77
Largest amount on any one risk. \$50,000.00				

Perpetual Business.

	Amount of risk.	Total premiums.	Interest premium.
Perpetual risks in force December 31st of previous year	\$ 5,193,107.03	\$ 108,581.71	
Perpetual risks written during the year	306,406.50	6,248.10	
Total	\$ 5,499,513.53	\$ 114,829.81	
Deduct those marked off as terminated	176,350.00	3,490.23	
In force December 31, 1901	\$ 5,323,163.53	\$ 111,339.58	\$ 3,054.61
Losses incurred on perpetual risks during the year, \$801.29.			
Losses paid on perpetual risks during the year \$801.29.			

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, \$1,865,485.78; marine and inland, \$61,088.53; tornado, \$8,182.42. \$ 1,934,756.73

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 ..	\$ 1,762,273.80	\$ 113,630.00	\$ 1,875,903.80
Gross premiums received	27,245.17	738.40	27,983.57
Losses paid, net	19,218.37	1.73	19,230.10
Losses incurred	22,285.35	1.73	22,287.08
Amount at risk	2,817,689.00	414,630.00	3,332,319.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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.

First Vice-President, JOHN SCHROEDER.
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
Amount of capital paid up in cash	200,000.00
Amount of net ledger assets, December 31st of previous year	\$ 823,189.54

Income During the 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	\$ 124,086.34
Deduct amount of same collected	2,983.63
Net collected	\$ 121,102.71
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	926,589.75
Total	\$ 1,047,692.46
Deduct gross premiums and bills in course of collection at this date	116,349.31
Entire premiums collected during the year	\$ 931,343.15
Deduct reinsurance, rebate, abatement and return premiums	314,347.36
Received for premiums other than perpetuals	\$ 616,995.79
Rents for company's use of own buildings	\$ 1,450.00
Interest on real estate mortgage loans	24,682.78
Interest and dividends on stocks and bonds	14,207.39
Total rents and interest	\$ 40,340.17
Total income during the year	657,335.96
Total footings	\$ 1,480,525.50

Disbursements During Year.

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

	Fire.
Gross amount paid for losses, including \$37,011.13 occurring in previous years.....	\$ 492,614.67
Deduct amounts received for salvages on losses of the last or previous year, \$1,287.88; and from reinsurance in other companies, \$122,415.42.....	123,703.30
Net amount paid during the year for losses.....	\$ 368,911.37
Paid stockholders for interest or dividends.....	20,000.00
Commissions or brokerage to agents, less received on reinsurances.	171,185.51
Rents, including \$2,400 for company's use of own buildings less \$30 for sub-leases.....	2,370.00
Salaries, fees and all other charges; officers, \$4,915.00; clerks, \$28,985.89.....	33,900.89
Taxes on premiums, \$22,351.58; on real estate, \$220.27.....	22,571.85
Insurance department fees and agents' licenses, \$3,749.14; municipal licenses, \$916.41.....	4,665.55
Advertising, printing and stationery, \$15,030.32; legal expenses, \$885.39; repairs and expenses on real estate, \$420.23; furniture and fixtures, \$86.25; miscellaneous, \$32,976.54.....	49,398.73
Total expenditures during the year.....	\$ 673,003.90
Balances.....	\$ 807,521.60

Ledger Assets.

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

Book value real estate unincumbered.....	\$ 32,794.48
Mortgage loans on real estate, first liens.....	407,955.00
Book value bonds, excluding interest.....	341,375.04
Cash in company's office, \$2,131.48; deposited in banks, \$22,265.60.....	24,397.08
Total.....	\$ 807,521.60
Total net ledger assets, as per balance on page 1.....	\$ 807,521.60

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$ 4,605.32
Interest due and accrued on bonds and stocks.....	6,452.90
Total carried out.....	\$ 11,058.22
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 116,349.31
Deduct cost of collection, commission and brokerage.....	29,087.33
Net amount of uncollected premiums, not more than three months due.....	\$ 87,261.98
Gross assets.....	\$ 905,841.80
Deduct assets not admitted.	
Depreciation from book values of above net ledger assets to bring same to market value: Real estate, \$494.48; bonds and stocks, \$6,763.44.....	7,257.92
Total admitted assets.....	\$ 898,583.88

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 36,135.99
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$ 45,821.83
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,250.00
Total amount of claims for losses.....	\$ 85,207.82
Deduct reinsurance due or accrued.....	26,040.28
Net amount of unpaid losses.....	\$ 60,167.54
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.....	\$ 189,002.24
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy.....	371,436.55
Total unearned premiums, as computed above.....	\$ 560,438.79
Joint stock actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	77,977.55
Total.....	\$ 898,583.88

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 115,315,211	\$ 1,244,819.72
Written or renewed during the year.....	78,832,263	926,589.75
Total.....	\$ 194,147,474	\$ 2,171,449.47
Deduct those expired and marked off as terminated.....	73,238,392	842,792.04
In force at the end of the year.....	\$ 120,839,081	\$ 1,328,657.43
Deduct amount reinsured.....	18,951,355	228,077.56
Net amount in force.....	\$ 101,927,727	\$ 1,100,579.87
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?

.....	No.
Loss incurred during the year, fire and tornado.....	\$ 396,925.55
Total amount of company's stock owned by the directors at par value, 107.7 shares.....	107,700.00
Total amount loaned to officers and directors, \$5,000; loaned to stockholders not officers, \$1,800.....	6,800.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 48,721.34
Gross premiums received.....	63,396.23
Losses paid.....	34,714.66
Losses incurred.....	39,143.08
Amount at risk.....	75,880.65

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition and affairs of the

CONNECTICUT 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, J. D. BROWN.

Secretary, CHARLES R. BURT.

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

Home office, 51 Prospect street, Hartford.

Capital Stock.

Amount of capital stock authorized, \$1,000,000; subscribed 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.....	3,886,629.86
Extended at	\$ 3,886,629.86

Income During the 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.....	\$ 171,500.00
Add for under estimate.....	65,450.22
Total collected	\$ 236,950.22
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,813,097.85
Total	\$3,050,048.07
Deduct gross premiums and bills in course of collection at this date	200,880.00
Entire premiums collected during the year	\$2,849,168.07
Deduct reinsurance, rebate, abatement and return premiums.....	472,031.40
Received for premiums, other than perpetuals.....	\$ 2,377,136.67
Rents from company's property.....	\$ 5,502.65
Interest on real estate mortgage loans	59,206.50
Interest and dividends on stocks and bonds, \$92,996.13; and from all other sources, \$4,283.03.....	97,279.16
Total rents and interest	161,988.31
Profit on sale or maturity of ledger assets during the year over book values.....	33,886.86
Total income during the year.....	\$ 2,573,011.84
Total footings.....	\$ 6,459,641.70

Disbursements During Year.

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

Gross amount paid for losses (including \$178,234.97 occurring in previous years)	Fire. \$1,496,205.95
Deduct amounts received for salvages (on losses of the last or of previous years) \$5,849.71; and from reinsurance in other companies, \$127,629.83.....	133,479.54
Net amount paid during the year for losses.....	\$ 1,362,726.41
Paid stockholders for interest or dividends; (amount declared during the year, \$100,000).....	100,000.00
Commissions or brokerage to agents, less received on reinsurance	499,920.84
Rents from sub-leases	10,250.04
Salaries, fees and all other charges, officers, clerks and other employees.....	174,028.34
Taxes on premiums.....	54,981.53
Insurance department fees and agents' licenses, \$12,720.50; municipal licenses, \$5,176.43; tax on franchise, paid by stockholders personally	17,896.93
Advertising, printing, stationery, legal and miscellaneous expenses, (repairs and expenses on real estate deducted from gross rentals, hence not included here)	161,945.86
Total expenditures during the year.....	\$ 2,381,749.95
Balance.....	\$ 4,077,891.75

Ledger Assets.

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

Book value real estate, unincumbered	\$ 217,000.00
Mortgage loans on real estate, first liens.....	1,193,750.00
Book value of bonds, excluding interest, \$1,804,613.25; and stocks \$354,736.97;	2,159,350.23
Cash in company's office, \$443.07; deposited in banks, \$392,159.74	392,602.81
Bills receivable, \$15,097.04; agents' debit balances, net, \$100,091.67	115,188.71
Total net ledger assets.....	\$ 4,077,891.75

Non-Ledger Assets.

Market value (not including interest, in item 9), of bonds and stocks over book value.....	\$ 138,489.77
Gross premiums (excluding return premiums and reinsurance) in course of collection December 31st, not more than three months due.....	\$ 167,880.00
Deduct cost of collection, commission, and brokerage and other expenses	65,650.00
Net amount of uncollected premiums, no more than three months due.....	\$ 102,230.00
Gross assets	\$ 4,318,611.52

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 97,865.54
Losses in process of adjustment, or in suspense, including all reported and supposed losses	175,241.16
Losses resisted (not outlawed), including interest, costs, and other expenses thereon.....	33,188.32
Total amount of claims for losses	\$ 306,295.02
Deduct re-insurance due or accrued	27,251.40
Net amount of unpaid losses.....	\$ 279,043.62

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, \$1,436,270.98; unearned premiums (fifty per cent). \$ 718,135.49

Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,402,999.67; unearned premiums (pro rata) 1,313,003.21

Total unearned premiums as computed above \$ 2,031,144.70

Total amount of all liabilities \$ 2,310,188.32

Joint-stock capital actually paid up in cash. \$1,000,000.00

Divisible surplus 1,008,423.20

\$ 2,008,423.20

Total \$ 4,318,611.52

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 311,400.037	\$ 3,603,911.34
Written or renewed during the year	228,707.070	2,813,097.85

Total	\$ 540,107.107	\$ 6,417,009.19
Deduct those expired and marked off as terminated	193,473.344	2,345,202.52

In force at the end of the year	\$ 346,633.763	\$ 4,071,806.67
Deduct amount reinsured	18,242.493	232,536.02

Net amount in force \$ 328,391.270 \$ 3,839,270.65
Largest amount in any one hazard, \$5,000 ordinarily, though depends on risk and location.

General Interrogatories.

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

Losses incurred during the year \$ 1,450,899.41

Total amount of the company's stock owned by the directors at par value 27,400.00

Total amount loaned to officers and directors 15,000.00

Loaned to stockholders, not officers 6,000.00

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	\$ 3,543,782.00
Gross premiums received	45,920.63
Losses paid	17,965.75
Losses incurred	17,048.74

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

CONTINENTAL INSURANCE COMPANY.

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

President, F. C. MOORE. Secretary Brooklyn Department, C. H. H. DUTCHER.
Vice-President, HENRY EVANS. Assistant Secretary, J. E. LOPEZ.
Secretary, EDWARD LANNING. Assistant Secretary, E. L. BALLARD.

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

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

Capital Stock.

Amount of capital stock authorized, \$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 \$ 9,737,021.81

Income During the 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	\$ 677,662.58
Deduct amount of same not collected	18,028.87
Net collected	\$ 659,633.71
Gross premiums written and renewed during the year	5,793,536.75
Total	\$ 6,453,170.46
Deduct gross premiums and bills in course of collection at this date	734,136.11
Entire premiums collected during the year	\$ 5,719,034.35
Deduct reinsurance, rebate, abatement and return premiums	797,149.42
Received for premiums other than perpetuals	\$ 4,921,834.93
Rents from company's property	\$ 68,853.13
Interest on real estate mortgage loans	2,330.17
Interest and dividends on stocks and bonds, \$355,832.84; from all other sources, \$20,841.58	376,674.42
Total rents and interest	447,857.72
Profit on sale or maturity of ledger assets during the year over book values	466,443.91
Total income during the year	\$ 5,836,186.56
Total footings	\$ 15,573,208.38

Disbursements During the Year

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

Gross amount paid for losses (including \$384,875.43 occurring in previous years)	Fire. \$ 2,898,015.78
Deduct amounts received for salvages on losses of the last or of previous years, \$8,454.87; and from reinsurance in other companies, \$240,707.08	249,161.95

Net amount paid during the year for losses	\$ 2,648,853.83
Paid stockholders for interest or dividends (amount declared during the year, \$350,000.40)	249,095.00
Scrip or certificates of profits redeemed in cash	145.00
Commissions or brokerage to agents, less received on reinsurance	1,030,748.10
Rents	7,760.00
Salaries, fees and all other charges, officers, \$95,959.52; clerks, \$168,632.48; other employes, \$91,730.08	356,322.08
Taxes on premiums, \$110,161.86; on real estate, \$16,204.78	126,366.64
Insurance department fees and agents' licenses, \$5,504.49; municipal licenses, \$11,827.57; tax on franchise, \$1,540.00	28,872.06
Advertising, printing and stationery, \$44,537.99; legal expenses, \$2,217.10; repairs and expenses on real estate, \$32,914.88; furniture and fixtures, \$2,785.69; miscellaneous, \$198,077.91	280,519.66
Total expenditures during the year	\$ 4,722,522.46
Balances	\$ 10,850,685.92

Ledger Assets

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

Book value real estate, unincumbered	\$ 1,106,250.00
Mortgage loans on real estate, first liens	50,910.00
Book value of bonds, excluding interest, \$1,802,893.75; and stocks, \$7,060,582.01	8,863,475.76
Cash in company's office, \$4,318.84; deposited in bank, \$825,731.32	830,050.16

Total net ledger assets, as per balances on page 1..... \$ 10,850,685.92

Non-Ledger Assets.

Interest accrued on mortgages	\$ 91.33
Interest accrued on bonds and stocks	70,384.75
Interest accrued on other assets	2,730.82
Reats on company's property or lease	1,558.64

Total carried out	\$ 75,645.54
Gross premiums in course of collection December 31st, not more than three months due	\$ 797,136.11
Deduct cost of collection, commission and brokerage	63,000.00

Net amount of uncollected premiums, not more than three months due..... \$ 734,136.11

Gross assets	\$11,660,467.57
Deduct assets not admitted:	
Agents' debit balances, unsecured, not included as asset	\$ 105,833.23
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks	6,455.76

Total admitted assets..... \$11,509,011.81

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 384,385.12
Losses resisted (not outlawed), including interest, costs and other expenses thereon	42,341.00

Total amount of claims for losses	\$ 426,726.12
Deduct reinsurance due or accrued	19,259.71

Net amount of unpaid losses	\$ 407,466.41
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, \$2,954,424.29; unearned premiums (50 per cent)	\$ 1,477,812.15
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$6,126,785.81; unearned premiums (pro rata)	3,342,691.45

Total unearned premiums as computed above	\$ 4,806,903.60
Principal unpaid on scrip or certificates of profits or ordered to be redeemed	28,335.00
Interest due or accrued remaining unpaid	6,089.34
Cash dividends remaining unpaid to stockholders	75.00
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	122,311.34
Reinsurance premiums	11,500.00
All other liabilities, viz: Reserve for contingencies	300,000.00

Total amount of all liabilities	\$ 5,697,683.69
Joint stock capital actually paid up in cash	\$ 1,000,000.00
Reserve or guarantee fund, represented by scrip, or otherwise, special reserve fund	600,000.00
Divisible surplus	4,301,328.12
Total	\$ 5,901,328.12

Miscellaneous.

Risks and premiums in force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	Fire risks.	Premiums thereon
Written or renewed during the year	\$ 902,460,369 611,682,411	\$ 8,471,143.80 5,793,536.75

Total	\$1,514,142,780 565,676,911	\$14,264,680.55 4,909,403.28
Deduct those expired and marked off as terminated		
In force at the end of the year	918,465,869 23,970,346	9,355,274.27 274,062.17

Net amount in force	\$ 924,495,543	\$ 9,081,210.10
Largest amount written on any one risk, not deducting reinsurance		\$ 100,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No
What amount of installment notes is owned and now held by the company	\$ 1,507,577.20
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned during the year?	No
Losses incurred during the year, fire, tornado	2,684,656.49

Total amount of the company's stock owned by the directors at par value.....	\$ 159,400.00
Total amount loaned to officers and directors.....	1,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.	
The amount of special reserve fund deposited with the insurance department of the state of New York.....	600,000.00
The amount of guaranty surplus fund.....	600,000.00

Business in the State of Iowa During the Year.

	Fire risks,
Gross risk written.....	\$15,743,815.00
Gross premiums received.....	176,878.25
Losses paid.....	108,256.17
Losses incurred.....	105,618.91
Amount at risk.....	\$8,479,242.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of

THE DELAWARE INSURANCE COMPANY OF PHILADELPHIA.

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

President, TATNALL PAULDING. Vice-President, CHARLES H. YARNALL.
 Secretary, HENRY LVLBURN.

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

Home office, Third and Walnut streets, Philadelphia, Pa.

Capital Stock.

Amount of capital stock authorized.....	\$ 1,000,000.00
Amount of capital paid up in cash.....	708,875.00
Amount of net ledger assets, December 31st of previous year.....	1,359,624.96

Extended at.....	\$ 1,359,624.96
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Income During the 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.....	\$ 121,244.21
Net collected.....	121,244.21
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	800,980.44
Total.....	\$ 1,012,224.65
Deduct gross premiums and bills in course of collection at this date.....	111,149.59
Entire premiums collected during the year.....	901,075.06
Deduct reinsurance, rebate, abatement and return premiums.....	210,912.71
Received for premiums, other than perpetuals.....	\$ 681,162.35

\$ 681,162.35

Deposit premiums, received on perpetual risks.....	\$ 10,199.92
Rents from company's property, including \$6,200 for company's use of own buildings.....	\$ 9,820.00
Interest on real estate mortgage loans, \$6,297.50; on other collateral loans, \$1,622.22.....	7,919.72
Interest and dividends on stocks and bonds, \$37,761.14; from all other sources, \$1,688.99.....	39,450.13

Total rents and interest.....	\$ 57,189.85
Profit on sale or maturity of ledger assets during the year over book values.....	1,586.79
Increase in real estate.....	42,435.50

Total income during the year.....	\$ 792,374.41
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Total footings.....	\$ 8,151,979.37
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Disbursements During Year.

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

Gross amount paid for losses (including \$62,422.89 occurring in previous years).....	Fire.	\$ 445,630.99
Deduct amounts received for salvages and from reinsurance in other companies.....		53,699.86

Net amount paid during the year for losses.....	\$ 391,931.04
Deposit premiums returned.....	3,948.36
Paid stockholders for interest or dividends.....	21,088.25
Commissions or brokerage to agents, less received on reinsurances.....	170,760.67
Rents (including \$6,200.00 for company's use of own buildings).....	8,185.48
Salaries, less and all other charges.....	62,575.46
Taxes on premiums, \$16,495.34; on real estate, \$1,058.04.....	18,453.38
Insurance department fees and agents' licenses, \$3,607.67; municipal licenses, \$1,784.01; tax on franchise, \$4,124.65.....	7,514.33
Advertising, printing and stationery, \$8,787.75; repairs and expenses on real estate, \$4,384.05; furniture and fixtures, \$2,109.75; miscellaneous, \$40,079.77.....	55,361.32

Total expenditures during the year.....	\$ 739,814.10
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Balance.....	\$ 1,412,165.08
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Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 200,500.00
Mortgage loans on real estate, first liens.....	127,700.00
Loans secured by pledge of bonds, stocks other collaterals.....	50,000.00
Book value of bonds excluding interest, \$852,116.58; and stocks, \$67,500.00.....	919,616.58
Cash in company's office, \$400.14; deposited in banks, \$68,515.75.....	69,015.89
Bills receivable, \$2,851.66; agent's debit balances, \$39,593.83.....	42,445.49
Sundry book accounts.....	2,910.23

Total.....	\$ 1,412,165.08
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Deduct ledger liabilities:	
All other.....	3.10

Total net ledger assets, as per balance on page 1.....	\$ 1,412,165.08
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8

Non-Ledger Assets.

Interest accrued on Mortgages	\$ 1,795.42	
Interest accrued on bonds and stocks	12,536.99	
Interest accrued on other assets	85.58	
Rents accrued on company's property or lease	608.34	
Total carried out	\$ 15,026.33	\$ 15,026.33
Market value (not including interest, in item 9), of bonds and stocks over book value		36,096.43
Gross premiums in course of collection December 31st, not more than three months due	\$ 111,149.59	
Deduct cost of collection, commission and brokerage	26,010.24	
Net amount of uncollected premiums, not more than three months due	\$ 85,139.35	85,139.35
Premiums on perpetual policies in course of collection		1,495.50
Furniture and fixtures and supplies		20,000.00
Gross assets		\$ 1,569,922.69
Supplies, printed matter, stationery, furniture, fixtures, and safes and agents debit balances unsecured	20,791.67	
Total admitted assets		\$ 1,549,131.02

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due	\$ 700.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 65,575.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,000.00	
Total amount of claims for losses	\$ 67,275.00	
Deduct reinsurance due or accrued	8,705.00	
Net amount of unpaid losses		\$ 58,570.00
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, \$466,409.55, unearned premiums (fifty per cent)		\$ 223,204.77
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$730,312.00; unearned premiums (pro rata)	\$ 374,727.45	
Total unearned premiums as computed above		\$ 597,932.22
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent. of the premium or deposit received		113,902.79
Cash dividends remaining unpaid, to stockholders		77.00
Total amount of all liabilities		\$ 770,482.01
Joint stock capital actually paid up in cash	\$ 702,875.00	
Divisible surplus	75,394.01	
Total		\$ 1,549,131.02

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 131,181.914	\$ 1,390,813.75
Written or renewed during the year	80,008.606	890,980.44
Total	\$ 211,190.610	\$ 2,281,794.19
Deduct those expired and marked off as terminated	86,470.435	939,480.80
In force at the end of the year	\$ 124,720.175	\$ 1,342,313.39
Deduct amount reinsured	13,736.983	184,489.58
Net amount in force	\$ 110,983.187	\$ 1,157,823.81

Perpetual risks (not included above)	\$ 4,391,258.00
Premiums on same	126,558.65
Largest amount written on any one risk, not deducting reinsurance	15,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year	389,242.00
Total amount of the company's stock owned by the directors at par value	61,925.00
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	\$ 496,019.00
Gross premiums received	16,036.49
Losses paid	6,940.12
Losses incurred	8,777.36
Amount at risk	1,811,663.00

ANNUAL STATMENT

For the year ending December 31, 1901, of the condition and affairs of the
DETROIT FIRE & 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, WM. A. MOORE.

Vice-President, C. L. ANDREWS.

Secretary, A. H. McDONELL.

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

Home office, 91 Griswold street, Detroit.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for	\$ 500,000.00
Amount of capital stock paid up in cash	500,000.00
Amount of net ledger assets, December 31st of previous year	\$ 1,286,051.78

Extended at

Income During the Year.

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

	Fire risks.	Marine and Inland.
Gross bills and premiums unpaid at close of previous year, as shown by that year's statement	\$ 44,067.44	\$ 4,213.74
Net collected	\$ 44,067.44	\$ 4,213.74
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	321,731.85	75,892.09
Total	\$ 365,799.29	\$ 80,105.83

Deduct gross premiums and bills in course of collection at this date.....	52,007.83	4,568.40	
Entire premiums collected during the year... \$	313,791.46	\$ 75,537.43	
Deduct reinsurance, rebate, abatement and return premiums.....	63,192.29	12,303.91	
Received for premiums other than perpetuals.....	\$ 250,599.17	\$ 63,233.52	\$ 313,832.69
Rents from company's property, including for company's use of own buildings.....		3,113.91	
Interest on real estate mortgage loans, \$17,259.02; on other collateral loans, \$162.00.....		47,431.02	
Interest and dividends on stocks and bonds, \$2,973.49; from all other sources, \$9,155.63.....		12,129.12	
Total rents and interest.....			62,674.05
Profit on sale or maturity of ledger assets during the year over book values, on sale of real estate.....			544.70
Total income during the year.....			\$ 377,051.44
Total footings.....			\$ 1,663,103.22

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 \$17,086.62 occurring in previous years).....	\$ 144,345.72	\$ 51,035.40	
Deduct amounts received for salvages (on losses of the last or previous year), \$4,532.92; and from reinsurance in other companies, \$29,756.08.....	20,010.81	14,278.19	
Net amount paid during the year for losses... \$	124,334.91	\$ 36,757.21	\$ 161,052.12
Paid stockholders for interest or dividends; (amount declared during the year).....			50,000.00
Commissions on brokerage to agents, less received on reinsurance.....			42,718.36
Rents.....			3,000.00
Salaries, fees and other charges, officers, \$9,700.00; clerks, \$9,565.42; other employees, \$4,820.00.....			24,085.42
Taxes on premiums, \$6,032.42; on revenue, \$365.59; on other investments, \$11,610.86.....			18,668.87
Insurance department fees and agents' licenses, \$305.30; municipal licenses, \$352.87.....			1,158.17
Miscellaneous.....			17,342.47
Losses on sales or maturity of ledger assets.....			3,905.96
Premiums paid on bonds purchased.....			1,312.10
Total expenditures during the year.....			\$ 323,283.47
Balances.....			\$ 1,339,819.75

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 331,270.57	
Mortgage loans on real estate, first liens.....	784,795.48	
Loans secured by pledge of bonds, stocks or other collateral.....	10,429.50	
Book value bonds, excluding interest.....	151,000.00	
Cash in company's office, \$9,165.36; deposited in bank, \$50,126.47.....	59,291.83	
Advanced on losses on vessels and cargoes.....	1,658.00	
Bills receivable.....	1,274.37	
Total.....		\$ 1,339,819.75
Total net ledger assets, as per balances.....		\$ 1,339,819.75

Non-Ledger Assets.

Interest due, \$18,074.58, and accrued, \$511.11 on mortgages.....	\$ 18,585.69	
Interest due, \$360.00, and accrued, \$778.30 on bonds and stocks...	1,138.30	
Interest due, \$163.53, and accrued, \$80.05 on collateral loans.....	243.58	
Interest due, \$1,826.19, and accrued, \$679.28 on other assets.....	2,505.47	
Total carried out.....		\$ 22,473.04
Market value (not including interest, in item 9), of bonds and stocks over book value.....		9,850.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 54,389.27	
Deduct cost of collection, commission and brokerage.....	13,459.61	
Net amount of uncollected premiums, not more than three months due.....		\$ 40,919.66
Gross premiums in course of collection December 31st, more than three months due, \$2,186.96.....		
Gross assets.....		\$ 1,413,067.45
Deduct assets not admitted:		
Agents' debit balances, unsecured.....	\$ 1,863.56	
Bills receivable, past due.....	210.00	
Total.....		\$ 2,073.59
Total admitted assets.....		\$ 1,410,988.89

Non-Ledger Liabilities.

Not yet due.....	\$ 1,326.06	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	36,111.22	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,039.18	
Total amount of claims for losses.....	\$ 41,476.46	
Net amount of unpaid losses.....		\$ 41,476.46
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, \$172,532.40; unearned premiums (50 per cent).....	\$ 86,266.20	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy \$198,946.00; unearned premiums (pro rata).....	107,305.61	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$40,331.33; unearned premiums (50 per cent).....	20,165.66	
Total unearned premiums as computed above.....		\$ 213,737.47
Total amount of all liabilities.....		\$ 255,213.93
Joint stock capital actually paid in cash.....	\$ 500,000.00	
Divisible surplus.....	655,774.96	
Total.....		\$ 1,410,988.89

Miscellaneous.

	Fire	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement. \$31,214,133	\$ 309,469.66	\$ 623,525	\$ 37,084.73	
Written or renewed during the year.....	31,403,566	321,731.85	6,609,735	75,892.09
Total.....	\$62,617,699	\$ 631,201.51	\$ 7,233,260	\$ 112,976.82

Deduct those expired and marked off as terminated.....	\$ 26,140.951	\$ 259,723.07	\$ 6,416.443	\$ 72,615.49
In force at the end of the year.....	\$ 36,476.748	\$ 371,478.44	\$ 816,817	\$ 40,331.33
Net amount in force.....	\$ 36,476.748	\$ 371,478.44	\$ 816,817	\$ 40,331.33
Largest amount written on any one risk, not deducting reinsurance.....				25,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year (fire, \$136,956.11; marine and inland, \$44,566.77).....	181,522.88
Total amount of the company's stock owned by the directors at par value.....	106,550.00
Total amount loaned to officers and directors.....	16,000.00

Business in the State of Iowa During the Year.

Gross risks written.....	Fire risks,
Gross premiums received.....	\$ 504,325.00
Losses paid.....	6,104.85
Losses incurred.....	6,512.68
Amount at risk.....	4,263.09
	718,592.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, 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. TILLINGHAUST,

[Incorporated May, 1899. Commenced business September, 1860.]

Home office, 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 31st of previous year.....	852,586.20
Extended at.....	\$ 852,586.20

Income During the Year.

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

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire.	Marine and Inland.
Net collected.....	\$ 84,970.57	\$ 1,858.54
Gross premiums written and renewed during the year.....	\$ 84,970.57	\$ 1,858.54
as per Item 2, page 3, part VI.....	676,611.68	18,595.05
Total.....	\$ 761,582.25	\$ 20,453.59

Deduct gross premiums and bills in course of collection at this date.....	\$ 99,030.78	\$ 2,761.42
Entire premiums collected during the year.....	\$ 660,551.57	\$ 17,692.10
Deduct reinsurance, rebate, abatement and return premiums.....	108,152.23	948.00

Receded for premiums other than perpetuals.....	\$ 552,399.34	\$ 16,744.10	\$ 569,143.44
Rents from company's property.....		5,747.83	
Interest on real estate mortgage loans, \$7,111.18; on other collateral loans, \$3,189.38.....		10,300.56	
Interest and dividends on stocks and bonds.....		18,398.70	

Total rents and interest.....	\$ 34,447.09
Profits on sale or maturity of ledger assets during the year over book values.....	22,894.00
From all other sources, viz: Doubtful accounts collected, \$13.51; difference between actual premiums, received as shown by our books and cash premiums collected as above, \$14,963.16; amount received in excess of our claim under foreclosure of mortgage and awaiting claimant, \$3,024.46.....	18,001.23

Total income during the year..... \$ 614,485.76

Total footings..... \$ 1,497,671.96

Disbursements during the Year.

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

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$36,660 occurring in previous years).....	\$ 344,300.17	\$ 5,715.14
Deduct amount received for salvages (on losses of the last or previous year) \$1,359.48; and from reinsurance in other companies, \$28,814.82.....	30,065.46	127.84
Net amount paid during the year or losses.....	\$ 314,234.71	\$ 5,587.30
Paid stockholders for interest or dividends: (amount declared during the year).....	28,000.00	
Commission or brokerage to agents, less received on reinsurance. Salaries, fees and all other charges, officers, \$8,600; clerks, \$30,780.64.....		39,380.64
Taxes on premiums, \$14,710.32; on real estate, \$1,915.20.....		16,625.52
Insurance department fees and agents licenses, \$2,977.33; municipal licenses, \$467.84.....		3,445.17
Advertising, printing and stationery, \$8,885.31; repairs and expenses on real expenses, \$3,454.49; miscellaneous, \$24,466.92. Other disbursements, viz: Premiums on investments charged to profit and loss, \$2,151.17; bad and doubtful accounts charged profit and loss, \$420.17.....		36,790.79
		2,571.34
Total expenditures during the year.....		\$ 569,873.28
Balances.....		\$ 927,198.68

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 124,000.00
Mortgage loans on real estate, first liens.....	134,550.00
Loans secured by pledge of bonds, stocks or other collateral.....	70,000.00
Book value bonds, excluding interest, \$218,000; and stocks, \$202,100.00.....	450,100.00

Cash in company's office, \$190.83; deposited in banks, \$44,983.09 . \$	45,128.92
Bills receivable, \$531.95; agents' debit balances, secured or unsecured, \$102,887.81	103,419.76
Total	\$ 927,198.68
Total net ledger assets, as per balances	\$ 927,198.68

Non Ledger Assets.

Rents accrued, \$1,145 on company's property or lease.	\$ 1,145.00
Total	\$ 1,145.00
Market value (not including interest, in item 9), of bonds and stocks over book value	69,927.00
Gross premiums in course of collection December 31st, not more than three months due. See question No. 6, agents' debit balance.	
Net amount of uncollected premiums, not more than three months due	993,170.68
Gross premiums in course of collection December 31st, more than three months due	\$ 1,095.54
Gross assets	\$ 997,175.14
Total admitted assets	\$ 997,175.14

Non Ledger Liabilities.

Losses adjusted and unpaid, not yet due	8,574.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.	41,181.00
Losses resisted (not outlawed) including interest, costs and other expenses thereon	5,951.00
Total amount of claims for losses	\$ 55,706.00
Net amount of unpaid losses	\$ 55,706.00
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 \$442,475.15; unearned premiums, 50 per cent	221,237.58
Gross premium (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$316,120.99; unearned premiums pro rata	175,933.91
Gross premiums, (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks, 50 per cent on time basis	5,829.08
Total unearned premiums as computed above	\$ 403,000.58
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	4,000.00
Commissions, brokerage, and other charges due to agents and brokers	10,065.31
Return premiums, 2,500; and reinsurance premiums, \$500.	3,000.00
All other liabilities, viz: Amount received in excess of our claim under foreclosure of mortgage and awaiting claimant	3,024.56
Total amount of all liabilities	\$ 478,796.45
Joint stock capital actually paid up in cash	\$ 400,000.00
Divisible surplus	\$ 118,378.69
Total	\$ 997,175.14

Miscellaneous.

In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
Written or renewed during the year	\$ 59,442.953	\$ 659,902.55	\$ 106,693	\$ 5,864.78
Total	\$ 56,414.107	\$ 674,611.78	\$ 1,174,218	\$ 18,595.05
Deduct those expired and marked off as terminated	\$ 115,857.060	\$ 1,334,514.33	\$ 1,280,911	\$ 24,459.83
In force at the end of the year	\$ 46,568.726	\$ 512,749.58	\$ 1,127,300	\$ 13,823.77
Deduct amount reinsured	\$ 69,233.334	\$ 791,764.75	\$ 153,711	\$ 10,636.76
Net amount in force	\$ 3,040.495	\$ 33,168.61	\$ 3,000	\$ 75.00
Largest amount written on any one risk, not deducting reinsurance, \$15,000.00.	\$ 66,247.839	\$ 758,596.14	\$ 150,711	\$ 10,561.76

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, \$323,979.71; marine and inland, \$9,812.30.... \$ 333,792.01
 Total amount of the company's stock owned by the directors at par value

Does an officer, director, or trustee receive a commission or royalty on the business of the company

NOTE—Companies acting under what is known as the "Surplus Law," Public Laws State of Rhode Island, chapters 307 and 381 general laws:
 The amount of "special reserve fund" according to said law, 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

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 577,853.00
Gross premiums received	6,946.05
Losses paid	6,530.85
Losses incurred	5,340.60

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, W. H. MILLER.

Vice-President, D. H. DETWILER.

Secretary, E. K. MCCONKEY.

[Incorporated April 6, 1853.

Commenced business May 16, 1853.]

Home office, York, Pa.

Amount of net ledger assets, December 31st of previous year

Extended at

Income During the 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.....	\$59,146.14	
Deduct amount of same not collected.....	11,983.82	
Net collected.....	\$ 50,162.32	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	487,517.97	
Total.....	\$ 537,680.29	
Deduct gross premiums and bills in course of collection at this date.....	63,777.05	
Entire premiums collected during the year.....	\$ 467,903.24	
Deduct reinsurance, rebate, abatement and return premiums.....	53,235.59	
Received for premiums other than perpetuals.....	\$ 384,667.65	384,667.65
Rents from company's property, including \$1,800 for company's use of own buildings, \$1,036.....	2,836.00	
Interest on real estate mortgage loans, \$8,814.15; on other collateral loans, \$1,658.11.....	10,472.26	
Interest and dividends on stocks and bonds, \$13,394.67; from all other sources, \$1,949.42.....	15,344.09	
Total rents and interest.....		28,634.35
Total income during the year.....	\$ 413,300.00	
Total footings.....	\$1,062,309.52	

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross amount paid for losses (including \$24,113.92 occurring in previous years).....	\$ 262,086.80	
Deduct amounts received for salvages (on losses of the last or previous year), \$2,419.93; and from reinsurance in other companies, \$7,524.38.....	9,943.41	
Net amount paid during the year for losses.....	\$ 252,143.39	\$ 252,143.39
Deposit premiums returned.....	65.00	
Commissions or brokerage to agents, less received on reinsurance, \$94,664.68.....	94,664.68	
Rents (including \$1,800 for company's use of own buildings).....	1,800.00	
Salaries, fees and all other charges, officers, \$11,500; clerks, \$7,000; other employees, \$13,399.92.....	31,899.92	
Taxes on premiums, \$6,624.46; on real estate, \$176.75.....	6,801.21	
Insurance department fees and agents' licenses, \$1,617.69; municipal licenses, \$96.96; revenue, \$1,361.34.....	3,075.99	
Fire taxes, \$1,668.97; legal expenses, \$471.64;..... and local board, \$5,016.61; office and agency expenses, \$11,501.46; adjusting, \$12,367.60.....	3,862.95	
Total expenditures during the year.....		30,425.28
Balances.....	\$ 421,643.43	
	\$ 640,666.09	

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered, \$36,500; incumbered, \$8,855.....	\$ 45,355.00

Mortgage loans on real estate, first liens.....	\$ 173,743.00
Loans secured by pledge of bonds, stocks or other collateral.....	39,148.00
Book value bonds, excluding interest, \$159,822.50; and stocks, \$178,805.55.....	338,628.05
Cash in company's office, \$13,838.69; deposited in banks, \$39,943.35.....	53,782.04

Total..... \$ 640,666.09

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

640,666.09

Non-Ledger Assets.

Interest due, \$2,556.06, and accrued, \$3,061.95 on mortgages.....	\$ 5,618.01
Interest accrued on bonds and stocks.....	1,977.84
Interest accrued on collateral loans.....	835.55
Rents accrued on company's property or lease.....	117.83

8,551.20

Total carried over.....

Market value (not including interest, in item 9) of bonds and stocks over book value.....	75,459.14
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 54,864.35
Deduct cost of collection, commission and brokerage.....	10,728.70

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

44,135.65

Gross premiums in course of collection December 31st, not more than three months due, carried in, \$8,912.70.....

\$768,805.08

Gross assets.....

Deduct assets not admitted:
Depreciation from book values of above net ledger assets to bring same to market value; real estate.....

2,155.00

Total admitted assets.....

\$ 766,650.08

Non-Ledger Liabilities.

Losses adjusted and unpaid (not yet due).....	\$ 14,678.99
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	31,442.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,100.00

Total amount of claims for losses.....

\$ 51,220.99

Deduct reinsurance due or accrued (give list of companies and amounts).....

1,934.00

Net amount of unpaid losses.....

49,286.99

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, \$249,727.71.....

\$ 124,863.85

Unearned premiums (fifty per cent.).....

\$ 250,448.89

Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....

375,312.74

Total unearned premiums as computed above.....

375,312.74

Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received.....

3,749.69

Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued, taxes estimated	\$ 3,500.00
Commissions, brokerage and other charges due to agents and brokers, on premiums paid	77.93
Total amount of all liabilities	\$ 431,607.35
Divisible surplus	334,722.73
Total	\$ 766,450.08

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement	\$ 63,553.202	\$ 756,784.28
Written at renewed during the year	39,667,550	481,517.07
Total	\$ 103,220,752	\$ 1,238,301.35
Deduct those expired and marked off as terminated	39,553,786	475,503.95
In force at the end of the year	\$ 63,666,966	\$ 762,733.30
Deduct amount reinsured	1,888,219	21,578.25
Net amount in force	\$ 61,778,747	\$ 741,155.05
Perpetual risks (not included above), \$130,125; premiums on same, \$3,047.04.		
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year (fire)	\$ 284,703.87
Total amount loaned to officers and directors	20,148.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 1,270,807.00
Gross premiums received	17,624.34
Losses paid	7,305.05
Losses incurred	7,767.95
Amount at risk	2,078,214.00

ANNUAL STATEMENT

For the year ending December 31st, 1901, of the condition and affairs of the
FIRE ASSOCIATION OF PHILADELPHIA 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, E. C. IRWIN. **First Vice-President, T. H. CONDERMAN.**
Secretary, BAN T. HEKNESS. **Second Vice-President, WILLIAM MUIR.**

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

Home office, 407-409 Walnut street, Philadelphia.

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	\$ 5,137,055.36

Extended at

\$ 5,137,055.36

Income During the 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	\$ 838,263.53
Net collected	\$ 838,263.53
Gross premiums written and renewed during the year as per item 2, page 2, part VI	4,359,881.82
Total	\$5,198,145.35
Deduct gross premiums and bills in course of collection at this date	888,240.02
Entire premiums collected during the year	\$4,309,904.43
Deduct reinsurance, rebate, abatement and return premiums	1,012,954.87
Received for premiums other than perpetual	\$ 3,296,949.56
Deposit premiums, received on perpetual risks	62,763.50
Rents from company's property	\$ 25,752.20
Interest on real estate mortgage loans, \$85,472.07; on other collateral loans, \$2,778.44	88,250.51
Interest and dividends on stocks and bonds, \$150,526.61; from all other sources, \$4,461.79	154,988.40
Total rents and interest	\$ 250,491.11
Total income during year	\$ 3,600,204.23
Total footings	\$8,766,359.59

Disbursements During Year.

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

	Fire.
Gross amount paid for losses, including \$26,182.37, occurring in previous years	\$8,302,339.24
Deduct amount received for salvages (on losses of the last or previous years) \$8,800.78; and from reinsurance in other companies, \$209,485.16	218,284.94
Net amount paid during the year for losses	\$ 8,084,054.30
Deposit premiums returned	98,237.45
Paid stockholders for interest or dividends	200,000.00
Commissions or brokerage to agents, less received on reinsurance	798,142.10
Salaries and allowances to agents	28,454.71
Salaries, fees and all other charges, officers, \$41,000.00; clerks, \$72,450.00; other employees, \$94,555.38	208,005.38
Taxes on premiums, \$53,502.86; on real estate, \$11,404.85	64,907.71
Insurance department fees and agents' licenses, \$17,981.91; municipal licenses, \$11,712.00; tax on franchise, \$846.67	30,540.58
Advertising, printing and stationery, \$29,373.04; legal expenses, \$2,853.39; repairs and expenses on real estate, \$1,510.01; miscellaneous, \$112,134.48	155,640.92
Other disbursements	12,308.61
Total expenditures during the year	\$ 8,680,591.85
Balances	\$ 5,085,737.74

Ledger Assets.

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

Book value real estate	\$ 518,340.86	
Mortgage loans on real estate	1,371,570.49	
Loans secured by pledge of bonds, stocks, or other collateral	66,850.00	
Book value of bonds excluding interest, \$2,698,267.15; and stocks, \$157,379.54	2,855,646.69	
Cash in company's office, \$28,973.76; deposited in banks, \$244,355.94	273,329.70	
Total	\$5,085,737.74	\$ 5,085,737.74

Non-Ledger Assets.

Interest due, \$13,221.96, and accrued, \$16,940.03	\$ 30,141.99	
Interest due, \$19,477.00, and accrued, \$8,110.25	27,587.25	
Interest due, \$1,016.66, and accrued, \$234.57	1,251.23	
Rents due, \$2,104.30, and accrued, \$556.56 on company's property or lease	2,660.86	
Total carried out,		\$ 61,641.33
Market value of bonds and stock over book value		277,272.56
Gross premiums in course of collection December 31, not more than three months due	\$ 888,240.92	
Deduct cost of collection, commission and brokerage	146,348.54	
Net amount of uncollectable premiums, not more than three months due		\$ 741,892.38
Due from other companies for reinsurance on losses paid	\$ 7,550.92	
Due for salvage on losses paid	1,013.41	8,564.33
Gross assets		\$ 6,175,108.34

Deduct Assets Not Admitted.

Company's stock—owned	\$ 13,175.00	
Depreciation from book values of above net ledger assets to bring same to market value—real estate	6,240.86	
Total		\$ 19,415.86
Total admitted assets		\$ 6,155,692.48

Non-Ledger Liabilities.

Losses adjusted and unpaid	\$ 235,316.85	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	175,935.64	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	49,064.96	
Total amount of claims for losses	\$ 460,317.45	
Deduct reinsurance due or accrued	44,751.79	
Net amount of unpaid losses		\$ 415,565.66
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, \$2,371,329.24; unearned premiums (fifty per cent)	\$1,185,664.62	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,566,455.07; unearned premiums (pro rata)	\$1,397,177.51	
Total unearned premiums as computed above		\$ 2,582,842.13

Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received

Return premiums, \$112,914.16, and reinsurance premiums, \$101,325.40		\$ 1,906,027.47
Total		214,299.56
Total amount of all liabilities		\$ 5,118,734.82
Joint stock capital actually paid up in cash	\$ 500,000.00	
Divisible surplus	536,957.66	1,036,957.66
Total		\$ 6,155,692.48

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$410,681,756.00	\$ 4,793,767.96
Written or renewed during the year	340,732,328.00	4,359,881.82
Total	\$751,414,084.00	\$ 9,153,649.78
Deduct those expired and marked off as terminated	311,574,332.00	3,815,637.01
In force at the end of the year	\$439,839,752.00	\$ 5,338,012.77
Deduct amount reinsured	31,726,108.00	400,228.46
Net amount in force	\$408,113,644.00	\$ 4,937,784.31
Perpetual risks (not included above)		\$86,856,198.00
Premiums on same		2,075,692.68
Largest amount written on any one risk, not deducting reinsurance		50,000.00

General Interrogatories.

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

Losses incurred during the year

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.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 3,663,125.00
Gross premiums received	47,424.55
Losses paid	33,108.38
Losses incurred	32,930.20
Amount at risk	5,510,852.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

FIREMENS 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, H. L. RIALI.

[Incorporated December 1845. Commenced business August 2, 1845.]

Home office, 25 South St. Baltimore.

Capital Stock.

Amount of capital stock authorized, \$400,000; subscribed for.....	\$ 400,000.00
Amount of capital stock paid up in cash	400,000.00
Amount of net ledger assets December 31st of previous year.....	1,367,759.19
Decrease of paid up capital during 1901.....	500,000.00
Extended at.....	\$ 867,759.19

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.....	\$ 60,301.35
Net collected	\$ 60,301.35
Gross premiums written and renewed during the year, as per Item 2, page 3, part VI.....	867,756.74
Total.....	\$ 924,058.09
Deduct gross premiums and bills in course of collection at this date.....	48,138.60
Entire premiums collected during the year.....	\$ 875,929.49
Deduct reinsurance, rebate, abatement and return premiums.....	309,105.47
Received for premiums other than perpetuities.....	\$ 565,824.02
Rents from company's property, including \$2,500 for company's use of own buildings.....	\$ 8,107.49
Interest and dividends on stocks and bonds.....	48,479.97
Total rents and interest.....	50,587.46
From all other sources, viz: Profit and loss account	291,960.38
Total income during the year.....	909,377.86
Total footings.....	\$ 1,777,137.05

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$31,862.98 occurring in previous years).....	\$ 401,813.61
Deduct amounts received for salvages (on losses for the last or previous year), \$12,465.77; and from reinsurance in other companies, \$93,602.27.....	106,669.04
Net amount paid during the year for losses.....	\$ 295,761.58
Paid stockholders for interest or dividends (amount declared during the year, \$72,000).....	71,876.40
Commissions or brokerage to agents, less received on reinsurances	115,830.63
Rents (including \$2,500 for company's use of own buildings).....	8,500.00
Salaries, fees and all other charges, officers, \$8,600; clerks, \$10,079; other employees, \$608.50.....	19,687.50
Taxes on premiums, \$18,516.24; on real estate, \$2,268.34; on other investments, \$2,188.95.....	23,073.53
Insurance department fees and agents' licenses, \$10,721.15; municipal licenses, \$661.54.....	11,384.69
Advertising, printing and stationery, \$1,346.72; legal expenses, \$665.50; repairs and expenses on real estate, \$1,042.28; furniture and fixtures, \$1,177.58; miscellaneous, \$16,295.13.....	34,115.21
Losses on sales or maturity of ledger assets.....	1,774.09
Total expenditures during the year.....	\$ 575,594.61
Balances	\$ 1,201,542.42

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate unincumbered.....	\$ 145,000.00
Book value bonds, excluding interest, \$864,711.18; and stocks, \$119,316.16.....	984,027.34
Cash in company's office, \$6,487.13; deposited in banks, \$90,027.05.....	102,515.08
Total	\$ 1,231,542.42
Deduct ledger liabilities.	
Borrowed money, due February 11, 1902.....	30,000.00
Total net ledger assets.....	\$ 1,201,542.42

Non-ledger Assets.

Interest due, \$15,202.40 and accrued, \$2,221.67 on bonds and stocks.....	\$ 17,424.07
Rents accrued on company's property or lease	298.68
Total	\$ 17,722.75
Market value (not including interest, in Item 9), of bonds and stocks over book value.....	26,272.66
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 48,128.60
Deduct cost of collection, commission and brokerage	10,658.16
Net amount of uncollected premiums not more than three months due	37,470.44
Furniture and fixtures of office and building and maps.....	\$ 5,198.36
Return commission on return premiums and reinsurance.....	6,230.05
Gross assets.....	\$ 1,284,299.32
Deduct assets not admitted.	
Furniture fixtures and sales.....	\$ 5,198.36
Total	\$ 5,198.36
Total admitted assets.....	\$ 1,284,099.96
9	

Non-ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 4,243.21
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	35,681.50
Total amount of claims for losses	\$ 39,924.71
Net amount of losses unpaid.....	\$ 39,924.71
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, \$593,122.70, unearned premiums, 50 per cent.	\$ 296,561.35
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$188,627.98; unearned premiums, pro rata.....	69,734.17
Total unearned premiums as computed above.....	\$ 366,295.52
Cash dividends remaining unpaid to stockholders.	952.16
Return premiums, \$45.85; and reinsurance premiums, \$4,320.92...	4,366.77
Total amount of all liabilities.....	\$ 411,549.16
Joint stock capital actually paid up in cash.....	\$ 400,000.00
Divisible surplus.....	472,550.80— 872,550.80
Total.....	\$ 1,284,099.96

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 101,751.51	\$ 839,391.35
Written or renewed during the year.....	95,995.985	863,756.74
Total.....	\$ 197,747.497	\$ 1,703,148.09
Deduct those expired and marked off as terminated.....	84,532.040	741,319.91
In force at the end of the year	\$ 113,215.457	\$ 961,828.18
Deduct amount reinsured.....	16,980.488	180,077.50
Net amount in force.....	\$ 96,234.969	\$ 781,750.68
Largest amount written on any one risk, not deducting reinsurance, \$30,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year, fire.....	\$ 303,826.31
Total amount of the company's stock owned by the directors at par value.....	83,780.00

Business in the State of Iowa During the Year.

	Fire risks.	Aggregate.
Gross risks written	\$ 330,405.00	\$ 330,405.00
Gross premiums received.....	4,247.86	4,247.86
Losses paid.....	2,614.89	2,614.89
Losses incurred.....	2,513.19	2,513.19
Amount at risk	489,911.00	498,911.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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.

President, DANIEL H. DUNHAM. Vice-President, CHARLES COLVER.
Secretary, A. H. HASSINGER.

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

Home office 784 and 786 Broad St., Newark, N. J.

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	2,146,374.94

Extended at..... \$ 2,146,374.94

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.....	\$ 84,917.47
Deduct amount of same not collected.....	175.79
Net collected.....	\$ 84,741.68
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	722,865.25
Total.....	\$ 807,606.93
Deduct gross premiums and bills in course of collection at this date.....	104,425.64
Entire premiums collected during the year.....	\$ 703,181.29
Deduct reinsurance, rebate, abatement and return premiums.....	112,753.86
Received for premiums other than perpetuals.....	\$ 590,427.43
Rents from company's property	11,672.73
Interest on real estate mortgage loans.....	62,920.83
Interest and dividends on stocks and bonds.....	51,843.39
Total rents and interest.....	\$ 126,436.95
(Profit on real estate sold).....	291.75
Total income during the year.....	717,156.13
Total footings.....	\$ 2,863,531.07

Disbursements During Year.

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

Gross amount paid for losses (including \$35,283.88 occurring in previous years).....	Fire.
Deduct amounts received from salvages (on losses of the last or previous years), \$1,210.47; and from reinsurance in other companies, \$21,421.31.....	
	22,631.78

Net amount paid during the year for losses.....	\$ 302,580.00	\$ 302,580.00
Paid stockholders for interest or dividends.....		100,000.00
Scrip or certificates of profits redeemed in cash, \$9; interest paid to scripholders, \$3.33.....		12.33
Commissions or brokerage to agents, less received on reinsurances		142,487.92
Salaries, fees and all other charges, officers, \$15,000; clerks, \$11,817; other employes, \$7,600.....		34,417.00
Taxes on premiums, \$15,746.44; on real estate, \$5,827.45; on other investments, \$3,675.35.....		25,249.24
Adjusting losses, \$5,513.05; agency expenses, \$20,634.90; general expenses, \$7,642.52; repairs and expenses on real estate, \$883.46.....		34,673.93
Loss on agents amounts, \$109.64; premium on stocks and bonds bought, \$7,805.....		7,914.64
Total expenditures during the year.....		647,335.06

Balances..... \$ 2,216,196.01

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 132,378.60
Mortgage loans on real estate, first liens.....	1,268,691.03
Book value bonds, excluding interest, \$497,000; and stocks, \$308,700.....	805,700.00
Cash in company's office, \$1,449.33; deposited in banks, \$8,577.05.....	10,026.38

Total..... \$ 2,216,196.01

Total net ledger assets, as per balances on page 1..... \$ 2,216,196.01

Non-Ledger Assets.

Interest due, \$1,595.50, and accrued, \$15,691.08, on mortgages....	\$ 17,287.58
Interest due, \$9,791.25 on bonds and stocks.....	9,791.25
Rents due, \$103 on company's property or lease.....	103.00

Total carried out.....	\$ 27,181.83
Market value (not including interest, in item 9), of bonds and stocks over book value.....	452,725.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 103,870.84
Deduct cost of collection, commission and brokerage.....	21,724.89

Net amount of uncollected premiums, not more than three months due.....	\$ 82,145.95
(Gross premiums in course of collection December 31st, more than three months due, carried in.....)	554.80
Due for reinsurance on paid losses.....	84.70

Gross assets..... \$ 2,778,333.49

Total admitted assets..... \$ 2,778,333.49

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 62,091.47
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,212.00

Total amount of claim for losses..... \$ 64,303.47
Deduct reinsurance due or accrued..... 3,819.71

Net amount of unpaid losses.....	\$ 60,483.76
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including premiums on perpetual fire risks, \$391,057.15; unearned premiums, 50 per cent.....	\$ 196,028.57
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$562,282.22; unearned premiums pro rata.....	306,195.74

Total unearned premiums as computed above.....	\$ 502,224.31
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed.....	1,887.00
Interest due or accrued remaining unpaid.....	494.22
Return premiums, \$11,940.53; and reinsurance premiums, \$7,501.87.....	19,442.40

Total amount of all liabilities.....	\$ 584,531.69
Joint stock capital actually paid up in cash.....	\$ 1,000,000.00
Divisible surplus.....	1,193,801.80
Total.....	\$ 2,778,333.49

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 94,283,699.00	\$ 831,211.80
Written or renewed during the year.....	68,450,775.00	722,865.25
Total.....	\$ 162,734,474.00	\$ 1,554,077.05
Deduct those expired and marked off as terminated.....	48,633,295.00	548,207.65
In force at end of the year.....	\$ 114,101,179.00	\$ 1,005,869.40
Deduct amount reinsured.....	6,083,934.00	51,530.03
Net amount in force.....	\$ 108,017,245.00	954,339.37
Largest amount written on any one risk, not deducting reinsurance, \$25,000.		

General Interrogatories.

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

Losses incurred during the year.....	\$ 320,402.75
Total amount of the company's stock owned by the directors at par value.....	313,150.00
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.....	\$ 1,156,965.00
Gross premiums received.....	12,781.32
Losses paid.....	7,742.62
Losses incurred.....	6,639.70
Amount at risk.....	2,193,287.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, BERNARD FAYMONVILLE.
Secretary, LOUIS WEINMAN. Second Vice-Pres. and Marine Sec'y, J. B. LEVISON.

[Organized or incorporated May 3, 1863. 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.....	3,422,591.16
Extended at	\$ 3,422,591.16

Income During the Year.

As shown by the books at home office at close of business December 31, 1901.		Fire.	Marine and inland.
Gross premiums and bills unpaid at close of previous year as shown by that year's statement..	\$ 407,498.59	\$ 104,220.93	
Net collected	\$ 407,498.59	\$ 104,220.93	
Gross premiums written and renewed during the year.....	2,866,043.74	995,091.01	
Total.....	\$3,273,542.33	\$ 1,099,311.94	
Deduct gross premiums and bills in course of collection at this date.....	497,203.25	151,296.50	
Entire premiums collected during the year..	\$2,776,339.08	\$ 948,015.44	
Deduct reinsurance, rebate, abatement and return premiums.....	784,465.35	583,920.55	
Received for premiums, other than perpetuals \$1,991,873.73	\$ 364,094.89	\$ 2,355,968.62	
Rents from company's property, including \$8,400 for company's use of own buildings.....		25,711.61	
Interest on real estate mortgage loans, \$18,301.72; on other collateral loans, \$7,586.04.....		25,887.76	
Interest and dividends on stocks and bonds, \$112,457.62; from all other sources, \$4,926.98.....		117,384.60	
Total rents and interest		168,983.97	
Increase in valuation of real estate charged to book value.....		983.09	
Total income during the year.....		\$ 2,525,935.68	
Total footings.....		\$ 5,948,526.84	

Disbursements During Year.

As shown by the books at the home office at close of business December 31, 1901.

	Fire.	Marine and inland.
Gross amount paid for losses (including \$218,500.17 occurring in previous years).....	\$1,195,323.05	\$ 490,669.46
Deduct amounts received for salvages (on losses of the last or of previous years), \$33,209.29; and for reinsurance in other companies, \$463,486.53 ..	207,447.95	289,247.87
Net amount paid during the year for losses..	\$ 987,875.10	201,421.59
Paid stockholders for interest or dividends.....		120,000.00
Commission or brokerage to agents, less received on reinsurances.....		328,229.30
Rents		8,400.00
Salaries, fees and all other charges, officers, \$47,750; clerks and other employees, \$106,417.58		241,167.58
Taxes on premiums, \$32,165.56; on real estate, \$8 592.92; on other investments, \$3,268.48		44,026.95
Insurance department fees and agents' licenses, \$11,630; municipal licenses, \$7,250; tax on franchise, \$805; internal revenue tax, \$7,827.90.....		27,512.00
Advertising, printing and stationery, \$25,165.03; legal expenses, \$2,157.31; miscellaneous, \$165,379.83.....		193,793.17
Loss on sales or maturity of ledger assets, \$10,431.50; other disbursements, viz : Profit and loss debit		13,356.74
Total expenditures during the year		\$ 2,168,693.34
Net ledger assets.....		\$ 3,779,833.50

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31, 1901.

Book value real estate, unincumbered	\$ 563,700.00
Mortgages on real estate, first liens	277,775.00
Loans secured by pledge of bonds, stocks or other collaterals ...	230,000.00
Book value of bonds excluding interest, \$1,280,850.23; and stocks, \$1,169,752.50.....	2,450,602.73
Cash in company's principal office:—	
San Francisco.....	3,938.51
Chicago	585.90
Boston	4,973.49
Macon, Ga.....	1,034.36
Cash belonging to the company, deposited in banks.....	280,176.95
Due on open accounts and from other companies on losses already paid, \$18,577.99; warrants, \$1,528.96.....	20,106.95
Total	\$3,834,893.89
Deduct ledger liabilities:	
Agents' credit balances and special deposit, \$30,732.92; all others, \$22,327.47	53,060.39
Total net ledger assets.....	\$ 3,779,833.50

Non-Ledger Assets.

Interest due, \$4,495.13 and accrued, \$1,037.57 on mortgages.....	\$ 5,592.70
Interest accrued on collateral loans.....	863.83
Interest accrued on other assets	838.63
Total carried out.....	\$ 7,295.16
Market value of bonds and stocks over book value.....	100,324.27

Gross premiums in course of collection December 31st, not more than three months due..... \$ 648,499.75
Deduct cost of collection, commission and brokerage..... 64,400.75

Net amount of uncollected premiums, not more than three months due 584,099.00

Gross assets..... \$ 4,471,551.93
Deduct assets not admitted:
Depreciation from book values of above net ledger assets to bring same to market value, real estate..... 10,000.00

Total admitted assets..... \$ 4,461,551.93

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due..... \$ 56,891.90
Losses in process of adjustment, or in suspense, including all reported and supposed losses..... 273,062.14
Losses resisted (not outlawed), including interest, costs and other expenses thereon..... 6,575.00

Total amount of claims for losses..... \$ 336,529.10
Deduct reinsurance due or accrued (give list of companies and amounts)..... 124,447.34

Net amount of unpaid losses \$ 212,081.76
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, \$1,416,162.22; unearned premiums (fifty per cent) \$ 708,081.11
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,599,862.44; unearned premiums pro rata 891,790.90
Gross premiums (less reinsurance) (cash and bills), received and receivable upon all unexpired marine risks (fifty per cent on time hulls)..... 107,043.30

Total unearned premiums as computed above..... 1,706,915.31

Total amount of all liabilities..... \$ 1,918,997.07
Joint stock capital actually paid up in cash..... 1,000,000.00
Divisible surplus..... 1,542,554.86

Total..... \$ 4,461,551.93

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 251,411.689	\$ 3,026,269.43	\$ 10,533,193	\$ 339,095.83
Written or renewed during the year.....	219,763,212	2,866,043.74	125,400,168	995,091.01

Total.....	\$ 481,174,901	\$ 5,892,313.17	\$ 136,933,361	\$ 1,334,186.84
Deduct those expired and marked off as terminated.....	198,524,443	2,423,229.03	126,109,220	940,297.36

In force at the end of the year.....	\$ 282,650,458	\$ 3,469,084.14	\$ 10,824,141	\$ 393,889.48
Deduct amount reinsured.....	35,799,511	453,659.50	5,715,255	201,880.59

Net amount in force.....	\$ 246,850,947	\$ 3,016,024.64	\$ 5,108,886	\$ 191,999.89
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Largest amount written on any one risk, not deducting reinsurance, \$125,000.
Net line retained, \$25,000.

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.
Losses incurred during the year: Fire, \$1,009,058.48; marine and inland, \$214,872.43; tornado, \$753.32..... \$ 1,224,684.23
Total amount of the company's stock owned by the directors at par value..... 97,000.00
Total amount loaned to stockholders, not officers..... 5,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.

Business in the State of Iowa During the Year.

	Fire risks.	Marine and inland risks.	Tornado risks.	Aggregate.
Gross risks written.....	\$1,308,981.00	\$ 20,514.00	\$ 102,425.00	\$ 1,431,920.00
Gross premiums received.....	18,229.60	84.02	575.83	18,890.45
Losses paid.....	16,930.71	94.25	1.70	17,026.66
Losses incurred.....	12,134.41	78.55	1.70	12,214.66
Amount at risk.....	2,208,584.00		267,930.00	2,476,514.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA,
Organized under the laws of the state of Pennsylvania, made to the Auditor of State of the state of Iowa, pursuant to the laws thereof.

President, JAS. W. McALLISTER. Vice-President, GEO. F. REGER.
Secretary, EZRA T. CRESSON.

[Incorporated April 22, 1829.

Commenced business June, 1829.]

Home office, 421 Walnut Street, Philadelphia, Pennsylvania.

Capital Stock.

Amount of capital stock authorized, \$400,000.00; subscribed for....	\$ 400,000.00
Amount of capital paid up in cash.....	400,000.00
Amount of net ledger assets, December 31st of previous year.....	2,921,110.04
Extended at.....	\$ 2,921,110.04

Income During the 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.....	\$ 71,594.79
Gross premiums written and renewed during the year.....	740,171.89
Total.....	\$ 811,766.68
Deduct gross premiums and bills in course of collection at this date.....	91,812.80
Entire premiums collected during the year.....	\$ 719,953.88
Deduct reinsurance, rebate, abatement and return premiums.....	146,403.71
Received for premiums other than perpetuals.....	\$ 573,550.17
Deposit premiums received on perpetual risks.....	5,846.73

Rents from company's property, for company's use of own buildings	\$ 6,304.51
Interest on real estate mortgage loans, \$7,933.59; on other collateral loans, \$1,230.98	9,164.57
Interest and dividends on stocks and bonds, \$107,009.25; from all other sources, \$2,508.34	109,517.59
Total rents and interest	\$ 124,986.67
Total income during the year	\$ 704,383.57
Total footings	\$3,625,493.61

Disbursements During Year.

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

Gross amount paid for losses, including \$12,525.00 occurring in previous years	Fire.	353,036.87
Deduct amounts received for salvages (on losses of the last or previous year), \$3,159.24, and from reinsurance in other companies, \$18,975.78		22,135.02
Net amount paid during the year for losses		\$ 330,901.85
Deposit premiums returned, \$41,330.61; less cancelled reinsurance, \$25,000.00		41,305.61
Paid stockholders for interest or dividends, amount declared during the year		80,140.00
Commission or brokerage to agents, less received on reinsurances		130,032.71
Salaries, fees and all other charges, officers, \$24,400.00; clerks, \$10,750.00; other employees, \$625.00		35,775.00
Taxes on premiums, \$9,833.51; on real estate, \$3,352.61		13,186.12
Insurance department fees and agents' licenses, \$3,170.94; municipal licenses, \$1,215.06; internal revenue, \$1,951.11; tax on franchise, \$4,920.96		11,259.07
Advertising, printing and stationery, \$7,483.19; legal expenses, \$1,709.02; repairs and expenses on real estate, \$2,561.35; agency expenses, 60,725.66; miscellaneous, \$6,157.04		78,636.25
Losses on sales or maturity of ledger assets		5,777.34
Total expenditures during the year		\$ 727,013.96
Balances		\$ 2,898,479.65

Ledger Assets.

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

Book value real estate, unincumbered	\$ 208,172.50
Mortgage loans on real estate, first liens	118,398.00
Loans secured by pledge of bonds, stocks or other collateral	55,500.00
Book value bonds, excluding interest, \$2,349,269.80; and stocks, 106,378.00	2,455,647.80
Cash in company's office, \$3,455.95; deposited in banks, \$57,305.40	60,761.35
Total net ledger assets, as per balance on page 1	\$ 2,893,479.65

Non-Ledger Assets.

Interest accrued on mortgages	\$ 1,775.97
Interest accrued on collateral loans	54.99
Total carried out	\$ 1,830.96
Market value of real estate, over book values	19,827.50

Market value (not including interest, in item 9) of bonds and stocks over book values	\$ 91,479.70
Gross premiums in course of collection December 31st, not more than three months due	\$ 91,812.80
Deduct cost of collection, commission and brokerage	19,429.08
Net amount of uncollected premiums, not more than three months due	72,383.72
Total admitted assets	\$ 3,087,001.53

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 16,183.39
Losses in process of adjustment, or in suspense, including all reported and supposed losses	33,343.99
Losses resisted (not outlawed), including interest, costs and other expenses thereon	2,635.30
Total amount of claims for losses	\$ 52,165.68
Deduct reinsurance due or accrued	2,415.29
Net amount of unpaid losses	\$ 49,750.39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$397,465.69; unearned premiums, 50 per cent	\$ 198,732.84
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$671,805.94; unearned premiums (pro rata)	314,292.64
Total unearned premiums as computed above	513,025.48
Amount reclaimable by the insured on perpetual fire insurance policies: 95 per cent of the premium or deposit received, \$401,639.39; 90 per cent, \$614,345.95	1,015,985.34
Total amount of all liabilities	\$ 1,608,761.21
Joint stock capital actually paid up in cash	\$ 400,000.00
Divisible surplus	1,078,240.32—1,478,240.32
Total	\$ 3,087,001.53

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 93,191,031	\$ 994,177.27
Written or renewed during the year	61,944,343	740,171.89
Total	\$ 155,135,374	\$ 1,734,349.16
Deduct those expired and marked off as terminated	57,262,639	665,077.53
In force at the end of the year	\$ 97,872,675	\$ 1,069,271.63
Deduct amount reinsured	5,217,157	58,860.74
Net amount in force	\$ 92,655,518	\$ 1,010,410.89
Largest amount written on any one risk, not deducting reinsurance	\$20,000.00.	

Perpetual Business.

	Amount of risks.	Total deposits.
Perpetual risks in force on the 31st day of December of the previous year	\$ 52,706,916	\$ 1,143,548.24
Perpetual risks written during the year	244,020	5,846.73
Total	\$ 52,950,936	\$ 1,149,394.97
Deduct those marked off as cancelled	1,755,892	44,010.06
In force December 31, 1901	\$ 51,195,046	\$ 1,105,384.91

Losses incurred on perpetual risks during the year... \$ 10,993.50
 Losses paid on perpetual risks during the year... 10,526.14
 Largest amount in any one hazard... 20,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..... No.
 Losses incurred during the year, fire..... \$ 343,528.08
 Total amount of the company's stock owned by the directors at par value..... 19,500.00

Business in the State of Iowa During the Year.

Fire risks.
 Gross risks written..... \$ 839,386.20
 Gross premiums received..... 10,466.70
 Losses paid, gross..... 9,395.92
 Losses incurred, gross..... 9,347.98
 Amount at risk..... 1,414,213.24

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, H. BAIER.

Secretary, WM. TREMBOR.

[Incorporated February, 1865. Commenced business, October, 1866.]

Home office, 9, 11 and 13 North Helena avenue Freeport, Ill.

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..... 3,227,689.57
 Extended at..... \$ 3,227,689.57

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..... \$ 364,001.87
 Deduct amount of same not collected..... 3,922.15
 Net collected..... \$ 360,079.72
 Gross premiums written and renewed during the year, as per item 2, page 3, part VI..... 2,862,435.88
 Total..... \$ 3,222,515.60
 Deduct gross premiums and bills in course of collection at this date..... 444,083.99
 Entire premiums collected during the year..... \$ 2,778,431.61
 Deduct reinsurance, rebate, abatement and return premiums..... 585,053.03
 Received for premiums other than perpetuals..... \$ 2,193,378.58 2,193,378.58

Rents from company's property..... \$ 1,998.39
 Interest on real estate mortgage loans, \$92,406.90; on other collateral loans, \$1,064.50..... 93,471.40
 Interest and dividends on stocks and bonds, \$48,297.85; from all other sources, \$1,040.80..... 49,338.65
 Total rents and interest..... \$ 144,808.44
 Profit on sale or maturity of ledger assets during the year over book values..... 6,730.11
 Worthless notes..... 1,253.55
 Total income during the year..... \$ 2,346,170.68
 Total footings..... \$ 5,573,862.25

Disbursements During Year.

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

Fire.
 Gross amount paid for losses (including \$101,324.56 occurring in previous years)..... \$ 1,315,420.68
 Deduct amounts received for salvages (on losses of the last or previous year), \$5,787.16; and from reinsurance in other companies, \$156,023.65..... 161,810.81

Net amount paid during the year for losses..... \$ 1,153,609.87 \$ 1,153,609.87
 Paid stockholders for dividends (amount declared during the year)..... 50,000.00
 Commissions or brokerage to agents, less received on reinsurances..... 576,499.66
 Salaries and allowances to agents, \$14,258.39; field and adjusting expenses, \$47,152.70..... 61,411.09
 Salaries, fees and all other charges, officers, \$10,500; clerks, \$35,492.41; other employees, \$55,433.25..... 101,425.66
 Taxes on premiums, \$25,255.68; on real estate, \$384.34; local tax, \$7,525.51..... 33,165.53
 Insurance department fees and agent's licenses, \$10,912.53; municipal licenses, \$4,911.78..... 15,824.31
 Advertising, printing and stationery, \$29,734.67; legal expenses, \$3,465.29; repairs and expenses on real estate, \$154.99; furniture and fixtures and maps, \$7,017.79; miscellaneous, \$40,093.15..... 80,465.89
 Other disbursements, viz: Freight, \$6,991.96; revenue, \$5,824.82; premiums paid on bonds, \$391.50; postage, \$9,164.23..... 22,372.51
 Total expenditures during the year..... \$ 2,024,774.52
 Balances..... \$ 3,479,085.73

Ledger Assets.

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

Book value real estate, unincumbered..... \$ 82,263.25
 Mortgage loans on real estate, first liens..... 1,815,764.18
 Loans secured by pledges on bonds, stocks or other collateral..... 11,700.00
 Book value bonds, excluding interest, \$1,011,588.35 and stocks, \$336,066.66..... 1,347,655.01
 Cash in company's office and bank..... 294,574.06
 Total..... \$ 3,558,956.50
 Deduct ledger liabilities:
 Agents' credit balances \$16,651.88; all other, \$63,218.89..... \$ 79,870.77
 Total net ledger assets, as per balances on page 1..... \$ 3,479,085.73

Non-Ledger Assets.

Interest due, \$7,471.54, and accrued, \$47,473.63, on mortgages .. \$	54,945.17	
Interest accrued on bonds and stocks	16,531.40	
Interest accrued on other assets	386.16	
Total carried out		71,862.73
Gross premiums in course of collection December 31st, not more than three months due	\$ 444,083.99	
Deduct cost of collection, commission and brokerage	64,311.73	
Net amount of uncollected premiums, not more than three months due		379,772.26
Gross assets		\$ 3,930,720.72
Deduct assets not admitted:		
Depreciation from book values of above net ledger assets to bring same to market value, bonds and stocks	\$ 23,233.92	
Total		\$ 29,233.92
Total admitted assets		\$ 3,901,486.80

Non-Ledger Liabilities.

Losses adjusted and unpaid	\$ 79,027.46	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	88,999.27	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	16,750.00	
Total amount of claims for losses	\$ 184,776.73	
Deduct reinsurance due or accrued	15,219.56	
Net amount of unpaid losses		\$ 169,557.17
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, \$1,241,754.33; unearned premiums (50 per cent)	\$ 620,877.16	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,169,192.18; unearned premiums pro rata	1,735,777.01	
Total unearned premiums as computed above		\$ 2,356,654.17
Total amount of all liabilities		\$ 2,526,211.34
Joint stock capital actually paid up in cash	200,000.00	
Divisible surplus	1,175,275.46	1,375,275.46
Total		\$ 3,901,486.80

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 303,714,269	\$ 3,999,199.47
Written or renewed during the year	224,132,407	2,862,435.88
Total	\$ 527,846,676	\$ 6,861,635.35
Deduct those expired and marked off as terminated	168,714,572	2,275,058.56
In force at the end of the year	359,132,104	\$ 4,586,576.79
Deduct amount reinsured	11,528,692	175,630.28
Net amount in force	\$ 347,603,412	\$ 4,410,946.51
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

General Interrogatories.

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

Losses incurred during the year: Fire, \$1,207,432.85; tornado, \$14,429.63 \$ 1,221,862.48

Total amount of the company's stock owned by the directors at par value. 71,050.00

Total amount loaned to officers and directors, \$18,500; loaned to stockholders, not officers, \$27,500 46,000.00

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	\$13,911,259.00	\$ 4,817,761.00	\$18,729,020.00
Gross premiums received	173,023.05	38,826.57	217,849.62
Losses paid	114,322.71	5,744.08	120,066.79
Losses incurred	118,756.15	5,744.08	124,500.23
Amount at risk	19,210,795.00	10,617,120.00	29,827,915.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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. SECCOP.

Secretary, A. H. ECKERT.

Vice-President, C. S. WALTHER.

[Incorporated, March 27, 1862.]

Commenced business July, 1862.]

Home office, 328, Fourth avenue, Pittsburg, Pa.

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	416,260.27
Increase of paid-up capital during 1901	61,255.80
Extended at	\$ 477,516.07

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	\$ 66,337.21
Deduct amount of same not collected	1,996.27
Net collected	\$ 64,340.94
Gross premiums written and renewed during the year	380,328.80
Total	\$ 444,669.74
Deduct gross premiums and bills in course of collection at this date	69,459.48
Entire premiums collected during the year	\$ 375,210.26
Deduct reinsurance, rebate, abatement and return premiums	75,356.41
Received for premiums other than perpetuals	\$ 299,853.85

Rents from company's property.....	\$ 221.00
Interest on real estate mortgage loans, \$14,732.33; on other collateral loans, \$2,178.60.....	17,070.93
Interest and dividends on stocks and bonds, \$4,459.89; from all other sources, \$515.19.....	4,975.08
Total rents and interest.....	\$ 22,267.01
Total income during the year.....	\$ 322,080.86
Total footings.....	\$ 799,596.93

Disbursements During Year.

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

	Fire.
Gross amount paid for losses, including \$15,352.98 occurring in previous years.....	\$ 167,037.17
Deduct amounts received for salvages on losses for the last or previous year, \$1,646.96; and from reinsurance in other companies, \$11,901.33.....	13,548.28
Net amount paid during the year for losses.....	\$ 153,488.83
Paid stockholders for interest or dividends.....	20,000.00
Commissions or brokerage to agents, less received on reinsurances.....	89,288.35
Salaries and allowances to agents.....	2,000.00
Rents.....	2,400.00
Salaries, fees and all other charges, officers, \$6,000; clerks, \$4,345.78.....	10,345.78
Taxes on premiums.....	6,193.13
Insurance department fees and agents' licenses, \$1,245.21; municipal licenses, \$350.....	1,595.2
Advertising, printing and stationery, \$7,298.86; legal expenses, \$658.87; miscellaneous, \$8,111.90.....	16,079.63
Losses on sales or maturity of ledger assets, other disbursements, viz: \$4,649.56; internal revenue tax, \$1,120.22.....	5,769.78
Total expenditures during the year.....	\$ 307,160.76
Balances.....	\$ 492,436.17

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 2,025.22
Mortgage loans on real estate, first liens.....	231,425.00
Loans secured by pledge of bonds, stocks or other collateral.....	61,050.00
Book value bonds, excluding interest, \$21,903.89; and stocks, \$69,805.50.....	91,709.39
Deposited in banks.....	45,473.43
Bills receivable, \$353.58; agents' debit balances, secured or unsecured, \$60,399.55.....	60,753.13
Total net ledger assets, as per balances on page 1.....	\$ 492,436.17

Non-Ledger Assets.

Interest due, \$1,193.85, and accrued, \$3,119.95 on mortgages.....	\$ 4,313.81
Interest due, \$12.50, and accrued, \$345.37 on bonds and stocks.....	357.87
Total carried out.....	\$ 4,671.68
Market value of real estate over book value.....	174.78
Market value, not including interest in item 9, of bonds and stocks over book value.....	33,835.61
Gross assets.....	\$ 531,118.24

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due.....	\$ 21,406.05
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	10,349.88
Total amount of claims for losses.....	\$ 31,755.94
Deduct reinsurance due or accrued.....	2,541.84
Net amount of unpaid losses.....	\$ 29,214.10
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, \$200,561.98; unearned premiums fifty per cent.....	\$ 100,280.99
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$273,377.89; unearned premiums pro rata.....	\$ 147,995.74
Total unearned premiums as computed above.....	\$ 248,276.73
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	901.80
Joint stock capital.....	\$ 200,000.00
Divisible surplus.....	\$ 52,725.61
All other liabilities.....	\$ 252,725.61
Total amount of all liabilities.....	\$ 531,118.24

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 37,194,853	\$ 430,750.33
Written or renewed during the year.....	32,890,810	350,328.80
Total.....	\$ 70,085,663	\$ 811,079.13
Deduct those expired and marked off as terminated.....	28,049,681	318,068.39
In force at the end of the year.....	\$ 42,035,981	\$ 493,010.74
Deduct amount reinsured.....	1,150,692	19,070.87
Net amount in force.....	\$ 40,879,289	\$ 473,939.87
Largest amount written on any one risk, not deducting reinsurance, \$7,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	167,766.40
Total amount of the company's stock owned by the directors at par value.....	\$ 27,000.00
Total amount loaned to officers and directors, \$6,000; loaned to stockholders not officers, 6,000.....	1,200.00

Business in the State of Iowa During the year.

	Fire risks.
Gross risks written.....	\$ 474,419.17
Gross premiums received.....	6,274.21
Losses paid.....	1,019.51
Losses incurred.....	1,055.01
Amount at risk.....	733,210.43

ANNUAL STATEMENT

For the year ending December 31, 1901, 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-Presidents, FR. VON BERNUTH, GEO. B. EDWARDS.
Secretary, CHAS. RUYKHAVER.

[Incorporated March 1859. Commenced business March, 1859.]

Home office 62 and 64 William street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$ 1,000,000.00; subscribed for. \$ 1,000,000.00
Amount of capital stock paid-up in cash..... 1,000,000.00
Amount of net ledger assets, December 31st of previous year..... 4,692,593.31

Income During the 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.....	\$ 14,028.76
Net collected.....	\$ 14,028.76
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,132,573.54
Total.....	\$ 2,146,602.30
Deduct gross premiums and bills in course of collection at this date.....	17,651.30
Entire premiums collected during the year.....	\$ 2,128,951.00
Deduct reinsurance, rebate, abatement and return premiums ...	462,094.53
Received for premiums other than perpetuities.....	\$ 1,666,856.47
Rents from company's property.....	21,463.43
Interest on real estate mortgage loans.....	18,316.30
Interest and dividends on stocks and bonds, \$149,839.54; from all other sources, \$1,386.33.....	151,225.87
Total rents and interest.....	\$ 191,005.66
Profit on sale or maturity of ledger assets during the year over book values.....	180,601.09
Total income during the year.....	2,038,463.22
Total footings.....	\$ 6,731,056.53

Disbursements During the Year.

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

	Fire.
Gross amount paid for losses (including \$93,284.75 occurring in previous years).....	\$ 899,312.42
Deduct amounts received for salvages (on losses of the last or previous year) \$1,263.84; and for reinsurance in other companies, \$128,694.35.....	129,958.19
Net amount paid during the year for losses.....	\$ 769,354.23
Paid stockholders for interest or dividends.....	150,000.00
Commissions or brokerage to agents, less received on reinsurances	344,327.65
Rents.....	21,449.35
Salaries, fees and all other charges, officers, \$30,500.00; clerks, \$110,888.10;.....	141,388.10
Taxes on premiums, \$19,022.56; on real estate, \$9,704.63; internal revenue, \$5,493.37.....	34,220.56
Insurance department fees and agents' licenses, \$16,616.02; municipal licenses, \$558.91; tax on franchises, \$8.13.....	17,183.06
Advertising, printing and stationery, \$19,243.30; legal expenses, \$1,292.88; repairs and expenses on real estate, \$14,716.91; miscellaneous, \$52,679.67.....	87,932.76
Other disbursements, viz: profit and loss account items.....	16,728.54
Total expenditures during the year.....	\$ 1,582,584.25
Balances.....	\$ 5,148,472.28

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 667,324.27
Mortgage loans on real estate, first liens.....	383,500.00
Book value bonds, excluding interest, \$1,766,382.57; and stocks, \$1,919,379.37.....	3,685,761.94
Cash in company's office, \$12,441.83; deposited in banks, \$155,715.54.....	168,157.37
Cash in hands of department managers.....	28,207.95
Agents' debit balances, secured or unsecured.....	215,520.75
Total.....	\$ 5,148,472.28
Total net ledger assets, as per balances on page 1.....	\$ 5,148,472.28

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 9,012.92
Rents due, \$714.99 and accrued, \$1,506.66 on company's property or lease.....	2,221.65
Total carried out.....	\$ 11,234.57
Market value of bonds and stocks over book value.....	196,677.31
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 17,651.30
Deduct cost of collection, commission and brokerage.....	2,823.67
Net amount of uncollected premiums, not more than three months due.....	14,827.63
Gross assets.....	\$ 5,371,211.79

Non-Ledger Liabilities.

Losses adjusted and unpaid, due and not yet due	\$ 53,379.51
Losses in process of adjustment, or in suspense, including all reported and supported losses	62,641.91
Losses resisted (not outlawed) including interest, costs and other expenses thereon	11,755.00
Total amount of claims	\$ 127,776.42
Deduct reinsurance due or accrued	23,141.17
Net amount of unpaid losses	\$ 104,635.25
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$927,405.39; unearned premiums fifty per cent.	\$ 463,732.70
Gross premiums less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,483,078.42; unearned premiums, pro rata	1,318,396.33
Total unearned premiums as computed above	\$ 1,782,129.03
Total amount of all liabilities	\$ 1,886,764.28
Joint stock capital actually paid up in cash	\$ 1,000,000.00
Divisible surplus	2,484,447.51
Total	\$ 5,371,211.79

Miscellaneous.

	Fire risks.	Premiums.
In force December 31, 1900	\$ 406,257.132	\$ 3,122,449.21
Written or renewed in 1901	250,236.851	2,132,573.54
Totals	\$ 656,493.983	\$ 5,255,022.75
Deduct expirations and cancellations	219,739.580	1,736,061.02
In force December 31, 1901	\$ 436,754.403	\$ 3,508,961.73
Deduct amount reinsured	22,022.593	198,417.92
Net amount in force	\$ 414,731.810	\$ 3,410,543.81
Largest amount in any one hazard, \$50,000.00		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.	
Losses incurred during the year, fire	\$ 792,417.87
Total amount of the company's stock owned by the directors at par value	217,300.00
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	\$ 2,982,740.00
Gross premiums received	38,334.51
Losses paid	13,302.01
Losses incurred	14,138.16
Amount at risk	\$ 5,424,889.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition and affairs of the

GERMAN ALLIANCE INSURANCE COMPANY,

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

President, ADOLPH A. STROHN. Vice-Presidents, CHAS. A. HOYT and WM. N. KREMER.
Secretary, CHARLES G. SMITH.

[Incorporated, February 1897. Commenced business, February 8, 1897.]

Home office, Liberty and Nassau streets, New York.

Capital Stock.

Amount of capital stock authorized, \$400,000. Subscribed for	\$ 400,000.00
Amount paid up in cash	400,000.00
Amount of net ledger assets, December 31st of previous year	879,976.69

Extended at

Income During the 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	\$ 77,313.17
Net collected	\$ 77,313.17
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	464,207.20
Total	\$ 541,520.37
Deduct gross premiums and bills in course of collection at this date	87,329.57
Entire premiums collected during the year	\$ 454,190.80
Deduct reinsurance, rebate, abatement and return premiums	82,053.56
Received for premiums, other than perpetuals	\$ 372,137.24
Interest and dividends on stocks and bonds	37,765.25
Total rents and interest	37,765.24
Profit on sales or maturity of ledger assets during the year over book values	21,388.41
Total income during the year	431,290.90
Sum of both amounts	\$ 1,311,267.59

Disbursements During Year.

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

Gross amount paid for losses (including \$35,699.16 occurring in previous years).....	Fire. 208,171.34	
Deduct amounts received for salvages (on losses of the last or previous years).....	1,597.12	
Net amount paid during the year for losses	206,574.22	\$ 206,574.22
Paid stockholders for interest or dividends (amount declared during the year, \$24,000).....	24,000.00	
Commission or brokerage to agents, less received on reinsurances	81,692.35	
Salaries, fees and all other charges.....	2,187.50	
Taxes on premiums.....	16,008.03	
Insurance department fees and agents' licenses, \$5,226.82; municipal licenses, \$1,875.65; tax on franchise, \$130.....	7,232.47	
Miscellaneous.....	90.60	
Total disbursements during the year.....	337,785.17	
Balances.....		\$ 973,482.42

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, \$485,957.29; and stocks, \$396,011.94.....	\$ 881,969.23	
Cash in company's office.....	2.40	
Deposited in Central National Bank of New York.....	6,973.45	
Deposited in Merchants Trust Company of New York.....	84,537.34	91,513.19
Total net ledger assets, as per balances on page 1.....		\$ 973,482.42

Non-Ledger Assets.

Market value (not including interest in item 9), of bonds and stocks over book value.....	\$ 102,532.77	
Gross premiums in course of collection December 31st, not more than three months due.....	87,329.57	
Deduct cost of collection, commission, and brokerage.....	35,167.28	
Net amount of uncollected premiums, not more than three months due	52,162.29	
Gross assets.....		\$ 1,128,177.48
Total admitted assets.....		\$ 1,128,177.48

Non-Ledger Liabilities.

Losses adjusted and unpaid (due none; not yet due)	27,506.57	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	35,894.00	
Total amount of claims for losses.....	63,400.57	
Net amount of unpaid losses.....	\$ 63,400.57	
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, \$280,905.99; unearned premiums, 50 per cent.....	140,452.99	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$205,699.46; unearned premiums pro rata.....	117,354.01	
Total unearned premiums as computed above.....	257,807.00	
Total liabilities.....		\$ 321,207.57

Joint-stock capital actually paid up in cash.....	\$ 400,000.00
Divisible surplus.....	406,969.91
Total.....	\$ 1,128,177.48

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 51,893,721	\$ 394,796.09
Written or renewed during the year.....	50,393,927	484,207.20
Total	102,287,648	\$ 859,003.29
Deduct those expired and marked off as terminated.....	45,082,196	372,397.84
In force at the end of the year.....	\$ 57,205,452	\$ 486,605.45
Net amount in force.....	\$ 57,205,452	\$ 486,605.45
Larges amount written on any one risk, not deducting reinsurance, \$25,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.	
Losses incurred during the year (fire, \$225,168.51; tornado, \$28.95). Total amount of company's stock owned by the directors at par value.....		\$ 225,197.46 89,200.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.	

Business in the State of Iowa During the Year.

	Fire risks.	Tornado risks.	Aggregate.
Gross risks written.....	\$ 565,635.00	\$ 26,565.00	\$ 592,200.00
Gross premiums received.....	7,614.62	137.52	7,752.14
Losses paid	9,313.48		9,313.48
Losses incurred.....	9,312.48		9,312.48
Amount at risk.....	740,170.00	50,464.00	790,634.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, WM. N. KREMER. Vice-President, LOUIS F. DOMMERICH.
 Secretary, CHAS. G. SMITH.

[Incorporated March, 1872. Commenced business March 7, 1872.]

Home office, Liberty and Nassau streets, New York.

Capital Stock.

Amount of capital stock authorized \$1,000,000.00; 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.....	7,480,823.58
Extended at	\$ 7,480,823.58

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.	\$ 620,517.28
Deduct amount of same not collected		1,331.38
Net collected.....		\$ 619,185.90
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		6,009,155.07
Total.....		\$ 6,628,340.97
Deduct gross premiums and bills in course of collection at this date.....		751,794.57
Entire premiums collected during the year.....		\$ 5,876,546.40
Deduct reinsurance, rebate, abatement and return premiums.....		2,396,794.50
Received for premiums, other than perpetuals.....		\$ 3,479,751.90
Interest on real estate mortgage loans.....		\$ 520.00
Interest and dividends on stocks and bonds, \$316,772.10; from all other sources		\$2,667.63 319,439.73
Total rents and interest		\$ 319,959.73
Profit on sales or maturity of ledger assets during the year over book values.....		173,669.20
Total income during the year.....		\$ 3,973,380.83
Sum of both amounts		\$ 11,454,204.41

Disbursements During Year.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses, including \$319,957.37 occurring in previous years	Fire.	\$ 2,698,314.76
Deduct amounts received for salvages (on losses of the last or of previous years), \$13,440.00; and from reinsurance in other companies, \$786,314.03		799,754.03
Net amount paid during the year for losses		\$ 1,898,560.73
Paid stockholders for interest or dividends (amount declared during the year.....)		300,000.00
Commissions or brokerage to agents, less those received on reinsurance		599,407.99
Rents		31,105.27
Salaries, fees and all other charges.....		195,011.76
Taxes on premiums.....		79,613.41
Insurance department fees and agents' licenses, \$16,888.57; municipal licenses, \$5,747.13; tax on franchises, \$190.00.....		22,825.70
Advertising, printing and stationery, \$41,423.73; furniture and fixtures, \$4,617.14; miscellaneous, \$261,488.43.....		307,329.30
Total disbursements during the year.....		\$ 3,424,854.16
Balance.....		\$ 8,029,350.25

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.....		\$ 15,000.00
Mortgage loans on real estate, first liens.....		13,000.00
Book value of bonds excluding interest, \$4,598,145.89; and stocks, \$2,922,146.03.....		7,520,291.92
Cash in company's office and bank.....		481,058.33
Total		\$ 8,029,350.25
Deduct ledger liabilities:		
Total net ledger assets, as per balance on page 1		\$ 8,029,350.25

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 173.00
Interest accrued on other assets.....	5,110.27
Total.....	\$ 5,283.27
Market value, not including interest in item 9, of bonds and stocks over book value.....	651,258.08
Gross premium in course of collection, December 31st, not more than three months due.....	\$ 733,565.42
Deduct cost of collection, commission and brokerage.....	150,820.29
Net amount of uncollected premiums, not more than three months due.....	582,745.13
Gross premiums in course of collection December 31st more than three months due	18,229.15
Gross assets	\$ 9,268,636.73
Total admitted assets.....	\$ 9,268,636.73

Non-Ledger Liabilities.

Losses adjusted and unpaid; not yet due	\$ 130,653.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	375,996.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon	82,590.00
Total amount of claims for losses.....	\$ 589,239.00
Deduct reinsurance due or accrued	66,727.00
Net amount of unpaid losses.....	\$ 522,512.00
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,501,652.45; unearned premiums, 50 per cent.	1,250,826.21
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,486,515.53; unearned premiums pro rata	1,858,840.40
Total unearned premiums as computed above.....	\$ 3,109,666.62
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued	13,861.38
Return premiums and unpaid rebates, \$4,668.60; and reinsurance premiums, \$125,391.83	129,460.43
Total liabilities	\$ 3,775,500.43
Joint stock capital actually paid up in cash.....	1,000,000.00
Divisible surplus.....	4,493,136.30
Total.....	\$ 9,268,636.73

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1901, (as per line 5 under this heading in last year's statement).....	\$ 793,499,660	\$ 6,522,940.96
Written or renewed during the year.....	669,430,857	6,009,155.07
Total	\$1,462,930,527	\$12,532,096.03
Deduct those expired and marked off as terminated.....	588,703,407	5,088,452.25
In force at the end of the year.....	\$ 874,227,120	\$ 7,443,643.78
Deduct amount reinsured	187,269,276	1,455,475.80
Net amount in force.....	\$ 686,957,844	\$ 5,988,167.98
Largest amount written in any one risk not deducting reinsurance.....		\$ 325,000.00

General Interrogatories.

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

Losses incurred during the year, fire, \$2,046,949.95; tornado, \$2,239.78..... \$ 2,049,189.73

Total amount of company's stock owned by the directors at par value..... 117,622.00

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

NOTE—Companies acting under what is known as the "surplus law," chapter 189, laws of New York, 1874, are required to state:—

The amount of "special reserve fund," according to said law, deposited with the Insurance Department of the state of New York..... 500,000.00

The amount of "guarantee surplus fund," as provided for by said law..... 500,000.00

Business in the State of Iowa During the Year.

	Fire risks.	Tornado risks.	Aggregate.
Gross risks written.....	\$ 5,168,400.00	\$ 364,668.33	\$ 5,533,068.43
Gross premiums received.....	60,762.02	2,273.65	63,035.67
Losses paid.....	40,476.18	44.85	40,521.03
Losses incurred.....	37,508.80	44.85	37,553.65
Amount at risk.....	7,771,219.00	698,819.83	8,461,188.83

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
GIRARD FIRE AND MARINE INSURANCE COMPANY.

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

President, ALFRED S. GILLET. First Vice-President, JAMES B. ALYDOR.
Secretary, EDWIN F. MERRILL. Second Vice-President, HENRY M. GRATZ.

(Incorporated March 16, 1853. Commenced business May, 1853.)

Home office, 633 Chestnut street, Philadelphia.

Capital Stock.

Amount of capital stock authorized, \$300,000.00; subscribed for... \$ 300,000.00

Amount of capital paid up in cash..... 300,000.00

Amount of net ledger assets, December 31st of previous year..... 1,817,161.23

Extended at..... \$ 1,817,161.23

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.....	\$ 83,691.56
Deduct amount of same not collected.....	300.00
Net collected.....	\$ 83,391.56
Gross premiums written and renewed during the year.....	504,481.16
Total.....	\$ 587,872.72

Deduct gross premiums and bills in course of collection at this date..... \$ 59,713.86

Entire premiums collected during the year..... \$ 548,258.85

Deduct reinsurance, rebate, abatement and return premiums..... 121,937.77

Received for premiums other than perpetuals..... \$ 406,321.09

Deposit premiums received on perpetual risks..... 30,821.78

Rents from company's property, including \$5,000 for company's use of own buildings..... \$ 20,535.10

Interest on real estate mortgage loans, \$33,622.79; on other collateral loans, \$5,474.10..... 39,096.89

Interest and dividends on stocks and bonds, \$33,679.39; from all other sources, \$800.64..... 33,879.94

Total rents and interest..... 93,612.93

Profit on sale or maturity of ledger assets during the year over book values..... 7,975.17

From all other sources, viz.: Assignments..... 1,109.50

Total income during the year..... \$ 534,840.47

Total footings..... \$ 2,357,001.70

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$20,769.07 occurring in previous years).....	\$ 214,390.91
Deduct amounts received for salvages (on losses of the last or previous year), \$525.51; and from reinsurance in other companies, \$20,166.44.....	21,392.05
Net amount paid during the year for losses.....	\$ 192,997.97
Deposits premiums returned.....	25,950.25
Paid stockholders for interest or dividends.....	60,000.00
Commissions or brokerage to agents, less received on reinsurance salaries and allowances to agents.....	97,441.36
Rents (including \$5,000 for company's use of own buildings), less \$75 for sub-leases.....	11,799.12
Salaries, fees and all other charges, officers, \$20,500.00; clerks, \$21,761.96; other employees, \$1,081.75.....	8,615.00
Taxes on premiums, \$10,227.08; on real estate, \$5,346.28.....	43,347.71
Insurance department fees and agents' licenses, \$2,431.15; municipal licenses, \$780.23; tax on franchise, \$5,682.72.....	43,347.71
Advertising, printing and stationery, \$2,184.83; legal expenses, \$2,369.03; repairs and expenses on real estate, \$5,716.27; miscellaneous, \$31,111.40.....	8,604.10
Losses on sales or maturity of ledger assets, \$8,596.69; other disbursements, viz.: \$631.01.....	48,381.59
Internal revenue tax.....	9,220.70
Total expenditures during the year.....	2,143.40
Balance.....	\$ 584,191.56
	\$ 1,834,807.14

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 300,221.62
Mortgage loans on real estate, first liens.....	834,400.00
Loans secured by pledge of bonds, stocks or other collateral.....	86,000.00
Bank value bonds, excluding interest, \$966,074.14; and stocks, \$126,539.14.....	732,613.28

Cash in company's office, \$2,146.87; deposited in banks, \$48,163.17	\$ 50,310.04
Bills receivable, \$19,484.30; perpetual reinsurance, \$5,490.91	24,975.21
Insurance, \$1,651.59; hotel furniture, \$2,532.40; Phila. Unds., \$100	4,283.99
Total	\$ 1,832,807.14
Total net ledger assets	\$ 1,832,807.14

Non-Ledger Assets.

Interest due, \$517.50 and accrued, \$9,122.31 on mortgages	\$ 9,639.81
Interest accrued on bonds and stocks	8,788.32
Interest due, \$180 and accrued, \$1,344.89 on collateral loans	1,524.89
Rents due, \$274.75 and accrued, \$782.80 on company's property or lease	1,077.55
Total carried out	\$ 21,030.57
Market value of real estate over book value	84,775.38
Market value of bonds and stocks over book value	49,144.72
Gross premiums in course of collection December 31st, not more than three months due	\$ 59,194.19
Deduct cost of collection, commission and brokerage	12,933.37
Net amount of uncollected premiums not more than three months due	46,260.82
Gross premiums in course of collection December 31st, not more than three months due, carried in	\$11,076.87
Gross assets	\$ 2,034,018.63
Deduct assets not admitted:	
Company's stock owned	\$ 45,458.00
Furniture, fixtures and safes	2,532.40
Bills receivable, past due	1,078.10
Total	49,068.50
Total admitted assets	\$ 1,984,950.13

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 40,612.10
Losses resisted (not outlawed), including interest and other expenses thereon	1,000.00
Total amount of claims for losses	\$ 41,612.10
Deduct reinsurance due or accrued	1,319.96
Net amount of unpaid losses	40,292.14
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, \$207,358.43; unearned premiums (fifty per cent)	\$ 103,679.22
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$597,720.99; unearned premiums pro rata	308,414.32
Total unearned premiums as computed above	412,093.54
Amount reclaimable by the insured on perpetual fire insurance policies, being 93 per cent of the premium or deposit received	627,511.88
Return premiums, \$3,438.67; and reinsurance premiums, \$2,335.72	10,774.39
All other liabilities, viz: General expenses	6,799.37
Total amount of all liabilities	\$4,097,471.32

Joint stock capital actually paid up in cash	\$ 300,000.00
Divisible surplus	587,478.81
Total	\$ 1,984,950.13

Miscellaneous.

	Fire risks.	Premiums.
In force December 31, 1901	\$ 90,752,407	\$ 865,370.73
Written or renewed in 1901	47,008,370	504,481.16
Totals	\$ 137,800,777	\$ 1,359,851.89
Deduct expirations and cancellations	44,860,550	508,422.47
In force December 31, 1901	\$ 92,940,227	\$ 851,429.42
Deduct amount reinsured	5,403,175	56,350.00
Net amount in force	\$ 87,537,052	\$ 805,079.42
Perpetual risks (not included above), \$32,374,348; premiums on same, \$697,235.42.		
Largest amount in any one hazard, \$60,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire	\$ 234,291.15
Total amount of the company's stock owned by the directors at par value	34,600.00
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.

	Fire risks.
Gross risks written	\$ 1,385,757.00
Gross premiums received	14,388.82
Losses paid	11,883.19
Losses incurred	11,124.07
Amount at risk	2,299,103.57

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

GLENS FALLS INSURANCE COMPANY.

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

President, J. L. CUNNINGHAM. Vice-President, STEPHEN BROWN.
Secretary, R. A. LITTLE.

[Incorporated May, 1849. Commenced business May, 1850.]
Home office, 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	3,332,699.25
Decrease of contingent depreciation on mortgage loans	20,000.00
Extended at	\$ 3,312,699.25

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.....	\$ 1,256,906.85	
Deduct reinsurance, relate, abatement and return premiums....	273,397.81	
Received for premiums other than perpetuals	\$ 983,509.04	
Rents from company's property.....	2,876.99	
Interest on real estate mortgage loans, \$63,843.27; on other collateral loans, \$240.00.....	64,083.27	
Interest and dividends on stocks and bonds, \$83,990.00; from all other sources, \$25,999.87.....	109,080.87	
Total rents and interests.....	176,041.13	
Total income during the year	\$ 1,550,550.17	
Total footings.....	\$ 4,478,249.42	

Disbursements During Year.

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

	Fire.	
Gross amount paid for losses, including \$45,210.00 occurring in previous years.....	\$ 617,044.44	
Deduct amount received for salvages (on losses of the last or previous year), \$1,897.67; and from reinsurance in other companies, \$76,930.30.....	78,827.97	
Net amount paid during the year for losses.....	\$ 538,216.47	
Paid stockholders for interest or dividends (amount declared during the year).....	100,000.00	
Commissions or brokerage to agents, less received on reinsurances	229,772.60	
Salaries, fees and all other charges: officers, \$13,500.00; clerks, \$25,638.13; other employees, \$26,412.78.....	65,550.91	
Taxes on premiums, \$14,569.50; on real estate, \$722.93; on other investments, \$25,513.87; inter revenue, \$3,499.02.....	44,105.32	
Insurance department fees and agents' licenses, \$6,307.37; municipal licenses, \$2,580.58.....	8,887.95	
Miscellaneous.....	70,231.42	
Other disbursements, viz: Loss on sales of real estate, \$138.80; agents' charges, profit and loss, \$338.46.....	977.26	
Total expenditures during the year.....	\$ 1,057,741.93	
Balances.....	\$ 3,414,507.49	

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 93,710.00	
Mortgage loans on real estate, first liens.....	993,152.29	
Loans secured by pledge of bonds, stocks or other collateral.....	4,000.00	
Book value bonds, excluding interest, \$1,545,000; and stocks, \$69,500.....	1,614,500.00	
Cash in company's office, \$6,376.12; deposited in banks, \$586,091.03	592,467.15	
Agents' debit balances, secured.....	111,678.05	
Total net ledger assets, as per balances on page 1.....	\$ 3,414,507.49	

Non-Ledger Assets.

Interest due, \$1,652.07; and accrued, \$472.29, on mortgages.....	\$ 4,124.36
Interest accrued on bonds and stocks	7,541.53
Total carried out.....	\$ 11,665.89
Market value of real estate, over book value.....	103,280.00
Gross assets.....	\$ 3,549,433.38

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 22,380.37
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	47,861.00
Losses related (not outlawed), including interest, costs and other expenses thereon.....	14,730.00
Total amount of claims for losses.....	\$ 84,971.37
Deduct reinsurance due or accrued	18,723.99
Net amount of unpaid losses.....	\$ 66,247.38
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$462,166.37; unearned premiums (50 per cent).....	\$ 231,283.18
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,501,121.59; unearned premiums pro rata.....	790,768.85
Total unearned premiums as computed above.....	\$ 1,022,052.04
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	17,500.00
Total amount of all liabilities.....	\$ 1,098,300.42
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	\$ 2,231,132.96
Total.....	\$ 3,549,433.38

Miscellaneous.

	Fire risks.	Premiums thereon.
Risks and premiums in force on the 31st day of December of the preceding year	\$ 187,282.207	\$ 1,064,774.05
Written or renewed during the year	112,418.615	1,250,926.85
Total.....	\$ 299,700.822	\$ 3,221,681.50
Deduct those expired and marked off as terminated.....	111,548,190	1,100,477.82
In force at the end of the year.....	\$ 188,152.632	\$ 2,121,203.68
Deduct amount reinsured.....	1,223,106	157,515.72
Net amount in force.....	\$ 187,149,585	\$ 1,963,687.96
Largest amount in any one hazard \$25,000.00.		

General Interrogatories.

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

Losses incurred during the year, fire, tornado..... \$ 64,478.02.

Total amount of the company's stock owned by the directors at par value	\$ 72,920.00
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.
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	200,000.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 2,441,317.00
Gross premiums received.....	25,356.31
Losses paid.....	12,560.08
Losses incurred.....	12,925.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, JOHN KEEGAN.

[Incorporated May 5, 1834. Commenced business January 1, 1835.]

Home office, No. 161 Broadway, City of New York.

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.....	598,957.88
Extended at.....	\$ 998,957.88

Income During the Year.

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

	Fire.	Marine and inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement..	\$ 293,599.55	\$ 18,727.14
Deduct amount of same not collected	2,302.84	180.00
Net collected.....	\$ 291,296.75	\$ 18,547.14
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$2,052,652.10	\$ 218,870.25
Total	\$2,343,948.81	\$ 237,417.39
Deduct gross premiums and bills in course of collection at this date.....	\$ 213,207.63	\$ 8,838.65
Entire premiums collected during the year...	\$2,130,741.18	\$ 228,578.74
Deduct reinsurance, rebate, abatement and return premiums	534,089.93	25,783.66
Received for premiums, other than perpetuals	\$1,596,651.25	\$ 202,795.08
	\$ 1,799,446.33	

Rents from company's property, including \$12,000.00 for company's use of own building	\$ 16,955.32
Interest and dividends on stocks and bonds.....	50,599.49
Total rents and interest.....	\$ 67,554.81
Profit on sale or maturity of ledger assets during the year over book values	38,329.38
Total income during the year.....	\$ 1,905,330.52
Total footings.....	\$ 2,934,288.40

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 \$151,514.29 occurring in previous years)	\$1,084,729.09	\$ 118,640.70
Deduct amounts received for salvages (on losses of the last or of previous years) \$24,153.58, and reinsurance in other companies, \$152,919.62....	163,166.10	13,907.10
Net amount paid during the year for losses..	\$ 921,562.99	104,733.60
Paid stockholders for interest or dividends.....		\$ 20,000.00
Commission or brokerage to agents, less received on reinsurance		365,751.95
Rents (including \$12,000.00 for company's use of own buildings)		12,000.00
Salaries, fees and other charges, officers, clerks and other employees.....		150,585.23
Taxes on premiums, \$31,587.81; on real estate, \$4,592.95		36,180.76
Insurance department fees and agents' licenses		10,507.85
Advertising, printing and stationery, \$16,503.23; repairs and expenses on real estate, \$412.82; furniture and fixtures, \$134.27; miscellaneous, \$152,744.57...		169,794.89
Loss on sales or maturity of ledger assets.....		600.00
Total expenditures during the year.....		\$ 1,791,717.27
Balance.....		\$ 1,112,571.13

Ledger Assets.

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

Book value real estate, unincumbered	\$ 117,500.00
Book value bonds, excluding interest, \$182,242.85; and stocks, \$805,081.81	987,324.67
Cash in company's office, \$1,565.15; deposited in banks, \$17,654.41	19,219.56
Bills receivable, \$13,102.57; agents' debit balances, secured or unsecured, \$88,949.59	102,052.16
Total.....	\$1,226,096.39

Deduct Ledger Liabilities.

Borrowed money, \$112,000.00; all other \$1,525.26	\$ 113,525.26
Total net ledger assets, as per balances on page 1.....	\$ 1,112,571.13

Non-Ledger Assets.

Interest accrued on bonds and stocks	\$ 500.00
Total carried out.....	\$ 500.00
Market value of real estate, over book value.	222,500.00
Market value of bonds and stocks over book value.....	401,500.33

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 218,052.80
Deduct cost of collection, commission and brokerage.....	37,500.00
Net amount of uncollected premiums, not more than three months due.....	\$ 180,552.80
Gross premiums in course of collection December 31st, more than three months due.....	3,903.48

Gross assets \$ 1,912,624.26

Deduct Assets Not Admitted.

Item No. 15.....	\$ 5,000.00
Total.....	\$ 5,000.00
Total admitted assets.....	\$ 1,912,624.26

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 238,075.93
Losses realized (not outlaid), including interest, costs and other expenses thereon.....	32,515.66
Total amount of claims for losses.....	270,591.59
Deduct reinsurance due or accrued.....	32,095.14
Net amount of unpaid losses.....	\$ 238,496.45

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, \$1,034,251.01; unearned premiums (fifty per cent).....	\$ 547,125.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$304,380.25; unearned premiums pro rata.....	735,659.25
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$108,458.31; unearned premiums (fifty per cent)....	54,239.15

Total unearned premiums as computed above.....	\$ 1,307,023.90
Amount reclaimable by the insured on perpetual fire insurance policies, being nine tenths per cent of the premium or deposit received.....	931.59
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	5,020.00
Return premiums, \$11,657.91; and reinsurance premiums, \$13,858.11.....	25,516.02

Total amount of all liabilities.....	\$ 1,576,967.87
Joint stock capital actually paid up in cash.....	\$ 220,000.00
Divisible surplus.....	135,656.39
Total.....	\$ 1,912,624.26

Miscellaneous.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 310,384.527	\$ 2,245,376.14	\$ 3,608,179	\$ 102,174.05
Written or renewed during the year.....	210,640.724	2,052,652.10	43,347,220	218,870.25
Total.....	\$ 521,025.251	\$ 4,298,028.24	\$ 46,035,379	\$ 221,044.30

Deduct those expired and marked off as terminated.....	\$ 185,257.788	\$ 1,634,199.00	\$ 48,811,829	\$ 200,363.55
In force at the end of the year.....	\$ 335,773.463	\$ 2,664,828.34	\$ 3,226,559	\$ 111,680.75
Deduct amount reinsured in companies licensed in New York only.....	34,157.749	325,162.08	253,990	3,222.44
Net amount in force.....	\$ 301,615.714	\$ 2,339,666.26	\$ 2,972,569	\$ 108,458.31
Largest amount in any one hazard.....				\$ 30,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Losses incurred during the year, fire, \$927,111.20; inland, \$99,299.99; tornado, \$1,416.15..... \$1,027,827.84
 Total amount of the company's stock owned by the directors at par value..... 85,075.00
 Does any officer, director or trustee receive a commission or royalty on the business of the company?..... No.

Business in the State of Iowa During the Year.

	Fire risks.	Tornado risks.	Aggregate.
Gross risks written.....	\$1,620,158.00	\$ 157,745.00	\$ 1,777,903.00
Gross premiums received.....	18,141.04	884.30	19,025.34
Losses paid.....	14,859.85	50.00	14,909.85
Losses incurred.....	13,197.58	50.00	13,247.58
Amount at risk.....	2,316,625.00	244,950.00	2,561,575.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the conditions and affairs of the

HAMBURG BREMEN FIRE INSURANCE COMPANY.

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

President pro tem, H. MUNCHMEYER. Vice-President pro tem, A. HAMMACKER.
 Managing Director, S. V. DORRIEN.

[Incorporated in the year 1854. Commenced business, January 1, 1855.]

Home office, No. 4 Hember, Hamburg, Germany.

Capital Stock.

Amount of capital stock subscribed for.....	\$ 1,750,000.00
Amount of capital paid-up in cash.....	155,000.00
Amount of net ledger assets, December 31st of previous year.....	1,357,991.44

Extended at.... \$ 1,357,991.44

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	\$ 123,894.94	
Net collected	\$ 128,894.94	
Gross premiums written and renewed during the year, as per Item 2, page 3, part VI	1,769,302.48	
Total	\$ 1,898,197.42	
Deduct gross premiums and bills in course of collection at this date	129,756.48	
Entire premiums collected during the year	\$ 1,768,440.94	
Deduct reinsurance, rebate, abatement and return premiums	333,577.42	
Received for premiums other than perpetual		\$ 1,434,863.52
Interest and dividends on stocks and bonds, \$47,715.00; from all other sources, 4,098.91	\$ 51,813.91	
Total rents and interest		\$ 51,813.91
Profit on sale or maturity of ledger assets during the year over book values		357.50
Balances marked off in previous years but accounted for in 1901		274.08
Total income during the year		\$ 1,487,309.01
Total footings		\$ 2,845,210.45

Disbursements During Year.

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

	Fire.	
Gross amount paid for losses (including \$40,120.54 occurring in previous years)	\$ 955,317.06	
Deduct amount received for salvages (on losses of the last or previous year) \$3,353.21; and from reinsurance in other companies, \$47,638.72	55,991.93	
Net amount paid during the year for losses		\$ 899,325.13
Commissions or brokerage to agents, less received on reinsurances		270,435.66
Salaries and allowances to agents		68,467.19
Rents		12,674.91
Salaries, fees and all other charges		52,771.71
Taxes on premiums		24,616.23
Insurance department fees, and agent's licenses, \$1,291.29; Municipal licenses, \$8,789.39; tax on franchise, \$1,854.54		39,551.45
Advertising, printing and stationery, \$12,310.00; miscellaneous, \$63,411.20		75,721.21
Other disbursements, viz: balances marked off		256.26
Remittances to home office		60,054.86
Total expenditures during the year		\$ 1,479,258.38
Balances		\$ 1,365,952.07

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 collateral	\$ 30,000.00	
Book value bonds, including interest	1,250,155.97	
Cash deposited in banks	83,214.90	
Agents' debt balances, secured or unsecured	2,581.20	
Total	\$ 1,365,952.07	
Total net ledger assets, as per balances on page 1		\$ 1,365,952.07

Non-Ledger Assets.

Interest due and accrued on bonds and stocks	\$ 16,354.16	
Total carried out		\$ 16,354.16
Market value (not including interest, in item 9), of bonds and stocks over book value		85,514.87
Gross premiums in course of collection December 31st, not more than three months due	\$ 129,756.48	
Deduct cost of collection, commission and brokerage	35,271.18	
Net amount of uncollected premiums, not more than three months due		94,485.30
Gross assets		\$ 1,562,306.40
Deduct Assets not Admitted:		
Agents' debit balances unsecured	\$ 2,581.20	
Total		\$ 2,581.20
Total admitted assets		\$ 1,559,725.20

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 14,665.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	72,170.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	20,100.00	
Total amount of claims for losses	\$ 106,935.00	
Deduct reinsurance due or accrued	5,550.00	
Net amount of unpaid losses		\$ 101,385.00
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, \$1,055,159.80, unearned premiums (50 per cent)	\$ 527,579.90	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,041,336.31, unearned premiums pro rata	576,076.90	
Total unearned premiums as computed above		\$ 1,103,656.80
Total amount of all liabilities		\$ 1,205,041.80
Divisible surplus		354,683.40
Total		\$ 1,559,725.20

Miscellaneous.

	Fire risks.	Premiums thereon.
In force December 31, 1900	\$ 163,024,565	\$ 1,984,783.65
Written or renewed in 1901	139,899,505	1,769,302.48
Totals	\$ 302,924,070	\$ 3,754,086.13
Deduct expirations and cancellations	125,222,358	1,574,241.51
In force Decembr 31, 1901	\$ 177,701,712	\$ 2,179,844.62
Deduct amount reinsured	6,812,373	83,348.51
Net amount in force	\$ 170,889,339	\$ 2,096,496.11

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? No.

Losses incurred during the year, fire..... \$ 937,760.13

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.

Gross risks written.....	\$ 750,797.00
Gross premiums received.....	11,272.70
Losses paid.....	8,610.24
Losses incurred.....	8,620.24
Amount at risk.....	1,126,980.00

ANNUAL STATEMENT

For the year ending December 31st, 1901 of the condition and affairs of the

HANOVER FIRE INSURANCE COMPANY.

Organized under the laws of the state of New York made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, CHARLES A. SHAW. First Vice-President, JOSEPH T. LOW.
Secretary, JOSEPH McCORD. Second Vice-President, JOSEPH McCORD.

[Incorporated April 1852. Commenced business April 1852.]

Home office 34 Pine street, New York, N. Y.

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.....	2,425,570.69

Extended at.....	\$ 2,425,570.69
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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.....	\$ 298,991.47
Deduct amount of same not collected.....	4,904.89

Net collected.....	\$ 294,086.58
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,747,205.77

Total.....	\$ 3,041,292.35
Deduct gross premiums and bills in course of collection at this date.....	394,235.24

Entire premiums collected during the year.....	\$ 2,647,057.11
Deduct reinsurance, rebate, abatement and return premiums.....	849,046.21
	\$ 1,798,010.90

Rents from company's property, including \$12,000.00 for company's use of own buildings.....	\$ 28,953.27
Interest on real estate mortgage loans.....	175.00
Interest and dividends on stocks and bonds \$82,112.34; from all other sources \$ 4,695.49.....	86,807.83

Total rents and interest.....	\$ 115,936.10
Profit on sale or maturity of ledger assets during the year over book values.....	50,851.68

Total income during the year.....	\$ 1,964,798.68
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Total footings.....	\$ 4,392,369.37
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Disbursements During Year.

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

Gross amount paid for losses (including \$126,271.78 occurring in previous years).....	\$ 1,420,374.45
Deduct amount received for salvages (on losses of the last or previous year) \$11,249.94 and from reinsurance in other companies \$222,272.09.....	233,521.03
Net amount paid during the year for losses.....	\$ 1,186,852.43
Paid stockholders for interest or dividends; (amount declared during the year) ..	80,000.00
Commissions or brokerage to agents, less received on reinsurance.....	358,691.19
Rents (including \$12,000.00 for company's use of own buildings)...	15,937.00
Salaries, fees and all other charges, officers, \$16,250.00; clerks \$116,030.10; other employees, \$6,041.41.....	138,321.51
Taxes on premiums, \$35,619.50; on real estate, \$6,432.25; on other investments \$129.20.....	42,180.96
Insurance Department fees and agents' licenses, \$13,606.33; internal revenue, \$7,325.38; taxes on franchise, \$150.00.....	21,121.71
Advertising, printing and stationery, \$8,243.74; legal expenses, \$512.80; repairs and expenses on real estate, \$6,247.77; furniture and fixture, \$502.00; miscellaneous, \$105,551.71.....	131,058.02
Agents balance charged to profit on loss.....	1,866.76
Total expenditures during the year.....	\$ 1,976,029.58
Balance.....	\$ 2,414,339.79

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 420,358.75
Mortgage loans on real estate, first liens.....	3,500.00
Book value bonds, excluding interest, \$900,488.91; and stocks, \$958,925.23.....	1,859,415.19
Cash in company's office, \$80,307.54; deposited in banks, \$50,748.31.....	131,055.85
Total.....	\$ 2,414,339.79
Total net ledger assets, as per balance on page 1.....	\$ 2,414,339.79

Non-Ledger-Assets.

Interest accrued on mortgages.....	14.58
Interest accrued on bonds and stocks.....	15,587.50
Rents accrued on company's property or lease.....	1,299.99
Total carried out.....	\$ 16,902.07

Market value of real estate, over book value.....	\$ 29,631.25
Market value (not including interest, in item 9), of bonds and stocks over book value.....	495,884.05
Gross premium in course of collection December 31st, not more than three months due	\$ 386,423.73
Deduct cost of collection, commission and brokerage	69,357.58
Net amount of uncollected premiums, not more than three months due	317,066.15
(Gross premiums in course of collection December 31st, more than three months due \$7,811.51).	
Due from reinsuring companies on paid losses.....	33,394.60
Gross assets.....	\$ 3,308,217.91

Non Ledger Liabilities.

Losses adjusted and unpaid; not yet due.....	\$ 111,250.56
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	154,857.23
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	67,767.64
Total amount of claims for losses.....	\$ 335,885.43
Deduct reinsurance due or accrued.....	103,531.97
Net amount of unpaid losses.....	\$ 232,353.46
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, \$1,334,985.84, unearned premiums (fifty per cent).....	\$ 667,492.92
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy \$1,440,021.04, unearned premiums pro rata.....	769,781.84
Total unearned premiums as computed above	\$ 1,437,274.76
Return premium \$1,995.62, and reinsurance premiums \$71,700.53.	73,695.15
Total amount of all liabilities.....	\$ 1,743,324.37
Joint stock capital actually paid up in cash.....	\$ 1,000,000.00
Divisible surplus	564,893.54
Total.....	\$ 3,308,217.91

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year....	\$ 299,167,391.82	\$ 2,940,872.23
Written or renewed during the year	267,751,891.64	2,747,205.77
Total	\$ 566,919,283.46	\$ 5,688,078.00
Deduct those expired and marked off.....	223,697,912.71	2,368,916.65
In force at the end of the year.....	\$ 333,221,370.75	\$ 3,319,161.35
Deduct amount reinsured	55,465,623.78	544,151.47
Net amount in force December 31, 1901.....	\$ 277,755,746.97	\$ 2,775,009.88
Largest amount written on any one risk, not deducting reinsurance \$ 100,000		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..	No.
Losses incurred during the year, fire \$1,165,388.20, tornado \$575.20.....	\$1,165,963.46
Total amount of the company's stock owned by the directors at par value.....	205,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 2,633,132.00
Gross premiums received.....	39,576.89
Losses paid	27,328.63
Losses incurred.....	32,009.69
Amount at risk	3,650,036.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

HARTFORD FIRE INSURANCE COMPANY.

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

President, GEORGE L. CHASE.

Secretary, P. C. ROYCE.

First Ass't Secretary, THOMAS TURNBULL. Second Ass't Secretary, CHARLES E. CHASE.

[Incorporated, May, 1810.

Commenced business, August, 1810.]

Home office, 53 Trumbull street, Hartford, Conn.

Capital Stock.

Amount of capital stock authorized, \$ 3,000,000.00; subscribed for \$ 1,250,000.00

Amount of capital paid up in cash..... 1,250,000.00

Amount of net ledger assets December 31st of previous year. \$ 9,442,417.35

Extended at \$ 9,442,417.36

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.....	\$ 1,238,541.52
Deduct amount of same not collected	279,713.54
Net collected	\$ 1,518,255.06
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	11,614,027.12
Total.....	\$ 13,132,282.18
Deduct gross premiums and bills in course of collection at this date	1,518,255.06
Entire premiums collected during the year.....	\$ 11,614,027.12
Deduct reinsurance, rebate, abatement and return premiums. ..	1,960,244.09
Received for premiums other than perpetuals.....	\$ 9,653,783.03
Rents from company's property.....	\$ 17,399.92
Interest on real estate mortgage loans, \$39,807.36; on other collateral loans, \$299.37	42,106.73
Interest and dividends on stocks and bonds, \$304,940.00; from all other sources, \$11,892.93.....	316,832.95
Total rents and interest.....	\$ 374,339.60

Profit on sale or maturity of ledger assets during the year over book values.....	\$	2,893.50
From all other sources, viz: Conscience money.....	\$	102.00
Agents' balances previously marked off.....	77.72—	179.72
Total income during the year.....	\$	10,031,195.85
Total footings.....	\$	19,473,613.21

Disbursements During Year.

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

Gross amount paid for losses, including \$581,241.46 occurring in previous years.....	Fire.	\$ 5,634,638.25
Deduct amount received for salvages, on losses of the last or the previous year and from reinsurance in other companies..	391,815.34	
Net amount paid during the year for losses	\$	5,242,822.91
Paid stockholders for interest or dividends; amount declared during the year ..		420,000.00
Commission or brokerage to agents, less received on reinsurance.....		1,707,772.30
Salaries, fees and all other charges, officers \$26,820.04; clerks, \$237,174.03; other employees, \$303,857.76.....		567,851.83
Taxes on premiums, \$141,309.83; on real estate, \$6,128.00; internal revenue \$14,625.67		162,053.56
Insurance department fees and agents' licenses, \$31,309.23; municipal licenses \$4,716.03		36,225.26
Advertising, printing and stationery, \$78,191.05; legal expenses, \$14,203.79; miscellaneous, \$980,522.94		1,072,917.79
Losses on sales or maturity of ledger assets, \$213.71; other disbursements, viz: bonds and stocks marked off, \$7,945.88		8,159.59
Paid reinsuring companies under treaty, \$11,951.63; agents' balances marked off, \$3,626.55		15,558.15
Total expenditures during the year	\$	9,213,371.39
Balances	\$10,260,241.82	

Ledger Assets.

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

Book value real estate, unincumbered.....	\$	879,149.81
Mortgage liens on real estate, first liens		793,200.00
Loans secured by pledge of bonds, stocks or other collateral.....		4,800.00
Book value of bonds, excluding interest, \$5,581,773.48; and stocks, \$1,357,903.20		6,939,676.60
Cash in company's office, \$47,160.57; deposited in banks, \$677,999.63.....		725,160.20
Agents' debit balances, secured.....		876,080.06
Printing plant		24,175.15
Total	\$10,250,241.82	

Non-Ledger Assets.

Interest due, \$3,774.95, and accrued, \$7,530.93 on mortgages.....	\$	11,305.85
Interest accrued on collateral loans.....		47.72
Rents due and accrued on company's property or lease		1,483.42
Total carried out	\$	12,836.99
Market value of real estate over book value.....		45,350.19
Market value, not including interest in item 9, of bonds and stocks over book value.....		1,102,879.31

Gross premiums in course of collection December 31st, not more than three months due	\$	755,500.00
Deduct cost of collection, commission and brokerage.....		113,345.00

Net amount of uncollected premiums, not more than three months due.....	\$	642,175.00
Printing plant over book value		563.21
Reinsurance due on losses paid.....		16,443.29
Gross assets	\$12,170,489.81	

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$	309,182.25
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		723,618.06
Losses resisted (not outlawed), including interest, costs and other expenses thereon		63,591.01

Total amount of claims for losses	\$	1,096,391.33
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Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$5,795,134.72; unearned premiums (fifty per cent).....	\$2,897,567.36	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$7,743,636.40; unearned premiums pro rata	3,900,937.32	

Total unearned premiums as computed above	\$	6,798,504.68
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Total amount of all liabilities.....	\$	7,894,896.01
Joint stock capital actually paid up in cash.....	\$	1,250,000.00
Divisible surplus.....	3,025,593.80—	4,275,593.80
Total.....	\$12,170,489.81	

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year ...	\$ 959,605,774	\$ 11,016,985.87
Written or renewed during the year	1,019,068,207	11,614,027.12
Total	\$ 1,988,673,981	\$ 22,631,012.99
Deduct those expired and marked off as terminated.....	748,100,591	8,856,697.23
In force at the end of the year.....	\$ 1,240,573,390	\$ 13,774,315.76
Deduct amount reinsured	18,580,689	235,544.64
Net amount in force.....	\$ 1,221,992,701	\$ 13,538,771.12
Largest amount written on any one risk, not deducting reinsurance.....		125,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

No.	
Losses incurred during the year, fire	\$ 6,075,881.18
Total amount of the company's stock owned by the directors at par value.....	186,600.00

Business in the State of Iowa During The Year.

	Fire risks.
Gross risks written.....	\$ 8,623,770.00
Gross premiums received.....	125,745.05
Losses paid.....	57,512.14
Losses incurred.....	57,686.89
Amount at risk.....	12,475,837.00

ANNUAL STATEMENT

For the year ending December 31st, 1901, 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, JOHN H. WASHBURN. Vice-President, ELLERREGE G. SNOW.
Secretaries, ARRONOT M. BURTIS, WILLIAM H. CHENEY.

[Incorporated April, 1853. Commenced business April 13, 1853.]

Home office, 119 Broadway, New York, N. Y.

Capital Stock.

Amount of capital stock authorized, \$3,000,000; subscribed for.....	\$ 3,000,000.00
Amount of capital paid up in cash.....	3,000,000.00
Amount of net ledger assets, December 31st of previous year.....	11,697,613.66
Extended at.....	\$11,697,613.66

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.....	\$ 143,391.11	\$ 94,951.69
Net collected.....	\$ 143,391.11	\$ 94,951.69
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	8,531,049.00	561,216.69
Total.....	\$ 8,674,440.11	\$ 656,168.38
Deduct gross premiums and bills in course of collection at this date.....	190,311.11	138,658.80
Entire premiums collected during the year.....	\$ 8,477,129.00	\$ 517,509.58
Deduct reinsurance, rebate, abatement and return premiums.....	2,845,922.46	286,823.23
Received for premiums other than perpetuities.....	\$ 5,631,206.54	\$ 230,686.35
Rents from company's property, including \$10,000 for company's use of own buildings.....		\$ 197,187.20
Interest on real estate mortgage loans, \$8,954.91 on other collateral loans, \$7,398.96.....		16,353.87
Interest and dividends on stocks and bonds, \$414,281.97; from all other sources, \$5,368.87.....		419,650.84
Total rents and interest.....		\$ 633,192.91
Profits on sale or maturity of ledger assets during the year over book values.....		\$6,264.87
From all other sources.....		903.22
Total income during the year.....		\$ 6,552,253.80
Total footings.....		\$18,249,867.55

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 \$643,275.39 occurring in previous years).....	\$ 4,378,098.80	\$ 280,810.81
Deduct amounts received for salvages (on losses of the last or previous year), \$30,120.46; and from reinsurance in other companies, \$1,550,125.46.....	1,495,520.16	174,725.76
Net amount paid during the year for losses.....	\$ 2,972,578.64	\$ 106,085.05
Paid stockholders for interest or dividends (amount declared during the year), \$390,000.....		390,000.00
Commissions or brokerage to agents, less received on reinsurances.....		1,037,663.19
Rents (including \$10,000 for company's use of own buildings).....		56,932.95
Salaries, fees and all other charges, officers, \$75,500; clerks, \$160,133.76; other employees, \$174,151.14.....		409,784.90
Taxes on premiums, \$101,180.50; on real estate, \$25,977.94; government taxes, \$23,508.69.....		150,666.53
Insurance department fees and agents' licenses, \$22,500; municipal licenses \$9,461.34; tax on franchise, \$1,003.00.....		32,964.34
Advertising, printing and stationery, \$56,980.06; legal expenses, \$2,145.83; repairs and expenses on real estate, \$43,953.53; miscellaneous, \$319,245.42.....		422,333.84
Losses on sales or maturity of ledger assets, \$12,138.65; profit and loss, \$77,075.24.....		89,213.89
Total expenditures during the year.....		\$ 5,618,282.31
Balances.....		\$12,581,585.23

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 1,613,822.66
Mortgage loans on real estate, first liens.....	128,750.00
Book value of bonds excluding interest, \$3,827,089.40; and stocks, \$5,791,337.72.....	9,618,427.12
Cash deposited in banks.....	743,517.01
Bills receivable, \$184.25; agents' debit balances, secured or unsecured, \$461,303.89.....	461,486.14
Total.....	\$12,585,072.33
Deduct ledger liabilities:	
Agents' credit balances.....	4,487.10
Total net ledger assets.....	\$12,581,585.23

Non-Ledger Assets.

Interest due, \$305.00, and accrued, \$1,282 on mortgages.....	\$ 2,587.00
Interest accrued on bonds and stocks.....	49,812.50
Interest accrued on other assets.....	1,263.54
Total carried out.....	\$ 53,663.04
Market value (not including interest, in item 9), of bonds and stocks over book value.....	2,329,277.88
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 385,105.40
Deduct cost of collection, commission and brokerage.....	61,676.78
Net amount of uncollected premiums, not more than three months due.....	\$ 323,428.62
Gross premiums in course of collection December 31st, more than three months due \$3,864.51.....	
Gross assets.....	\$15,227,954.77

Deduct assets not admitted:	
Agents' debit balances, unsecured.....	\$ 11,016.82
Bonds and stocks.....	22,745.00
Total.....	\$ 32,761.82
Total admitted assets.....	\$15,194,192.95

Non-Ledger Liabilities.

Losses not yet due.....	\$ 173,537.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,170,449.05
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	68,187.65
Total amount of claims for losses.....	\$ 1,418,173.70
Deduct reinsurance due or accrued.....	646,533.04
Net amount of unpaid losses.....	\$ 771,640.66
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, \$3,616,723; unearned premiums 50 per cent.....	\$ 1,808,562.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$5,779,954; unearned premiums pro rata.....	3,016,762.00
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$262,934; unearned premiums 50 per cent.....	131,466.00
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....	104,087.00
Total unearned premiums as computed above.....	\$ 5,080,677.00
Reinsurance premiums.....	455,532.39
Total amount of all liabilities.....	\$ 6,287,850.07
Joint stock capital actually paid up in cash.....	\$ 3,000,000.00
Divisible surplus.....	5,906,342.88
Total.....	\$15,194,192.95

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the first day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 1,059,418,506	\$ 9,658,942	\$ 19,451,705	\$ 540,192.00
Written or renewed during the year.....	923,613,699	8,544,049	69,208,374	504,216.69
Total.....	\$ 1,979,032,205	\$ 18,182,991	\$ 88,660,080	\$ 1,044,408.69
Deduct those expired and marked off as terminated.....	803,194,937	7,151,184	69,521,254	582,450.69
In force at the end of the year.....	\$ 1,175,837,268	\$ 11,031,807	\$ 19,128,826	\$ 561,958.00
Deduct amount reinsured.....	209,645,118	1,635,100	5,768,791	151,939.00
Net amount in force.....	\$ 966,192,150	\$ 9,396,707	\$ 13,359,035	\$ 409,019.00
Largest amount written on any one risk, not deducting reinsurance, \$300,000.				

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
What amount of installment notes is owned and now held by the company?	\$ 995,394.57
Losses incurred during the year, fire, \$3,258,300.63; marine and inland,	

\$181,112.63; tornado, \$13,611.17.....	\$ 3,493,054.43
Total amount of the company's stock owned by the directors at par value.....	140,500.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.
Note—Companies acting under what is known as the "Surplus Laws," chapter 180, laws of New York, 1872, are required to state:	
The amount of "Special Reserve Fund" according to said law, deposited with the insurance department of the state of New York.....	1,500,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law.....	1,500,000.00

Business in the State of Iowa During the Year.

	Fire risks.	Aggregate.
Gross risks written.....	\$ 10,259,080.00	\$10,850,680.00
Gross premiums received.....	109,054.79	109,054.79
Losses paid.....	51,010.48	51,010.48
Losses incurred.....	80,187.61	80,187.61
Amount at risk.....	13,039,793.00	13,039,793.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the United States branch of the

IMPERIAL INSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND.

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.

Trustees in the United States:—Henry W. Cannon, William A. Reed, Richard L. Edwards, New York, New York.

[Incorporated 1803. Commenced business in United States, 1868.]

Principal office in the United States, No. 33 Pine street, New York, New York.

Statutory deposit in the United States, as per item No. 23, section V, page 3..... \$ 286,000.00

Capital Stock.

Amount of capital stock authorized, \$5,000,000.00: subscribed for, \$ 6,000,000.00	
Amount of capital paid up in cash.....	1,500,000.00
Amount of net ledger assets, December 31, of previous year.....	1,549,126.63
Extended at.....	\$ 1,549,126.63

Income During Year.

As shown by the books at home office at close of business December 31, 1901.	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 226,565.50
Net collected.....	\$ 226,565.50
Gross premiums written and renewed during the year, as per item 2, page 3 part VI.....	1,580,303.67
Total.....	\$ 1,806,869.17

Deduct gross premiums and bills in course of collection at this date.....	\$ 200,949.87
Entire premiums collected during the year.....	\$ 1,605,919.39
Deduct reinsurance, rebate, abatement, and return premiums.....	485,153.59
Received for premiums, other than perpetuals.....	\$ 1,180,765.71
Deposit premiums, received on perpetual risks.....	\$ 1,180,765.71
Rents from company's property, including \$4,805.04 for company's use of own buildings.....	26,609.07
Interest and dividends on stocks and \$38,640.00 from all other sources, \$571.83.....	39,211.83
Total rents and interest.....	65,820.99
Received from home office.....	153,273.86
Total income during the year.....	\$ 1,399,860.47
Total footings.....	\$ 2,945,987.10

Disbursements During Year.

As shown by the books at home office at close of business December 31, 1901.	
Gross amount paid for losses, including \$103,637.31 occurring in previous years.....	Fire \$ 934,193.74
Deduct amounts received for salvages on losses of the last or previous years, \$9,493.46; and from reinsurance in other companies, \$73,617.94.....	83,111.90
Net amount paid during the year for losses.....	\$ 851,081.84
Commissions or brokerage to agents, less received for reinsurances	231,245.13
Rents, including \$4,805.04 for company's use of own buildings....	7,331.43
Salaries, fees and all other charges, officers, \$25,731.75; clerks, \$44,455.22; other employees, \$22,135.34.....	92,322.31
Taxes on premiums, \$22,863.82; on real estate, \$9,941.35; war tax, \$4,704.11; state licenses, \$2,925.93.....	49,395.53
Insurance department fees and agents' licenses, \$4,785.16; municipal licenses, \$5,591.17; tax on franchise, \$2,102.35.....	12,568.68
Advertising, printing and stationery, \$10,551.74; legal expenses, \$1,101.00; repairs and expenses on real estate, \$16,227.78; furniture and fixtures, \$7,034.39; miscellaneous, \$9,538.33.....	44,503.24
Other disbursements, viz: board assessments, \$22,154.73; postage, telegrams, express and exchange \$12,678.73; special agent's traveling expenses \$18,497.76.....	51,331.28
Remittance to home office.....	91,104.50
Total expenditures during the year.....	\$ 7,421,883.94
Balances.....	\$ 1,527,103.16

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31, 1901.	
Book value real estate, unencumbered.....	\$ 410,616.30
Book value bonds, excluding interest.....	1,054,148.54
Cash in company's office, \$1,039.30; deposited in bank, \$61,200.22.....	62,339.52
Total.....	\$ 1,527,103.16
Total net ledger assets, as per balances on page 1.....	\$ 1,527,103.16

Non-ledger Assets.

Interest accrued, on bonds and stocks.....	\$ 7,866.66
Rents due, \$554.16 and accrued, \$983.33 on company's property or lease.....	1,547.49
Total carried out.....	\$ 9,499.15
Market value of real estate over book value.....	66,018.40
Market value (not including interest, in item 9), of bonds and stocks over book value.....	45,083.66
Gross premiums in course of collection December 31, not more than three months due.....	\$ 180,032.39
Deduct cost of collection, commission and brokerage.....	41,021.44
Net amount of uncollected premiums, not more than three months due.....	149,010.95
Gross premiums in course of collection December 31, more than three months due, \$11,917.48; net.....	\$ 9,758.48
Gross assets.....	\$ 1,795,645.52

Non-ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 44,754.35
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	63,114.20
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	17,705.00
Total amount of claims for losses.....	\$ 125,573.55
Deduct reinsurance due or accrued.....	6,398.21
Net amount of unpaid losses.....	\$ 119,175.34
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, \$43,859.16; unearned premiums (fifty per cent.).....	421,826.08
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$894,733.43; unearned premiums pro rata.....	469,729.01
Total unearned premiums as computed above.....	\$21,555.09
Total amount of all liabilities.....	\$ 1,019,730.41
Joint stock capital actually paid up in cash.....	\$ 258,032.02
Divisible surplus.....	478,895.21
Total.....	\$ 1,735,645.52

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 185,103.915	\$ 2,032,437.87
Written or renewed during the year.....	128,766,551	1,586,303.67
Total.....	\$ 313,810,465	\$ 3,589,741.54
Deduct those expired and marked off as terminated.....	141,609,831	1,578,422.39
In force at the end of the year.....	\$ 172,200,593	\$ 1,911,319.15
Deduct amount reinsured.....	12,813,254	172,913.50
Net amount in force.....	\$ 159,387,339	\$ 1,738,405.65
Largest amount written on any one risk, not deducting reinsurance, \$60,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?	No
Losses incurred during the year, fire, \$858,645.60	\$ 858,645.60
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No
Total amount of premiums received from the organization of the United States branch to date	39,340,712.66
Total amount of losses paid from the organization of the United States branch to date	19,862,566.08
Business in the State of Iowa During the Year.	
Gross risks written	Fire risks.
Gross premiums received	\$ 759,742.35
Losses paid	11,241.35
Losses incurred	12,742.92
Amount at risk	13,069.92
	911,899.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
 "PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF
 NORTH AMERICA."

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

President, CHARLES PLATT. Vice-President, EUGENE L. ELLISON.
 Secretary and Treasurer, G. E. FRYER. Second Vice-President, BENJAMIN RUSH.
 Assistant Secretary, T. H. WRIGHT. Marine Secretary, H. W. FARNUM.

[Incorporated April 14, 1794. Commenced business as an association in 1792.]

Home office, 321, Walnut street, Philadelphia.

Capital Stock.

Amount of capital stock authorized and subscribed for	\$ 3,000,000.00
Amount of capital paid up in cash	3,000,000.00
Amount of net ledger assets, December 31st of previous year	8,868,959.57
Extended at	\$ 8,868,959.57

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..	\$ 205,000.00	\$ 111,300.00
Net collected	\$ 205,000.00	\$ 111,300.00
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.	\$ 5,907,685.38	\$ 2,152,564.31
Total	\$ 6,112,685.38	\$ 2,263,864.31
Deduct gross premiums and bills in course of col-		

lection at this date	\$ 200,000.00	\$ 100,000.00
Entire premiums collected during the year	\$ 5,912,685.38	\$ 2,161,864.31
Deduct reinsurance, rebate, abatement and return premiums	1,220,532.96	414,724.42
Received for premiums other than perpetuals	\$ 4,691,852.42	\$ 1,747,139.89
Deposit premiums received on perpetual risks		86,438,992.34
Rents from company's property, including nothing for company's use of own buildings		21,196.60
Interest on real estate mortgage loans, \$88,995.12; on other collateral loans, \$2,731.23		38,252.20
Interest and dividends on stocks and bonds, \$208,550.41; from all other sources, \$19,559.12		91,726.35
Total rents and interest		\$ 228,109.53
Profit on sale or maturity of ledger assets during the year over book values		\$ 358,088.08
From all other sources, viz: Perpetual permits, transfer fees and earned deposits, \$1,660.00; and dividends from bad debts charged to profit and loss on the previous years, \$36.27		21,249.93
Total income during the year		1,696.27
Total footings		\$ 6,845,223.19
		\$15,714,184.76

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	Marine and Inland.
Gross amount paid for losses (including not shown, occurring in previous years)	\$ 3,061,324.56	\$ 1,351,709.42
Deduct amounts received for salvages (on losses of the last or previous year), \$136,596.05; and from reinsurance in other companies, \$480,060.74	247,205.31	370,451.48
Net amount paid during the year for losses	\$ 2,814,119.25	\$ 981,257.94
Deposit premium returned on perpetual risks		\$ 3,795,577.10
Paid stockholders for interest or dividends (amount declared during year)		1,657.28
Commissions on brokerage to agents (those received on reinsurances deducted in item 8, part II, above)		360,000.00
Salaries and allowances to agents		1,205,586.42
Rents, including nothing for use of company's own building		102,341.23
Salaries, fees and all other charges: Officers, \$50,083.43; clerks, \$132,026.10; other employees, \$53,862.06		20,791.08
Taxes on premiums, including U.S. tax, \$111,135.99; on real estate, \$12,438.75		235,951.59
Insurance department fees and agents' licenses, \$17,797.79; municipal licenses, \$9,041.11; tax on franchise, \$38,893.36		123,574.74
Advertising, printing and stationery, \$42,481.31; legal expenses, \$7,513.94; repairs and expenses on real estate, \$18,635.04; furniture and fixtures, \$1,107.35; miscellaneous, \$208,422.71		65,832.11
Losses on sale or maturity of ledger assets, \$6,411.25; other disbursements, viz: Bad debts, etc., charged off, \$12,043.59; net reduction in book value of sundry investments, \$12,312.93		278,260.42
Total expenditures during year		30,768.87
Balances		\$ 6,355,470.92
		\$ 9,359,011.84

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, \$854,688.98; incumbered, \$3,793.92	\$ 858,482.90
Mortgage loans on real estate, first liens, \$1,437,872.80; other than first, \$9,750.00	1,447,622.80
Loans secured by pledge of bonds, stocks or other collaterals	77,500.00
Book value of bonds excluding interest, \$4,649,600.00, and stocks, \$383,450.00	4,944,050.00
Bills receivable, \$49,128.74; agents' debit balances, \$831,839.19; book accounts, \$19,887.39; reinsurance claims on losses paid, marine, \$14,909.92	906,762.21
Cash deposited in banks	1,447,622.51
Total	\$ 9,382,000.45
Deduct ledger liabilities:	
All other	22,988.61
Total net ledger assets, as per balance on page 1	\$ 9,359,011.84

Non-Ledger Assets.

Interest due, \$5,247.36 and accrued, \$5,295.69 on mortgages	\$ 10,543.05
Total carried out	10,543.05
Market value of property (not including interest, in item 9) of bonds and stocks over book value	384,935.00
Gross premiums in course of collection December 31st, not more than three months due	\$ 302,000.00
Deduct cost of collection, commission and brokerage, \$22,301.87	30,000.00
Net amount of uncollected premiums, not more than three months due	265,000.00
Gross assets	\$ 10,020,489.89
Deduct assets not admitted:	
Bills receivable, past due	\$ 280.00
Total	280.00
Total admitted assets	\$ 10,020,209.89

Non-Ledger Liabilities.

Losses adjusted and unpaid, due and to become due	Fire.	Marine.
Losses in process of adjustment, or in suspense, including all reported and suspended losses	\$ 183,686.99	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	292,556.70	\$ 312,300.00
Total amount of claims for losses	37,256.34	
Deduct reinsurance due or accrued, \$19,000.00; and salvage claims, \$90,300.00	\$ 513,500.00	\$ 312,300.00
Net amount of unpaid losses	19,000.00	\$ 90,300.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$3,166,465.80; on unexpired premiums, 50 per cent	\$ 491,500.00	\$ 222,000.00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,744,053.76; unearned premiums, pro rata	\$ 716,500.00	
Gross premiums, including both cash and bills, received and receivable upon all unexpired inland navigation risks; unearned premiums, 100 per cent		\$ 312,251.25
Gross premiums, cash and bills, received and receivable upon all unexpired marine risks, 100 per cent on time hulls		
Total unearned premiums as computed above		\$ 3,861,793.89

IOWA INSURANCE REPORT.

Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received

Total amount of all liabilities	\$ 769,243.60
Joint stock capital actually paid up in cash	\$ 5,347,537.49
Divisible surplus	\$ 3,000,000.00
Total	\$ 1,672,952.40
	\$ 10,020,489.89

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premium thereon.
In force on the 31st day of December of the previous year	\$690,469,812.00	\$6,600,807.31	\$ 5,241,841.00	\$ 235,708.40
Written or renewed during the year	\$570,135,310.00	\$ 9,907,685.38	\$62,058,660.00	\$ 2,152,564.31
Total	\$1,240,605,122.00	\$12,508,492.69	\$ 367,304,501.00	\$2,388,272.71
Deduct those expired and marked off as terminated	\$84,762,450.00	\$ 1,162,050.47	\$62,052,474.00	\$ 2,076,021.46
In force at the end of the year	\$ 655,842,672.00	\$7,346,442.22		
Deduct amount reinsured	\$ 40,716,817.00	\$ 435,922.57		
Net amount in force	\$615,125,855.00	\$6,910,519.65	\$ 5,252,027.00	\$ 312,251.25
Perpetual risks, not included above, \$33,504,812.93; premiums on same, \$846,217.72				
Largest amount written on any one risk, not deducting reinsurance, no fixed amount, probably \$100,000.00				

Perpetual Business.

Perpetual risks in force on the 31st of December of the preceding year	\$ 33,406,089.14	\$ 841,568.40
Perpetual risks written during the year	706,703.93	21,166.60
Total	\$ 34,112,793.07	\$ 862,735.00
Deduct those marked off as canceled	607,980.14	16,577.08
In force December 31, 1901	\$ 33,504,812.93	\$ 846,217.72
Losses incurred on perpetual risks during the year	\$13,174.94	
Losses paid on perpetual risks during the year	13,196.69	
Largest amount in any one hazard, no fixed amount, probably	\$5,000.00	

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire, \$2,957,997.25; marine and inland, \$ 995,757.94	\$ 3,953,755.19
Total amount of the company's stock owned by the directors at par value	88,116.00
Total amount loaned to officers and directors, \$7,700.00; loaned to stockholders not officers, \$65,000.00	72,700.00
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.
Gross risks written	\$ 4,822,000.00
Gross premiums received	\$5,086.67
Losses paid	44,868.47
Losses incurred	40,741.92

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
LAW UNION AND CROWN INSURANCE COMPANY.

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

United States Managers, HALL & HENSHAW.

[Commenced business in United States, 1897.]

Home office in United States, 35 Pine street, New York City.

Capital Stock.

Statutory deposit.....	\$ 200,000.00	
Amount of net ledger assets December 31st of previous year.....	615,273.74	
Extended at.....		\$ 615,273.74

Income During the Year.

As shown by the books at home office at close of business December 31st of previous year.	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 50,169.88	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	492,672.71	
Total.....	\$ 542,842.59	
Deduct gross premiums and bills in course of collection at this date.....	44,744.58	
Entire premiums collected during the year.....	\$ 498,098.01	
Deduct reinsurance, rebate, abatement and return premiums.....	174,652.54	
Received for premiums other than perpetuals.....	\$ 323,445.47	\$ 323,445.47
Cash from home office.....		30,000.00
Interest and dividends on stocks and bonds, \$19,990; from all other sources, \$93.05.....	20,083.05	
Total rents and interest.....		20,083.05
Total income during the year.....		\$ 373,528.52
Total footings.....		\$ 988,802.26

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross amount paid for losses (including \$51,279.96 occurring in previous years).....	\$ 290,099.84	
Deduct amount received for salvages (on losses of the last or previous years), \$3,817.33; and from reinsurance in other companies, \$62,321.39.....	73,138.72	\$ 216,961.12
Net amount paid during the year for losses.....	\$ 216,961.12	

Cash to home office.....	\$ 30,412.56
Commissions or brokerage to agents, less reinsurances.....	79,502.01
Rents.....	600.00
Salaries, fees and all other charges.....	7,838.07
Taxes on premiums, \$6,438.97; United States revenue, \$603.57; insurance department fees and agents' licenses, \$2,208.55; municipal licenses, \$738.58; tax on franchise, \$62.50.....	10,052.17
Advertising, printing and stationery, \$283.41; miscellaneous, \$6,386.13.....	6,669.54
Total expenditures during the year.....	\$ 352,035.47
Balances.....	\$ 636,766.79

Ledger Assets.

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

Book value on bonds excluding interest.....	\$ 601,797.25
Deposited in banks.....	31,969.54
Total.....	\$ 636,766.79
Total net ledger assets, as per balances on page 1.....	\$ 636,766.79

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	\$ 3,462.91
Bank balance.....	54.54
Total carried out.....	\$ 3,517.45
Market value (not including interest, in item 9), of bonds and stocks over book value.....	\$ 30,052.75
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 44,529.58
Deduct cost of collection, commission and brokerage.....	11,260.52
Net amount of uncollected premiums, not more than three months due.....	33,269.06
Gross assets.....	\$ 703,666.05

Non-Ledger Liabilities.

Losses not yet due.....	\$ 20,844.65
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	60,408.58
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	426.09
Total amount of claims for losses.....	\$ 81,679.32
Deduct reinsurance due or accrued.....	15,716.94
Net amount of unpaid losses.....	\$ 65,962.38
Gross premium (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, \$290,546.63; unearned premiums 50 per cent.....	\$ 145,273.31
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$110,959.20; unearned premiums, pro rata.....	63,611.26
Total unearned premiums as computed above.....	\$ 208,884.57
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid. Return premiums, \$819.44; reinsurance premiums, \$349.38.....	1,168.82
Total amount of all liabilities.....	\$ 276,015.77
Divisible surplus.....	427,650.28
Total.....	\$ 703,666.05

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 45,164.146	\$ 493,101.32
Written or renewed during the year.....	45,187.471	492,672.71
Total.....	\$ 90,351.617	\$ 985,775.03
Deduct those expired and marked off as terminated.....	49,389.482	527,281.35
In force at the end of the year.....	\$ 40,962.135	\$ 485,493.68
Deduct amount reinsured.....	4,907.874	56,687.85
Net amount in force.....	\$ 36,054.261	\$ 421,505.83
Largest amount written on any one risk, not deducting reinsurance, \$20,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 229,143.54
Does any officer, director, or trustee receive a commission or royalty on the business of the company.....	No.

Business in the State of Iowa During the Year.

	Fire risks
Gross risks written.....	\$ 247,235.00
Gross premiums received.....	3,466.37
Losses paid.....	5,952.37
Losses incurred.....	5,487.75
Amount at risk.....	309,335.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the United States branch of the

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY OF LIVERPOOL.

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

Resident Manager, HENRY W. EATON, New York; Deputy Manager, GEO. W. HOYT, New York; Resident Secretary, WILLIAM S. WARREN, Chicago; Assistant Secretaries, GEO. H. MOORE, J. V. THOMAS, Chicago; Resident Secretary, CHARLES D. H. VAN, San Francisco; Assistant Secretary, C. MASON KINNE, San Francisco; Resident Secretary, CLARENCE F. LOW, New Orleans; Assistant Secretary, J. G. PEPPER, New Orleans.

Principal office in the United States, 45 William street, New York City.

Trustees in the United States: JOHN A. STEWART, CHARLES H. MARSHALL and JOHN CROSBY BROWN, all of New York City.

[Organized, 1836.

Commenced business in the United States, 1848.]

Capital Stock.

	Par value.	Market value.
Amount deposited in the United States for the benefit of all the policy holders therein	\$ 200,000.00	\$ 270,500.00
Amount of net ledger assets, December 31st of previous year.....	8,297,519.46	
Extended at.....		\$8,297,519.46

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.....	\$ 1,046,168.70
Deduct amount of same not collected.....	2,887.69

Net collected	\$ 1,043,281.01
Gross premiums written and renewed during the year.....	8,199,851.84
Total.....	\$ 9,243,142.85
Deduct gross premiums and bills in course of collection at this date	1,162,692.98

Entire premiums collected during the year.....	\$ 8,080,449.87
Deduct reinsurance, rebate, abatement and return premiums	2,578,033.36

Received for premiums other than perpetuals.....	\$5,502,416.51
Deposit premiums, received on perpetual risks	6,039.35
Rents from company's property, including \$31,913.46 for company's use of own buildings	\$ 96,447.53
Interest on real estate mortgage loans.....	131,456.72
Interest and dividends on stocks and bonds, \$81,758.26; from all other sources, \$8,788.66.....	90,546.92

Total rents and interest.....	\$ 318,451.17
Profit on sale or maturity of ledger assets during the year over book values.....	94,757.74
From all other sources, viz: Premiums on life policies	1,858.03
Received from home office.....	558,726.46

Total income during the year..... \$ 8,182,250.26

Total footings..... \$14,479,778.72

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$469,901.38 occurring in previous years)	\$ 4,377,085.15
Deduct amounts received for salvages (on losses of the last or previous year) \$43,412.28; and from reinsurance in other companies, \$564,124.20.....	607,536.48

Net amount paid during the year for losses.....	\$ 3,762,548.67
Deposit premiums returned.....	8,255.38
Commissions or brokerage to agents, less received on reinsurance	924,924.72
Rents.....	38,413.38
Salaries, fees and all other charges, officers, \$94,260.00; clerks, \$223,647.85; other employees, \$26,972.50.....	344,880.35
Taxes on premiums, \$122,092.62; on real estate, \$31,153.19.....	153,245.81
Insurance department fees and agents' licenses.....	10,430.47
Advertising, printing and stationery, \$58,982.40; legal expenses, \$2,197.62; furniture, \$1,785.32; miscellaneous, \$247,454.97.....	310,430.31
Losses on sales or maturity of ledger assets	4,257.54
Expenditure on life account.....	5,069.85
Remitted to home office.....	147,350.57

Total expenditures during the year..... \$ 5,716,891.05

Balances..... \$ 8,762,881.67

Ledger Assets.

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

Book value real estate, unincumbered	\$ 1,828,340.27
Mortgage loans on real estate on which not more than one year's interest is due, first liens	3,009,050.00
Book value bonds, excluding interest	2,905,442.66
Cash in company's office, \$2,725.10; deposited in banks \$927,278.25	930,003.35
Bills receivable	805.82
Total	\$ 8,753,643.10
Deduct ledger liabilities.	
Agents' credit balances	761.43
Total net ledger assets	\$ 8,752,881.67

Non-Ledger Assets.

Interest due, \$800.00, and accrued, \$34,859.77 on mortgages	\$ 35,659.77
Interest accrued on other assets	183.90
Rents accrued on company's property or lease	10,000.00
Total carried out	\$ 45,848.67
Market value of real estate over book value	37,492.73
Market value of bonds and stocks over book value	\$ 327,503.22
Gross premiums in course of collection December 31st, not more than three months due	\$ 1,141,385.12
Deduct cost of collection, commission and brokerage	178,875.52
Net amount of uncollected premiums, not more than three months due	\$ 962,509.60
Gross premiums in course of collection December 31st, more than three months due	\$24,195.55
All other assets	925.00
Gross assets	\$10,137,560.89

Non-Ledger Liabilities.

Losses adjusted and unpaid	\$ 6,978.39
Losses in process of adjustment, or in suspense, including all reported and supposed losses	720,000.80
Losses resisted (not outlawed), including interest, costs and other expenses thereon	72,025.00
Total amount of claims for losses	\$ 799,004.19
Deduct reinsurance due or accrued	216,090.15
Net amount of unpaid losses	\$ 582,914.04
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$4,073,757.92; unearned premiums (50 per cent)	\$ 2,036,878.96
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,023,501.79; unearned premiums, pro rata	2,266,907.26
Total unearned premiums as computed above	\$ 4,303,786.22
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received	315,914.19
Net premium reserve and all other liabilities, except capital, under the life insurance department	81,303.88

Return premiums, \$55,000.00; and reinsurance premiums, \$178,480.66	\$ 233,480.66
All other liabilities, viz: due for contingent commission	20,000.00
Total amount of all liabilities	\$ 5,537,398.99
Divisible surplus	4,600,161.90
Total	\$10,137,560.89

Miscellaneous.

	Fire Risks.	Premiums.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement	\$ 994,399.602	\$ 8,491,140.64
Written or renewed during the year	854,656.804	8,199,851.84
Total	\$1,849,056.406	\$16,691,032.48
Deduct those expired and marked off as terminated	783,986.087	7,130,981.17
In force at the end of the year	\$1,065,070.319	\$ 9,560,051.31
Deduct amount reinsured	153,542.005	1,462,761.70
Net amount in force	\$ 911,528.314	\$ 8,097,289.61
Perpetual risks (not included above)		\$ 9,837,045.00
Premiums on same		332,541.00
Largest amount written on any one risk, not deducting reinsurance		365,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement	No.
Losses incurred during the year: fire, \$3,841,388.62; tornado, \$1,502.25 inclusive	\$ 3,841,388.62
Total amount of the company's stock owned by the directors at par value	None.
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.
Total amount of premiums received in the United States to date	141,079,372.52
Total losses paid in the United States	85,327,932.09

Business in the State of Iowa During the Year.

	Fire Risks.	Tornado.	Aggregate.
Gross risks written	\$ 4,451,548.00	\$ 224,940.00	\$ 4,676,488.00
Gross premiums received	51,746.95	1,232.89	52,979.84
Losses paid	58,609.81	18.23	58,628.04
Losses incurred	66,651.81	18.23	66,670.04
Amount at risk	6,425,569.00		

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition and affairs of the
LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY
OF NEW YORK.

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

President, HENRY W. EATON.

Secretary, GEORGE W. HOYT.

[Organized or incorporated, 1896.

Commenced business, 1897.]

Principal office, 45 William street, New York City.

Capital Stock.

Amount of net ledger assets, December 31st of previous year.....	\$	306,643.32
Extended at.....	\$	306,643.32

Income During Year.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire.	\$	46,389.41
Net collected.....		\$	46,389.41
Gross premiums written and renewed during the year.....			240,336.91
Total.....		\$	286,726.32
Deduct gross premiums and bills in course of collection at this date.....			67,701.83
Entire premiums collected during the year.....		\$	219,024.49
Deduct reinsurance, rebate, abatement, and return premiums....			104,942.74
Received for premiums, other than perpetuals.....		\$	114,081.75
Interest and dividends on stocks and bonds, \$8,625.00; from all other sources, \$1,074.29.....			9,699.29
Profit on sale or maturity of ledger assets during the year over book values.....			7,337.25
Total income during the year.....		\$	131,118.29
Total footings.....		\$	437,761.61

Disbursements During Year.

Gross amount paid for losses (including \$17,928.09, occurring in previous years).....	Fire.	\$	103,723.83
Deduct amounts received for salvages (on losses of the last or previous years), \$139.20; and from reinsurance in other companies, \$34,010.81.....			34,150.01
Net amount paid during the year for losses.....		\$	69,573.84

Commission or brokerage to agents, less received on reinsurances	\$	23,006.63
Salaries, fees and all other charges, officers, \$727.50; clerks, \$3,112.40.....		3,839.90
Taxes on premiums.....		4,024.35
Insurance department fees and agents' licenses.....		1,007.52
Advertising, printing and stationery, \$494.54; legal expenses, \$47.77; miscellaneous, \$2,198.93.....		2,741.24
Total expenditures during the year.....	\$	104,203.49
Balance.....	\$	333,558.12

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 \$249,838.48; and stocks, \$17,225.00.....	257,063.48
Deposited in banks.....	66,494.64
Total net ledger assets, as per balance on page 1.....	\$ 333,558.12
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 65,561.24
Deduct cost of collection, commission and brokerage.....	4,929.06
Net amount of uncollected premiums, not more than three months due.....	\$ 60,632.18
Gross premiums in course of collection December 31st, more than three months due.....	\$2,140.59
Gross assets.....	\$ 394,190.30
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value—Bonds and stocks.....	3,369.73
Total admitted assets.....	\$ 390,820.57

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$	11,770.00
Total amount of claims for losses.....	\$	11,770.00
Deduct reinsurance due or accrued.....		1,880.00
Net amount of unpaid losses.....	\$	9,890.00
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, \$104,347.09; unearned premiums (50 per cent).....	\$	52,173.54
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$59,490.54; unearned premiums pro rata.....		37,919.02
Total unearned premiums as computed above.....	\$	90,092.56
Return premiums, \$1,500.00; and reinsurance premiums, \$3,500.00.....	\$	5,000.00
Reserve for liabilities contingent but not apparent.....		4,000.00
Total amount of all liabilities.....	\$	108,982.56
Joint stock capital actually paid up in cash.....	\$	200,000.00
Divisible surplus.....		81,838.01
Total.....	\$	390,820.57

Miscellaneous.	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 12,109,429	\$ 148,384.87
Written or renewed during the year.....	21,342,331	240,335.91
Total.....	\$ 33,451,760	\$ 388,721.78
Deduct those expired and marked off as terminated	15,818,691	176,447.77
In force at the end of the year.....	\$ 17,633,069	\$ 212,274.01
Deduct amount reinsured.	3,975,771	48,436.38
Net amount in force.	\$ 13,657,298	\$ 163,837.63
Largest amount written on any one risk, not deducting reinsurance		\$ 10,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.	\$ 67,758.84
Amount of the company's stock owned by the directors at par value	3,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
Total amount of premiums received in the United States to date.....	259,176.71
Total losses paid in the United States to date.....	134,465.06

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 135,651.00
Gross premiums received.....	1,702.98
Losses paid.....	4,658.79
Losses incurred.....	5,728.29

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

LONDON ASSURANCE CORPORATION,

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

Governor, HENRY J. B. KENDALL. Manager in United States, CHARLES L. CASH.

[Incorporated, A. D. 1720. Commenced business in United States, 1872.]

Home office, 44 Pine street, New York City.

Capital Stock.

Deposit capital	\$ 200,000.00
Amount of net ledger assets December 31st of previous year.....	2,175,602.47
Extended at.....	\$ 2,175,602.47

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. \$ 135,570.76	Marine and inland. \$ 65,829.24
Net collected	\$ 135,570.76	\$ 65,829.24
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,388,925.72	773,210.74
Total.....	\$ 1,524,496.48	\$ 839,039.98
Deduct gross premiums and bills in course of collection at this date.....	198,030.98	100,097.92
Entire premiums collected during the year.....	\$ 1,326,465.50	\$ 738,942.06
Deduct reinsurance, rebate, abatement and return premiums.....	273,439.58	374,237.49
Received for premiums other than perpetuities	\$ 1,053,025.92	\$ 364,704.57
Total rents and interest.....		\$ 74,571.23
Profit on sale or maturity of ledger assets during the year over book values.....		13,724.53
Total income during the year.....		\$ 1,566,226.25
Total footings		\$ 3,681,628.72

Disbursements During Year.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$147,119.00 occurring in previous years.	Fire. \$ 655,370.89	Marine and inland. \$ 390,515.07
Deduct amounts received for salvages (on losses of the last or previous year), \$19,674.36; and from reinsurance in other companies, \$263,507.75.....	\$ 91,867.41	\$ 191,314.70
Net amount paid during the year for losses.....	\$ 573,503.48	\$ 199,200.37
Remittance to home office.....		285,749.56
Commission or brokerage to agents, less received on reinsurances		296,257.57
Rents		13,785.00
Salaries, fees and all other charges, officers, \$28 000; clerks, \$35,969.56; other employees, \$19,979.....		83,948.96
Taxes on premiums.....		27,055.77
Insurance department fees and agents' licenses, \$8,058.62; municipal licenses, \$5,153.34; tax on franchise, \$1,274.86		14,485.82
Advertising, printing, stationery, travelling, office expenses, etc		66,464.49
Total expenditures during the year.		\$ 1,561,452.02
Balances.....		\$ 2,120,176.70

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value bonds.....	\$ 1,928,917.08

Cash in company's office, \$12,451.67; deposited in banks, \$178,797.68	\$ 191,249.35
Bills receivable	10.27
Total	\$ 2,120,176.70
Total net ledger assets, as per balances on page 1	\$ 2,120,176.70

Non-Ledger Assets.

Interest due, \$4,250.00, and accrued, \$561.49 on bonds and stocks..	\$ 5,212.49
Total	\$ 5,212.49
Market value of bonds and stocks over book value	36,446.65
Gross premiums in course of collection December 31st, not more than three months due	\$ 298,128.90
Deduct cost of collection, commission and brokerage	43,541.89
Net amount of uncollected premiums, not more than three months due	\$ 254,587.01
Due from other companies for reinsurance on paid losses	7,298.63
Gross assets	\$ 2,423,721.49
Total admitted assets	\$ 2,423,721.49

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due	\$ 19,974.38
Losses in process of adjustment, or in suspense, including all reported and supposed losses	132,085.58
Losses resisted (not outlawed) including interest, costs and other expenses thereon	13,625.00
Total amount of claims for losses	\$ 165,684.96
Deduct reinsurance due or accrued	21,326.00
Net amount of unpaid losses	\$ 144,358.96
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, \$733,055.58; unearned premiums (50 per cent)	\$ 366,527.79
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$993,508.92; unearned premiums, pro rata	545,753.63
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$18,704.00; unearned premiums (fifty per cent)	9,352.03
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks	31,726.24
Total unearned premiums as computed above	\$ 953,359.69
Amount reclaimable by the insured on perpetual fire insurance policies, being ninety-five per cent of the premium or deposit received	152.00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due and accrued	10,000.00
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid	32.20
Return premiums, \$149.78; and reinsurance premiums, \$29,170.64 ..	29,320.42
Total amount of all liabilities	\$ 1,137,223.27
Joint stock capital actually paid up in cash, deposit capital	\$ 200,000.00
Divisible surplus	1,086,498.22
Total	\$ 2,423,721.49

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 172,565,727	\$ 1,554,231.95	\$ 8,691,640	\$51,257.97
Written or renewed during the year	150,153,048	1,388,925.72	120,082,506	773,210.74
Total	\$ 322,718,775	\$ 2,953,157.67	\$ 128,774,146	\$ 824,478.71
Deduct those expired and marked off as terminated	128,309,405	1,128,969.67	117,932,811	759,825.18
In force at end of the year	\$ 194,409,370	\$ 1,824,188.00	\$ 10,841,335	\$ 64,653.53
Deduct amount reinsured	11,845,371	97,463.50	4,075,221	23,575.26
Net amount in force	\$ 182,563,999	1,726,724.50	6,766,114	41,078.27
Largest amount written on any one risk, not deducting reinsurance, \$50,000.				

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Losses incurred during the year, fire, \$556,905.44; marine and inland, \$190,051.74 \$ 746,957.18

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 1,217,575.00
Gross premiums received	17,102.71
Losses paid	8,282.65
Losses incurred	8,526.65
Amount at risk	2,150,000.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

LONDON & LANCASHIRE FIRE INSURANCE COMPANY.

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

Manager, ARCHIBALD G. MCILWAINE, JR.

[Incorporated, 1861. Commenced business in the United States, 1879.]

Principal office in the United States, 57 and 59 William street New York City.

Capital Stock.

Deposit capital	\$ 200,000.00
Extended at	\$ 2,195,603.60
13	

Income During Year.

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

	Fire.
Gross premiums and bills unpaid at the close of previous year....	\$ 320,107.53
Deduct amount of same not collected	893.41
Net collected.....	\$ 319,214.12
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,612,551.04
Total.....	\$ 2,931,765.16
Deduct gross premiums and bills in course of collection at this date	312,757.99
Entire premiums collected during the year.....	\$ 2,619,007.17
Deduct reinsurance, rebate, abatement and return premiums	892,453.56
Received for premiums other than perpetuals.....	\$ 1,726,553.61
Rents from Company's property, including \$10,783.35 for company's use of own buildings.....	18,117.50
Interest and dividends on stocks and bonds, \$65,924.04; from all other sources, \$11,883.44.....	77,807.48
Total rents and interest.....	\$ 95,924.98
Total income during the year.....	\$ 1,822,478.59

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$141,150.45 occurring in previous years).....	\$ 1,362,436.58
Deduct amounts received for salvages (on losses of the last or previous year), \$17,832.77; and from reinsurance in other companies, \$270,922.41.....	288,725.18
Net amount paid during the year for losses	\$ 1,073,711.40
Commissions or brokerage to agents, less received on reinsurances	329,760.21
Rents (including \$10,783.35 for company's use of own building) less \$768.50 from sub-leases.....	22,122.90
Salaries, fees and all other charges, officers, \$38,691.78; clerks, \$67,278.97; other employees, \$44,894.53.....	150,865.28
Taxes on premiums, \$26,599.65; on real estate, \$4,592.96; on other investments, \$96.52.....	31,289.13
Insurance department fees and agents' licenses, \$12,900.64; municipal licenses, \$5,847.63; tax on franchise, \$208.93.....	18,957.25
Advertising, printing and stationery, \$16,240.55; repairs and expenses on real estate, \$9,920.59; furniture and fixtures, \$372.21; miscellaneous, \$100,122.55.....	126,656.01
Other disbursements, viz: remittances to home office.....	110,044.51
Total expenditures during the year	\$ 1,863,403.69
Balances.....	\$ 2,154,675.50

Ledger Assets.

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

Book value real estate	\$ 300,000.00
Book value bonds, excluding interest, \$1,692,294.13; and stocks, \$6,160.50.....	1,698,454.63
Cash in company's office, \$17,676.23; deposited in banks, \$80,874.76	98,550.99
Special deposits held by United States trustees.....	50,000.00

Balances due from other companies.....	\$ 2,397.40
In hands of special agents	925.56
Bills receivable.....	4,346.92
Total.....	\$ 2,154,675.50

Total net ledger assets, as per balances..... \$ 2,154,675.50

Non-Ledger Assets.

Interest due, \$12,952.50; and accrued, \$9,408.34; on bonds and stocks.....	\$ 22,360.84
Rents accrued on company's property or lease.....	2,258.63

Total carried out.....	\$ 24,619.47
Market value (not including interest, in item 9), of bonds and stocks over book value.....	111,488.78
Gross premiums in course of collection December 31st, not more than three month due.....	\$ 310,303.75
Deduct cost of collection, commission and brokerage	65,244.65
Net amount of uncollected premiums, not more than three months due.....	\$ 245,059.10
Gross premiums in course of collection December 31st, more than three months due, carried in, \$2,454.24.....	
Reinsurance due from other companies on paid losses.....	10,427.89

Gross assets \$ 2,546,270.74

Deduct assets not admitted:

Due from other companies	\$ 662.24
In hands of special agents	925.56

Total \$ 1,587.80

Total admitted assets..... \$ 2,544,682.94

Non-Ledger Liabilities.

Losses adjusted and unpaid (due, \$14,031.00; not yet due, \$10,700.00.....	24,731.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses	142,310.23
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	19,472.22

Total amount of claims for losses	\$ 186,513.45
Deduct reinsurance due and accrued.....	30,872.15

Net amount of unpaid losses.....	\$ 155,641.30
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,222,629.53; unearned premiums (fifty per cent).....	\$ 611,314.77
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,709,753.31; unearned premiums pro rata.....	890,732.94

Total unearned premiums as computed above.....	\$ 1,502,047.71
Return premiums, \$1,908.71; and reinsurance premiums, \$27,789.18; less commissions, \$9,333.23.....	20,364.66

Total amount of all liabilities.....	\$ 1,678,053.67
Divisible surplus.....	866,629.27

Total..... \$ 2,544,682.94

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 434,103.478	\$ 3,380,770.59
Written or renewed during the year.....	281,410,522	2,612,551.04
Total.....	\$ 715,514,000	\$ 5,993,321.63
Deduct those expired and marked off as terminated.....	314,906,250	2,612,685.56
In force at the end of the year.....	\$ 400,607,750	\$ 3,380,636.07
Deduct amount reinsured.....	49,066,300	448,253.23
Net amount in force.....	\$ 351,541,450	\$ 2,932,382.84
Largest amount written on any one risk, not deducting reinsurance \$50,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 1,082,262.18
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.....	\$ 1,091,754.00
Gross premiums received.....	15,833.58
Losses paid.....	17,779.74
Losses incurred.....	15,621.41
Amount at risk.....	1,670,384.00

ANNUAL STATEMENT

For the year ending December 31st, 1901 of the condition and affairs of the

LUMBERMENS INSURANCE COMPANY.

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

President, LEWIS DAVIS.

Vice-President, OLIVER H. HILL,

Secretary, OLIVER H. HILL.

[Incorporated June 2, 1873. Commenced business December 11, 1873.]

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.....	1,137,368.80
Extended at.....	\$ 1,137,368.80

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.....	\$ 37,209.32
Net collected.....	\$ 37,209.32
Gross premiums written and renewed during the year.....	280,013.05
Total.....	\$ 317,222.37
Deduct gross premiums and bills in course of collection at this date.....	\$ 39,967.75
Entire premiums collected during the year.....	\$ 277,254.62
Deduct reinsurance, rebate, abatement and return premiums.....	70,766.60
Received for premiums other than perpetuals.....	\$ 206,488.02
Rents from company's property, including \$1,200.00 for company's use of own buildings.....	\$ 12,707.70
Deposit premiums received on perpetual risks.....	6,767.10
Interest on real estate mortgage loans \$15,217.72; on other collateral loans, \$1,648.84.....	16,866.56
Interest and dividends on stocks and bonds \$30,988.83; from all other sources \$529.46.....	31,518.29
Total rents and interest.....	61,092.55
From all other sources, viz: Ten per cent retained on cancelled perpetual policies, \$408.81; approval of transfers, \$118.50.....	527.31
Total income during the year.....	\$ 274,874.98
Total footings.....	\$ 1,412,243.78

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$17,697.04 occurring in previous years).....	\$ 130,846.26
Deduct amounts received for salvages (on losses of the last or previous years) \$308.28 and from reinsurance in other companies \$19,426.96.....	19,735.24
Net amount paid during the year for losses.....	\$ 111,111.02
Deposit premiums returned.....	7,795.37
Paid stockholders for interest or dividends (amount declared during the year).....	25,000.00
Commissions or brokerage to agents, less received on reinsurance.....	55,653.81
Rents.....	1,290.00
Salaries, fees and all other charges.....	12,630.00
Taxes on premiums, \$4,373.13; on real estate, \$3,258.84.....	7,631.97
Insurance department, fees and agents' licenses, \$1,561.20; municipal licenses, \$357; tax on franchise, \$1,665.....	3,583.20
Advertising, printing and stationery, \$1,219.35; repairs and expenses on real estate, \$5,000.16; miscellaneous, \$4,803.98....	11,023.49
Losses on sales or maturity of ledger assets, \$811.06; other disbursements, viz.: Fire patrols, \$1,614.47; underwriters associations, \$1,076.97.....	3,502.50
Total expenditures during the year.....	\$ 239,131.36
Balances.....	\$ 1,173,121.24

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 159,118.35
Mortgage loans on real estate, first liens.....	252,450.00
Loans secured by pledge of bonds, stocks or other collateral.....	31,900.00
Book value bonds, excluding interest, \$677,812.29; and stocks, \$22,552.75.....	700,365.04
Cash in company's office, \$294.41; deposited in banks, \$28,984.62.....	29,279.03
Total.....	\$ 1,173,112.42
Total net ledger assets.....	\$ 1,173,112.42

Non-Ledger Assets.

Interest due, \$290.75 and accrued, \$3,717.46 on mortgages.....	\$ 4,008.21
Amount reclaimable on perpetual policies on properties owned by company.....	671.45
Interest accrued on collateral loans.....	259.16
Amount due from other companies for losses paid.....	157.55
Rents due on company's property or lease.....	687.22
Total carried out....	\$ 5,783.59
Market value of bonds and stocks over book value.....	46,001.96
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 39,967.75
Net amount of uncollected premiums, not more than three months due.....	39,967.75
Gross assets.....	\$ 1,264,865.72
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value, real estate.....	14,618.35
Total admitted assets.....	\$ 1,250,247.37

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 9,376.97
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	18,051.30
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,750.00
Total amount of claims for losses.....	\$ 30,178.27
Deduct reinsurance due or accrued.....	5,149.95
Net amount of unpaid losses.....	\$ 25,028.32
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 \$147,097.01; unearned premiums (fifty per cent).....	\$ 73,548.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$149,671.68; unearned premiums pro rata.....	82,850.67
Total unearned premiums as computed above.....	\$ 156,399.17
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received	231,660.12
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	2,411.04
Commissions, brokerage and other charges due to agents and brokers on premiums paid.....	9,221.52
Return premiums, \$4,065.87; and reinsurance premiums, \$5,148.53.....	9,214.40
Total amount of all liabilities.....	\$ 433,934.57

Joint stock capital actually paid up in cash.....	\$ 250,000.00
Reserve or guaranty fund, represented by scrip, or otherwise ...	566,312.80
Divisible surplus.....	\$ 816,312.80
Total.....	\$ 1,250,247.37

Miscellaneous.

	Fire risks.	Premiums.
In force December 31, 1900.....	\$ 28,208,910	\$ 295,812.86
Written or renewed during the year.....	25,219,125	280,013.05
Total.....	\$ 53,428,035	\$ 576,825.91
Deduct expirations and cancellations.....	21,779,567	225,245.35
In force December 31, 1901.....	\$ 31,648,468	\$ 351,580.56
Deduct amount reinsured..	4,569,713	54,811.87
Net amount in force.....	\$ 27,078,755	\$ 296,768.69
Perpetual risks, not included above, \$9,285,863; premiums on same, \$257,400.13.		
Largest amount written on any one risk, not deducting reinsurance, \$15,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year, fire.....	\$ 116,471.95
Total amount of the company's stock owned by the directors at par value.	75,125.00
Total amount loaned to stockholders, not officers.....	8,500.00
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.....	\$ 674,755.96
Gross premiums received.....	8,369.11
Losses paid.....	9,887.51
Losses incurred.....	7,821.47
Amount at risk.....	924,755.96

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
MANCHESTER 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.

United States Manager, GEORGE S. A. YOUNG.

[Incorporated in the year 1824. Commenced business in United States December 1892.]

Home office 49 Wall street, New York city.

Capital Stock.

Amount of capital stock authorized, \$10,000,000; subscribed for.....	\$10,000,000.00
Amount of capital stock paid up in cash.....	1,000,000.00
Amount of net ledger assets December 31st of previous year.....	1,528,955.48
Extended at.....	\$ 1,528,955.48

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 the years statement.....	\$ 271,230.89	
Deduct amount of same not collected	1,178.81	
Net collected.....	\$ 270,052.08	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	\$ 2,108,292.83	
Total	\$ 2,378,344.91	
Deduct gross premiums and bills in course of collection at this date	261,853.81	
Entire premiums collected during the year.....	\$ 2,116,491.10	
Deduct reinsurance, rebate, abatement and return premiums.....	703,774.27	
Received for premiums other than perpetuials.	\$ 1,412,716.83	
Interest and dividends on stocks and bonds	\$ 57,204.17	
Total rents and interest.....	\$ 57,204.17	
Profit on sale or maturity of ledger assets during the year over book values,	1,198.42	
From all other sources, viz: received from home office.....	299,460.00	
Total income during the year.....	1,770,579.42	
Total footings.....	\$ 3,299,534.90	

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross amount paid for losses, including \$177,911.73 occurring in previous years	\$ 1,223,395.13	
Deduct amounts received for salvages, on losses of the last or previous year, \$16,533.54; and from reinsurance in other companies, \$201,927.01.....	218,460.55	
Net amount paid during the year for losses.....	\$ 1,104,934.58	
Commission or brokerage to agents, less received on reinsurances	\$ 287,630.45	
Rents.....	10,556.05	
Salaries, fees and all other charges, officers, \$29,954.98; clerks, \$37,607.64; other employes, \$24,712.01.....	92,274.63	
Taxes on premiums.....	33,778.75	
Insurance department fees and agents' licenses, \$10,743.09; municipal licenses \$5,643.25; tax on franchise \$1,413.66.....	17,800.00	
Advertising, printing and stationery, \$10,224.20; legal expenses, \$1,354.62; furniture and fixtures, \$677.19; miscellaneous, \$70,130.06.....	82,386.07	
Other disbursements, viz: sent home office.....	107,063.20	
Doubtful accounts.....	1,995.83	
Total expenditures during the year.....	\$ 1,738,419.56	
Balances	\$ 1,561,115.34	

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 2,900.00

Book value bonds, excluding interest, \$1,217,958.33; and stocks, \$283,600.00.....	\$ 1,501,558.35
Cash in office and bank.....	55,993.81
Bills receivable, \$448.10; agents' debit balances secured or unsecured \$205.08.....	653.18

Total..... \$ 1,561,115.34

Total net ledger assets, as per balances \$ 1,561,115.34

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	5,554.17	
Total carried out.....	\$ 5,554.17	
Market value of real estate over book value.....	1,382.77	
Market value (not including interest, in item 9) of bonds and stocks over book value.....	45,751.65	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 255,103.45	
Deduct cost of collection, commission and brokerage.....	46,422.30	
Net amount of uncollected premiums, not more than three months due.....	\$ 208,681.15	208,681.15
(Gross premiums in course of collection December 31st, more than three months due, \$6,750.36)		
Due from other companies for re-insurance on losses already paid	285.29	
Gross assets.....	\$ 1,822,770.37	
Total admitted assets.....	\$ 1,822,770.37	

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due,	\$ 79,584.51	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	106,274.25	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	24,018.03	
Total amount of claims for losses.....	\$ 209,876.79	
Deduct reinsurance due or accrued.....	22,882.69	
Net amount of unpaid losses.....	\$ 187,024.10	
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, \$1,086,401.43, unearned premiums, fifty per cent.....	\$ 543,200.70	
Gross premium (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy \$981,985.99, unearned premiums pro rata.....	515,179.97	
Total unearned premiums as computed above.....	\$ 1,058,380.67	
Return premiums \$174.02; and reinsurance premiums \$22,501.35	22,675.37	
Total amount of all liabilities	\$ 1,268,80.14	
Divisible surplus.....	554,690.23	
Total.....	\$ 1,822,770.37	

Miscellaneous.	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 211,342.751	\$ 2,400,842.35
Written or renewed during the year.....	182,497.461	2,108,292.83
Total.....	403,840.212	4,509,135.19
Deduct those expired and marked off as terminated.....	189,348.638	2,121,957.65
In force at the end of the year.....	\$ 214,491.574	\$ 2,387,177.53
Deduct amount reinsured.....	24,142.361	317,790.11
Net amount in force.....	\$ 190,349.213	\$ 2,069,387.42
Largest amount written on any one risk, not deducting reinsurance, \$25,000.		

General Interrogatories.

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

Losses incurred during the year, fire..... \$ 1,121,395.56

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

NOTE—Companies acting under what is known as the "Surplus Law," Chapter 189, laws of New York, 1874, are required to state.

The amount of "Special Reserve Fund" according to said law, deposited with the insurance department of the state of New York \$200,000.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 931,715.37
Gross premium received.....	15,347.71
Losses paid.....	12,042.54
Losses incurred.....	11,177.14
Amount at risk.....	1,369,621.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition and the 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 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, Pennsylvania.

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.....	817,459.86
Extended at.....	\$ 817,459.86

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 50,967.31
Net collected.....	\$ 50,967.31
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 343,394.07
Total.....	394,361.38
Deduct gross premiums and bills in course of collection at this date.....	62,299.19
Entire premiums collected during the year.....	334,062.19
Deduct reinsurance, rebate, abatement and return premiums.....	79,320.64
Received for premiums other than perpetuals.....	\$ 254,741.55 \$ 254,741.55
Rents from company's property, including \$2,500 for company's use of own buildings.....	\$ 4,905.00
Interest on real estate mortgage loans, \$14,862.84; on other collateral loans, \$420 94.....	15,281.78
Interest and dividends on stocks and bonds, \$18,117.51; from all other sources \$522.02.....	18,639.53
Total rents and interest.....	\$ 38,826.31
From all other sources, viz: transfers.....	260.00
Total income during the year.....	\$ 308,164.87
Total footings.....	\$ 1,125,624.73

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$20,454.48 occurring in previous years).....	\$ 183,095.93
Deduct amounts received for salvages (on losses of the last or previous year), \$1,062.96; and from reinsurance in other companies, \$21,275.76.....	22,338.72
Net amount paid during the year for losses.....	\$ 160,757.21 \$ 160,757.21
Deposit premiums returned.....	6,770.99
Paid stockholders for interest or dividends (amount declared during year).....	20,000.00
Commission or brokerage to agents, less received on reinsurances	71,916.32
Rents, including \$2,500 for company's use of own buildings.....	2,500.00
Salaries, fees and other charges.....	13,879.97
Taxes on premiums, \$6,807.17; on real estate \$1,003.76.....	7,810.93
Insurance department fees and agents' licenses, \$961.25; municipal licenses, \$368.00; taxes on franchise, \$855.75; internal revenue, \$801.74.....	\$ 2,986.74
Advertising, printing and stationery, \$5,566.40; legal expenses, \$79.36; repairs and expenses on real estate, \$352.56; miscellaneous, \$10,241.23.....	16,239.55
Total expenditures during the year.....	\$ 302,861.71
Balances.....	\$ 822,761.02

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st:	
Book value real estate, unincumbered.....	\$ 85,168.73

IOWA INSURANCE REPORT.

Mortgage loans on real estate first liens.....	\$ 276,085.00	
Loans secured by pledge of bonds, stocks or other collateral.....	4,500.00	
Book value bonds, excluding interest, \$284,426.75; and stocks, \$132,521.26.....	416,948.01	
Cash in company's office, \$636.64; deposited in banks, \$42,126.61..	42,763.25	
Total.....	\$ 825,464.99	
Deduct ledger liabilities.....		
All other.....	2,701.97	
Total net ledger assets, as per balances.....*		\$ 822,763.02

Non-Ledger Assets.

Interest due \$2,176.00 and accrued, \$2,164.28 on mortgages.....	4,340.28	
Interest accrued on bonds and stocks.....	3,890.82	
Interest accrued on collateral loans.....	108.33	
Total carried out.....		\$ 8,339.43
Market value (not including interest, in item 9), of bonds and stocks over book value.....	45,234.49	
Net amount of uncollected premiums, not more than three months due.....	60,299.19	
Premiums of perpetual policies in course of collection, \$756.50; perpetual reinsurance deposits, \$2,425.05.....	3,181.55	
Gross assets.....		\$ 939,817.68
Deduct assets not admitted.....		
Depreciation from book values of above net ledger assets to bring same to market value; real estate.....	965.76	
Total.....		\$ 966.76
Total admitted assets.....		\$ 938,850.92

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due.....	\$ 16,456.55	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	18,895.35	
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	3,482.65	
Total amount of claims for losses.....	\$ 38,834.55	
Deduct reinsurance due or accrued.....	3,210.18	
Net amount of unpaid losses.....		\$ 35,624.37
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, including interest premiums on perpetual fire risks, \$147,218.70; unearned premiums, fifty per cent.....	\$ 73,609.35	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$175,843.54; unearned premiums pro rata.....	91,150.56	
Total unearned premiums as computed above.....		\$ 164,759.91
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....		265,723.31
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	\$ 14,974.88	
Return premiums, \$7,240.82; and reinsurance premiums, \$6,581.93		
All other liabilities, viz:.....		28,797.63
Total amount of all liabilities.....		\$ 494,905.22
Joint stock capital actually paid up in cash.....	250,000.00	
Divisible surplus.....	193,945.70	
Total.....		\$ 938,850.92

IOWA INSURANCE REPORT.

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 28,614,728.13	\$ 339,465.55
Written or renewed during the year.....	30,437,951.80	343,394.07
Total.....	\$ 59,052,679.93	\$ 682,889.62
Deduct those expired and marked off as terminated.....	25,895,535.02	311,009.33
In force at the end of the year.....	\$ 33,157,144.91	\$ 371,880.29
Deduct amount reinsured.....	3,989,813.91	48,818.05
Net amount in force.....	\$ 29,167,331.00	\$ 323,062.24
Perpetual risks (not included above), \$12,866,343.34		Premiums on same, \$292,967.59.
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

Perpetual Business.

	Amount of risk.	Total deposits.
Perpetual risks in force December 31st of previous year.....	\$ 12,620,818.32	\$ 285,401.57
Perpetual risks written during the year.....	543,250.00	14,357.01
Total.....	\$ 13,164,068.32	\$ 299,758.58
Deduct those marked off as cancelled.....	197,724.98	6,799.99
In force December 31, 1901.....	\$ 12,866,343.34	\$ 292,967.59
Losses incurred on perpetual risks during the year, \$ 5,473.09		
Losses paid on perpetual risks during the year.....	\$ 4,017.29	
Largest amount in any hazard.....	\$10,000.00	

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 166,591.57
Total amount of company's stock owned by the directors at par value.....	54,850.00
Loaned to stockholders, not officers.....	23,000.00

Business in the State of Iowa During the Year,

	Fire risks.
Gross risks written.....	\$ 676,180.68
Gross premiums received.....	8,642.64
Losses paid.....	7,791.80
Losses incurred.....	6,897.69
Amount at risk.....	1,081,825.11

ANNUAL STATEMENT

For the year ending December 31, 1901, 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.

First Vice-President, E. T. CAMPBELL.
Second Vice-President, H. J. IDE.

[Incorporated February 11, 1823.

Commenced business May, 1823.]

Home office, 47 Kilby street, Boston, Mass.

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.....		512,835.70
Extended at	\$	512,885.70

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	Fire.	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI		\$ 29,830.70
		\$ 489,569.25

Total	\$	519,399.95
Deduct gross premiums and bills in course of collection at this date		76,310.78

Entire premiums collected during the year	\$	443,089.17
Deduct reinsurance, rebate, abatement and return premiums		222,923.49

Received for premiums other than perpetuals	\$	220,165.68	\$	220,165.68
Interest on real estate mortgage loans	\$	6,987.66		
Interest and dividends on stocks and bonds		13,450.26		

Total rents and interest	\$	20,437.91
From all other sources.....		96,189.37

Total income during the year,	\$	336,792.97
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Total footings.....	\$	849,678.67
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Disbursements During the Year.

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

Gross amount paid for losses (including \$11,976.98 occurring in previous years)	Fire.	\$ 125,333.96
Net amount paid during the year for losses,		\$ 125,333.96
Paid stockholders for interest or dividends; amount declared during the year.....		16,000.00
Commissions or brokerage to agents, less received on reinsurances		62,838.74
Rents		4,094.87
Salaries, fees and all other charges, officers, \$11,941.00; clerks, \$12,080.97		24,021.97
Taxes on premiums.....		4,374.36
Insurance department fees and agents' licenses, \$1,791; municipal license, \$150.00; tax on franchise, \$952.04		2,893.04
Advertising printing and stationery, \$2,905; furniture and fixtures, \$928.87; miscellaneous, \$14,186.97		18,020.84
Total expenditures during the year.....	\$	257,577.78
Balances	\$	592,100.89

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.	\$	184,100
Loans secured by pledge of bonds, stocks, or other collateral....		40,000.00
Book value of bonds excluding interest, \$2,194.75; and stocks, \$108,042.97		327,517.97
Cash in company's office, \$5,527; deposited in banks, \$34,955.92 ..		40,482.92
Total	\$	592,100.89
Total net ledger assets, as per balances	\$	592,100.89

Non-Ledger Assets.

Interest accrued on mortgages.....	\$	1,374.65
Interest accrued on bonds and stocks		2,643.72
Interest accrued on collateral loans		657.76
Total carried out.....		4,676.13
Market value (not including interest, in item 9), of bonds and stocks over book value....		91,876.03
Gross premiums in course of collection December 31st, not more than three months due	\$	74,738.69
Deduct cost of collection, commission and brokerage.....		10,484.99
Net amount of uncollected premiums, not more than three months due		64,253.70
Gross premiums in course of collection December 31st, more than three months due, carried in	\$	1,572.09
Total admitted assets	\$	752,906.75

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.		31,000.32
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		7,125.00
Total amount of claims for losses.	\$	38,125.32
Deduct reinsurance due or accrued		10,352.16
Net amount of unpaid losses.....		27,773.16

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$283,873.39; unearned premiums (50 per cent)..... \$ 141,935.69

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$65,762.25; unearned premiums, pro rata..... 52,428.93

Total unearned premiums as computed above..... \$ 191,375.62

Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued..... 2,418.13

Return premiums, \$5,133.80; and reinsurance premiums, \$1,751.75;..... 10,885.55

Total amount of all liabilities..... \$ 235,452.40

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

Divisible surplus..... 117,454.29

Total..... \$ 752,905.75

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 37,724.452	\$ 395,259.13
Written or renewed during the year.....	44,107,447	459,559.25
Total.....	\$ 81,831,899	\$ 885,828.38
Deduct those expired and marked off as terminated.....	29,559,795	310,639.57
In force at end of year.....	\$ 52,242,103	\$ 575,188.81
Deduct amount reinsured.....	22,169,773	225,553.17
Net amount in force.....	\$ 30,072,330	\$ 349,635.64

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..... \$ 135,286.00

Total amount of the company's stock owned by the directors at par value..... 146,900.00

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.....	\$ 395,085.00
Gross premiums received.....	4,749.37
Losses paid.....	933.13
Losses incurred.....	1,585.40

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, D. M. FERRY.

Secretary, E. J. BOOTH.

Vice-President, T. H. WHITNEY.

[Incorporated February, 1881. Commenced business March, 1881.]

Home office, 100 Griswold Street, Detroit, Mich.

Capital Stock

Amount of capital stock authorized, \$400,000.00; subscribed for....	\$ 400,000.00
Amount of capital paid up in cash.....	400,000.00
Amount of net ledger assets December 31st of previous year.....	\$ 751,805.75
Extended at.....	\$ 751,805.75

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.....	\$ 57,556.05
Net collected.....	\$ 57,556.05
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	471,177.40
Total.....	\$ 528,734.05
Deduct gross premiums and bills in course of collection at this date.....	68,088.87
Entire premiums collected during the year.....	460,645.18
Deduct reinsurance, rebate, abatement and return premiums.....	116,470.57
Received for premiums, other than perpetuals.....	\$ 344,174.61
Rents from company's property.....	2,133.74
Interest on real estate mortgage loans.....	27,275.55
Interest and dividends on stocks and bonds, \$1,814.87; from all other sources, \$2,851.59.....	4,666.46
Total rents and interest.....	\$ 34,075.75
From all other sources, viz: marine salvage.....	347.00
Total income during the year.....	\$ 378,597.36
Total footings.....	\$ 1,130,403.21

Disbursements During Year.

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

Gross amount paid for losses (including \$21,621.62 occurring in previous years).....	\$ 257,763.45
Deduct amounts received for salvages (on losses of the last or previous year), \$1,663.82; and from reinsurance in other companies, \$25,615.59.....	29,279.38

Net amount paid during the year for losses	\$ 228,484.07
Paid stockholders for interest or dividends; (amount declared during the year)	16,000.00
Commissions or brokerage to agents, less received on reinsurance	82,446.79
Salaries and allowances to agents, agency expenses, etc	26,614.09
Rents	2,400.00
Salaries, fees and all other charges, officers, \$8,800.00; clerks, \$6,121.67; other employees, \$192.00	15,115.67
Taxes on premiums, \$6,195.53; on real estate, \$1,658.94; on other investments, \$8,757.48	16,611.95
Insurance department fees and agents' licenses	1,856.16
Legal expenses, \$502.00; repairs and expenses on real estate, \$2,206.45; furniture and fixtures, \$124.37; miscellaneous, \$1,208.60	4,041.45
Exchange, \$362.15; Internal revenue, \$1,038.12	1,400.27

Total expenditures during the year..... \$ 394,970.45

Balances..... \$ 735,432.67

Ledger Assets.

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

Book value real estate unincumbered.....	\$ 94,258.14
Mortgage loans on real estate, first liens	553,952.00
Book value bonds, excluding interest, \$33,000.00; and stocks, \$6,250.00	39,250.00
Cash in company's office, \$9,872.90; deposited in banks, \$38,399.63	48,272.53

Total..... \$ 735,432.67

Total net ledger assets, as per balances..... \$ 735,432.67

Non-Ledger Assets.

Interest due, \$5,829.60 and accrued, \$8,363.41, on mortgages	\$ 14,173.01
Interest accrued on bonds and stocks	194.70
Interest due, \$18.00 and accrued, \$553.26 on other assets	733.26

Total carried out..... \$ 15,100.43

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 68,088.87
Deduct cost of collection, commission and brokerage	13,221.45

Net Amount of uncollected premiums, not more than three months due..... \$ 54,867.42

Gross assets..... \$ 805,400.5

Total admitted assets..... \$ 805,400.52

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 18,314.14
Losses in process of adjustment, or in suspense, including all reported and supposed losses	7,198.19
Losses resisted (not outlawed), including interest, costs and other expenses thereon	750.00

Total amount of claims for losses..... \$ 26,262.33

Deduct reinsurance due or accrued..... 3,352.21

Net amount of unpaid losses..... \$ 22,910.12

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$253,694.15, unearned premiums (50 per cent)	\$ 126,847.07
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$231,982.21, unearned premiums pro rata	125,057.43

Total unearned premiums as computed above..... \$ 251,904.50

Reinsurance premiums 4,869.49 |

Total amount of all liabilities..... \$ 279,694.11

Joint stock capital actually paid in cash 400,000.00 |

Divisible surplus..... 125,706.41

Total..... \$ 805,400.52

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 41,274,122	\$ 455,121.60
Written or renewed during the year	38,657,901	471,177.40

Total..... \$ 79,932,023

Deduct those expired and marked off as terminated 79,932,023 | 926,209.00 |

In force at end of the year 45,464,845 | 526,905.79 |

Deduct amount reinsured 3,380,138 | 41,229.43 |

Net amount in force 42,084,707 | 485,676.36 |

Largest amount written on any one risk, not deducting reinsurance, \$10,000.

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire	\$ 233,113.02
Total amount of the company's stock owned by the directors at par value	157,400.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 184,780.00
Gross premiums received.....	2,535.33
Losses paid.....	5,190.03
Losses incurred.....	5,190.03
Amount at risk.....	271,180.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

MILWAUKEE FIRE INSURANCE COMPANY

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

President, WILLIAM L. JONES.

Secretary, H. A. NOLTE.

Vice-President, JOHN C. DICK

[Incorporated March 22, 1898. Commenced business March 23, 1898.]

Home office, 442 and 444 East Water St., Milwaukee, Wis.

Capital Stock.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	\$ 230,000.00
Amount of net ledger assets, December 31st of previous year.....	418,830.44

Extended at \$ 418,830.44

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.	\$ 15,750.32
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Net collected.....	\$ 15,750.32
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Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	283,919.02
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Total.....	\$ 299,669.34
Deduct gross premiums and bills in course of collection at this date.....	24,685.33

Entire premiums collected during the year.....	\$ 274,984.01
Deduct reinsurance, rebate, abatement and return premiums.....	52,668.00

Received for premiums other than perpetuals.....	\$ 222,316.01	\$ 222,316.01
Interest on real estate mortgage loans.....	9,269.30	
Interest and dividends on stocks and bonds, \$8,968.90; from all other sources, \$407.02.....	9,375.92	

Total rents and interest.....	\$ 18,645.22
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From all other sources, agents balances collected, previously charged off as uncollectable.....	40.00
Total income during the year.....	241,001.23

Total footings.....	\$ 659,831.67
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Disbursements During Year.

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

Gross amounts paid for losses (including \$20,284.72 occurring in previous years).....	Fire.	\$ 151,975.89
Deduct amounts received for salvages (on losses of the last or previous years) \$502.83; and from reinsurance in other companies, \$32,381.14.....		32,883.97

Net amount paid during the year for losses.....	\$ 119,091.92
Commissions or brokerage to agents, less received on reinsurances	59,992.49
Rents.....	700.00
Salaries, fees and all other charges, officers, \$4,815; clerks, \$4,500; other employes, 2,956.03.....	12,271.03
Taxes on premiums.....	5,911.48
Insurance department fees and agents' licenses.....	2,405.13
Advertising, printing and stationery, \$1,214.54; legal expenses, \$954.28; furniture and fixtures, \$35; miscellaneous, \$7,368.56..	9,572.38
Losses on sales or maturity of ledger assets, \$1,345; other disbursements, \$8,760.99; paid to reinsurance company for reserve fund account.....	10,105.99
Total expenditures during the year.....	220,110.42
Balances.....	\$ 439,721.25

Ledger Assets.

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

Mortgage loans on real estate, first liens.....	\$ 208,000.00
Book value bonds, excluding interest.....	201,387.50
Cash in company's office, \$2,623.54; deposited in banks, \$27,710.21.	30,333.75
Total.....	\$ 439,721.25

Total net ledger assets, as per balances.....	\$ 439,721.25
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Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 2,007.12
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Total carried out.....	\$ 2,007.12
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Gross premiums in course of collection December 31st, not more than three months due.....	\$ 24,685.33
Deduct cost of collection, commission and brokerage.....	4,937.07

Net amount of uncollected premiums, not more than three months due.....	19,748.26
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Gross assets.....	\$ 461,476.63
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Total admitted assets.....	\$ 461,476.63
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Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 7,074.31
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	19,952.42
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,575.00

Total amount of claims for losses.....	\$ 29,601.73
Deduct reinsurance due or accrued.....	1,684.60

Net amount of unpaid losses.....	\$ 27,917.13
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Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$166,075.67; unearned premiums 50 per cent.....	\$ 83,037.83
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$117,111.66; unearned premiums, pro rata.....	78,112.37
Total unearned premiums as computed above.....	\$ 161,150.20
Total amount of all liabilities	\$ 189,067.33
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	72,409.30
Total.....	\$ 461,476.63

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 24,513.190	\$ 300,059.31
Written or renewed during the year.....	22,872.127	283,919.02
Total.....	\$ 47,385.317	583,978.33
Deduct those expired and marked off as terminated.....	18,614.850	238,833.14
In force at the end of the year.....	\$ 28,770.467	345,145.19
Deduct amount reinsured.....	5,213.887	61,957.86
Net amount in force.....	\$ 23,556.580	\$ 283,187.33
Largest amount written on any one risk, not deducting reinsurance, \$5,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
Losses incurred during the year, fire.....	\$ 132,214.95
Total amount of the company's stock owned by the directors at par value.....	76,660.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 697,275.00
Gross premiums received	10,379.29
Losses paid.....	9,282.61
Losses incurred.....	8,306.36
Amount at risk.....	929,700.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

MILWAUKEE MECHANICS INSURANCE COMPANY,

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

President, WILLIAM L. JONES.

First Vice-President, JOHN C. DICK.

Secretary, OSCAR GRIEBLING.

Second Vice-President, G. W. GROSSENBACK.

[Incorporated February 15, 1852. Commenced business April 1, 1852.]

Home office, 442 and 444 City Hall Square, Milwaukee, Wis.

Capital Stock.

Amount of capital stock authorized, \$200,000.00; subscribed for....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year	2,349,739.54
Extended at.....	\$ 2,349,739.54

Income During Year.

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

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 144,368.97
Net collected.....	\$ 144,368.97
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,501,107.02

Total.....	\$1,645,475.99
Deduct gross premiums and bills in course of collection at this date.....	208,223.79

Entire premiums collected during the year.....	\$1,437,252.20
Deduct reinsurance, rebate, abatement and return premiums.....	381,822.54

Received for premiums, other than perpetuals.....	\$ 1,055,429.66	\$ 1,055,429.66
Rents from company's property, including \$2,500.00 for company's use of own building.....	4,170.15	
Interest on real estate mortgage loans	51,947.88	
Interest and dividends on stocks and bonds, \$44,993.23; and from all other sources, \$1,697.30	46,690.53	

Total rents and interest	102,808.56
From all other sources, viz: Conscience fund, \$55.70; reserve retained for reinsurance company, \$6,327.91	6,383.361

Total income during the year.....	\$ 1,164,621.83
Total footings.	\$ 3,514,361.37

Disbursements During Year.

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

Gross amount paid for losses (including \$85,064.03 occurring in previous years)	Fire.
Deduct amounts received for salvages (on losses of the last or previous year) \$4,845.73; and from reinsurance in other companies, \$109,709.03.....	\$ 703,814.16
	114,554.76

Net amount paid during the year for losses.....	\$ 589,259.40
Paid stockholders for interest or dividends; (amount declared during the year, \$80,000).....	80,000.00
Commissions or brokerage to agents, less received on reinsurances	259,704.99
Rents (including \$2,500.00 for company's use of own buildings)...	5,556.13
Salaries, fees and all other charges, officers, \$22,390.00; clerks, \$22,234.67; other employees, \$23,420.85.....	74,045.53
Taxes on premiums, \$32,669.19; on real estate, \$946.03.....	33,615.22
Insurance department fees and agents' licenses, \$7,312.73; municipal licenses, \$5,058.89.....	12,381.62
Advertising, printing and stationery, \$7,898.78; legal expenses, \$3,330.90; repairs and expenses on real estate, \$1,214.60; furniture and fixtures, \$1,746.95; miscellaneous, \$43,789.41.....	57,980.64
Losses on sales or maturity of ledger assets, \$8,806.50; disbursements, viz: loss on agents' account, \$225.43	9,031.93
Total expenditures during the year.....	\$ 1,121,575.46
Balance.....	\$ 2,392,785.91

Ledger Assets.

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

Book value real estate, unincumbered	\$ 67,500.00
Mortgage loans on real estate, first liens.....	1,123,158.79
Book value bonds, excluding interest, \$1,133,251.25; and stocks \$4,260.00.....	1,137,511.25
Cash in company's office, \$4,994.63; deposited in banks, \$59,621.24	64,615.87
Total.....	\$ 2,392,785.91

Total net ledger assets, as per balances..... \$ 2,392,785.91

Non-Ledger Assets.

Interest due, \$6,512.00, and accrued, \$18,033.63, on mortgages....	\$ 24,545.63
Interest accrued on bonds and stocks.....	5,081.29
Total carried out.....	\$ 29,627.92
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 208,223.79
Deduct cost of collection, commission, and brokerage.....	34,703.96
Net amount of uncollected premiums, no more than three months due.....	\$ 173,519.83
Gross assets.....	\$ 2,595,933.66
Total admitted assets.	\$ 2,595,933.66

Non-Ledger Liabilities.

Losses adjusted and unpaid (not yet due, \$37,072.19)	\$ 47,507.71
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	68,194.15
Losses resisted (not outlawed), including interest, costs, and other expenses thereon.....	15,217.10
Total amount of claims for losses.....	\$ 130,918.96
Deduct re-insurance due or accrued.....	30,816.84

Net amount of unpaid losses.....	\$ 100,102.12
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$722,502.04; unearned premiums (fifty per cent).	\$ 361,451.02
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,112,617.41; unearned premiums pro rata.....	603,408.50
Total unearned premiums as computed above	\$ 964,859.52
All other liabilities, viz: reserve retained for reinsurance company	59,469.82
Total amount of all liabilities.....	\$ 1,124,431.46
Joint-stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	1,271,502.20
Total	\$ 2,595,933.66

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement	\$ 153,149,702	\$ 1,807,026.99
Written or renewed during the year.....	118,957,377	1,501,107.02
Total	\$ 272,107,079	\$ 3,308,134.01
Deduct those expired and marked off as terminated.....	94,026,785	1,195,361.14
In force at the end of the year.....	\$ 178,080,294	\$ 2,112,772.87
Deduct amount reinsured.....	20,648,376	263,699.42
Net amount in force	\$ 157,431,918	\$ 1,849,073.45
Largest amount written on any one risk, not deducting reinsurance	\$ 10,000.00	

General Interrogatories.

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

Losses incurred during the year.....	\$ 623,036.02
Total amount of the company's stock owned by the directors at par value.....	62,210.00
Total amount loaned to officers and directors.....	2,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

NOTE.—Companies acting under what is known as the "Surplus Law," chapter 189, laws of New York, 1874, are required to state:

The amount of "Special Reserve Fund" according to said law, deposited with the state treasurer of Wisconsin.....	\$ 200,000.00
The amount of "Guaranty Surplus Fund" as provided by said law.....	200,000.00

Business in the State of Iowa During the Year.

Fire risks.	
Gross risks written	\$ 2,515,150.00
Gross premiums received	35,733.88
Losses paid	27,082.22
Losses incurred	27,032.61
Amount at risk	3,143,948.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition of affairs of the

NATIONAL FIRE INSURANCE COMPANY.

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

President, JAMES NICHOLS.

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.....	4,519,815.05
Extended at.....	\$ 4,519,815.05

Income During the 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.....	\$ 275,000.00
Net collected.....	\$ 275,000.00
Gross premiums written and renewed during the year.....	4,794,779.88
Total.....	5,069,779.88
Deduct gross premiums and bills in course of collection at this date	305,000.00
Entire premiums collected during the year.....	\$ 4,794,779.88
Deduct reinsurance, rebate, abatement and return premiums.....	1,240,854.97
Received for premiums other than perpetuals.....	\$ 3,453,924.91
Rents from company's property.....	\$ 15,619.35
Interest on real estate mortgage loans.....	39,628.00
Interest and dividends on stocks and bonds, \$149,941.05; from all other sources, \$3,361.05.....	153,302.10
Total rents and interest.....	\$ 208,549.45
Total income during the year.....	\$ 3,672,474.36
Total footings.....	\$ 8,192,289.41

Disbursements During Year.

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

	Fire.
Gross amount paid for losses, including \$209,864.05 occurring in previous years.....	\$2,159,108.69
Deduct amounts received for salvages on losses of the last or previous year, \$23,218.47; and from reinsurance in other companies, \$384,009.78.....	407,228.25
Net amount paid during the year for losses.....	\$ 1,751,889.44
Paid stockholders for interest or dividends.....	120,000.00
Commissions or brokerage to agents, less received on reinsurances	611,599.21
Salaries, fees and all other charges.....	207,645.59
Taxes on premiums, \$82,228.24; on real estate, \$521.39; on other investments, \$62.50; internal revenue \$10,058.03.....	95,000.16
Insurance department fees and agents' licenses, \$9,022.92; municipal licenses, \$6,100.14; state licenses, \$3,065.....	18,188.06
Advertising, printing and stationery, \$30,591.24; legal expenses	
\$6,628.22; repairs and expenses on real estate, \$7,340.27; furniture and fixtures, \$11,638.85; miscellaneous, \$311,635.71.....	357,934.33
Losses on sales or maturity of ledger assets, \$1,153.60; other disbursements, viz.: Profit and loss, bills receivable, \$8,760.00; agents, \$1,017.00.....	10,930.60
Total expenditures during the year.....	\$ 3,225,058.39
Balances.....	\$ 4,967,231.02

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 433,227.29
Mortgages loans on real estate, first liens.....	617,715.00
Book value bonds, excluding interest, \$2,398,949.55; and stocks, \$222,360.08.....	3,381,309.63
Cash in company's office, \$667.73; deposited in banks, \$319,574.....	320,241.73
Agents' debit balances, secured or unsecured.....	244,737.37
Total.....	\$ 4,967,231.02
Total net ledger assets.....	\$ 4,967,231.00

Non-Ledger Assets.

Market value, not including interest, of bonds and stocks over book value.....	\$ 306,159.37
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 365,000.00
Reinsurance and return premiums.....	95,000.00
Deduct cost of collection, commission and brokerage.....	\$ 270,000.00
Net amount of uncollected premiums, not more than three months due.....	\$ 84,779.43
Gross assets.....	\$ 5,458,610.97
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value: Real estate.....	34,173.07
Total admitted assets.....	\$ 5,424,437.90

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 101,074.87
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	237,996.68
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	23,606.60
Total amount of claims for losses.....	\$ 362,677.55
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, \$2,872,456.31; unearned premiums (fifty per cent.).....	\$1,136,225.15
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,548,832.50; unearned premiums pro rata.....	1,419,258.00
Total unearned premiums, as computed above.....	2,555,486.15
All other liabilities, viz.: Reserve fund for contingencies.....	25,000.00
Total amount of all liabilities.....	\$ 2,943,363.70
Joint stock actually paid up in cash.....	\$1,000,000.00
Divisible surplus.....	1,481,273.30
Total.....	\$ 5,424,637.00

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 470,251.802	\$ 4,611,944.44
Written or renewed during the year.....	520,605.644	4,794,779.88
Total.....	\$ 990,857.446	\$ 9,406,724.32
Deduct those expired and marked off as terminated.....	391,259.277	3,719,379.20
In force at the end of the year.....	\$ 599,598.169	\$ 5,687,345.12
Deduct amount reinsured.....	92,930.104	866,056.31
Net amount in force.....	\$ 506,668.065	\$ 4,821,288.81
Largest amount written on any one risk, not deducting reinsurance, \$50,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?.....	No.
Loss incurred during the year, fire, \$1,864,344.42; tornado, \$2,723.70.....	\$1,867,068.12
Total amount of company's stock owned by the directors at par value.....	93,700.00
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.
Gross risks written.....	\$7,238,203.00
Gross premiums received.....	74,739.59
Losses paid.....	33,114.89
Losses incurred.....	33,601.53
Amount at risk.....	11,031,570.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, R. BLEEKER RATHBONE.
Secretary, EMIL G. PIRPER.

Vice-President, ALBERT R. LEDOUX.
Assistant Secretary, JOHN B. COONEY.

[Incorporated, February 14, 1896. Commenced business February 20, 1896.]

Home office, No. 45 William street, New York.

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.....	\$ 484,310.81

Income During the 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.....	\$ 58,511.68
Net collected.....	\$ 58,511.68
Gross premiums written and renewed during the year.....	661,913.96
Total.....	\$ 720,425.64
Deduct gross premiums and bills in course of collection at this date.....	94,404.07
Entire premiums collected during the year....	\$ 626,019.97
Deduct reinsurance, rebate, abatement and return premiums.....	221,071.70
Received for premiums other than perpetuals.....	\$ 404,948.27
Interest and dividends on stocks and bonds, \$10,500.00; from all other sources, \$2,742.11.....	13,242.11
Total rents and interest.....	13,242.11
Total income during the year.....	\$ 418,190.38
Total footings.....	\$ 902,501.19

Disbursements During the 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 \$19,543.00 occurring in previous years).....	\$ 285,912.61	\$ 55.20
Deduct amounts received for salvages, on losses of the last or previous year, \$1,800.30; and from reinsurance in other companies, \$95,392.34.....	59,125.93	65.71
Net amount paid during the year for losses.....	\$ 216,786.68	\$ 11.51
Paid stockholders for interest or dividends (amount declared during the year.....)		24,060.00
Commissions or brokerage to agents, less received on reinsurances		121,768.18
Salaries, fees and all other charges, officers.....		3,215.00
Taxes on premiums, \$8,361.39; insurance department fees and agents' licenses, \$2,246.02; municipal licenses, \$300.00; tax on franchise, \$110.00.....		11,017.41
Legal expenses, \$1,000.00; furniture and fixtures, \$76.05; miscellaneous, \$2,071.59.....		3,147.64
Total expenditures during the year.....	\$ 379,923.40	
Balances.....	\$ 528,577.79	

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.....	\$ 421,150.00
Deposited in banks.....	101,427.79
Total net ledger assets, as per balances.....	\$ 528,577.79

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	1,083.33
Total carried out.....	\$ 1,083.33
Market value (not including interest) of bonds and stocks over book value.....	\$ 2,560.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 94,404.07
Deduct cost of collection, commission and brokerage.....	17,972.05
Net amount of uncollected premiums, not more than three months due.....	\$ 76,432.02
Gross assets.....	\$ 602,593.14

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and unreported losses.....	\$ 47,357.00
Losses related (not outlawed), including interest, costs and other expenses thereon.....	735.00
Total amount of claims for losses.....	\$ 48,092.00
Deduct reinsurance due or accrued.....	12,511.00
Net amount of unpaid losses.....	\$ 35,581.00

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, \$351,275.41; unearned premiums, 50 per cent.....	\$ 175,637.70
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$73,271.07; unearned premiums, pro rata.....	42,139.43
Total unearned premiums as computed above.....	\$ 217,777.13
Return premiums, \$10,675.31; and reinsurance premiums, \$24,488.58.....	35,163.89
Total amount of all liabilities.....	\$ 288,522.02
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	114,071.12
Total.....	\$ 602,593.14

Miscellaneous.

Risks and premiums in force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	Fire risks.	Premiums thereon
Written or renewed during the year.....	\$ 31,932.641	\$ 344,531.78
Total.....	56,084.251	661,912.96
Deduct those expired and marked off as terminated.....	\$ 87,956.892	\$ 1,006,444.74
In force at the end of the year.....	46,127.358	465,551.13
Deduct amount reinsured.....	47,779.494	545,893.61
Net amount in force.....	10,549.003	121,347.13
Largest amount written on any one risk, not deducting reinsurance.....	\$ 37,230.491	\$ 424,546.48
		\$ 20,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, \$214,438.68; marine and inland, \$11.51.....	\$ 234,421.17
Total amount of the company's stock owned by the directors at par value.....	92,000.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risk written.....	\$ 220,850.00
Gross premiums received.....	2,716.15
Losses paid.....	8,755.95
Losses incurred.....	10,930.95

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the conditions 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. REEVES

Secretary, CHARLES M. HENRY.

[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 ..	547,904.95	
Extended at		\$ 547,904.95

Income During the 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	\$ 23,401.44	
Deduct amount of same not collected	595.32	
Net collected	21,806.12	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	187,321.30	
Total	209,127.42	
Deduct gross premiums and bills in course of collection at this date	27,600.30	
Entire premiums collected during the year	\$ 181,527.03	
Deduct reinsurance, rebate, abatement and return premiums ..	32,626.02	
Received for premiums other than perpetuities	\$ 148,901.01	\$ 148,901.01
Rents from company's property	2,412.19	
Interest on real estate mortgage loans	11,380.06	
Interest and dividends on stocks and bonds	14,474.82	
Total rents and interest		\$ 28,267.06
Total income during the year		\$ 177,168.01
Total footings		\$ 725,072.06

Disbursements During Year.

As shown by the books at home office at close of business December 31st.		Fire.
Gross amount paid for losses (including \$5,807.75 occurring in previous years)	\$ 96,668.26	
Deduct amounts received for salvages (on losses of the last or previous year), \$188.86; and from reinsurance in other companies, \$9,413.12	9,601.98	
Net amount paid during the year for losses	\$ 87,066.28	\$ 87,066.28
Paid stockholders for interest or dividends (amount declared during the year) \$25,000		25,158.85
Commissions or brokerage to agents, less received on reinsurances		33,249.74
Salaries and allowances to agents		1,022.50
Rents		793.00
Salaries, fees and all other charges, officers, \$8,600.00; clerks, \$8,800.50; other employees, \$2,800.00		20,200.50
Taxes on premiums, \$3,059.75; real estate, \$2,771.10; on other investments \$245.08		6,776.93
Insurance department fees and agents' licenses, \$645.58; municipal licenses, \$275.00		920.58
Advertising, printing and stationery, \$5,599.75; legal expenses, \$20.54; repairs and expenses on real estate, \$453.56; furniture and fixtures, \$23.80; miscellaneous, \$6,041.15		10,135.90
Other disbursements viz: examination of company as to July 1, 1901, \$1,300.04; fire patrol, \$1,553.14; premium on stock, \$375.00; internal revenue \$629.26		3,947.44
Total expenditures during the year		\$ 188,811.61
Balances		\$ 536,260.45

Ledger Assets.

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

Book value real estate, unincumbered	\$ 43,700.00
Mortgage loans on real estate, first liens	215,630.00
Book value bonds, excluding interest \$105,000.00; and stocks, \$57,850.00	252,850.00
Cash in company's office, \$458.15; deposited in banks, \$23,472.30 ..	23,930.45
Bills receivable	100.00
Total	\$ 536,260.45
Total net ledger assets as per balances	\$ 536,260.45

Non-Ledger Assets.

Interest due \$210.50 and accrued, \$2,572.72 on mortgages	\$ 2,793.22
Interest due \$1,935.00 and accrued, \$70.81 on bonds and stocks ..	2,005.81
Rents due on company's property or lease	153.00
Total	\$ 5,852.03
Market value of real estate, over book value	43,000.00
Market value (not including interest, in item 9), of bonds and stocks over book value	85,080.00
Gross premiums in course of collection December 31st, not more than three months due	\$ 21,747.50
Deduct cost of collection, commission and brokerage	5,584.11
Net amount of uncollected premiums, not more than three months due	\$ 19,199.48
Gross premiums in course of collection December 31st, more than three months due	\$ 2,852.80
Gross assets	\$ 689,391.56

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due.....	\$ 7,271.87
Losses in process of adjustment, or in suspense, including all reported and supposed losses	6,253.21
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,821.80
Total amount of claims for losses.....	\$ 16,346.88
Deduct reinsurance due or accrued.....	344.64
Net amount of unpaid losses	\$ 16,002.24
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$108,944.93, unearned premiums (50 per cent).....	\$ 54,472.47
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$126,592.54; unearned premiums pro rata.....	65,533.59
Total unearned premiums as computed above.....	\$ 120,006.06
Cash dividends remaining unpaid to stockholders.....	6,725.50
Salaries, rent, expenses, taxes, bills, accounts, fees, e.c., due or accrued.....	2,561.18
Retrun premiums, and reinsurance premiums.....	1,638.42
Total amount of all liabilities	\$ 146,934.40
Joint stock capital actually paid up in cash	250,000.00
Divisible surplus.....	292,457.56
Total.....	\$ 689,391.95

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last years statement.....	\$ 28,721.225	\$ 229,240.42
Written or renewed during the year.....	18,690.274	187,321.30
Total.....	\$ 47,411.499	\$ 416,561.72
Deduct those expired and marked off as terminated	15,811,503	168,543.15
In force at the end of the year.....	\$ 31,602,996	248,018.57
Deduct amount reinsured.....	1,829,009	12,481.10
Net amount in force.....	\$ 29,773,987	\$ 235,537.47
Largest amount written on any one risk, not deducting reinsurance	\$ 25,000.00	

General Interrogatories.

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

Losses incurred during the year, fire \$ 94,567.17 |

Total amount of the company's stock owned by the directors at par value..... 24,795.00 |

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.....	\$ 433,574.00
Gross premiums received.....	5,849.63
Losses paid, net.....	467.94
Losses incurred.....	1,996.02
Amount at risk.....	565,962.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, N. C. CROSBY.

Secretary, F. W. SARGEANT.

Vice-President, N. P. HURST.

[Incorporated, 1869. Commenced business, April, 1870.]

Home office, 876 Elm street, Manchester, N. H.

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 \$ 2,712,908.97

Extended at..... \$ 2,712,908.97

Income During Year.

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

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. \$ 191,575.46
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Net collected.....	\$ 191,575.46
Gross premiums written and renewed during the year.....	1,845,100.85

Total.....	\$ 2,036,676.31
Deduct gross premiums and bills in course of collection.....	173,304.71

Entire premiums collected during the year.....	\$ 1,863,371.60
Deduct reinsurance, rebate, abatement and return premiums...	415,124.63

Received for premiums other than perpetuals.....	\$ 1,448,246.97
Rents from company's property	18,645.83
Interest on real estate mortgage loans, \$29,321.74; on other collateral loans, \$3,153.13.....	32,474.87
Interest and dividends on stocks and bonds, \$97,582.63; from all other sources, \$1,051.65.....	98,634.28

Total rents and interest.....	149,754.98
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Total income during the year.....	\$ 1,598,001.95
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Total footings.....	\$ 4,310,910.92
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Disbursements During Year.

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

	Fire.
Gross amount paid for losses.....	\$ 1,109,110.40
Deduct amounts received for salvages on losses of the last or of previous year, \$11,667.72; and from reinsurance in other companies, \$176,611.92.....	188,279.64
Net amount paid during the year for losses.....	\$ 920,830.76
Paid stockholders for interest or dividends.....	100,000.00
Commissions or brokerage to agents, less received on reinsurance	361,074.71
Salaries, fees and all other charges: officers, \$22,600.00; clerks, \$15,261.38; other employees, \$30,880.46.....	68,741.84
Taxes on premiums, \$34,549.19; on real estate, \$3,963.72.....	38,452.91
Insurance department fees and agents' licenses, \$4,640.32; municipal licenses, \$1,264.28; tax on franchise, \$10,000.00.....	16,004.70
Advertising, printing and stationery, \$12,268.43; repairs and expenses on real estate, \$7,300.02; furniture and fixtures, \$4,028.23; miscellaneous, \$68,961.17.....	92,657.85
Losses on sales or maturity of ledger assets, \$7,500.00; other disbursements, viz: loss and gain account, \$189.53.....	7,689.53
Total expenditures during the year.....	\$ 1,605,452.30
Balances.....	\$ 2,705,458.62

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 168,681.62
Mortgage loans on real estate, first liens.....	487,016.66
Loans secured by pledge of bonds, stocks or other collateral.....	105,000.00
Book value bonds, excluding interest, \$1,041,917.75; and stocks, \$704,025.00.....	1,745,942.75
Cash in company's office, \$629.56; deposited in banks, \$197,888.03.....	198,517.59
Total net ledger assets, as per balances.....	\$ 2,705,458.62

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$ 5,107.00
Interest due and accrued on bonds and stocks.....	5,887.46
Total carried out.....	\$ 10,994.46
Market value of bonds and stocks over book value.....	628,252.25
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 173,304.71
Deduct cost of collection, commission and brokerage.....	43,326.18
Net amount of uncollected premiums, not more than three months due.....	\$ 129,978.53
Total admitted assets.....	\$ 3,474,683.86

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 86,737.74
Losses in process of adjustment, or in suspense, including all reported or supposed losses.....	134,826.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	25,914.00
Total amount of claims for losses.....	\$ 247,487.74
Deduct reinsurance due or accrued.....	57,399.92
Net amount of unpaid losses.....	190,087.82

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, \$1,014,438.08; unearned premiums (50 per cent).....	\$ 507,219.04
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,415,100.61; unearned premiums pro rata.....	734,101.87

Total unearned premiums as computed above.....	1,241,320.91
Return premiums, \$17,330.47; and reinsurance premiums, \$8,111.79.....	25,442.25
Total amount of all liabilities.....	\$ 1,456,850.99
Joint stock capital actually paid up in cash.....	\$ 1,000,000.00
Divisible surplus.....	1,017,832.87
Total.....	\$ 3,474,683.86

Miscellaneous.

	Fire risks.	Premiums thereon.
Risks and premiums in force December 31, 1900.....	\$ 211,217.571	\$ 2,458,408.32
Written or renewed in 1901.....	153,006,179	1,845,100.85
Totals.....	\$ 364,223,750	\$ 4,303,509.17
Deduct expirations and cancellations.....	140,267,700	1,711,930.32
In force December 31, 1901.....	\$ 223,956,050	\$ 2,591,578.85
Deduct amount reinsured.....	13,556,584	161,440.16
Net amount in force.....	\$ 209,999,466	\$ 2,430,538.69
Largest amount written on any one risk, not deducting, reinsurance, \$100,000.00.		

General Interrogatories

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement.....	No.
Losses incurred during the year, fire.....	\$ 930,132.54
Total amount of the company's stock owned by the directors at par value.....	\$ 233,000.00
Total amount loaned to officers and directors, \$2,850.00; loaned to stockholders, not officers, \$4,000.00.....	6,850.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

Gross risks written.....	\$ 2,613,914.00
Gross premiums received.....	29,376.65
Losses paid.....	28,563.19
Losses incurred.....	33,602.81
Amount at risk (estimated).....	3,727,622.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

NIAGARA FIRE INSURANCE COMPANY

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

President, HAROL HERRICK. Vice-President, GEO. C. HOWE.
Secretary, GEORGE W. DEWEY.

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

Home office, 4618 Cedar street, New York City.

Capital Stock.

Amount of capital stock authorized, \$500,000; 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.....	2,419,230.78
Extended at	\$ 2,419,230.78

Income During the Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year.....	\$ 270,139.43
Net collected	270,139.43
Gross premiums written and renewed during the year.....	2,525,860.12
Total.....	\$ 2,795,999.55
Deduct gross premiums and bills in course of collection at this date.....	327,125.16
Entire premiums collected during the year.....	\$ 2,468,874.39
Deduct reinsurance, relate, abatement and return premiums.....	621,341.45
Received from premiums other than perpetuals.....	\$ 1,847,532.94
Interest on real estate mortgage loans.....	\$ 17,255.76
Interest and dividends on stocks and bonds, \$86,838.34; from all other sources, \$3,764.61.....	90,602.95
Total rents and interest.....	\$ 102,858.71
Profit on sale or maturity of ledger assets during the year over book values.....	158,880.75
From all other sources, \$56,985.73 increase in uncollected premiums over 1900.....	56,985.73
Total income during the year.....	2,166,258.13
Total footings.....	\$ 4,585,488.91

Disbursements During Year.

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

	Fire.
Gross amount paid for losses.....	\$ 1,411,971.65
Deduct amounts received for salvages (on losses of the last or previous years). \$11,052.49; and from reinsurance in other companies, \$281,259.07.....	292,311.56
Net amount paid during the year for losses.....	\$ 1,149,669.09
Paid stockholders for interest or dividends; (amount declared during the year	50,000.00
Commissions or brokerage to agents, less received on reinsurances	367,748.38
Rents, (including \$18,856.47 for company's use of own buildings)...	18,866.47
Salaries, fees and all other charges, officers, \$30,500; clerks, \$51,020.22; other employees, \$76,325.93.....	157,846.24
Taxes on premiums.....	32,828.81
Insurance department fees and agents' licenses, \$15,715.57; municipal licenses, \$4,624.03	20,339.60
Advertising, printing and stationery, \$19,630.79; legal expenses \$4,160.50; furniture and fixtures, \$654.72; miscellaneous, \$98,852.31.....	123,258.32
Other disbursements	621.64
Total expenditures during the year	\$ 1,921,212.55
Balances.....	\$ 2,664,276.36

Ledger Assets.

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

Mortgage loans on real estate	\$ 328,926.49
Book value bonds, excluding interest, \$1,160,000; and stocks, \$700,000	1,860,000.00
Cash in company's office, \$636.96; deposited in banks, \$211,664.44.....	212,101.40
Agents' debit balances, secured or unsecured.....	265,420.14
Total.....	\$ 2,666,448.03
Deduct ledger liabilities:	
Agents' credit balances	2,171.67
Total net ledger assets, as per balances.....	\$ 2,664,276.36

Non-Ledger Assets.

Interest due and accrued on mortgages	\$ 6,347.26
Interest due and accrued on bonds and stocks.....	4,324.99
Total carried out	\$ 10,672.25
Market value (not including interest, in item 9), of bonds and stocks over book value.....	517,475.00
Gross premiums in course of collection December 31st, more than three months due, carried in, \$2,018.96.....	
Gross assets	\$ 3,192,423.61
Deduct assets not admitted:	
Agents' debit balances, unsecured	\$ 2,018.96
Others.....	12,625.00
Total.....	\$ 14,643.96
Total admitted assets.....	\$ 3,177,779.65

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 81,850.78
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	139,767.61
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	32,703.41
Total amount of claims for losses.....	\$ 254,321.80
Deduct reinsurance due or accrued.....	48,850.14
Net amount of unpaid losses.....	\$ 205,471.66
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, \$1,316,228.40; unearned premiums (fifty per cent).....	\$ 658,114.20
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,570,255.63; unearned premiums pro rata.....	834,638.31
Total unearned premiums as computed above.....	\$ 1,492,752.51
Return premiums and reinsurance premiums.....	16,978.23
Total amount of all liabilities.....	\$ 1,715,212.40
Joint stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	969,567.95
Total.....	\$ 1,469,567.95

Miscellaneous.

	Fire risks.	Premiums.
In force on the 31st day of December, 1920.....	\$ 327,450.221	\$ 1,062,450.68
Written or renewed during the year.....	237,773.080	2,585,860.12
Total.....	\$ 565,223.301	\$ 3,648,310.80
Deduct those expired and marked off as terminated.....	225,261.026	2,368,439.62
In force on the 31st day of December, 1921.....	\$ 339,978.875	\$ 3,279,880.18
Deduct amount reinsured.....	44,488.521	393,360.15
Net amount in force.....	\$ 295,483.754	\$ 2,886,484.03

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.....	\$ 1,182,313.05
Total amount of the company's stock owned by the directors at par value.....	161,350.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
Note—Companies acting under what is known as the "Surplus Law," chapter 189, laws of New York, 1874, are required to state:	
The amount of "Special Reserve Fund" according to said law, deposited with the insurance department of the state of New York.....	250,000.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 2,587,124.00
Gross premiums received.....	43,566.24
Losses paid.....	31,526.47
Losses incurred.....	34,111.42
Amount at risk.....	2,587,124.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

NORTHERN 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.

[Incorporated, 1836. Commenced business, 1836.]

Home office, United States Branch, 38 Pine street, New York City.

Capital Stock.

Amount of capital stock authorized.....	\$15,000,000.00
Amount of capital paid up in cash.....	1,500,000.00
Amount of net ledger assets, December 31st of previous year.....	2,374,250.48

Extended at \$ 2,374,250.48

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.....	\$ 265,951.14	Fire.
Deduct amount of same not collected.....	2,268.94	

Net collected.....	\$ 267,632.20
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,172,375.94

Total.....	\$ 2,439,958.14
Deduct gross premiums and bills in course of collection at this date.....	361,652.30

Entire premiums collected during the year.....	\$ 2,074,405.84
Deduct reinsurance, rebate, abatement and return premiums.....	544,487.55

Received for premiums other than perpetuities.....	\$ 1,529,918.49	\$ 1,529,918.49
Rents from company's property, for company's use of own building.....	7,000.00	
Interest and dividends on stocks and bonds, \$79,425.00; from all other sources, \$739.68.....	80,164.68	

Total rents and interest.....	\$ 87,164.68
Received from home office during the year.....	19,792.34

Total income during the year..... \$ 1,636,875.31

Total footings..... \$ 4,011,131.79

Disbursements During the Year.

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

Gross amount paid for losses (including \$20,662.98 occurring in previous years).....	Fire.	
Deduct amounts received for salvages on losses of the last or previous year, \$1,313.94; and from reinsurances in other companies, \$203,15.18.....	\$ 1,120,871.91	
Net amount paid during the year for losses.....	\$ 928,884.79	
Commissions or brokerage to agents, less received on reinsurances	\$ 240,604.85	
Rents (including \$7,000.00 for company's use of own buildings) less \$300 to from sub-leases.....	14,066.56	
Salaries, fees and all other charges.....	95,560.47	
Taxes on premiums, \$34,590.92; on real estate, \$2,181.65.....	37,072.57	
Insurance department fees and agents' licenses, \$8,654.86; municipal licenses, \$1,838.81; tax on franchise, \$3,051.28.....	16,554.95	
Advertising, printing and stationery, \$14,960.30; legal expenses, \$64.00; repairs and expenses on real estate, \$38.65; furniture and fixtures, \$165.24; miscellaneous, \$20,116.90.....	135,345.00	
Remitted to home office during the year.....	181,274.10	
Total expenditures during the year.....	\$ 1,630,223.38	
Balances.....	\$ 2,371,808.41	

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 215,000.00	
Book value bonds, excluding interest.....	2,162,868.75	
Cash in company's office, \$34,821; deposited in banks, \$123,756.02	124,194.83	
Bills receivable, \$7,885.57; agents' debit balances secured or unsecured, \$487.93.....	8,314.54	
Total.....	\$ 2,410,287.52	
Deduct ledger liabilities.....		
Agents' credit balances, \$1,175.83; all other, \$7,303.31.....	38,479.11	
Total net ledger assets, as per balances.....	\$ 2,371,808.41	

Non-Ledger Assets,

Interest accrued on bonds and stocks.....	\$ 5,884.79	
Total carried out.....	\$ 5,884.79	
Market value of real estate, over book value.....	15,000.00	
Market value of bonds and stocks over book value.....	110,277.25	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 350,058.05	
Deduct cost of collection, commission and brokerage.....	54,028.33	
Net amount of uncollected premiums, not more than three months due.....	34,435.72	
Gross premiums in course of collection December 31st, more than three months due, \$4,863.19.....		
Gross assets.....	\$ 2,807,308.17	
Deduct assets not admitted.....		
Agents' debit balances, unsecured.....	\$ 487.97	
Total.....	\$ 487.97	
Total admitted assets.....	\$ 2,806,810.20	

Non-Ledger Liabilities,

Losses adjusted and unpaid, not yet due.....	\$ 18,531.46	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	121,023.47	
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	45,261.75	
Total amount of claims for losses.....	\$ 184,816.68	
Deduct reinsurance due or accrued.....	9,876.47	
Net amount of unpaid losses.....	\$ 174,940.21	
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, \$1,317,417.74; unearned premiums, fifty per cent.....	\$ 658,708.87	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,112,662.30; unearned premiums, pro rata.....	609,342.13	
Total unearned premiums as computed above.....	\$ 1,268,051.00	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	500.00	
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	32.22	
Return premiums, \$18,165.47; and reinsurance premiums, \$1,035.09	20,102.43	
All other liabilities, viz: miscellaneous.....	337.75	
Total amount of all liabilities.....	\$ 1,463,948.59	
Divisible surplus.....	1,341,961.61	
Total.....	\$ 2,806,910.20	

Miscellaneous,

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year, as per line 5 under this heading in last year's statement.....	\$ 212,594.049	\$ 2,116,937.95
Written or renewed during the year.....	210,659,669	2,172,375.94
Total.....	\$ 423,362,118	\$ 4,289,313.89
Deduct those expired and marked off as terminated.....	181,166,480	1,750,051.37
In force at the end of the year.....	\$ 242,195,638	\$ 2,539,262.52
Deduct amount reinsured.....	11,978,378	103,152.48
Net amount in force, December 31, 1901.....	\$ 230,217,260	\$ 2,436,110.04
Largest amount written on any one risk, not deducting reinsurance, \$100,000.00.....		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that effects this statement.....	No.
Losses incurred during the year, fire.....	\$ 913,174.53

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 1,850,579.18
Gross premiums received.....	10,653.49
Losses paid.....	10,548.47
Losses incurred.....	10,475.47
Amount at risk.....	1,498,338.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

UNITED STATES BRANCH OF THE NORTH BRITISH AND
MERCANTILE INSURANCE COMPANY.

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

United States Branch Manager, E. G. RICHARDS
Assistant United States Branch Manager, J. F. HASTINGS.

Trustees in the United States—Adrian Ise'la, Jr., Geo. C. Rand and Wm. P. Hamilton.
[Established November 11, 1897. Commenced business in United States August 19, 1896.]

Home office, 61 Threadneedle street, London, England.

Capital Stock

Amount of capital stock authorized \$15,000,000.00; subscribed for, \$13,750,000.00	
Amount of capital paid up in cash	3,437,500.00
Amount of net ledger assets December 31st of previous year	3,736,778.61
Extended at	\$ 3,736,778.61

Income During Year

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 457,630.25
Net collected	\$ 457,630.25
Gross premiums written and renewed during the year, as per item 3, page 3, part VI.	3,630,495.93
Total	\$4,388,125.18
Deduct gross premiums and bills in course of collection at this date	127,285.54
Entire premiums collected during the year	\$3,860,839.64
Deduct reinsurance, rebate, abatement and return premiums	1,038,308.85
Received from premiums other than perpetuals	2,822,530.79
Deposit premiums, received on perpetual risks	6,795.00
Interest and dividends on stocks and bonds	145,675.18
Profit on sale or maturity of ledger assets during the year over book values; profit, \$9,009.51; cash added to trust fund, \$369.32	9,273.83
Received under treaty contracts	65,050.23
Addition to trust fund, furnished by home office, book value	826,737.29
Total income during the year	\$ 3,876,095.42
Total footings	\$ 7,612,874.04

Disbursements During Year.

	Fire.
Gross amount paid for losses (including \$295,612.12; occurring in previous years)	\$ 2,140,182.01
Deduct amount received for salvages (on losses of the last or previous years) \$15,423.72; and from reinsurance in other companies, \$240,476.87	\$16,109.59
Net amount paid during the year for losses	\$ 1,893,073.32
Deposit premiums returned on perpetual risks	1,145.00
Commissions or brokerage to agents, less received on reinsurances	549,995.90
Salaries, fees and all other charges: Officers, \$59,233.33; clerks, \$85,850.66; other employees, \$29,780.62	174,795.61
Taxes on premiums, \$48,725.00 on real estate; insurance department fees and agents' licenses, \$12,083.40; municipal licenses, \$50,515.30	60,323.79
Advertising, printing and stationery, \$21,546.77; miscellaneous, \$160,680.45	182,236.22
Remitted to home office	4,630.08
Profit and loss	670.16
Total expenditures during the year	\$ 2,865,871.17
Balance	\$ 4,716,005.87

Ledger Assets.

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

Book value of bonds and stocks	\$ 4,419,055.46
Cash in company's office, \$19,301.72; deposited in banks, \$270,966.56	290,268.28
Cash in hands of United States branch trustees	269.32
Due from other companies for reinsurance on losses paid	12,638.22
Milwaukee Underwriters Association, Milwaukee, Wis.	181.00
Philadelphia Underwriters Association Philadelphia, Pa.	100.00
Bills receivable	840.23
Total	\$ 4,723,352.51
Deduct ledger liabilities	
Agents' credit balances	7,346.64
Total net ledger assets	\$ 4,716,005.87

Non-Ledger Assets.

Interest due and accrued on bonds and stocks	\$ 52,854.00
Market value (not including interest, in item 9), of bonds and stocks over book value	\$14,548.54
Gross premiums in course of collection December 31st, not more than three months due	\$12,105.58
Deduct cost of collection, commission and brokerage	110,243.62
Net amount of uncollected premiums, not more than three months due	401,761.96
Gross premiums in course of collection December 31st, more than three months due	\$ 15,180.06
Gross assets	\$ 5,280,170.37
Total admitted assets	\$ 5,280,170.37

Non-Ledger Liabilities.

Losses adjusted and unpaid	\$ 168,471.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses	239,498.91
Losses resisted (not outlawed), including interest, costs and other expenses thereon	28,391.03
Total amount of claims for losses	\$ 436,360.94
Deduct reinsurance due or accrued	55,114.21
Net amount of unpaid losses	\$ 381,246.73
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,092,335.39; unearned premiums, 50 per cent	\$1,016,167.69
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy \$2,342,344.48; unearned premiums pro rata	1,242,143.32
Total unearned premiums as computed above	\$ 2,258,311.01
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received	10,598.51
Total amount of all liabilities	\$ 2,676,976.25
Divisible surplus	\$ 2,660,214.12
Total	\$ 5,186,170.37

Miscellaneous.

In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement	Fire.	Premiums thereon.
Written or renewed during the year	\$450,456,317.00	\$ 4,297,851.53
Total	416,386,255.00	3,920,495.93
Deduct those expired and marked off as terminated	\$89,685,501.00	\$ 8,227,747.46
In force at the end of the year	\$504,831,581.00	\$ 4,811,776.60
Deduct amount reinsured	49,574,918.00	461,098.76
Net amount in force	\$455,256,663.00	\$ 4,430,677.87
Perpetual risks (not included above)		\$ 385,970.00
Premiums on same		11,553.90
Largest amount written on any one risk, not deducting reinsurance, \$75,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire	\$ 1,956,917.60
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.
Total amount of premiums received in the United States to date	61,709,981.95
Total losses paid in the United States to date	39,029,992.13

Business in the State of Iowa During the Year.

Gross risks written	Fire risks.
Gross premiums received	\$ 3,399,596.00
Losses paid	45,019.64
Losses incurred	18,456.00
Amount at risk	21,834.91
	\$ 5,655,263.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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.
Secretary, WM. D. REED.First Vice-President, WILFORD M. PATTON.
Second Vice-President, A. F. JAMES.

[Incorporated February 20, 1899.]

Commenced business July 1, 1899.]

Home office, 87 Michigan street.

Capital Stock.

Amount of capital stock authorized, \$1,000,000; subscribed for	\$ 600,000.00
Amount of capital paid up in cash	600,000.00
Amount of net ledger assets December 31st of previous year	\$ 2,789,867.71
Extended at	\$ 2,789,867.71

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	Fire.
Deduct amount of same not collected	\$ 97,662.25
Net collected	\$ 97,564.28
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,450,761.71
Total	\$1,548,125.01
Deduct gross premiums and bills in course of collection at this date	91,204.11
Entire premiums collected during the year	\$1,456,921.90
Deduct reinsurance, rebate, abatement and return premiums	305,067.34
Received for premiums other than perpetuities	\$1,150,954.56
Interest on real estate mortgage loans	1,172.54
Interest and dividends on stocks and bonds, \$58,539.44; from all other sources, \$2,388	45,985.77
Total rents and interest	70,627.44
Total income during the year	\$ 1,266,696.23
Total footings	\$ 4,056,563.94

Disbursements During the Year.

As shown by the books at home office at close of business December 31st.			Marine and inland.
Gross amount paid for losses (including \$39,678.15 occurring in previous years)	Fire. \$ 603,212.62	\$ 3,174.10	
Deduct amounts received for salvages (on losses of the last or previous year), \$214.36; and from reinsurance in other companies, \$81,294.03	82,208.39	524,178.33	
Net amount paid during the year for losses	\$ 521,004.23	\$ 3,174.10	
Paid stockholders for interest or dividends		81,000.00	
Commissions or brokerage to agents, less received on reinsurances		276,163.95	
Salaries and allowances to agents		44,805.48	
Rents		10,959.00	
Salaries, fees and all other charges. Officers, \$30,250; clerks, \$23,006; other employees, \$23,533.71		76,789.71	
Taxes on premiums		40,379.38	
Insurance department fees and agents' licenses, \$8,592.71; municipal licenses, \$1,364.12		9,956.83	
Advertising, printing and stationery, \$8,611.40; legal expenses, \$360; miscellaneous, \$39,714.63		48,686.03	
Losses on sales or maturity of ledger assets		274.25	
Total expenditures during the year		\$ 1,113,192.96	
Balances		\$ 2,943,370.98	

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	\$1,048,656.67	
Book value bonds, excluding interest, \$1,616,448.07; and stocks, \$38,168.75	1,654,616.82	
Cash in company's office, \$9,518.30; deposited in banks, \$133,767.10	143,285.40	
Agents' debit balances, secured or unsecured	105,164.91	
Total	\$2,951,723.80	
Deduct ledger liabilities:		
Agents' credit balances, \$700.21; all other, \$7,652.61	8,352.82	
Total net ledger assets, as per balances		\$ 2,943,370.98

Non-Ledger Assets.

Interest due, \$90; and accrued, \$7,667.45 on mortgages	\$ 7,757.45	
Interest accrued on bonds and stocks	5,666.65	
Total carried out		\$ 13,424.10
Market value (not including interest, in item 9,) of bonds and stocks over book value		40,793.18
Gross premiums in course of collection December 31st, not more than three months due	\$ 91,204.11	
Deduct cost of collection, commission and brokerage	22,801.03	
Net amount of uncollected premiums, not more than three months due		68,403.08
Gross assets		\$ 3,065,991.34
Total admitted assets		\$ 3,065,991.34

Non-Ledger Liabilities.

Losses adjusted and unpaid	\$ 10,361.67	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	64,366.25	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	2,900.00	
Total amount of claims for losses	\$ 77,627.92	
Deduct reinsurance due or accrued	11,672.79	
Net amount of unpaid losses		\$ 65,955.13
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, \$187,578.85; unearned premiums, 50 per cent	243,789.43	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,029,385.94; unearned premiums, pro rata	1,074,835.80	
Special reserve for large conflagrations		50,000.00
Total unearned premiums as computed above		1,318,625.23
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid	\$ 1,000.00	
All other liabilities, viz: Due special agents, \$2,034.97; attorney's fees, \$175		3,209.97
Total amount of liabilities		\$ 1,437,790.33
Joint stock capital actually paid up in cash	600,000.00	
Divisible surplus	1,028,201.01	1,628,201.01
Total		\$ 3,065,991.34

Miscellaneous.

In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	Fire risks. \$ 272,915,878	Premiums thereon. \$ 2,665,820.55	Marine and inland risks. \$ 199,578	Premiums thereon. \$ 16,666.52
Written or renewed during the year	145,090,827	1,450,761.73		
Total	\$ 418,006,705	\$ 4,116,582.28		
Deduct those expired and marked off as terminated	132,291,130	1,323,906.42		
In force at the end of the year	\$ 285,715,585	\$ 2,792,675.86		
Deduct amount reinsured	26,912,955	275,711.06		
Net amount in force	\$ 258,772,629	\$ 2,516,964.80		
Largest amount written on any one risk, not deducting reinsurance, \$15,000.				

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year. Fire, \$549,546.70; marine and inland, \$1,171.75; tornado, \$4,479.57	\$ 555,198.02
Total amount of the company's stock owned by the directors at par value	277,000.00
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	\$ 6,356,004.00	\$ 1,516,810.00	\$ 7,872,814.00
Gross premiums received	77,094.93	8,853.27	85,948.20
Losses paid	55,214.27	306.21	55,520.48
Losses incurred	54,550.85	353.21	54,904.06
Amount at risk	12,430,710.00	4,846,180.00	17,276,890

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition and affairs of the United States branch of the

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.

Trustees.—Citizens of the United States in whom the assets of the United States branch are vested:

ANSON W. HARD. J. KENNEDY TODD. W. EMLIN ROOSEVELT.
Resident Manager, J. MONTGOMERY HARE.

[Society organized, 1797. Commenced business in the United States, 1877.]

Principal office of the United States branch, 56 and 58 Pine street, New York, N. Y.

Capital Stock.

Amount of capital stock authorized, \$5,500,000; subscribed for....	\$5,500,000.00
Amount of capital paid up in cash.....	660,000.00
Amount of net ledger assets, December 31st of previous year.....	2,027,645.00
Extended at.....	\$ 2,027,645.00

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.....	Fire.	\$ 253,883.20
Net collected.....	\$ 253,883.20	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,401,299.54	
Total.....	\$2,655,182.74	
Deduct gross premiums and bills in course of collection at this date.....	267,667.58	
Entire premiums collected during the year.....	\$ 2,387,515.16	
Deduct reinsurance, rebate, abatement and return premiums.....	607,781.37	
Received for premiums other than perpetuals.....	\$1,779,733.79	
Interest on real estate mortgage loans.....	\$ 1,800.00	
Interest and dividends on stocks and bonds.....	65,788.12	
Total rents and interest.....	\$ 67,588.12	

Profit on sale or maturity of ledger assets during the year over book values.....	\$ 8,402.08
Cash received from home office.....	150,889.32
Total income during the year.....	\$ 2,006,613.31
Total footings.....	\$ 4,034,258.31

Disbursements During Year.

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

Gross amount paid for losses.....	Fire.	\$1,553,404.77
Deduct amount received for salvages (on losses of the last or of previous years), \$10,504.29; and from reinsurance in other companies, \$124,953.13.....	135,457.42	
Net amount paid during the year for losses.....	\$ 1,417,947.35	
Commissions or brokerage to agents, less received on reinsurances	341,967.15	
Salaries, fees and all other charges, officers, \$39,256.87; clerks, \$46,662.41; other employees, \$61,416.90.....	147,336.18	
Taxes on premiums, \$23,333.67; other taxes, \$6,354.15.....	29,687.82	
Insurance department fees and agents' licenses, \$10,690.13; municipal licenses, \$5,121.50; tax on franchise, \$1,346.58.....	17,158.30	
Advertising, printing and stationery, \$15,849.78; legal expenses, \$347.53; furniture and fixtures, \$2,138.59; miscellaneous, \$93,072.88.....	111,408.78	
Cash remitted to home office.....	116,471.07	
Total expenditure during the year.....	\$ 2,200,056.95	
Balance.....	\$ 1,834,161.36	

Ledger Assets.

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

Mortgage on real estate, first liens.....	\$ 40,000.00
Book value of bonds excluding interest, \$1,099,118.00; and stocks, \$546,740.08.....	1,645,858.08
Cash in company's office, \$3,439.23; deposited in bank, \$144,864.05.....	148,303.28
Total.....	\$1,834,161.36
Total net ledger assets, as per balance.....	\$ 1,834,161.36

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 150.00
Interest accrued on bonds and stocks.....	17,898.96
Total carried out.....	\$ 18,048.96
Market value of bonds and stocks over book value.....	127,749.42
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 232,817.63
Deduct cost of collection, commission and brokerage.....	43,555.20
Net amount of uncollected premiums, not more than three months due.....	\$ 189,262.43

Gross premiums in course of collection December 31st more than three months due	\$ 34,849.95
Due from other companies for reinsurance on losses already paid	\$ 1,826.51
Gross assets	\$ 2,171,048.68
Total admitted assets	\$ 2,171,048.68

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 88,312.25
Losses in process of adjustment, or in suspense, including all reported and supposed losses.	51,857.87
Losses resisted (not outlawed), including interest, costs and other expenses thereon	25,222.50
Total amount of claims for losses	\$ 165,392.62
Deduct reinsurance due or accrued	15,927.85
Net amount of unpaid losses	\$ 149,464.77
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,322,340.84; unearned premiums (fifty per cent).	\$ 661,170.42
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,277,417.52; unearned premiums pro rata	684,168.02
Total unearned premiums as computed above	\$ 1,345,338.44
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued	17,005.69
Return premiums, \$5,009.98; and reinsurance premiums, \$2,640.18	7,650.18
Total amount of all liabilities	\$ 1,519,459.06
Divisible surplus	651,589.62
Total	\$ 2,171,048.68

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 274,020,433	\$ 2,701,459.54
Written or renewed during the year	227,283,407	2,401,299.54
Total	\$ 501,303,840	\$ 5,102,759.08
Deduct those expired and marked off as terminated	215,813,936	2,216,489.55
In force at end of the year	\$ 285,489,904	\$ 2,886,269.53
Deduct amount reinsured	27,537,330	286,511.17
Net amount in force	\$ 257,952,574	2,599,758.36
Largest amount written on any one risk, not deducting reinsurance, \$20,000		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year	\$ 1,423,068.59
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, \$ 3,474,719.00
Gross premiums received	41,922.15
Losses paid	31,095.59
Losses incurred	34,560.62
Amount at risk	2,757,799.00

ANNUAL STATEMENT

For the year ending December 31, 1901 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, ARCHIBALD G. McILWAIN. Vice-President, CHARLES B. WHITING.
Secretary, JAMES WYPER.

[Incorporated June 28, 1867.]

Commenced business January 1872.]

Home office, 5 Haynes street, Hartford, Connecticut.

Capital Stock.

Amount of capital stock authorized, \$2,000,000.00; subscribed for ..	\$ 500,000.00
Amount of capital paid-up in cash	500,000.00
Amount of net ledger assets, December 31st of previous year	\$ 2,061,306.05

Income During Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year	\$ 207,634.14
Deduct amount of same not collected	821.97
Net collected	\$ 206,812.17
Gross premiums written and renewed during the year	1,518,844.01
Total	\$ 1,725,656.18
Deduct gross premiums and bills in course of collection at this date	160,918.62
Entire premiums collected during the year	\$ 1,564,737.56
Deduct reinsurance, rebate, abatement and return premiums	503,905.56
Received for premiums other than perpetuals	\$ 1,060,832.00
Rents from company's property	3,216.76
Interest on real estate mortgage loans	9,753.38
Interest and dividends on stocks and bonds, \$70,028.46; from all other sources, \$623.12	70,651.58
Total rents and interest	\$ 83,621.72
From all other sources, viz: To readjust ledger assets	177.93
Total income during the year	\$ 1,144,631.65
Total footings	\$ 3,205,937.70

Disbursements During Year.

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

	Fire risks.	Marine and inland.	
Gross amount paid for losses, including \$167,377.54 occurring in previous years.....	961,696.72	\$ 10,651.14	
Deduct amount received for salvages, on losses of the last or previous year, \$4,800.68; and from reinsurance in other companies	153,192.51	5,374.79	
Net amount paid during the year for losses..	\$ 808,504.21	\$ 5,276.35	\$ 813,780.56
Commissions or brokerage to agents, less received on reinsurances			233,882.09
Rents (including \$6,643.80 for company's use of own buildings)...			6,643.80
Salaries, fees and all other charges, officers, \$17,220.35; clerks, \$36,733.28; other employees, \$25,690.37.....			79,644.00
Taxes on premiums, \$19,671.30; on real estate, \$2,007.95.....			21,679.25
Insurance department fees and agents licenses, \$7,800.29; municipal licenses, \$3,212.65; tax on franchise, \$20.31.....			11,033.25
Advertising, printing and stationery, \$11,828.26; legal expenses, \$250.00; repairs and expenses on real estate, \$3,681.63; furniture and fixtures, \$56.00; miscellaneous, \$51,630.09.....			67,445.98
Losses on sale or maturity of ledger assets.....			33,969.33
Total expenditures during the year			\$ 1,268,078.27
Balances.....			\$ 1,937,859.43

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 78,925.21	
Mortgage loans on real estate, first liens	120,900.00	
Book value bonds, excluding interest, \$1,268,999.73; and stocks, \$342,484.13.....	1,629,483.86	
Cash in company's office, \$2,938.93; deposited in banks, \$99,852.77.....	102,791.75	
Bills receivable, \$44.00; agents' debit balances, \$714.61.....	758.61	
Special deposit, New Mexico.....	5,000.00	
Total.....		\$ 1,937,859.43

Non-Ledger Assets.

Interest due, \$366.75; and accrued, \$3,377.41 on mortgages.....	\$ 3,744.16	
Interest due, \$461.95; and accrued, \$22,166.02, on bonds and stocks	22,627.97	
Total carried out.....		\$ 26,372.13
Market value of bonds and stocks over book value.....		74,913.26
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 159,901.38	
Deduct cost of collection, commission and brokerage.....	36,402.39	
Net amount of uncollected premiums, not more than three months due.....		\$ 123,498.99
Gross premiums in course of collection December 31st, more than three months due.....	\$1,017.24	
Reinsurance to be collected from other companies on paid losses..		1,677.24
Gross assets.....		\$ 2,164,321.05

Non-Ledger Liabilities.

Losses adjusted and unpaid due, \$26,310.15; not yet due, \$4,850.00.....	31,160.15	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	101,685.72	

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....

27,490.50

Total amount of claims for losses.....	\$ 160,336.37
Deduct reinsurance due or accrued.....	21,885.09

Net amount of unpaid losses..... \$ 138,451.28

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, \$787,365.04, unearned premiums fifty, per cent.

393,682.52

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$826,109.42; unearned premiums, pro rata

423,453.77

Total unearned premiums as computed above

\$ 817,136.29

Return premiums, \$225.61; and reinsurance premiums, \$6,388.45..

6,614.06

Less commissions.....

1,469.11

\$ 5,144.95

Total amount of all liabilities

\$ 960,732.52

Joint stock capital actually paid up in cash.....

500,000.00

Divisible surplus.....

703,588.53

\$ 1,203,588.53

Total.....

\$ 2,164,321.05

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland.	Premiums thereon.
In force on the 31st day of December of the preceding year.	\$ 207,441,540	\$ 2,043,414.64	\$ 417,975.00	\$ 6,733.87
Written or renewed during the year..	127,054,015	1,518,844.01		
Total.	\$ 334,495,555	\$ 3,562,258.65	\$ 417,975.00	\$ 6,733.87
Deduct those expired and marked off as terminated.....	164,043,732	1,674,804.11	417,975.00	6,733.87
In force at the end of the year	\$ 170,451,823	\$ 1,887,454.54		
Deduct amount reinsured	29,505,472	273,980.08		
Net amount in force December 31, 1901.....	\$ 140,946,351	\$ 1,613,474.46		

Recapitulation:

	Fire risks.	Premiums thereon.
Not more than one year to run.....	\$ 58,899,503	\$ 787,365.04
More than one and not more than three years to run.....	59,523,906	562,224.36
More than three years to run	22,522,942	263,885.06
Net amounts in force December 31, 1901.....	\$ 140,946,351	\$ 1,613,474.46

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, \$735,229.00; marine and inland, \$1,957.29; tornado, \$3,505.02

\$ 740,691.31

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

3,000.00

Business in the State of Iowa During the Year.

Gross risks written.....	\$ 861,409.00
Gross premiums received.....	12,282.62
Losses paid	10,342.15
Losses incurred.....	10,187.65
Amount at risk.....	1,376,254.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition and affairs of the

PALATINE INSURANCE COMPANY.

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

Manager, A. H. WRAY.

Incorporated, August 22, 1900. Commenced business in United States, January 1, 1901.
Home office in United States, corner Pine and Williams streets, New York, City.

Capital Stock.

Amount of capital stock authorized, \$500,000.00; subscribed for...	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year.....	832,000.00
Extended at.....	\$ 832,000.00

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, as per item 2, page 3, part VI.....	\$ 1,666,771.30
Total.....	\$ 1,666,771.30
Deduct gross premiums and bills in course of collection at this date	213,591.27
Entire premiums collected during the year.....	\$ 1,453,180.03
Deduct reinsurance, rebate, abatement and return premiums	442,616.56
Received for premiums other than perpetuals.....	\$ 1,010,553.47—\$ 1,010,553.47
Interest and dividends on stocks and bonds.....	29,550.00
Total rents and interest	\$ 29,550.00
Profits on sale or maturity of ledger assets during the year over book values	2,504.46
From all other sources, viz: Received from home office	70,350.00
Total income during the year	\$ 1,112,957.93
Total footings.....	\$ 2,004,957.93

Disbursements during the Year.

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

	Fire.
Gross amount paid for losses.....	\$ 260,449.99
Deduct amounts received for salvages (on losses of the last or previous year) \$3,310.52; and from reinsurance in other companies, \$26,764.41	\$ 30,074.93
Net amount paid during the year for losses.....	\$ 230,375.06
Commission or brokerage to agents, less received on reinsurances	221,288.62
Rents	5,763.27
Salaries, fees and all other charges, officers, \$12,946.53; clerks, \$32,225.94; other employees, \$9,528.28.....	54,700.75
Taxes on premiums, \$3,876.60; internal revenue, \$3,876.84; Insurance department fees and agents licenses, \$12,513.36; municipal licenses, \$5,181.98; tax on franchise, \$581.40.....	25,030.18
Advertising, printing and stationery, \$17,061.77; legal expenses, \$469.30; furniture and fixtures, \$439.54; miscellaneous, \$41,721.05	59,694.66
Remitted to home office.....	51,312.66
Total expenditures during the year.....	\$ 649,195.20
Balances	\$ 1,355,762.73

Ledger Assets.

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

Book value bonds, excluding interest.....	\$ 1,202,202.92
Cash in company's office, \$9.90; deposited in banks, \$113,065.06..	113,065.96
Due from Commercial Union Assurance company	25.74
Due from Palatine Insurance company of Manchester.....	40,523.73
Total	\$ 1,355,818.35
Deduct ledger liabilities;	
Agents' credit balances.....	55.61
Total net ledger assets, as per balances	\$ 1,355,762.73

Non Ledger Assets.

Interest accrued on bonds and stocks	\$ 1,286.25
Total carried out.	\$ 1,286.25
Market value (not including interest, in item 9), of bonds and stocks over book value.....	10,554.58
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 209,470.68
Deduct cost of collection, commission and brokerage.....	28,897.49
Net amount of uncollected premiums, not more than three months due.....	\$ 180,573.19
Gross premiums in course of collection December 31st, more than three months due, carried in, \$4,120.59.	
Gross assets	\$ 1,548,176.75
Total admitted assets.....	\$ 1,548,176.75

Non Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 32,915.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.	73,106.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,250.00	
Total amount of claims for losses	\$ 111,301.00	
Deduct reinsurance due or accrued.....	6,860.00	
Net amount of unpaid losses	\$ 104,441.00	
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 \$922,493.39; unearned premiums, 50 per cent	\$ 461,246.70	
Gross premium (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$259,502.54; unearned premiums pro rata.....	216,892.05	
Total unearned premiums as computed above.....	\$ 678,138.75	
Return premiums, \$12,769.68; and reinsurance premiums, \$10,189.85	22,959.53	
Total amount of all liabilities	\$ 805,539.28	
Divisible surplus.....	\$ 742,637.47	742,637.47
Total	\$ 1,548,176.75	

Miscellaneous.

	Fire risks.	Premiums thereon.
Written or renewed in 1901	\$ 146,787.020	\$ 1,666,771.30
Total.....	\$ 146,787.020	\$ 1,666,771.30
Deduct expirations and cancellations.....	23,260.218	318,848.21
In force December 31, 1901.....	\$ 117,526.802	\$ 1,347,923.09
Deduct amount reinsured	13,453.748	165,927.16
Net amount in force	\$ 104,073.054	\$ 1,181,995.93
Largest amount in any one hazard, \$35,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year, fire.....	\$ 334,816.06
Does an officer, director, or trustee receive a commission or royalty on the business of the company.....	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 547,890.00
Gross premiums received	8,410.93
Losses paid.....	2,832.41
Losses incurred.....	2,966.23
Amount at risk.....	655,340.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

PELICAN ASSURANCE COMPANY.

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

President, A. D. IRVING.

First Vice-President, E. B. CLARK.

Assistant Sec'y, A. D. IRVING, JR.

Second Vice-Pres. and Sec'y, 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 December 31st of pervious year.....	\$ 352,037.68
Extended at.....	352,037.68

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.....	\$ 27,721.00
Deduct amount of same not collected.....	150.34
Net collected.....	\$ 27,570.66
Gross premiums written or renewed during the year.....	273,763.71
Total	\$ 301,334.37
Deduct gross premiums and bills in course of collection at this date	33 305.43
Entire premiums collected during the year.....	\$ 268,028.94
Deduct reinsurance, rebate, abatement and return premiums	74,432.61
Received for premiums other than perpetuials.....	\$ 193,596.33
Interest and dividends on stocks and bonds.....	\$ 10,397.69
Total rents and interest.....	10,397.69
Total income during the year.....	\$ 203,994.02
Total footings.....	\$ 556,031.70

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses, including \$17,658 occurring in previous years	\$ 95,949.24

Deduct amounts received for salvages on losses of the last or previous year, \$1,901.27; and from reinsurances in other companies, \$7,611.18	\$ 9,512.45
Net amount paid during the year for losses	\$ 86,436.79
Commissions or brokerage to agents, less received on reinsurances	50,228.56
Salaries, fees and all other charges	4,580.04
Insurance department fees	758.14
Taxes on premiums	5,011.33
Advertising, printing and stationery, \$1,030.56; miscellaneous, \$8,762.07	9,792.63
Total expenditures during the year	\$ 156,807.49
Balances	\$ 399,224.21

Ledger Assets.

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

Book value bonds, excluding interest	\$ 365,995.51
Cash in company's office, \$1,611.83; deposited in banks, \$29,974.23	31,586.06
Reinsurance due on losses already paid	1,642.64
Total	\$ 399,224.21
Total net ledger assets as per balances	\$ 399,224.21

Non-Ledger Assets.

Interest due and accrued on bonds and stocks	\$ 3,041.92
Total carried out	\$ 3,041.92
Gross premiums in course of collection December 31st, not more than three months due	\$ 33,149.67
Deduct cost of collection, commission and brokerage	7,660.57
Net amount of uncollected premiums not more than three months due	25,489.10
Gross premiums in course of collection December 31st, not more than three months due, carried in	\$15,576
Gross assets	\$ 427,755.23
Deduct assets not admitted:	
Bonds and stocks	2,249.41
Total admitted assets	\$ 425,505.82

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 233.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses	26,657.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon	494.00
Total amount of claims for losses	\$ 27,384.00
Deduct reinsurance due or accrued	2,950.00
Net amount of unpaid losses	\$ 24,404.00
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, \$159,273.44; unearned premiums, 50 per cent.	\$ 79,636.72
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$46,540.99; unearned premiums, pro rata	29,639.40
Total unearned premiums as computed above	\$ 109,276.12
Return premiums, \$6,013.79; and reinsurance premiums, \$2,473...	8,486.79
Total amount of all liabilities	\$ 142,166.91

Joint stock capital actually paid up in cash	\$ 200,000.00
Divisible surplus	83,338.91
Total	\$ 425,505.82

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 17,296,131	\$ 158,036.81
Written or renewed during the year	26,407,020	273,763.71
Total	\$ 43,703,151	\$ 431,800.52
Deduct those expired and marked off as terminated	18,519,449	188,859.26
In force at the end of the year	\$ 25,183,702	\$ 243,001.26
Deduct amount reinsured	4,550,454	37,186.83
Net amount in force	\$ 20,633,248	\$ 205,814.43
Largest amount written on any one risk, not deducting reinsurance, \$7,500.		

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	\$ 95,628.79
Total amount of the company's stock owned by the directors at par value	6,500.00

Business in the State of Iowa During the Year.

	Fire risks
Gross risks written	\$ 76,000.00
Gross premiums received	1,276.77
Losses paid	81.14
Losses incurred	81.14
Amount at risk	76,152.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

PENNSYLVANIA FIRE INSURANCE COMPANY.

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

President, R. DALE BENSON.

Vice-President, JOHN L. THOMPSON.

Secretary, W. GARDNER CROWELL.

[Incorporated March, 1815. Commenced business April, 1825.]

Home office, 508 and 510 Walnut Street, Philadelphia, Pa.

Capital Stock.

Amount of capital stock authorized, \$400,000; subscribed for	\$ 400,000.00
Amount of capital stock paid up in cash	400,000.00
Amount of net ledger assets December 31st of previous year	\$ 4,911,339.00

Income During the 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	\$ 285,093.78
Net collected	\$ 285,093.78
Gross premiums written and renewed during the year as per item 2, page 2, part VI	3,010,797.41
Total	\$ 3,295,891.19
Deduct gross premiums and bills in course of collection at this date	338,149.54
Entire premiums collected during the year	\$2,957,741.65
Deduct reinsurance, rebate, abatement and return premiums	800,828.23
Received for premiums other than perpetuals	\$ 2,156,913.42
Deposit premiums, received on perpetual risks	35,918.45
Rents from company's property	\$ 4,485.94
Interest on real estate mortgage loans, \$46,374.03; on other collateral loans, \$6,453.23	46,827.26
Interest and dividends on stocks and bonds, \$468,112.85; from all other sources, \$2,822.05	170,935.80
Total rents and interest	\$ 217,763.06
Profit on sale or maturity of ledger assets during the year over book values	10,853.42
Total income during year	\$ 2,425,934.29
Total footings	\$7,327,273.96

Disbursements During Year.

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

	Fire.
Gross amount paid for losses	\$ 1,520,823.01
Deduct amounts received for salvages (on losses of the last or previous years) and from reinsurance in other companies	171,799.20
Net amount paid during the year for losses	\$ 1,449,023.81
Deposit premiums returned	20,506.86
Paid stockholders for interest or dividends	100,000.00
Commissions or brokerage to agents, less received on reinsurances	503,016.93
Salaries, fees and all other charges, officers, \$33,500.00; clerks, \$15,516.00; other employees, \$45,900.00	94,916.00
Taxes on premiums, \$30,598.36; on real estate, \$2,927.69; Internal revenue, \$7,070.11	40,596.06
Insurance department fees and agents' licenses, \$13,427.46; municipal licenses, \$6,550.46; tax on dividend, \$11,017.26	30,997.18
Advertising, printing and stationery, \$45,420.06; legal expenses, \$1,000.00; repairs and expenses on real estate, 1,038.40; miscellaneous, \$82,097.04	109,555.56
Losses on sales or maturity of ledger assets	17,904.77
Total expenditures during the year	\$ 2,366,617.11
Balances	\$ 4,970,656.18

Ledger Assets.

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

Book value real estate, unincumbered	\$ 227,210.06
Mortgage loans on real estate	738,633.33
Loans secured by pledge of bonds, stocks, or other collateral	107,700.00
Book value of bonds excluding interest, \$3,701,105.01; and stocks, \$65,868.73	3,766,973.74
Cash in company's office, \$212.45; deposited in banks, \$129,926.60	130,139.05
Total net ledger assets as per balances	\$ 4,970,656.18

Non-Ledger Assets.

Interest due, \$645.00, and accrued, \$6,273.01, on mortgages	\$ 6,918.01
Interest accrued on collateral loans	797.61
Total carried out	\$ 7,715.62
Market value of bonds and stock over book value	141,854.26
Gross premiums in course of collection December 31st, not more than three months due	\$ 342,149.54
Deduct cost of collection, commission and brokerage	4,000.00
Net amount of uncollected premiums, not more than three months due	\$ 338,149.54
Gross assets	\$ 5,458,373.60
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value—real estate	17,710.06
Total admitted assets	\$ 5,440,663.54

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 18,100.69
Losses in process of adjustment, or in suspense, including all reported and supposed losses	202,841.83
Losses resisted (not outlawed), including interest, costs and other expenses thereon	8,391.02
Total amount of claims for losses	\$ 229,333.54
Net amount of unpaid losses	\$ 229,333.54
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, \$1,774,207.18; unearned premiums (50 per cent.)	887,103.59
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$187,028.50; unearned premiums, pro rata	\$ 1,040,770.18
Total unearned premiums as computed above	\$ 1,916,873.77
Amount reclaimable by the insured on perpetual fire insurance policies	862,904.74
Total amount of all liabilities	\$ 3,009,112.05
Joint stock capital actually paid up in cash	\$ 400,000.00
Divisible surplus	2,031,551.49
Total	\$ 5,440,663.54

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 389,275.537	\$ 3,668,003.23
Written or renewed during the year	269,343.016	3,010,797.41
Total	\$ 658,618.553	\$ 6,678,800.64
Deduct those expired and marked off as terminated.....	247,710.459	2,565,112.45
In force at the end of the year.....	\$ 410,908.094	\$ 1,110,688.19
Deduct amount reinsured	\$ 1,669,410	465,452.51
Net amount in force.....	\$ 359,238.678	\$ 3,645,235.68
Perpetual risks (not included above), \$39,861,826.00. Premiums on same, \$946,755.05.		
Largest amount written on any one risk, not deducting reinsurance, \$50,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.	\$ 1,477,438.33
Losses incurred during the year (fire).....	55,400.00
Total amount of the company's stock owned by the directors at par value.....	4,000.00
Total amount loaned to stockholders, not officers.....	
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.....	\$ 2,012,184.00	\$ 154,607.00	\$ 2,166,791.00
Gross premiums received.....	28,313.00	921.00	29,183.00
Losses paid.....	11,559.00	6.00	11,565.00
Losses incurred.....	12,759.00	6.00	12,765.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, 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	\$ 5,414,163.33
Extended at.....	\$ 5,414,163.33

Income During the 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.....	\$ 34,314.39
Net collected	\$ 34,314.39
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	5,679,627.70
Total.....	\$ 5,713,942.09
Deduct gross premiums and bills in course of collection at this date	45,465.28
Entire premiums collected during the year	\$ 5,668,476.81
Deduct reinsurance, rebate, abatement and return premiums.....	974,711.67
Received for premiums other than perpetuals	\$ 4,693,765.14
Rents from company's property, including \$5,200 for company's use of own buildings.....	\$ 37,265.04
Interest on real estate mortgage loans, \$3,684.59; on other collateral loans, \$4,245.04	7,929.53
Interest and dividends on stocks and bonds.....	133,579.07
Total rents and interest	\$ 178,764.64
Profit on sale or maturity of ledger assets during the year over book values	80,732.65
Total income during the year.....	\$ 4,953,262.43
Total footings.....	\$10,369,495.66

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$18,236.44 occurring in previous years).....	\$ 2,628,134.66
Deduct amounts received for salvages (on losses of the last or previous year), \$9,018.99; and from reinsurance in other companies, \$232,066.88	241,085.87
Net amount paid during the year for losses.....	\$ 2,387,048.79
Paid stockholders for interest or dividends (amount declared during the year).....	\$ 100,000.00
Commissions or brokerage to agents, less received on reinsurances, Rent (including \$5,200 for company's use of own buildings)	931,801.41
Salaries, fees and all other charges, officers, \$50,000.00; clerks, \$221,841.55; other employees, \$95,265.24	347,166.79
Taxes on premiums, \$85,855.55; on real estate, \$5,467.82; on other investments, \$1,120.00	78,413.37
Insurance department fees and agents' licenses, \$22,421.73; municipal licenses, \$5,338.24; tax on franchise, \$1,050.00; revenue, \$11,881.39	40,691.86
Advertising printing and stationery, \$49,745.17; legal expenses, \$6,423.57; repairs and expenses on real estate, \$14,362.59; furniture and fixtures, \$2,624.82; miscellaneous, \$174,798.47	247,914.60
Other disbursements, viz: traveling expenses, \$71,943.50; exchange postage, express, telegrams, etc	110,706.82
Total expenditures during the year.....	\$ 4,276,895.89
Balances	\$ 6,090,599.77

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 401,404.39
Mortgage loans on real estate, first liens.....	70,600.00
Loans secured by pledge of bonds, stocks or other collateral.....	77,500.00
Book value bonds, excluding interest, \$1,242,419.05; and stocks, \$3,148,462.29.....	4,390,881.34
Cash in company's office.....	613,154.54
Agents' debit balances, secured.....	538,474.25
Total.....	\$ 6,092,104.52
Deduct ledger liabilities.....	
Agents credit balances.....	1,484.75

Total net ledger assets, as per balances..... \$6,090,519.77

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$ 1,146.64
Interest accrued on bonds and stocks.....	5,266.66
Rents accrued on company's property or lease.....	2,653.26
Total carried out.....	\$ 9,066.65
Market value of real estate, over book value.....	166,595.61
Market value (not including interest, in item 9), of bonds and stocks over book value.....	596,927.66
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 45,465.28
Deduct cost of collection, commission and brokerage.....	6,819.79
Net amount of uncollected premiums, not more than three months due.....	38,645.49
Gross assets.....	\$ 6,901,765.09
Total admitted assets.....	\$ 6,901,765.09

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	319,994.37
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	26,190.00
Total amount of claims for losses.....	\$ 346,184.37
Net amount of unpaid losses.....	\$ 346,184.37
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,954,840.17; unearned premiums (fifty per cent).....	\$ 1,477,420.09
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,380,985.67; unearned premiums pro rata.....	2,293,040.10
Total unearned premiums as computed above.....	\$ 3,770,460.19
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	2,485.17
Return premiums, \$1,696.27, and reinsurance premiums, \$2,189.54.....	3,885.81
Total amount of all liabilities.....	\$ 4,123,015.54
Joint stock capital actually paid up in cash.....	\$ 1,000,000.00
Divisible surplus.....	1,778,749.55
Total.....	\$ 6,901,765.09

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 577,104,255	\$ 6,381,783.71
Written or renewed during the year.....	513,614,000	5,679,627.70
Total.....	\$1,090,718,255	\$ 12,061,411.41
Deduct those expired and marked off as terminated.....	384,186,210	4,310,819.26
In force at the end of the year.....	\$ 706,532,045	\$ 7,750,592.15
Deduct amount reinsured.....	39,521,614	414,765.31
Net amount in force.....	\$ 667,010,431	\$ 7,335,826.84

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.....	\$ 120,812.78
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.....	\$ 2,494,617.66
Total amount of the company's stock owned by the directors at par value.....	157,630.00
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.....	\$ 5,143,273.00
Gross premiums received.....	78,209.51
Losses paid.....	51,928.18
Losses incurred.....	54,224.51
Amount at risk.....	8,650,000.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

PHENIX INSURANCE COMPANY,

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

President, D. W. C. SKILTON. Vice-President, J. H. MITCHELL.
Secretary, EDWARD MILLIGAN. Asst Secretary JOHN KNOX.

[Incorporated May 1854. Commenced business June 1854.]

Home office, No. 64 Pearl street, Hartford, Connecticut.

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.....	4,118,194.81

Extended at..... \$ 4,118,194.81

Income During the Year.

As shown by the books at home office at close of business December 31st.	Fire.
Entire premiums collected during the year.....	\$ 3,771,884.79
Deduct reinsurance, rebate, abatement and return premiums.....	554,085.08
Rents from company's property.....	\$ 20,089.03
Interest on real estate mortgage loans, \$4,848,711; on other collateral loans, \$540,000.....	5,388.71
Interest and dividends on stocks and bonds, \$249,548.83.....	249,548.83
Total rents and interest.....	\$ 275,006.57
Profit on sale or maturity of ledger assets during the year over book values.....	8,877.01
Total income during the year.....	\$ 3,501,701.60
Total losses.....	\$7,619,896.50

Disbursements During Year.

As shown by the books at home office at close of business, December 31st.	Fire.
Gross amount paid for losses (including \$215,674.04 occurring in previous years).....	\$ 1,824,572.99
Deduct amounts received for salvages (on losses of the last or previous years), \$16,339.11; and from reinsurance in other companies, \$101,489.19.....	117,828.30
Net amount paid during the year for losses.....	\$1,706,744.69
Paid stockholders for dividends (amount declared during the year)	280,000.00
Commission or brokerage to agents, less received on reinsurances	637,337.49
Salaries, fees and all other charges, officers, \$30,500; clerks, \$92,406.93; other employees, \$63,432.48.....	186,339.47
Taxes on premiums, \$59,409.43; on real estate, \$4,453.61.....	63,863.04
Insurance department fees and agent's licenses, \$13,172.73; municipal licenses, \$6,083.93.....	19,256.66
Advertising, printing and stationery, \$21,511.10; legal expenses, \$8,092.70; repairs and expenses on real estate, \$5,459.40; miscellaneous, \$254,383.14.....	289,386.34
Loss on sales or maturity of ledger assets.....	20,621.88
Rents.....	12,342.99
Total expenditures during the year.....	\$ 3,228,492.59
Balances.....	\$ 4,391,403.91

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31.	
Book value real estate, unincumbered.....	\$ 428,188.33
Mortgage loans on real estate, first liens.....	89,074.93
Loans secured by pledges on bonds, stocks or other collaterals	29,000.00
Book value bonds, excluding interest, \$1,300,238.51 and stocks, \$1,014,639.39.....	3,214,877.81
Cash in company's office \$5,023.98; deposited in bank \$326,887.51.....	331,911.49
Agents' debit balances.....	298,581.63
Total.....	\$ 4,391,534.18
Deduct ledger liabilities:	
Agents' credit balances.....	\$ 230.27
Total net ledger assets, as per balances.....	\$ 4,391,403.91

Non-Ledger Assets.

Interest due, \$200.50, and accrued, \$2,814.63, on mortgages.....	\$ 2,424.10
Interest accrued on bonds and stocks.....	35,160.00
Interest accrued on other collateral loans.....	270.00
Interest accrued on other assets.....	1,850.00
Rents due \$3,345.00, and accrued \$1,154.96, on company's property or lease.....	4,499.96
Reinsurance due from other companies.....	301.16
Total carried out.....	\$ 44,541.22
Market value of real estate over book value.....	32,007.40
Market value not including interest, in item 9, of bonds and stocks over book value.....	1,253,312.19
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 312,083.75
Deduct cost of collection, commission and brokerage.....	62,416.75
Net amount of uncollected premiums, not more than three months due.....	249,667.00
Gross assets.....	\$ 5,070,931.81
Deduct assets not admitted:	
Agents' debit balances, unsecured.....	\$ 17,487.36
Total.....	\$ 17,487.36
Total admitted assets.....	\$ 5,953,444.45

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 75,283.60
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	369,765.05
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	20,231.00
Total amount of claims for losses.....	\$ 474,979.65
Deduct reinsurance due or accrued.....	19,491.08
Net amount of unpaid losses.....	\$ 454,788.57
Gross premiums (less reinsurance) receivable and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,136,719.60; unearned premiums (50 per cent.).....	\$ 1,668,359.80
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,466,037.17; unearned premiums pro rata.....	1,314,045.54
Total unearned premiums as computed above.....	\$ 2,382,405.34
Total amount of all liabilities.....	\$ 2,857,193.89
Jointstock capital actually paid up in cash.....	2,000,000.00
Divisible surplus.....	7,110,850.50
Total.....	\$ 5,953,444.45

Miscellaneous.

In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	Fire	Premiums
Written or renewed during the year.....	385,018.845	3,771,884.79
Total.....	\$ 766,508.643	\$ 4,049,073.61
Deduct those expired and marked off as terminated.....	385,222,760	5,388,711.00
In force at the end of the year.....	471,345,893	\$ 4,848,711.00
Deduct amount reinsured.....	201,321,340	230,382.55
Net amount in force.....	\$ 451,024,543	\$ 4,608,750.77
Largest amount written on any one risk, not deducting reinsurance, \$70,000.00.		

General Interrogatories.

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

Losses incurred during the year: Fire, \$1,918,021.00; tornado, \$3,745.00. \$ 1,921,766.00

Total amount of the company's stock owned by the directors at par value. 65,100.00

Total amount loaned to officers and directors, \$50,000; loaned to stockholders, not officers, \$50,000

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

Business in the State of Iowa During the Year.

	Fire risk's.	Tornado.	Aggregate.
Gross risks written.....	\$ 4,361,406.00	\$ 283,436.00	\$ 4,644,836.00
Gross premiums received.....	53,222.08	1,484.77	54,706.85
Losses paid.....	46,163.99	39.83	46,203.82
Losses incurred.....	54,861.51	39.80	54,901.31
Amount at risk.....	6,051,610.00	859,390.00	6,911,000.00

ANNUAL STATMENT

For the year ending December 31, 1901, of the condition and affairs of the

UNITED STATES BRANCH OF THE PHOENIX ASSURANCE COMPANY OF LONDON.

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

Manager, A. D. IRVING. First Assistant Manager, E. A. CLARK.
Secretary, A. D. IRVING, JR. Second Assistant Manager, L. F. BAYARD.

[Incorporated January 17, 1892. Commenced business in U. S. October, 1899.]

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

Amount of net ledger assets, December 31st of previous year. \$ 2,518,084.56

Extended at..... \$ 2,588,084.56

Income During the Year.

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

	Fire
Gross bills and premiums unpaid at close of previous year, as shown by that year's statement.....	\$ 221,602.41
Deduct amount of same not collected.....	2,847.25

Net collected..... \$ 218,755.16

Gross premiums written and renewed during the year, as per item 2, page 3, part VI..... 4,188,960.00

Total..... \$ 4,407,715.22

Deduct gross premiums and bills in course of collection at this date..... \$ 187,723.45

Entire premiums collected during the year..... \$ 4,239,991.77

Deduct reinsurance, rebate, abatement and return premiums..... 1,338,743.06

Received for premiums other than perpetuals..... \$ 2,901,247.81

Interest and dividends on stocks and bonds..... 76,123.70

Total rents and interest..... 76,123.70

Total income during the year..... \$ 2,977,374.51

Total footings during the year..... \$ 5,595,456.07

Disbursements During Year.

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

Gross amount paid for losses (including \$454,025.00, occurring in previous years)..... \$ 2,537,914.74

Deduct amounts received for salvages (on losses of the last or previous year), \$11,317.02; and from reinsurance in other companies, \$ 690,308.10..... \$ 701,625.12

Net amount paid during the year for losses..... \$ 1,836,289.62

Salaries and allowances to agents..... \$ 1,836,289.62

Rents..... 507,567.27

Salaries, fees and all other charges, officers, \$10,800.00; clerks, \$101,421.86..... 17,256.68

Taxes on premiums..... 122,221.85

Insurance department fees and agents' licenses..... 67,523.83

Advertising, printing and stationery..... 7,300.46

Furniture and fixtures, \$1,266.39; miscellaneous, \$216,633.05..... 18,077.20

Losses on sales or maturity of ledger assets..... 218,249.44

Remitted to home office..... 44.53

Total expenditures during the year..... 74,220.51

Balances..... \$ 2,890,653.95

\$ 2,674,802.12

Ledger Assets.

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

Book value bonds, excluding interest..... \$ 2,188,429.34

Cash in company's office, \$75.50; deposited in bank, \$21,629.48..... 21,705.00

Cash in hands of U. S. Trustees..... 451,991.24

Reinsurance due on losses already paid..... 12,675.54

Total..... \$2,674,802.12

Total net ledger assets, as per balances..... \$ 2,674,802.12

Non-Ledger Assets.

Interest due, and accrued on bonds and stocks..... \$ 25,853.25

Total carried out..... \$ 25,853.25

Market value (not including interest, in item 9), of bonds and stocks over book value..... 37,049.41

Gross premiums in course of collection December 31st, not more than three months due..... \$ 184,909.35

Deduct cost of collection, commission and brokerage..... 26,155.42

Net amount of uncollected premiums, not more than three months due..... \$ 158,753.93

Gross premiums in course of collection December 31st, more than three months due \$2,814.10.....

Gross assets..... \$ 2,897,059.91

Total admitted assets..... \$ 2,897,059.91

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 110,769.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	730,066.90
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	16,233.00
Total amount of claims for losses.....	\$ 857,068.90
Deduct reinsurance.....	427,094.00
Net amount of unpaid losses.....	\$ 429,974.90
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,012,814.93; unearned premiums (50 per cent).....	\$ 1,006,407.46
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,603,600.37; unearned premiums pro rata.....	829,217.02
Total unearned premiums as computed above.....	\$ 1,835,624.48
Return premiums, \$12,294.00, and reinsurance premiums, \$182,116.26.....	\$ 194,410.26
Total amount of all liabilities.....	\$ 2,460,009.71
Divisible surplus.....	437,049.48
Total.....	\$ 2,977,059.21

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 420,070,500.00	\$ 4,092,724.88
Written or renewed during the year.....	440,889,755.00	4,188,950.06
Total.....	\$ 860,960,255.00	\$ 8,270,702.94
Deduct those expired and marked off as terminated.....	402,781,784.00	3,537,050.05
In force at the end of the year.....	\$ 458,178,471.00	\$ 4,743,606.89
Deduct amount reinsured.....	118,026,182.00	1,120,191.59
Net amount in force.....	\$ 340,092,289.00	\$ 3,616,415.30
Largest amount written on any one risk, not deducting reinsurance, \$30,000.00		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 1,950,323.40

Business in the State of Iowa During the Year.

Gross risks written.....	\$ 1,882,515.00
Gross premiums received.....	18,021.74
Losses paid.....	12,640.61
Losses incurred.....	15,037.00
Amount at risk.....	1,693,974.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

PROVIDENT 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. DE WOLF.

Secretary, E. L. WATSON.

Vice-President, J. B. BRANCH.

[Incorporated, 1799. Commenced business, 1799.]

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

Capital Stock.

Amount of capital stock authorized, \$750,000; 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.....	1,331,427.26
Extended at.....	\$ 1,331,427.26

Income During the Year.

As shown by the books at home office at close of business December 31st.	Fire.	Marine and inland.
Gross premiums and bills unpaid at close of previous year as shown by that year's statement..	\$ 141,444.12	\$ 95,208.89
Deduct amount of same not collected.....	767.00	
Net collected.....	\$ 140,677.12	\$ 95,208.89
Gross premiums written and renewed during the year.....	1,798,394.61	692,046.73
Total.....	\$1,939,071.73	\$ 787,255.62
Deduct gross premiums and bills in course of collection at this date.....	169,735.31	106,102.69
Entire premiums collected during the year..	\$1,769,336.42	\$ 681,152.93
Deduct reinsurance, rebate, abatement and return premiums.....	520,434.94	240,821.71
Received for premiums, other than perpetuals \$1,242,898.48		\$ 431,331.22
Interest and dividends on stocks and bonds.....	\$ 61,537.19	
Total rents and interest.....		\$ 61,537.19
Profit on sale or maturity of ledger assets during the year over book value.....		100,185.99
From all other sources, stock dividend Great Northern Railway company.....		2,500.00
Total income during the year.....		\$ 1,138,452.88
Total footings.....		\$ 3,169,880.14

Disbursements During Year.

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

	Fire.	Marine and inland.
Gross amount paid for losses (including \$146,333.98 occurring in previous years).....	\$1,178,238.48	\$ 417,913.88
Deduct amounts received for salvages (on losses of the last or of previous years) \$24,550.58; and from reinsurance in other companies, \$350,932.56 ..	205,540.51	179,943.03
Net amount paid during the year for losses, \$ 972,697.97	237,970.85	\$ 1,210,668.82
Paid stockholders for interest or dividends.....		50,000.00
Commission or brokerage to agents, less received on reinsurances.....		334,190.23
Salaries and allowances to agents.....		46,486.31
Rents.....		6,506.92
Salaries, fees and all other charges.....		50,459.72
Taxes on premiums.....		37,883.26
Insurance department fees and agents' licenses, \$7,708.74; municipal licenses, \$1,566.67; tax on franchise, \$512.52.....		9,818.02
Advertising, printing and stationery, \$12,710.21; legal expenses, \$147.60; furniture and fixtures, \$553.47; miscellaneous, \$45,930.17.....		59,311.42
Total expenditures during the year.....		\$ 1,814,304.70
Balances.....		\$ 1,355,575.44

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, \$608,000; and stocks, \$627,350.....	1,235,350.00
Cash in company's office, \$1,748.02; deposited in banks, \$118,477.49.....	120,225.44
Total.....	\$1,355,575.48
Total net ledger assets.....	\$ 1,355,575.44

Non-Ledger Assets.

Interest due and accrued on bonds and stocks.....	\$ 8,753.62
Total carried out.....	\$ 8,313.62
Market value of bonds and stocks over book value.....	549,585.00
Net amount of uncollected premiums, not more than three months due.....	240,958.83
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 1,670.56
Bills receivable.....	33,978.61
Gross assets.....	\$ 2,188,451.50
Deduct assets not admitted:	
Bills receivable, past due.....	\$ 140.00
Total.....	\$ 140.00
Total admitted assets.....	\$ 2,188,311.50

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 25,631.25
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	389,765.46
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	18,490.08
Total amount of claims for losses.....	\$ 373,887.79
Deduct reinsurance due or accrued (give list of companies and amounts).....	81,394.06
Net amount of unpaid losses.....	\$ 292,493.73
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$866,689.16; unearned premiums (fifty per cent).....	\$ 433,344.58
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$846,591.58; unearned premiums pro rata.....	458,931.42
Gross premiums (less reinsurance), including both cash and bills, received and receivable upon all unexpired inland navigation risks, \$311,651.91; unearned premiums (fifty per cent).....	65,845.96
Gross premiums (less reinsurance) (cash and bills), received and receivable upon all unexpired marine risks (fifty per cent on time hulls).....	57,065.32
Total unearned premiums as computed above.....	1,015,167.88
Total amount of all liabilities.....	\$ 1,307,661.01
Joint stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	380,650.49
Total.....	\$ 2,188,311.50

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 188,375.62	\$ 1,920,708.02	\$ 7,914.815	\$ 262,080.49
Written or renewed during the year.....	186,435.408	1,798,394.01	150,900.862	692,046.73
Total.....	\$ 374,810.470	\$ 3,719,102.61	\$ 167,895.677	\$ 654,736.22
Deduct those expired and marked off as terminated.....	173,789.330	1,575,905.81	150,023.874	640,451.40
In force at the end of the year.....	\$ 201,021.140	\$ 2,143,195.82	\$ 8,871.823	\$ 314,284.82
Deduct amount reinsured.....	42,844.305	429,916.14	2,010.123	75,216.18
Net amount in force.....	\$ 158,176.835	\$ 1,713,280.68	\$ 6,861.700	\$ 239,068.74
Largest amount in any one hazard, \$50,000.				

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year: Fire, \$1,024,550.23; marine and inland, \$267,100.05; tornado, \$1,059.46.....	\$ 1,310,738.43
Total amount of the company's stock owned by the directors at par value.....	20,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.
Note—Companies acting under what is known as the "Surplus Law," chapter	

307, laws of Rhode Island, are required to state:
 The amount of "Special Reserve Fund" according to said law, deposited with the insurance department of the state of Rhode Island \$ 100,000.00
 The amount of "Guaranty Surplus Fund," as provided for by said law 100,000.00

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$2,172,088.00	\$ 67,593.00	\$ 2,239,681.00
Gross premiums received	10,891.87	407.04	20,298.91
Losses paid	7,932.86	1.20	7,934.06
Losses incurred	7,125.02	3.20	7,128.22
Amount at risk	1,472,876.00	152,568.00	1,625,444.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
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. LITTON.

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

Home office, 315 Dearborn street, Chicago.

Amount of net ledger assets, December 31st of previous year \$ 629,673.25
 Extended at \$ 629,673.25

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, \$ 83,345.10	\$ 83,345.10	\$
Net collected	\$ 83,345.10	\$
Gross premiums written and renewed during the year, as per Item 2, page 3, part VI	778,772.74	2,398.58
Total	\$ 862,122.84	\$ 2,398.58
Deduct gross premiums and bills in course of collection at this date	86,166.58	\$
Entire premiums collected during the year	\$ 775,956.26	\$ 2,398.58
Deduct reinsurance, rebate, abatement and return premiums	193,439.98	7.92
Received for premiums other than perpetuals \$ 582,516.28	\$ 582,516.28	\$ 2,390.66
Rents from company's property, including \$65.00 for company's use of own building		65.00
Interest and dividends on stocks and bonds		18,131.16
Total rents and interest		\$ 18,150.16

Profit on sale or maturity of ledger assets during the year over book values	\$ 25,428.50
From all other sources, viz: maps	118.53
Received from home office	47,500.00
Total income during the year	\$ 676,147.13
Total footings	\$ 1,305,820.38

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 \$41,797.97 occurring in previous years)	\$ 361,083.85	\$ 265.15
Deduct amounts received from salvages (on losses of the last or previous years), \$2,076.12; and from reinsurance in other companies, \$57,662.72	59,738.84	.....
Net amount paid during the year for losses	\$ 301,345.01	\$ 265.15
Paid stockholders for interest or dividends, remitted home office		25,314.25
Commissions or brokerage to agents, less received on reinsurances		130,102.60
Rents (including \$2,455.00 for company's use of home buildings)		2,455.00
Salaries, fees and all other charges, officers, \$12,499.15; clerks, \$15,608.87; other employees, \$12,338.24		40,441.26
Taxes on premiums, \$10,245.07; on real estate, \$9.27; examination fees, \$392.00; internal revenue, \$2,174.90		12,821.33
Insurance department fees and agents' licenses, \$3,887.81; municipal licenses, \$1,371.74; tax on franchise, \$85.63		5,245.18
Advertising, printing and stationery, \$5,258.02; repairs and expenses on real estate, \$13.65		5,271.67
Furniture and fixtures, \$438.56; miscellaneous, \$3,648.98		4,087.55
Other disbursements, viz: maps		3,892.42
Traveling expenses, \$13,813.15; local boards, \$8,989.47; trustees, \$1,000; postage, express and telegraph, \$6,574.18; old account charged off, \$28.93		30,415.73
Total expenditures during the year		\$ 561,657.04
Balances		\$ 744,163.34

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 bonds, excluding interest	606,918.73
Cash in company's office, \$3,412.80; deposited in banks, \$44,706.25	48,119.05
Agents' debit balances, secured or unsecured	166.16
Total	\$ 746,003.95
Deduct ledger liabilities:	
Agents' credit balances	1,840.61
Total net ledger assets, as per balances	\$ 744,163.34

Non-Ledger Assets.

Interest due on bonds and stocks	6,232.08
Total carried out	\$ 6,232.08

Market value of bonds and stocks over book value.....	\$ 5,033.46
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 109,411.50
Deduct cost of collection, commission and brokerage.....	24,070.53
Net amount of uncollected premiums, not more than three months due.....	\$ 85,340.97
Gross premiums in course of collection December 31st, more than three months due.....	\$ 828.61
Reinsurance due on losses paid.....	208.17
Gross assets.....	\$ 840,978.02
Total admitted assets.....	\$ 840,978.02

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 59,836.85
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	19,585.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,700.00
Total amount of claims for losses.....	\$ 84,121.85
Deduct reinsurance due or accrued.....	19,002.77
Net amount of unpaid losses.....	\$ 65,119.08
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including premiums on perpetual fire risks, \$396,311.95; unearned premiums, 50 per cent.....	\$ 198,160.97
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$428,559.63; unearned premiums pro rata.....	238,286.04
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....	1.00
Total unearned premiums as computed above.....	\$ 436,448.01
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	579.78
Reinsurance premiums.....	471.21
Total amount of all liabilities.....	\$ 502,618.08
Reserve or guaranty fund, represented by scrip or otherwise.....	\$ 200,000.00
Divisible surplus.....	138,359.94
Total.....	\$ 840,978.02

Miscellaneous.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 69,722,644	\$ 822,296.52	\$	\$
Written or renewed during the year.....	61,874,407	778,777.74	535,168	2,398.58
Total.....	\$ 131,597,051	\$ 1,601,064.26	\$ 535,168	\$ 2,398.58
Deduct those expired and marked off as terminated.....	58,437,614	703,019.44	533,180	2,389.66
In force at end of the year.....	\$ 73,159,437	\$ 898,044.82	\$ 1,988	\$ 8.92
Deduct amount reinsured.....	6,099,163	73,161.24	1,760	7.92
Net amount in force.....	\$ 67,060,274	\$ 824,883.58	\$ 228	\$ 1.00
Largest amount on any one hazard, \$10,000.00.				

General Interrogatories.

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

Losses incurred during the year, fire, \$321,966.12; marine and inland, \$265.15.... \$ 322,231.27

NOTE.—Companies acting under what is known as the "Surplus Law," chapter 189, laws of New York, 1874, are required to state:

The amount of "Special Reserve Fund" according to said law, deposited with the Insurance Department of the state of New York.... 200,000.00

Business in the State of Iowa During the Year.

Gross risks written.....	\$1,387,843.95
Gross premiums received.....	13,857.26
Losses paid.....	8,613.45
Losses incurred.....	7,931.78
Amount at risk.....	1,666,974.39

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
QUEEN INSURANCE COMPANY OF AMERICA.

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

President, EDWARD F. BEDDALL.

Vice President, GEORGE W. BURCHELL.

Secretary, NEVETT S. BARTOW.

Manager, P. D. MCGREGOR.

[Incorporated September 11, 1891. Commenced business September 1, 1891.]

Home office 43 Cedar street, New York City.

Capital Stock.

Amount of capital stock 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.....	4,352,278.68
Extended at.....	\$ 4,352,278.68

Income During Year.

As shown by the books at home office at close of business December 31st.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 356,505.09
Deduct amount of same not collected.....	14.45
Net collected.....	\$ 356,490.64
Gross premiums written and renewed during the year.....	3,198,658.49
Total.....	\$3,555,149.13
Deduct gross premiums and bills in course of collection at this date.....	429,243.72
Entire premiums collected during the year.....	\$3,125,905.41
Deduct reinsurance, rebate, abatement and return premiums.....	728,532.24
Received for premiums other than perpetuals.....	\$ 2,397,373.17

Rents from company's property, including \$10,000 for company's use of own buildings.....	\$ 62,014.07
Interest and dividends on stocks and bonds, \$133,634.16; from all other sources, \$4,759.31.....	137,793.47
Total rents and interest.....	\$ 199,807.54
Profit on sale or maturity of ledger assets during the year over book values.....	42,086.52
From all other sources.....	1,186.78
Total income during the year.....	\$ 2,640,454.01
Total footings.....	\$ 6,992,732.64

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$170,077.65 occurring in previous years).....	\$1,634,965.65
Deduct amounts received for salvages (on losses of the last or previous year), \$21,481.05; and from reinsurance in other companies, \$191,157.36.....	212,638.41
Net amount paid during the year for losses.....	1,422,328.24
Paid stockholders for interest or dividends.....	100,000.00
Commissions or brokerage to agents, less received on reinsurances.....	418,404.46
Salaries and allowances to agents.....	2,744.92
Rents (including \$10,000 for company's use of own buildings).....	20,650.68
Salaries, fees and all other charges. Officers, \$60,590.71; clerks, \$88,288.91; other employees, \$37,182.48.....	186,462.11
Taxes on premiums, \$39,866.55; on real estate, \$10,821.23.....	50,687.78
Insurance department fees and agents' licenses, \$8,868.51; municipal licenses, \$9,057.93; tax on franchise, \$2,009.72.....	19,936.16
Advertising, printing and stationery, \$28,220.44; repairs and expenses on real estate, \$1,080.60; furniture and fixtures, \$1,770.39; miscellaneous, \$86,027.09.....	139,654.07
Amount written off ledger assets to profit and loss account, bonds,.....	45,695.48
Total expenditures during the year.....	\$ 2,406,563.89
Balances.....	\$ 4,586,168.75

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 710,164.73
Book value of bonds excluding interest, \$2,779,714.14; and stocks, \$897,792.39.....	3,677,506.53
Cash in company's office, \$2,616.28; deposited in banks, \$193,298.77.....	195,915.05
Bills receivable.....	2,582.44
Total.....	\$ 4,586,168.75
Total net ledger assets, as per balances.....	\$ 4,586,168.75

Non-Ledger Assets.

Interest due, \$30,488.58, and accrued, \$12,890.66 on bonds and stocks.....	\$ 43,379.24
Interest due, \$687.33 and accrued, \$62.50 on bank balances.....	749.83
Rents due, \$718.77 and accrued, \$31.25 on company's property or lease.....	3,843.77
Total carried out.....	\$ 47,972.84
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 425,118.10
Deduct cost of collection, commission and brokerage.....	108,091.19
Net amount of uncollected premiums, not more than three months due.....	317,026.91
Gross premiums in course of collection December 31st, more than three months due, carried in.....	\$4,125.62
Due for reinsurance on losses paid.....	3,586.50
Total admitted assets.....	\$ 4,954,755.00

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due.....	\$ 91,103.18
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	100,441.82
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	54,622.00
Total amount of claims for losses.....	\$ 246,174.00
Deduct reinsurance due or accrued.....	17,454.57
Net amount of unpaid losses.....	\$ 228,719.43
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,771,562.88; unearned premiums, 50 per cent.....	\$ 885,781.43
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,797,961.11; unearned premiums, pro rata.....	969,957.30
Total unearned premiums as computed above.....	\$ 1,855,738.73
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	34,745.06
Return premiums, \$18,344; and reinsurance premiums, \$7,618.77..	25,963.21
All other liabilities, viz: Premiums paid in advance.....	1,806.31
Total amount of all liabilities.....	\$ 2,146,972.74
Joint stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	2,307,782.26
Total.....	\$ 4,954,755.00

Miscellaneous.

	Fire risks.	Premiums thereon.
Risks and premiums in force on the 31st day of December of the preceding year.....	\$ 339,792,330	\$ 3,511,577.14
Written or renewed during the year.....	277,953,937	3,198,658.49
Total.....	\$ 617,746,267	\$ 6,710,235.63
Deduct those expired and marked off as terminated.....	262,892,067	2,820,808.46
In force at the end of the year.....	\$ 354,854,200	\$ 3,889,427.17
Deduct amount reinsured.....	29,466,038	319,933.18
Net amount in force.....	\$ 325,388,162	\$ 3,569,493.99
Largest amount written in any one hazard, not deducting reinsurance, \$213,500.18		

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, \$1,456,291.21; tornado, \$1,165.62.....\$ 1,457,456.83

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.

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$1,531,848.00	\$ 147,850.00	\$ 1,679,698.00
Gross premiums received.....	20,105.21	965.82	21,071.03
Losses paid.....	14,232.37	89.87	14,322.24
Losses incurred.....	16,523.17	89.87	16,613.04
Amount at risk.....	2,184,749.00	329,495.00	2,514,244.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, 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 and Secretary, THOS. H. SCOTLAND.
Assistant Secretary, S. E. LOCKE.

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

Home office, No. 19, Fifth 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.....	832,052.26
Extended at.....	\$ 832,052.26

Income During the Year.

	Fire.
As shown by the books at home office at the close of business December 31st.....	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 46,055.00
Net collected.....	\$ 46,055.00
Gross premiums written and renewed during the year as per item 2, page 3, part VI.....	833,862.42
Total.....	\$ 879,917.42
Deduct Gross Premiums and bills in course of collection at this date.....	92,465.60
Entire premiums collected during the year.....	\$ 787,451.82
Deduct reinsurance, rebate, abatement and returned premiums.....	200,344.11
Received for premiums other than perpetuals.....	\$ 587,107.71—\$ 587,107.71

Rents from company's property.....	\$ 1,332.75
Interest on real estate mortgage loans, \$16,100.15; on other collateral loans, \$1,426.83.....	17,526.98
Interest and dividends on stocks and bonds.....	18,773.01
Total rents and interest.....	\$ 37,632.74
From all other sources, viz: Bad debt recovered.....	19.32
Total income during the year.....	\$ 624,759.77
Total footings.....	\$ 1,456,812.03

Disbursements During Year.

	Fire.
As shown by the books at home office at close of business December 31st.....	
Gross amount paid for losses (including \$28,827.91 occurring in previous years).....	\$ 340,579.99
Deduct amounts received for salvages (on losses for the last or previous year), \$2,423.80; and from reinsurance in other companies, \$30,525.28.....	32,949.68
Net amount paid during the year for losses.....	\$ 307,630.91
Deposit premiums returned.....	28.50
Paid stockholders for interest or dividends (amount declared during the year).....	30,000.00
Commissions or brokerage to agents, less received on reinsurances	164,504.55
Salaries and allowances to agents.....	6,618.05
Rents.....	1,820.00
Salaries, fees and all other charges, officers, \$5,000; clerks, \$5,530.12.....	10,530.12
Taxes on premiums, \$5,009.37; on real estate, \$245.16.....	5,254.53
Insurance department fees and agents' licenses.....	2,778.52
Advertising, printing and stationery, \$2,702.53; legal expenses, \$564.64; repairs and expenses on real estate, \$1,025.18; miscellaneous, \$13,579.90.....	17,872.25
Losses on sales or maturity of ledger assets, \$534.91; other disbursements, viz: \$2,073.55, taxes, state and municipal.....	2,608.46
Fire tax.....	2,448.00
Total expenditures during the year.....	\$ 552,093.89
Balances.....	\$ 904,718.14

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.....	
Book value real estate, unincumbered.....	\$ 20,149.22
Mortgage loans on real estate, first liens.....	298,515.00
Loans secured by pledge of bonds, stocks or other collateral.....	25,000.00
Book value bonds, excluding interest, \$423,844.31; and stocks, \$88,565.00.....	512,409.31
Cash in company's office, \$100.00; deposited in banks, \$48,558.49.....	48,658.49
Total.....	\$ 904,732.02
Deduct ledger liabilities.....	
All other.....	13.88
Total net ledger assets, as per balances.....	\$ 904,718.14

Non-ledger Assets.

Interest accrued on mortgages.....	\$ 3,281.60
Interest accrued on collateral loans.....	472.25
Rents due on company's property or lease.....	191.04
Total carried out.....	\$ 3,944.87

Market value (not including interest, in Item 9), of bonds and stocks over book value.....	\$ 37,279.19
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 92,065.30
Deduct cost of collection, commission and brokerage.....	22,569.54
Net amount of uncollected premiums not more than three months due.....	69,195.76
Gross premiums in course of collection December 31st, more than three months due, carried in, \$400.30.....	
Gross assets.....	\$ 1,015,137.96
Deduct assets not admitted.....	
Depreciation from book values of above net ledger assets to bring same to market value; real estate.....	\$ 1,399.22
Total.....	\$ 1,399.22
Total admitted assets.....	\$ 1,013,738.74

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 4,618.15
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	43,999.19
Losses waived (not outlawed), including interest, costs and other expenses thereon.....	12,950.00
Total amount of claims for losses.....	\$ 61,567.34
Deduct reinsurance due or accrued.....	9,608.89
Net amount of unpaid losses.....	\$ 51,958.45
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, \$439,780.52, unearned premiums (50 per cent.).....	\$ 219,820.25
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$389,232.01, unexpired premiums pro rata.....	227,412.18
Total unearned premiums as computed above.....	\$ 447,302.44
Amount reclaimable by the insured on perpetual fire insurance policies, being 50 and 95 per cent of the premium or deposit received.....	4,600.70
Return premiums and reinsurance premiums.....	990.95
Total amount of all liabilities.....	\$ 504,861.57
Joint stock capital actually paid up in cash.....	\$ 250,000.00
Divisible surplus.....	508,877.17
Total.....	\$ 1,013,738.74

Miscellaneous.

	Fire risks.	Premiums thereon.
Gross amount in force on the 31st day of December of the preceding year, as per line 5 under this heading in last year's statement.....	\$ 68,365,635	\$ 697,546.43
Written or renewed during the year.....	77,593,025	833,862.42
Total.....	\$ 145,958,660	\$ 1,531,408.85
Deduct those expired and marked off as terminated (gross).....	61,220,969	621,033.78
In force at the end of the year.....	\$ 84,737,691	\$ 890,375.65
Deduct amount reinsured.....	5,433,557	61,363.11
Net amount in force.....	\$ 79,304,134	\$ 829,012.53
Perpetual risks (not included above), \$184,559.....		Premiums on same, \$4,907.95
Largest amount written on any one risk, not deducting reinsurance, \$15,000.....		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 328,144.56
Total amount of the company's stock owned by the directors at par value.....	248,410.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

Gross risks written.....	\$ 842,372.00
Gross premiums received.....	12,427.39
Losses paid.....	10,958.87
Losses incurred.....	10,651.92
Amount at risk.....	827,995.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, WM. CHUBB.

Vice-President, JOHN GLADING.

Secretary, CHAS. J. WISTER, JR.

[Incorporated April 21, 1841.

Commenced business August 9, 1841.

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.....	\$ 943,776.33

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.....	\$ 26,630.00
Net collected.....	\$ 26,630.00
Gross premiums written and renewed during the year.....	\$ 509,204.73
Total.....	\$ 535,834.73
Deduct gross premiums and bills in course of collection at this date.....	89,684.00
Entire premiums collected during the year.....	\$ 506,147.73
Deduct reinsurance, rebate, abatement and return premiums.....	119,999.98
Received for premiums other than perpetuals.....	\$ 386,147.75

Deposit premiums received on perpetual risks.....	\$ 5,819.50
Rents from company's property, including \$1,000.00 for company's use of own buildings.....	4,725.78
Interest on real estate mortgage loans.....	9,643.67
Interest and dividends on stocks and bonds.....	25,841.63
Total rents and interest.....	\$ 40,211.08
From all other sources, viz: transfers, surveys, etc.....	374.05
Total income during the year.....	\$ 434,552.58
Total footings.....	\$ 1,376,328.71

Disbursements During Year.

As shown by the books at home office at close of business December 31st:	Fire.
Gross amount paid for losses (including \$44,838.03 occurring in previous years).....	\$ 265,075.67
Deduct amounts received for salvages (on losses of the last or previous year), \$568.34; and from reinsurance in other companies, \$31,938.00.....	32,506.32
Net amount paid during the year for losses.....	\$ 232,569.35
Deposit premiums returned.....	4,899.50
Paid stockholders for interest or dividends.....	18,000.00
Commissions or brokerage to agents, less received on reinsurance	95,246.84
Rents for company's use of own buildings.....	4,000.00
Salaries, fees and all other charges, officers, \$11,000.00; clerks, \$5,996.84; other employees, \$6,952.87.....	25,882.71
Taxes on premiums, \$9,124.08; on real estate, \$1,618.75.....	10,742.83
Insurance department fees and agents' licenses, \$2,590.33; municipal licenses, \$855.00; internal revenue, \$1,426.16; tax on franchise, \$1,177.02.....	5,838.41
Advertising, printing and stationery, \$3,374.12; legal expenses, \$94.92; repairs and expenses on real estate, \$605.76; furniture and fixtures, \$422.00; miscellaneous, \$39,052.64.....	\$ 32,749.44
Premiums over par value bonds bought.....	137.50
Total expenditures during the year.....	\$ 427,166.56
Balances.....	\$ 949,162.15

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st:	
Book value real estate, unincumbered.....	\$ 131,043.48
Mortgage loans on real estate, first liens.....	206,660.00
Book value bonds, excluding interest, \$560,675.75, and stocks, \$4,500.00.....	565,175.75
Cash in company's office, \$653,777 deposited in banks, \$35,412.63.....	36,096.40
Agents' debit balances, secured or unsecured.....	40,564.62
Total.....	\$ 949,540.23
Deduct ledger liabilities:	
Agents' credit balances.....	378.08
Total net ledger assets, as per balances.....	\$ 949,162.15

Non-Ledger Assets.

Interest due, \$477.59, and accrued, \$2,197.74, on mortgages.....	\$ 2,665.22
Rents accrued on company's property or lease.....	191.79
Total.....	\$ 2,797.01

Market value, not including interest in item 9, of bonds and stocks over book value.....	\$ 45,804.25
Gross premium in course of collection, December 31st, not more than three months due.....	29,684.00
Deduct: cost of collection, commission and brokerage.....	8,131.37
Net amount of uncollected premiums, not more than three months due.....	91,552.63
Perpetual deposits on real estate owned by company.....	747.00
Gross assets.....	\$ 1,020,031.04
Deduct assets not admitted:	
Company's stock—owned.....	1,923.00
Depreciation from book values of above net ledger assets to bring same to market value, real estate.....	1,954.27
Total admitted assets.....	\$ 1,016,158.84

Non-Ledger Liabilities.

Losses adjusted and unpaid; not yet due.....	\$ 12,069.83
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	30,156.45
Total amount of claims for losses.....	\$ 51,226.28
Deduct reinsurance due or accrued.....	1,852.62
Net amount of unpaid losses.....	\$ 49,373.66
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, \$272,653.82; unearned premiums, 50 per cent.....	136,026.90
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$358,003.60; unearned premiums pro rata.....	197,010.16
Total unearned premiums as computed above.....	\$ 333,037.06
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....	136,027.98
Total amount of all liabilities.....	\$ 518,438.70
Joint stock capital actually paid up in cash.....	300,000.00
Divisible surplus.....	197,750.14
Total.....	\$ 1,016,188.84

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1901, (as per line 5 under this heading in last year's statement).....	\$ 59,250.428	\$ 633,743.39
Written or renewed during the year.....	45,127.818	\$ 509,201.73
Total.....	\$ 104,378.246	\$ 1,142,945.12
Deduct those expired and marked off as terminated.....	41,260.549	433,528.72
In force at the end of the year.....	\$ 63,117.697	\$ 709,416.40
Deduct amount reinsured.....	6,334.659	60,259.00
Net amount in force.....	\$ 57,883.038	\$ 649,157.40
Perpetual risks (not included above), \$5,371.394. Premiums on same, \$149,213.05.		
Largest amount written on any one risk not deducting reinsurance, \$10,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..... No.
 Losses incurred during the year, fire..... \$ 234,388.00
 Total amount of company's stock owned by the directors at par value..... 45,000.00
 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.....	\$ 1,045,955.00	Fire risks.
Gross premiums received.....	13,574.32	
Losses paid.....	12,645.10	
Losses incurred.....	12,830.80	
Amount at risk.....	1,603,785.00	

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
ROCHESTER 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, HON. FREDERICK COCK. First Vice-President, EUGENE H. SATTERBERE.
Secretary, H. F. ATWOOD. Second Vice-President, ALBRECHT VOGT.

[Incorporated February 16, 1892. Commenced business February 23, 1892.]

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

Capital Stock.

Amount of capital stock authorized, \$800,000.00; subscribed for.....	\$ 800,000.00
Amount of capital paid up in cash.....	800,000.00
Amount of net ledger assets, December 31st of previous year.....	1,671,574.88
Extended at.....	\$ 1,071,574.88

Income During the 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.....	\$ 87,403.80
Gross premiums written and renewed during the year.....	885,794.39
Total.....	\$ 973,198.19
Deduct gross premiums and bills in course of collection at this date.....	117,481.09
Entire premiums collected during the year.....	\$ 855,717.10
Deduct reinsurance, rebate, abatement and return premiums.....	256,160.28
Received for premiums other than perpetuals.....	\$ 590,547.82
Rents from company's property.....	\$ 9,404.33
Interest on real estate mortgage loans.....	19,324.91
Interest and dividends on stocks and bonds, \$80,018.32, from all other sources, \$1,010.22.....	21,028.54
Total rents and interest.....	\$ 49,757.28
Total income during the year.....	\$ 640,305.60
Total footings.....	\$1,720,880.48

Disbursements During Year.

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

Gross amount paid for losses, including \$21,432.77 occurring in previous years.....	Fire.	\$ 395,607.20
Deduct amounts received for salvages (on losses of the last or previous year), \$1,401.50, and from reinsurance in other companies, \$71,668.73.....		71,070.23
Net amount paid during the year for losses.....		\$ 324,536.97
Paid stockholders for interest or dividends, amount declared during the year.....		20,000.00
Commissions or brokerage to agents, less received on reinsurances. Salaries, fees and all other charges, officers, \$10,500.00; clerks, \$6,300.00; other employees, \$10,366.65.....		159,241.37
Taxes on premiums, \$11,503.62; on real estate, \$3,459.02; on other investments, \$1,378.52.....		27,175.65
Insurance department fees and agents' licenses, \$2,868.92; municipal licenses, \$336.60.....		16,411.16
Advertising, printing and stationery, \$3,881.46; legal expenses, \$244.75; repairs and expenses on real estate, \$8,820.79; miscellaneous, \$32,740.34.....		3,505.52
Other disbursements, viz: Suspense account, \$37.00; profit and loss account, \$124.35.....		45,496.94
Total expenditures during the year.....		185.35
Balances.....		\$ 595,558.90
		\$ 1,125,327.52

Ledger Assets.

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

Book value real estate.....	\$ 219,538.19
Mortgage loans on real estate, first liens.....	386,479.77
Book value bonds, excluding interest, \$356,342.80; and stocks, \$50,000.00.....	406,342.80
Cash in company's office, \$1,357.73; deposited in banks, \$118,509.63.....	119,867.36
Total net ledger assets, as per balances.....	\$ 1,125,327.52

Non-Ledger Assets.

Interest due, \$912.25 and accrued, \$5,645.05, on mortgages.....	\$ 6,566.30
Interest accrued on bonds and stocks.....	5,575.64
Total carried out.....	\$ 12,141.94
Market value (not including interest, in item 9) of bonds and stocks over book values.....	\$ 35,038.80
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 117,481.09
Deduct cost of collection, commission and brokerage.....	35,821.20
Net amount of uncollected premiums, not more than three months due.....	81,589.89
Total admitted assets.....	\$ 1,254,029.15

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 4,358.94
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	15,239.47

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	\$	9,561.26
Total amount of claims for losses.....	\$	49,562.67
Net amount of unpaid losses.....	\$	49,562.67
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, \$141 712.52; unearned premiums, 50 per cent.....	\$	220,871.31
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$475,589.86; unearned premiums, pro rata.....	\$	251,592.44
Total unearned premiums as computed above.....		482,463.75
Commissions, brokerage, and other charges due to agents and brokers.....		470.63
Total amount of all liabilities.....	\$	534,497.05
Joint stock capital actually paid up in cash.....	\$	200,000.00
Divisible surplus.....	\$	554,595.10
Total.....	\$	1,854,092.15

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 80,663,614	\$ 813,792.71
Written or renewed during the year.....	27,486,139	885,794.39
Total.....	\$ 108,149,753	\$ 1,699,587.10
Deduct those expired and marked off as terminated.....	61,617,595	656,399.57
In force at the end of the year.....	\$ 46,532,158	\$ 1,043,187.53
Deduct amount reinsured.....	9,846,759	125,855.06
Net amount in force.....	\$ 36,685,399	\$ 917,332.47
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$46,721.87
Total amount of the company's stock owned by the directors at par value.....	34,287.50
Total amount loaned to officers and directors, \$34,900; loaned to stockholders, not officers, \$48,100.....	83,030.00
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.....	\$ 1,039,616.00
Gross premiums received.....	11,471.48
Losses paid.....	9,531.21
Losses incurred.....	10,524.86
Amount at risk.....	1,667,786.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the United States branch of the

ROYAL 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.

Managers for Western Department, LAW BROTHERS, Chicago.

General Attorney for the United States, E. F. BEDDALL.

[Organized or incorporated, 1845. Commenced business in the United States, 1851.]

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

Capital Stock.

Deposit capital stock, \$235,000; market value.....	\$ 283,473.08
Amount of net ledger assets, December 31st of previous year.....	\$6,403,880.79
Extended at.....	\$ 6,403,880.79

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.....	\$ 729,513.62
Deduct amount of same not collected.....	1,494.23
Net collected.....	\$ 727,999.39
Gross premiums written and renewed during the year.....	6,737,661.94
Total.....	\$7,465,571.33
Deduct gross premiums and bills in course of collection at this date.....	860,268.36
Entire premiums collected during the year.....	\$6,605,302.97
Deduct reinsurance, rebate, abatement and return premiums.....	3,548,865.05
Received for premiums other than perpetuals.....	\$ 4,062,437.92
Deposit premiums received on perpetual risks.....	5,937.99
Rents from company's property, including \$33,252.60 for company's use of own buildings.....	\$ 181,898.46
Interest on real estate mortgage loans.....	7,898.59
Interest and dividends on stocks and bonds, \$136,791.61; from all other sources, \$4,441.33.....	141,238.97
Total rents and interest.....	\$31,036.02
Profit on sale or maturity of ledger assets during the year over book values.....	50,109.13
From all other sources, viz.: Received from home office.....	1,569,173.10
Total income during the year.....	\$ 6,118,688.67
Total footings.....	\$ 12,522,568.86

Disbursements During Year.

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

	Fire.
Gross amount paid for losses, including \$538,786.67; occurring in previous years.....	\$3,045,156.17
Deduct amounts received for salvages on losses for the last or previous year, \$30,685.83; and from reinsurance in other companies, \$948,445.80.....	979,131.63
Net amount paid during the year for losses.....	\$2,066,024.54
Deposit premiums returned.....	11,811.82
Commissions or brokerage to agents, less received on reinsurance	615,050.70
Salaries and allowances to agents.....	34,969.68
Rents, including \$33,452.60 for company's use of own buildings.....	36,844.60
Salaries, fees and all other charges, officers, \$91,088; clerks, \$182,548.61; other employees, \$64,585.50.....	338,162.11
Taxes on premiums, \$136,553.02; on real estate, \$30,122.87.....	166,675.89
Insurance department fees and agents' licenses, \$69,074.18; municipal licenses, \$755.06.....	9,839.24
Advertising, printing and stationery, \$54,874.09; legal expenses, \$1,727.77; repairs and expenses on real estate, \$77,784.71; furniture and fixtures, \$4,431.06; miscellaneous, \$160,208.30.....	300,025.93
Remitted to home office.....	1,798,376.71
Amount written off to reduce bonds to book value.....	6,581.44
Total expenditures during the year.....	\$ 5,985,241.66
Balances.....	\$ 6,537,327.20

Ledger Assets.

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

Book value real estate, unincumbered.....	\$2,143,090.05
Mortgage loans on real estate, first liens.....	184,000.00
Book value bonds, excluding interest.....	3,644,402.91
Cash in company's office, \$1,075.93; deposited in banks, \$564,921.36.....	565,997.29
Total.....	\$6,537,470.25
Deduct ledger liabilities:	
All others.....	143.05

Total net ledger assets, as per balances..... \$ 6,537,327.20

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 637.62
Interest accrued on bonds and stocks.....	39,458.31
Interest accrued on other assets.....	80.00
Rents accrued on company's property or lease.....	11,642.00
Total carried out.....	\$ 50,828.23
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 846,752.01
Deduct cost of collection, commission and brokerage.....	136,922.93
Net amount of uncollected premiums not more than three months due.....	709,829.08
Gross premiums in course of collection December 31st, not more than three months due, carried in.....	\$14,820.58
All other assets: Amount receivable under perpetual policies, \$738.10; due from other companies for reinsurance losses already paid, \$5,060.09.....	5,801.19
Total admitted assets.....	\$ 7,303,215.70

Non-Ledger Liabilities.

Losses adjusted and unpaid (due, \$2,121.65; not yet due, \$21,434.20) \$	23,557.85
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	868,005.74
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	88,300.58
Total amount of claims for losses.....	\$ 979,864.17
Deduct reinsurance due or accrued.....	441,734.05
Net amount of unpaid losses.....	\$ 538,130.12
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,863,039.80; unearned premiums, 50 per cent.....	\$1,431,519.90
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,230,210.18; unearned premiums pro rata.....	8,102,410.55
Total unearned premiums as computed above.....	3,623,930.45
Amount reclaimable by the insured on perpetual fire insurance policies, being 85.95 per cent of the premium or deposit received.....	221,542.40
Net premium reserve and all other liabilities; except capital, under the life insurance or any other special department.....	119,352.89
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	32,327.07
Commissions, brokerage and other charges due to agents and brokers on premiums paid.....	6,954.74
Return premiums, \$11,020.70; and reinsurance premiums, \$229,135.53.....	240,156.23
Total amount of all liabilities.....	\$ 4,791,093.31
Divisible surplus.....	2,521,522.39
Total.....	\$ 7,303,215.70

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 937,720,750.29	\$ 8,170,444.42
Written or renewed during the year 1901.....	788,450,303.90	6,737,061.94
Total.....	\$1,726,177,150.19	\$14,914,106.36
Deduct those expired and marked off as terminated.....	749,846,728.49	6,215,153.72
In force at the end of the year 1901.....	\$ 976,280,371.70	\$ 8,698,952.64
Deduct amount reinsured.....	221,699,532.16	1,655,672.60
Net amount in force December 31, 1901.....	\$ 754,589,839.54	\$ 7,093,979.98
Largest amount written on any one risk, not deducting reinsurance, \$150,000.		

Perpetual Fire Risks.

	Amounts.	Total deposits.	Interest premiums.
Perpetual risks in force December 31, 1901.....	\$ 9,585,419	\$ 252,707.82	\$ 10,111.63
Written during the year 1901.....	224,410	7,422.04	296.88
Total.....	\$ 9,789,829	\$ 260,212.86	\$ 10,408.51
Deduct those marked off as cancelled, 1901.....	410,069	13,354.11	534.10
In force December 31, 1901.....	\$ 9,379,760	\$ 246,858.75	\$ 9,874.35

General Interrogatories.

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

Losses incurred during the year, fire, \$2,702,181.39; tornado, \$3,044.57..... \$ 2,705,225.96

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$2,478,188.12	\$ 26,800.00	\$ 2,504,988.12
Gross premiums received	28,495.19	648.87	29,144.06
Losses paid	13,126.22	16.67	13,142.89
Losses incurred	15,057.01	16.67	15,073.68
Amount at risk			3,151,454.00

ANNUAL STATEMENT.

For the year ending December 31st 1901, of the condition and affairs of the
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 A. D. 1720. Commenced business United States branch 1891.]

Home office, Royal Exchange, London, England.
United States office, 100 William street, New York.

Capital Stock.

Deposit capital	\$ 200,000.00
Amount of net ledger assets, December 31st of previous year	1,365,922.51
Extended at	\$ 1,365,922.51

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	\$ 132,495.33
Net collected	132,495.33
Gross premiums written and renewed during the year, as per Item 2, page 3, part VI	1,272,760.26
Total	\$ 1,405,285.59
Deduct gross premium and bills in course of collection at this date	151,429.97
Entire premium collected during the year	\$ 1,253,855.62
Deduct reinsurance, rebate, abatement and return premiums	404,493.23
Received for premiums other than perpetuities	\$ 849,357.34
Interest and dividends on stock and bonds	\$ 49,023.55
Total rents and interest	49,023.55
From all other sources, viz: Remittance from Home office	221,323.25
Total income during the year	\$ 1,139,704.15
Total footings	\$ 2,595,656.66

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses, including \$97,871.10 in previous years	\$ 703,112.21
Deduct amounts received for salvages on losses of the last or previous year \$2,220.43 and from reinsurance in other companies \$115,225.99	117,226.42
Net amount paid during the year for losses	\$ 585,885.82
Commission or brokerage to agents, less received in reinsurance	158,250.10
Rents	6,742.16
Salaries, fees and all other charges, officers, \$22,660.00; clerks, \$50,185.30	72,845.30
Taxes on premiums	13,351.55
Insurance department fees and agents' licenses, \$11,532.32; municipal licenses, \$5,204.20	16,736.52
Advertising, printing and stationery, \$13,356.60; miscellaneous, \$22,231.46	35,598.06
Remitted to home office	230,608.18
Total expenditures during the year	\$ 1,135,483.60
Balances	\$ 1,370,142.97

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value bonds, excluding interest, \$1,241,133.97; and stocks, \$70,381.83	\$ 1,311,517.80
Cash in company's office, \$1,522.52; deposited in banks, \$31,431.78	31,954.30
Office furniture and maps	17,419.99
Bills receivable	3,250.88
Total	\$ 1,370,742.97
Total net ledger assets, as per balances	\$ 1,370,142.97

Non-Ledger Assets.

Interest accrued on bonds and stocks	\$ 16,903.39
Total carried out	\$ 16,903.39
Market value of bonds and stocks over book value	18,653.45
Gross premiums in course of collection December 31st, not more than three months due	151,429.97
Deduct cost of collection, commission and brokerage	31,056.16
Net amount of uncollected premiums, not more than three months due	118,373.81
Gross premiums in course of collection December 31st, more than three months due, due from other companies for reinsurance or losses already paid. United Fire \$954.00, Munich \$3,045.55	4,000.55
Gross assets	\$ 1,588,074.17
Deduct assets not admitted	
Furniture, fixtures, safes and maps	\$ 17,419.99
Total	\$ 17,419.99
Total admitted assets	\$ 1,570,654.18

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 29,399.20
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Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 101,272.80
Losses resisted (not outlaid), including interest, costs and other expenses thereon	9,050.00
Total amount of claims for losses	\$ 137,422.00
Deduct reinsurance due or accrued	33,492.45
Net amount of unpaid losses	\$ 105,939.55
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, \$89,628.12, unearned premiums (50 per cent)	\$93,814.06
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$633,924.95, unearned premiums pro rata	\$ 359,493.38
Total unearned premiums as computed above	\$ 653,307.44
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued (contingents)	1,721.54
And reinsurance premiums	17,777.97
Total amount of all liabilities	\$ 778,746.50
Joint stock capital actually paid up in cash, deposit capital	200,000.00
Reserve or guaranty fund, represented by scrip, or otherwise	\$31,907.68
Divisible surplus	731,907.68
Total	\$ 1,510,654.18

Miscellaneous.

	Fire risks.	Premiums thereon.
In force December 31, 1920	\$ 115,814,995	\$ 1,345,985.18
Written or renewed in 1921	116,230,061	1,272,792.20
Total	\$ 232,045,056	\$ 2,618,775.44
Deduct expirations and cancellations	108,574,502	1,185,384.13
In force December 31, 1921	\$ 123,470,552	\$ 1,433,391.31
Deduct amount reinsured	10,891,672	211,838.24
Net amount in force	\$ 103,578,880	\$ 1,221,553.07
Largest amount in any one hazard, \$25,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire	\$ 612,842.37
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	\$ 579,050.00
Gross premiums received	7,187.68
Losses paid	5,918.94
Losses incurred	7,543.94
Amount at risk	\$31,054.00

ANNUAL STATEMENT.

For the year ending December 31, 1921, 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.

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

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

Capital Stock.

Amount of capital stock authorized, \$1,000,000. Subscribed for	\$ 100,000.00
Amount paid up in cash	500,000.00
Amount of net ledger assets, December 31st of previous year	2,606,392.12
Extended at	\$ 2,606,392.12

Income During the Year.

As shown by the books at home office at close of business December 31st.	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 269,518.08	\$ 16,932.34
Net collected	\$ 269,518.08	\$ 16,932.34
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	2,318,566.18	643,823.50
Total	\$ 2,588,084.26	\$ 660,755.84
Deduct gross premiums and bills in course of collection at this date	273,335.36	17,446.09
Entire premiums collected during the year	\$ 2,314,748.90	\$ 643,309.75
Deduct reinsurance, rebate, abatement and return premiums	367,493.78	237,823.61
Received for premiums, other than perpetuals	\$ 1,947,255.12	\$ 405,486.14
Rents from company's property, including \$5,400.00 for company's use of own building		44,515.14
Interest on real estate mortgage loans, \$15,486.23; on other collateral loans, \$4,150.50		19,636.73
Interest and dividends on stocks and bonds, \$60,373.17; from all other sources, \$11,836.67		72,209.84
Total rents and interest		\$ 136,361.71

Profit on sales or maturity of ledger assets during the year over book values.....	\$ 35,480.00
From all other sources, viz:	
Increased premiums and bills, fire and marine.....	4,331.03
Received from old judgments and claims	3,250.03
Total income during the year.....	\$ 2,532,104.00
Total footings	\$ 5,138,496.12

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 \$174,618.37; occurring in previous years).....	\$ 1,078,417.99	\$ 312,811.93	
Deduct amounts received for salvages (on losses of the last or previous years), \$12,457.44; and from reinsurance in other companies, \$173,803.12 ...	90,202.82	96,117.74	
Net amount paid during the year for losses..	\$ 988,215.17	\$ 216,694.19	\$ 1,204,909.36
Paid stockholders for interest or dividends (amount declared during the year, \$50,000).....			50,000.00
Commission or brokerage to agents, less received on reinsurances			493,630.97
Rents, (including \$5,400.00 for campan's use of own building) ...			5,400.00
Salaries, fees and all other charges, officers, 27,333.34; clerks, \$30,145.50; other emyloyes, \$34,768.58.....			92,247.42
Taxes on premiums, \$39,151.35; on real estate, \$6,656.26.....			45,807.61
Insurance department fees and agents' licenses, \$7,135.82; municipal licenses, \$4,847.84; tax on franchise, \$190.00.....			12,173.66
Advertising, printing and stationery, \$10,449.33; legal expenses, \$4,066.21; repairs and expenses on real estate, \$18,725.96; furniture and fixtures, \$290.75; miscellaneous, \$133,702.86.....			167,235.11
Losses on sales or maturity of ledger assets			63,777.98
Total disbursements during the year.....			\$ 2,135,182.11
Balances			\$ 3,003,314.01

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 575,881.82
Mortgage loans on real estate, first liens.....	402,150.00
Loans secured by pledge of bonds, stocks or other collateral	59,202.63
Book value of bonds excluding interest, \$1,133,032.70; and stocks, \$341,100.00	\$ 1,474,132.70
Cash in company's office, \$17,423.72; deposited in banks, \$221,349.65	238,773.37
Bills receivable, \$17,446.09; agents' debit balances, secured or unsecured, 235,880.84.....	253,326.93
Total	\$ 3,093,468.45
Deduct ledger liabilities.	
Agents' credit balances.....	\$ 154.44
Total net ledger assets, as per balances.....	\$ 3,003,314.01

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 59,893.56
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	168,161.22

Losses resisted (not outlawed), including interest, costs and other expenses thereon	\$ 13,535.00
Total amount of claims for losses.....	\$ 241,589.78
Deduct reinsurance due or accrued.....	24,164.10
Net amount of unpaid losses.....	\$ 217,425.68
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$944,516.06; unearned premiums, 50 per cent.....	\$ 472,258.03
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,544,308.01; unearned premiums pro rata.....	852,857.46
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$175,240.33; unearned premiums, 50 per cent.....	87,620.17
Total unearned premiums as computed above.....	\$ 1,412,735.66
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid,	37,608.96
Total amount of all liabilities.....	\$ 1,667,770.30
Joint-stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	835,543.71
Total	\$ 3,003,314.01

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1900.....	\$ 177,792,650	\$ 2,285,814.15	\$ 5,193,013	\$ 201,638.60
Written or renewed in 1901	144,845,250	2,318,566.18	80,647,328	643,823.50
Totals.....	\$ 322,637,900	\$ 4,604,380.33	\$ 85,840,341	\$ 845,462.10
Deduct expirations and cancellations.....	\$ 125,818,956	\$ 1,979,070.16	\$ 80,748,379	654,561.68
In force December 31, 1901	\$ 196,818,934	\$ 2,625,310.17	\$ 5,091,962	\$ 190,900.42
Deduct amount reinsured	10,411,485	136,486.10	605,298	15,660.09
Net amount in force.....	\$186,407,449	\$ 2,488,824.07	\$ 4,486,664	\$ 175,240.33

General Interrogatories.

Largest amount on any one hazard, \$10,000.00.	
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, as to 1901
Losses incurred during the year (fire, \$1,012,819.00; marine and inland, \$238,202.18; tornado	\$8,940.60
Total amount of company's stock owned by the directors at par value.....	\$ 85,400.00
Total amount loaned to officers and directors, \$3,146.69; loaned to stockholders not officers.....	\$5,146.69
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

	Fire risks.	Tornado risks.	Aggregate.
Gross risks written.....	\$ 3,134,580.00	\$ 588,519.00	\$ 3,723,099.00
Gross premiums received.....	44,193.68	4,402.45	48,596.13
Losses paid	29,700.81	177.91	29,878.72
Losses incurred	28,474.93	177.91	28,652.84
Amount at risk	4,152,928.00	765,100.00	4,918,028.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

SCOTTISH UNION AND NATIONAL 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, JAMES H. BREWSTER.

[Incorporated, 1834. Commenced business in the United States, 1850.]

Home office, 197 Asylum street, Hartford, Connecticut.

Capital Stock.

Amount of capital stock authorized, \$30,000,000.00; subscribed for, \$21,757,000.00	
Amount of capital paid up in cash.....	1,500,000.00
Amount of net ledger assets, December 31st of previous year.....	3,885,062.29
Extended at.....	\$ 3,885,062.29

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.....	\$ 275,350.00
Net collected.....	\$ 275,350.00
Gross premiums written and renewed during the year.....	4,059,933.60
Total.....	\$ 4,334,413.60
Gross premiums and bills in course of collection at this date.....	330,354.60
Entire premiums collected during the year.....	\$ 4,004,059.00
Deduct reinsurance, rebate, abatement and return premiums.....	1,935,594.38
Received for premiums other than perpetuals.....	\$ 2,067,464.62
Rents from company's property, including company's use of own buildings.....	16,461.60
Interest on real estate mortgage loans, \$48,964.40; on other collateral loans, \$87.50.....	49,051.90
Interest and dividends on stocks and bonds, \$76,793.25; from all other sources, \$7,280.43.....	83,983.71
Total rents and interest.....	\$ 149,497.21
Profit on sale or maturity of ledger assets during the year over book values.....	1,562.50
From all other sources, viz: received from home office.....	25,880.48
Total income during the year.....	\$ 2,244,404.81
Total footings.....	\$ 5,129,467.10

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$100,935.44 occurring in previous years).....	\$2,869,128.29
Deduct amounts received for salvages (on losses of the last or previous year), \$16,132.02; and from reinsurance in other companies, \$565,084.88.....	881,216.90
Net amount paid during the year for losses.....	\$ 1,380,909.39
Commissions or brokerage to agents, less received on reinsurance	440,761.59
Rents.....	4,128.00
Salaries, fees and all other charges, officers, \$13,250.00; clerks, \$82,070.78.....	95,320.78
Taxes on premiums, \$51,015.67; on real estate, \$3,318.62.....	54,354.29
Insurance department fees and agents' licenses, \$10,540.56; municipal licenses, \$6,605.72; tax on franchise, \$480.00; war tax, \$10,676.97; fire patrol, \$10,840.65.....	39,153.90
Advertising, printing and stationery, \$16,033.83; repairs and expenses on real estate, \$11,300.50; furniture and fixtures, \$7,131.99; miscellaneous, \$87,370.76.....	121,896.54
Losses on sales or maturity of ledger assets.....	395.55
Remittance to home office.....	4,228.42
Total expenditures during the year.....	\$ 2,141,151.40
Balances.....	\$ 3,988,315.64

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 218,462.18
Mortgage loans on real estate, first liens.....	1,134,115.30
Loans secured by pledge of bonds, stocks or other collateral.....	2,600.00
Book value bonds, excluding interest, \$2,094,133.75; and stocks, \$49,950.00.....	2,144,083.75
Cash in company's office, \$875.33; deposited in banks, \$260,075.10.....	261,850.43
Agents debit balances, secured or unsecured.....	197,704.28
Total.....	\$ 3,988,816.04
Deduct ledger liabilities:	
Agents' credit balances.....	500.40
Total net ledger assets.....	\$ 3,988,315.64

Non-Ledger Assets.

Interest due, \$6,727.57 and accrued, \$5,639.79, on mortgages....	\$ 12,367.36
Interest due, \$11,778.75 and accrued, \$12,774.89, on bonds and stocks..	24,553.64
Interest due and accrued on collateral loans.....	65.00
Interest due, \$300.00 and accrued \$251.23 on other assets.....	551.23
Total carried out.....	\$ 37,517.23
Market value of bonds and stocks over book value.....	64,410.85
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 330,354.60
Deduct cost of collection, commission and brokerage.....	45,816.37
Net amount of uncollected premiums not more than three months due.....	284,538.23
Gross assets.....	\$ 4,374,771.35

Deduct assets not admitted:

Bonds and stocks	\$ 15,690.40
Total	\$ 15,690.40
Total admitted assets	\$ 4,359,080.95

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 132,855.15
Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 267,275.00
Losses resisted (not outlawed), including interest costs and other expenses thereon	21,581.45
Total amount of claims for losses	\$ 421,671.60
Deduct reinsurance due or accrued	153,749.25
Net amount of unpaid losses	267,922.35
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, \$1,421,317.73; unearned premiums (fifty per cent)	\$ 710,658.86
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,919,749.48; unearned premiums pro rata	1,006,925.49
Total unearned premiums as computed above	\$ 1,717,584.35
Return premiums, \$43,101.89; and reinsurance premiums, \$103,857.21	146,959.10
Total amount of all liabilities	\$ 2,132,465.80
Divisible surplus	\$ 2,226,615.15
Total	\$ 4,359,080.95

Miscellaneous.

	Fire risks.	Premiums.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 506,111.998	\$ 4,463,970.16
Written or renewed during the year	403,582.380	4,059,033.60
Total	\$ 909,694.378	\$ 8,523,003.76
Deduct those expired and marked off as terminated	381,142.296	3,607,337.06
In force at the end of the year	\$ 528,552.082	\$ 4,915,666.70
Deduct amount reinsured	160,861,538	1,574,599.49
Net amount in force	\$ 367,690,544	\$ 3,341,067.21
Largest amount written on any one risk, not deducting reinsurance, \$100,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire	\$1,408,866.16
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.
The amount of "Special Reserve Fund" according to said law, deposited with the insurance department of the state of New York	\$ 200,000.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 1,584,897.00
Gross premiums received	24,790.59
Losses paid	24,770.92
Losses incurred	21,710.32

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

SECURITY INSURANCE COMPANY.

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

President, CHAS. S. LEBBE.

Vice-Presidents, JAS. D. DEWELL.

Secretary, H. MASON.

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

Home office, 37 Center street, New Haven, Conn.

CAPITAL STOCK.

Amount of capital stock authorized	\$ 1,000,000.00
Amount of capital stock paid-up in cash	300,000.00
Amount of net ledger assets, December 31st of previous year	879,266.15

Income During the Year.

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

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 91,780.53	\$ 9,167.61
Deduct amount of same not collected	66.98	158.73
Net collected	\$ 91,683.55	\$ 9,008.88
Gross premiums on risks written and renewed during the year as shown in exhibit item 2	867,088.26	73,186.30
Total	\$ 958,771.81	\$ 82,195.18
Deduct gross premiums and bills in course of collection at this date	132,585.04	5,165.40
Entire premiums collected during the year	\$ 826,186.77	\$ 77,029.78
Deduct reinsurance, rebate, abatement and return premiums	243,502.05	12,621.14
Net cash actually received for premiums	\$ 582,684.72	\$ 64,408.64
Rents from company's property, including \$2,000 for company's use of own buildings		2,919.65
Interest on real estate mortgage loans, \$9,544.30; on other collateral loans, \$1,253.32		10,797.62
Interest and dividends on stocks and bonds		25,576.05
Total rents and interest		\$ 39,293.32
Total income during the year		\$ 1,565,652.83

Disbursements During the Year.

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

	On fire risks.	On marine and inland risks.
Gross amount paid for losses (including \$46,566.99 losses occurring in previous years)	\$ 357,132.61	\$ 48,893.81
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$7,378.25, and all amounts actually received for reinsurance in other companies, \$48,165.20; total deductions	48,629.46	6,914.01
Net amount paid during the year for losses ..	308,503.17	41,979.80
Paid stockholders for interest or dividends		350,182.97
Commissions or brokerage to agents, less received on reinsurance		24,000.00
Rents (including \$2,000 for company's use of own buildings), less \$500, from sub-lessees		153,756.82
Salaries, fees and all other charges, officers, \$12,500.00; general agents and clerks, \$28,458.86; other employees, \$14,347.05		1,500.00
Taxes on premiums, \$14,153.60; on real estate, \$501.53		55,306.81
Insurance department fees and agents' licenses, \$4,166.42; municipal licenses, \$327.24		14,655.13
Advertising, printing and stationery, \$7,690.88; legal expenses, \$277.97; furniture and fixtures, \$128.20; Miscellaneous, \$33,922.15		4,493.66
Other disbursements		42,219.20
Total expenditures during the year		696.62
Balances		\$ 647,131.21
		\$ 918,541.62

Ledger Assets.

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

Book value real estate unincumbered	\$ 81,397.18
Mortgage loans on real estate, first liens	109,483.78
Loans secured by pledge of bonds, stocks or other collateral ..	10,500.00
Book value bonds, excluding interest, \$222,980.21; and stocks, \$312,788.10	549,768.34
Cash in company's office, \$133.87; deposited in banks, \$77,124.16 ..	77,258.03
Bills receivable	7,120.99
Total net ledger assets	\$ 918,541.62

Non-Ledger Assets.

Interest accrued on mortgages	\$ 1,869.72
Interest accrued on bonds and stocks	2,239.14
Rents accrued on company's property or lease	139.17
Total carried out	\$ 4,248.43
Market value of bonds and stocks over book value	77,139.39
Gross premiums in course of collection December 31st, not more than three months due	137,750.44
Deduct cost of collection, commission and brokerage	27,028.87
Net amount of uncollected premiums, not more than three months due	\$ 110,721.57
Gross assets	\$ 1,110,650.01
Deduct assets not admitted	
Real estate	1,797.18
Total admitted assets	\$ 1,108,852.83

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 30,285.52
Losses in process of adjustment, or in suspense, including all reported and supposed losses	58,702.61
Losses resisted (not outlawed) including interest, costs and other expenses thereon	2,195.00
Total amount of claims for losses	\$ 91,183.13
Deduct reinsurance due or accrued	9,247.69
Net amount of unpaid losses	\$ 81,935.44
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$390,683.53; unearned premiums fifty per cent	\$ 195,341.76
Gross premiums less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$593,585.10; unearned premiums, pro rata	330,203.69
Gross premiums (less reinsurance, including both cash and bill), received and receivable upon all unexpired inland navigation risks, \$5,030.93; unearned premiums, fifty per cent	2,515.46
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks, fifty per cent on time bills	9,664.77
Total unearned premiums as computed above	\$ 537,725.68
Return premiums, \$16,479.50; and reinsurance premiums, \$5,074.64	21,554.14
Total amount of all liabilities	\$ 641,215.26
Joint stock capital actually paid up in cash	\$ 300,000.00
Divisible surplus	167,637.57
Total	\$ 1,108,852.83

Miscellaneous.

	Fire risks.	Premiums.	Marine and inland risk.	Premiums.
In force December 31, 1900	\$ 91,173,100	\$ 946,337.69	\$ 576,203	\$ 27,853.48
Written or renewed in 1901	24,146,486	867,088.20	9,238,058	73,186.30
Totals	\$ 115,319,586	\$ 1,813,425.89	\$ 9,814,351	\$ 101,039.78
Deduct expirations and cancellations	63,581,031	694,774.20	9,235,404	73,980.87
In force December 31, 1901	\$ 109,738,555	\$ 1,118,651.75	\$ 578,947	\$ 27,853.48
Deduct amount reinsured	11,995,056	134,443.12	94,945	3,382.73
Net amount in force	\$ 97,743,499	\$ 984,208.63	\$ 484,002	\$ 24,470.75

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, \$36,146.51; marine and inland, \$7,450.35 ..	\$ 43,596.86
Total amount loaned to officers and directors, \$10,000.00; loaned to stockholders, not officers, \$10,000.00	20,000.00
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	\$ 2,375,659.00
Gross premiums received	23,367.74
Losses paid	9,375.74
Losses incurred	8,310.41
Amount at risk	2,952,170.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

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

President, A. W. DAMON.

Vice-President, C. E. GALACAR.

Secretary, W. J. MACKAY.

[Incorporated, 1849.

Commenced business, 1851.]

Home office, 292 Main street, Springfield, Mass.

Capital Stock.

Amount of capital stock authorized, \$2,000,000; 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.....	3,844,712.80
Increase of paid up capital during 1901.....	500,000.00
Extended at.....	\$ 4,344,712.80

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.	\$ 391,502.59
Deduct amount of same not collected,		2,835.26
Net collected		\$ 388,667.33
Gross premiums written and renewed during the year.....		3,923,493.87
Total		\$4,312,161.20
Deduct gross premiums and bills in course of collection at this date		543,336.02
Entire premiums collected during the year.....		\$3,768,825.18
Deduct reinsurance, rebate, abatement and return premiums....		846,747.15
Received for premiums other than perpetuals.....		\$ 2,922,078.03
Rents from company's property.....		\$ 4,408.71
Interest on real estate mortgage loans, \$30,562.32; on other collateral loans, \$1,592.82.....		32,155.14
Interest and dividends on stocks and bonds.....		157,305.97
Total rents and interests.....		193,869.82
Profit on sale or maturity of ledger assets during the year over book values		44,906.73
Total income during the year.....		\$ 3,160,854.58
Total footings.....		\$ 7,505,567.38

Disbursements During Year.

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

Gross amount paid for losses, including \$195,556.64 occurring in previous years.....	Fire.	\$1,726,500.58
Deduct amount received for salvages and from reinsurance in other companies		236,320.21
Net amount paid during the year for losses.....		\$ 1,490,180.37
Paid stockholders for interest or dividends (amount declared during the year)		150,000.00
Commissions or brokerage to agents, less received on reinsurances		561,822.08
Salaries, fees and all other charges.....		121,964.57
Taxes on premiums, \$46,264.48; on real estate, \$1,611.18; on other investments, \$7,330.30.....		55,205.96
Insurance department fees and agents' licenses, \$11,362.84; municipal licenses, \$4,922.21; tax on franchise, \$31,901.28; less rebate bank tax, \$6,176.44		42,009.89
Advertising, printing and stationery, \$7,155.48; legal expenses, \$4,029.27; miscellaneous, \$302,373.45		313,558.20
Losses on sales or maturity of ledger assets		16,872.75
Transferred from surplus to capital stock account.....		500,000.00
Total expenditures during the year.....		\$ 3,251,613.82
Balances		\$ 4,253,953.56

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 181,890.56
Mortgage loans on real estate, first liens.....	554,450.00
Loans secured by pledge of bonds, stocks or other collateral.....	21,375.00
Book value bonds, excluding interest, \$355,579.47; and stocks, \$2,722,349.13	3,077,928.60
Cash in company's office, \$8,610.34; deposited in banks, \$499,699.05	418,309.40
Total	\$4,253,953.56
Total net ledger assets, as per balances.....	\$ 4,253,953.56

Non-Ledger Assets.

Interest due, \$37.50; and accrued, \$13,535.73, on mortgages.....	\$ 13,613.23
Interest accrued on bonds and stocks	25,799.00
Interest accrued on collateral loans.....	509.37
Rents due, \$618 and accrued, \$737.84 on company's property or lease.....	1,355.84
Total carried out.....	\$ 42,287.44
Market value of real estate, over book value.....	40,434.44
Market value (not including interest, in item 9), of bonds and stocks over book value.....	1,006,111.40
Gross premiums in course of collection December 31st, not more than three months due	\$ 543,336.02
Deduct cost of collection, commission and brokerage.....	108,667.20
Net amount of uncollected premiums, not more than three months due	434,668.82
Due from other companies for reinsurance on losses already paid,	12,764.57
Gross assets.....	\$ 5,750,220.23

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 85,822.31	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	298,173.50	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	34,756.01	
Total amount of claims for losses.....	\$ 418,751.82	
Deduct reinsurance due or accrued.....	79,311.32	
Net amount of unpaid losses.....		\$ 339,440.50
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, \$2,008,602.54; unearned premiums (50 per cent).....	\$ 1,004,301.27	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,056,167.46; unearned premiums pro rata.....	1,159,283.18	
Total unearned premiums as computed above.....		\$ 2,163,584.45
Total amount of all liabilities.....		\$ 2,503,024.95
Joint stock capital actually paid up in cash.....	\$ 2,000,000.00	
Divisible surplus.....	1,287,195.28	
Total.....		\$ 5,790,220.23

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 342,381.034	\$ 3,439,430.24
Written or renewed during the year.....	313,578,672	3,923,493.87
Total.....	\$ 655,961,706	\$ 7,362,924.11
Deduct those expired and marked off as terminated.....	208,811,547	2,874,350.84
In force at the end of the year.....	\$ 447,150,159	\$ 4,488,573.27
Deduct amount reinsured.....	44,999,994	423,803.27
Net amount in force.....	\$ 402,150,165	\$ 4,064,770.00
Largest amount in any one risk, not deducting reinsurance, \$70,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year. Fire, \$1,611,104.31; tornado, \$1,578.88.....	\$ 1,615,683.19
Total amount of the company's stock owned by the directors at par value.....	102,100.00
Total amount loaned to stockholders, not officers.....	22,275.00
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.....	\$4,600,296.00	\$ 370,776.00	\$ 4,971,079.00
Gross premiums received.....	52,753.66	2,543.46	55,297.12
Losses paid.....	34,846.57	116.80	34,963.37
Losses incurred.....	37,613.63	116.80	37,730.43
Amount at risk.....	6,495,124.00	1,381,183.00	7,876,307.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

SPRING GARDEN INSURANCE COMPANY.

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

President, CHARLES ROBERTS.

Vice-President, AUGUSTUS THOMAS.

Secretary, CLARENCE E. PORTER.

[Incorporated April 15, 1835.

Commenced business August 29, 1835.]

Home office, 431 Walnut street, Philadelphia, Pa.

Capital Stock.

Amount of capital stock subscribed for.....	\$ 400,000.00
Amount of capital stock paid-up in cash.....	400,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 1,238,863.62

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.....	\$ 108,142.19
Net collected.....	\$ 108,142.19
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	800,045.50
Total.....	\$ 908,187.69
Deduct gross premiums and bills in course of collection at this date.....	116,602.54
Entire premiums collected during the year.....	\$ 791,585.15
Deduct reinsurance, rebate, abatement and return premiums.....	272,515.20
Received for premiums, other than perpetuals.....	\$ 519,069.95
Deposit premiums received on perpetual risks.....	6,158.19
Rents from company's property, including \$4,000 for company's use of own buildings.....	\$ 16,473.77
Interest on real estate mortgage loans.....	2,551.69
Interest and dividends on stocks and bonds.....	41,217.00
Total rents and interest.....	\$ 60,242.46
Profit on sales or maturity of ledger assets during the year over book values.....	17,005.37
From all other sources, viz: transfer of perpetual policies.....	336.87
Total income during the year.....	\$ 602,812.84
Total footings.....	\$ 1,841,676.46

Disbursements During Year.

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

	Fire.	Marine and Inland.
Gross amount paid for losses, including \$25,666.30 occurring in previous years.	\$ 374,367.64	Perpetual.
Deduct amounts received for salvages (on losses of the last or of previous year), \$1,397.37; and from reinsurance in other companies, \$107,258.66	108,578.03	
Net amount paid during the year for losses	\$ 265,789.61	\$ 5,339.34
Deposit premiums returned	\$ 9,400.74	
Paid stockholders for interest or dividends (amount declared during the year)	28,000.00	
Commissions or brokerage to agents, less those received on reinsurance	110,819.17	
Rents for company's use of own buildings	4,000.00	
Salaries, fees and all other charges, officers, \$13,800.00; clerks, \$20,008.92	33,808.92	
Taxes on premiums, \$11,223.23; on real estate, \$4,706.97	15,930.20	
Insurance department fees and agents' licenses, \$4,319.58; internal revenue taxes, \$4,669.81; tax on franchise, \$1,872.00	8,861.41	
Advertising, printing and stationery, \$4,083.13; legal expenses, \$1,000.00; repairs and expenses on real estate, \$8,218.83; maps, fixtures, \$4,183.70; miscellaneous, \$51,311.64	68,797.30	
Losses on sales or maturity of ledger assets, \$8,026.87; other disbursements, \$1,887.99	9,914.86	
Total disbursements during the year	\$ 560,251.45	
Balances	\$ 1,281,425.01	

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	\$ 348,868.34
Mortgage loans on real estate, first liens	42,700.00
Book value of bonds excluding interest, \$751,348.52; and stocks, \$107,247.33	858,595.75
Cash in company's office, \$2,716.77; deposited in banks, \$39,527.18	42,243.95
Bills receivable	23.00
Total	\$ 1,282,351.04
Deduct ledger liabilities	
Agents' credit balances	926.03
Total net ledger assets, as per balances	\$ 1,281,425.01

Non-Ledger Assets.

Interest accrued on mortgages	\$ 741.65
Due for reinsurance of losses	132.48
Total carried out	\$ 874.13
Market value of bonds and stocks over book value	71,669.25
Gross premiums in course of collection December 31st, not more than three months due	\$ 116,050.70
Deduct cost of collection, commission and brokerage	20,004.20
Net amount of uncollected premiums, not more than three months due	96,046.50
Gross premiums in course of collection December 31st, not more than three months due	\$551.84
Gross assets	\$ 1,450,014.89

Deduct assets not admitted:

Bills receivable, past due	\$ 23.00
Depreciation from book values of above net ledger assets to bring same to market value, real estate	\$ 52,238.34
Total admitted assets	\$ 1,397,783.55

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due	\$ 21,724.82
Losses in process of adjustment, or in suspense, including all reported and supposed losses	43,441.97
Losses related (not outlaid), including interest, costs and other expenses thereon	11,104.24
Total amount of claims for losses	\$ 76,271.03
Deduct reinsurance due or accrued	23,558.21
Net amount of unpaid losses	\$ 52,712.82
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, \$351,055.61; unearned premiums, 50 per cent.	175,527.80
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$445,165.31; unearned premiums pro rata	258,329.73
Total unearned premiums as computed above	\$ 433,857.53
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received	371,191.11
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	2,328.91
Return premiums, \$20,167.52; and reinsurance premiums, \$9,645.83	29,813.35
All other liabilities, viz: agency expenses, \$1,323.19; taxes, \$767.32	2,090.51
Total amount of all liabilities	\$ 891,994.23
Joint stock capital actually paid up in cash	\$ 400,000.00
Divisible surplus	105,789.32
Total	\$ 1,397,783.55

Miscellaneous.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1900	\$17,795,242.50	\$ 416,475.26
Perpetual risks written in 1901	245,345.56	6,270.69
Totals	\$18,041,588.06	\$ 422,745.95
Deduct cancellation	392,521.81	10,000.00
In force December 31, 1901	\$ 17,649,066.25	\$ 412,739.75
Deduct amount reinsured	123,359.00	5,860.74
Net amount in force	\$17,525,707.25	\$ 406,879.01
Losses incurred on perpetual risks in 1901	\$ 6,889.24	
Losses paid on perpetual risks in 1901	5,339.24	
Largest amount in any one hazard	10,000.00	
	Fire risks.	Premiums thereon.
In force December 31, 1900	\$ 136,406,349.06	\$ 1,222,834.27
Written or renewed in 1901	73,227,074.79	800,045.50
Totals	\$ 209,633,423.85	\$ 2,022,879.77
Deduct expirations and cancellations	86,991,380.64	856,851.45
In force December 31, 1901	\$ 122,732,043.21	\$ 1,166,028.32
Deduct amount reinsured	42,801,498.50	370,607.40
Net amount in force	\$ 79,930,544.61	\$ 795,420.92
Largest amount in any one hazard	\$15,000.	

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Losses incurred during the year, fire, \$284,517.83; perpetual, \$5,889.24 \$ 291,407.07
 Total amount of the company's stock owned by the directors at year value \$ 90,450.00
 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	\$ 1,239,913.33
Gross premiums received	13,297.61
Losses paid	8,368.58
Losses incurred	8,771.01
Amount at risk	1,800,665.09

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

UNITED STATES 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. GOULD.

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

Home office, 54 Pine street, New York City.

Amount of net ledger assets, December 31st of previous year \$2,321,288.70

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	\$ 117,943.12
Net collected	\$ 117,943.12
Gross premiums written and renewed during the year	2,391,071.26
Total	\$ 2,509,014.38
Deduct gross premiums and bills in course of collection at this date	114,627.29
Entire premiums collected during the year	\$ 2,394,387.09
Deduct reinsurance, rebate, abatement and return premiums	554,794.20
Received for premiums other than perpetuals	\$ 1,840,022.39
Rents from company's property, including \$15,800.00 for company's use of own buildings	20,499.00
Interest on real estate mortgage loans	9,080.00
Interest and dividends on stocks and bonds, \$62,922.57; from all other sources, \$3,137.58	\$ 66,130.15
Total rents and interest	\$ 95,709.75

Profit on sale or maturity of ledger assets during the year over book values

Total income during the year	\$ 1,990,731.94
Total footings	\$ 4,321,020.64

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$179,807.16 occurring in previous years)	\$ 1,109,061.38
Deduct amounts received for salvages (on losses of the last or previous year), \$7,342.74; and from reinsurance in other companies, \$69,931.24	77,275.68
Net amount paid during the year for losses	\$ 1,031,790.40
Commissions on brokerage to agents less received on reinsurances	420,668.72
Rents, including \$15,800.00 for use of company's own buildings	21,011.04
Salaries, fees and all other charges: Officers, \$36,100.00; clerks, \$39,320.91; other employees, \$22,336.34	97,757.85
Taxes on premiums, \$30,405.05; on real estate, \$3,801.11; on other investments, internal revenue, \$5,950.33	46,156.49
Insurance department fees and agents' licenses, \$5,137.00; municipal licenses, \$3,396.80	8,533.00
Advertising, printing and stationery, \$14,498.06; legal expenses, \$1,170.00; repairs and expenses on real estate, \$6,800.35; furniture and fixtures, \$859.33; miscellaneous, \$84,062.30	105,300.04
Agents' balances uncollectable	9,801.13
Remitted to home office	125,150.00
Total expenditures during year	\$ 1,866,258.07
Balances	\$ 2,454,762.57

Ledger Assets.

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

Book value of real estate, unincumbered	\$ 260,689.97
Mortgage loans on real estate, first liens	188,000.00
Book value of bonds excluding interest, \$1,347,873.66, and stocks, \$238,248.37	1,586,121.83
Cash in company's office, \$1,711.31; deposited in banks, \$246,354.85	248,066.16
Agent's debit balances	175,506.65
Total	\$ 2,458,384.61
Deduct ledger liabilities:	
Agents' credit balances	3,622.04
Total net ledger assets, as per balances	\$ 2,454,762.57

Non-Ledger Assets.

Interest accrued on mortgages	\$ 1,850.83
Interest accrued on bonds and stocks	16,593.34
Interest accrued on other assets	154.37
Rents accrued on company's property or lease	1,316.07
Total carried out	\$ 19,912.18

Market value of bonds and stocks over book value.....	\$ 112,325.67
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 114,697.79
Deduct cost of collection, commission and brokerage.....	31,016.61
Net amount of uncollected premiums, not more than three months due.....	\$ 83,681.18
Gross assets.....	\$ 2,679,681.60
Deduct assets not admitted:	
Agents' debit balances, unsecured.....	\$ 2,037.19
Real estate.....	10,689.97
Total.....	\$ 12,727.16
Total admitted assets.....	\$ 2,657,954.44

Non-Ledger Liabilities.

Losses adjusted and unpaid, due, \$38,371.41; not yet due, \$38,409.34	\$ 76,780.75
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	111,782.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	29,155.30
Total amount of claims for losses.....	\$ 217,718.05
Deduct reinsurance due or accrued.....	24,026.12
Net amount of unpaid losses.....	\$ 193,691.93
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, \$1,231,749.92; unearned premiums, 50 per cent.....	\$ 610,870.46
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,732,768.94; unearned premiums, pro rata.....	907,882.04
Total unearned premiums as computed above.....	\$ 1,518,752.50
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	4,738.54
Reinsurance premiums.....	8,028.59
Total amount of all liabilities.....	\$ 1,795,811.53
Divisible surplus.....	932,142.91
Total.....	\$ 2,657,954.44

Miscellaneous.

	Fire risks.	Premiums thereon.
In force December 31, 1902.....	\$ 336,310.993	\$ 2,805,545.76
Written or renewed during the year.....	234,952.095	3,391,071.26
Total.....	\$ 571,263.088	\$ 5,296,617.02
Deduct those expired and marked off as terminated.....	226,651.040	2,124,215.06
In force at the end of the year.....	\$ 344,311.978	\$ 3,162,381.06
Deduct amount reinsured.....	24,050.664	217,871.16
Net amount in force.....	\$ 320,261.314	\$ 2,944,509.90
Largest amount written on any one risk, not deducting reinsurance, \$50,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year.....	\$ 1,031,182.17

Does any officer, director or trustee receive a commission or royalty on the business of the company.....

NOTE.—Companies acting under what is known as the "Surplus Law," chapter 189, laws of New York, 1874, are required to state:

The amount of "Special Reserve Fund" according to said law, deposited with the Insurance Department of the state of New York..... \$ 200,000.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 980,765.00
Gross premiums received.....	13,252.00
Losses paid.....	17,343.00
Losses incurred.....	19,015.00
Amount at risk.....	1,163,074.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the United States branch of the

SVEA FIRE AND LIFE INSURANCE COMPANY.

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

Resident Managers, WARD & KENNEDY, New York City.

Trustees in United States, ROBERT B. WOODWARD, Brooklyn, N. Y.; CHARLES S. FAIRCHILD, New York City; STEWART L. WOODFORD, Brooklyn, N. Y.

[Incorporated May 18, 1866. Commenced business in the United States, August, 1884.]

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

Capital Deposit.

Amount of capital deposit deposited.....	\$ 200,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 625,425.03
Extended at.....	625,425.03

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.....	\$ 109,550.18	
Deduct amount of same not collected.....	1,753.28	
Net collected.....	\$ 107,805.90	
Gross premiums written and renewed during the year.....	913,514.68	
Total.....	\$1,021,320.58	
Deduct gross premiums and bills in course of collection at this date.....	85,136.26	
Entire premiums collected during the year.....	\$ 936,184.32	
Deduct reinsurance, rebate, abatement and return premiums.....	206,817.18	
Received for premiums other than perpetuals.....	\$ 639,367.14	

Interest and dividends on stocks and bonds, \$17,016.78; from all other sources, \$2,671.25.....	\$ 19,688.03
Total rents and interest.....	\$ 19,688.03
Received from home office.....	60,000.00
Total income during the year.....	\$ 79,688.03
Total footings.....	\$ 1,353,480.20

Disbursements During Year.

As shown by the books at home office at close of business December 31st.....	Fire.
Gross amount paid for losses (including \$39,478.99 occurring in previous years).....	\$ 438,301.69
Deduct amounts received for salvages (on losses of the last or previous year) \$3,839.47; and from reinsurance in other companies, \$49,828.97.....	53,668.44
Net amount paid during the year for losses.....	\$ 384,633.25
Amount returned to home office of company.....	16,889.65
Commissions or brokerage to agents, less received on reinsurance	222,658.11
Salaries, fees and all other charges, officers.....	600.00
Taxes on premiums.....	12,744.21
Insurance department fees and agents' licenses, \$3,561.68; municipal licenses, \$1,471.21; tax on franchise, \$1,856.56.....	6,889.45
Advertising, printing and stationery, \$1,805.69; legal expenses, \$47.93; miscellaneous, \$7,688.08.....	9,547.70
Total expenditures during the year.....	\$ 654,324.67
Balances.....	\$ 699,955.53

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.....	
Book value bonds, excluding interest.....	\$ 556,085.52
Cash in company's office, \$78.73; deposited in banks \$1,076.34.....	110,155.05
Bills receivable, \$36,123.45; agents' debit balances, secured and unsecured, \$2,941.51.....	33,074.95
Total.....	\$ 699,955.53
Total net ledger assets.....	\$ 699,955.53

Non-Ledger Assets.

Interest due on bonds and stocks.....	\$ 4,314.57
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 84,378.76
Deduct cost of collection, commission and brokerage.....	22,485.91
Net amount of uncollected premiums, not more than three months due.....	61,892.85
Gross premiums in course of collection December 31st, more than three months due.....	\$ 765,468.95
Gross assets.....	\$ 765,468.95
Deduct assets not admitted:	
Bonds and stocks.....	2,731.77
Total admitted assets.....	\$ 762,737.18

Non-Ledger Liabilities.

Losses adjusted and unpaid (due, \$6,372.83; not yet due, \$11,025.68) \$	17,398.51
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	33,428.73
Losses resisted (not outlaid), including interest, costs and other expenses thereon.....	16,471.67
Total amount of claims for losses.....	\$ 67,298.91
Deduct reinsurance due or accrued.....	7,205.86
Net amount of unpaid losses.....	\$ 60,093.05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$399,090.30; unearned premiums (50 per cent).....	\$ 199,545.15
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$308,522.07; unearned premiums, pro rata.....	187,836.94
Total unearned premiums as computed above.....	387,382.09
Commissions, brokerage and other charges due to agents and brokers on premiums paid.....	8,373.02
Reinsurance premiums.....	385.50
Total amount of all liabilities.....	\$ 456,233.66
Divisible surplus.....	306,497.58
Total.....	\$ 762,731.18

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 47,240,853	\$ 696,704.10
Written or renewed during the year.....	62,717,351	913,514.68
Total.....	\$ 109,958,204	\$ 1,590,218.78
Deduct those expired and marked off as terminated.....	50,415,010	708,047.17
In force at the end of the year.....	\$ 59,543,194	\$ 882,171.61
Deduct amount reinsured.....	10,151,362	174,559.24
Net amount in force.....	\$ 49,391,832	\$ 707,612.37
Largest amount written on any one risk, not deducting reinsurance, \$25,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement.....	No.
Losses incurred during the year, fire.....	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.....	\$ 381,955.00
Gross premiums received.....	4,993.80
Losses paid.....	4,223.77
Losses incurred.....	5,578.77

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

UNITED STATE BRANCH OF THE THURINGIA INSURANCE COMPANY.

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

United States Manager, F. G. Voss.

[Incorporated September, 1893. Commenced business, July, 1896.]

United States branch, 100 William street, New York City.

Capital Stock.

Deposited in the United States for benefit of policy holders therein	\$ 200,000.00
Amount of net ledger assets December 31st of previous year	\$ 833,605.51
Extended at	\$ 833,605.51

Income During the 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	\$ 180,149.45
Net collected	\$ 180,149.45
Gross premiums written and renewed during the year, as per Item 2, page 3, part VI	\$ 1,448,837.16
Total	\$ 1,628,986.51
Deduct gross premiums and bills in course of collection at this date	\$ 216,543.71
Entire premiums collected during the year	\$ 1,412,442.80
Deduct reinsurance, rebate, abatement and return premiums	\$ 407,493.35
Received for premiums other than perpetuals	\$ 1,005,939.45
Interest and dividends on stocks and bonds, \$24,358.22; from all other sources, \$2,681.25	\$ 27,041.47
Total rents and interest	27,041.47
Profit on sale or maturity of ledger assets during the year over book values	20,000.00
From all other sources, viz: Remittances from home office	117,687.54
Total income during the year	\$ 1,169,168.39
Total footings	\$ 2,002,774.90

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$28,943.87 occurring in previous years)	\$ 723,271.90
Deduct amount received for salvages (on losses of the last or previous years), \$3,882.45; and from reinsurance in other companies, \$46,020.16	49,002.61
Net amount paid during the year for losses	\$ 673,369.29
Commissions or brokerage to agents, less received on reinsurances	311,576.10
Salaries and allowances to agents	5,574.12
Salaries, fees and all other charges, officers, \$12,000.00; clerks, \$25,471.45; other employees, \$15,162.97	52,587.43
Taxes on premiums	15,208.06
Insurance department fees and agents' licenses, \$5,214.87; municipal licenses, \$3,040.54	8,255.41
Advertising, printing and stationery, \$12,175.85; miscellaneous, \$32,622.30	44,798.15
Total expenditures during the year	\$ 1,111,498.56
Balances	\$ 891,346.34

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value on bonds excluding interest	\$ 622,715.99
Deposited in banks and office	253,645.95
Agents' debit balances, secured or unsecured	14,984.40
Total	\$ 891,346.34
Total net ledger assets, as per balances	\$ 891,346.34

Non-Ledger Assets.

Interest due and accrued on bonds and stocks	\$ 4,251.05
Total carried out	\$ 4,251.05
Market value (not including interest, in item 9), of bonds and stocks over book value	\$ 10,510.45
Gross premiums in course of collection December 31st, not more than three months due	\$ 213,947.16
Deduct cost of collection, commission and brokerage	47,717.74
Net amount of uncollected premiums, not more than three months due	\$ 166,229.42
Gross premiums in course of collection December 31st, more than three months due, carried in, \$2,596.55	
Gross assets	\$ 1,072,347.26
Deduct assets not admitted:	
Agents' debit balances, unsecured	4,984.40
Total	\$ 1,067,362.86

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	10,895.04
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Losses resisted (not outlaid), including interest, costs and other expenses thereon	\$ 12,090.80
Total amount of claims for losses	\$ 22,985.84
Deduct reinsurance due or accrued	340.12
Net amount of unpaid losses	\$ 22,645.72
Gross premium (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, \$854,350.37; unearned premiums 50 per cent	\$ 427,375.18
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$449,122.94; unearned premiums, pro rata	234,026.20
Total unearned premiums as computed above	\$ 661,201.38
And reinsurance premiums	1,480.40
Total amount of all liabilities	\$ 685,318.50
Joint stock capital actually paid up in cash	\$ 200,000.00
Divisible surplus	182,014.36
Total	\$ 1,067,362.86

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$103,639,148.18	\$ 1,099,452.20
Written or renewed during the year	108,780,884.61	1,448,837.06
Total	\$212,420,032.79	\$ 2,548,289.26
Deduct those expired and marked off as terminated	93,270,099.79	1,174,304.47
In force at the end of the year	\$119,149,933.00	\$ 1,373,984.79
Deduct amount reinsured	5,065,101.06	70,514.48
Net amount in force	\$114,084,831.94	\$ 1,303,470.31
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

General Interrogatories.

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

Losses incurred during the year, fire \$ 659,292.83

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 1,076,118.79
Gross premiums received	16,084.81
Losses paid	25,122.16
Losses incurred	24,752.16
Amount at risk	1,308,818.79

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of

THE TRADERS INSURANCE COMPANY,

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

President, THOMAS J. LEFENS.

Vice-President, J. J. MITCHELL.

Secretary, S. A. ROTHERMEL.

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

Home office, No. 169 La Salle street, Chicago, Ill.

Capital Stock.

Amount of capital stock authorized, \$500,000.00; subscribed for	\$ 500,000.00
Amount of capital paid up in cash	\$ 500,000.00
Amount of net ledger assets, December 31st of previous year	1,935,460.96
Extended at	\$ 1,935,460.96

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	\$ 154,417.30
Deduct amount of same not collected	527.22
Net collected	\$ 153,890.08
Gross premiums written and renewed during the year	1,697,157.83
Total	\$ 1,851,047.91
Deduct gross premiums and bills in course of collection at this date	178,912.17
Entire premiums collected during the year	\$ 1,672,135.64
Deduct reinsurance, rebate, abatement and return premiums	459,285.43
Received for premiums other than perpetuals	\$ 1,212,850.21
Rents from company's property	2,153.47
Interest on real estate mortgage loans, \$8,149.54; on other collateral loans, \$1,367.02	9,516.56
Interest and dividends on stocks and bonds, \$79,465.70; from all other sources, \$1,437.37	80,903.07
Total rents and interest	\$ 92,568.10
Profit on sale or maturity of ledger assets during the year over book values	175,640.00
Total income during the year	\$ 1,488,600.31
Total footings	\$ 3,423,541.27

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$108,513.62 occurring in previous year).....	909,822.49
Deduct amounts received for salvages (on losses of the last or previous year), \$6,692.49; and from reinsurance in other companies, \$66,990.72.....	103,501.21
Net amount paid during the year for losses.....	\$ 806,211.28
Paid stockholders for interest or dividends.....	50,000.00
Commissions or brokerage to agents, less received on reinsurances.....	250,155.71
Salaries and allowances to agents.....	3,600.00
Rents.....	6,600.00
Salaries, fees and other charges, officers, \$9,200.00; clerks, \$43,163.86; other employees, \$58,461.27.....	78,768.13
Taxes on premiums, \$54,462.31; on real estate, \$971.28.....	55,433.59
Insurance department fees and agents' licenses, \$6,664.55; municipal licenses, \$3,275.45; tax on franchise, \$12,491.69.....	22,459.99
Advertising, printing and stationery, \$14,534.46; repairs and expenses on real estate, \$1,170.41; miscellaneous, \$37,913.68.....	53,616.85
Items charged to profit and loss.....	13.38
Total expenditures during the year.....	\$ 1,326,738.67
Balances.....	\$ 2,096,782.60

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st:	
Book value real estate, unincumbered.....	\$ 51,061.12
Mortgage loans on real estate, first liens.....	128,220.00
Loans secured by pledge of bonds, stocks or other collateral.....	13,400.00
Book value bonds, excluding interest, \$461,228.75; and stocks, \$1,259,360.40.....	1,720,589.15
Cash in company's office, \$931.01; deposited in banks, \$170,564.35.....	171,495.36
All other ledger assets.....	21,193.19
Total.....	\$2,105,938.87
Deduct ledger liabilities.	
All other.....	9,156.27
Total net ledger assets as per balances.....	\$ 2,096,782.60

Non-Ledger Assets.

Interest due, \$715.00, and accrued, \$3,055.40 on mortgages.....	\$ 3,770.40
Interest accrued on bonds and stocks.....	6,875.34
Interest accrued on collateral loans.....	62.54
Interest accrued on other assets.....	1,279.16
Rents due on company's property or lease.....	88.50
Total carried out.....	\$ 12,075.94
Market value of bonds and stocks over book value.....	238,192.75
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 176,223.13
Deduct cost of collection, commission and brokerage.....	18,491.55
Net amount of uncollected premiums, not more than three months due.....	\$ 158,031.58
Gross premiums in course of collection December 31st, more than three months due \$3,215.36.....	
Gross assets.....	\$ 2,505,082.87
Total admitted assets.....	\$ 2,505,082.87

Non-Ledger Liabilities.

Losses adjusted and unpaid, due, \$35,584.46; not yet due, \$28,162.33.....	\$ 63,746.79
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	93,014.67
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	5,835.36
Total amount of claims for losses.....	\$ 162,591.82
Deduct reinsurance due or accrued.....	23,754.64
Net amount of unpaid losses.....	\$ 138,837.18
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, \$922,922.08; unearned premiums (50 per cent).....	\$ 451,461.04
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$792,091.79; unearned premiums, pro rata.....	440,560.28
Total unearned premiums as computed above.....	\$ 892,021.32
Total amount of all liabilities.....	\$ 1,030,864.50
Joint stock capital actually paid up in cash deposit capital.....	\$ 500,000.00
Divisible surplus.....	968,218.37
Total.....	\$ 2,505,082.87

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 122,998.110	\$ 1,590,465.77
Written or renewed during the year.....	132,581.427	1,607,157.83
Total.....	\$ 255,579.537	\$ 3,205,623.60
Deduct those expired and marked off as terminated.....	115,283.320	1,438,900.95
In force at the end of the year.....	\$ 140,296.217	\$ 1,857,722.65
Deduct amount reinsured.....	11,546.084	162,768.78
Net amount in force.....	\$ 130,824.083	\$ 1,695,013.87
Largest amount written on any one risk, not deducting reinsurance, \$25,000.....		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year, fire, \$337,226.21; Tornado, \$1,024.21.....	\$ 338,250.42
Total amount of the company's stock owned by the directors at par value.....	122,302.00

Business in the State of Iowa During the Year.

	Fire risks.	Tornado risks.	Aggregate.
Gross risks written.....	\$ 1,258,175.00	\$ 43,010.00	\$ 1,301,185.00
Gross premiums received.....	28,370.76	285.48	18,656.24
Losses paid.....	24,578.76		14,578.76
Losses incurred.....	13,984.52		13,984.52
Amount at risk.....	1,383,922.00	47,311.00	1,431,233.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, CHARLES S. HOLLINSHEAD. Assistant Secretary, M. JOS. NOWLAN.
Secretary, EDGAR R. DANIELS.

[Incorporated February 6, 1824. Commenced business July 25, 1823.]

Home office, 300 Walnut street, Philadelphia, Pa.

Capital Stock.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash	800,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 452 175.10
Extended at,	\$ 452,175.10

Income During Year.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire, \$ 56,407.13
Deduct amount of same not collected.....	450.05
Net collected.....	\$ 55,957.08
Gross premiums written and renewed during the year.....	407,387.93
Total.....	\$ 463,339.01
Deduct gross premiums and bills in course of collection at this date.....	70,191.50
Entire premiums collected during the year.....	\$ 393,147.51
Deduct reinsurance, rebate, abatement, and return premiums.....	79,693.27
Received for premiums, other than perpetuals.....	\$ 313,454.24
Deposit premiums received on perpetual risks.....	975.00
Rents from company's property.....	\$ 2,334.07
Interest on real estate mortgage loans, \$425; on other collateral loans, \$208.40.....	633.40
Interest and dividends on stocks and bonds.....	13,882.62
Total rents and interest.....	16,878.09
Profit on sale or maturity of ledger assets during the year over book values.....	170.00
Total income during the year.....	\$ 331,507.33
Total footings.....	\$ 783,682.43

Disbursements During Year.

Gross amount paid for losses (including \$39,634.48, occurring in previous years).....	Fire, \$ 193,446.77
Deduct amounts received for salvages (on losses of the last or previous years), \$1,664.95; and from reinsurance in other companies, \$19,102.86.....	21,067.81
Net amount paid during the year for losses.....	\$ 174,378.96
Deposit premiums returned.....	2,837.37
Paid stockholders for interest or dividends.....	12,020.00
Commission or brokerage to agents, less received on reinsurances.....	65,918.85
Salaries and allowances to agents.....	15,719.27
Salaries, fees and all other charges, officers, \$16,301.35; clerks, \$8,484.57.....	24,785.92
Taxes on premiums, \$5,995.31; on real estate, \$1,998.....	7,994.31
Insurance department fees and agents' licenses, \$2,939.13; tax on franchise, \$430.....	3,369.13
Advertising, printing and stationery, \$5,871.52; legal expenses, \$500; repairs and expenses on real estate, \$3,459.94; miscellaneous, \$14,653.75.....	24,485.22
Other disbursements, viz: Interest revenue tax.....	982.41
Total expenditures during the year.....	\$ 332,471.44
Balances.....	\$ 451,210.99

Ledger Assets.

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

Book value real estate, unincumbered.....	159,076.32
Mortgage loans on real estate, first liens.....	3,900.00
Book value bonds, excluding interest, \$201,153.29; and stocks, \$96,961.09.....	258,116.38
Cash in company's office, \$1,926.16; deposited in banks, \$24,229.62.....	26,155.78
Cash in hands of manager at San Francisco.....	2,902.51
Bills receivable.....	1,060.00
Total.....	\$ 451,210.99

Total net ledger assets, as per balances..... \$ 451,210.99

Non-Ledger Assets.

Market value of real estate, over book value.....	\$ 923.68
Market value (not including interest, in item 9), of bonds and stocks over book value.....	39,471.12
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 70,191.50
Deduct cost of collection, commission and brokerage.....	20,353.62
Net amount of uncollected premiums, not more than three months due.....	49,837.88
Gross premiums in course of collection December 31st, more than three months due.....	\$ 456.05
Due from perpetual insurance on building.....	742.50
Total admitted assets.....	\$ 512,186.17

Non-Ledger Liabilities.

Losses adjusted and unpaid; not yet due.....	\$ 25,951.98	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	17,372.85	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,790.00	
Total amount of claims for losses.....	49,034.83	
Deduct reinsurance due or accrued.....	4,008.16	
Net amount of unpaid losses.....		45,026.67
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$245,496.83; unearned premiums (50 per cent).....	122,748.41	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$21,028.72; unearned premiums pro rata.....	112,100.47	
Total unearned premiums as computed above.....		234,848.88
Amount claimable by the insured on perpetual fire insurance policies, being 92 per cent of the premium or deposit received, All other liabilities, viz: Stock fractions.....		34,156.98
		30.70
Total amount of all liabilities.....	\$ 312,062.23	
Joint stock capital actually paid up in cash.....	200,000.00	
Divisible surplus.....	30,123.94	
Total.....	\$ 542,186.17	

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 42,135,367	\$ 432,907.67
Written or renewed during the year.....	36,738,149	407,387.93
Total.....	\$ 78,873,516	\$ 840,295.60
Deduct those expired and marked off as terminated.....	33,448,218	357,782.25
In force at the end of the year.....	\$ 45,425,298	\$ 482,513.34
Deduct amount reinsured.....	8,347,337	95,107.79
Net amount in force.....	\$ 43,077,931	\$ 457,405.55
Perpetual risks (not included above), \$ 200,234; premiums on same, \$35,799.98.		
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 180,527.77
Amount of the company's stock owned by the directors at par value.....	43,300.00
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.....	\$ 677,096.00
Gross premiums received.....	6,558.42
Losses paid.....	3,895.06
Losses incurred.....	5,046.92
Amount at risk.....	778,550.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the United States branch of the

UNION ASSURANCE SOCIETY.

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

United States Managers, HALL AND HENSHAW.

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

Home office in United States, 35 Pine street, New York city.

Capital Stock.

Statutory deposit.....	\$ 200,000.00
Amount of net ledger assets, December 31st of previous year.....	1,370,050.91
Extended at.....	\$ 1,370,000.91

Income During Year.

As shown by the books at home office at close of business December 31st.....	Fire.
Gross premiums and bill unpaid at close of previous year, as shown by that year's statement.....	\$ 183,676.58
Net collected.....	\$ 183,676.58
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,466,866.15
Total.....	\$ 1,650,543.73
Deduct gross premiums and bills in course of collection at this date.....	136,169.57
Entire premiums collected during the year.....	1,514,374.16
Deduct reinsurance, rebate, abatement and return premiums.....	450,592.52
Received for premiums other than perpetuals.....	\$ 1,063,681.64
Cash from home office.....	\$ 1,057,786.64
Rents from company's property, including \$1,500.00 for company's use of own buildings.....	9,012.52
Interest and dividends on stocks and bonds \$36,846.00 from all other sources \$514.40.....	37,360.40
Total rents and interest.....	\$ 45,392.48
Total income during the year.....	1,434,179.59
Total footings.....	\$ 2,604,180.47

Disbursements During Year.

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

Gross amount paid for losses, including \$170,413.91 occurring in previous years.....	Fire.	
Deduct amounts received for salvages, on losses of the last or previous years, \$9,311.14; and from reinsurance in other companies, \$111,331.09.....	786,568.97	
	120,645.23	
Net amount paid during the year for losses.....	\$ 665,953.64	\$ 665,953.74
Cash from home office.....	212,558.41	
Commissions or brokerage to agents, less received for reinsurance	257,303.70	
Salaries and allowances to agents.....	24,631.33	
Rents, including \$1,500.00 for company's use of own buildings,....	1,500.00	
Salaries, fees and all other charges, officers, \$10,047.31; clerks, \$21,920.29; other employees, \$1,260.00.....	36,227.60	
Taxes on premiums, \$21,575.99; on real estate, \$3,012.52; on other investments, United States revenue, \$3,531.43.....	28,119.77	
Insurance department fees and agents' licenses, \$4,986.20; municipal licenses, \$2,189.48; tax on franchise, \$62.50.....	7,238.18	
Advertising, printing and stationery, \$5,000.88; miscellaneous, \$52,707.67.....	57,708.55	
Total expenditures during the year.....	\$ 1,291,312.44	
Balances.....	\$ 1,312,868.93	

Ledger Assets.

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

Book value real estate, unencumbered.....	\$ 190,973.10	
Book value bonds, excluding interest.....	1,057,331.50	
Cash in office and bank.....	54,818.78	
Other ledger assets.....	9,714.56	
Total.....	\$ 1,312,868.93	
Total net ledger assets, as per balances.....	\$ 1,312,868.93	

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	\$ 9,640.18	
Interest accrued on bank balance.....	297.96	
Total carried out.....	\$ 9,938.14	
Market value of real estate, over book value.....	9,026.81	
Market value, not including interest, in item 9, of bonds and stocks over book value.....	68,306.50	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 135,735.36	
Deduct cost of collection, commission and brokerage.....	25,343.57	
Net amount of uncollected premiums, not more than three months due.....	\$ 110,391.79	
Gross premiums in course of collection December 31st, more than three months due.....	427.21	
Gross assets.....	\$ 1,510,531.27	

Deduct Assets Not Admitted.

Bonds and stocks.....	9,714.56	
Total.....	9,714.56	
Total admitted assets.....	\$ 1,500,816.71	

Non-Ledger Liabilities.

Losses adjusted and unpaid; not yet due.....	\$ 88,224.80	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	128,440.29	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	8,474.86	
Total amount of claims for losses.....	225,079.95	
Deduct reinsurance due or accrued.....	39,381.09	
Net amount of unpaid losses.....	\$ 185,698.86	
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, \$897,299.17; unearned premiums fifty per cent.....	\$ 448,649.59	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$404,780.64; unearned premiums pro rata.....	232,686.88	
Total unearned premiums as computed above.....	\$ 681,336.47	
Return premiums, \$783.31; and reinsurance premiums, \$1,451.31.....	2,234.62	
Total amount of all liabilities.....	\$ 869,296.95	
Divisible surplus.....	631,546.76	
Total.....	\$ 1,500,843.71	

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December 1900.....	\$ 141,700.307	\$ 1,404,354.80
Written or renewed in 1901.....	146,955.843	1,466,861.15
Totals.....	\$ 288,656.149	\$ 2,931,215.95
Deduct expirations and cancellations.....	147,783.760	1,500,647.05
In force December 31st, 1901.....	\$ 140,872.389	\$ 1,430,572.90
Deduct amount re-insured.....	14,566.118	128,493.09
Net amount in force.....	\$ 126,306.271	\$ 1,302,079.81
Largest amount in any one hazard \$25,000.00.....		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year.....	\$ 667,819.30
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.....	\$ 791,117.00
Gross premiums received.....	11,404.06
Losses paid.....	30,485.97
Losses incurred.....	20,637.54
Amount at risk.....	989,606.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

UNITED STATES FIRE INSURANCE COMPANY,

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

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

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

Home office, 46 Pine street, New York City.

Capital Stock.

Amount of capital stock authorized, \$250,000; subscribed for	\$ 250,000.00	
Amount of capital stock paid up in cash	250,000.00	
Amount of net ledger assets December 31st of previous year	634,613.66	
Extended at		\$ 634,613.66

Income During the Year.

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

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement ..	\$ 93,377.96	\$ 3,513.69
Deduct amount of same not collected	1,680.34	.....
Net collected	\$ 91,697.62	\$ 3,513.69
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	612,159.69	40,311.15
Total	\$ 703,857.31	\$ 43,824.84
Deduct gross premiums and bills in course of collection at this date	121,705.82	2,923.80
Entire premiums collected during the year ..	\$ 582,151.49	\$ 40,901.04
Deduct reinsurance, rebate, abatement and return premiums	225,165.08	5,032.16
Received for premiums, other than perpetuals ..	\$ 356,986.41	\$ 39,868.88
Rents for company's property	3,662.00	
Interest on real estate mortgage loans	13,870.30	
Interest and dividends on stocks and bonds	8,728.02	
Total rents and interest		\$ 26,260.32
Total income during the year		\$ 418,515.61
Total footings		\$ 1,053,129.27

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 \$37,557.37 occurring in previous years	\$ 236,158.06	\$ 28,248.89
Deduct amounts received for salvages (on losses of the last or previous year), \$4,040.68; and from reinsurance in other companies, \$34,070.49	\$ 36,065.18	\$ 2,045.99
Net amount paid during the year for losses	\$ 200,092.88	\$ 26,202.90
Paid stockholders for interest or dividends (amount declared during the year)		17,500.00
Commissions or brokerage to agents, less received on reinsurance		102,104.50
Rents		7,000.00
Salaries, fees and all other charges, officers, \$16,300; clerks, \$12,515.01		28,815.01
Taxes on premiums, \$3,667.22; on real estate, \$823.24 ..		4,490.46
Insurance department fees and agents' licenses, \$1,167.35; municipal licenses, \$335.00; tax on franchise, \$3,778.30		5,250.65
Advertising, printing, stationery, \$4,549.19; repairs and expenses on real estate, \$1,690.87; furniture and fixtures, \$47.70; miscellaneous, \$29,225.16		35,592.92
Total expenditures during the year		\$ 427,070.12
Balances		\$ 626,049.95

Ledger Assets.

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

Book value real estate, uncumbered	\$ 45,327.21
Mortgage loans on real estate, first liens	309,200.00
Book value bonds, excluding interest, \$212,203.75; and stocks, \$448.23	250,031.75
Cash in company's office, \$5,382.14; deposited in banks ..	\$7,108.85
Total	\$ 626,049.95
Total net ledger assets, as per balances	\$ 626,049.95

Non-Ledger Assets.

Interest due \$1,113.75, and accrued, \$1,103.95 on mortgages	\$ 2,207.70
Interest accrued, on bonds and stocks	627.08
Total carried out	\$ 2,834.78
Market value of real estate over book value	672.70
Market value (not including interest, in item 9), of bonds and stocks over book value	13,113.25
Gross premiums in course of collection December 31, not more than three months due	\$ 124,629.62
Deduct cost of collection, commission and brokerage	26,663.21
Net amount of uncollected premiums, not more than three months due	97,966.41
Reinsurance due from other companies on loans already paid ..	752.52
Gross assets	\$ 741,489.70
Total admitted assets	\$ 741,489.70

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 26,924.05
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	46,253.57
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	6,535.88
Total amount of claims for losses.....	\$ 79,713.50
Deduct reinsurance due or accrued.....	14,623.89
Net amount of unpaid losses.....	\$ 65,089.61
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$256,922.35; unearned premiums (fifty per cent).....	\$ 123,451.27
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$235,017.81; unearned premiums pro rata.....	111,554.66
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$32,028.41; unearned premiums 50 per cent).....	16,014.22
Total unearned premiums as computed above.....	\$ 250,020.13
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	1,165.00
Return premiums, \$32,724.40; and reinsurance premiums, \$ 30,597.67.....	53,322.07
Total amount of all liabilities.....	\$ 375,607.81
Joint stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	115,881.89
Total.....	\$ 741,489.70

Miscellaneous.

In force on the first day of December of the previous year as per line 5, under this heading in last year's statement.....	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
Written or renewed during the year.....	\$ 53,564,539	\$ 540,418.90	\$ 1,089,508	\$ 32,055.56
Total.....	\$ 110,999,415	\$ 1,152,578.59	\$ 2,686,464	\$ 72,266.71
Deduct those expired and marked off as terminated.....	47,072,737	487,397.42	1,608,977	40,123.30
In force at the end of the year.....	\$ 63,926,678	\$ 665,181.17	\$ 1,477,487	\$ 32,243.41
Deduct amount reinsured.....	15,902,997	183,260.81	8,000	215.00
Net amount in force.....	\$ 48,023,681	\$ 481,920.35	\$ 1,469,487	\$ 32,028.41
Largest amount written on any one risk, not deducting reinsurance, \$25,000.00				

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...No.	
Losses incurred during the year, fire, \$216,303.03; marine and inland, \$24,191.65; tornado, \$26.15.....	\$ 240,520.23
Total amount of the company's stock owned by the directors at par value.....	\$5,400.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?...No.	
The amount of "Special Reserve fund," According to said law, deposited with the insurance department of the State of New York.....	125,000.00

Business in the State of Iowa During the Year.

	Fire risks.	Tornado risks.	Aggregate.
Gross risks written.....	\$ 482,196.66	\$ 45,455.00	\$ 527,651.66
Gross premiums received.....	6,017.98	273.21	6,291.19
Losses paid.....	4,652.40		4,652.40
Losses incurred.....	3,480.74		3,480.74
Amount at risk.....	208,666.00	55,555.00	264,221.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

VICTORIA FIRE INSURANCE COMPANY,

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

President, HENRY H. HALL.

Vice President, W. W. HENSHAW.

Secretary, E. K. BEDDALL.

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

Home office, 35 Pine street, New York.

Capital Stock.

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.....	219,980.31
Extended at.....	\$ 219,980.31

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.....	\$ 5,443.73
Net collected.....	5,443.73
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	208,615.29
Total.....	\$ 114,059.02
Deduct gross premiums and bills in course of collection at this date.....	13,221.68
Entire premiums collected during the year.....	\$ 100,837.34
Deduct reinsurance, rebate, abatement and return premiums.....	21,986.26
Received for premiums other than perpetuals.....	78,851.08
Interest and dividends on stocks and bonds, \$7,818.00; from all other sources, \$73.46.....	
Total rents and interest.....	\$ 7,921.46
Total income during the year.....	\$ 86,772.54
Total footings.....	\$ 206,752.85

Disbursements During Year.

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

Gross amount paid for losses, including \$5,523.75 occurring in previous years.....	\$ 60,886.08	Fire.
Deduct amount received for salvages, on losses of the last or the previous year, \$1,733.40; and from reinsurance in other companies.....	9,163.03	\$ 51,723.05
Net amount paid during the year for losses.....	\$ 51,723.05	
Commissions or brokerage to agents, less received on reinsurances.....	17,080.61	
Rents.....	600.00	
Salaries, fees and all other charges, officers, \$1,950.00; clerks, \$1,907.96; other employees, \$965.00.....	4,069.96	
Taxes on premiums, \$1,035.04; on other investments, United States revenue, \$203.58; insurance department fees and agents' licenses, \$963.63; municipal licenses, \$200.01.....	2,431.26	
Advertising, printing and stationery, \$39.85; miscellaneous, \$3,244.74.....	3,284.59	
Total expenditures during the year.....	\$ 79,182.47	
Balances.....	\$ 227,570.38	

Ledger Assets.

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

Book value of bonds, excluding interest, \$208,562.50; and stocks, \$10,920.00.....	219,482.50
Deposited in banks.....	8,087.88
Total.....	\$ 227,570.38
Total net ledger assets, as per balances.....	\$ 227,570.38

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	\$ 1,807.82
Interest accrued on other assets, bank balances.....	35.54
Total carried out.....	\$ 1,843.36
Market value of bonds and stocks over book value.....	27,259.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 13,221.68
Deduct cost of collection, commission and brokerage.....	1,983.25
Net amount of uncollected premiums, not more than three months due.....	\$ 11,238.43
Gross assets.....	\$ 267,941.67
Total admitted assets.....	\$ 267,941.67

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 10,000.34
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	15,237.80
Total amount of claims for losses.....	\$ 25,238.14
Net amount of unpaid losses.....	\$ 25,238.14
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, \$77,489.63; unearned premiums (fifty per cent).....	\$ 38,744.81

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$11,277.02; unearned premiums pro rata.....

Total unearned premiums as computed above.....	\$ 5,796.83	\$ 44,541.64
Total amount of all liabilities.....		\$ 69,789.78
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	1,848.11	198,151.89
Total.....		\$ 267,941.67

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year ...	\$ 8,617,855	\$ 88,805.83
Written or renewed during the year.....	10,272,184	108,615.20
Total.....	\$ 18,890,039	\$ 197,421.12
Deduct those expired and marked off as terminated.....	10,629,567	107,842.22
In force at the end of the year.....	\$ 8,260,472	\$ 89,578.90
Deduct amount reinsured.....	67,550	812.25
Net amount in force.....	\$ 8,192,922	\$ 88,766.65
Largest amount in any one hazard, \$5,000.		

General Interrogatories.

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

Losses incurred during the year, fire.....	\$ 71,447.44
Total amount of the company's stock owned by the directors at par value.....	32,500.00
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.....	\$ 80,500.00
Gross premiums received.....	1,014.32
Losses paid.....	2,644.03
Losses incurred.....	2,644.03
Amount at risk.....	103,500.00

ANNUAL STATMENT.

For the year ending December 31, 1901, 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 GEORGE R. CRAWFORD. Vice-President and Treasurer, JOHN Q. UNDERHILL. Secretary, MORELL O. BROWN. Assistant Secretaries, JOHN H. KELLY, FRED. W. LOTZ.

[Incorporated as a mutual company, March 14, 1837. Commenced business as a joint stock company, January 1, 1870.]

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

Capital Stock.

Amount of capital stock authorized, \$30,000.00; subscribed for....	\$ 30,000.00
Amount of capital paid-up in cash.....	300,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 2,343,994.34

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, as shown by that year's statement.....	\$ 275,470.74	Fire.
Deduct amount of same not collected.....	2,780.00	
Net collected.....	272,690.74	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,385,913.14	
Total.....	\$ 2,658,603.88	
Deduct gross premiums and bills in course of collection at this date.....	231,336.66	
Entire premiums collected during the year.....	\$ 2,427,267.22	
Deduct reinsurance, rebate, abatement and return premiums.....	536,340.14	
Received for premiums other than perpetuals.....	\$ 1,890,947.08	
Rents from company's property.....	1,754.81	
Interest on real estate mortgage loans.....	31,527.51	
Interest and dividends on stocks and bonds.....	65,807.45	
Total rents and interest.....	\$ 99,089.77	
Profit on sale or maturity of ledger assets during the year over book values.....	269,592.67	
Total income during the year.....	\$ 2,259,680.52	
Total footings.....	\$ 4,603,531.86	

Disbursements During Year.

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

Gross amount paid for losses (including \$119,762.80 occurring in previous years).....	\$ 1,256,704.80	Fire.
Deduct amount received for salvages (on losses of the last or of previous years) \$3,181.31; and from reinsurance in other companies, \$149,919.07.....	153,100.38	

Net amount paid during the year for losses.....	\$ 1,103,604.42
Paid stockholders for interest or dividends.....	48,000.00
Commissions or brokerage to agents, less received on reinsurances	472,845.56
Rents.....	3,241.75
Salaries, fees and all other charges, officers, \$41,000.00; clerks, \$31,713.07; other employees, \$45,500.54.....	118,213.61
Taxes on premiums, \$38,615.04; on real estate, \$3,671.09.....	36,286.13
Insurance department fees, and agent's licenses, \$6,194.66; municipal licenses, \$2,250.63; tax on franchise, \$3,049.25.....	10,524.54
Advertising, printing and stationery, \$30,603.24; repairs and expenses on real estate, \$564.83; miscellaneous, \$136,249.60.....	167,419.67
Total expenditures during the year.....	\$ 1,910,115.68
Balances.....	\$ 2,693,416.18

Ledger Assets.

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

Book value real estate.....	\$ 260,520.63
Mortgage loans on real estate.....	519,497.50
Book value bonds, excluding interest, \$500,086.37; and stocks, \$1,084,343.75.....	1,584,430.12
Cash deposited in bank.....	328,967.93
Total.....	\$ 2,693,416.18
Total net ledger assets, as per balances.....	\$ 2,693,416.18

Non-Ledger Assets.

Interest due, \$6,862.37; and accrued, \$3,404.36, on mortgages.....	\$ 10,266.73
Market value (not including interest, in item 9), of bonds and stocks over book value.....	272,289.88
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 231,336.66
Deduct cost of collection, commission and brokerage.....	53,800.29
Net amount of uncollected premiums, not more than three months due.....	177,476.37
Gross premiums in course of collection December 31, more than three months due.....	\$14,620.90
Gross assets.....	\$ 3,153,449.16
Deduct Assets not Admitted:	
Real estate.....	270.61
Total admitted assets.....	\$ 3,153,178.55

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 44,004.86
Losses in process of adjustment, or in suspense, including all	

reported and supposed losses.....	\$ 164,496.64
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	13,750.00
Total amount of claims for losses.....	\$ 222,451.50
Deduct reinsurance due or accrued.....	43,334.31
Net amount of unpaid losses.....	\$ 178,917.19
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, \$1,223,086.75, unearned premiums, 50 per cent.....	\$ 601,543.39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,633,605.70, unearned premiums pro rata.....	885,995.70
Total unearned premiums as computed above.....	\$ 1,487,449.09
Total amount of all liabilities.....	\$ 1,665,366.48
Joint stock capital actually paid up in cash.....	\$ 300,000.00
Divisible surplus.....	1,186,812.25
Total.....	\$ 3,153,178.53

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, under this heading in last year's statement.....	\$ 302,417,917	\$ 2,708,606.79
Written or renewed during the year.....	234,409,571	2,385,913.14
Total.....	\$ 536,827,488	\$ 5,094,608.93
Deduct those expired and marked off as terminated.....	203,046,772	1,972,051.54
In force at the end of the year.....	\$ 333,780,716	\$ 3,122,557.39
Deduct amount reinsured.....	30,457,055	285,861.91
Net amount in force.....	\$ 303,323,661	\$ 2,836,695.48
Largest amount written on any one risk, not deducting reinsurance, \$25,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

.....	No.
Losses incurred during the year, fire, \$1,125,322.84; tornado, \$978.16.....	\$ 1,126,181.00
Total amount of the company's stock owned by the directors at par value.....	98,100.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.
Note.—Companies acting under what is known as the "Surplus Law," chapter 179, laws of New York, 1874, are required to state:	
The amount of "Special Reserve Fund" according to said law, deposited with the insurance department of the state of New York.....	302,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law.....	300,000.00

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 2,562,260.00	\$ 150,250.00	\$ 2,712,510.00
Gross premiums received.....	36,830.50	69,857.00	37,579.07
Losses paid.....	29,499.40		29,499.40
Losses incurred.....	30,202.86		30,202.86
Amount at risk.....	3,202,834.90	187,812.00	3,390,646.00

ANNUAL STATEMENT

For the year ending December 31st, 1901, of the condition and affairs of the

WESTERN ASSURANCE COMPANY.

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

President, HON. GEO. A. COX.

Secretary, C. C. FOSTER.

Vice-President, J. J. KENNY.

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

Home office, 22 Wellington street, East Toronto.

Capital Stock.

Amount of net ledger assets, December 31st of previous year.....	\$ 1,962,266.96
Extended at.....	\$ 1,962,266.96

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.....	\$ 2,595,535.77	\$ 549,653.54
Deduct reinsurance, rebate, abatement and return premiums.....	666,882.20	76,877.53
Received for premiums other than perpetuals.....	\$ 1,928,653.47	\$ 472,776.01
Interest on real estate mortgage loans.....		1,300.00
Interest and dividends on stocks and bonds.....		70,985.81
Total rents and interest.....		\$ 72,285.81
Profits on sale or maturity of ledger assets during the year over book values.....		30,028.93
From all other sources, viz: Received from home office.....		167,824.00
Total income during the year.....		\$ 614,568.31
Total footings.....		\$ 4,606,835.27

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 \$172,064.70 occurring in previous years).....	\$ 1,355,286.04	\$ 348,284.59
Deduct amounts received for salvages.....	73,941.81	23,353.62
Net amount paid during the year for losses.....	\$ 1,281,344.23	\$ 324,930.97

Commissions or brokerage to agents, less received on reinsurance	\$ 466,858.20
Salaries, fees and all other charges, officers, \$14,410; clerks, \$35,180.00; other employees, \$42,800.00	97,390.00
Rents	4,025.00
Taxes on premiums, \$39,445.63; internal revenue, \$6,775.46	46,216.09
Insurance department fees and agents' licenses, \$9,705.81; municipal licenses \$5,041.02	14,746.83
Advertising, printing and stationery, \$18,172.01; legal expenses, \$3,732.63; miscellaneous, \$12,538.39	143,443.03
Total expenditures during the year	2,373,954.31
Balances	\$ 2,232,880.95

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, \$1,554,123.90; and stocks, \$166,312.85	1,720,436.75
Cash in company's office, \$252.34; deposited in banks, \$176,054.18	176,316.52
Bills receivable, \$45,904.52; agents' debit balances, secured or unsecured, \$270,223.16	316,127.68
Total	\$ 2,232,880.95
Market value (not including interest, in item 9), of bonds and stocks over book value	2,042.14
Gross assets	\$ 2,234,923.09

Non-Ledger Liabilities.

Losses adjusted and unpaid	\$ 42,301.91
Losses in process of adjustment, or in suspense, including all reported and supposed losses	100,832.73
Losses resisted (not outlawed), including interest, costs and other expenses thereon	9,000.00
Total amount of claims for losses	\$ 152,134.64
Net amount of unpaid losses	\$ 152,134.64
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, \$1,564,541.41; unearned premiums 50 per cent.	\$ 822,270.70
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$886,617.13; unearned premiums pro rata	459,827.59
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$104,462.60; unearned premiums 50 per cent.	52,231.30
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks 50 per cent on time hulls	32,967.08
Total unearned premiums as computed above	\$ 1,347,296.67
Total amount of all liabilities	\$ 1,499,431.31
Divisible surplus	735,491.78
Total	\$ 2,234,923.09

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 216,597.98	\$ 2,167,447.91	\$ 6,912,330	\$ 169,133.85
Written or renewed during the year	257,727.542	2,595,535.77	61,011.284	549,653.54
Total	\$ 474,325.531	\$ 4,762,983.68	\$ 67,923,614	\$ 718,787.40
Deduct those expired and marked off as terminated	223,149.451	2,144,158.60	59,935,837	510,891.85
In force at the end of the year	\$ 251,246.077	\$ 2,618,825.08	\$ 8,077,777	\$ 198,895.62
Deduct amount reinsured	13,149.013	127,666.54	1,822,077	16,348.49
Net amount in force	\$ 238,105.054	\$ 2,491,158.54	\$ 6,145,700	\$ 162,547.11

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? No.
 Losses incurred during the year, fire, \$1,258,582.27; marine and inland, \$323,532.25

Business in the State of Iowa During the Year.

Gross risks written	Fire risks.
Gross premiums received	\$3,348,504.00
Losses paid	36,570.02
Losses incurred	17,912.34
Amount at risk	23,348.03
	2,587,685.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
 WESTERN UNDERWRITERS ASSOCIATION (INCORPORATED)
 INSURANCE COMPANY.

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

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

[Incorporated February 23d. 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	431,779.96
Extinguished at	\$ 431,779.96

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.	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.		
Total		
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		
Interest on real estate mortgage loans		
Interest and dividends on stocks and bonds \$3,420.00; from all other sources \$686.62		
Total rents and interest		
Total income during the year		
Total footings		

Disbursements During Year.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$14,923.20 occurring in previous years)	Fire.	
Deduct amount received for salvages (on losses of the last or previous year) \$633.70; and from reinsurance in other companies, \$51,988.13.		
Net amount paid during the year for losses		
Commissions or brokerage to agents, less received on reinsurance		
Salaries, fees and all other charges, officers, \$5,000.00; clerks \$9,357.13; other employees, \$8,058.48		
Taxes on premiums		
Insurance department fees and agents' licenses, \$2,387.55; municipal licenses, \$722.82; taxes on franchise, \$1,255; personal property, \$1,328		
Advertising, printing and stationery, \$2,519.62; legal expenses, \$469.36		
Field expenses		
Fire department tax, \$1,390.81; local board, \$2,457.16; postage, \$2,403.51; telegrams, \$201.98; exchange, \$267.47; express, \$54.84; map corrections, \$458.25; office sundries, \$4,324.54; agency sundries, \$546.51		
Total expenditures during the year		
Balances		

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		
Book value bonds, excluding interest		
Cash in company's office, \$39,934.22; deposited in banks, \$71,894.09		
Furniture and fixtures		
Total		

Deduct ledger liabilities:

Amount retained for reinsuring companies	\$ 11,161.53
Total net ledger assets, as per balances	\$ 496,693.60

Non-Ledger Assets.

Interest due, \$2,387.75; and accrued, \$6,858.11 on mortgages	\$ 9,245.86
Interest accrued on bonds and stocks	1,460.00
Total carried out	\$ 10,705.86
Market value (not including interest, in item 9) of bonds and stocks over book value	2,902.34
Gross premium in course of collection December 31st, not more than three months due	\$ 85,225.37
Deduct cost of collection, commission and brokerage	23,863.11
Net amount of uncollected premiums, not more than three months due	61,362.26
Gross premiums in course of collection December 31st, more than three months due \$3,325.13.	
Gross assets	\$ 571,664.06
Deduct assets not admitted:	
Furniture, fixtures and safes	5,674.16
Total admitted assets	\$ 565,989.90

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	17,514.91
Losses in process of adjustment, or in suspense, including all reported and supposed losses	13,350.70
Losses resisted (not outlawed), including interest, costs and other expenses thereon	5,000.00
Total amount of claims for losses	\$ 35,865.61
Deduct reinsurance due or accrued	3,913.67
Net amount of unpaid losses	\$ 31,951.94
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, \$252,845.15; unearned premiums (fifty per cent)	\$ 126,422.57
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy \$312,753.47; unearned premiums, pro rata	179,518.30
Total unearned premiums as computed above	\$ 305,940.87
Total amount of all liabilities	\$ 337,892.81
Joint stock capital actually paid up in cash	\$ 200,000.00
Reserve or guaranty fund, represented by scrip or otherwise	28,097.09
Divisible surplus	228,097.09
Total	\$ 565,989.90

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 36,565,791.00	\$ 407,513.88
Written or renewed during the year	42,514,206.00	540,648.62
Total	\$ 79,079,997.00	\$ 948,162.50
Deduct those expired and marked off	27,406,147.00	352,221.90
In force at the end of the year	\$ 51,673,850.00	\$ 595,940.60
Deduct amount reinsured	2,243,846.00	30,341.98
Net amount in force December 31, 1901	\$ 49,430,004.00	\$ 565,598.62

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 \$246,611.43, tornado \$155.62..... \$ 246,767.05

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

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

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$2,847,913.00	\$ 165,500.00	\$ 3,013,413.00
Gross premiums received	25,332.32	928.18	26,260.50
Losses paid.....	22,725.46	37.40	22,762.86
Losses incurred.....	23,447.76	37.40	23,485.16
Amount at risk.....	3,892,553.00	340,110.00	4,232,663.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition and affairs of the

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

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

President, MARSHALL S. DRIGGS.

Secretary, FREDERICK H. WAY.

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

Home office, 15 Broadway, Burrough of Brooklyn, New York City.

Capital Stock.

Amount of capital stock authorized, \$250,000.00; subscribed for... \$ 250,000.00

Amount of capital paid up in cash..... 250,000.00

Amount of net ledger assets, December 31st of previous year, 1,876,701.00

Extended at..... \$ 1,876,701.00

Income During the 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.....	\$ 102,853.20	
Deduct amount of same not collected	8,228.25	
Net collected.....	\$ 94,624.95	
Gross premiums written and renewed during the year.....	990,020.89	
Total	\$1,084,645.84	
Deduct gross premiums and bills in course of collection at this date	129,183.32	
Entire premiums collected during the year.....	\$ 955,462.52	
Deduct reinsurance, rebate, abatement and return premiums.....	167,412.13	
Received for premiums other than perpetuials.....	\$ 788,050.39	\$ 788,050.39

Rents from company's property, including \$15,500.00 for company's use of own buildings \$ 47,105.76

Interest on real estate mortgage loans, \$9,808.69; on other collateral loans, \$1,083.88. 10,892.52

Interest and dividends on stocks and bonds 47,306.77

Total rents and interest..... \$ 105,305.05

Profit on sale or maturity of ledger assets during the year over book values..... 93,149.01

Total income during the year..... \$ 986,504.45

Total footings..... \$ 2,863,205.45

Disbursements During Year.

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

	Fire.	
Gross amount paid for losses, including \$49,553.10 occurring in previous years.....	\$ 408,693.93	
Deduct amounts received for salvages on losses of the last or previous year, \$1,298.03; and from reinsurance in other companies, \$24,264.47.....	26,062.50	
Net amount paid during the year for losses.....	\$ 382,631.43	\$ 382,631.43
Paid stockholders for interest or dividends, amount declared during the year, \$60,000.00.....		61,996.00
Commissions or brokerage to agents, less received on reinsurances		204,276.20
Rents, including \$15,500.00 for company's use of own buildings...		16,500.00
Salaries, fees and all other charges, officers, \$29,250.00; clerks, \$47,550.54.....		76,800.54
Taxes on premiums, \$7,592.66; on real estate, \$12,807.88.....		20,400.54
Insurance department fees and agents' licenses, \$3,963.94; municipal licenses, \$534.07; tax on franchise, \$115.00.....		4,613.01
Advertising, printing and stationery, \$6,116.94; legal expenses, \$694.00; repairs and expenses on real estate, \$12,763.37; miscellaneous, \$36,520.00.....		56,093.62
Other disbursements, viz: real estate valuations reduced.....		15,000.00
Total expenditures during the year.....	\$ 838,311.34	
Balances	\$ 2,024,894.11	

Ledger Assets

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

Book value real estate, unincumbered.....	\$ 638,000.00
Mortgage loans on real estate	253,450.00
Loans secured by pledge of bonds, stocks or other collateral.....	25,000.00
Book value bonds, excluding interest, \$175,108.53 and stocks, \$914,350.06.....	1,089,459.49
Cash in company's office, \$1,197.09; deposited in banks, \$17,787.53	18,984.62
Total	\$ 2,024,894.11
Total net ledger assets.....	\$ 2,024,894.11

Non-Ledger Assets.

Interest due, \$1,530.00, and accrued, \$1,131.10 on mortgages.....	\$ 2,661.10
Interest accrued on bonds and stocks.....	6,103.75
Interest accrued on collateral loans.....	104.10
Interest accrued on other assets.....	1,005.75
Rents due and accrued on company's property or lease.....	6,446.68
Total carried out.....	\$ 16,321.44
Market value of bonds and stocks over book value.....	61,890.51
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 128,386.56
Deduct cost of collection, commission and brokerage.....	23,134.07
Net amount of uncollected premiums, not more than three months due.....	\$ 105,252.49
Gross premiums in course of collection December 31st, more than three months due.....	796.76
Gross assets.....	\$ 2,208,358.55
Total admitted assets.....	\$ 2,208,358.55

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 19,448.79
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	50,524.27
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	12,054.57
Total amount of claims for losses.....	\$ 82,027.63
Deduct reinsurance due and accrued.....	11,044.70
Net amount of unpaid losses.....	70,982.93
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, \$491,386.82; unearned premiums (fifty per cent).....	\$ 247,193.44
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$846,495.50; unearned premiums pro rata.....	143,593.55
Total unearned premiums, as computed above.....	\$ 690,786.99
Salaries, rent, expenses, etc.....	6,138.95
Reinsurance premiums.....	2,516.61
Total amount of all liabilities.....	\$ 770,425.48
Joint stock actually paid up in cash.....	250,000.00
Divisible surplus.....	1,187,933.07
Total.....	\$ 2,208,358.55

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 149,349.684	\$ 1,299,392.06
Written or renewed during the year.....	99,511,510	990,020.99
Total.....	\$ 248,861,194	\$ 2,289,413.05
Deduct those expired and marked off as terminated.....	88,774.74	849,535.72
In force at the end of the year.....	\$ 160,086,448	\$ 1,439,877.33
Deduct amount reinsured.....	95,511,010	98,894.34
Net amount in force.....	\$ 150,546,438	\$ 1,340,982.99
Largest amount written on any one risk, not deducting reinsurance, \$25,000.00.		

General Interrogatories.

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

Loss incurred during the year.....\$ 495,313.58

Total amount of company's stock owned by the directors at par value.....\$ 48,150.00

Total amount loaned to officers and directors, \$21,000; loaned to stockholders, not officers, \$3,000.....24,000.00

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

NOTE.—Companies acting under what is known as the "Surplus Law," chapter 180, laws of New York, 1874, are required to state:

The amount of "Special Reserve Fund" according to said law, deposited with the Insurance Department of the state of New York.....\$ 280,000.00

The amount of "Guaranty Surplus Fund," as provided for by said law.....280,000.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 801,775.00
Gross premiums received.....	9,939.14
Losses paid.....	3,831.26
Losses incurred.....	3,831.26
Amount at risk.....	1,418,058.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the conditions and affairs of the
AETNA INDEMNITY COMPANY.

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

President, F. T. MAXWELL

Vice-President, GEO. L. CHASE.
Secretary, E. S. PRIGAM.

[Incorporated March 15, 1897. Commenced business, May, 1897.]

Home office, 650 Main street, Hartford, Conn.

Capital Stock.

Amount of capital paid up in cash.....	\$ 250,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 309,746.30
Extended at.....	\$ 309,746.30

Income During the Year.

	Fidelity.	Plate glass.	Surety.
Gross premiums unpaid December 31st, last year.....	\$ 1,340.24	\$ 8,621.11	\$ 2,260.31
Gross premiums written and renewed during the year.....	74,601.03	52,841.01	54,368.19
Total.....	\$ 75,941.27	\$ 61,462.12	\$ 56,628.51

	Fidelity.	Plate glass.	Surety.
Deduct gross premiums in course of collection at this date.....	\$ 3,944.56	\$ 9,849.37	\$ 7,648.97
Entire premiums collected during the year.....	\$ 71,956.71	\$ 51,612.75	\$ 48,979.54
Deduct reinsurance, rebate, abatement and return premiums.....	8,906.94	2,391.58	2,663.62
Net cash actually received for premiums.....	\$ 63,049.77	\$ 49,221.17	\$ 46,315.92
Interest and dividends on stocks and bonds.....		10,945.65	
Interest upon other debts due the company.....		348.36	
Total interest.....		11,294.01	
Cash recovered from losses paid in previous years.....		2,459.34	
Total income actually received during the year, in cash.....		\$ 179,360.21	
Aggregate last balance and income.....		\$ 482,106.51	

Disbursements During Year.

	Fidelity.	Plate glass.	Surety.
Gross amount paid for matured claims other than weekly indemnity.....	\$ 14,154.39	\$ 20,506.81	\$ 4,295.46
Deduct salvages and reinsurance.....	2,013.19	78.34	10.00
Net paid policy holders.....	\$ 12,141.20	\$ 20,428.47	\$ 4,285.46
For commissions to agents.....			37,336.62
For salaries, traveling and all expenses of agents and agencies not on commission account.....			33,160.95
For salaries and all other compensation of officers, \$8,595.30; and home office employees, \$8,095.98.....			16,691.26
For taxes on premiums \$1,711.77; taxes on property, \$22.14; insurance department fees, \$4.58; agents' licenses, \$593.20; municipal licenses, \$217.90.....			4,126.01
For rent, less received under sub-lease.....			4,954.97
For legal expenses.....			2,988.54
For furniture and fixtures.....			1,032.43
For advertising, \$642.12; and general printing and stationery, \$3,053.13.....			3,695.25
All other expenses: Home office sundries, \$1,889.02; home office postage, \$1,227.34; home office traveling, \$1,576.43; internal revenue, \$520.65.....			5,292.44
Total miscellaneous expenses.....			109,218.47
Total disbursements.....			\$ 146,103.60
Balance.....			\$ 336,002.91

Assets.

Cost value of bonds and stocks owned absolutely.....	\$ 315,471.75
Cash deposited in banks.....	19,394.01
All other items, viz.: Non-resident stockholders' tax account.....	1,139.25
Total net or ledger assets.....	\$ 336,002.91

Other Assets.

Interest due, \$2,257.50 and accrued, \$1,665.43 on bonds and stocks.....	\$ 3,922.93
Interest accrued on other assets.....	38.74
Total outstanding interest.....	\$ 3,961.67
Market value of bonds and stocks over cost.....	12,153.85
Gross premiums in course of collection, to wit:	
	Unpaid com.
Fidelity.....	Premiums. thereon. Net.
Plate glass.....	\$ 3,718.52 \$ 627.84 \$ 3,090.68
Surety.....	8,626.70 2,605.45 6,021.25
	6,704.97 1,162.47 5,542.50
Net amt't of outstanding premiums.....	14,648.43
Total assets.....	\$ 366,766.26

Liabilities.

	In process of adjustment.
Fidelity.....	\$ 9,204.81
Plate glass.....	248.27
Surety.....	950.00
Total gross amount of claims.....	\$ 10,403.08
Net amount of unpaid claims account.....	\$ 10,403.08
Aggregate of unpaid claims.....	\$ 10,403.08
Gross premiums upon all unexpired risks running one year or less from date of policy:	
	Premium. Unearned portion.
Fidelity.....	\$ 66,658.27 \$ 33,329.13
Plate glass.....	50,958.32 25,479.16
Surety.....	50,831.16 25,420.58
Total one year or less.....	\$ 84,208.87
Total unearned premiums as computed above, carried out.....	84,208.87
Due and accrued for salaries, rent, advertising, agency and other expenses.....	662.05
All other indebtedness: Premiums paid in advance.....	1,350.10
Total amount of all liabilities, except capital stock.....	\$ 96,540.10
Joint stock capital actually paid up in cash.....	250,000.00
Surplus beyond capital and other liabilities.....	30,126.16
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 366,766.26

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Fidelity:		
In force December 31st, preceding year.....	\$ 8,181,725.00	\$ 47,902.75
Written or renewed during the year.....	14,787,225.00	74,601.63
Total.....	\$ 22,968,950.00	\$ 122,504.38
Deduct expirations and cancellations.....	10,066,625.00	55,845.51
Net in force December 31, 1901.....	\$ 12,902,325.00	\$ 66,658.87
Plate glass:		
In force December 31st, preceding year.....	1,801,043.78	44,953.44
Written or renewed during the year.....	1,866,125.74	52,841.01
Total.....	\$ 3,667,169.52	\$ 97,794.45
Deduct expirations and cancellations.....	1,865,043.54	46,866.13
Net in force December 31, 1901.....	\$ 1,802,125.98	\$ 50,928.32

Surety:

In force December 31st, preceding year.....	\$ 7,851,524.18	\$ 29,222.55
Written or renewed during the year.....	13,943,430.47	54,368.19
Total.....	\$21,794,954.65	\$ 83,590.74
Deduct expirations and cancellations.....	9,277,486.65	32,789.58
Net in force December 31, 1901.....	\$12,517,468.00	\$ 50,801.16

General Interrogatories.

Total amount of premiums received from the organization of the company to date.....	\$ 452,200.38
Total amount of the company's stock owned by the directors at par value.....	66,600.00
Losses paid from organization to date.....	103,252.35
Losses incurred during the year.....	39,593.99

Business in the State of Iowa During the Year.

	Risks written.	Premiums received.	Losses incurred.
Fidelity.....	\$152,900.00	\$ 514.60	\$ 46.00
Plate glass.....	851.90	21.27	
Surety.....	304,574.00	1,321.99	
Aggregate.....	\$488,325.90	\$ 1,857.86	\$ 46.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

ALLIANCE HAIL AND CYCLONE MUTUAL 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, MATH. NACHBAAR,

Secretary, J. D. SHERDY.

Vice-President, C. F. COOK.

[Incorporated April 30, 1889. Commenced business May 9, 1889.]

Principal office, Austin, Minnesota.

Capital Stock.

Amount of capital paid up in cash.....	Mutual
Amount of net ledger assets, December 31, of previous year.....	\$ 75,136.23
Extended at.....	\$ 75,136.23

Income During Year.

Gross premiums unpaid December 31, last year.....	Hail.
Gross premiums written and renewed during the year.....	\$ 15,315.57
Total.....	40,257.38
Deduct gross premiums and bills in course of collection at this date.....	\$ 61,572.95
Entire premiums collected during the year.....	15,067.40
	\$ 40,505.55

Deduct reinsurance, rebate, abatement and return premiums....	\$ 10,482.79
Net cash received for premiums.....	\$ 36,022.76
Interest on loans on mortgages and certificates of deposit.....	\$ 3,253.60
Total interest.....	\$ 3,253.60
Total income during the year, in cash.....	\$ 39,276.36
Aggregate last balance and income.....	\$ 114,412.59

Disbursements During Year.

Gross amount paid for matured claims other than weekly indemnity. Losses.....	\$ 8,289.21
Net paid policy holders.....	\$ 8,289.21
For Commissions to agents.....	\$ 4,138.15
For salaries, traveling and all expenses of agents and agencies not on commission account.....	1,044.22
For salaries and all other compensation of officers \$2,600.00; and home office employees \$2,112.00.....	4,712.00
For taxes on premiums \$127.00; insurance department fees \$159.00.....	286.01
For legal expenses.....	407.10
For advertising \$133.43, and general printing and stationery \$257.93.....	391.36
All other expenses.....	1,447.41
Total miscellaneous expenses.....	\$ 12,424.25
Total disbursements.....	\$ 29,713.46
Balances.....	\$ 93,699.13

Ledger Assets.

Loans on mortgage, first liens, on real estate.....	66,920.00
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	1,300.00
Cash deposited in banks.....	24,239.49
Total net or ledger assets, per balance.....	\$ 92,459.49

Other Assets.

Interest due on mortgages.....	\$ 702.00
Total carried out.....	\$ 702.00
Gross premiums in course of collection, to wit: Hail premiums \$ 15,067.40; unpaid commission thereon \$2,302.17.....	\$ 12,765.23
Net amount of outstanding premiums.....	\$ 93,141.49

Risks and Premiums.

	Amount at risk.
Hail.	
In force December 31, preceding year.....	\$ 880,301.00
Written or renewed during the year.....	623,301.00
Total.....	\$ 1,503,602.00
Deduct expiration and cancellation.....	737,355.00
Net in force December 31st.....	\$ 766,247.00

Business in the State of Iowa During the Year.

	Risk written.	Premiums received.	Losses paid.	Losses incurred.
Hail.....	\$ 183,443.00	\$ 4,063.90	\$ 656.50	\$ 656.50
Aggregate.....	\$ 183,443.00	\$ 4,063.90	\$ 656.50	\$ 656.50

ANNUAL STATEMENT

For the year ending December 31st, 1901, of the condition 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 of said state.

President, JAMES BOND. First Vice-President, CHARLES A. WEBB.
Secretary and Treasurer, S. H. SHRIVER. Second Vice-President, EARNEST HORN JR.

[Incorporated April 6, 1894. Commenced business January 16, 1895.]

Principal office, Equitable Building, Baltimore, Md.

Capital Stock.

Amount of capital stock paid up in cash..... \$ 1,000,000.00
Amount of net ledger assets, December 31st of previous year..... \$ 554,096.43
Extended at \$ 1,554,096.43

Income During Year.

	Surety.	
Gross premiums unpaid December 31st, last year.....	\$ 73,825.41	
Gross premiums on risks written and renewed during the year.....	570,717.54	
Total.....	\$ 644,543.95	
Deduct gross premiums in course of collection at this date.....	94,769.56	
Entire premiums collected during the year.....	\$ 549,774.09	
Deduct reinsurance, abatement, rebate and return premiums.....	63,093.91	
Net cash actually received for premiums.....	\$ 486,680.18	\$ 486,680.18
Interest on collateral loans.....	5,348.25	
Interest and dividends on stocks and bonds.....	13,307.75	
Interest upon other debts due the company.....	29,612.80	
Total Interest.....		\$ 48,668.80
Profit on securities actually sold during the year, over cost.....	\$ 1,590.65	
Exchange.....	4.40	
Income from all other sources, viz: trust income, \$250.00; income from real estate, \$642.58; trust income, \$2,180.95	3,073.53	\$ 4,668.58
Total income actually received during the year, in cash.....		\$39,617.56
Aggregate last balance and income.....		\$ 1,593,713.99

Disbursements During Year.

Gross amount paid for matured claims other than weekly indemnity.....	\$ 213,024.13	Surety.
Total.....	\$ 213,024.13	
Deduct salvages and reinsurance.....	49,993.39	
Total.....	\$ 170,030.74	
Net paid policy-holders.....	\$ 170,030.74	
To stockholders for interest or dividends.....	80,000.00	
For commission to agents.....	108,342.49	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	32,727.11	
For inspection, \$133.32; interest, \$15.48.....	1,148.80	
For salaries of officers and home office employees.....	53,484.23	
For taxes on premiums, \$6,595.49; taxes on property, \$14,420.15; insurance department fees, \$10,924.36; municipal licenses, \$753.04.....	32,707.04	
For rent, received under sub-lease.....	8,315.88	
For legal expenses.....	10,985.00	
For furniture and fixtures.....	4,615.56	
For advertising, \$11,963.87; and general printing and stationery, \$7,636.26.....	19,597.13	
Losses on securities actually sold under cost, loss on investments	9,510.22	
All other expenses, Det. arrest, \$133.27; postage, \$8,226.90 and express, \$2,443.25; travel expense, \$1,077.98; Ins., \$38.94; Dev. expense, \$1,479.48; general expense, \$3,350.77; internal revenue stamps, 2,041.34; telephone and telegraph, \$4,458.61; express, \$404.84.....	23,725.38	
Total miscellaneous expenses.....	\$ 385,158.84	
Total disbursements.....	\$ 555,189.58	
Balance.....	\$ 1,538,524.41	

Assets.

Cost value of real estate.....	\$ 27,131.91
Loans on mortgage (first liens) real estate.....	111,809.63
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	148,022.61
Cost value of bonds and stocks owned absolutely.....	1,024,734.16
Cash in company's office.....	8,798.79
Cash deposited in banks.....	80,467.47
All other items, viz: accounts receivable secured.....	112,597.96
Total.....	\$ 1,590,360.53
Deduct ledger liabilities.....	51,836.12
Total net ledger assets, as per balances.....	\$ 1,538,524.41

Other Assets.

Interest due, \$4,056.39; and accrued, \$1,241.12 on mortgages.....	\$ 5,297.51
Interest due, \$9,831.03 and accrued, \$8,671.95 on bonds and stocks	18,502.98
Interest due, \$44.74 and accrued, \$2,401.72 on collateral loans.....	2,446.46
Interest due, \$773.33 and accrued, \$150.00 on other assets.....	923.33
Total outstanding interest.....	\$ 23,270.28
Market value of real estate over cost.....	1.00
Market value of bonds and stocks over cost.....	13,032.28
Surety Premiums, \$94,769.56; unpaid commission thereon, \$17,642.54; net.....	\$ 77,127.32
Net amount of outstanding premiums.....	\$ 77,127.32
Total assets, as per the books of the company.....	\$ 1,651,855.29

Deduct assets not admitted, and for depreciation:

Furniture, fixtures and sales	\$	1.00
Total	\$	1.00
Total admitted assets	\$	1,651,854.39

Liabilities.

In process of adjustment	Surety.	\$	60,983.57
Aggregate of unpaid claims		\$	60,983.57
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Surety, premium, \$521,315.63; unearned portion (50 per cent)		\$	260,657.82
Total unearned premiums as computed above		\$	260,657.82
Agents' credit balances		\$	4,912.75
Total amount of all liabilities, except capital stock		\$	326,554.14
Joint stock capital actually paid up in cash		\$	1,000,000.00
Surplus beyond capital and other liabilities		\$	385,300.15
Aggregate amount of all liabilities, including paid up capital stock and net surplus		\$	1,651,854.29

Risks and Premiums.

Surety:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year	\$ 96,986,390.58	\$ 425,805.78
Written or renewed during the year	187,822,010.09	570,717.54
Total	\$ 284,808,400.67	\$ 996,523.32
Deduct expirations and cancellations	102,815,637.77	466,764.44
Balance	\$ 181,992,762.90	\$ 529,758.88
Deduct reinsured policies		8,443.25
Net in force December 31, 1901	\$ 181,992,762.90	\$ 521,315.63

General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$	1,531,030.03
Total amount of cash dividends declared since the company commenced business	\$	170,000.00
Total amount of the company's stock owned by the directors at par value	\$	241,750.00
Total amount loaned to officers and directors	\$	48,755.18
Losses paid from organization to date	\$	392,057.69
Losses incurred during the year	\$	170,030.74

Business in the State of Iowa During the Year.

Risks written	Surety.
Premiums received	\$ 2,110,594.50
Losses paid	9,787.05
Losses incurred	225.66
	358.23

ANNUAL STATEMENT

For the year ending December 31, 1901, 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.

Comptroller, F. W. LAURENTZ.

Vice-Presidents, WALTER S. JOHNSTON, D. B. SICKELS, R. A. C. SMITH.

Secretary, H. B. ZEVELY.

[Incorporated, April 14, 1884.]

Commenced business April 15, 1884.]

Home office, No. 100 Broadway, New York.

Capital Stock.

Amount of capital paid up in cash	\$	2,500,000.00	\$	2,500,000.00
Amount of net ledger assets December 31st of previous year		5,017,262.84		
Extended at				\$ 5,017,262.84

Income During the Year.

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

	Fidelity.	Surety.
Gross premiums unpaid December 31st, last year paid	\$ 49,983.11	\$ 169,743.01
Gross premiums written and renewed during year	579,331.35	603,547.61
Total	\$ 629,314.46	\$ 773,290.62
Deduct gross premiums now in course of collection	29,245.14	160,011.13
Entire premiums collected during the year	\$ 593,669.32	\$ 613,279.49
Deduct reinsurance, rebate, abatement and return premiums	58,122.52	133,575.99
Net cash actually received for premiums	\$ 534,946.80	\$ 479,703.50
Rents from company's property		191,684.91
Interest on loans on mortgages of real estate		276.00
Interest on collateral loans		32,224.38
Interest on bonds and dividends on stocks		60,225.27
Interest upon other debts due the company and on deposits in bank		2,983.51
Total interest		\$ 287,339.07
Profit on sale or maturity of ledger assets during the year over book values		73,082.65
Income from all other sources, viz.: cash recovered from losses paid in previous years		71,105.36
Total income during the year		\$ 144,188.01
Sum		\$ 1,440,177.38
		\$ 8,463,440.22

Disbursements During Year.

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

	Fidelity.	Surety.
Gross amount paid for claims excepting weekly indemnity.....	\$ 161,026.46	\$ 738,960.31
Deduct reinsurance, salvages and recoveries on losses previously paid.....	16,835.61	374,606.10
Net paid policy-holders.....	\$ 144,190.85	\$ 364,354.21
Stockholders for interest or dividends.....		\$ 200,000.00
Cost of adjustment and legal expenses in settlements of claims.....		13,080.73
Commissions or brokerage to agents less received on reinsurance.....		50,207.69
Salaries, traveling and all expenses of agents and agencies not on commission account.....		185,320.12
Inspections.....		2,498.37
Salaries and all other compensation of officers, \$33,466.66; and home office employees, \$148,336.30.....		181,802.96
Taxes on premiums, \$14,002.20; taxes on real estate, \$47,233.62; insurance department fees, \$1,946.46; agents' licenses, \$1,625.00; municipal licenses, \$2,638.00; internal revenue, \$4,850.60; interest, \$4,117.35.....		26,413.72
Rent.....		34,638.46
Legal expenses, \$8,728.25; real estate repairs and expenses (other than taxes), \$76,568.90.....		85,297.15
Furniture and fixtures, \$5,266.88; advertising, \$4,388.83; printing and stationery, \$16,132.25.....		25,787.96
Securities.....		15,405.02
All other items, viz: miscellaneous general expenses.....		40,804.92
Total miscellaneous expenses.....		\$ 917,347.70
Total disbursements.....		\$ 1,425,832.76
Balance.....		\$ 5,037,607.46

Ledger Assets.

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

Book value of real estate, uncumbered.....	\$ 3,054,507.16
Mortgage loans on real estate first liens.....	2,500.00
Loans secured by pledge of bonds, stocks or other collateral.....	60,054.62
Book value of bonds, excluding interest, \$916,237.85; and stocks, \$929,785.03.....	1,845,962.88
Cash in company's office, \$1,216.18; deposited in banks, \$266,327.07.....	267,543.25
All other items, viz: dividend declared December 13, 1901, by City National Bank of Buffalo, New York—since paid.....	19,525.07
Total.....	\$ 5,053,752.96
Deduct ledger liabilities.....	
All other.....	16,145.50
Total net ledger assets, as per balance.....	\$ 5,037,607.46

Non-Ledger Assets.

Interest due on bonds and stocks.....	4,448.75
Rents due, \$13,315.72; and accrued, \$7,016.66, on company's property or lease.....	20,332.38
Total outstanding interest.....	\$ 24,781.13
Market value of bonds and stocks over book value.....	198,798.65

Gross premiums in course of collection, to wit:

	Fidelity.	Surety.
Not over three months due.....	\$ 24,665.89	\$ 58,829.11
Unpaid commissions thereon.....	880.05	2,219.31
Net premiums.....	\$ 23,785.84	\$ 56,609.80
More than three months due.....	4,572.25	101,162.02
Total net not over three months due.....		\$ 80,415.64
Gross assets.....		\$ 5,341,602.88

Non-Ledger Liabilities.

	Fidelity.	Surety.
In process of adjustment.....	\$ 79,411.72	\$ 12,071.50
Resisted by company on its own account and on account of its clients (not outlawed).....	41,379.51	145,598.88
Net amount of unpaid claim account.....		\$ 278,866.61
Aggregate of unpaid claims and expenses.....		\$ 278,866.61
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Premiums.....	\$ 508,665.42	\$ 519,092.70
Unearned portion, 50 per cent.....	254,332.71	259,846.35
Total one year or less.....		\$ 514,179.56
Gross premiums upon all unexpired risks, running more than one year from date of policy:		
Premiums.....	\$ 145,420.31	
Unearned premium, pro rata.....	77,373.33	
Total more than one year.....		\$ 77,373.33
Total unearned premiums, as computed above.....		\$ 591,552.89
Total amount of all liabilities.....		\$ 2,500,000.00
Joint stock capital actually paid up in cash.....		1,971,787.38
Surplus beyond capital and other liabilities.....		\$ 4,474,787.38
Total.....		\$ 5,341,602.88

Risks and Premiums.

	Fidelity:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....		\$ 111,221,195	\$ 504,103.02
Written or renewed during the year.....		139,504,879	579,334.35
Total.....		\$ 250,726,074	\$ 1,083,437.37
Deduct expirations and cancellations.....		133,597,656	654,767.95
Balance.....		\$ 117,128,418	\$ 508,669.42
Net in force December 31, 1901.....		\$ 117,128,418	\$ 508,669.42
Surety:		Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....		\$ 199,520,466	\$ 667,994.05
Written or renewed during the year.....		208,778,925	603,547.61
Total.....		\$ 408,299,391	\$ 1,271,541.66
Deduct expirations and cancellations.....		204,815,504	606,499.25
Net in force December 31, 1901.....		\$ 203,483,887	\$ 665,112.01

General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$11,852,461.62
Losses paid from organization to date	5,083,442.08
Total amount of cash dividends declared since the company commenced business	2,100,000.00
Losses incurred during the year	886,633.21
Total amount of the company's stock owned by the directors at par value	830,100.00
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	193,431.50
Were the company's books closed on the 31st day of December for the purposes of this statement?	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?	No.

Business in the State of Iowa During the Year.

	Fidelity.	Surety.	Aggregate.
Risks written	\$ 480,250.00	\$ 1,333,400.00	\$ 1,813,650.00
Premiums received	2,046.84	4,323.24	6,370.08
Losses paid	1,584.15	1,584.15	3,168.30
Losses incurred	1,584.15	1,584.15	3,168.30
Amount at risk, end of year	291,450.00	1,297,823.00	1,589,273.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition of the

BANKERS MUTUAL CASUALTY COMPANY,

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

President, J. G. ROUNDS.

Secretary, F. M. RUDD.

Vice-President, W. E. COFFIN.

[Incorporated July 23, 1896.

Commenced business April 8, 1896.]

Principal office, 509 Observatory building, Des Moines, Iowa.

Capital Stock.

Amount of capital stock paid up in cash	mutual
Amount of capital subscribed, but unpaid	mutual
Amount of net or ledger assets, December 31st of previous year	\$ 80,615.71
Extended at	\$ 80,615.71
Cash collected on premium notes included in above in excess of No. 6 below, \$23,801.84	\$ 80,615.71

Income During Year.

Gross premiums unpaid December 31, last year	\$ 9,374.83
Gross premiums on risks written and renewed during the year	94,799.94
Total	\$ 104,082.77

Deduct gross premiums and bills in course of collection at this date	13,637.88
Entire premiums collected during the year	\$ 90,444.80
Deduct reinsurance, rebate, abatement and return premiums	62,922.83
Net cash actually received for premiums	\$ 27,521.97
Guaranty fund	\$ 16,765.50
Income from all other sources, viz: advanced by promoters	1,500.00
Total	\$ 45,787.47
Total income actually received during the year, in cash	\$ 45,787.47
Aggregate last balance and income	\$ 126,423.27

Disbursements During Year.

Gross amount paid for loans direct to policy-holders	Burglary.
Gross amount paid for benefit of policy-holders in pursuit of criminals attacking insured banks	\$ 28,448.39
Total	6,267.10
Deduct salvages and reinsurance	\$ 34,715.58
Net amount paid policy-holders	\$ 24,082.05
Directors annual meeting	\$ 947.57
For executive committee meeting	142.94
For traveling and all expenses of directors and others for company's business	904.97
For salaries and all other compensation of officers, \$4,150.00; and home office employees, \$7,551.32	11,701.32
For taxes on premiums, \$166.49; insurance department fees, \$465.25	631.74
For rent, \$931.00; postage, \$2,431.00	3,362.00
For legal expenses, \$342.70; internal revenue, \$211.00	553.70
For advertising, \$671.70, and general printing and stationery, \$1,935.92	2,607.62
Interest	910.40
All other expenses, sundry expenses	923.50
Total miscellaneous expenses	\$ 22,686.75
Total disbursements	\$ 33,380.28
Balance	\$ 93,102.99

Ledger Assets

Loans on mortgage (first liens) on real estate	\$ 7,400.00
Cash deposited in banks	10,976.00
Bills receivable, being premium notes	74,726.93
Total net or ledger assets	\$ 93,102.99
Due from subscribers to guaranty fund	2,175.00
Gross premiums in course of collection, to-wit:	
Burglary	\$ 13,637.88
Net amount of outstanding premiums	\$ 13,637.88
Total assets, as per the books of the company	\$ 108,915.87
Total admitted assets	\$ 108,915.87

Liabilities.

Resisted by company on its own account	Burglary.
Total gross amount of claims	\$ 2,730.85
Net amounts of unpaid claim account	\$ 2,730.85
Aggregate of unpaid claims	\$ 2,730.85

Gross premiums upon all unexpired risks, running one year more or less from date of policy:	
Burglary, premium, \$111,527.95; unearned portion (50 per cent.) \$	55,763.98
Total one year more or less	\$ 55,763.98
Total unearned premiums, as computed above	\$ 55,763.98
Due and accrued for salaries, rent, advertising, agency and other expenses....	1,623.61
Due to other companies for reinsurance	5,939.11
All other indebtedness, advanced by promoters	14,387.50
Total amount of all liabilities, except capital stock	\$ 80,425.05
Guaranty fund actually paid up in cash	15,188.75
Surplus beyond capital and other liabilities	13,302.07
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 108,915.87

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Burglary:		
In force December 31, preceding year	\$ 10,847,287.00	\$ 166,822.88
Written or renewed during the year	6,052,450.00	82,515.05
Total	\$ 16,899,737.00	\$ 249,337.93
Deduct expirations and cancellations	4,528,013.00	83,504.45
Balance	\$ 12,371,724.00	\$ 165,833.48
Deduct reinsured policies	5,935,812.00	54,305.52
Net amount in force December 31, 1901	\$ 6,435,912.00	\$ 111,527.95

General Interrogatories.

Losses incurred during the year	\$ 34,715.58
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Business in the State of Iowa During the Year.

Risks written	Burglary.
Premiums received	\$ 1,485,700.00
Losses paid	21,608.22
Losses incurred	2,588.62

ANNUAL STATEMENT

For the year ending December 31st, 1901 of the condition 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.

Secretary, JAMES F. LYND.

First Vice-President, MICHAEL P. HERATT.

Second Vice-President, JOSEPH A. LINN.

[Incorporated June 4, 1886. Commenced business June 4, 1886.]

Principal office, 927 and 929 Chestnut street, Philadelphia, Pa.

Capital Stock.

Amount of capital stock paid-up in cash	500,000.00
Amount of net ledger assets, December 31st of previous year	3,102,134.97
Decrease in deposits during 1901	88,317.89
Extended at	\$ 3,103,817.08

Income During Year.

	Fidelity and surety
Gross premiums unpaid December 31st, last year	\$ 16,014.18
Gross premiums on risks written and renewed during the year	250,981.69
Total	\$ 266,995.87
Deduct gross premiums in course of collection at this date	21,168.53
Entire premiums collected during the year	\$ 245,827.34
Deduct reinsurance, rebate, abatement and return premiums	25,863.25
Net cash actually received for premiums	\$ 219,964.09
Interest on loans on mortgages	3,874.75
Interest on collateral loans	58,467.43
Interest and dividends on stocks and bonds	19,771.00
Interest upon other debts due the company	10,767.04
Rents	15,274.19
Total rents and interest	108,114.41
Received for assessment on capital, life deposit boxes, \$3,330.65; commission, \$2,116.75; registry, \$1,132.15	\$ 6,579.65
Income from all other sources, viz: Appreciation stocks and bonds	1,692.50
Total income actually received during the year, in cash	\$ 336,350.65
Aggregate last balance and income	\$ 3,440,167.73

Disbursements During the Year.

	Fidelity and surety.	
Gross amount paid for matured claims.....	\$ 84,603.85	
Total.....	\$ 28,909.18	\$ 84,603.85
Deduct salvages and reinsurance.....		\$ 55,694.67
Net paid policy holders.....		\$ 29,961.00
To stockholders for interest or dividends, 6 per cent.....		14,808.87
For commission to agents.....		56,481.73
For salaries, traveling and all expenses of agents and agencies not on commission account.....		45,567.79
Interest paid depositors.....		63,193.40
For salaries and all other compensation of officers, \$17,000.00; and home office employees, \$46,193.40.....		15,797.13
For taxes on premiums, \$3,262.90; taxes on property, \$5,266.56; (war revenue, \$1,300) and agents' licenses, \$1,431; municipal licenses, \$1,117.33; on franchise, \$3,419.34.....		25,535.23
For legal expenses, \$4,972.50; real estate and general expenses, \$20,562.73.....		5,942.50
For advertising, \$1,927.70, and general printing and stationery, \$4,014.80.....		121.85
All other expenses: Profit and loss.....		
Total miscellaneous expenses.....		\$ 257,399.50
Total disbursements.....		\$ 313,094.17
Balances.....		\$ 3,127,073.56

Assets.

As per ledger accounts.	
Cost value of real estate unincumbered, \$53,986.58; encumbered, \$493,997.34; less ground rent, \$4,600.....	\$ 533,383.92
Loans on mortgages (first liens) on real estate.....	61,700.00
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	1,428,506.59
Cost value of bonds and stocks owned absolutely.....	437,707.00
Cash in company's office.....	117,474.05
Cash deposited in banks.....	396,766.79
Due from ledger accounts secured by mortgages, real estate and cash.....	207,775.74
Return premiums on \$165,000 fire insurance policies, \$6,165; overdrafts, \$26,79; furniture and fixtures, \$7,567.68.....	13,759.47
Total net or ledger assets, as per balance.....	\$ 3,127,073.56

Other Assets.

Interest accrued on mortgages.....	\$ 1,343.00
Interest due, \$1,059.75; and accrued, \$5,292.25 on bonds and stocks.....	6,352.00
Interest due, \$6,100; and accrued, \$9,091 on collateral loans.....	15,191.00
Interest accrued on other assets.....	600.00
Total outstanding interest.....	\$ 23,486.00
Appraised value of real estate over cost.....	119,976.68
Due from other companies for reinsurance on losses already paid.....	2,992.87
Due for renewals (not over three months due) less commission and reinsurance.....	3,726.61
Gross premiums in course of collection, to-wit:	
Fidelity and surety, \$12,406.25; unpaid commission thereon, \$1,340.77; net.....	\$ 11,065.48
Net amount of outstanding premiums.....	\$ 11,065.48
Total assets, as per the books of the company.....	\$ 3,288,310.00

Deduct assets not admitted:

Furniture, fixtures and safes.....	\$ 7,567.68
Total.....	\$ 7,567.68
Total admitted assets.....	\$ 3,280,742.32

Liabilities.

Fidelity and surety:	
In process of adjustment.....	\$ 1,866.90
Known or reported; proofs not filed.....	15,280.35
Resisted by the company on its own act. All of this amount resisted at instance of parties on whose behalf bonds were given.....	87,916.80
Deduct reinsurance thereon.....	2,795.60
Aggregate of unpaid claims.....	\$ 102,008.54
Gross premiums upon all unexpired risks, running one year or less from date of policy. Fidelity and surety, \$234,494.31; unearned portion (50 per cent).....	\$ 117,247.15
Gross premiums upon all unexpired risks, running more than one year from date of policy: Fidelity and surety, \$27,524.59; unearned premiums pro rata.....	17,010.60
Total unearned premiums as computed above.....	\$ 134,257.84
Cash dividends to stockholders remaining unpaid.....	39.00
Due depositors, \$2,295,312.08; interest accrued thereon, \$11,377.....	2,306,689.08
Agents' credit balances.....	1,500.00
Expenses, fares, bills, accounts, fees, etc. due or accrued.....	\$ 1,000.00
Due to other companies for reinsurance.....	45.00
Total amount of all liabilities, except capital stock.....	\$ 2,545,539.45
Joint stock capital actually paid up in cash.....	500,000.00
Surplus beyond capital and other liabilities.....	235,202.86
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 3,280,742.32

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Fidelity:		
In force December 31, preceding year.....	\$ 26,649,845.25	\$ 89,508.47
Written or renewed during the year.....	28,081,333.33	88,132.72
Total.....	\$ 54,731,178.58	\$ 177,641.19
Deduct expirations and cancellations.....	26,549,445.25	87,870.42
Balance.....	\$ 28,181,733.33	\$ 89,770.77
Deduct reinsured policies.....	87,500.00	462.00
Net amount in force December 31, 1901.....	\$ 28,094,233.33	\$ 89,310.77
Surety:		
In force December 31st, of previous year.....	\$ 45,621,990.05	\$ 177,048.68
Written or renewed during the year.....	44,114,289.24	162,848.97
Total.....	\$ 89,736,279.29	\$ 339,897.65
Deduct expirations and cancellations.....	43,774,087.58	153,751.74
Balance.....	\$ 45,962,191.71	\$ 186,145.91
Deduct reinsured policies.....	1,952,217.10	13,437.28
Net in force December 31, 1901.....	\$ 44,009,974.61	\$ 172,708.13

IOWA INSURANCE REPORT.

General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 1,859,305.20
Losses paid from organization to date, net	341,292.85
Total amount of cash dividends declared since the company commenced business	27,000.00
Surety losses incurred during the year, net	126,828.39
Total amount of the company's stock owned by the directors at par value	160,000.00
Total amount loaned to officers and directors	91,103.15
Loaned to stockholders, not officers	125,799.15

Business in the State of Iowa During the Year.

	Risks written.	Premiums thereon.
Fidelity	\$ 139,150.00	\$ 365.81
Surety	76,600.00	381.38
Aggregate	\$ 205,750.00	\$ 747.19

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

CONTINENTAL CASUALTY COMPANY.

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

President, C. H. BUNKER.

Vice-President, FRANKLIN H. HEAD.

Secretary, A. A. SMITH.

[Incorporated November, 1897. Commenced business December, 1897.]

Principal office, Hammond, Indiana.

Capital Stock.

Amount of capital stock paid up in cash	\$ 300,000.00
Amount of net ledger assets December 31st of previous year	341,183.31
Extended at	\$ 341,183.31

Income During Year.

	Accident.	Plate glass.
Gross premiums unpaid December 31st, last year ..	\$ 83,037.21	\$ 1,571.35
Gross premiums on risks written and renewed during the year	1,622,760.35	
Total	\$ 1,775,797.56	\$ 1,571.35
Deduct gross premiums in course of collection at this date	467,638.33	
Entire premiums collected during the year ..	\$ 1,308,159.23	\$ 1,571.35

IOWA INSURANCE REPORT.

Deduct reinsurance, abatement rebate and return premiums	\$ 249,302.68	\$ 1,250.54
Net cash actually received for premiums, carried over \$1,058,856.55 ..		320.81
Interest on loans on mortgages		9,316.96
Interest and dividends on stocks and bonds		5,569.10
Total Interest		14,886.06
Profit on securities actually sold during the year, over cost	\$ 982.15	
Total income actually received during the year, in cash		\$ 1,075,045.57
Aggregate last balance and income		\$ 1,416,228.88

Disbursements During Year.

Gross amount paid for matured claims other than weekly indemnity	\$ 98,308.64	Accident.	Plate glass.
Gross amount paid for weekly or other periodical indemnity	410,869.29		\$ 2,229.22
Total	\$ 509,177.93		
Deduct salvages and reinsurance	3,400.00		
Net paid policyholders	\$ 505,777.93		
To stockholders for interest or dividends, 7½ per cent.	22,500.00		\$ 508,007.15
For commission to agents	139,047.60		
For salaries, traveling and all expenses of agents and agencies not on commission account	165,649.91		
For medical examiner's fees and salaries	3,918.92		
For salaries and all other compensation of officers, \$25,638.17; and home office employees, \$46,060.79	71,698.96		
For taxes on premiums, \$4,098.13; insurance department fees, \$4,392.50; agents' licenses, \$1,274; municipal licenses, \$85 ..	9,700.63		
For rent, less \$379.33 received under sub-lease	7,362.70		
For legal expenses	5,573.08		
For advertising, \$2,139.46, and general printing and stationery, \$11,310.18	13,449.64		
All other expenses: General expense, \$6,450.36; revenue stamps, \$3,141.56; postage and express, \$9,975.40	19,567.32		
Total miscellaneous expenses			\$ 458,468.85
Total disbursements			\$ 966,476.00
Balance			\$ 449,752.88

Ledger Assets.

Loans on mortgage (first liens) on real estate	\$ 205,110.87
Cost value of bonds and stocks owned absolutely	88,405.38
Cash in company's office	6,685.68
Cash deposited in banks	48,620.69
Bills receivable	269.13
Agents' debit balances	22,067.75
Furniture and fixtures	5,032.29
Cash in course of transmission from railroad treasurers	78,339.22
Total	\$ 455,531.31
Less agents' credit balances, \$1,324.17; less ledger debits, \$4,454.26	5,778.43
Total net or ledger assets, per balance	\$ 449,752.88

Other Assets.

Interest due, \$3,963; and accrued, \$1,704.85 on mortgages	\$ 5,667.85
Interest accrued on bonds and stocks.	124.83
Total outstanding interest	\$ 5,792.68
Market value of bonds and stocks over cost.	2,834.62
Gross premiums in course of collection, to-wit:	
Accident premiums, \$467,638.33; unpaid commissions thereon, \$48,261.58; net.	\$ 419,376.75
Net amount of outstanding premiums	\$ 419,376.75
Total assets, as per the books of the company	\$ 877,756.93
Deduct assets not admitted, and for depreciation:	
Furniture, fixtures and safes.	5,932.29
Agents' balances	22,067.75
Total	\$ 28,000.04
Total admitted assets	\$ 8,975.69

* Liabilities.

Accident:	
In process of adjustment	\$ 22,000.00
Known or reported; proofs not filed.	25,942.86
Resisted by company on its own account.	858.08
Aggregate of unpaid claims.	\$ 48,800.94
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Accident, \$796,196.26; unearned portion, 50 per cent.	\$ 398,098.13
Total unearned premiums as computed above, carried out.	398,098.13
Total amount of all liabilities, except capital stock	446,899.07
Joint stock capital actually paid up in cash.	30,000.00
Surplus beyond capital and other liabilities	102,857.82
Aggregate amount of all liabilities, including paid up capital and net surplus.	\$ 849,756.89

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31st, preceding year	\$ 2,817,850	\$ 104,242.08
Written or renewed during the year	103,281,654	1,692,760.35
Total	\$ 106,099,504	\$ 1,797,002.43
Deduct expirations and cancellations.	56,541,970	993,013.38
Balance	\$ 49,557,534	\$ 803,989.05
Deduct reinsured policies.	5,451,000	7,792.79
Net in force December 31, 1901.	\$ 44,106,534	\$ 796,196.26
Plate glass:		
In force December 31st, preceding year	742,452	5,294.27

General Interrogatories.

Total amount of premiums received from the organization of the company to date, \$2,395,363.49; losses paid from organization to date.	\$ 746,218.95
Total amount of cash dividends declared since the company commenced busi- ness, \$50,500; losses incurred during the year.	554,658.01
Total amount of the company's stock owned by the directors at par value, \$215,000; dividends declared payable in stock from organization.	35,000.00

Business in the State of Iowa During the Year.

Risks written	Accident.
Premiums received.	\$ 3,278,889.00
Losses paid	42,683.71
Losses incurred.	23,106.01
	24,556.01

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

UNITED STATES BRANCH OF THE EMPLOYERS' LIABILITY
ASSURANCE CORPORATION (LIMITED.)

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

Chairman, LORD CLAUD HAMILTON.

Secretary, S. STANLEY BROWN.

United States Branch Managers and Attorneys,

SAMUEL APPLETON.

WALTER TRACY DANA.

[Incorporated, October, 1880. Commenced business, April, 1881.]

Principal office, Hamilton House, Victoria Embankment, London, E. C.
United States branch, 71 Kilby street, Boston, Mass.

Capital Stock.

Amount of capital stock paid up in cash (in England)	\$ 750,000.00
Amount of capital stock subscribed, but unpaid (in England)	3,000,000.00
Amount of net or ledger assets, December 31st of previous year.	1,316,532.66
Extended at.	\$ 1,316,532.66

Income During Year.

Accident:	
Gross premiums unpaid December 31st, last year	\$ 31,902.86
Gross premiums on risks written and renewed during the year.	231,205.38
Total	\$ 263,108.24
Deduct gross premiums in course of collection at this date.	37,293.94
Entire premiums collected during year.	\$ 225,814.30
Deduct re-insurance, abatement, rebate and return premiums.	49,534.71
Net cash actually received for premiums.	\$ 176,279.59
Health:	
Gross premiums unpaid December 31st last year	\$ 2,049.67
Gross premiums on risks written and renewed during the year.	13,839.07
Total	\$ 15,888.74

Deduct gross premiums in course of collection at this date.....	\$ 4,142.44	
Entire premiums collected during year.....	\$ 11,746.30	
Deduct re-insurance, abatement, rebate and return premiums.....	2,785.31	
Net cash actually received for premiums..	\$ 8,960.99	
Employers' Liability:		
Gross premiums unpaid December 31st last year.....	\$ 268,401.84	
Gross premiums on risks written and renewed during the year.....	1,636,122.50	
Total.....	\$ 1,904,524.34	
Deduct gross premiums in course of collection at this date.....	292,415.14	
Entire premiums collected during year..	\$ 1,612,109.20	
Deduct re-insurance, abatement, rebate and return premiums.....	243,916.99	
Net cash actually received for premiums.	\$ 1,368,192.21	
Fidelity:		
Gross premiums unpaid December 31st last year.....	\$ 3,266.22	
Gross premiums on risks written and renewed during the year.....	58,461.64	
Total.....	\$ 61,730.86	
Deduct gross premiums in course of collection at this date.....	3,214.42	
Entire premiums collected during year..	\$ 58,516.44	
Deduct re-insurance, abatement, rebate and return premiums.....	12,021.05	
Net cash actually received for premiums.	\$ 46,495.39	
Total net cash actually received for premiums	\$ 1,599,928.18	
Interests and dividends on stocks and bonds.....	\$ 39,079.03	
Total interest.....	\$ 39,079.03	
Total income actually received during the year in cash.....	\$ 1,639,007.21	
Aggregate last balance and income.	\$ 2,955,539.87	
Disbursements During Year.		
Accident:		
Gross amount paid for matured claims other than weekly indemnity.....	\$ 15,416.57	
Gross amount paid for weekly or other periodical indemnity.....	56,190.92	
Total.....	\$ 71,607.49	
Deduct salvages and re-insurances.....	744.92	
Net paid policy holders.....	\$ 70,862.57	
Health:		
Gross amount paid for weekly or other periodical indemnity.....	\$ 3,624.89	
Deduct salvages and re-insurances.....	76.50	
Net paid policy holders.....	\$ 3,548.39	
Employers' Liability:		
Gross amount paid for matured claims other than weekly indemnity.....	\$ 534,551.38	
Deduct salvages and re-insurances.....	10,211.13	
Net paid policy holders.....	\$ 524,340.25	

Fidelity:				
Gross amount paid for matured claims other than weekly indemnity.....	\$ 31,958.87			
Net paid policy holders.....	\$ 32,958.87			
Total net paid policy holder.....	\$ 631,710.08			
To cost of adjustment and legal expenses in settlement of claims.	143,292.28			
Total paid policy holders and in settlement of claims.....	\$ 775,002.36			
To stockholders for interest or dividends, remitted to head office...\$	99,846.35			
Commissions to agents.....	399,798.30			
Salaries, travelling and all expenses of agents and agencies not on commission account.....	12,121.82			
For inspections.....	20,572.04			
Salaries and all other compensation of officers, \$16,435.21; home office employees, \$21,262.55.....	37,697.76			
Rents.....	20,634.18			
Taxes on premiums, \$27,975.32; insurance department fees, \$4,086.07; agents' licenses, \$1,204.45; municipal licenses, \$955.25; war revenue, \$5,560.04.....	39,781.13			
Legal expenses.....	4,432.54			
Furniture and fixtures.....	2,021.52			
Advertising, \$5,287.01; general printing and stationery, \$16,669.62.	21,955.61			
All other expenses.....	13,570.52			
Total miscellaneous expenses.....	\$ 672,430.67			
Total disbursements.....	\$ 1,447,433.03			
Balance.....	\$ 1,508,106.84			
Assets.				
As per ledger accounts.				
Cost value of bonds and stocks owned absolutely.....	\$ 1,403,253.80			
Cash in company's office.....	1,800.00			
Cash deposited in banks, Massachusetts National bank.....	887.70			
Cash deposited with trustees with Kidder, Peabody & Co.....	71,701.64			
Market value of bonds over cost.....	30,403.70			
Total net or ledger assets.....	\$ 1,508,106.84			
Other Assets.				
Interest due and accrued on bonds and stocks.....	\$ 10,876.25			
Total outstanding interest.....	\$ 10,876.25			
Market value of bonds and stocks over cost, added above, \$30,403.70				
Gross premiums in course of collection, not more than three months due, to-wit:				
Accident premiums, \$35,457.49; unpaid commissions, \$11,351.37; net.	\$ 25,105.82			
Health premiums, \$4,074.10; unpaid commissions, \$1,300.29; net.	2,773.90			
Employers' liability prem. \$284,872.59; unpaid com., \$66,256.33; net.	218,616.26			
Fidelity premiums, \$3,198.22; unpaid commissions, \$766.43; net.	2,431.79			
Net amount of outstanding premiums.....	\$ 248,927.77			
Total admitted assets, as per books of the company.....	\$ 1,767,070.80			
Amount of premiums unpaid on policies which have been issued more than three months.....	\$ 8,463.75			
	Accident.	Health.	Employers' liability.	Fidelity.
Gross premiums unpaid December 31st, last year.....	\$ 31,902.86	\$ 2,049.67	\$ 268,401.84	\$ 3,266.22
Amount of same not collected.....	22.25		401.56	

Liabilities.

In process of adjustment:		
Accident.....	\$ 14,240.00	
Health.....	890.00	
Employers' liability.....	53,340.00	
Fidelity.....	6,115.00	
Total.....		\$ 75,585.00
Resisted by company on its own account:		
Accident.....	\$ 2,460.00	
Employers' liability.....	1,600.00	
Total.....		\$ 4,060.00
Resisted for employers:		
Employers' liability.....	\$ 320,310.00	
Total.....		\$ 320,310.00
Aggregate of unpaid claims.....		\$ 398,955.00
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Accident, premiums, \$163,624.36; unearned portion (50 per cent).....	\$ 81,812.18	
Health, premiums, \$11,312.79; unearned portion (50 per cent).....	5,656.40	
Employers' liability, premiums, \$1,195,035.66; unearned portion (50 per cent).....	597,517.80	
Fidelity, premiums, \$47,568.33; unearned portion (50 per cent).....	23,784.17	
Total, one year or less.....		\$ 708,779.55
Gross premiums upon all unexpired risks, running more than one year from date of policy:		
Employers' liability, premiums, \$51,960.19; unearned premium pro rata.....	\$ 19,490.51	
Total for term policies.....		\$ 19,490.51
Total unearned premiums, as computed above		\$ 728,261.06
All other indebtedness: Unpaid commission on premiums collected.....		3,753.37
Total amount of all liabilities, except capital stock.....		\$ 1,150,950.43
Joint stock capital actually paid up in cash, statutory deposit.....	\$ 200,000.00	
Surplus beyond capital and other liabilities.....	437,001.43	
Total.....		\$ 637,001.43
Aggregate amount of all liabilities, including statutory deposit and net surplus.....		\$ 1,767,970.86

Risks and Premiums.

Accident:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 30,290,120	\$ 134,622.75
Written or renewed during the year.....	52,021,210	231,205.38
Total.....	\$ 82,311,330	\$ 365,828.13
Deduct expirations and cancellations.....	43,058.635	191,371.71
Balance.....	\$ 39,252,695	\$ 174,456.42
Deduct reinsured policies.....	2,437,215	10,832.06
Net in force December 31, 1901.....	\$ 36,815,480	\$ 163,624.36

Health:

In force December 31st, preceding year.....	\$ 1,217,490	\$ 5,411.06
Written or renewed during the year.....	3,113,793	13,839.07
Total.....	\$ 4,331,280	\$ 19,250.13
Deduct expirations and cancellations.....	1,642,210	7,298.73
Balance.....	\$ 2,689,070	\$ 11,951.41
Deduct reinsured policies.....	143,690	638.62
Net in force December 31, 1901.....	\$ 5,245,380	\$ 11,312.79
Employers' liability:		
In force December 31st, preceding year.....	\$ 852,131,595	\$ 1,120,584.54
Written or renewed during the year.....	368,127,560	1,636,122.50
Total.....	\$ 620,259,085	\$ 2,756,707.04
Deduct expirations and cancellations.....	339,302,830	1,568,012.58
Balance.....	\$ 280,956,255	\$ 1,248,694.46
Deduct reinsured policies.....	382,200	1,668.66
Net in force December 31, 1901.....	\$ 280,574,055	\$ 1,246,995.80
Fidelity:		
In force December 31st, preceding year.....	\$ 5,222,600	\$ 23,211.55
Written or renewed during the year.....	13,154,545	58,464.64
Total.....	\$ 18,377,145	\$ 81,676.19
Deduct expirations and cancellations.....	7,650,770	34,947.86
Balance.....	\$ 10,716,375	\$ 47,628.33
Deduct reinsured policies.....	13,500	62.60
Net in force December 31, 1901.....	\$ 10,702,875	\$ 47,568.33

General Interrogatories.

Total amount of premiums received from the organization of the company to date.....	\$13,873,349.85
Losses paid from organization to date.....	7,373,920.64
Losses incurred during the year.....	857,650.30
Amounts deposited in various states and countries, which, under the laws thereof, are held exclusively for the protection of the policy holders of such states and countries:	
Ohio.....	150,000.00
Virginia.....	12,500.00

Business in the State of Iowa During the Year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$ 151,391	\$ 672.85		\$ 80.00
Employers' liability.....	1,968,738	8,750.17	2,505.71	1,410.71
Aggregate.....	\$ 2,120,129	\$ 9,423.02	\$ 2,505.71	\$ 1,490.71

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, EDWARD WARFIELD. Vice-President, H. CRAWFORD BLACK.
 Secretary, HARRY NICODEMUS.

[Incorporated February, 1890. Commenced business June 1, 1890.]

Home office, Charles and Lexington streets, Baltimore, Md.

Capital Stock.

Amount of capital stock paid up in cash	\$ 200,000.00	
Amount of net ledger assets, December 31st of previous year.	4,283,941.71	
Increase of capital during 1901	500,000.00	
Surplus as paid in on above	700,000.00	
Extended at		\$ 5,483,941.71

Income During the Year.

	Fidelity and surety.	
Gross premiums unpaid December 31st, last year	\$ 127,013.89	
Gross premiums on risks written and renewed during the year ...	1,211,588.61	
Total	\$1,338,602.50	
Deduct gross premiums in course of collection at this date	107,544.73	
Entire premiums collected during the year	\$1,231,057.77	
Deduct reinsurance, abatement, rebate, and return premiums	24,998.95	
Net cash actually received for premiums		\$ 1,206,058.81
Interest and dividends on stocks and bonds	\$ 145,363.43	
Rents	38,035.89	
Total interest		\$ 183,399.32
Income from all other sources, viz: Commissions safe deposit department, etc.		79,328.51
Total income actually received during the year, in cash		\$ 1,468,786.64
Aggregate last balance and income		\$ 6,952,728.35

Disbursements During Year.

	Fidelity and surety.	
Gross amount paid for matured claims other than weekly indemnity	\$ 491,461.65	
Total	\$ 491,461.65	
Deduct salvages and reinsurance	41,312.71	
Net paid policy-holders		\$ 450,148.94

To stockholders for interest or dividends	\$ 244,063.15
For commission to agents	323,523.60
For medical examiner's fees and salaries for inspection	50,129.45
For salaries and all other compensation of officers and home office employees	92,736.13
Miscellaneous	52,378.19
For rent	8,524.92
For legal and real estate expenses	70,500.00
For furniture and fixtures	20,616.28
All other expenses	70,290.53
Total miscellaneous expenses	\$ 893,692.35
Total disbursements	\$ 1,343,841.29
Balance	\$ 5,608,887.06

Ledger Assets.

Cost value of real estate unencumbered	\$ 600,000.00
Cost value of bonds and stocks owned absolutely	4,621,243.00
Cash in company's office	52,582.74
Cash deposited in banks	387,644.06
Total net or ledger assets, as per balance	\$ 5,608,887.06

Non-Ledger Assets.

Gross premiums in course of collection, to-wit	
Fidelity and surety premiums	\$ 107,544.73
Unpaid commission thereon	246,377.74
Net amount of outstanding premiums	\$ 82,906.99
Total assets, as per the books of the company	\$ 5,691,794.05

Ledger Liabilities.

	Fidelity and surety.	
Total claims adjusted not paid	\$ 969.87	
In process of adjustment	4,607.84	
Known or reported, proofs not filed	325,813.14	
Resisted by company on its own account	134,256.40	
Aggregate of unpaid claims		\$ 208,214.84
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Fidelity and surety premium, \$1,409,397.00; unearned portion (50 per cent)	\$ 704,698.55	
Total unearned premiums, as computed above		\$ 704,698.55
Total amount of all liability, except capital stock		\$ 912,913.39
Joint stock capital actually paid up in cash	\$2,000,000.00	
Surplus beyond capital and other liabilities	2,778,850.66	
Total		\$ 4,778,850.66
Aggregate amount of all liabilities, including paid up capital stock and net surplus		\$ 5,691,794.05

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Fidelity:		
In force December 31, preceding year	\$1,745,089.09	\$ 713,473.24
Written or renewed during the year	2,307,356.24	889,424.66
Total	\$4,052,445.33	\$ 1,602,897.90
Deduct expirations and cancellations	2,155,479.46	804,911.09
Net in force December 31, 1901	\$1,896,965.87	\$ 797,986.81
Surety:		
In force December 31, preceding year	\$ 871,923.74	\$ 587,923.54
Written or renewed during the year	401,223.90	322,163.95
Total	\$1,273,147.64	\$ 909,187.49
Deduct expirations and cancellations	369,423.71	297,777.21
Net in force December 31, 1901	\$ 910,723.93	\$ 611,410.28

General Interrogatories.

Total amount of premiums received from the organization of the company to date, \$6,503,204.00; losses paid from organization to date	\$1,808,971.00
Total amount of cash dividends declared since the company commenced business, \$974,896.00; losses incurred during the year	374,242.65
Total amount of the company's stock owned by the directors, at par value	539,600.00
Amount deposited in various states and countries, which under the laws thereof is held exclusively for the protection of the policy holders of such states and countries	459,218.00

Business in the State of Iowa During the Year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount of risk—and of year.
Employers' liability	\$44,127.50	\$ 18,263.52	\$ 601.75		\$ 3,827,036.50
Fidelity and surety	6,935.40	5,897.49	39.80	\$ 39.80	1,603,650.00
Aggregate	\$51,062.90	\$24,160.98	\$ 641.55	\$ 39.80	\$ 5,430,686.50

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of

THE GUARANTEE COMPANY OF NORTH AMERICA,

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

President, EDWARD RAWLINGS.

Vice-President, HORTLAND S. McDOUGALL.

Secretary, ROBERT KERR.

[Incorporated August 2, 1851.

Commenced business April 1, 1872.]

Principal office, 57 Beaver Hall Hill, Montreal.

Capital Stock.

Amount of capital stock paid up in cash	\$ 304,620.00
Amount of capital stock subscribed, but unpaid	354,000.00
Amount of net or ledger assets, December 31st of previous year	1,019,123.92
Add difference in profit and loss entries	12,280.88
Extended at	\$ 1,031,409.80

Income During Year.

Gross premiums unpaid December 31st last year	\$ 6,781.10
Gross premiums on risks written and renewed during the year	216,612.50
Total	\$ 223,393.60
Deduct gross premiums in course of collection at this date	7,990.38
Entire premiums collected during the year	215,403.22
Deduct reinsurance, abatement, rebate, and return premiums	34,999.39
Net cash actually received for premiums	\$ 180,403.83
Interest on loans on mortgages	\$ 93.00
Interest and dividends on stocks and bonds	36,662.68
Interest upon other debts due the company	1,727.24
Rents	2,449.34
Total interest	\$ 40,929.26
Profit on securities actually sold during the year, over cost	1,848.00
Total income actually received during the year, in cash	\$ 223,175.09
Aggregate last balance and income	\$ 1,254,584.89

Disbursements During Year.

Gross amount paid for matured claims other than weekly indemnity	\$ 51,198.44
Total	\$ 51,198.44
Deduct salvages and reinsurance	11,112.21
Net paid policy holders	\$ 40,086.23
To stockholders for interest or dividends, eight per cent	24,368.00
For commission to agents	\$ 4,844.55
For salaries, traveling and all expenses of agents and agencies not on commission account	18,460.16
For inspection	13,029.71
Home office employees	38,152.21
For taxes on premiums, \$2,688.17; taxes on property, \$343.05; Insurance Department fees, \$1,747.21; franchise, \$534.95; agents' licenses, \$97.00; municipal licenses, \$459.67; revenue tax, \$364.40	7,011.64
For rents	6,224.45
For legal expenses	809.97
For advertising, \$1,382.87, and general printing and stationery, \$2,975.16	4,358.03
All other expenses: Postage, telegrams and sundry office expenses	7,959.35
Total miscellaneous expenses	\$ 100,850.07
Total disbursements	\$ 165,304.30
Balance	\$ 1,089,280.59

Assets.

As per ledger accounts:	
Cost value of real estate	\$ 70,004.85
Loans on mortgage on real estate	1,000.00
Cost value of bonds and stocks owned absolutely	865,278.17
Cash in company's offices	2,430.95
Cash deposited in banks	146,467.11
All other items, viz: Furniture and safes at head office and branches	4,100.11
Total net or ledger assets, per balance	\$ 1,089,280.59

Other Assets.

Interest due, \$307.00, and accrued, \$5,939.33 on bonds and stocks.	\$ 6,289.33
Interest due on other assets.	2,079.93
Total outstanding interest.	\$ 8,369.26
Gross premiums in course of collection, to-wit:	
Fidelity premiums, \$7,920.38; unpaid commission thereon, \$399.52;	
net.	\$ 7,520.86
Net amount of outstanding premiums	\$ 7,520.86
Total assets, as per the books of the company	\$ 1,105,240.71
Deduct assets not admitted and for depreciation.	
Furniture, fixtures and safes	\$ 4,100.11
Depreciation of cost of above ledger assets to bring same to market value, including \$5,654.25 written off real estate	8,279.75
Total	\$ 12,379.86
Total admitted assets.	\$ 1,092,860.85

Liabilities.

	In process of adjustment.	Known or reported; profit not filed.	Resisted by company on its own acct.
Fidelity	\$ 3,688.30	\$ 7,051.04	\$ 65,877.14
Total gross amount of claims	\$ 3,688.30	\$ 7,051.04	\$ 65,877.14
Deduct reinsurance thereon			26,688.57
Net amount of unpaid claim account	\$ 3,688.30	\$ 7,051.04	\$ 39,188.57
Aggregate of unpaid claims			\$ 49,927.91
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Fidelity, premium, \$228,570.68; unearned portion (fifty per cent.)	\$ 104,285.34		
Total for one year or less	\$ 104,285.34		
Total unearned premiums, as computed above			\$ 104,285.34
Due and accrued for salaries, rent, advertising, agency and other expenses			6,200.16
All other indebtedness: Provided for contingencies			5,000.00
Total amount of all liabilities, except capital stock			\$ 165,413.41
Joint stock capital actually paid up in cash			304,600.00
Surplus beyond capital and other liabilities			622,847.44
Aggregate amount of all liabilities, including paid up capital stock and net surplus.			\$ 1,092,860.85

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Fidelity.		
In force December 31st, preceding year	\$ 49,196,159	\$ 193,922.01
Written or renewed during the year	66,034,055	216,612.50
Total	\$ 115,230,214	\$ 410,534.51
Deduct expirations and cancellations	55,398,905	175,109.10
Balance	\$ 59,831,309	\$ 235,425.41
Deduct reinsured policies	7,688,632	26,834.73
Net in force December 31st.	\$ 52,142,677	\$ 208,590.68

General Interrogatories.

Losses paid from organization to date	\$1,571,329.69
Losses incurred during the year	36,611.83
Total amount of the company's stock owned by the directors	157,870.00
Dividends declared payable in stock from organization	38,900.00

Business in the State of Iowa During the Year.

	Risks written.	Premiums received.	Losses incurred.
Fidelity	\$ 246,450.00	\$ 726.08	\$ 62.70

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
HARTFORD STEAM BOILER INSPECTION AND 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, J. M. ALLEN.

Secretary, J. B. PIERCE.

First Vice-President, W. B. FRANKLIN.

Second Vice-President, F. B. ALLEN.

[Incorporated June, 1866.

Commenced business October, 1866.]

Home office, 650 Main street, Hartford, Conn.

Capital Stock.

Amount of capital stock authorized, \$1,000,000.00; subscribed for..	\$ 500,000.00
Amount of capital paid-up in cash	500,000.00
Amount of net ledger assets, December 31st of previous year	\$ 2,379,717.85
Extended at	\$ 2,379,717.85

Income During Year.

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

	Steam boiler.
Gross premiums unpaid December 31st last year	
paid	\$ 262,813.27
Gross premiums written and renewed during the year	1,311,166.85
Total	\$ 1,573,980.12
Deduct gross premiums and bills in course of collection	279,387.92
Entire premiums collected during the year	\$ 1,294,592.20
Deduct reinsurance, rebate, abatement and return premiums	153,713.13
Net cash actually received for premiums	\$ 1,140,879.07

Rents from company's property.....	\$ 2,896.30
Interest on loans on mortgages of real estate.....	\$ 23,359.26
Interest on bond and dividends on stocks.....	\$ 4,675.01
Interest upon other debts due the company and on deposits in bank.....	3,469.44
Total rents and interest.....	\$ 111,503.71
Profit on sale of real estate, \$2,115.00; on sale or maturity of securities, \$45.00.....	2,160.00
From all other sources, viz: Profit and loss credit.....	25,000.00
Special mechanical services.....	3,239.97
Total income during the year.....	\$ 1,285,679.05
Sum of both amounts.....	\$ 3,665,366.00

Disbursements During Year.

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

Gross amount paid for claims excepting weekly indemnity.....	Steam boiler. 111,449.56
Net paid policy holders.....	111,449.56
Stockholders for interest or dividends.....	80,000.00
Commissions or brokerage to agents, less received on reinsurance	294,602.22
Salaries, traveling, and all expenses of agents and agencies, not on commission account.....	123,322.13
Inspections.....	423,818.03
Salaries and all other compensation of officers, \$30,000.00; and home office employees, \$20,887.50.....	50,887.50
Taxes on premiums, \$15,583.71; taxes on real estate, \$557.65; insurance department fees and agents' licenses, \$3,278.12; municipal licenses, \$2,748.97; internal revenue, \$3,077.09.....	25,615.52
Rent.....	4,833.33
Legal expenses, \$1,434.80; real estate repairs and expenses other than taxes, \$1,344.66.....	2,779.46
Furniture and fixtures, \$5,204.55; advertising, \$10,554.46; printing and stationery, \$16,088.58.....	40,995.59
Losses on sales of real estate, \$56.81; losses on sales or maturity of securities, \$7,760.68.....	7,817.49
Office expense.....	3,654.08
Total miscellaneous expenses, \$977,665.65.....	
Total disbursements during the year.....	\$ 1,169,115.21
Balance.....	\$ 2,496,250.79

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 38,750.00
Mortgage loans on real estate, first liens.....	\$ 510,345.00
Book value of bonds, excluding interest, \$1,575,855.87; and stocks, \$221,030.45.....	1,796,886.32
Cash in company's office, \$7,663.00; deposited in banks, \$122,631.37.....	130,294.37
Total net ledger assets, as per balance.....	\$ 2,496,250.79

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 14,742.31
Total outstanding interest and rents.....	\$ 14,742.31
Market value of bonds and stocks over book value.....	132,222.68

Gross premiums in course of collection, not debited to authorized agents, to wit:

Steam boiler;	
Not over three months due.....	\$ 279,387.92
Unpaid commissions thereon.....	41,908.19
Net premiums.....	\$ 237,479.73
Total net not over three month due.....	\$ 237,479.73
Total admitted assets.....	\$ 2,880,725.44

Non-Ledger Liabilities.

Steam boiler:	
In process of adjustment.....	\$ 45,121.51
Aggregate of unpaid claims and expenses.....	\$ 45,121.51
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Steam boiler premiums, \$90,738.55; unearned portion, 50 per cent.....	45,369.27
Gross premiums upon all unexpired risks, running more than one year from date of policy:	
Steam boiler premiums, \$3,060,432.80; unearned portion, pro rata.....	1,600,107.65
Total unearned premiums and reserve as computed above.....	\$ 1,645,476.92
Total liabilities.....	\$ 1,690,598.43
Capital stock paid up in cash.....	\$ 500,000.00
Surplus beyond capital and other liabilities.....	690,128.01
Total.....	\$ 2,880,725.44

General Interrogatories

Total amount of premiums received from the organization of the company to date.....	\$ 15,986,683.85
Losses paid from organization to date.....	1,499,075.26
Total amount of cash dividends declared since company commenced business.....	1,194,750.00
Losses incurred during the year.....	126,511.36
Total amount of the company's stock owned by the directors, at par value.....	85,450.00
Dividends declared payable in stock from organization.....	140,000.00
Amounts deposited in various states and countries, which, under the laws thereof, are held exclusively for the protection of the policy holders of such states and companies: Virginia.....	30,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business of the company?.....	No.

Risks and Premiums.

	Steam boiler.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 324,845,444	\$ 2,939,924.21
Written or renewed during the year.....	134,499,981	1,312,166.85
Totals.....	\$ 459,345,425	\$ 4,252,091.06
Deduct those expired and marked off as terminated.....	107,344,465	1,099,899.71
In force on the 31st day of December, 1901.....	\$ 352,000,960	\$ 3,152,191.35
Unearned premiums computed at fifty per cent.....		\$ 1,575,585.67

Business in the State of Iowa During the Year.

	Steam boiler.
Risks written.....	\$ 2,842,830.00
Premiums received.....	21,832.66
Inspections received.....	9,356.86
Losses paid.....	131.35
Losses incurred.....	256.00
Amount at risk end of year.....	7,100,333.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

LAWYER'S 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, JOEL B. ERHARDT.

Vice-President, SHERMAN W. KNEVALS.

Secretary, JOEL RATHBONE.

[Incorporated March 30, 1892.

Commenced business April 1, 1892.]

Home office, 32 Liberty street, New York.

Capital Stock.

Amount of capital stock paid up in cash.....	\$ 500,000.00
Amount of capital subscribed, but unpaid.....	500,000.00
Amount of net ledger assets December 31st of previous year.....	\$ 734,083.06
Extended at.....	\$ 734,083.06

Income During the Year.

	Fidelity.
Gross premiums unpaid December 31, last year	\$ 24,980.31
Gross premiums on risks written and renewed during the year..	100,227.26
Anticipated premiums received	1,097.50
Total.....	\$ 126,295.07
Deduct gross premiums and bills in course of collection at this date	26,760.74
Entire premiums collected during the year.....	\$ 99,534.33
Deduct reinsurance, abatement, rebate, and return premiums...	16,810.55
Net cash actually received for premiums.....	\$ 82,723.78
Interest on loans and mortgages.....	\$ 13.20
Interest and dividends on stocks and bonds.....	23,648.18
Interest upon other debts due the company.....	348.56
Rents.....	353.50
Total interest.....	\$ 24,663.44
Income from all other sources, viz: losses of previous years	
\$354.75; miscellaneous receipts \$27.50.....	382.25
Total income actually received during the year in cash.....	\$ 107,845.47
Aggregate last balance and income.....	\$41,999.43

Disbursements During the Year.

	Fidelity.
Gross amount paid for matured claims other than weekly indemnity.....	\$ 7,382.46
Totals.....	\$ 7,382.46
Losses paid on bonds.....	\$ 7,382.46
To stockholders for interest and dividends.....	\$ 12,500.00
For commissions to agents	1,738.95
For salaries, traveling and all expenses of agents and agencies not on commission account.....	6,769.09
For salaries and all other compensation of officers, \$22,000.00; and home office employees \$18,213.24.....	40,213.24
For taxes on premiums, \$523.46; taxes on property, 140.16; insurance department fees and agents' licenses \$698.17; tax on franchise \$750.00	2,176.17
For rent.....	6,400.00
For legal expenses, \$3,672.97; real estate expenses \$289.02.....	3,962.99
For furnishings and fixtures.....	612.39
For advertising \$765.94, and general printing and stationery \$2,335.49.....	3,101.43
Losses on securities actually sold under cost.....	1,600.00
All other expenses, traveling expenses \$271.54; postage \$546.76; vault rent \$950; committee fees and notary fees \$1,854.00; miscellaneous expenses \$2,270.69.....	5,579.99
Total miscellaneous expenses	\$ 84,660.15
Total disbursements	\$ 92,079.61
Balance.....	\$ 749,838.82

Assets.

Cost value of real estate unencumbered.....	\$ 8,200.00
Loans on mortgage, first liens, on real estate.....	440.00
Cost value of bonds and stocks owned absolutely.....	716,191.72
Cash in company's office.....	1,130.15
Cash deposited in banks.....	23,876.95
Total.....	\$ 749,838.82
Total net or ledger assets, per balance.....	\$ 749,838.82

Other Assets.

Interest due, \$13.20 and accrued \$9.20 on mortgages.....	\$ 15.40
Interest accrued on bonds and stocks.....	3,480.62
Interest accrued on other assets.....	110.37
Rents due on company's property or lease.....	39.00
Total outstanding interest.....	\$ 3,645.39
Market value of bonds and stocks over cost.....	22,242.68
Gross premiums in course of collection, to wit:	
Fidelity, under three months.....	\$ 53.75
Surety, under three months.....	8,092.10
Net amount of outstanding premiums under three months...	\$ 8,145.85
Total assets, as per the books of the company.....	\$ 783,872.74
Total admitted assets.....	\$ 783,872.74

Liabilities.

Surety, known or reported proofs not filed.....	\$ 12,000.00
Net amount of unpaid claim account.....	\$ 10,000.00
Aggregate of unpaid claims.....	\$ 10,000.00
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Fidelity, premium \$7,892.82; unearned portion, 50 per cent.....	3,946.41
Surety premium \$76,882.25; unearned portion, 50 per cent.....	38,441.12
Total one year or less.....	\$ 42,387.53
Total unearned premiums, as computed above.....	\$ 42,387.53
Cash dividends to stockholders remaining unpaid.....	12,500.00
Due and accrued for salaries, advertising agency and other expenses, rent, \$1,152.50; salaries \$140.00; bills \$3,136.78.....	4,429.28
Commission, brokerage etc.....	259.14
Total amount of all liabilities except capital stock.....	\$ 60,535.95
Out stock capital actually paid up in cash.....	500,000.00
Surplus beyond capital and other liabilities.....	\$14,239.79
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 753,872.74

Risks and Premiums.

Fidelity.	Amount at risk.	Premiums thereon.
Written or renewed during the year.....	\$ 1,534,699.99	\$ 8,096.65
Total.....	\$ 1,534,699.99	\$ 8,096.65
Deduct expirations and cancellations.....	93,000.00	293.83
Balance.....	\$ 1,439,699.99	\$ 7,802.82
Net in force December 31, 1901.....	\$ 1,439,699.99	\$ 7,802.82
Plate glass.		
In force, December 31, preceding year.....	\$8,192,111.83	78,161.95
Written or renewed during the year.....	59,976,471.83	92,124.01
Total.....	\$108,168,583.66	\$ 170,285.96
Deduct expirations and cancellations.....	54,077,049.83	93,464.34
Balance.....	\$54,091,533.83	\$ 76,821.62
Net in force December 31st.....	\$54,091,533.83	\$ 76,821.62

General Interrogatories.

Total amount of premiums received from the organization of the company to date \$800,457.22; losses paid from organization to date.....	\$ 44,691.11
Total amount of cash dividends declared since the company commenced business, \$5,000.00; losses incurred during the year.....	7,350.46
Total amount of the company's stock owned by the directors, at par value.....	125,100.00

Business in the State of Iowa During the Year.

Surety, risks written.....	\$ 1,500.00
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ANNUAL STATEMENT

For the year ending December 31st, 1901, of the condition of the

LLOYDS PLATE GLASS 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, GEORGE M. OLCOTT.

Secretary, CHARLES E. W. CHAMBERS.

[Incorporated August, 1882. Commenced business September, 1882.]

Principal office, No. 63 William street, New York City.

Capital Stock.

Amount of capital paid up in cash.....	\$ 250,000.00
Amount of net ledger assets, December 31st of previous year.....	569,891.56
Extended at.....	\$ 569,891.56

Income During the Year.

	Plate Glass.
Gross premiums unpaid December 31, last year.....	\$ 62,237.65
Gross premiums on risks written and renewed during the year.....	448,519.53
Total.....	\$ 510,757.18
Deduct gross premiums in course of collection at this date.....	62,207.69
Entire premiums collected during the year.....	\$ 448,549.49
Deduct reinsurance, abatement rebate, and return premiums.....	23,330.37
Net cash actually received for premiums.....	\$ 425,219.12
Interest and dividends on stocks and bonds.....	10,589.70
Rents.....	13,346.17
Total rents and interest.....	\$ 23,935.87
Total income actually received during the year, in cash.....	\$ 449,155.00
Aggregate last balance and income.....	\$ 1,018,936.56

Disbursements During Year.

	Plate glass.
Gross amount paid for matured claims other than weekly indemnity.....	\$ 214,052.39
Total.....	\$ 214,052.39
Deduct salvages and reinsurance.....	16,172.99
Net paid policy holders.....	\$ 197,879.40
To stockholders for interest or dividends (10 per cent).....	25,000.00
For commission to agents.....	135,976.85

For salaries, travelling and all expenses of agents and agencies not on commission account	\$ 2,252.19
For salaries and all other compensation of officers, \$12,500.00; and home office employees, \$37,886.59	50,381.59
For taxes on premiums, \$5,497.68; taxes on property, \$4,822.58; insurance department fees, \$1,581.23; agents' licenses, \$2,798.50; municipal licenses, \$1,712.60	16,402.59
Rent	2,302.96
For Legal expenses, \$409.68; real estate expenses, \$5,218.86	5,628.54
For furniture and fixtures	102.15
For advertising, \$1,521.91, and general printing and stationery, \$2,691.92	4,515.90
Losses on securities actually sold under cost	16,108.25
All other expenses, postage and express, \$3,645.54; sundries, \$4,381.69; internal revenue tax, \$1,429.30; profit and loss, \$3,644	9,475.97
Total miscellaneous expenses	\$ 257,446.39
Total disbursements	\$ 465,385.79
Balances	\$ 553,610.76

Assets.

Cost value of real estate unincumbered	\$ 245,763.18
Cost value of bonds and stocks owned absolutely	289,205.94
Cash in company's office	5,306.88
Cash deposited in banks	13,244.76
Total net or ledger assets as per balances	\$ 553,610.76
Market value of real estate over cost	19,236.82
Market value of bonds and stocks over cost	46,086.46
Gross premiums in course of collection, to-wit:	
Plate glass premiums, \$60,993.36; unpaid commission thereon, \$15,248.34; net	\$ 45,745.02
Net amount of outstanding premiums	\$ 45,745.02
Total assets, as per the books of the company	\$ 664,661.06
Total admitted assets	\$ 664,661.06

Liabilities.

In process of adjustment	Plate glass. \$ 3,214.02
Total gross amount of claims	\$ 3,214.02
Net amount of unpaid claim account	\$ 3,214.02
Aggregate of unpaid claims	\$ 3,214.02
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Plate glass premium, \$360,279.93; unearned portion (50 per cent.)	\$ 184,649.96
Total one year or less	\$ 184,649.96
Gross premiums upon all unexpired risks, running more than one year from date of policy:	
Plate glass premium, \$45,917.77; unearned premium pro rata	\$ 47,804.43
Total for term policies	\$ 47,804.43
Total unearned premiums as computed above	\$ 232,454.39
Due and accrued for salaries, rent, advertising, agency and other expenses, including plate glass and glazing	12,732.29
Total amount of all liabilities except capital stock	\$ 348,400.70
Joint stock capital actually paid up in cash	250,000.00
Surplus beyond capital and other liabilities	166,260.36
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 664,661.06

Risks and Premiums.

	Amount at risks.	Premiums thereon.
Plate glass:		
In force December 31st, preceding year	\$ 18,327,570	\$ 463,549.43
Written or renewed during the year	16,177,674	448,519.53
Total	\$ 34,505,244	\$ 911,568.95
Deduct expirations and cancellations	17,442,180	446,321.25
Balance	\$ 17,063,064	\$ 465,247.70
Net amount in force	\$ 17,063,064	\$ 465,247.70

General Interrogatories.

Total amount of premiums received from the organization of the company to date	6,596,105.72
Total amount of cash dividends declared since the company commenced business	613,250.00
Total amount of the company's stock owned by the directors at par value	102,700.00
Losses paid from organization to date	2,479,293.73
Losses incurred during the year	182,140.88
Amount deposited in various states and countries, which under the laws thereof is held exclusively for the protection of the policy holders of such states and countries, market value	163,439.40
United States, \$100,000.00 par value; Canada, \$58,193.00	

Business in the State of Iowa During the Year.

	Plate glass.
Risks written	\$ 242,576.58
Premiums received	6,475.58
Losses paid	2,440.28
Losses incurred	2,460.56

ANNUAL STATEMENT.

For the year ending December 31, 1901, 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.

General Manager, A. W. MASTERS.

[Incorporated, 1863. Commenced business in the United States, November, 1893.]
Home office for the United States, 315 Dearborn street, Chicago, Ill.

Capital Stock.

Amount of capital paid up in cash	\$ 300,000.00
Amount of net ledger assets, December 31st of previous year	1,022,477.72
Extended at	\$ 1,022,477.72

Income During the Year.

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

	Accident.	Employers' liability	
Gross premiums unpaid December 31st, last year paid.	\$ 21,720.09	\$ 122,536.60	
Gross premiums written and renewed during year	183,143.60	910,961.26	
Total	\$ 204,863.69	\$ 1,033,497.86	
Deduct gross premiums now in course of collection	18,222.34	131,517.32	
Entire premiums collected during the year	\$ 186,641.35	\$ 901,980.54	
Deduct reinsurance, statement, rebate and return premiums	24,085.37	84,869.19	
Net cash actually received for premiums	\$ 162,555.98	\$ 817,111.35	\$ 979,749.33
Interest on bonds and dividends on stocks		\$ 35,910.33	
Interest upon other debts due the company, and on deposits in bank		567.59	
Total interest		\$ 36,477.92	
Total income during the year		\$ 1,016,227.25	
Sum		\$ 2,038,704.97	

Disbursements During Year.

As shown by the books at home office, December 31st:

	Accidents.	Employers' liabilities.	Fidelity and surety.	
Gross amount paid for claims excepting weekly indemnity	\$ 16,583.47	\$ 485,345.15	\$ 644.50	
Gross amount paid for weekly or other periodical indemnity	60,180.83			
Total	\$ 76,773.22	\$ 485,345.15	\$ 644.50	
Net paid policyholders	\$ 76,773.22	\$ 485,345.15	\$ 644.50	\$ 502,762.85
Stockholders for interest or dividends				46,866.95
Commissioners or brokerage to agents, less received on reinsurance				269,571.18
Salaries, traveling and all expenses of agents and agencies not on commission account				9,076.30
Inspections				7,390.62
Salaries and all other compensation of officers, \$18,000; and home office employees, \$28,880.11				46,880.11
Taxes on premiums, \$17,572.71; taxes on property, \$38.41; insurance department fees and agents' licenses, \$2,085.05; municipal licenses, \$288.82; revenue stamps, \$3,056.12				23,636.12
Rent				5,158.36
Legal expenses				2,700.80
Furniture and fixtures, \$403.76; advertising, \$3,493.82; printing and stationery, \$6,108.42				10,096.00
All other items, viz.: Traveling, \$2,384.26; postage, \$2,211.34; exchange, \$206.13; trustees and auditors, \$2,550.00; sundry, \$10,833.35				19,185.08
Total miscellaneous expenses				\$ 394,594.57
Total disbursements				\$ 944,224.37
Balance				\$ 1,094,480.60

Ledger Assets.

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

Book value of bonds	\$ 907,953.61
Cash in company's office, \$1,225.97; deposited in banks, \$95,500.	96,526.97
Total	\$ 1,004,480.60
Total net ledger assets as per balance	\$ 1,094,480.60

Non-Ledger Assets.

Interest accrued on bonds and stocks	\$ 10,147.55
Total outstanding interest	\$ 10,147.55
Market value of bonds and stocks over book value	22,339.95
Gross premiums in course of collection, to-wit:	
Accident:	
Not over three months due	\$ 16,250.32
Unpaid commission there on	4,408.83
Net premiums	\$ 11,781.49
More than three months due, \$1,952.02	
Employers' liability:	
Not over three months due	\$ 128,371.75
Unpaid commission thereon	35,302.23
Net premiums	\$ 93,069.52
More than three months due \$3,145.57	
Total net not over three months due	\$ 101,851.01
Gross assets	\$ 1,231,818.21

Non-Ledger Liabilities.

Accident:	
In process of adjustment	\$ 11,435.00
Reinstated by company on its own account (not outlaid)	1,100.00
Total	\$ 12,535.00
Employers' liability:	
In process of adjustment	\$ 68,965.00
Reinstated by company on its own account (not outlaid)	3,000.00
Estimated expenses, incident to settlement	217,000.00
Total	\$ 288,965.00
Aggregate of unpaid claims and expenses	\$ 301,500.00
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Accident premiums, \$106,932.71; unearned portion (50 per cent)	\$ 53,466.35
Employers' liability premiums, \$694,762.93; unearned portion (50 per cent)	347,381.46
Total one year or less	\$ 400,847.81
Gross premiums upon all unexpired risks, running more than one year from date of policy:	
Employers' liability premiums, \$17,159.29; unearned premium, pro rata	\$ 9,980.55
Total more than one year	\$ 9,980.55
Total unearned premiums, as computed above	\$ 410,728.36
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	3,934.26
For reinsurance	666.20
All other liabilities, viz.: Reserve for state fees and taxes, \$20,000.00; contingent reserve, \$50,000.00	70,000.00
Total amount of all liabilities	\$ 785,829.45
Joint stock capital actually paid up in cash—statutory deposit	220,000.00
Surplus beyond capital and other liabilities	244,988.76
Total	\$ 1,231,818.21

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31st, preceding year.....	\$ 14,060,300	\$ 127,911.74
Written or renewed during the year.....	21,527,502	183,143.66
Total.....	\$ 35,587,802	\$ 311,055.40
Deduct expirations and cancellations.....	21,739,950	224,122.63
Balance.....	\$ 13,847,852	\$ 106,932.77
Net in force December 31, 1901.....	\$ 13,847,852	\$ 106,932.77
Employers' liabilities:		
In force December 31st, preceding year.....	\$ 77,127,500	\$ 635,623.73
Written or renewed during the year.....	89,427,500	900,897.93
Total.....	\$ 166,555,000	\$ 1,536,521.66
Deduct expirations and cancellations.....	86,662,500	824,549.44
Balance.....	\$ 79,892,500	\$ 711,972.22
Net in force December 31, 1901.....	\$ 79,892,500	\$ 711,972.22

General Interrogatories.

Losses incurred during the year.....	\$ 502,762.85
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 or royalty on the business done by this company?..... No.	

Business in the State of Iowa During the Year.

Accident:	
Risks written.....	\$ 348,500.00
Premiums received.....	1,036.03
Losses paid.....	88.12
Losses incurred.....	88.12
Amount at risk, end of year.....	\$ 321,500.00
Employers' liability:	
Risks written.....	\$ 2,130,000.00
Premiums received.....	19,534.30
Losses paid.....	16,676.22
Losses incurred.....	16,676.22
Amount at risk, end of year.....	\$ 1,910,000.00

ANNUAL STATEMENT

For the year ending December 31, 1901, 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 PEABODY.
Secretary, WM. EDW. THOMSEN.

[Incorporated February 4, 1898. Commenced business March 1, 1898.]

Principal office, Equitable Building, Baltimore, Md.

Capital Stock

Amount of capital stock paid up in cash.....	\$ 750,000.00
Amount of net or ledger assets December 31st of previous year.....	2,023,961.53
Extended at	\$ 2,023,961.53

Income During Year

Accident:	
Gross premiums unpaid December 31st last year.....	\$ 44,278.95
Gross premiums on risks written and renewed during the year.....	249,902.49
Total.....	\$ 294,181.44
Deduct gross premiums in course of collection at this date.....	40,149.27
Entire premiums collected during the year.....	\$ 254,032.17
Deduct reinsurance, abatement, rebate and return premiums.....	65,267.58
Net cash actually received for premiums.....	\$ 188,764.59
Employers' liability:	
Gross premiums unpaid December 31st, last year.....	\$ 269,072.87
Gross premiums on risks written and renewed during the year.....	1,111,661.27
Total.....	\$ 1,380,734.14
Deduct gross premiums in course of collection at this date.....	272,843.53
Entire premiums collected during the year.....	\$ 1,107,890.61
Deduct reinsurance, abatement, rebate and return premiums.....	268,712.67
Net cash actually received for premiums.....	\$ 839,177.94
Sprinkler leakage:	
Gross premiums unpaid December 31st, last year.....	\$ 4,181.45
Gross premiums on risks written and renewed during the year.....	45,771.87
Total.....	\$ 49,953.32
Deduct gross premiums in course of collection at this date.....	6,824.03
Entire premiums collected during the year.....	\$ 43,129.29
Deduct reinsurance, abatement, rebate and return premiums.....	3,210.89
Net cash actually received for premiums.....	\$ 39,918.40

Plate glass:		
Gross premiums unpaid December 31st, last year.....	\$ 15,470.25	
Gross premiums on risks written and renewed during the year.....	186,890.51	
Total.....	\$ 202,360.76	
Deduct gross premiums in course of collection at this date.....	18,663.64	
Entire premiums collected during the year.....	\$ 123,697.13	
Deduct reinsurance, abatement, rebate and return premiums.....	20,993.93	
Net cash actually received for premiums.....	\$ 102,703.28	
Steam boiler:		
Gross premiums unpaid December 31st, last year.....	\$ 14,211.40	
Gross premiums on risks written and renewed during the year.....	70,228.21	
Total.....	\$ 84,439.61	
Deduct gross premiums in course of collection at this date.....	17,419.84	
Entire premiums collected during the year.....	\$ 66,999.80	
Deduct reinsurance, abatement, rebate and return premiums.....	13,198.10	
Net cash actually received for premiums.....	\$ 53,801.70	
Health:		
Gross premiums unpaid December 31st, last year.....	\$ 448.75	
Gross premiums on risks written and renewed during the year.....	21,741.74	
Total.....	\$ 22,190.49	
Deduct gross premiums in course of collection at this date.....	4,738.62	
Entire premiums collected during the year.....	\$ 17,057.87	
Deduct reinsurance, abatement, rebate and return premiums.....	2,870.95	
Net cash actually received for premiums.....	\$ 14,186.92	
Total.....	\$ 1,637,955.76	
Interest on collateral loans.....	\$ 13,542.92	
Interest and dividends on stocks and bonds.....	62,609.08	
Interest upon other debts due the company.....	1,265.01	
Total interest.....	\$ 77,417.01	
From Inspector's fees.....	41,681.26	
Total income actually received during the year in cash.....	\$ 1,756,454.03	
Aggregate last balance and income.....	\$ 3,780,418.56	

Disbursements During Year.

Accident:		
Gross amount paid for matured claims other than weekly indemnity \$	36,600.00	
Gross amount paid for weekly or other periodical indemnity.....	53,367.21	
Total.....	\$ 89,967.21	
Add expense of investigating and adjusting claims.....	5,425.69	
Total.....	\$ 95,392.90	
Employers' liability:		
Gross amount paid for matured claims other than weekly indemnity \$	339,811.32	
Gross amount paid for weekly or other periodical indemnity.....	45,445.59	
Total.....	\$ 385,256.91	
Add expense of investigating and adjusting claims.....	200,266.51	
Total.....	\$ 585,523.42	
Sprinkler leakage:		
Gross amount paid for matured claims other than weekly indemnity \$	20,860.71	
Add expense of investigating and adjusting claims.....	618.21	
Total.....	\$ 21,478.92	

Plate glass:		
Gross amount paid for matured claims other than weekly indemnity \$	59,787.52	
Add expense of investigating and adjusting claims.....	82.61	
Total.....	\$ 59,870.13	
Steam boiler:		
Gross amount paid for matured claims other than weekly indemnity \$	4,478.07	
Add expense of investigating and adjusting claims.....	356.15	
Total.....	\$ 4,834.22	
Health:		
Gross amount paid for matured claims other than weekly indemnity \$	3,300.15	
Add expense of investigating and adjusting claims.....	102.00	
Total.....	\$ 3,402.15	
Net total.....	\$ 770,998.74	
To stockholders for interest or dividends, 10 per cent.....	\$ 75,029.75	
For commission to agents.....	450,922.18	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	108,951.98	
For inspection.....	47,549.35	
For salaries and all other compensation of officers, \$18,955.99; and home office employees, \$27,652.47.....	46,607.56	
For taxes on premiums, \$14,871.52; taxes on property, \$13,307.43; insurance department fees and agents' licenses, \$11,608.34; municipal licenses, \$1,070.52; revenue tax, \$6,056.74.....	57,913.63	
Rent.....	4,582.83	
For furniture and fixtures.....	2,061.61	
For advertising, \$9,218.41; and general printing and stationery, \$8,997.78.....	18,216.10	
Losses on securities actually sold under cost.....	26.40	
All other expenses, general expense, \$4,677.73; postage, \$1,924.24; agents' balances uncollectable charged off, \$311.42.....	7,943.39	
Total miscellaneous expenses.....	\$ 819,795.57	
Total disbursements.....	\$ 1,590,794.61	
Balance.....	\$ 2,189,623.95	

Assets.

As per ledger accounts:

Loans secured by pledge of bonds, stocks, or other marketable collaterals.....		
Cost value of bonds and stocks owned absolutely.....	\$ 90,730.00	
Cash in company's office.....	1,869,078.18	
Cash deposited in banks.....	0,148.43	
Bills receivable.....	67,181.94	
Agents' debit balances.....	3,147.04	
All other items, viz.: ground rent (first lien under Maryland laws) on improved business property centrally located in Baltimore, worth \$235,000.00.....	13,835.79	
Furniture, cost \$11,688.68.....	100,000.00	
Total.....	\$ 2,192,221.58	
Deduct agents' credit balances.....	2,567.63	
Total net or ledger assets, per balance.....	\$ 2,189,653.95	
Other assets:		
Interest accrued on bonds and stocks.....	\$ 7,745.76	
Interest accrued on collateral loans.....	720.00	
Total outstanding interest.....	\$ 8,465.76	
Market value of bonds and stocks over cost.....	36,837.86	

Gross premiums in course of collection, to wit:

		Unpaid commissions thereon.	Net.
Accident premiums.....	\$ 40,149.27	\$ 10,739.98	\$ 29,409.29
Employer's liability premiums.....	272,843.53	77,985.93	194,857.60
Sprinkler leakage premiums.....	5,221.03	1,564.92	3,656.11
Plate glass premiums.....	18,563.64	4,999.42	13,564.22
Steam boiler premiums.....	17,419.84	4,659.59	12,760.25
Health premiums.....	4,738.62	1,265.97	3,472.65
	\$ 360,024.93	\$ 101,368.81	\$ 258,656.12

Net amount of outstanding premiums..... \$ 258,656.12

Total assets as per the books of the company..... \$ 2,493,451.69

Deduct assets not admitted, and for depreciation:

Furniture, fixtures and sales.....	\$ 100.00
Agents' balances.....	13,835.79
Bills receivable.....	3,447.24

Total..... \$ 17,082.83

Total admitted assets..... \$ 2,476,368.86

Liabilities.

	In process of adjustment.	Known or reported, not filed.	Reinstated by Co. on its own acct.	Relisted for employers.
Accident.....	\$ 7,795.30	\$ 9,765.47	\$ 13,392.50	
Employers' liability.....	46,222.22			\$ 160,846.40
Sprinkler leakage.....	979.48	4,840.00		
Plate glass.....	3,912.84	1,431.00		
Steam boiler.....	508.00	150.00		
Health.....	516.07	470.00		
Total gross amount of claims.....	\$ 59,855.91	\$ 16,554.47	\$ 13,392.50	\$ 160,846.40
Aggregate of unpaid claims.....				\$ 250,749.25

Gross premiums upon all unexpired risks, running one year or less from date of policy:

Accident premium, \$154,338.02; unearned portion (50 per cent.).....	\$ 77,169.01
Employers' liability premium, \$1,010,597.48; unearned portion (50 per cent.).....	505,298.75
Sprinkler leakage premium, \$24,434.12; unearned portion (50 per cent.).....	21,217.06
Plate glass premium, \$105,067.61; unearned portion (50 per cent.).....	52,533.81
Steam boiler premium, \$31,302.15; unearned portion (50 per cent.).....	15,651.08
Health premium, \$17,515.75; unearned portion (50 per cent.).....	8,757.88
Total one year or less.....	\$ 680,577.59

Gross premiums upon all unexpired risks, running more than one year from date of policy:

Employers' liability premium, \$44,338.70; unearned premium pro rata.....	\$ 16,016.22
Plate glass premium, \$2,485.72; unearned premium pro rata.....	1,024.60
Steam boiler premium, \$80,231.13; unearned premium pro rata.....	41,542.25

Total for term policies..... \$ 58,583.07

Total unearned premiums as computed above..... \$ 739,160.66

All other indebtedness, safety reserve for liability department..... 50,000.00

Total amount of all liabilities, except capital stock..... \$ 1,039,909.94

Joint stock capital actually paid up in cash..... 750,000.00

Surplus beyond capital and other liabilities..... 666,458.92

Aggregate amount of all liabilities, including paid up capital stock and net surplus..... \$ 2,476,368.86

Risks and Premiums.

Accident:	Amount at risks.	Premiums thereon.
In force December 31st, preceding year.....	\$ 29,908,300	\$ 144,113.36
Written or renewed during the year.....	101,868,800	249,902.49
Total.....	\$ 131,777,100	\$ 394,015.85
Deduct expirations and cancellations.....	93,260,300	235,310.86
Balance.....	\$ 38,516,800	\$ 158,704.99
Deduct reinsured policies.....	1,197,250	4,366.97
Net in force December 31st.....	\$ 37,319,550	\$ 154,338.02
Employers' liability:		
In force December 31st, preceding year.....	\$ 60,792,666	\$ 974,255.66
Written or renewed during the year.....	71,301,332	1,511,664.27
Total.....	\$ 132,093,998	\$ 2,485,919.93
Deduct expiration and cancellations.....	69,757,819	1,420,485.35
Balance.....	\$ 62,336,179	\$ 1,065,434.58
Deduct reinsured policies.....	147,500	10,508.40
Net in force December 31st.....	\$ 62,188,679	\$ 1,054,926.18
Sprinkler leakage:		
In force December 31st, preceding year.....	\$ 2,731,250	\$ 29,593.26
Written or renewed during the year.....	4,103,350	45,071.87
Total.....	\$ 6,834,600	\$ 74,665.13
Deduct expirations and cancellations.....	2,987,700	32,231.21
Balance.....	\$ 3,846,900	\$ 42,433.92
Net in force December 31st.....	\$ 3,846,900	\$ 42,433.92
Plate glass:		
In force December 31st, preceding year.....	\$ 1,498,995.36	\$ 8,142.50
Written or renewed during the year.....	1,954,777.97	126,890.51
Total.....	\$ 3,453,773.33	\$ 215,323.10
Deduct expirations and cancellations.....	1,786,489.46	103,168.36
Balance.....	\$ 1,667,283.87	\$ 108,154.74
Deduct reinsured policies.....	1,250.00	81.40
Net in force December 31st.....	\$ 1,666,033.87	\$ 108,073.34
Steam boiler:		
In force December 31st, preceding year.....	\$ 30,330,390	\$ 91,883.89
Written or renewed during the year.....	23,518,483	70,268.24
Total.....	\$ 53,848,873	\$ 162,152.13
Deduct expirations and cancellations.....	26,524,100	50,582.12
Balance.....	\$ 33,316,683	\$ 111,570.01
Deduct reinsured policies.....	50,000	76.73
Net in force December 31st.....	\$ 33,266,683	\$ 111,493.28
Health:		
In force December 31st, preceding year.....	\$ 743,350	\$ 2,363.50
Written or renewed during the year.....	6,189,625	21,341.74
Total.....	\$ 6,932,975	\$ 23,705.24
Deduct expirations and cancellations.....	2,200,225	6,179.49
Balance.....	\$ 4,732,750	\$ 17,525.75
Deduct reinsured policies.....	10,000	10.00
Net in force December 31st.....	\$ 4,722,750	\$ 17,515.75

General Interrogatories.

Total amount of premiums received from the organization of the company to date.	\$ 4,497,380.95
Total amount of cash dividends declared since the company commenced business	165,000.00
Total amount of the company's stock owned by the directors, at par value.	234,425.00
Total amount loaned to officers and directors.	59,500.00
Losses paid from organization to date.	1,398,399.29
Losses incurred during the year.	770,998.74
Amount deposited in various states and countries, which under the laws thereof is held exclusively for the protection of the policy holders of such state and countries:	

	Par value.	Market value.
Ohio.	\$ 50,000.00	\$ 54,000.00
Virginia.	37,500.00	36,037.50

Business in the State of Iowa During the Year.

	Accident.	Employers' liability.	Aggregate.
Risks written.	\$ 22,425.60	\$ 271,000.00	\$ 2,513,500.00
Premiums received.	3,732.43	5,723.68	9,456.11
Losses paid.	915.45	961.78	1,877.23
Losses incurred.	915.45	961.78	1,877.23

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
METROPOLITAN 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, EUGENE H. WINSLOW. Vice-President, DANIEL D. WHITNEY.
Secretary, S. WILLIAM BURTON.

[Incorporated April 22, 1874. Commenced business April 23, 1874.]

Home office, 47 Cedar street, New York City.

Capital Stock.

Amount of capital stock paid up in cash.	\$ 100,000.00
Amount of net or ledger assets December 31st of previous year.	\$ 398,242.74
Extended at.	\$ 398,242.74

Income During the Year.

	Plate glass.
Gross premiums unpaid December 31st, last year.	\$ 45,974.86
Gross premiums written and renewed during the year.	343,695.71
Total.	\$ 389,670.57
Deduct gross premiums in course of collection at this date.	47,808.18
Entire premiums collected during the year.	\$ 341,862.39
Deduct reinsurance, rebate, abatement and return premiums.	44,668.83
Net cash actually received for premiums.	\$ 297,193.56

Interest and dividends on stocks and bonds.	\$ 12,447.00
Interest upon other debts due the company.	1,354.59
Rents.	1,179.98
Total interest.	\$ 14,981.57
Profit on securities actually sold during the year over cost.	\$ 8,984.50
Income from all other sources.	47,505.00

Profits on sale of real estate during the year over book value	56,484.50
Total income actually received during the year in cash.	\$ 359,237.72
Aggregate last balance and income.	\$ 767,480.46

Disbursements During Year.

	Plate glass.
Gross amount paid for matured claims other than weekly indemnity.	\$ 128,109.36
Deduct salvages and reinsurance.	6,631.11
Net paid policy holders.	\$ 121,478.25
To stock holders for interest or dividends, 20 per cent.	\$ 20,000.00
For commission to agents	104,330.01
For salaries, traveling and all expenses of agents and agencies not on commission account	3,190.60
For salaries and all other compensation of officers, \$11,500; and home office employees, \$22,714.74.	34,214.74
For taxes on premiums, \$3,664.94; revenue tax, \$1,239.12; agents' licenses, \$4,421.56; municipal licenses, \$299.28.	9,624.90
For rent.	8,648.74
For legal expenses, \$262.22; real estate expenses, \$718.40.	980.60
For furniture and fixtures.	1,951.41
For advertising, \$798.35; and general printing and stationery, \$6,642.89.	3,441.24
All other expenses: Profit and loss (losses by agents), \$668,97; postage and expressage, \$1,556.77; sundries, \$6,172.13.	8,397.87
Total miscellaneous expenses.	191,784.11
Total disbursements.	\$ 313,262.36
Balance.	\$ 454,218.10

Assets.

Cost value of bonds and stocks owned absolutely.	\$ 330,849.85
Cash in company's office.	1,613.83
Cash deposited in banks.	121,762.02
Total net or ledger assets.	\$ 454,218.10

Other Assets.

Interest accrued on bonds and stocks.	\$ 564.08
Total outstanding interest.	\$ 564.08
Plate glass on hand to replace losses.	2,411.33
Market value of bonds and stocks over cost.	45,158.15
Sundry accounts due for glass sold.	368.65
Gross premiums in course of collection, to wit:	
Plate glass premiums not over three months due, \$43,056.67; unpaid commission thereon, \$10,764.17; net.	\$ 32,292.50
Net amount of outstanding premiums.	32,292.50
Total assets.	\$ 535,011.71
Total admitted assets.	\$ 535,011.71

Liabilities.

Plate glass, in process of adjustment.....	\$ 4,540.76	
Aggregate amount of unpaid claims.....	\$ 4,540.76	
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Plate glass premiums, \$504,304.81; unearned portion (50 per cent)	\$ 152,152.41	
Total one year or less.....	152,152.41	
Total unearned premiums as computed above.....	\$ 152,152.41	
All other indebtedness: Accounts due for glass and glazing.....	2,795.63	
Total amount of all liabilities except capital stock.....	\$ 159,489.80	
Joint stock capital actually paid up in cash.....	100,000.00	
Surplus beyond capital and other liabilities.....	275,521.91	
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 535,011.71	

Risks and Premiums.

Plate glass:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$11,189,542.65	\$ 285,678.48
Written or renewed during the year.....	12,353,042.01	343,695.71
Total.....	\$23,552,584.66	\$ 629,374.19
Deduct expirations and cancellations.....	12,465,105.46	335,069.38
Net in force December 31, 1921.....	\$11,087,579.20	\$ 304,304.81

General Interrogatories.

Total amount of premiums received from the organization of the company to date.....	\$ 4,597,119.00
Total amount of cash dividends declared since the company commenced business.....	348,000.00
Total amount of the company's stock owned by the directors at par value.....	30,700.00
Losses paid from organization to date.....	1,800,639.00
Losses incurred during the year.....	120,475.05
Amount deposited in various states and countries which, under the laws thereof, is held exclusively for the protection of the policy holders of such states and countries: Deposited in New York for all.....	100,000.00

Business in the State of Iowa During the Year.

Risks written.....	Plate glass.
Premiums received.....	\$ 162,974.48
Losses paid.....	3,999.10
Losses incurred.....	2,595.47
	2,599.6

ANNUAL STATEMENT.

For the year ending December 31, 1921, of the condition and affairs of the

MINNESOTA FARMERS 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. STEERMAN.

[Incorporated April 15, 1891.

Commenced business April 15, 1891.]

Home office, 626 Boston Block, Minneapolis, Minn.

Capital Stock.

(G. A. Mutual Company.)

Cash on hand December 31st previous year.....	\$ 2,698.06
Amount of net ledger assets, December 31st of previous year.....	\$ 8,174.16
Decrease of capital during 1891.....	8,174.16

Income During the Year.

	Hall.
Gross premiums unpaid December 31st, last year (these are of little or no value)	\$ 6,032.33
Total.....	\$ 23,127.97
Called on assets only	\$ 13,032.30
Deduct gross premiums in course of collection at this date (these are of little or no value)	2,100.44
Entire premiums collected during the year	10,448.54
Net cash actually received for premiums.....	\$ 10,448.54
Income from all other sources, viz: Borrowed money.....	\$ 600.00
Total income actually received during the year, in cash.....	11,048.54

Disbursements During Year.

Paid policy-holders on losses	\$ 1,625.56
For commissions to agents.....	923.56
For salaries, traveling and all expense of agents and agencies not on commission account, adjusting expense	79.52
For salaries and all other compensation of officers	3,000.00
For taxes on premiums, \$221.80; insurance department fees, \$155.00.....	376.80
Agents' licenses	46.10
For rent, less \$120.00 received under sub-lease.....	120.00
For legal expenses.....	342.63
For advertising, \$236.06; general printing and stationery, \$135.09.....	371.15

All other expense, collections, \$237.28; direction fee, \$92.70; super-intendant's expenses, \$34.27; office supplies, \$61.55; postage, \$230.70; bills payable, \$600.00; interest, \$26.60; general work, \$234.75; sundries, \$377.05.....	\$ 2,114.90
Total miscellaneous expenses.....	\$ 7,374.66
Total disbursements.....	9,000.22
Balance.....	\$ 4,746.38

Ledger Assets.

Cash deposited in banks.....	\$ 4,746.38
Bills receivable (of little or no value).....	\$2,100.41
Total net or ledger assets, per balance.....	\$ 4,746.38
Total assets, as per the books of the company.....	\$ 4,746.38
Total admitted assets.....	\$ 4,746.38

Risks and Premiums.

Hall:	Amount at risk.
In force December 31st, preceding year.....	\$ 753,769.20
Written or renewed during the year.....	179,301.50
Total.....	\$ 933,070.70
Deduct expirations and cancellations.....	507,382.70
Balance.....	\$ 425,688.00
Net in force December 31, 1901.....	\$ 425,688.00

General Interrogatories.

Losses incurred during the year.....	\$ 1,625.56
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Business in the State of Iowa During the Year.

Hall:	
Risks written.....	\$ 17,347.78
Premiums received.....	8,519.27
Losses paid.....	900.10
Losses incurred.....	900.10

ANNUAL STATEMENT.

For the year ending December 31st 1901, 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, W. F. MOORE. Vice-President, JOSEPH D. REDDING
Secretary, CHARLES T. HOPPER.

[Incorporated December 31, 1868. Commenced business January 31, 1890.]

Principal office, 74, 76 and 78 Williams street, New York City.

Capital Stock.

Amount of capital stock paid up in cash.....	\$ 314,400.00
Amount of net ledger assets, December 31st of previous year.....	516,152.59
Extended at.....	\$ 516,152.59

Income During Year.

Accident:	
Gross premiums unpaid December 31st last year \$	12,929.31
Gross premiums on risks written and renewed during the year.....	91,580.17
Total.....	104,509.48
Deduct gross premiums in course of collection at this date.....	13,930.45
Entire premiums collected during the year....	90,579.03
Deduct reinsurance, abatement, rebate and return premiums.....	32,463.28
Net cash actually received for premiums.....	\$ 58,115.75
Burglary:	
Gross premiums unpaid December 31st last year \$	8,241.37
Gross premiums on risks written and renewed during the year.....	67,515.68
Total.....	75,757.05
Deduct gross premiums in course of collection at this date.....	5,748.92
Entire premiums collected during the year....	70,008.13
Deduct reinsurance, abatement, rebate and return premiums.....	20,879.29
Net cash actually received for premiums.....	\$ 51,128.84
Employers' liability:	
Gross premiums unpaid December 31st last year \$	69,792.68
Gross premiums on risks written and renewed during the year.....	357,665.13
Total.....	\$ 427,457.81

Deduct gross premiums in course of collection at this date	\$ 49,275.32	
Entire premiums collected during the year	378,182.40	
Deduct reinsurance, abatement, rebate and return premiums	138,287.45	
Net cash actually received for premiums	\$ 239,895.04	\$ 349,139.63
Interest and dividends on stock and bonds	8,532.19	
Interest upon other debts due the company	6,858.87	
Total interest		\$ 15,391.06
Total income actually received during the year, in cash	\$ 364,530.69	
Aggregate last balance and income	\$ 886,683.28	

Disbursements During Year.

Accident:		
Gross amount paid for matured claims other than weekly indemnity	\$ 4,815.60	
Gross amount paid for weekly or other periodical indemnity	18,887.77	
Total	\$ 23,703.37	
Deduct salvage and reinsurance	812.77	
Total	\$ 22,890.60	
Burglary:		
Gross amount paid for matured claims other than weekly indemnity	\$ 42,358.71	
Total	\$ 42,358.71	
Deduct salvage and reinsurance	2,682.58	
Total	\$ 39,676.13	
Employers' liability:		
Gross amount paid for matured claims other than weekly indemnity	\$ 105,128.96	
Total	\$ 105,128.96	
Net paid policy holders	\$ 168,095.69	
For commission to agents, less received on reinsurance	\$ 100,141.55	
For salaries, traveling and all expenses of agents and agencies not on commission account	8,760.10	
For inspection	2,352.38	
For salaries and all other compensation of officers, \$15,969.03; and home office employees, \$21,647.08	37,616.11	
For taxes on premiums, \$5,175.05; Insurance Department fees, \$3,123.70; agents' licenses, \$424.00; municipal licenses, \$561.78	9,284.51	
For rent	4,215.72	
For legal expenses	2,253.99	
For furniture and fixtures	912.41	
For advertising, \$913.51, and general printing and stationery, \$7,627.05	8,570.56	
Losses on securities actually sold under cost	187.50	
All other expenses	7,997.22	
Total miscellaneous expenses	\$ 182,302.07	
Total Disbursements	\$ 359,397.76	
Balance	\$ 530,285.52	

Assets.

Cost value of bonds and stocks owned absolute'y	\$ 433,787.50	
Cash in company's office	13,801.61	
Cash deposited in banks	73,420.86	
Agents' debit balances	6,344.28	
All other items, viz: Furniture and fixtures	3,452.27	
Total net ledger assets, per balance	\$ 530,285.52	

Other Assets.

Interest due and accrued on bonds and stocks	\$ 1,428.50	
Interest due and accrued on other assets	2,990.12	
Total outstanding interest	\$ 4,427.62	
Commissions paid in advance to agents	4,603.45	
Gross premiums in course of collection, not over three months due, to-wit:		
Accident:		
Premiums, \$13,515.74; unpaid commission thereon, \$1,054.72; net, \$9,451.02		
Burglary:		
Premiums, \$1,622.39; unpaid commission thereon, \$907.35; net, \$2,722.04		
Employers' liability:		
Premiums, \$7,801.20; unpaid commission thereon, \$11,050.30; net, \$35,850.40		
Net amount of outstanding premiums, not over three months due	\$ 48,033.96	
Total assets, as per books of the company	\$ 587,350.55	
Deduct assets not admitted and for depreciation:		
Furniture, fixtures and sales	\$ 3,452.27	
Cash advanced to agents on account of future compensation	4,603.45	
Agents' balances	1,957.21	
Depreciation from cost of above ledger assets to bring same to market value	5,752.50	
Total	\$ 15,775.43	
Total admitted assets	\$ 571,575.12	

Liabilities.

In process of adjustment:		
Accident	\$ 3,885.00	
Burglary	2,320.00	
Employers' liability	10,250.00	
Total gross amount of claims	\$ 16,455.00	
Deduct reinsurance thereon	595.82	
Net amount of unpaid claim account	\$ 15,859.18	
Resisted by company on its own account:		
Accident	\$ 275.00	
Burglary	5,250.00	
Total gross amount of claims	\$ 5,525.00	
Deduct reinsurance thereon	911.65	
Net amounts of unpaid claim account	\$ 4,613.35	
Resisted for employers:		
Employers' liability	\$ 33,225.00	
Total gross amount of claims	\$ 33,225.00	
Net amounts of unpaid claim account	\$ 33,225.00	
Aggregate of unpaid claims	\$ 53,697.53	

Gross premiums upon all unexpired risks, running one year or less from date of policy:

Accident: Premium, \$53,275.79; unearned portion (50 per cent), \$26,637.89

Burglary:

Premium, \$46,742.81; unearned portion (50 per cent), \$23,370.41

Employers' liability:

Premium, \$194,411.66; unearned portion (50 per cent), \$97,695.77

Total one year or less..... \$ 147,704.07

Gross premiums upon all unexpired fire risks, running more than one year from date of policy:

Burglary, premium, \$593.61; unearned premium pro rata..... \$ 593.61

Employer's liability, premium, \$1,109.00; unearned premium pro rata..... 1,109.00

Total for term policies..... \$ 1,702.61

Total unearned premiums as computed above..... \$ 149,406.68

Due to other companies for reinsurance..... \$ 587.88

All other indebtedness..... 2,437.88

Total amount of all liabilities, except capital stock..... \$ 205,542.09

Joint stock capital actually paid up in cash..... 314,400.00

Surplus beyond capital and other liabilities..... 51,633.03

Aggregate amount of all liabilities, including paid up capital stock and net surplus..... \$ 571,575.12

Risks and Premiums.

Accident:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 22,075.95	\$ 48,884.03
Written or renewed during the year.....	48,171.35	91,582.17
Total.....	\$ 70,247.30	\$ 140,466.20
Deduct expirations and cancellations.....	45,375.85	85,411.34
Balance.....	\$ 27,872.05	\$ 55,054.86
Deduct reinsured policies.....	693.00	1,777.07
Net in force December 31, 1922.....	\$ 27,189.05	\$ 53,275.79
Burglary:		
In force December 31st, preceding year.....	\$ 7,718,640.66	\$ 69,169.73
Written or renewed during the year.....	8,218,955.66	67,515.68
Total.....	\$15,937,496.32	\$ 137,685.41
Deduct expirations and cancellations.....	9,527,499.99	80,800.55
Balance.....	\$6,409,996.33	\$ 56,884.86
Deduct reinsured policies.....	514,307.00	2,950.44
Net in force December 31, 1922.....	\$5,895,689.33	\$ 53,934.42
Employers' liability:		
In force December 31st, preceding year.....	\$21,655,383.34	\$ 248,728.33
Written or renewed during the year.....	\$12,229,750.00	357,655.13
Total.....	\$33,885,133.34	\$ 606,383.46
Deduct expirations and cancellations.....	32,940,466.34	410,558.30
Balance.....	\$9,944,667.00	\$ 195,825.16
Deduct reinsured policies.....	75,000.00	287.50
Net in force December 31, 1922.....	\$9,869,667.00	\$ 195,537.66

General Interrogatories.

Total amount of premiums received from the organization of the company to date.....	\$ 824,674.42
Losses paid from organization to date.....	\$ 301,124.92
Losses incurred during the year.....	168,095.69
Total amount of the company's stock owned by the directors at par value.....	108,100.00
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy holders of such states and countries: State of Virginia.....	10,900.00

Business in the State of Iowa During the Year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Burglary.....	\$ 121,950.00	\$ 1,311.56	\$ 361.20	\$ 361.20
Aggregate.....	\$ 121,950.00	\$ 1,311.56	\$ 361.20	\$ 361.20

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition 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, THOS. F. GOODRICH.

Secretary, BALLARD McCALL.

[Incorporated February 24, 1897. Commenced business June 9, 1897.]

Home office, 346 Broadway, New York.

Capital Stock

Amount of capital paid up in cash.....	\$ 500,000.00
Amount of net ledger assets December 31st of previous year.....	1,463,969.13
Extended at.....	\$ 1,463,969.13

Income During the Year.

Fidelity and surety:	
Gross premiums unpaid December 31st, last year.....	\$ 49,976.02
Gross premiums on risks written and renewed during the year.....	766,845.89
Total.....	\$ 816,821.91
Deduct gross premiums in course of collection at this date.....	50,242.89
Entire premiums collected during the year.....	\$ 766,579.02
Deduct reinsurance, rebate, abatement and return premiums.....	116,770.46
Net cash actually received for premiums.....	\$ 649,808.56
Interest on loans on mortgages.....	\$ 461.35
Interest on collateral loans.....	73.65
Interest and dividends on stocks and bonds.....	49,231.65
Interest upon other debts due the company.....	1,585.62
Total interest.....	\$ 49,751.27

Income from all other sources, viz: Trust funds, \$8,681.04; rents from real estate, \$1,710.09	\$ 10,391.13
Less suspense account	10,186.11—
Total income actually received during the year in cash	\$ 692,385.95
Aggregate last balance and income	\$ 2,156,354.08

Disbursements During Year.

Fidelity and surety:	
Gross amount paid for matured claims other than weekly indemnity	\$ 232,844.07
Deduct salvages and reinsurance	57,081.55
Net paid policyholders	\$ 175,762.52
To stockholders for interest or dividends	\$ 50,000.00
For commission to agents	67,897.31
For salaries, traveling and all expenses of agents and agencies not on commission account	\$ 56,827.27
Compensation for president, vice-president and consulting attorneys	11,495.47
For salaries and all other compensation of officers, \$21,232.92; and home office employees, \$101,390.16	122,623.08
For taxes on premiums, \$6,912.02; taxes on property, \$6,632.47; insurance department fees and agents' licenses, \$3,976.75; municipal licenses, \$669.68; tax on franchise, \$539.35	18,723.17
For rent	12,301.63
For legal expenses, \$18,697.58; real estate expenses, \$1,513.68	20,191.26
For general printing and stationery	21,818.32
Losses on securities actually sold under cost	421.35
All other expenses, viz: Postage and express, \$19,127.79; telegraph and telephone, \$2,778.15; co-surety, \$4,333.00; home office traveling expenses, \$11,475.65; inspection and loss expenses and sundries, \$44,428.34	82,192.73
Total miscellaneous expenses	\$ 404,581.59
Total disbursements	\$ 610,342.10
Balance	\$ 1,516,012.88

Assets.

As per ledger accounts.	
Cost value of real estate uncumbered, \$410.35; encumbered, \$47,746.08	\$ 91,775.60
Cost value of bonds and stocks owned absolutely	1,233,985.75
Cash in company's office	3,659.96
Cash deposited in banks	166,720.25
Equipment: Furniture, sales, etc.	27,005.83
All other items, viz: Amounts advanced on contracts (secured)	12,744.02
Tax bills	142.07
Total net ledger assets, as per balance	\$ 1,516,012.88

Other Assets.

Interest accrued on bonds and stocks	7,554.16
Total outstanding interest	\$ 7,554.16
Gross premiums in course of collection, to wit: Fidelity and surety premiums, \$48,998.11; unpaid commissions thereon, \$4,899.81; net	\$ 44,098.30
Net amount of outstanding premiums	\$ 44,098.30
Total assets as per books of the company	\$ 1,567,665.34

Deduct assets not admitted, and for depreciation:

Equipment, furniture, fixtures and sales	\$ 27,005.83
Tax bills	142.07
Depreciation from cost of above ledger assets to bring same to market value	21,476.25
Total	\$ 48,624.15
Total admitted assets	\$ 1,519,041.19

Liabilities.

Fidelity and Surety:	
In process of adjustment	\$ 24,319.10
Resisted by company on its own account	36,502.69
Aggregate of unpaid claims	\$ 60,821.88
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Fidelity and surety premiums, \$617,705.61; unearned portion, 50 per cent	\$ 308,852.80
Total unearned premiums as computed above	\$ 308,852.80
Special reserve for contingent claims	21,000.00
Due other companies for reinsurance	374.75
All other indebtedness, trust funds, etc.	85,497.45
Total amount of all liabilities, except capital stock	476,545.88
Joint stock capital actually paid up in cash	500,000.00
Surplus beyond capital and other liabilities	548,494.51
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 1,519,041.19

Risks and Premiums.

	Amount at risk.	Premium thereon.
Fidelity:		
In force December 31st, preceding year	\$ 92,510,661	\$ 298,943.22
Written or renewed during the year	128,261,550	456,723.15
Total	\$ 220,772,211	\$ 755,666.37
Deduct expirations and cancellations	98,460,484	418,395.25
Balance	\$ 122,365,727	\$ 337,301.12
Deduct reinsured policies	5,398,198	15,113.83
Net in force December 31, 1901	\$ 116,967,529	\$ 322,187.29
Surety:		
In force December 31st, preceding year	\$ 86,158,776	\$ 237,031.74
Written or renewed during the year	113,949,411	310,122.74
Total	\$ 200,508,187	\$ 539,154.48
Deduct expirations and cancellations	68,614,879	230,245.80
Balance	\$ 131,893,308	\$ 308,908.68
Deduct reinsured policies	2,179,399	13,320.26
Net in force December 31, 1901	\$ 129,713,909	\$ 295,518.32

General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,318,862.54
Total amount of cash dividends declared since the company commenced business	175,000.00
Total amount of the company's stock owned by the directors at par value	191,200.00

Losses paid from organization to date	\$ 470,588.86
Losses incurred during the year	193,040.25
Amount deposited in various states and countries, which under the laws thereof is held exclusively for the protection of the policy holders of such states and countries	75,000.00

Business in the State of Iowa During the Year.

	Fidelity and surety.
Risks written	\$ 653,033.00
Premiums received	3,695.94
Losses paid	1,759.65
Losses incurred	1,759.65

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, BYRON G. HAGAR.

Secretary, JAMES S. HEDDEN.

[Incorporated April 21, 1898. Commenced business September 15, 1898.]

Principal office, 271 Market street, Newark, N. J.

Capital Stock.

Amount of capital stock paid up in cash	\$ 100,000.00
Amount of net ledger assets, December 31st of previous year	\$ 169,988.15
Extended at	\$ 169,988.15

Income During Year.

	Plate glass.
Gross premiums unpaid December 31st, last year	\$ 21,149.51
Gross premiums on risks written and renewed during the year	158,884.39
Total	\$ 180,033.90
Deduct gross premiums in course of collection at this date	22,536.35
Entire premiums collected during the year	157,497.55
Deduct reinsurance, abatement, rebate, and return premiums	25,951.63
Net cash actually received for premiums	\$ 131,545.92
Interest on loans on mortgages	\$ 7,412.57
Interest upon other debts due the company	75.00
Rents	335.50
Total interest	\$ 7,823.07
Total income actually received during the year, in cash	\$ 139,368.99
Aggregate last balance and income	\$ 309,357.14

Disbursements During Year.

Gross amount paid for matured claims other than weekly indemnity \$	63,117.15
Total	\$ 63,117.15
Deduct salvages and reinsurance	10,136.25
Net paid policy holders	\$ 52,980.90
To stockholders for interest or dividends, 6 per cent	\$ 6,000.00
For commission to agents	44,428.36
For salaries, traveling and all expenses of agents and agencies not on commission account	1,436.82
For salaries and all other compensation of officers, \$3,000 and home office employees, \$6,354.42	9,354.42
For taxes on premiums, \$2,270.29; taxes on property, \$270.12; insurance department's fees, \$673.30; agents' licenses, \$173.70; municipal licenses, \$234.64	4,622.05
For rent, received under sub-lease	1,000.00
For legal expenses, \$174.64; real estate expenses, \$91.95	266.59
For advertising, \$400.00; and general printing and stationery, \$750.80	840.80
All other expenses: Internal revenue, \$554.36; general expenses, \$2,587.43	3,141.79
Total miscellaneous expenses	\$ 71,090.89
Total disbursements	\$ 124,071.79
Balances	\$ 185,285.35

Ledger Assets.

As per ledger accounts.	
Cost value of real estate unencumbered	\$ 5,648.56
Loans on mortgages (first liens) on real estate	157,400.00
Cash in company's office	1,229.21
Cash deposited in banks	20,254.35
Bills receivable	828.15
Agents debit balances	12.62
Total	\$ 185,370.89
Deduct agents credit balances	85.54
Total net ledger assets, as per balances	\$ 185,285.35

Other Assets.

Interest due and accrued on mortgages	\$ 1,847.00
Rents due and accrued on company's property or lease	28.00
Total outstanding interest	\$ 1,875.00
Market value of real estate over cost	2,704.44
Gross premiums in course of collection: Glass on hand for replacing losses	2,960.41
Plate glass, premiums, \$21,455.33; unpaid commission thereon, \$7,151.78; net	\$ 14,303.55
Net amount of outstanding premiums	\$ 14,303.55
Total assets as per the books of the company	\$ 207,125.75
Deduct assets not admitted, and for depreciation:	
Agents balances	\$ 12.62
Bills receivable	828.15
Total	\$ 840.77
Total admitted assets	\$ 206,284.98

Liabilities.

Plate glass:	
Total claims adjusted not paid	\$ 153.87
In process of adjustment	7,658.23
Known or reported; proof not filed	259.19
Total gross amount of claims	\$ 2,071.29
Net amount of unpaid claims account	\$ 2,071.29
Aggregate of unpaid claims	\$ 2,071.29
Gross premiums upon all unexpired risks, running one year or less from date of policy: Plate glass, premiums, \$135,678.68; unearned portion (50 per cent)	\$ 67,836.34
Total one year or less	\$ 67,836.34
Gross premiums upon all unexpired risks, running more than one year from date of policy: Plate glass premium, \$1,403.37; unearned premiums, pro rata	\$ 639.31
Total for term policies	\$ 639.31
Total unearned premiums as computed above	\$ 68,466.65
Due and accrued for salaries, rent advertising, agency and other expenses	425.00
Total amount of all liabilities, except capital stock	\$ 79,952.94
Joint stock capital actually paid up in cash	100,000.00
Surplus beyond capital and other liabilities	35,322.04
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 205,254.98

Risks and Premiums.

Plate glass:	Amount at risk.	Premiums thereon.
In force December 31st preceding year	\$ 4,838,639.00	\$ 111,721.34
Written or renewed during the year	6,108,010.00	158,884.39
Total	\$ 10,946,649.00	\$ 270,605.73
Deduct expirations and cancellations	5,432,876.00	133,529.68
Balances	\$ 5,513,773.00	\$ 137,076.05
Net amount in force December 31st	\$ 5,513,773.00	\$ 137,076.05

General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 1,018,439.90
Losses paid from organization to date	374,889.23
Total amount of cash dividends declared since the company commenced business	88,891.00
Losses incurred during the year	53,499.25
Total amount of the company's stock owned by the directors at par value	77,110.00
Dividends declared payable in stock from organization	41,364.00

Business in the State of Iowa During the Year.

Risks written	Plate glass:
Premiums received	\$ 137,548.18
Losses paid	\$ 716.77
Losses incurred	1,600.51
	1,680.51

ANNUAL STATEMENT.

For the year ending December 31, 1901, 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.]

Principal office, 24 Pine street, New York.

Capital Stock.

Amount of capital stock paid up in cash	\$ 100,000.00
Amount of net or ledger assets, December 31st of previous year	326,970.76
Extended at	\$ 326,970.76

Income During Year.

Plate glass.	
Gross premiums unpaid December 31, last year	\$ 48,995.46
Gross premiums on risks written and renewed during the year	332,317.16
Total	\$ 381,312.62
Deduct gross premiums in course of collection at this date	50,112.35
Entire premiums collected during the year	331,200.27
Deduct reinsurance, abatement, rebate, and return premiums	60,725.20
Net cash actually received for premiums	\$ 270,475.07
Interest and dividends on stocks and bonds	\$ 11,566.60
Total interest	\$ 11,566.60
Profit on securities actually sold during the year, over cost	\$ 2,175.00
Total income actually received during the year, in cash	\$ 284,216.67
Aggregate last balance and income	\$ 611,187.43

Disbursements During Year.

Plate glass.	
Gross amount paid for matured claims	\$ 111,039.42
Total	\$ 111,039.42
Deduct salvages and reinsurance	6,843.43
Net paid policy holders	\$ 104,195.99

To stockholders for interest or dividends, 10 per cent.....	\$ 10,000.00
For commission to agents	86,345.57
For salaries, travelling and all expenses of agents and agencies not on commissions account.....	6,739.89
For salaries and all other compensation of officers, \$10,910.00 and home office employees, \$17,358.67.....	28,268.67
For taxes on premiums, \$3,700.94; insurance department fees, \$3,161.79; agents licenses, \$1,473.00; municipal licenses \$783.24; revenue tax, \$981.55.....	10,100.52
For rent	3,399.92
For legal expenses	121.44
For furniture and fixtures	561.25
For advertising, \$147.20 and general printing and stationery, \$2,008.89.....	2,156.09
All other expenses, postage, suspense general.....	9,474.09
Total miscellaneous expenses.....	\$ 157,137.44
Total disbursements.....	261,333.43
Balance.....	\$ 349,854.00

Assets.

Loans on mortgage, second liens, on real estate.....	\$ 2,000.00
Cost value of bonds and stocks owned absolutely.....	326,025.74
Cash in company office.....	3,855.46
Cash deposited in banks.....	17,972.80
Total net or ledger assets, per balance.....	\$ 349,854.00

Other Assets.

Interest due and accrued on mortgages.....	\$ 89.50
Total outstanding interest.....	\$ 89.50
Market value of bonds and stocks over cost.....	60,509.26
Gross premiums in course of collection, to wit: plate glass, premiums \$48,774.08; unpaid commission thereon, \$15,607.70.....	33,166.38
Net amount of outstanding premiums.....	33,166.38
Total assets, as per the books of the company.....	\$ 443,619.14
Total admitted assets.....	\$ 443,619.14

Liabilities.

Plate glass, in process of adjustment.....	\$ 3,234.84
Total net amount of claims.....	\$ 3,234.84
Aggregate of unpaid claims.....	\$ 3,234.84
Gross premiums upon all unexpired risks, running one year or less from date of policy; plate glass premium \$267,994.55; unearned portion, fifty per cent.....	\$ 133,997.27
Total one year or less.....	\$ 133,997.27
Gross premiums upon all unexpired risks, running more than one year from date of policy; plate glass premium \$8,796.39; unearned premium.....	\$ 4,783.93
Total for term policies.....	4,783.93
Total unearned premiums, as computed above.....	\$ 138,781.20
Cash dividends to stockholders declared lent not yet due.....	5,000.00

Due and accrued for salaries, rent, advertising, agency and other expenses	\$ 547.33
Return premiums	1,671.55
Total amount of all liabilities except capital stock.....	\$ 149,804.98
Joint stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and other liabilities.....	194,414.22
Aggregate amount of all liabilities, including paid up capital.....	\$ 443,619.14

Risks and Premiums.

Plate glass.	Amount at risk.	Premiums thereon.
In force, December 31, preceding year.....	\$ 11,494,516.00	\$ 254,540.99
Written or renewed during the year.....	13,488,718.00	332,317.16
Total.....	\$ 24,983,234.00	\$ 586,858.15
Deduct expirations and cancellations.....	13,614,492.00	310,665.21
Balance.....	\$ 11,368,742.00	\$ 276,792.94
Net in force December 31st	\$ 11,368,742.00	\$ 276,792.94

General Interrogatories.

Total amount of premiums received from the organization of the company to date \$2,144,482.92; losses paid from organization to date	\$ 774,144.79
Total amount of cash dividends declared since the company commenced business, \$72,500.00; losses incurred during the year.....	104,177.25
Total amount of the company's stock owned by the directors, at par value..	54,050.00
Amount deposited in various states and countries, which under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries.	
Virginia	\$ 15,000.00
Canada	10,000.00

Business in the State of Iowa During the Year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Plate glass	\$ 145,579.07	\$ 3,657.82	\$ 1,035.21	\$ 1,030.02

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition and affairs of

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION
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, OSCAR ISING.

[Incorporated, 1871. Commenced business in U. S., August 23, 1895.]

Principal office, 346 Broadway, New York City, N. Y.

Capital Stock.

Amount of net or ledger assets, December 31st of previous year. \$	1,383,466.50
Extended at	\$ 1,383,466.50

Income During Year.

	Accident.	
Gross premiums unpaid December 31st, last year..	\$ 5,475.96	
Gross premiums on risks written and renewed during the year.....	60,748.76	
Total.....	\$ 65,924.72	
Deduct gross premiums in course of collection at this date.....	6,760.94	
Entire premiums collected during the year..	\$ 59,154.78	
Deduct reinsurance, abatement, rebate and return premiums.....	9,181.35	
Net cash actually received for premiums.....	\$ 49,973.43	
	Employers' liability.	
Gross premiums unpaid December 31st, last year..	\$ 47,519.31	
Gross premiums on risks written and renewed during the year.....	845,282.34	
Total.....	\$ 892,801.65	
Deduct gross premiums in course of collection at this date.....	73,276.72	
Entire premiums collected during the year..	\$ 819,524.93	
Deduct reinsurance, abatement, rebate and return premiums.....	157,329.11	
Net cash actually received for premiums.....	\$ 656,195.82	
	Burglary.	
Gross premiums unpaid December 31st, last year..	\$ 7,129.45	
Gross premiums on risks written and renewed during the year.....	105,538.46	
Total.....	\$ 112,667.91	
Deduct gross premiums in course of collection at this date.....	12,096.55	
Entire premiums collected during the year..	\$ 98,571.16	
Deduct reinsurance, abatement, rebate and return premiums.....	15,649.45	
Net cash actually received for premiums.....	\$ 82,921.71	
	Steam boiler.	
Gross premiums unpaid December 31st, last year..	\$ 2,651.00	
Gross premiums on risks written and renewed during the year.....	34,757.20	
Total.....	\$ 35,408.20	
Deduct gross premiums in course of collection during the year.....	4,479.95	
Entire premiums collected during the year..	\$ 30,928.25	
Deduct reinsurance, abatement, rebate and return premiums.....	9,125.19	
Net cash actually received for premiums.....	\$ 21,803.06	
	Credit.	
Gross premiums on risks written and renewed during the year.....	\$ 250,085.75	
Total.....	\$ 250,085.75	
Entire premiums collected during the year.....	\$ 250,085.75	
Deduct reinsurance, abatement, rebate and return premiums.....	175.00	
Net cash actually received for premiums.....	\$ 250,085.75	

Interest and dividends on stocks and bonds.....	\$ 23,570.04	
Total interest.....	\$ 23,570.04	
Income from all other sources, viz: Loans previous years.....	924.56	924.56
Total income actually received during the year, in cash....	\$ 1,086,190.37	
Aggregate last balance and income.....	\$ 2,450,605.87	

Disbursements During Year.

	Accident.	
Gross amount paid for weekly and other periodical indemnity.....	\$ 11,066.41	
Total.....	\$ 11,066.41	
	Burglary.	
Gross amount paid for matured claims other than weekly indemnity.....	\$ 32,331.50	
Total.....	\$ 32,331.59	
	Employers' liability.	
Gross amount paid for matured claims other than weekly indemnity.....	\$ 167,465.55	
Total.....	\$ 167,465.55	
	Steam boiler.	
Gross amount paid for matured claims other than weekly indemnity.....	\$ 192.25	
Total.....	\$ 192.25	
	Credit.	
Gross amount paid for matured claims other than weekly indemnity.....	\$ 76,792.60	
Total.....	\$ 76,792.60	
Deduct salvages and reinsurance.....	3,144.26	
Total.....	\$ 73,648.34	
Net paid policy holders.....	\$ 284,704.14	
Cost of adjustment and legal expenses in settlement of claims. \$	15,638.75	
For commission to agents.....	254,001.01	
For inspection.....	5,834.12	
Home office employees' salaries.....	79,496.89	
Agents' licenses, \$4,945.56; taxes, \$11,759.21; municipal licenses, \$945.30.....	17,650.07	
For rent.....	6,965.84	
For legal expenses.....	4,719.55	
For furniture and fixtures.....	4,682.93	
For advertising, \$2,564.17; and general printing and stationery, \$13,475.68.....	16,039.85	
All other expenses, subscriptions mercantile agency, \$2,677.50; postage, \$3,510.15; United States revenue, \$3,277.18; investment brokerage, \$396.24.....	29,624.03	
Total miscellaneous expenses.....	\$ 434,953.04	
Total disbursements.....	\$ 718,757.18	
Balance.....	\$ 1,750,848.69	

Ledger Assets.

Cost value of bonds and stocks owned absolutely.....	\$ 1,706,483.01
Cash in company's office.....	11,704.49
Cash deposited in banks.....	22,286.82

Bills receivable.....	\$ 7,070.30	
Agents' debit balances.....	3,310.05	
Total.....	\$ 1,750,848.69	
Total net or ledger assets.....		\$ 1,750,848.69
Market value of bonds and stocks over cost.....		1,906.72
Gross premiums in course of collection, to-wit:		
Accident:		
Premiums.....	\$ 6,769.94	
Unpaid commission thereon.....	1,692.48	
Net.....		\$ 5,077.46
Burglary:		
Premiums.....	\$ 12,096.55	
Unpaid commission thereon.....	3,024.14	
Net.....		\$ 9,072.41
Employers' liability:		
Premiums.....	\$ 73,276.72	
Unpaid commission thereon.....	18,319.18	
Net.....		\$ 54,957.54
Steam boiler:		
Premiums.....	\$ 4,479.95	
Unpaid commission thereon.....	1,119.99	
Net.....		\$ 3,359.96
Net amount of outstanding premiums.....		\$ 72,467.37
Total assets, as per the books of the company.....		\$ 1,825,222.78
Deduct assets not admitted:		
Agents' balances.....	\$ 3,310.05	
Bills receivable.....	7,070.30	
Total.....		\$ 10,380.35
Total admitted assets.....		\$ 1,814,842.43

Ledger Liabilities.

Accident:		
In process of adjustment.....	\$ 6,780.75	
Burglary:		
In process of adjustment.....	2,818.00	
Credit insurance:		
In process of adjustment.....	172.28	
Resisted by company on its own account.....	1,000.00	
Total.....		\$ 10,771.03
Employers' liability:		
Resisted for employers.....	\$153,242.00	
Total.....		\$ 153,242.00
Aggregate of unpaid claims.....		\$ 164,013.03
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Accident premium, \$43,761.35; unearned portion, 50 per cent.....	\$ 21,880.68	
Burglary premium, \$83,667.50; unearned portion, 50 per cent.....	41,883.75	
Employers' liability premium, \$435,249.85; unearned portion, 50 per cent.....	217,624.92	
Steam boiler premium, \$2,160.17; unearned portion, 50 per cent.....	1,080.09	
Credit insurance premium, \$244,220.75; unearned portion, 50 per cent.....	122,110.37	
Total one year or less.....		\$ 404,529.81

Gross premiums upon all unexpired risks, running more than one year from date of policy:		
Burglary premiums, \$11,503.40; unearned portion, pro rata.....	\$ 8,929.19	
Employers' liability premium, \$3,580.61; unearned premium, pro rata.....	2,849.97	
Steam boiler premium, \$24,582.14; unearned premium, pro rata.....	19,742.78	
Total for term policies.....	\$ 31,528.94	
Total unearned premiums as computed above.....		\$ 436,058.75
State, city, county or other taxes and assessments.....		4,000.00
Total amount of all liabilities, except capital stock.....		\$ 604,071.78
Surplus beyond capital and other liabilities.....		1,210,770.65
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....		\$ 1,814,842.43

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31st, preceding year.....	\$ 4,509,375.00	\$ 20,211.85
Written or renewed during the year.....	14,473,095.00	60,735.50
Total.....	\$18,982,470.00	\$ 80,947.35
Deduct expirations and cancellations.....	11,763,870.00	37,186.00
Balance.....	\$ 7,218,600.00	\$ 43,761.35
Employers' liability:		
In force December 31st, preceding year.....	31,134,756.82	249,403.79
Written or renewed during the year.....	94,348,921.23	843,655.70
Total.....	\$125,483,678.05	\$ 1,093,059.49
Deduct expirations and cancellations.....	68,644,069.41	654,229.03
Balance.....	\$ 56,839,608.64	\$ 438,830.46
Burglary:		
In force December 31st, preceding year.....	4,111,328.33	40,014.79
Written or renewed during the year.....	15,331,101.66	104,660.10
Total.....	\$19,442,429.99	\$ 144,674.89
Deduct expirations and cancellations.....	5,990,656.66	49,503.99
Balance.....	\$ 13,451,773.33	\$ 95,170.90
Steam boiler:		
In force December 31st, preceding year.....	\$ 465,000.00	\$ 10,057.71
Written or renewed during the year.....	2,853,750.00	32,148.80
Total.....	\$ 3,318,750.00	\$ 42,206.51
Deduct expirations and cancellations.....	2,482,000.00	15,464.20
Balance.....	\$ 836,750.00	\$ 26,742.31
Credit:		
In force December 31st, preceding year.....	\$ 3,363,000.00	\$ 185,438.64
Written or renewed during the year.....	4,391,000.00	252,112.41
Total.....	\$ 7,754,000.00	\$ 438,551.05
Deduct expirations and cancellations.....	3,492,000.00	194,330.30
Balance.....	\$ 4,262,000.00	\$ 244,220.75

General Interrogatories.

Losses incurred during the year.....	\$ 400,099.86
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy holders of such states and countries.....	150,000.00
Total premiums received from organization of company to date.....	2,074,875.91
Losses paid from organization to date.....	445,906.25

Business in the State of Iowa During the Year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$ 143,500.00	\$ 742.88	\$ 21.43	\$ 21.43
Burglary.....	70,000.00	538.36	572.34	572.34
Employers' liability.....	1,293,492.59	10,066.83	159.95	159.95
Aggregate.....	\$ 1,512,992.59	\$ 12,248.07	\$ 753.72	\$ 753.72

ANNUAL STATEMENT

For the year ending December 31, A. D. 1901, of the condition of the

PARK REGION MUTUAL HAIL ASSOCIATION.

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. F. REEVES.

Secretary, O. J. JOHNSON.

Vice-President, M. A. WOLLAN.

[Incorporated, March 17, 1894. Commenced business, March 17, 1894.]

Home office, Glenwood, Pope county, Minnesota.

Amount of net ledger assets, December 31st of previous year.....	\$ 23,826.17
Extended at	\$ 23,826.17

Income During the Year.

	Hall.
Gross premiums unpaid December 31st, last year	\$ 21,912.73
Gross premiums on risks written and renewed during the year.....	18,796.82
Total.....	\$ 40,709.55
Deduct gross premiums in course of collection at this date.....	26,373.86
Entire premiums collected during the year	\$ 14,335.69
Net cash actually received for premiums.....	\$ 14,335.69
Income from all other sources, viz: Borrowed money, \$2,500.00; notes sold, \$200.00	2,700.00
Total income actually received during the year, in cash.....	\$ 17,035.69
Aggregate last balance and income	\$ 40,861.86

Disbursements During Year.

Net paid policy holders, hall losses.....	\$ 5,149.15
For commission to agents	2,352.66
For salaries, traveling and all expenses of agents and agencies not on commission account.....	1,686.02
For salaries and all other compensation of officers, \$1,500.00; and home office employees, \$1,513.50.....	3,013.50
Insurance department fees	60.10
For rent, \$65.00; light and fuel, \$46.74; postage, \$160.00	266.74
For furniture and fixtures, office supplies, \$67.28; exchange, \$3.20	70.48

For advertising, \$128.56, and general printing and stationery,

\$130.75	\$ 259.31
Losses on securities actually sold under cost	1,682.35
All other expenses, borrowed money, \$2,500.00; interest, \$269.45; discounted notes redeemed, \$2,500.00	5,250.45
Total miscellaneous expenses	\$ 14,660.61
Total disbursements.....	\$ 19,809.76
Balance	\$ 21,052.10

Ledger Assets.

Cash deposited in banks	\$ 759.75
Bills receivable (carried in)	\$ 20,292.35
Total net or ledger assets.....	\$ 759.75

Non-Ledger Assets.

Notes unpaid, acquired during year.....	\$ 4,199.16
Notes redeemed	5,000.00
Total assets, as per the books of the company.....	\$ 759.75

Business in the State of Iowa During the Year.

	Hall.
Risks written	\$ 54,023.00
Premiums received	873.75
Losses paid	375.75
Losses incurred.....	375.75

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

THE PREFERRED ACCIDENT INSURANCE CO. 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 paid up in cash.....	\$ 200,000.00
Amount of net ledger assets December 31st of previous year.....	875,422.21
Extended at	\$ 875,422.21

Income During Year.

Gross Premiums unpaid December 31st, last year.....	Accident	
	\$ 125,500.00	
Gross premiums on risks written and renewed during the year.....	1,141,854.18	
Total.....	\$1,268,354.18	
Deduct gross premiums in course of collection at this date.....	135,575.00	
Entire premiums collected during the year.....	\$1,132,779.18	
Deduct reinsurance, abatement, rebate and return premiums.....	5,288.76	
Net cash actually received for premiums (carried out).....	\$ 1,127,490.42	
Interest and dividends on stocks and bonds.....	80,388.15	
Total income actually received during the year, in cash.....	\$ 1,147,878.57	
Aggregate last balance and income.....	\$ 2,023,300.78	

Disbursements During the Year.

Gross amount paid for matured claims other than weekly indemnity.....	Accident.	
	\$ 149,606.01	
Gross amount paid for weekly or other periodical indemnity.....	313,608.96	
Total.....	\$ 463,205.87	
Net paid policy holders.....	\$ 463,205.87	
To stockholders for interest or dividends.....	\$ 12,000.00	
For commission to agents.....	354,875.62	
For salaries, travelling and all expenses of agents and agencies not on commission account.....	42,867.25	
For medical examiner's fees and salaries, \$19,850.75; for inspection, \$3,157.50.....	23,008.25	
For salaries and all other compensation of officers, \$24,000; and home office employees, \$52,875.50.....	76,875.50	
For taxes on premiums, \$10,675.33; agents' licenses, \$7,093.25; municipal licenses, \$1,275.25; franchise tax, \$1,537.50.....	20,581.33	
For rent, less \$20,675 received under sub-lease.....	20,675.00	
For legal expenses.....	5,471.34	
For furniture and fixtures.....	1,929.92	
For advertising, \$23,650.25, and general printing and stationery, \$25,740.25.....	50,390.50	
All other expenses.....	40,864.20	
Total miscellaneous expenses.....	\$ 644,531.91	
Total disbursements.....	1,112,837.78	
Balance.....	\$ 910,463.00	

Ledger Assets.

Cost value of bonds and stocks owned absolutely.....	\$ 659,531.24
Cash in company's office.....	9,218.71
Cash deposited in banks.....	150,345.42
Agents' debit balances.....	81,367.63
Total net or ledger assets.....	\$ 910,463.00

Non-Ledger Assets.

Interest due and accrued on bond and stocks.....	\$ 3,792.74
Market value of bonds and stocks, over cost.....	31,206.26
Gross premiums in course of collection, to-wit: premiums, \$135,575; unpaid commission thereon, \$40,672.50; net.....	94,902.50
Total assets, as per the books of the company.....	\$ 1,040,362.50
Deduct assets not admitted, and for depreciation:	
Agents' balances.....	81,367.63
Total admitted assets.....	\$ 958,994.87

Liabilities.

Accident:	
In process of adjustment.....	\$ 17,725.00
Known or reported; proofs not filed.....	31,175.00
Resisted by company on its own account.....	37,750.00
Aggregate of unpaid claims.....	\$ 86,650.00
Gross premiums upon all unexpired risks, running one year or less from date of policy: Premium, \$58,754.10; unearned portion (fifty per cent.).....	\$ 412,877.05
Special premium reserve on installment policies.....	68,953.64
Total, one year or less.....	\$ 481,860.69
Total unearned premiums, as computed above (carried out).....	481,860.69
Total amount of all liabilities, except capital stock.....	558,510.69
Joint stock capital actually paid up in cash.....	203,000.00
Surplus beyond capital and other liabilities.....	190,484.18
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 958,994.87

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31st, preceding year.....	\$ 401,443.000	\$ 821,049.21
Written or renewed during the year.....	582,750.000	1,141,854.18
Total.....	\$ 984,193.000	\$ 1,942,903.48
Deduct expirations and cancellations.....	569,543.000	1,117,149.32
Net in force December 31, 1901.....	\$ 412,670.000	\$ 825,754.10

General Interrogatories.

Total amount of premiums received from the organization of the company to date.....	\$ 7,434,712.69
Losses paid from organization to date.....	2,790,052.17
Total amount of cash dividends declared since the company commenced business.....	62,030.00
Losses incurred during the year.....	471,055.87
Total amount of the company's stock owned by the directors, at par value.....	203,000.00
Dividends declared payable in stock from organizations.....	100,000.00

Business in the State of Iowa During the Year.

Risks written.....	Accident.
Premiums received.....	\$ 1,991,000.00
Losses paid.....	5,087.00
Losses incurred.....	729.79
	797.29

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, LEM W. BROWN.

Secretary, E. A. LEONARD.

[Incorporated, May 29, 1884. Commenced business August 1, 1884.]

Home office, 119 Griswold street, Detroit, Michigan.

Capital Stock.

Amount of capital paid up in cash.....	\$ 250,000.00
Amount of net ledger assets, December 31st of previous year.....	955,571.92
Extended at.....	\$ 955,571.92

Income During Year.

	Accident.	Employers' liability.	Health.
Gross premiums unpaid December 31st, last year.....	\$ 167,434.47	\$ 60,055.09	\$ 21,920.95
Gross premiums on risks written and renewed during the year.....	848,443.33	513,445.56	101,336.97
Total.....	\$ 1,015,877.80	\$ 573,480.65	\$ 123,257.92
Deduct gross premiums in course of collection at this date.....	130,895.78	56,059.24	25,908.03
Entire premiums collected during the year.....	\$ 884,982.02	\$ 516,821.41	\$ 97,349.90
Deduct reinsurance, abatement, rebate, and return premiums.....	180,562.85	51,572.24	22,205.26
Net cash actually received for premiums.....	\$ 704,419.17	\$ 465,249.17	\$ 75,053.64
Interest on loans on mortgages.....			\$ 17,316.54
Interest and dividends on stocks and bonds.....			21,787.08
Interest upon other debts due the company.....			1,561.18
Rents.....			593.18
Total interest.....			\$ 41,257.98
Total income actually received during the year in cash..			\$ 1,285,979.96
Aggregate last balance and income.....			\$ 2,241,551.88

Disbursements During Year.

	Accident.	Employers' liability.	Health.
Gross amount paid for matured claims other than weekly indemnity....	\$ 93,421.67	\$ 26,725.00	.....
Gross amount paid for weekly or other periodical indemnity.....	203,285.26	156,871.72	\$ 37,633.04
Total.....	\$ 296,707.93	\$ 183,546.72	\$ 37,633.04
Deduct salvages and reinsurance....	2,254.23	5.50	.....
	\$ 294,453.70	\$ 183,552.22	\$ 37,633.04
Net paid policy-holders.....			\$ 515,677.96
To stockholders for interest or dividends.....			\$ 28,750.00
For commission to agents.....			341,773.99
For salaries, traveling and all expenses of agents and agencies not on commission account.....			45,607.65
For medical examiner's fees and salaries, \$2,542.00; for inspection \$12,436.35.....			14,978.25
For salaries and all other compensation of officers, \$12,000.00; and home office employees, \$41,993.34.....			53,993.32
For taxes on premiums, \$20,636.06; taxes on property, \$7,221.02; agents' licenses, \$4,731.44; municipal licenses, \$1,355.19; tax on franchise, \$1,205.00.....			35,148.71
For legal expenses, \$4,406.54; real estate expenses, \$20.32; taxes, \$1,137.72.....			8,396.34
For furniture and fixtures.....			5,564.58
For advertising, \$4,989.38; and general printing and stationery, \$8,146.11.....			759.37
All other expenses, postage, telegraph, express, \$6,116.48; revenue, \$2,486.37; adjustment, \$11,876.50; traveling expenses of officers and other employees, \$3,943.25; general expense, \$3,077.09; profit and loss, \$2,005.59.....			13,135.49
Total miscellaneous expenses.....			\$ 579,616.53
Total disbursements.....			\$ 1,095,204.49
Balance.....			\$ 1,146,257.39

Ledger Assets.

Cost value of real estate unincumbered,.....	\$ 69,970.88
Loans on mortgage (first liens) on real estate.....	384,287.00
Cost value of bonds and stocks owned absolutely.....	593,255.42
Cash in company's office.....	100,100.22
Bills receivable.....	115.00
Agents' debit balances.....	176.11
Taxes paid on mortgages.....	1,146,257.39
Total net or ledger assets, per balance.....	\$ 1,146,257.39

Other Assets.

Interest due, \$1,932.70 and accrued, \$5,247.63 on mortgages.....	\$ 7,210.33
Interest accrued on bonds and stocks.....	6,057.71
Interest accrued on other assets.....	252.73
Total outstanding interest.....	\$ 13,520.77
Market value of bonds and stocks over cost.....	17,049.58
Gross premiums in course of collection, to-wit:	
Accident premiums, \$130,895.78; unpaid commission, \$35,996.24; net.....	\$ 91,899.44

Health premiums, \$45,908.03; unpaid commission, \$7,184.71; net	\$ 12,783.32
Employers' liability premiums, \$50,659.24; unpaid commission, \$15,577.99; net	41,081.95
Total	\$ 154,764.71
Net amount of outstanding premiums	\$ 154,764.71
Total assets, as per the books of the company	\$ 1,331,592.45
Deduct assets not admitted, and for depreciation	
Agents' balances	\$ 176.11
Bills receivable	115.00
Total	\$ 291.11
Total admitted assets	\$ 1,331,301.34

Liabilities.

Accident:	
In process of adjustment	\$ 28,800.00
Reinsured by company on its own account	30,000.00
Health:	
In process of adjustment	\$ 2,760.00
Employers' liabilities:	
Reinsured for employers	\$ 207,718.99
Aggregate of unpaid claims	\$ 268,678.99
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Accident premiums, \$582,863.52; unearned portion (50 per cent.)	\$ 291,401.76
Health premiums, \$72,622.44; unearned portion (50 per cent.)	36,311.22
Employers' liability, \$592,304.83; unearned portion (50 per cent.)	196,102.41
Total one year or less	\$ 523,815.39
Total unearned premiums, as computed above	\$ 523,815.39
Due and accrued for salaries, rent, advertising, agency and other expenses	3,536.31
Return premiums	7,204.38
Due on other companies for reinsurance	\$ 2,413.45
All other indebtedness, contingent fund	20,000.00
Total amount of all liabilities, except capital stock	\$ 845,048.34
Joint stock capital actually paid up in cash	\$ 250,000.00
Surplus beyond capital and other liabilities	\$ 255,653.02
Total	\$ 505,653.02
Aggregate amount of liabilities, including paid up capital stock and net surplus	\$ 1,331,301.34

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31, preceding year	\$ 86,141,150	\$ 500,000.40
Written or renewed during the year	154,488,350	848,443.33
Total	\$ 240,629,500	\$ 1,444,443.73
Deduct expirations and cancellations	151,951,525	852,777.93
Balance	\$ 88,677,975	\$ 591,665.80
Deduct reinsured policies	1,894,500	8,562.28
Net in force December 31, 1901	\$ 86,783,475	\$ 583,103.52
Employers' liability:		
In force December 31st, preceding year	\$ 47,222,000	\$ 361,579.34
Written or renewed during the year	60,039,500	513,425.50
Total	\$ 107,261,500	\$ 874,999.87
Deduct expirations and cancellations	55,087,000	480,940.05
Balance	\$ 52,174,500	\$ 394,059.82
Deduct re-insured policies	472,500	1,846.99
Net in force December 31, 1901	\$ 51,695,000	\$ 392,202.83

	Amount at risk.	Premiums thereon.
Health:		
In force December 31st, preceding year	\$ 3,050,550	\$ 55,396.79
Written or renewed during the year	6,081,000	101,336.97
Total	\$ 9,140,550	\$ 156,733.75
Deduct expirations and cancellations	4,420,150	84,111.31
Balance	\$ 4,720,400	\$ 72,622.44
Net in force December 31, 1901	\$ 4,720,400	\$ 72,622.44

General Interrogatories.

Total amount of premiums received from the organization of the company to date, \$12,450,574.69; losses paid from organization to date	\$ 6,097,149.62
Total amount of cash dividends declared since the company commenced business, \$107,750.00; losses incurred during the year	603,831.95
Total amount of the company's stock owned by the directors at par value	160,850.00
Amount deposited in various states and counties, which under the laws thereof is held exclusively for the protection of the policy holders of such states and countries:	
Ohio	\$ 50,000.00
Virginia	12,500.00

Business in the State of Iowa During the Year.

Accident:	
Risks written	\$ 2,671,100.00
Premiums received	21,648.86
Losses paid	10,635.61
Losses incurred	10,635.61
Employers' liability:	
Risks written	\$ 270,000.00
Premiums received	1,149.32
Losses paid	233.00
Losses incurred	233.00
Health:	
Risks written	\$ 11,200.00
Premiums received	173.80
Losses paid	62.56
Losses incurred	62.56

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

STATE FARMERS MUTUAL 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, R. P. WARD.

Secretary, P. C. BAILEY.

[Commenced business March 3, 1896.]

Home office, Waseca, Minn.

Capital Stock.

Amount of net ledger assets, December 31st of previous year..... \$ 4,060.66
 Extended at..... \$ 4,060.66

Income During Year.

	Hail.	
Gross premiums unpaid December 31st, last year.....	\$ 7,943.17	
Gross premiums or risks written or renewed during the year.....	17,607.68	
Total.....	\$ 25,550.85	
Deduct gross premiums in course of collection at this date.....	11,168.83	
Entire premiums collected during the year.....	\$ 14,382.02	
Net cash actually received for premiums.....	\$ 14,382.02	
Interest upon other debts due the company.....	15.00	
Income from all other sources, viz.: Cancellation fees.....	5.20	
Total income actually received during the year in cash.....	\$ 14,382.22	
Aggregate last balance and income.....	\$ 18,442.83	

Disbursements During the Year.

	Hail.	
Gross amount paid for matured claims.....	\$ 3,871.79	
Net paid policy holders.....	\$ 3,871.79	
For commission to agents.....	2,267.83	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	1,308.54	
For salaries and all other compensation of officers, \$2,000 and home office employees, \$947.....	2,947.00	
For insurance department fees.....	3.00	
For agents' licenses.....	13.00	
For rent.....	78.00	

For legal expenses.....	\$ 175.00
For advertising, \$6; and general printing and stationery, \$226.60..	232.60
All other expenses.....	486.27
Total miscellaneous expenses.....	\$ 7,563.84
Total disbursements.....	\$ 11,395.03
Balance.....	\$ 7,067.85

Assets.

Cash in company's office.....	\$ 64.40
Cash deposited in banks.....	7,003.36
Total net or ledger assets.....	\$ 7,067.85
Gross premiums in course of collection, to wit:	
Hail premiums.....	\$ 11,168.83
Total assets.....	\$ 7,067.85
Deduct assets not admitted, and for depreciation:	
Furniture, fixtures and safes.....	\$ 100.00
Supplies, printed matter and stationery.....	50.00
Total admitted assets.....	\$ 7,067.85

Risks and Premiums.

	Amount at risk.
In force December 31st, preceding year.....	\$ 597,636.16
Written or renewed during the year.....	345,435.00
Total.....	\$ 943,071.16
Deduct expirations and cancellations.....	342,694.16
Net in force December 31, 1901.....	\$ 600,377.00

General Interrogatories.

Total amount of premiums received from the organization of the company to date \$	96,373.88
Losses paid from organization to date.....	36,774.51
Losses incurred during the year.....	3,871.79

Business in the State of Iowa During the Year.

	Hail.
Risks written.....	\$ 11,785.00
Premiums received.....	295.05
Losses paid.....	13.50
Losses incurred.....	13.50

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
[STATE MUTUAL 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, L. C. STEBBINS.

Secretary, JOHN N. KNUTSON.

[Incorporated January 18, 1897. Commenced business January 18, 1897.]

Home office, Winnebago City, Minn.

Capital Stock.

Amount of net or cash assets, December 31st of previous year.....	\$	2,456.04
Extended at	\$	2,456.04

Income During the Year.

Entire premiums collected during the year	\$	11,128.17
Total income actually received during the year in cash	\$	11,128.17
Aggregate last balance and income	\$	13,584.21

Disbursements During the Year.

Gross amount paid for claims	3,400.57
Net paid policy holders	\$ 3,400.57
For commission to agents	\$ 2,248.71
For expenses of agents and agencies	25.00
For salaries, \$145; for interest and exchange, \$13.95	158.95
For salaries and all other compensation of officers, \$2,450; and home office employees, \$582.40	3,032.40
For postage, \$158.52; taxes, agents' licenses and insurance department fees, \$277.48	436.00
Adjusting	120.00
For rent, less \$60 received under sub-lease, fuel, \$37.82	97.82
For legal expenses	35.00
Paid directors	13.00
General printing and stationery	164.45
Appointing agents	328.00
All other expenses	207.14
Total miscellaneous expenses	\$ 6,855.47
Total disbursements	\$ 10,256.04
Balance cash on hand	\$ 3,328.17

Ledger Assets.

Cash deposited in banks	\$	3,328.17
Total net or ledger assets	\$	3,328.17
Total assets, as per the books of the company	\$	3,328.17

Ledger Liabilities.

Resisted by company on its own account	\$	750.00
Aggregate of unpaid claims	750.00	
Agents' commissions unpaid	25.00	
Due and accrued for salaries, rent, advertising, agency and other expenses	555.00	
Agents' credit balances	100.00	
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$	1,430.00

Risks and Premiums.

Hail:	Amount at risk.
In force December 31st, preceding year	\$ 432,223
Written or renewed during the year	3,327.69
Total	\$ 7,649.92
Deduct expirations and cancellations	3,328.68
Balance	\$ 4,321.24

Business in the State of Iowa During the Year.

Hail.	
Risks written	\$ 228,437.00
Premiums received	4,590.30
Losses paid	1,861.76
Losses incurred	1,861.76

ANNUAL STATEMENT

For the year ending December 31, 1901, 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, LEONARD MATTHEWS.
 Secretary, L. GRAND L. ATWOOD. Second Vice-President, WILLIAM S. CLUFF.

[Incorporated December 29, 1892. Commenced business April 18, 1893.]

Home office, Wainright Building, St. Louis, Missouri.

Capital Stock.

Amount of capital stock authorized, \$250,000 00; subscribed for....	\$ 250,000.00
Amount of capital paid up in cash	250,000.00
Amount of net ledger assets, December 31st of previous year	433,360.91
Extended at	\$ 433,360.91

Income During Year.

Accident:	
Gross premiums unpaid December 31st, last year paid	\$ 45,052.66
Gross premiums written and renewed during year	310,510.05
Total	\$ 355,662.71
Deduct gross premiums now in course of collection	81,232.64
Entire premiums collected during the year	\$ 274,430.07
Deduct reinsurance, abatement, rebate and return premiums	67,324.43
Net cash actually received for premiums	\$ 207,105.64
Employers' liability:	
Gross premiums unpaid December 31st, last year paid	\$ 12,104.37
Gross premiums written and renewed during the year	9,506.33
Total	\$ 21,610.70
Entire premiums collected during the year	\$ 21,610.70
Deduct reinsurance, abatement, rebate and return premiums	14,992.48
Net cash actually received for premiums	\$ 6,618.22
Health:	
Gross premiums unpaid December 31st, last year paid	\$ 6,713.67
Gross premiums written and renewed during year	78,465.17
Total	\$ 85,178.84
Deduct gross premiums now in course of collection	25,066.49
Entire premiums collected during the year	\$ 60,112.35
Deduct reinsurance, abatement, rebate and return premiums	15,393.38
Net cash actually received for premiums	\$ 44,718.97

Plate glass:	
Gross premiums unpaid December 31st, last year paid	\$ 28,577.25
Gross premiums written and renewed during year	190,302.19
Total	\$ 218,879.44
Deduct gross premiums now in course of collection	44,510.83
Entire premiums collected during the year	\$ 174,368.61
Deduct reinsurance, abatement, rebate and return premiums	30,118.58
Net cash actually received for premiums	\$ 144,250.03
Total	\$ 402,692.86
Interest on loans on mortgages of real estate	\$ 4,878.91
Interest on bonds and dividends on stocks	8,260.85
Total interest	\$ 13,139.76
Profit on sale or maturity of ledger assets during the year, over book values	3,500.00
Total income during the year	\$ 419,332.62
Sum	\$ 852,693.53

Disbursements During Year.

Accident:	
Gross amount paid for claims excepting weekly indemnity	\$ 10,775.49
Gross amount paid for weekly or other periodical indemnity	59,283.20
Total	\$ 70,058.69
Employers' liability:	
Gross amount paid for claims excepting weekly indemnity	58,731.39
Health:	
Gross amount paid for weekly or other periodical indemnity	14,083.74
Plate glass:	
Gross amount paid for claims excepting weekly indemnity	56,780.96
Net paid policy holders	\$ 193,594.78
Commissions or brokerage to agents, less received on reinsurance, \$	106,010.54
Salaries, traveling and all expenses of agents and agencies not on commission account	19,725.90
Salaries and all other compensation of officers, \$10,200.00; and home office employees, \$22,873.92	31,073.92
Taxes on premiums, \$4,832.15; taxes on property, \$1,109.33; insurance department fees and agents' licenses, \$4,777.77; municipal licenses, \$559.45; revenue, \$1,781.64	13,160.34
Rent	4,075.93
Legal expenses	3,257.58
Furniture and fixtures, \$1,481.71; advertising, \$3,476.85; printing and stationary, \$5,960.92	10,919.48
All other items, viz: Adjusting, \$2,871.21; postage, \$2,341.61; traveling, \$3,853.34; general expenses, \$7,066.05	16,132.21
Total miscellaneous expenses	\$ 206,355.90
Total disbursements	\$ 495,950.68
Balance	\$ 416,742.85

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	\$ 86,250.00
Book value of bonds, excluding interest	277,500.00
Cash in company's office \$645.82; deposited in bank \$9,956.20 ..	10,602.02
Bills receivable, \$780.69; agents' debit balances, \$71,610.14	72,390.83
Total net ledger assets	\$ 440,742.85

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 2,250.03	
Interest accrued on bonds and stocks.....	91.23	
Total outstanding interest.....		\$ 2,341.26
Market value of bonds and stocks over book value.....		8,750.00
Gross premiums in course of collection, to wit:		
Accident:		
Not over three months due.....	\$ 81,232.64	
Unpaid commission thereon.....	18,683.53	
Net premiums.....		\$ 62,549.11
Health:		
Not over three months due.....	\$ 95,066.49	
Unpaid commission thereon.....	6,042.94	
Net premiums.....		\$ 19,023.55
Plate glass:		
Not over three months due.....	\$ 44,510.83	
Unpaid commission thereon.....	13,153.25	
Net premiums.....		\$ 31,357.58
Total net not over three months due.....		\$ 112,930.24
Gross assets.....		\$ 570,774.35
Deduct assets not admitted:		
Agents' debit balances, unsecured, \$45,000; bills receivable, unsecured, \$780.69.....		45,780.69
Total admitted assets.....		\$ 524,993.66

Non-Ledger Liabilities.

	In process of adjustment.	Revised by Co. on its own account, (not outlawed) settlement.	Estimated expenses incident to settlement.
Accident.....	\$ 3,900.00	\$ 7,157.00	
Employers' liability.....			\$ 15,000.00
Health.....	1,770.00		
Plate glass.....	4,273.00		
Total gross amount of claims.....	\$ 9,943.00	\$ 7,157.00	\$ 15,000.00
Net amounts of unpaid claim acct. \$ 9,943.00		\$ 7,157.00	\$ 15,000.00
Aggregate of unpaid claims and expenses.....			\$ 32,100.00
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Accident premiums, \$102,619.58; unearned portion (50 per cent)...			\$ 51,309.79
Health premiums, \$46,555.34; unearned portion (50 per cent) ..			23,277.66
Plate glass premiums, \$137,447.98; unearned portion (50 per cent) ..			68,723.99
Total one year or less.....			\$ 143,311.44
Total unearned premiums, as computed above.....			\$ 143,311.44
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....			2,605.00
Total amount of all liabilities.....			\$ 128,016.44
Joint stock capital actually paid up in cash.....		\$ 250,000.00	
Surplus beyond capital and other liabilities.....		\$ 98,977.22	
Total.....			\$ 524,993.66

General Interrogatories.

Losses incurred during the year.....	\$ 199,594.78
Total amount of the company's stock owned by the directors, at par value.....	\$48,400.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

Risks and Premiums.

	Amount at risks.	Premiums thereon.
Accident:		
In force December 31st, preceding year.....	\$ 17,078,175	\$ 75,423.58
Written or renewed during the year.....	57,033,634	310,810.05
Total.....	\$ 74,111,809	\$ 386,033.63
Deduct expirations and cancellations.....	52,881,069	283,414.05
Balance.....	\$ 21,230,740	\$ 102,619.58
Net in force December 31, 1900.....	\$ 21,230,740	\$ 102,619.58
Plate glass:		
In force December 31st, preceding year.....	\$ 3,746,856	\$ 95,080.28
Written or renewed during the year.....	6,133,677	190,302.19
Total.....	\$ 9,879,533	\$ 285,382.47
Deduct expirations and cancellations.....	4,700,127	147,934.49
Balance.....	\$ 5,177,406	\$ 137,447.98
Net in force December 31, 1900.....	\$ 5,177,406	\$ 137,447.98
Health:		
In force December 31st, preceding year.....	\$ 2,805,550	\$ 13,579.90
Written or renewed during the year.....	14,956,110	78,455.17
Total.....	\$ 17,761,660	\$ 92,045.07
Deduct expirations and cancellations.....	5,624,695	45,489.75
Balance.....	\$ 12,136,965	\$ 46,555.32
Net in force December 31, 1900.....	\$ 12,136,965	\$ 46,555.32

Business in the State of Iowa During the Year.

	Accident.	Employers' liability.	Aggregate.
Risks written.....	\$ 361,000.00		\$ 361,000.00
Premiums received.....	1,382.65		1,382.65
Losses paid.....	581.35	\$ 400.00	981.35
Losses incurred.....	582.35	400.00	982.35
Amount at risk, end of year.....			\$21,750.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

UNITED STATES 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, JAMES W. HINKLEY.

Vice-President, PERRY BELMONT.

Second Vice-President, CHARLES B. PRET.

Treasurer, HENRY W. POOR.

Assistant Treasurer, LOUIS F. FALLON.

Assistant Secretary, D. G. LUCKETT.

Secretary and General Manager, EDSON S. LOTT.

[Incorporated, May 2, 1895.

Commenced business, May 3, 1895.]

Home office, 141 Broadway, New York City.

Capital Stock.

Amount of capital stock authorized, \$300,000.00; subscribed for....	\$ 300,000.00
Amount of capital paid up in cash.....	300,000.00
Amount of net ledger assets December 31st of previous year.....	1,085,296.33
Extended at.....	\$ 1,085,296.33

Income During Year.

As shown by books at home office, December 31st.

Accident:

Gross premiums unpaid December 31st, last year paid.....	\$ 23,753.08
Gross premiums written and renewed during year.....	539,488.40
Total.....	\$ 563,241.48
Deduct gross premiums now in course of collection.....	27,477.97
Entire premiums collected during year....	\$ 535,763.51
Deduct reinsurance, abatement, rebate and return premiums.....	133,046.40
Net cash actually received for premiums.....	\$ 402,717.11

Employers' liability:

Gross premiums unpaid December 31st, last year paid.....	\$ 46,606.46
Gross premiums written and renewed during year.....	492,196.51
Total.....	\$ 538,802.97

Deduct gross premiums now in course of collection.....	\$ 45,562.17
Entire premiums collected during year....	\$ 492,840.80
Deduct reinsurance, abatement, rebate and return premiums.....	110,428.98
Net cash actually received for premiums.....	\$ 373,411.82
Steam boiler:	
Gross premiums unpaid December 31st, last year paid.....	\$ 5,762.59
Gross premiums written and renewed during year.....	55,599.89
Total.....	\$ 61,362.48
Deduct gross premiums now in course of collection.....	5,777.30
Entire premiums collected during year....	\$ 55,585.18
Deduct reinsurance, abatement, rebate and return premiums.....	16,268.90
Net cash actually received for premiums.....	\$ 39,316.19
Automatic sprinkler:	
Gross premiums unpaid December 31st, last year paid.....	\$ 1,716.02
Gross premiums written and renewed during year.....	26,050.66
Total.....	\$ 27,766.68
Deduct gross premiums now in course of collection.....	2,057.23
Entire premiums collected during year....	\$ 25,709.45
Deduct reinsurance, abatement, rebate and return premiums.....	7,032.61
Net cash actually received for premiums.....	\$ 18,676.84
Total net cash received for premiums.....	\$ 834,121.06
Interest on bonds and dividends on stocks.....	35,733.58
Profit on sale or maturity of ledger assets during the year over book values.....	6,212.69
Total income during the year.....	\$ 876,067.23
Sum.....	\$ 1,961,364.56

Disbursements During Year.

As shown by books at home office, December 31st.

Accident:

Gross amount paid for claims excepting weekly indemnity.....	\$ 40,511.00
Gross amount paid for weekly or other periodical indemnity.....	89,743.86
Total.....	\$ 130,254.86
Deduct reinsurances, salvages and recoveries on losses previously paid.....	958.30
Net paid policy holders.....	\$ 129,296.56

Employers' liability:

Gross amount paid for claims excepting weekly indemnity.....	\$ 182,250.91
Deduct reinsurances, salvages and recoveries on losses previously paid.....	681.40
Net paid policy holders.....	\$ 181,569.51

Steam boiler:

Gross amount paid for claims excepting weekly indemnity.....	\$ 1,375.42
Net paid policy holders	\$ 1,375.42

Automatic sprinkler:

Gross amount paid for claims excepting weekly indemnity.....	\$ 9,175.24
Deduct reinsurance, salvages and recoveries on losses previously paid.....	13,939.72
Net paid policy holders, minus.....	\$ 4,764.48

Total net paid policy holders..... \$ 307,477.01

Commissions or brokerage to agents, less received on reinsurance.	\$ 232,847.76
Salaries, traveling and all expenses of agents and agencies not on commission account.....	28,715.37
Inspections	15,711.79
Salaries and all other compensation of officers, \$35,105.53; and home office employees, \$44,788.21.....	79,893.74
Taxes on premiums, \$11,324.75; taxes on property, \$26.19; insurance department fees and agents' licenses, \$2,402.17; municipal licenses, \$656.75	14,414.86
Rent.....	9,122.50
Legal expenses.....	3,170.70
Furniture and fixtures, \$1,600.80; advertising, \$911.75; printing and stationery, \$16,252.63.....	18,855.18
All other items, viz.: postage, \$8,466.33; telegrams and telephone, \$1,716.63; fees of directors, \$3,355.00; internal revenue, \$2,790.70; miscellaneous, \$10,055.95; profit and loss (accounts uncollectable), \$108.88	26,493.50
Total miscellaneous expenses	\$ 429,235.31
Total disbursements.....	736,708.32
Balance.....	1,224,662.21
Sum.....	\$ 1,961,364.56

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.....	\$ 5,000.00
Mortgage loans on real estate, first liens	5,000.00
Book value of bonds (excluding interest)	1,120,564.46
Cash in company's office, \$19,058.10; deposited in banks, \$65,456.01.....	84,514.71
Agents' debit balances	583.07
Total net or ledger assets as per balance.....	\$ 1,224,662.24

Non-Ledger Assets.

Interest accrued on bonds and stocks	7,941.57
Gross premiums in course of collection, to wit:	
Accident:	
Not over three months due.....	\$ 27,396.47
Unpaid commission thereon.....	6,840.12
Net premiums	\$ 20,547.35
Employers' liability:	
Not over three months due.....	\$ 45,357.39
Unpaid commission thereon.....	14,339.32
Net premiums	\$ 34,017.97

Steam boiler:

Not over three months due.....	\$ 5,390.80
Unpaid commission thereon.....	1,347.70
Net premiums	\$ 4,043.10
Automatic sprinkler:	
Not over three months due.....	\$ 2,057.83
Unpaid commission thereon.....	514.30
Net premiums.....	\$ 1,543.03
Total net not over three months due.....	\$ 62,151.35
Gross assets.....	\$ 1,202,755.16
More than three months due:	
Accident.....	\$ 81.50
Employers' liability	604.88
Steam boiler.....	386.50

Deduct Assets Not Admitted.

Agents' debit balances, unsecured.....	\$ 583.07
Total admitted assets.....	\$ 1,224,172.09

Non-Ledger Liabilities.

	In process of adjustment.	Reinstated by company on its own account.
Accident.....	\$ 10,070.00	\$ 10,175.00
Employers' liability.....	115,994.00	*160,980.00
Total gross amount of claims.....	\$ 26,664.00	\$ 71,164.00
Net amount of unpaid claim account	\$ 26,661.00	\$ 71,164.00
*Reinstated for assured. (Including \$6,998 emergency reserve fund.)		
Aggregate amount of unpaid claims and expenses.....		\$ 97,828.00
Gross premiums upon all unexpired risks running one year or less from date of policy:		
	Premiums.	Unearned portion 50 per cent.
Accident	\$ 317,895.90	\$ 158,947.95
Employers' liability	332,047.97	166,023.99
Steam boiler.....	18,658.07	9,329.03
Automatic sprinkler.....	10,468.91	5,234.46
Total one year or less		\$ 344,035.43
Gross premiums upon all unexpired risks running more than one year from date of policy:		
	Premiums.	Unearned premium's pro rata.
Employers' liability	\$ 22,789.58	\$ 11,341.51
Steam boiler.....	47,127.14	28,000.07
Total more than one year.....		\$ 30,342.18
Total unearned premiums as computed above		\$ 383,377.61
For reinsurance.....		2,139.12
All other liabilities, viz.: Amount voluntarily reserved for contingencies on liability claims, \$41,544.62; all other indebtedness, \$2,232.74		43,827.36
Total amount of all liabilities.....		\$ 527,172.09
Joint stock capital actually paid up in cash.....	\$ 303,000.00	
Surplus beyond capital and other liabilities.....	465,000.00	765,000.00
Total.....		\$ 1,892,172.09

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31st, preceding year	\$ 172,599.900	\$ 305,434.21
Written or renewed during the year	525,663.030	519,488.40
Total	\$ 698,262.930	\$ 844,922.61
Deduct expirations and cancellations	410,943.380	527,024.71
Net in force December 31, 1901	\$ 287,319.550	\$ 317,897.90
Employers' liability:		
In force December 31st, preceding year	\$ 61,050.000	\$ 321,457.11
Written or renewed during the year	85,201.500	492,160.51
Total	\$ 146,251.500	\$ 813,617.62
Deduct expirations and cancellations	79,285.030	456,996.12
Balance	\$ 66,966.500	\$ 356,621.50
Deduct reinsured policies	185.000	1,819.95
Net in force December 31, 1901	\$ 66,781.500	\$ 354,801.55
Steam boiler:		
In force December 31st, preceding year	\$ 11,829.500	\$ 53,659.11
Written or renewed during the year	13,165.000	55,599.89
Total	\$ 24,994.500	\$ 109,259.00
Deduct expirations and cancellations	11,111.500	43,483.79
Net in force December 31, 1901	\$ 13,883.000	\$ 65,835.21
Automatic sprinkler:		
In force December 31st, preceding year	\$ 1,576.115	\$ 18,563.26
Written or renewed during the year	2,291.135	26,050.66
Total	\$ 3,867.250	\$ 44,613.92
Deduct expirations and cancellations	2,136.915	25,142.02
Net in force December 31, 1901	\$ 1,730.335	\$ 19,471.90
Total net amount of risks in force December 31, 1901, (all departments of the company)	\$369,899.385	premiums thereon, \$759,857.52.

General Interrogatories.

Losses incurred during the year	\$ 242,657.62
Total amount of the company's stock owned by the directors at par value	161,500.00
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: 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.

	Accident.	Employers' liability.	Aggregate.
Risks written	\$ 685,000.00	\$ 103,000.00	\$ 788,000.00
Premiums received	1,036.91	1,712.27	2,749.18
Losses paid	716.16	343.05	1,059.21
Losses incurred	642.91	211.66	854.57
Amount at risk, end of year	314,500.00	100,000.00	414,500.00

ANNUAL STATEMENT.

For the year ending December 31st, A. D. 1901, of the condition 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 of said state.

President, JOHN R. BLAND.

Vice-President, J. KEMP BARTLETT.

Secretary, GEO. R. CALLIS.

[Incorporated March 19, 1896. Commenced business August 1, 1896.]

Principal office, 20 South Calvert street, Baltimore, Md.

Capital Stock.

Amount of capital stock paid up in cash.....\$ 1,500,000.00
 Amount of net or ledger assets, December 31st of previous year.. 2,041,373.97

Extended at.....\$ 2,041,373.97

Income During Year.

	Burglary.	Fidelity and surety.	
Gross premiums unpaid December 31, last year	\$ 12,316.17	\$ 203,628.65	
Gross premiums on risks written and renewed during the year	165,958.20	1,280,035.60	
Total	\$ 178,274.37	\$ 1,483,664.25	
Deduct gross premiums in course of collection at this date	20,161.97	188,822.92	
Entire premiums collected during the year	149,112.40	1,294,841.33	
Deduct re-insurance, abatement, rebate and return premiums	21,781.26	195,788.69	
Net cash actually received for premiums	126,331.14	1,099,052.64	
Interest on loans and mortgages			\$ 99.88
Interest on collateral loans			26,939.21
Interest and dividends on stocks and bonds			29,022.87
Interest upon other debts due the company			857.75
Rents			599.27
Total interest			\$ 57,518.98
Income from all other sources, viz: Subscription to department guaranteed attorneys			17,348.24
Total income actually received during the year in cash			\$ 1,390,551.00
Aggregate last balance and income			3,341,623.97

Disbursements During the Year.

	Burglary.	Fidelity and surety.	
Gross amount paid for matured claims other than weekly indemnity.....	\$ 37,181.67	\$ 254,676.21	
Total.....	\$ 37,181.67	\$ 254,676.21	
Deduct salvages and reinsurance...	602.94	63,540.56	
Total.....	\$ 36,578.73	\$ 201,135.65	
Not paid policy holders.....			\$ 237,714.38
To stockholders for interest or dividends, six per cent.....			\$ 90,000.00
For commission to agents.....			306,015.68
For salaries, traveling and all expenses of agents and agencies not on commission account.....			113,499.76
For inspection.....			12,348.82
For salaries and all other compensation of officers \$20,229.01; and home office employees \$65,764.01.....			94,993.02
For taxes on premiums \$14,771.66; insurance department fees and agents' licenses, \$13,780.81; municipal licenses, \$1,008.27; tax on franchise, \$14,155.07.....			43,715.81
For rent.....			14,718.50
For legal expenses.....			22,854.69
For furniture and fixtures, \$4,881.67; for advertising, \$23,213.98, and general printing and stationery, \$21,828.03.....			49,923.68
Losses on securities actually sold under cost.....			8,066.10
All other expenses, post, internal revenue and telegraph \$30,837.22; traveling expenses and home office \$17,613.14.....			57,780.15
Total miscellaneous expenses.....			\$ 813,916.20
Total disbursements.....			1,051,630.58
Balance.....			\$ 9,289,993.39

Assets.

Cost value of real estate unencumbered.....	\$ 135,466.47
Loans on mortgage, first liens, on real estate.....	6,000.00
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	\$ 655,744.00
Cost value of bonds and stocks owned absolutely.....	1,128,592.85
Cash in company office.....	14,186.31
Cash deposited in banks.....	384,886.56
All other items, viz: Mortgages and other collateral taken on account salvage.....	40,529.90
Due for subscription department guarantee attorneys.....	28,628.66
Total.....	\$ 2,394,434.75
Cash deposited as collateral for security of risks.....	104,441.36
Total net or ledger assets, per balance.....	\$ 2,289,993.39

Other Assets.

Interest due and accrued on mortgages.....	\$ 4.00
Interest due and accrued on bonds and stocks.....	16,067.88
Interest due and accrued on collateral loans.....	7,672.85
Total outstanding interest.....	\$ 23,744.73
Market value on bonds and stocks over cost.....	21,743.45
Gross premiums in course of collection, to wit:	
Burglary premiums \$29,161.97; unpaid commission thereon, \$6,124.01.....	\$ 23,037.96

Fidelity and surety, premiums, \$188,822.92; unpaid commission thereon \$39,652.81.....	\$ 149,170.11
Net amount of outstanding premiums.....	\$ 172,208.07
Total assets, as per the books of the company.....	\$ 2,507,689.44
Total admitted assets.....	\$ 2,507,689.44

Liabilities.

	Fidelity and surety.
In process of adjustment.....	\$ 21,067.00
Resisted by company on its own account.....	53,105.43
Aggregate of unpaid claims.....	\$ 75,072.43
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Burglary premium, \$142,987.79; unearned portion (fifty per cent).....	\$ 71,493.90
Fidelity and surety premium, \$1,170,601.39; unearned portion (fifty per cent).....	585,303.70
Total unearned premiums, as computed above (carried out).....	\$ 656,797.60
Total amount of all liabilities, except capital stock.....	\$ 731,867.03
Joint stock capital actually paid up in cash.....	1,500,000.00
Surplus beyond capital and other liabilities.....	275,822.41
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 2,507,689.44

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Burglary:		
In force December 31st, preceding year.....	\$2,388,647.96	\$ 21,861.45
Written or renewed during the year.....	19,066,068.50	165,958.20
Total.....	\$21,454,716.55	\$ 187,822.65
Deduct expirations and cancellations.....	4,815,262.61	43,389.65
Balance.....	\$16,639,453.94	\$ 144,433.00
Deduct reinsured policies.....	391,750.00	1,445.21
Net in force December 31, 1901.....	\$16,247,703.94	\$ 142,987.79
Fidelity and Surety:		
In force December 31st, preceding year.....	\$252,950,208.64	\$ 900,852.73
Written or renewed during the year.....	334,305,520.18	1,280,035.60
Total.....	\$587,255,728.82	\$ 2,180,888.33
Deduct expirations and cancellations.....	261,665,557.54	1,010,286.94
Net in force December 31, 1901.....	\$325,590,171.28	\$ 1,170,601.39

General Interrogatories.

Total amount of premiums received from the organization of the company to date.....	\$ 2,973,252.83
Losses paid from organization to date.....	\$ 518,360.41
Total amount of cash dividends declared since the company commenced business.....	165,000.00
Losses incurred during the year.....	282,515.47
Total amount of the company's stock owned by the directors, at par value.....	376,800.00
Amount deposited in various states and countries, which under the laws thereof is held exclusively for the protection of the policy holders of such states and countries.....	131,780.00

Business in the State of Iowa During the Year.

	Fidelity and surety.
Risks written	\$ 5,614,126.49
Premiums received	22,924.50
Losses paid	3,824.28
Losses incurred	8,524.28

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the

UNION SURETY AND GUARANTY 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, ARNOLD MARCUS. Vice-Presidents, GEO. W. KENDRICK, JR.
Secretary, JULIAN J. MASON.

[Incorporated March 6, 1899. Commenced business April 11, 1899.]

Capital Stock.

Amount of capital stock paid up in cash	\$ 250,000.00
Amount of capital subscribed, but unpaid	950,000.00
Amount of net or ledger assets, December 31st of previous year ..	301,891.95
Extended at	\$ 301,891.95

Income During the Year.

	Fidelity and surety.
Gross premiums unpaid December 31st, last year	\$ 2,148.24
Gross premiums on risks written and renewed during the year ..	143,572.82
Total	\$ 145,721.06
Deduct gross premiums in course of collection at this date	\$ 25,914.27
Entire premiums collected during the year	119,806.79
Deduct reinsurance, abatement, rebate and return premiums ..	5,004.75
Net cash actually received for premiums	\$ 114,802.04
Interest on loans on mortgages	\$ 1,367.30
Interest on collateral loans	6,324.45
Interest upon other debts due the company	1,123.21
Rents	10,065.77
Total interest	\$ 18,880.73
Profit on securities actually sold during the year, over cost	\$ 2,033.38
Income from all other sources, viz: book accounts, \$115.63; real estate department, \$131.06; miscellaneous commissions, \$1736.36; exchange, \$481.39; registration fees, \$50; suspense, \$81.22	2,595.66
Total income actually received during the year in cash. . .	\$ 4,629.04
Aggregate last balance and income	\$ 138,311.81
	\$ 440,203.76

Disbursements During Year.

	Fidelity and surety.
Gross amount paid for matured claims other than weekly indemnity \$	13,464.29
Deduct salvages and reinsurance	5,143.06
Net paid policy holders	\$ 8,341.23
Interest to depositors and others	\$ 4,330.77
For commission to agents	18,371.50
For salaries, travelling and all expenses of agents and agencies not on commission account	11,826.95
For salaries and all other compensation of officers, \$14,827.44; and home office employes, \$9,461.44	24,288.88
For taxes on premiums, \$772.90; taxes on property, \$2,866.04; insurance and banking department fees, \$81.96; personal tax, \$829.16; agents' licenses (see insurance fee); municipal licenses, \$215.67; tax on franchise, \$1,504.50	6,370.29
For rent	5,509.57
For legal expenses, \$7,857.59; real estate expenses, \$5,678.91	13,536.50
For advertising, \$303; and general printing and stationery, \$3,442.52	3,747.52
Losses on securities actually sold under cost	1,026.77
All other expenses: book accounts, \$210.04; general expense, \$6,879.61; exchange, \$40.13; real estate department, \$32.25	7,162.03
Total miscellaneous expenses	\$ 96,253.28
Total disbursements	\$ 104,595.01
Balance	\$ 335,608.75

Ledger Assets.

Cost value of real estate unencumbered, \$41,790.61; encumbered, \$56,977.26	\$ 98,767.87
Loans on mortgage (first liens) on real estate, \$154,294.31; other than first liens, \$650	154,944.31
Loans secured by pledge of bonds, or other marketable collaterals	57,881.08
Cost value of stocks owned absolutely	1,654.83
Cash in company's office	6,535.20
Cash deposited in banks	28,460.17
All other items, viz: accounts receivable, \$174,753.96; furniture and fixtures, \$5,132.76	189,888.72
Deduct deposits	\$ 189,888.72
	202,585.46
Total net or ledger assets, per balance	\$ 335,608.75

Other Assets.

Interest due and accrued on mortgages	\$ 338.42
Interest due and accrued on collateral loans	752.39
Rents due and accrued on company's property or lease	965.00
Total outstanding interest	\$ 2,062.81
Real estate deed property of borough of Brooklyn, county of Kings, state of New York; Rec. Liber. 42, P. 516, conveyance section 6, block 1534	\$ 5,250.00
Deed, town Babylon, Suffolk county, New York	1,800.00
Gross premiums in course of collection, to-wit: Fidelity and Surety \$	21,180.52
Net amount of outstanding premiums	21,180.52
Total assets, as per the books of the company	\$ 365,902.08
Deduct assets not admitted, and for depreciation.	
Furniture, fixtures and sales	15,132.76
Total	\$ 15,132.76
Total admitted assets	\$ 350,769.32

Liabilities.

Fidelity:	
Total claims adjusted not paid	\$ 476.25
In process of adjustment	2,312.46
Resisted by company on its own account	1,000.00
Net amount of unpaid claims	\$ 3,788.71
Aggregate of unpaid claims	\$ 3,788.71
Gross premiums upon all unexpired risks, running one year or less from date of policy: Fidelity and surety, premium, \$102,344.16; unearned portion (50 per cent) ..	\$ 51,162.08
Total one year on losses	\$ 51,162.08
Gross premiums upon all unexpired risks, running more than one year from date of policy: Fidelity and surety, premium, \$27,143.01; unearned premium pro rata	\$ 13,571.50
Total for term policies	\$ 13,571.50
Total unearned premiums, as computed above	\$ 64,733.58
Due and accrued for salaries, rent, advertising, agency and other expenses	1,983.67
Joint stock capital actually paid up in cash	\$ 250,000.00
Surplus beyond capital and other liabilities	30,263.36
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 350,769.32

Risks and Premiums.

Fidelity:		Amount at risk.	Premiums thereon.
In force December 31st, preceding year	\$ 4,828,188.00	\$ 13,068.08	
Written or renewed during the year	8,569,148.75	6,257.72	
Total	\$ 13,397,336.75	\$ 73,639.80	
Deduct expirations and cancellations	4,569,110.00	23,938.17	
Balance	\$ 8,828,226.75	\$ 49,701.63	
Net in force December 31, 1901	\$ 8,828,226.75	\$ 49,701.63	
Surety:		Amount at risk.	Premiums thereon.
In force December 31st, preceding year	\$ 6,610,146.00	\$ 46,657.60	
Written or renewed during the year	\$ 11,238,083.09	93,001.10	
Total	\$ 17,848,229.09	\$ 129,658.70	
Deduct expirations and cancellations	7,660,916.11	49,893.16	
Balance	\$ 10,187,312.88	\$ 79,765.54	
Net in force December 31, 1901	\$ 10,187,312.88	\$ 79,765.54	

General Interrogatories.

Total amount of the company's stock owned by the directors, at par value	\$ 58,800.00
Dividends declared payable in stock from organization	58,800.00
Total amount loaned to officers and directors	3,600.00
Loaned to stockholders not officers	3,600.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
WESTERN MUTUAL HAIL AND CYCLONE 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, A. H. OSBORN.

Secretary, L. E. COSS.

Vice-President, W. L. BUCK.

[Incorporated January 25, 1899. Commenced business February 21, 1899.]

Principal office, No. 117 East Main street, Laverne, Minnesota.

Capital Stock.

Amount of net assets, December 31st of previous year \$ 2,172.5 |

Income During Year.

Cash received from 1901 assessment	\$ 5,009.42
Cash received from 1899 and 1900 assessment	363.57
Cash received from 1899 and 1900 notes	228.41
Cash received from collection charges, \$24.60; overdrawn on book, \$101.50	126.19
Cash received from bills payable, \$900.00; cancellation fees, \$2.25; sheriff fees, \$1.45; interest, \$13.00	916.79
Income from all other sources, viz.: cash on hand from previous year	21.56
Total cash actually had during the year	\$ 7,655.85

Disbursements During the Year.

Gross amount paid for matured claims	\$ 2,206.44
Net paid policy holders	\$ 2,206.44
For commission to agents	439.57
For salaries, travelling and all expenses of agents and agencies not on commission account	794.65
For office supplies, \$121.10; adjusting losses, \$133.01	456.13
For salaries of officers, \$1,600.00; and home office employees, \$280.00	1,880.00
For livery hire, \$23.65; postage, \$141.45; insurance department fees, \$50.20; agents' licenses, \$44.00	258.30
For rent	60.00
For legal expenses, \$245.63; superintendent's expenses, \$171.68 ..	417.31
For fuel	22.37
For advertising and general printing and stationery	77.75

Light, \$4.50; internal revenue \$5.00; paid bills payable 1900, \$300.00 \$ 310.40
 All other expenses: Interest, \$69.97; box rent, \$6.00; express, \$1.00;
 exchange, \$1.50 105.07
 Members' expense, \$6.77; 1900 salary account, \$600.00; other dis-
 burments, \$4.00 610.46

Total miscellaneous expenses \$ 5,422.01
 Total disbursements \$ 7,608.45
 Cash balances \$ 27.40

Assets.

As per ledger accounts:

Cash on hand \$ 27.40
 All other items, viz: balance old accounts on hand at end of year,
 Assessment notes unpaid acquired during the year \$ 57.45
 Assessment notes unpaid of 1901 \$ 1,214.59
 Total assets \$ 1,299.54

Liabilities.

December 31, 1901:
 Bills payable \$ 900.00
 Overdrawn on bank 101.59
 Salary unpaid 150.00
 Total liabilities \$ 1,151.59
 Excess of assets over liabilities \$ 147.95

Risks and Premiums.

In force December 31, preceding year \$ 239,615.75
 Written or renewed during the year 135,007.28
 Total \$ 364,223.03
 Deduct expirations and cancellations 133,661.28
 Net in force December 31, 1901 \$ 230,561.75

Business in the State of Iowa During the Year.

Risks in force \$ 230,561.75
 Premiums received \$ 60,838.00
 Losses paid \$ 1,465.47
 \$ 411.20

TABLE No. 3—FIRE.

Showing business transactions in Iowa by all Companies doing other than Life Insurance business in the State in 1901.

NAME OF COMPANY.	LOCATION	Date of organi- zation.	Amount of risks written.	Premiums received.	Losses paid.	Amount of losses paid percent.
American Mutual Fire.....	Des Moines, Iowa.....	1897	\$ 1,401,212 00	\$ 55,945 05	\$ 12,545 50	\$ 12,545 50
Anchor Mutual Fire.....	Des Moines, Iowa.....	1899	5,650,128 10	201,000 00	63,350 00	63,350 00
Atlas Mutual Fire.....	Des Moines, Iowa.....	1898	2,582,557 30	40,981 95	15,117 31	15,031 87
Century Fire.....	Des Moines, Iowa.....	1900	2,039,058 00	84,870 00	7,401 89	8,086 78
Capital Fire.....	Des Moines, Iowa.....	1894	7,480,956 00	168,610 00	51,599 12	64,990 82
Des Moines Fire.....	Des Moines, Iowa.....	1881	12,922,451 00	289,523 52	178,249 14	182,716 53
Dubuque Fire and Marine.....	Dubuque, Iowa.....	1893	3,934,472 00	58,581 00	30,358 00	33,380 00
Farmers Fire.....	Cedar Rapids, Iowa.....	1865	14,084,592 00	301,104 08	112,449 27	111,447 63
Fidelity Fire.....	Des Moines, Iowa.....	1893	2,819,001 00	75,412 58	35,758 85	52,168 73
Hawkeye Fire.....	Des Moines, Iowa.....	1865	15,558,214 00	324,509 84	105,517 20	106,581 09
Iowa Home.....	Dubuque, Iowa.....	1890	1,410,995 00	10,375 80	5,018 61	6,268 61
Iowa Merchants Mutual.....	Sioux City, Iowa.....	1892	457,010 00	18,111 00	9,181 00	9,518 00
Iowa State Mutual.....	Keokuk, Iowa.....	1893	7,585,609 00	204,008 08	134,725 84	130,840 37
Lisbon Mutual.....	Lisbon, Iowa.....	1890	403,875 00	11,655 24	9,864 49	10,099 13
Merchants and Bankers Mutual.....	Des Moines, Iowa.....	1885	2,359,037 00	83,255 92	15,955 22	16,375 88
Mill Owners Mutual Fire.....	Des Moines, Iowa.....	1875	179,500 00	7,181 75	26,784 84	16,784 84
State.....	Des Moines, Iowa.....	1805	7,149,130 00	175,312 47	75,191 10	84,250 88
Security.....	Davenport, Iowa.....	1883	2,512,470 00	47,236 58	15,781 00	12,157 16
Total of Iowa companies and average per cent.....			\$ 90,789,015 73	\$ 2,101,614 92	\$ 899,456 10	\$ 931,750 96
Aetna.....	Hartford, Conn.....	1819	5,807,297 00	70,707 56	49,054 34	45,822 18
Aachen and Munich Fire—United States branch.....	Chi ago, Ill.....	1825	718,080 00	10,208 11	10,338 76	9,595 28
Agricultural.....	Watertown, N. Y.....	1853	718,800 00	10,071 00	7,314 00	7,314 00
Allemania.....	Pittsburg, Pa.....	1860	328,811 00	5,207 60	4,200 70	4,200 70
American.....	Boston, Mass.....	1818	355,057 00	4,318 35		

TABLE No. 3—CONTINUED.

NAME OF COMPANY.	LOCATION.	Date of organization.	Amount of assets written.	Premiums received.	Losses paid.	Losses incurred.	Percent of losses paid to policyholders.
American.	Newark, N. J.	1846	\$ 6,528,814 00	\$ 63,933 40	\$ 22,957 86	\$ 29,538 06	379
American Central.	St. Louis, Mo.	1853	1,200,131 00	16,056 61	7,107 12	6,000 56	442
American Fire.	Philadelphia, Pa.	1810	3,771,744 00	39,460 71	25,024 82	27,454 20	655
Atlas Assurance—United States branch.	Chicago, Ill.	1868	530,820 00	7,558 01	9,365 80	9,204 51	133
British American Assurance.	Toronto, Canada	1833	1,348,628 00	10,797 73	8,855 92	8,892 92	447
Buffalo Commercial.	Buffalo, N. Y.	1826	220,375 00	2,458 48	4,220 37	4,420 37	179
Buffalo German.	Buffalo, N. Y.	1867	1,001,763 00	11,333 47	5,594 69	5,580 38	493
Citizens.	New York, N. Y.	1837	647,477 00	9,371 83	2,365 20	5,470 20	26
Citizens.	St. Louis, Mo.	1869	190,927 00	2,070 89	2,557 80	2,055 55	957
Colonial Assurance.	New York, N. Y.	1868	1,875,993 80	27,983 57	19,370 10	22,287 08	687
Commercial Union—United States branch.	Hartford, Conn.	1850	3,543,782 00	45,922 53	17,965 75	17,948 74	394
Continental.	New York, N. Y.	1852	15,743,815 00	176,878 85	100,850 17	105,071 08	1007
Concordia Fire.	Milwaukee, Wis.	1870	4,872,134 00	63,396 23	34,714 65	30,143 08	547
Delaware.	Philadelphia, Pa.	1815	946,019 00	10,036 49	6,040 12	8,777 36	432
Detroit Fire and Marine.	Detroit, Michigan	1866	504,328 00	6,164 85	6,512 68	4,263 00	105
Eagle Fire.	New York, N. Y.	1829	577,853 00	6,640 05	6,530 85	5,340 66	94
Equitable Fire and Marine.	Providence, R. I.	1853	1,270,807 00	17,034 34	7,395 05	12,214 66	601
Farmers Fire.	York, Pa.	1824	3,663,125 00	47,424 55	33,108 38	33,930 20	658
Fire Association of Philadelphia.	Philadelphia, Pa.	1829	330,405 00	4,247 86	2,614 80	2,513 10	615
Fidelity Fire.	Baltimore, Md.	1825	1,150,995 00	12,781 32	7,742 62	6,839 70	605
Firemens.	Newark, N. J.	1863	1,431,022 00	18,800 45	17,020 66	12,214 66	601
Firemens Fund.	Pittsburg, Pa.	1869	539,386 20	10,466 70	9,395 92	9,347 98	997
Franklin Fire.	Philadelphia, Pa.	1829	18,780,000 00	217,849 62	120,066 79	124,500 23	551
German Fire.	Frederick, Ill.	1856	1,019 51	8,274 21	1,019 51	1,019 51	100
German.	New York, N. Y.	1850	2,082,740 00	38,334 51	13,302 01	14,138 16	346
Germania Fire.	New York, N. Y.	1867	592,800 00	7,758 14	6,313 48	6,313 48	100
German Alliance.	New York, N. Y.	1872	5,533,068 40	63,036 37	49,344 93	37,013 63	642
German American.	New York, N. Y.	1872	1,385,757 00	14,388 82	11,883 10	11,124 07	826
Girard Fire and Marine.	Philadelphia, Pa.	1853	2,441,317 00	25,350 31	14,599 81	14,599 81	495
Glenns Falls.	Glenns Falls, N. Y.	1849	1,777,881 00	19,012 34	14,599 81	13,247 58	783
Hamburg Bremen—United States branch.	New York, N. Y.	1854	750,797 00	11,272 70	8,010 24	8,080 24	763
Hanover Fire.	New York, N. Y.	1854	2,633,132 00	39,576 84	27,328 63	32,009 69	695
Hartford Fire.	Hartford, Conn.	1810	8,621,770 00	125,745 05	57,512 14	57,686 89	457
Home.	New York, N. Y.	1853	10,250,680 00	109,054 79	51,019 48	80,177 61	467
Imperial Fire—United States branch.	New York, N. Y.	1863	759,744 00	11,241 21	12,724 99	13,060 92	113
Insurance Company of North America.	Philadelphia, Pa.	1794	4,820,000 00	68,086 67	44,862 47	46,741 92	658
Lancashire—United States branch.	Chicago, Ill.	1861	267,215 00	3,456 37	5,062 37	4,487 75	172
Law Union and Crown—United States branch.	New York, N. Y.	1836	4,078,483 00	52,979 81	58,628 04	66,070 04	110
Liverpool & London & Globe—United States branch.	New York, N. Y.	1866	135,651 00	1,702 08	4,058 79	5,728 79	273
London Assurance Corporation—United States branch.	New York, N. Y.	1720	1,207,575 00	17,102 71	8,282 65	8,245 61	484
Lombard and Lancashire—United States branch.	New York, N. Y.	1861	1,047,754 00	15,833 58	17,779 74	15,621 41	112
Lumbermens.	Philadelphia, Pa.	1873	674,755 00	8,368 11	9,887 51	7,821 47	118
Manchester Assurance—United States branch.	Chicago, Ill.	1874	91,715 75	15,347 71	12,042 54	11,177 14	795
Mechanics.	Philadelphia, Pa.	1854	696,185 08	8,642 64	7,791 86	6,807 66	601
Mercantile Fire and Marine.	Boston, Mass.	1823	389,085 00	4,749 37	833 13	1,585 49	187
Merchants.	Newark, N. J.	1823	1,047,754 00	15,833 58	17,779 74	15,621 41	112
Michigan Fire and Marine.	Providence, R. I.	1881	1,184,760 00	8,535 33	5,190 03	5,190 03	205
Milwaukee Fire.	Detroit, Mich.	1852	607,425 00	10,379 20	9,262 01	8,308 36	894
Milwaukee Mechanics.	Milwaukee, Wis.	1868	2,513,159 00	35,733 88	27,082 28	27,038 61	758
National Assurance—United States branch.	Hartford, Conn.	1869	7,238,203 00	74,739 59	33,114 89	33,001 53	443
National Fire.	New York, N. Y.	1860	229,850 00	2,710 15	8,775 95	10,939 95	322
National Standard.	Newark, N. J.	1870	5,449 05	67 04	1,999 02	1,999 02	100
New Hampshire Fire.	Manchester, N. H.	1870	1,034,914 00	29,376 05	28,593 69	33,622 81	672
Netherlands Fire—United States branch.	New York, N. Y.	1850	2,587,124 00	43,566 24	31,526 47	34,111 42	721
Niagara Fire.	New York, N. Y.	1836	1,800,597 18	19,653 49	19,542 47	19,477 67	404
Northern Assurance—United States branch.	New York, N. Y.	1869	3,399,978 00	45,019 04	18,456 09	20,532 93	409
North British and Mercantile—United States branch.	Chicago, Ill.	1866	1,800,597 18	19,653 49	19,542 47	19,477 67	404
North German Fire—United States branch.	Newark, Conn.	1866	7,872,814 00	85,948 20	55,520 48	54,901 06	646
Norfolk Fire.	Milwaukee, Wis.	1869	3,474,719 00	41,022 15	31,095 99	34,580 02	741
Northern National.	Hartford, Conn.	1867	801,409 00	12,282 64	10,342 15	10,187 65	842
Norwich Union—United States branch.	New York, N. Y.	1870	547,870 00	8,410 93	2,832 41	2,966 23	337
Orient.	New York, N. Y.	1899	16,000 00	81 14	81 14	81 14	100
Pacific Fire.	New York, N. Y.	1899	2,186,791 00	29,163 00	11,565 00	12,758 00	397
Palatine—United States branch.	New York, N. Y.	1869	16,000 00	81 14	81 14	81 14	100
Pelican.	Philadelphia, Pa.	1865	2,186,791 00	29,163 00	11,565 00	12,758 00	397
Pennsylvania Fire.	Philadelphia, Pa.	1865	2,186,791 00	29,163 00	11,565 00	12,758 00	397

TABLE No. 3—CONTINUED.

NAME OF COMPANY.	LOCATION.	Date of organization.	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	Percent of losses paid to premium received.
Phoenix	Brooklyn, N. Y.	1853	\$ 5,143,272 00	9,820,311	51,928 18	54,424 51	104
Phoenix Insurance Company	Hartford, Conn.	1854	4,644,836 00	54,200 85	46,202 79	54,909 31	181
Phoenix Assurance Company—United States branch	New York, N. Y.	1782	1,882,815 00	18,021 74	12,640 01	15,037 00	.....
Providence Washington	Providence, R. I.	1799	2,210,581 00	20,498 01	7,066 06	7,126 28	701
Prussian National—United States branch	Chicago, Ill.	1845	1,387,843 95	13,857 26	8,013 45	7,931 28	632
Queen Insurance Company of America	New York, N. Y.	1891	1,679,668 00	21,071 03	14,382 24	16,013 04	670
Reading Fire	Reading, Pa.	1807	842,372 00	12,427 31	10,058 87	10,053 92	882
Reliance	Philadelphia, Pa.	1841	1,045,055 00	13,574 32	12,640 10	12,830 82	932
Rochester German	Rochester, N. Y.	1872	1,030,616 00	14,471 48	9,531 11	10,624 86	569
Royal—United States branch	New York, N. Y.	1845	2,584,588 12	29,144 05	13,144 89	15,081 68	451
Royal Exchange Assurance—United States branch	New York, N. Y.	1720	570,550 00	7,187 68	5,018 04	7,543 04	583
St. Paul Fire and Marine	St. Paul, Minn.	1805	3,724,099 00	48,506 13	29,878 72	28,652 81	615
Scottish Union and National—United States branch	Hartford, Conn.	1824	1,584,997 00	24,730 52	24,730 99	21,710 32	998
Security	New Haven, Conn.	1841	2,359,659 00	23,307 74	9,376 71	8,830 41	402
Springfield Fire and Marine	Springfield, Mass.	1849	4,791,072 00	55,207 12	34,963 37	37,730 43	612
Spring Garden	Philadelphia, Pa.	1835	1,210,013 33	13,297 61	8,368 10	8,771 01	689
Sun Insurance Office—United States branch	New York, N. Y.	1710	980,765 00	13,258 00	11,343 00	10,011 00	865
Svea Fire and Life—United States branch	New York, N. Y.	1866	393,955 00	4,903 80	4,222 77	5,572 77	861
Thurling—United States branch	New York, N. Y.	1853	1,076,118 79	16,084 81	25,122 16	24,752 16	156
Traders	Chicago, Ill.	1805	2,301,185 00	18,662 24	18,662 24	19,884 52	781
Trans Atlantic Fire—United States branch	Philadelphia, Pa.	1804	777,026 00	6,552 42	5,040 92	5,040 92	503
Union	New York, N. Y.	1714	691,117 00	11,404 06	30,485 97	29,637 51	867
United Assurance Society—United States branch	Baltimore, Md.	1824	527,051 66	6,401 10	4,052 48	4,480 74	739
United States Fire	New York, N. Y.	1826	80,500 00	1,014 32	2,044 03	2,044 01	2.01
Victoria Fire	New York, N. Y.	1817	2,718,510 00	37,579 07	20,499 40	30,200 86	785
Westchester Fire	New York, N. Y.	1751	3,138,504 00	26,570 02	2,588 62	2,588 61	490
Western Assurance	Toronto, Canada	1858	3,013,413 00	20,262 50	22,762 80	23,485 16	167
Western Underwriters Association Incorporation	Chicago, Ill.	1858	3,013,413 00	20,262 50	22,762 80	23,485 16	167
Williamsburg City Fire	Brooklyn, N. Y.	1853	\$61,775 00	9,939 14	3,831 26	3,831 26	185
Non Iowa companies—total and average per cent.			\$220,960,650 63	\$ 2,707,046 66	\$ 1,753,811 27	\$ 1,816,952 26	648
Aggregate and average per cent of fire companies. Companies other than fire.			\$311,695,076 36	\$ 4,868,661 54	\$ 2,658,767 37	\$ 2,768,703 22	545
Etna Indemnity	Hartford, Conn.	1807	428,345 90	1,857 86	.....	46 06	.....
Alliance Hall and Cyclone Mutual	Austin, Minn.	1880	183,443 10	4,083 00	656 50	656 50	1.01
American Bonding and Trust Company	Baltimore, Md.	1894	2,110,524 50	2,787 05	225 60	358 23	623
American Surety Company	New York, N. Y.	1864	1,813,650 00	9,370 08	1,584 15	1,584 15	228
Bankers Mutual Casualty Company	Des Moines, Iowa	1869	1,495,700 00	21,628 22	2,588 62	2,588 62	119
City Trust Safe Deposit Surety Company	Philadelphia, Pa.	1886	266,750 00	747 10	.....	.....	.....
Continental Casualty Company	Hammond, Ind.	1897	3,274,880 00	42,083 71	23,166 01	24,556 01	537
Employers Liability Assurance	Boston, Mass.	1880	2,180,799 00	4,423 02	2,505 71	1,470 71	250
Fidelity and Deposit Company	Baltimore, Md.	1890	5,100,890 00	24,160 95	841 55	39 80	620
Guarantee Company of North America	Montreal, Canada	1851	2,440,450 00	720 08	.....	62 70	.....
Hartford Steam Boiler Inspection and Insurance Co.	Hartford, Conn.	1866	2,424,830 00	21,832 66	131 35	266 00	606
Lawyers Surety Company	New York, N. Y.	1892	2,424,830 00	6,475 58	.....	2,460 56	370
Lloyds Plate Glass	Chicago, Ill.	1862	2,478,500 00	20,670 33	16,764 14	16,764 14	811
London Guarantee and Accident Co.—United States Br	Chicago, Ill.	1898	2,513,500 00	9,450 11	1,877 23	1,877 23	195
Maryland Casualty Company	Baltimore, Md.	1898	2,513,500 00	9,450 11	1,877 23	1,877 23	195
Metropolitan Plate Glass	New York, N. Y.	1874	162,074 48	3,999 10	2,595 47	2,599 62	649
Minnesota Farmers Hall	Minneapolis, Minn.	1891	8,519 27	900 10	900 10	900 10	105
National Surety	New York, N. Y.	1895	675,033 00	3,695 94	1,759 65	1,759 65	470
New Amsterdam Casualty	New York, N. Y.	1895	795,000 00	1,311 16	361 20	361 20	275
New Jersey Plate Glass	Newark, N. J.	1868	137,528 18	3,716 77	1,600 51	1,600 51	431
New York Plate Glass	New York, N. Y.	1891	145,579 97	3,657 82	1,035 24	1,030 02	283
Ocean Accident & Guarantee Co.—United States Br.	New York, N. Y.	1871	1,512,932 59	12,344 97	753 72	753 72	601
Park Region Mutual Hall	Glennwood, Minn.	1894	54,021 75	873 75	375 75	375 75	143
Preferred Accident	New York, N. Y.	1893	1,991,000 00	5,087 10	729 79	729 79	143
Standard Life and Accident	Detroit, Mich.	1884	2,952,300 00	22,941 77	10,931 17	10,931 17	470
State Farmers' Mutual Hall	Waseca, Minn.	1896	11,785 00	225 05	13 50	13 50	659
State Mutual Hall	Winnebago City, Minn.	1897	228,437 00	4,590 30	1,861 76	1,861 76	405
Union Casualty and Surety Company	St. Louis, Mo.	1892	381,000 00	1,382 06	984 35	984 35	705
United States Casualty Company	New York, N. Y.	1895	795,000 00	2,743 18	1,559 21	853 13	386
United States Fidelity and Guarantee Company	Baltimore, Md.	1896	5,014,128 29	22,924 50	3,024 28	8,524 28	132
Union Surety and Guaranty Company	Philadelphia, Pa.	1899	.....	.....	411 20	411 20	284
Western Mutual Hall and Cyclone Insurance Company	Luverne, Minn.	1899	60,838 00	1,445 47	.....	411 20	284
Total companies other than fire and Av. per cent.			\$39,866,594 02	\$ 279,584 97	\$ 80,916 10	\$ 86,586 80	289
Grand total and average per cent			\$511,591,676 38	\$ 5,168,246 51	\$ 2,733,623 47	\$ 2,855,290 02	53

TABLE

An exhibit of the condition and business of Insurance Companies

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1901.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock
American Mutual, Des Moines.....	Mutual	\$ 71,836 93	\$ 33,350 00
Anchor Fire, Des Moines.....	\$ 25,000	343,495 69	288,040 99
Atlas Mutual, Des Moines.....	Mutual	77,090 02	11 92
Century Des Moines.....	25,000	82,904 36	59,929 80
Capital, Des Moines.....	25,000	196,687 86	127,079 61
Des Moines, Des Moines.....	25,000	431,274 85	378,290 69
Dubuque Fire and Marine, Dubuque.....	100,000	436,788 69	217,940 27
Farmers, Cedar Rapids.....	100,000	602,136 95	506,260 76
Fidelity, Des Moines.....	25,000	81,782 18	99,877 32
Hawkeye, Des Moines.....	25,000	694,420 03	442,207 65
Iowa Home, Dubuque.....	25,000	41,053 62	34,719 05
Iowa Merchants Mutual, Sioux City.....	Mutual	37,094 46	9,186 30
Iowa State Mutual, Keokuk.....	Mutual	755,520 58	48,844 00
Lisbon Mutual, Lisbon.....	Mutual	27,078 16	1,862 48
Merchants and Bankers Mutual, Des Moines.....	Mutual	55,927 11	2,122 21
Mill Owners Mutual Fire, Des Moines.....	Mutual	248,847 72	.....
State, Des Moines.....	100,000	342,509 19	302,334 40
Security, Davenport.....	100,000	205,750 11	151,481 13
Total Iowa companies.....	\$ 575,000	\$ 4,734,198 54	\$ 2,703,538 58
OTHER THAN IOWA COMPANIES.			
Ætna, Hartford, Conn.....	4,000,000	14,071,948 37	8,410,877 80
Aachen and Munich Fire, Chicago, Ill.....	.....	927,848 13	492,436 59
Agricultural, Watertown, N. Y.....	500,000	2,376,679 35	1,781,137 64
Allemania, Pittsburg, Pa.....	200,000	618,797 86	520,225 67
American, Boston, Mass.....	300,000	709,492 32	587,260 01
American, Newark, N. J.....	600,000	3,925,681 55	2,225,383 87
American Central, St. Louis, Mo.....	1,000,000	3,191,538 33	1,938,545 46
American Fire, Philadelphia, Pa.....	500,000	2,360,886 83	2,224,173 26
Atlas Assurance—United States branch, Chicago, Ill.....	.....	1,073,008 18	638,841 47
British American Assurance, Toronto, Canada.....	.....	1,302,377 76	813,924 11
Buffalo Commercial, Buffalo, N. Y.....	200,000	353,728 86	310,329 05
Buffalo German, Buffalo, N. Y.....	200,000	2,054,555 45	601,036 01
Citizens, St. Louis, Mo.....	200,000	494,871 11	409,417 42
Colonial Assurance, New York, N. Y.....	200,000	536,229 63	450,289 43
Commercial Union—U. S. branch, New York, N. Y.....	.....	3,841,446 87	2,693,154 11
Concordia Fire, Milwaukee, Wis.....	200,000	898,583 88	820,666 33
Connecticut Fire, Hartford, Conn.....	1,000,000	4,318,611 52	3,310,188 32
Continental New York, N. Y.....	1,000,000	11,599,011 81	6,697,683 69
Delaware, Philadelphia, Pa.....	702,875	1,549,922 69	1,473,357 01
Detroit Fire and Marine, Detroit, Mich.....	500,000	1,410,988 89	755,213 93
Eagle Fire, New York, N. Y.....	.....	.....	.....
Equitable Fire and Marine, Providence, R. I.....	400,000	997,175 14	878,796 45
Farmers Fire, York, Pa.....	Mutual	766,650 08	431,927 35
Fire Association of Philadelphia Pa.....	500,000	6,155,632 48	5,618,734 82
Fidelity Fire, Baltimore, Md.....	.....	.....	.....

No. 4.

other than Life, operating in Iowa, during the year 1901.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1901.				
	Total cash income.	Total cash expenditures.	Amount of risks written and renewed during the year.	Premiums received.	Losses paid.
.....	\$ 38,222 67	\$ 36,197 14	\$ 1,401,242 00	\$ 55,945 59	\$ 11,386 78
.....	140,778 13	149,196 17	5,650,128 10	201,010 91	63,000 56
.....	39,542 95	46,221 01	2,582,557 36	46,981 95	13,878 48
.....	28,334 27	33,094 62	2,029,058 66	82,870 90	7,401 98
.....	22,974 56	133,557 49	7,685,956 00	168,616 99	51,599 21
.....	69,608 25	.....	.....	.....	.....
.....	52,084 16	251,090 61	12,922,481 00	282,523 82	145,771 46
.....	218,848 42	116,572 19	92,423 74	7,682,704 00	37,882 01
.....	95,876 22	291,350 59	14,081,992 08	301,104 08	107,695 77
.....	64,210 45	75,587 26	2,819,001 00	75,412 58	39,551 79
.....	252,212 38	297,419 57	15,558,214 00	324,509 64	106,517 26
.....
.....	6,334 57	16,072 81	1,410,965 00	19,375 80	5,737 61
.....	.....	13,998 16	457,910 00	18,111 08	6,181 28
.....	262,860 76	244,211 25	10,578,024 67	291,205 67	139,712 42
.....	24,330 45	19,908 11	342,054 00	10,328 72	12,646 72
.....	53,804 90	23,403 30	2,369,037 00	83,255 92	11,752 01
.....
.....	111,783 84	113,877 73	727,610 00	28,101 00	91,091 34
.....	40,174 79	154,973 53	7,149,530 00	175,332 47	57,745 15
.....	54,268 98	43,896 70	2,512,470 00	41,236 58	14,704 51
.....
\$ 924,541 93	\$ 2,052,398 47	\$ 1,932,569 66	\$ 97,964,974 73	\$ 2,320,587 99	\$ 912,256 34
.....
5,661,070 57	5,475,135 47	4,973,524 33	448,277,599 00	5,771,164 47	2,688,832 43
435,411 54	633,972 98	620,915 43	60,673,400 00	8,245 01	354,020 84
593,541 71	1,181,975 61	1,036,961 51	164,453,500 00	1,653,972 00	521,681 57
68,572 19	437,729 53	357,778 53	46,553,907 00	529,047 42	191,381 77
122,232 31	317,984 46	277,174 87	37,670,375 00	422,567 29	138,935 83
.....
1,700,297 68	1,467,459 97	1,225,600 30	173,488,425 00	1,761,618 77	602,654 76
1,252,992 87	1,304,676 73	1,143,759 66	133,569,983 00	1,478,628 50	613,298 94
136,713 57	1,385,340 71	1,549,359 38	156,775,529 00	1,836,900 19	1,018,183 18
.....	857,100 73	821,587 50	94,140,012 00	1,029,488 90	451,501 85
488,453 65	1,368,399 53	1,313,769 83	105,065,650 00	1,329,392 57	881,658 17
.....
23,399 81	170,485 56	163,978 97	18,083,252 00	201,994 08	102,443 48
1,453,519 44	496,958 63	466,450 83	51,290,965 00	536,503 16	219,065 99
85,453 69	242,393 72	223,159 30	91,079,594 00	1,196,951 45	110,583 85
85,940 20	393,111 27	394,297 29	36,070,782 00	405,456 70	258,246 52
1,148,292 76	2,953,539 03	3,048,084 86	353,253,746 00	3,777,392 04	1,854,790 73
.....
77,977 55	657,335 06	673,003 90	78,812,263 00	926,589 75	368,911 37
1,008,423 20	2,573,011 84	2,381,749 95	228,707,070 00	2,813,097 85	1,362,726 41
4,901,328 12	5,836,186 56	4,722,522 46	611,682,411 00	5,793,536 75	2,648,853 83
76,565 68	792,374 41	739,814 29	80,008,696 00	890,980 44	391,931 04
655,774 96	377,051 44	323,283 47	31,403,566 00	321,731 81	161,092 12
.....
118,378 69	644,485 76	569,873 28	56,414,107 00	674,611 78	319,421 01
334,727 73	413,300 00	421,643 43	39,667,550 00	481,517 97	252,143 39
536,957 66	3,629,204 23	3,680,521 85	340,732,328 00	4,359,881 82	2,084,034 30

TABLE

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1901.			BUSINESS TRANSACTIONS DURING THE YEAR 1901.					
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.	Net surplus.	Total cash income.	Total cash expenditures.	Amount of risks written and re-insured during the year.	Premiums received.	Losses paid.
Firemen, Baltimore, Md.....	\$ 400,000	\$ 1,284,092 96	\$ 811,549 16	\$ 472,550 80	\$ 900,327 80	\$ 575,504 61	\$ 95,995,080 00	\$ 883,740 74	\$ 895,754 58
Firemen, Newark, N. J.....	1,000,000	2,778,133 49	1,000,000	1,193,801 82	717,118 13	847,135 06	68,450,778 00	722,806 45	359,000 00
Firemen Fund, San Francisco, Cal.....	1,000,000	4,401,551 91	1,000,000	1,542,554 86	2,525,935 68	2,168,033 34	297,761,218 00	2,800,043 74	1,182,296 60
Franklin Fire, Philadelphia, Pa.....	200,000	3,087,001 53	200,000	1,078,240 38	704,381 57	727,013 90	61,944,343 00	740,171 89	330,901 85
German, Freeport, Ill.....	200,000	3,021,486 80	200,000	1,175,295 46	2,316,170 68	2,094,774 51	224,132,427 00	2,862,435 88	1,153,620 87
German Fire, Pittsburg, Pa.....	300,000	511,118 24	300,000	52,795 61	332,080 86	307,100 76	39,800,810 00	380,328 80	153,488 88
Germania Fire, New York, N. Y.....	1,000,000	5,571,211 79	1,000,000	2,484,447 51	2,038,461 22	1,584,584 45	850,230,851 00	2,134,573 54	790,754 23
German Alliance, New York, N. Y.....	400,000	4,128,177 48	400,000	400,000 00	431,200 00	337,785 47	50,293,097 00	494,207 20	200,000 00
German American, New York, N. Y.....	1,000,000	9,265,630 73	1,000,000	4,493,130 30	3,973,380 83	3,424,854 30	600,430,867 00	6,000,155 07	1,808,500 73
Girard Fire and Marine, Philadelphia, Pa.....	300,000	1,084,050 13	300,000	578,478 81	530,540 47	584,104 56	47,005,370 00	504,481 16	122,997 07
Glen Falls, Glen Falls, N. Y.....	200,000	3,540,433 38	200,000	2,231,138 96	1,159,550 12	1,657,741 93	312,418,018 00	1,450,002 85	538,216 47
Greenwich, New York, N. Y., branch, New York.....	200,000	1,012,024 26	200,000	138,060 30	1,701,717 27	1,010,640 72	2,051,052 10	1,020,860 50	1,020,860 50
Hamburg-Bremen Fire—U. S. branch, New York.....	1,000,000	1,550,725 20	1,000,000	354,683 40	1,487,309 01	1,479,458 38	130,893,405 00	1,760,108 48	800,195 13
Hanover Fire, New York, N. Y.....	1,000,000	3,508,217 91	1,000,000	584,993 54	1,964,798 68	1,976,000 00	267,751,891 64	2,747,905 77	1,180,852 43
Hartford Fire, Hartford, Conn.....	1,250,000	12,170,489 81	1,250,000	3,085,583 80	10,031,195 85	8,213,371 30	1,010,061,207 00	11,614,027 13	5,218,822 01
Home, New York, N. Y.....	3,000,000	1,795,638 49	3,000,000	4,087,850 07	1,300,800 47	1,431,881 94	128,260,551 00	1,580,301 07	851,081 84
Imperial Fire—U. S. branch, New York, N. Y.....	3,000,000	10,020,209 80	3,000,000	1,072,052 40	6,815,223 10	6,355,170 92	570,135,310 00	5,907,685 38	2,705,577 19
Insurance Company of North America, Philadelphia.....	3,000,000	703,650 05	3,000,000	497,050 25	373,558 58	358,035 45	45,187,471 00	47,072 71	210,001 12
Law, Union and Crown, F. and L.—U. S. B., N. Y.....	200,000	10,137,560 80	200,000	4,600,161 90	6,184,252 26	5,716,897 05	814,656,824 00	8,109,861 84	3,750,588 67
Liverpool and London and Globe—U. S. B., N. Y.....	200,000	300,820 57	200,000	1,085,498 22	1,500,005 25	1,431,881 94	128,260,551 00	1,580,301 07	851,081 84
Liverpool and London and Globe—U. S. B., N. Y.....	200,000	4,423,721 49	200,000	866,089 27	1,824,478 90	1,861,462 69	281,410,523 00	2,012,551 04	1,073,711 40
Lombard and Lancashire Fire—U. S. B., New York.....	250,000	1,250,247 37	250,000	500,312 80	274,874 98	236,131 30	25,219,185 00	280,013 50	111,121 00
Lumbermans, Philadelphia, Pa.....	250,000	1,822,770 37	250,000	554,600 23	1,770,570 49	1,738,410 10	182,427,461 00	2,168,202 81	1,104,054 58
Manchester Assurance—U. S. B., Chicago, Ill.....	250,000	938,850 02	250,000	103,945 70	308,104 87	308,861 71	30,437,951 00	343,304 07	100,757 21
Mechanics, Philadelphia, Pa.....	400,000	752,006 75	400,000	117,454 29	328,792 97	257,577 78	44,107,447 00	450,509 35	125,113 00
Mechanite Fire and Marine, Boston, Mass.....	200,000	401,470 03	200,000	185,705 41	308,570 45	286,601 01	28,607,021 00	471,177 40	228,134 07
Michigan Fire and Marine, Detroit, Mich.....	200,000	752,006 75	200,000	72,409 36	241,003 83	220,110 42	22,879,127 00	283,610 38	110,081 00
Milwaukee Fire, Milwaukee, Wis.....	200,000	401,470 03	200,000	185,705 41	308,570 45	286,601 01	28,607,021 00	471,177 40	228,134 07
Milwaukee Mechanics, Milwaukee, Wis.....	200,000	2,501,933 66	200,000	1,271,508 80	1,164,631 83	1,121,455 35	118,957,377 00	1,501,107 07	580,260 49
National Fire, Hartford, Conn.....	1,000,000	5,494,437 00	1,000,000	1,481,273 30	3,672,474 30	3,225,058 30	520,603,844 00	4,794,779 88	1,751,880 44
National Standard, New York, N. Y.....	200,000	622,593 14	200,000	114,071 12	418,100 38	379,921 42	56,014,851 00	661,013 01	216,775 17
Newark Fire, Newark, N. J.....	200,000	680,301 06	200,000	1,017,818 87	1,568,001 51	1,605,452 30	153,026,179 00	1,845,100 81	990,800 75
New Hampshire Fire, Manchester, N. H.....	1,000,000	3,474,683 86	1,000,000	2,466,590 99	2,466,590 99	2,466,590 99	2,466,590 99	2,466,590 99	2,466,590 99
Niagara Fire, New York, N. Y.....	500,000	3,177,779 65	500,000	1,342,001 81	1,920,875 31	1,630,105 20	120,080,080 00	2,172,325 94	908,884 79
Nothe n Assurance—U. S. branch, New York.....	200,000	2,876,910 22	200,000	2,605,214 12	2,876,910 22	2,876,910 22	2,876,910 22	2,876,910 22	2,876,910 22
North British and Mercantile—U. S. B., New York.....	200,000	5,280,170 37	200,000	1,028,221 01	1,260,602 23	1,113,192 06	145,020,837 00	1,450,761 73	1,501,178 33
Northwestern National, Milwaukee, Wis.....	600,000	3,051,901 14	600,000	651,589 68	2,006,413 31	2,000,000 00	227,283,407 00	2,401,290 54	1,417,947 35
Norwich Union—U. S. branch, New York, N. Y.....	200,000	2,171,048 68	200,000	1,271,508 80	1,164,631 83	1,121,455 35	118,957,377 00	1,501,107 07	580,260 49
Orient, Hartford, Conn.....	500,000	2,164,321 05	500,000	1,342,001 81	1,920,875 31	1,630,105 20	120,080,080 00	2,172,325 94	908,884 79
Palatine—U. S. branch, New York, N. Y.....	200,000	1,518,170 75	200,000	1,342,001 81	1,920,875 31	1,630,105 20	120,080,080 00	2,172,325 94	908,884 79
Pelican, New York, N. Y.....	200,000	4,423,721 49	200,000	866,089 27	1,824,478 90	1,861,462 69	281,410,523 00	2,012,551 04	1,073,711 40
Pennsylvania Fire, Philadelphia, Pa.....	400,000	5,440,603 54	400,000	2,031,551 49	2,260,612 21	2,066,612 21	206,612,210 00	3,010,797 41	1,440,028 79
Phenix, Brooklyn, N. Y.....	1,000,000	9,501,705 09	1,000,000	1,778,749 55	4,953,202 43	4,270,895 89	513,814,000 00	5,079,627 70	2,387,048 79
Phoenix, Hartford, Conn.....	2,000,000	5,053,444 45	2,000,000	1,120,250 50	3,701,701 66	3,228,492 59	385,018,845 00	3,771,844 79	1,706,744 69
Phoenix Assurance Co.—U. S. B., New York, N. Y.....	2,000,000	2,367,059 21	2,000,000	437,049 48	2,072,371 51	2,800,653 95	448,885,755 00	4,188,600 00	1,830,880 00
Pvidence Washington, Providence, R. I.....	500,000	2,188,311 50	500,000	1,804,254 08	1,814,254 08	1,814,254 08	1,814,254 08	1,814,254 08	1,814,254 08
Prussian National, U. S. branch, Chicago, Ill.....	500,000	840,978 02	500,000	338,350 74	976,117 31	561,657 04	617,874 407 00	777,777 74	301,010 10
Queen Insurance Company of America, New York.....	500,000	4,954,755 00	500,000	2,077,782 26	2,640,454 01	2,400,503 80	277,953,937 00	3,198,058 49	1,422,328 24
Reading Fire, Reading, Pa.....	250,000	1,013,738 74	250,000	258,877 17	624,750 77	552,000 00	77,593,025 00	813,862 42	370,901 01
Reliance, Philadelphia, Pa.....	300,000	1,016,188 84	300,000	521,195 10	432,152 28	427,100 50	46,177,819 00	600,201 73	232,560 35
Rochester German, Rochester, N. Y.....	200,000	1,854,002 15	200,000	521,195 10	432,152 28	427,100 50	46,177,819 00	600,201 73	232,560 35
Royal, U. S. branch, New York, N. Y.....	500,000	7,353,215 70	500,000	3,511,522 30	6,116,688 07	5,725,811 90	79,416,301 00	6,737,501 94	2,650,021 54
Royal Exchange Assurance, U. S. branch, N. Y.....	1,510,056 18	7,353,215 70	1,510,056 18	3,511,522 30	6,116,688 07	5,725,811 90	79,416,301 00	6,737,501 94	2,650,021 54
St. Paul Fire and Marine, St. Paul, Minn.....	500,000	3,023,314 09	500,000	2,260,015 11	2,244,404 81	2,141,451 40	403,582,380 00	4,030,033 00	1,360,000 00
Scottish Union and New York, U. S. B., Hartford, Conn.....	300,000	4,350,080 51	300,000	1,108,858 83	941,215 26	82,140,480 00	867,083 20	350,492 97	350,492 97
Security, New Haven, Conn.....	300,000	1,108,858 83	300,000	941,215 26	82,140,480 00	867,083 20	350,492 97	350,492 97	350,492 97

TABLE

No. 4—CONTINUED.

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1901.				BUSINESS TRANSACTIONS DURING THE YEAR.					
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.		Net surplus.	Total cash income.	Total cash expenditures.	Amount of risks written and renewed during the year.	Premiums received.	Losses paid.
Springfield Fire and Marine, Springfield, Mass.	\$ 2,000,000	\$ 5,700,220 21	\$ 4,503,024 05		\$ 1,287,195 28	\$ 3,165,854 58	\$ 3,251,013 82	\$ 313,518,072 00	\$ 3,021,493 87	\$ 1,420,180 17
Spring Garden, Philadelphia, Pa.	400,000	1,397,984 55	1,291,904 23		78,789 34	602,812 84	560,251 45	73,297,074 70	820,045 50	271,128 81
Sun Insurance Office, U. S. branch, New York	1,000,000	2,657,954 44	932,142 01		932,142 01	1,999,731 04	1,860,255 05	2,391,095 00	2,391,095 00	1,031,790 40
Sven Fire and Life, U. S. branch, New York, N.Y.	762,731 18	1,745,811 51	456,233 69		566,407 52	728,055 17	654,224 07	68,717,351 00	912,514 68	384,533 95
Thuringia, U. S. branch, New York, N.Y.	1,007,362 86	885,318 50			182,044 36	1,169,168 39	1,111,428 50	108,780,884 61	1,448,337 00	673,309 29
Traders, Chicago, Ill.	500,000	\$ 2,505,082 87	\$ 1,536,864 50		968,218 37	1,488,060 31	1,366,738 67	132,661,427 00	1,697,157 83	806,811 28
Trans-Atlantic Fire, U. S. branch, Chicago, Ill.					30,123 04	331,507 33	334,477 00	334,477 00	407,287 03	174,378 00
Union, Philadelphia, Pa.		542,186 57	512,062 21		631,540 70	1,234,179 50	1,291,312 44	146,955,842 00	1,400,805 15	665,953 74
Union Assurance Society, U. S. branch, New York		1,500,810 71	869,269 95							
United Fire, Baltimore, Md.										
United States Fire, New York, N.Y.	250,000	741,489 70	695,607 81		115,881 80	418,515 61	427,070 30	57,434,876 00	612,150 60	226,295 78
Victoria Fire, New York, N.Y.	200,000	267,911 67	250,789 97		77,752 54	70,182 60	70,182 60	10,272,182 00	108,615 20	51,723 05
Westchester Fire, New York, N.Y.	300,000	3,153,178 51	1,666,360 48		1,186,812 25	2,950,600 00	1,910,115 68	234,400,571 00	2,381,931 00	1,103,804 00
Western Assurance, Toronto, Canada		2,214,023 69	1,499,431 31		735,491 78	2,044,508 31	2,373,954 32	257,797,542 00	2,505,534 77	1,600,275 17
Western Underwriters Ass'n, incorporated, Chicago	200,000	565,989 90	537,892 81		26,097 09	394,584 65	349,071 01	48,514,806 00	540,618 08	175,773 41
Williamsburg City, Brooklyn, N.Y.	250,000	2,208,358 55	1,020,425 48		1,187,933 07	985,504 45	838,311 34	99,511,510 00	990,620 90	388,631 43
Willamsburg City, Brooklyn, N.Y.	\$ 43,138,875	\$ 279,020,204 46	\$ 185,295,455 49		\$ 93,216,506 74	\$ 144,170,384 04	\$ 151,115,708 48	\$ 18,364,830,681 94	\$ 194,037,209 80	\$ 85,470,642 47
Total non-Iowa companies					\$ 94,141,018 67	\$ 146,231,782 51	\$ 153,048,278 14	\$ 18,364,830,681 94	\$ 194,037,209 80	\$ 85,470,642 47
Total of fire companies	\$ 43,138,875	\$ 284,361,403 00	\$ 187,098,094 07		20,125 10	172,360 21	146,103 10	30,626,781 21	181,810 23	38,855 13
COMPANIES OTHER THAN FIRE.										
Etna Indemnity, Hartford, Conn.	250,000	365,756 26	345,640 10		30,726 26	30,726 26	30,726 26	187,840,010 00	187,840,010 00	170,030 74
Alliance Hall and Cyclone Mut., Austin, Minn.	Mutual	93,141 49	1,326,555 14		325,320 15	576,817 50	555,189 50	248,283,804 00	1,014,650 30	508,485 06
American Bonding and Trust Co., Baltimore, Md.	1,000,000	7,654,854 29	5,309,815 50		1,971,787 38	1,440,177 38	1,425,832 76	6,052,450 00	82,515 05	10,433 53
American Surety, New York, N.Y.	2,500,000	5,341,028 38	80,425 05		38,490 82	45,707 56	33,320 88			
Bankers Mutual Casualty, Des Moines, Ia.	Mutual	108,915 87								
City Trust, Safe, Deposit and Surety Co., Philadelphia, Pa.	500,000	3,280,742 32	3,045,530 46		235,202 86	336,350 65	313,094 17	72,105,562 57	219,064 00	55,691 67
Continental Casualty Co., Hammond, Ind.	300,000	849,750 80	740,899 07		108,857 82	1,075,045 57	966,470 00	103,281,454 00	1,092,700 31	508,007 15
Employers Liability Assurance Corporation, Boston, Mass.		1,767,970 86	1,130,060 43		437,001 43	1,619,007 21	1,447,433 03	438,417,105 00	1,939,631 50	775,002 50
Fidelity and Deposit Co., Baltimore, Md.	2,000,000	5,691,704 05	2,102,943 30		2,778,850 60	1,468,786 04	1,343,841 20	270,858,014 00	1,211,588 61	450,148 91
Guarantee Co. of North America, Montreal, Canada		1,092,860 85	9,415 41		628,847 44	823,175 09	105,36 30	66,034,055 00	216,612 50	40,036 83
Hartford Steam Boiler Inspection and Insurance Co., Hartford, Conn.	500,000	2,890,726 44	2,100,508 43		690,128 01	1,285,679 05	1,169,115 21	134,492,081 00	1,311,166 81	111,449 56
Lloyds Plate Glass, New York, N.Y.	500,000	783,872 74	560,535 95		212,070 79	150,200 47	150,200 47	80,881,171 00	80,881,171 00	1,645 50
Lloyds Plate Glass, New York, N.Y.	250,000	664,681 06	468,400 70		160,260 36	449,044 09	465,395 70	16,177,614 00	445,510 53	107,879 40
London Guarantee and Accident, U.S. branch, Chicago, Ill.	200,000	214,038 76	214,038 76		214,038 76	1,016,227 31	944,224 30	111,005 00	979,749 31	562,762 85
Maryland Casualty, Baltimore, Md.	750,000	1,231,818 21	986,820 45		690,458 02	1,750,454 03	1,590,704 61	107,067,507 00	1,827,955 77	770,990 74
Metropolitan Plate Glass, New York, N.Y.		2,470,368 86	1,789,000 94							
Minnesota Farmers Hall, Minneapolis, Minn.	100,000	535,081 71	259,480 80		275,521 91	360,237 72	313,262 36	12,363,048 00	343,695 71	121,478 25
National Surety, New York, N.Y.	500,000	4,740 38			544,494 51	696,385 81	640,142 10	242,210,061 00	765,845 80	17,760 51
New Amsterdam Casualty, New York, N.Y.	314,400	1,519,241 19	976,546 68		51,033 03	384,530 90	350,327 70	98,019,915 06	349,130 61	168,095 87
New Jersey Plate Glass, Newark, N.J.	100,000	200,284 98	170,902 94		35,322 04	139,366 99	124,071 00	6,108,010 00	158,884 39	52,980 90
New York Plate Glass, New York, N.Y.										
Ocean Accident and Guarantee Co., U.S. Br., N.Y.	100,000	443,610 14	249,204 78		194,412 25	284,216 07	261,333 43	13,488,718 00	332,117 17	104,191 09
Park Region Mut. Hal. Ins Co., Glenwood, Minn.	Mutual	1,814,843 43	604,071 92		1,210,770 65	1,084,199 37	1,019,707 77	131,367,807 89	1,061,701 77	284,704 14
Preferred Accident, New York, N.Y.	200,000	750 75			19,800 76	19,800 76	19,800 76	14,335 90		5 00
Standard Life and Accident, Detroit, Mich.	250,000	953,994 87	668,510 50		100,481 18	1,147,878 57	1,112,837 78	580,750,000 00	1,127,402 40	453,305 87
State Farmers Mutual Hall, Waseca, Minn.	Mutual	1,331,301 34	1,075,648 32		255,053 02	1,285,079 60	1,095,294 60	2,801,850 00	1,403,425 86	515,077 00
State Mutual Hall, Winnebago City, Minn.	Mutual	7,057 85								
United Casualty and Surety Co., St. Louis, Mo.	250,000	524,993 66	288,010 44		56,077 22	490,312 68	426,525 68	490,561 86		109,594 78
United States Casualty Co., New York, N.Y.	300,000	1,294,172 00	827,172 09		465,000 00	876,068 83	736,708 32	626,320,666 00	1,113,335 46	307,771 01
U.S. Fidelity and Guaranty Co., Baltimore, Md.	1,500,000	2,507,689 44	2,311,867 03		1,295,822 41	1,300,251 60	1,051,630 58	353,411,588 77	1,226,383 78	237,714 38
Union Surety and Guaranty Co., Philadelphia, Pa.	250,000	350,769 32	320,505 06		30,263 36	138,311 81	104,595 01	19,807,331 84	114,802 04	8,141 23
West'n Mut. Hall and Cy. Ins. Co., Luverne, Minn.	Mutual	1,298 94	1,298 94			7,655 85	5,422 01	133,607 28	7,655 85	2,800 44
Total companies other than fire	\$ 12,614,400	\$ 40,360,952 00	\$ 27,508,316 15		\$ 12,148,994 11	\$ 19,765,846 97	\$ 17,649,877 60	\$ 4,276,674,494 91	\$ 20,072,913 08	\$ 6,809,284 25
Grand Total	\$ 56,322,275	\$ 324,724,355 90	\$ 215,597,310 22		\$ 106,200,042 78	\$ 165,997,620 48	\$ 170,698,155 71	\$ 22,739,470,151 58	\$ 216,439,710 90	\$ 93,191,183 06

TABLE

A classified exhibit of gross assets December 31, 1901, of Insurance

NAME 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, Des Moines.....				
An hor Mutual Fire, Des Moines.....				
Atlas Mutual Fire, Des Moines.....		45 00		
Century Fire, Des Moines.....		10,000 00		
Capital Fire, Des Moines.....	\$ 42,000 00	31,825 00	\$ 4,556 12	
Des Moines Fire, Des Moines.....	66,650 00	80,130 00		
Dubuque Fire and Marine, Dubuque.....	5,000 00	271,637 00	20,855 00	
Farmers Fire, Cedar Rapids.....	51,402 12	301,541 00	40,250 00	
Fidelity Fire, Des Moines.....	12,701 66	4,423 17	2,500 00	
Hawkeye Fire, Des Moines.....	71,734 54	352,924 66	16,941 20	
Iowa Home, Dubuque.....		29,480 00		
Iowa Merchants Mutual, Sioux City.....				
Iowa State Mutual, Keokuk.....	8,000 00			
Lisbon Mutual, Lisbon.....				
Merchants & Bankers Mut. Fire, Des M.....			21 28	
Mill Owners Mutual Fire, Des Moines.....				
State Fire, Des Moines.....			76,622 10	
Security Fire, Davenport.....	101,120 70	71,850 00	8,910 00	
	6,425 00	103,666 00	48,538 99	
Total of Iowa companies.....	\$ 365,040 96	\$ 1,207,580 84	\$ 226,524 65	
OTHER THAN IOWA COMPANIES.				
Aetna Fire, Hartford, Conn.....	293,059 35	12,600 00	9,418,040 04	82,763,791 98
Aachen & Munich Fire, U. S. Br., Chicago.....		977,099 85	55,110 86	
Agricultural Fire, Watertown, N. Y.....	200,618 91	772,811 50	239,244 18	657,406 84
Alleghania Fire, Pittsburg, Pa.....	55,712 75	353,140 00	71,725 50	7,000 00
American Fire, Boston, Mass.....		460,153 50	151,495 00	
American Fire, Newark, New Jersey.....	216,000 00	1,762,728 91	1,611,310 65	
American Central Fire, St. Louis, Mo.....		58,666 66	478,000 00	1,805,786 50
American Fire, Philadelphia, Penn.....	307,178 54	885,102 55	748,003 22	47,949 28
Atlas Assurance, U. S. Branch, Chicago.....		804,775 00	45,495 00	
British American Assurance, Toronto, C.....		10,000 00	1,032,574 00	2,364 71
Buffalo Commercial Fire, Buffalo, N. Y.....		100,425 00	160,000 00	
Buffalo German Fire, Buffalo, N. Y.....	304,300 00	448,595 00	38,880 00	1,089,503 29
Citizens Fire, New York.....	4,877 00	265,955 00	54,875 00	
Colonial Assurance, New York.....		459,550 00		
Commercial Union, U. S. Branch, N. Y.....	760,858 00	238,500 00	1,679,799 37	289,876 34
Connecticut Fire, Hartford, Conn.....	217,000 00	1,191,750 00	2,159,250 23	139,489 77
Continental Fire, New York.....	1,106,250 00	50,910 00	8,863,475 23	
Concordia Fire, Milwaukee, Wis.....	34,794 48	407,055 00	342,375 04	
Delaware Fire, Philadelphia, Penn.....	200,500 00	127,700 00	50,000 00	919,616 58
Detroit Fire and Marine, Detroit, Mich.....	334,270 57	784,795 48	151,000 00	0,850 00
Eagle Fire, New York.....		134,550 00	70,000 00	450,100 00
Equitable Fire and Marine, Providence.....	184,000 00	173,743 00	29,148 00	38,668 06
Farmers Fire, York, Penn.....	45,355 00			
Fire Association of Philadelphia.....	518,540 80	1,391,570 49	2,855,664 69	277,472 50

No. 5.

Companies, other than Life doing business in Iowa.

Loans on stock as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premium notes in course of collection not over three months past due.	Amount of pre-matured.	All other assets.	Total gross assets.
		\$ 5,247 88		\$ 62,076 84	\$ 3,512 81	\$ 71,836 01
		1,812 08		344,253 04		346,065 09
	\$ 261 11	26,252 81		48,657 04	1,374 06	77,090 02
	193 43	9,117 08		63,593 33		82,004 70
	1,130 22	19,228 09	97,948 34			106,007 86
	5,395 61	30,394 60	247,758 26	10,043 37		431,274 85
	\$ 28,860 00	13,772 50	75,277 84	10,478 00	1,908 33	436,786 69
		30,884 25	74,406 04	103,616 67		602,136 08
	4,305 67	830 55	849 08	47,416 02	8,646 49	81,782 18
	8,572 83	59,905 21	141,810 98	28,297 92	0,157 29	691,420 03
	550 54	7,053 53			3,060 55	41,053 62
		1,078 03		35,119 43		37,094 46
		154,225 00	9,668 75	574,072 86	18,552 98	755,520 55
		4,222 34	22,655 82			27,078 16
		5,685 87		46,440 10	3,779 86	55,927 11
	1,106 15	20,069 02	150,960 45			248,847 72
	6,143 42	15,291 50	102,438 58	14,744 93	24,000 00	324,500 10
	3,303 28	30,430 69	7,006 10			205,750 11
	\$ 33,225 67	\$ 72,803 20	\$ 537,227 68	\$ 883,912 04	\$ 1,282,991 04	\$ 4,734,108 54
	3,600 00	1,027,543 00		451,430 70	96,304 30	14,071,048 37
		88,080 79	95,725 21			927,848 13
	30,330 51	137,415 86	10,981 08		116,970 53	2,370,079 35
	20,435 46	44,403 67	50,218 31		100 00	618,707 80
	3,344 50	38,889 60	61,639 60			709,492 38
	46,551 49	81,370 51	155,790 42		21,080 57	3,025,681 55
		138,495 30	717 00		131,409 35	3,191,435 33
		72,006 04	20,519 07		169,531 00	2,360,866 83
	13,996 53	30,310 00	184,153 43			1,073,808 18
	8,295 00					193,927 03
	6,555 38	56,953 84				
	1,616 67	58,316 52	856 70		18,260 47	353,728 86
	10,585 91	115,307 97	47,360 28			2,054,555 45
	3,661 00	97,889 66	17,050 10		169,561 35	491,871 11
	3,220 17	5,569 77	97,889 75			538,229 63
	12,088 55	385,657 84	474,745 09		5,682 20	3,841,447 37
		392,608 51	128,850 00		115,188 71	977,775 14
		75,645 54	672,680 35			11,509,011 61
		11,055 22	80,004 00			868,583 88
	36,096 43	15,026 33	69,005 95	106,634 85	24,550 94	1,549,131 02
	22,473 04	59,391 83	38,840 10		2,932 37	1,410,988 89
	1,145 00	45,128 02				978,775 14
	68,831 46					4,318,611 61
	75,458 14	8,551 20	43,792 04		47,980 65	786,650 08
	66,850 00	61,641 33	273,389 70	722,476 59	8,504 33	6,155,692 46

TABLE No. 5.

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of bonds and securities owned.	Market value of other stocks owned.
Fidelity Fire, Baltimore, Maryland.....	\$ 145,000 00	\$ 954,097 34	\$ 305,700 00	\$ 25,272 66
Firemen's Fire, Baltimore, Maryland.....	132,378 60	1,268,091 03	458,745 00	102,384 27
Firemen's Fire, Newark, New Jersey.....	503,700 00	277,775 00	2,450,602 73	114,307 20
Firemen's Fire, San Francisco, Cal.....	208,172 50	118,398 00	2,455,647 80	114,307 20
Franklin Fire, Philadelphia, Penn.....				
German Fire, Freeport, Ill.....	89,263 25	1,815,764 18	1,347,655 01	11,700 00
German, Pittsburg, Pa.....	2,025 22	231,435 00	91,759 39	34,010 39
Germania Fire, New York, N. Y.....	667,324 27	353,500 00	3,685,791 94	106,677 31
German Alliance, New York, N. Y.....		881,960 23	108,532 77	
German American, New York, N. Y.....	15,000 00	13,000 00	7,540,291 92	651,258 08
Girard Fire and Marine, Philadelphia, Pa.....	300,222 62	614,470 00	732,613 28	133,920 10
Glens Falls Fire, Glens Falls, N. Y.....	93,710 00	998,152 29	1,018,500 00	103,260 00
Greenwich, New York, N. Y.....	117,500 00	228,500 00	987,324 07	420,500 00
Hamburg Bremen, U. S. Br., New York, N. Y.....		80,000 00	1,850,455 97	85,514 87
Hanover Fire, New York, N. Y.....	420,368 75	3,500 00	1,850,415 10	526,515 30
Hartford Fire, Hartford, Conn.....	807,140 81	791,200 00	6,044,476 65	1,238,220 50
Home Fire, New York, N. Y.....	1,633,802 06	128,750 00	9,018,427 12	2,320,277 88
Imperial, U. S. branch, New York, N. Y.....	410,010 30	1,054,148 54	60,018 40	45,083 06
Ins. Co. of N. America, Philadelphia Pa.....	858,402 90	1,447,623 80	4,914,050 00	354,935 00
Lancashire, U. S. branch, Chicago, Ill.....				
Law Union & Crown U. S. Br., New York.....		601,797 25	30,052 75	
Liverpool & London & Globe, U. S. branch.....	1,848,340 27	3,009,050 00	2,995,442 66	395,395 95
Liverpool & London & Globe, New York.....		267,061 43		
London Assurance Corporation, U. S. branch.....		1,928,917 08	30,446 66	
London and Lancashire, U. S. branch.....	300,000 00	1,098,454 63		111,488 78
Lumbermen, Philadelphia, Pa.....	159,118 35	254,000 00	732,265 01	46,001 06
Manchester Assurance, U. S. Br., Chicago.....	2,000 00	1,501,568 35	1,382 77	45,751 65
Mechanics, Philadelphia, Pa.....	85,168 73	280,585 10	418,048 01	45,234 49
Mercantile Fire and Marine, Boston, Mass.....		184,100 00	367,517 97	91,870 03
Merchants, Newark, N. J.....				
Merchants, Providence, R. I.....				
Michigan Fire and Marine, Detroit, Mich.....	94,258 14	551,658 00	39,250 00	
Milwaukee Fire, Milwaukee, Wis.....		208,000 00	201,375 00	
Milwaukee Mechanics, Milwaukee, Wis.....	77,500 00	1,123,158 79	1,137,514 25	
National Assurance, U. S. branch.....				
National Fire, Hartford, Conn.....	433,227 20	647,715 00	3,321,309 63	306,150 37
National Standard, New York, N. Y.....			421,150 00	2,500 00
Newark Fire, Newark, N. J.....	43,700 00	215,680 00	254,850 00	128,080 00
New Hampshire Fire, Manchester, N. H.....	408,981 62	487,016 66	105,000 00	1,745,942 75
Netherlands Fire, U. S. Br., New York.....				
Niagara Fire, New York, N. Y.....		338,020 49	1,860,000 00	517,475 00
Northern Assurance, U. S. Br., New York.....	115,000 00	2,164,808 75	125,271 25	
North British and Mercantile, U. S. Br.....		4,419,055 40		114,548 54
North German, U. S. Br., Chicago, Ill.....				
Norwalk Fire, Norwalk, Conn.....		1,048,656 67	1,654,616 82	40,793 18
Northwestern National, Milwaukee, Wis.....		40,000 00	1,615,858 68	127,749 42
Orient, Hartford, Conn.....	78,925 21	180,900 00	1,620,483 36	74,913 20
Pacific Fire, New York, N. Y.....				
Palatine, U. S. Br., New York, N. Y.....	1,802,222 92		10,554 58	
Pelican, New York, N. Y.....		365,995 51	31,585 06	
Pennsylvania Fire, Philadelphia, Pa.....	227,210 00	718,613 33	3,765,973 74	141,812 26
Phoenix, Brooklyn, N. Y.....	401,424 39	70,000 00	3,490,881 34	703,527 37
Phoenix Insurance Co., Hartford, Conn.....	488,128 33	80,074 03	3,214,877 81	89,000 00
Phoenix Assurance Co., U. S. Br., New York.....		2,188,429 34		37,649 41
Providence Washington, Providence, R. I.....		1,235,350 00	549,585 00	

—CONTINUED.

Loans on stocks as collateral.	Interests due and accrued.	Cash in office and bank.	Amount of premium collection and fees 3 months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.
\$ 17,722 75	\$ 108,515 68	\$ 37,420 44	\$ 82,145 95	\$ 1,021 50	\$ 1,474,098 68	\$ 2,778,033 40
27,181 83	10,220 38	84,145 95	581,038 01	84 70	2,778,033 40	4,401,551 93
7,205 16	310,810 16	60,761 35	78,393 72		3,087,001 53	
1,830 06						
71,862 73	224,574 05			\$ 270,667 57	3,021,486 80	
4,671 08	45,473 43			60,753 13	531,118 24	
11,234 57	108,157 37			14,827 63	5,271,241 79	
91,513 19	102,532 77			52,162 20	1,188,177 48	
5,283 27	481,058 33			78,745 13	9,028,636 73	
86,000 00	21,030 57	50,310 04		26,451 52	1,084,950 13	
	11,605 80	502,407 15		111,078 01	3,580,431 38	
	500 00	10,819 50		68,027 54	1,018,624 20	
	16,354 16	8,274 00		92,855 30	1,550,725 20	
	16,002 07	131,015 33		317,056 15	33,324 63	
	12,836 99	725,160 20	908,855 21	642,175 00	12,176,050 81	
	53,663 04	743,517 01		220,660 81	450,999 04	15,104,102 95
	9,400 15	62,318 38		145,010 90	1,791,025 02	
	10,543 05	1,147,501 51		805,720 00	883,773 63	10,200,800 89
3,517 45	34,950 54			13,320 00	703,666 05	
45,848 07	930,033 35			921,474 60	45 39	10,137,650 80
	66,494 04			57,262 45	300,820 57	
5,222 70	191,249 35			254,587 01	7,208 63	2,423,721 49
24,619 47	148,550 29			245,059 10	16,509 97	2,544,682 04
5,283 59	29,279 03			26,340 40	1,265,247 37	
5,554 17	55,971 81			26,081 15	1,222,773 39	
6,330 43	42,703 25			50,818 01	938,860 02	
4,070 13	40,482 02			64,253 70	758,906 75	
15,103 45	48,272 53			54,867 43	8,65,400 54	
2,207 12	313 77			10,742 20	42,410 64	
89,627 92	4,070 87			173,510 83	2,953,933 00	
	380,241 75	244,737 37		151,046 81	5,424,437 00	
	1,083 33	101,427 79		70,432 07	602,593 14	
	5,052 03	23,930 45		19,199 48	680,291 00	
	16,904 40	108,517 50		189,022 53	1,474,083 86	
	10,672 25	212,101 40		245,604 51	3,177,770 06	
	5,822 79	124,104 21		273,783 18	2,806,010 20	
	53,854 00	202,258 28		401,761 00	5,280,170 37	
	13,424 10	143,285 40		76,818 09	68,423 68	3,065,091 14
	16,048 46	148,303 28		189,222 41	1,820 51	2,772,098 68
	20,372 13	102,791 75		125,170 21	5,758 81	1,164,321 05
	3,041 92	31,585 06		24,822 33	485,605 82	
	7,715 08	130,139 05		320,439 48	8,440,661 54	
	9,060 50	61,514 54		78,065 49	8,061,765 09	
	1,253,312 19	331,014 49		298,351 35	23,179 61	5,953,444 41
	25,853 75	473,697 84		158,753 93	12,075 54	8,867,050 21
	8,353 62	120,225 44	240,818 83		33,078 61	2,188,311 50

TABLE No. 5

Names of Companies.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of equities owned.	Market value of other stocks owned.
Prussia Nat'l, U. S. branch, Chicago, Ill.	\$ 800 00	\$ 696,918 73	.....	\$ 5,031 46
Queen Ins. Co. of A. New York, N. Y.	710,164 73	3,677,508 58	.....	.....
Reading Fire, Reading, Pa.	20,140 22	269,515 51	512,409 31	37,270 19
Reliance, Philadelphia, Pa.	101,013 48	205,060 00	505,175 75	45,804 25
Rochester German, Rochester, N. Y.	.....	386,470 77	406,342 20	35,038 80
Royal, U. S. branch, New York, N. Y.	2,143,090 05	184,000 00	3,644,402 91	.....
Royal Ex. Assurance, New York, N. Y.	.....	1,314,517 80	.....	18,953 45
St. Paul Fire and Marine, St. Paul, Minn.	595,882 82	401,150 00	1,474,132 70	.....
Scottish U. & N., U. S. Br., Hartford, C.	248,462 18	1,134,135 31	2,144,083 75	64,410 25
Security, New Haven, Conn.	81,307 18	190,488 78	542,768 31	10,500 00
Springfield F. & M., Springfield, Mass.	181,890 56	454,450 00	3,099,303 60	1,640,545 84
Spring Garden, Philadelphia, Pa.	348,808 34	422,700 00	848,575 75	.....
Sun Ins. Co., U. S. Br., New York, N. Y.	800,689 97	188,000 00	1,846,121 83	112,383 67
Svea F. & L., U. S. Br., New York, N. Y.	.....	.....	558,095 54	.....
Thurgingia, U. S. Br., New York, N. Y.	.....	.....	622,715 99	20,510 45
Traders, Chicago, Ill.	51,081 37	128,200 00	1,720,580 15	33,198 75
Trans Atl. Fire, U. S. Br., Chicago, Ill.	150,076 32	261,016 38	40,394 80	.....
Union, Philadelphia, Pa.	190,973 19	.....	1,057,331 50	77,333 31
Union A. S., U. S. Br., New York, N. Y.	.....	.....	.....	.....
United Fire, Baltimore, Md.	.....	.....	.....	.....
U. S. Fire, New York, N. Y.	45,387 21	309,200 00	850,031 75	13,780 04
Victoria Fire, New York, N. Y.	.....	.....	210,484 19	27,280 00
Westchester Fire, New York, N. Y.	260,520 63	510,497 50	1,584,430 12	272,280 88
Western Assurance, Toronto, Canada	.....	20,000 00	1,720,430 75	3,044,141
Western Underw. Ass'n, Chicago, Ill.	.....	290,220 00	700,158 66	2,902 34
Williamsburg City Fire, Brooklyn, N. Y.	638,000 00	253,415 00	1,082,459 49	61,890 51
Total non-Iowa companies	\$22,151,802 37	\$60,847,655 18	\$190,849,145 71	\$22,713,986 15
Total Fire Companies	\$22,151,802 37	\$62,115,436 00	\$129,475,670 30	\$22,713,986 15

COMPANIES OTHER THAN FIRE.

Aetna Indemnity, Hartford, Conn.	.....	315,471 75	.....	12,153 85
Alliance Hall & Cyclone M., Austin, Minn.	.....	56,990 00	1,300 00	.....
American B. & T. Co., Baltimore, Md.	27,131 01	111,800 63	1,092,731 10	13,032 28
American Surety Co., New York, N. Y.	3,054,597 16	2,500 00	1,018,902 85	198,798 65
Bankers M. Casualty Co., Des Moines, Ia.	.....	7,400 00	.....	.....
City T. S. D. & S. Co., Philadelphia, Pa.	533,373 92	6,170 00	437,707 00	110,966 08
Continental Casualty Co., Hammond, Ind.	.....	29,110 87	2,834 59	38,405 38
Employers L. A. Corp., Boston, Mass.	30,463 70	1,401,253 80	.....	13,032 28
Fidelity & Deposit Co., Baltimore, Md.	600 000 00	.....	4,021,843 00	.....
Guarantee Co. of N. A., Montreal, C.	64,794 50	.....	861,978 27	.....
Hartford Steam B. I. & I. Co., Hartford	38,750 00	510,345 00	1,706,892 32	132,222 68
Lawyers Surety Co., New York, N. Y.	8,640 00	.....	716,191 78	22,222 68
Lloyds Plate Glass, New York, N. Y.	245,783 18	19,836 82	280,295 91	46,053 40
London G. & A. Co., U. S. Br., Chicago, Ill.	.....	.....	927,953 61	22,330 05
Maryland Casualty Co., Baltimore, Md.	.....	1,899,078 38	36,637 80	.....
Metropolitan Plate Glass, New York	.....	.....	330,842 85	45,524 80
Minnesota Farmers H., Minneapolis, Minn.	.....	.....	1,813,265 75	.....
National Surety, New York, N. Y.	91,775 00	.....	433,297 30	4,603 45
New Amsterdam C. Co., New York, N. Y.	5,648 50	157,400 00	.....	5,601 85
New Jersey Plate Glass, Newark, N. J.	.....	.....	.....	.....
New York Plate Glass, New York, N. Y.	.....	2,000 00	326,085 74	60,509 22
Ocean A. & G. Co., U. S. Br., New York	.....	.....	1,706,453 03	2,906 72

—CONTINUED.

Loans on stock as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premium notes in course of collection three months past due.	Amount of pre-matured notes.	All other assets.	Total gross assets.
.....	\$ 6,238 08	\$ 48,110 06	.....	\$ 83,874 60	.....	\$ 860,078 02
.....	47,978 84	195,015 05	.....	380,013 41	5,582 44	4,954,755 08
\$ 25,000 00	3,944 87	48,058 40	.....	97,288 60	.....	1,013,738 74
.....	2,797 01	30,098 40	.....	22,299 03	36,132 38	1,018,188 84
.....	.....	119,867 30	.....	81,589 86	.....	1,254,092 19
.....	50,258 21	586,097 20	.....	702,800 00	5,618 14	7,303,370 79
.....	6,003 30	34,954 30	.....	118,373 81	7,253 43	1,510,864 18
.....	.....	238,773 37	.....	253,178 40	.....	3,003,314 01
50,202 83	.....	20,830 43	.....	208,837 83	167,203 98	4,359,060 86
2,600 00	37,517 23	.....	.....	.....	.....	.....
.....	4,218 43	77,251 03	.....	108,024 39	7,120 20	1,108,852 83
.....	42,280 74	418,309 40	.....	434,068 82	12,704 57	5,790,820 21
.....	71,660 25	40,243 95	.....	48,912 13	.....	1,907,783 55
.....	10,918 18	24,000 00	.....	171,884 01	70,054 02	2,657,954 44
.....	4,314 57	110,155 05	.....	50,161 08	763,731 18	.....
.....	4,261 05	253,615 95	.....	161,245 02	14,984 40	1,067,302 86
.....	12,075 94	171,495 30	.....	158,031 58	12,030 91	2,505,082 87
13,400 00	.....	.....	.....	50,580 38	3,694 51	548,186 17
.....	0.938 14	54,848 78	.....	110,391 70	.....	1,506,816 71
.....
.....	2,934 78	12,490 00	.....	97,060 41	752 52	741,489 70
.....	1,843 30	8,097 88	.....	11,235 43	.....	297,941 67
.....	10,260 73	38,067 01	.....	177,205 74	.....	3,153,178 53
.....	.....	176,316 53	.....	.....	316,127 68	1,041,921 09
.....
.....	10,705 86	11,848 31	.....	60,200 73	.....	156,969 00
25,000 00	18,321 44	18,954 62	.....	105,259 49	.....	2,203,358 55
\$3,718,782 20	\$1,374,045 12	\$18,002,941 12	\$5,521,405 06	\$11,462,107 21	\$4,557,335 34	\$79,629,204 46
\$3,752,008 87	\$1,446,848 41	\$18,540,168 80	\$6,405,317 10	\$12,775,078 25	\$4,622,227 71	\$84,363,403 00
.....
.....	3,961 07	19,301 91	.....	14,648 43	1,130 25	366,766 26
.....	702 00	24,279 40	.....	.....	.....	93,141 49
.....	248,029 81	98,060 26	.....	77,127 50	60,700 84	1,011,854 29
.....	60,654 62	24,781 13	.....	86,415 04	3,329 57	5,341,802 88
.....	2,175 00	10,976 06	.....	13,037 88	74,740 93	108,915 07
.....	.....	444,210 84	.....	3,407 80	283,784 09	3,280,742 32
.....	23,486 00	55,326 67	.....	391,370 71	100,090 90	849,756 80
.....	5,702 68	74,394 34	.....	248,087 77	.....	1,797,970 86
.....	10,870 25	387,044 06	.....	82,920 00	.....	5,091,704 86
.....	8,360 26	14,808 08	.....	7,590 86	.....	1,092,800 85
.....
.....	14,741 34	150,294 37	.....	237,470 73	.....	2,880,726 44
.....	3,645 39	25,007 10	.....	8,145 86	.....	783,878 74
.....	.....	18,551 04	.....	45,745 02	.....	664,661 00
.....	10,147 55	60,526 07	.....	104,851 01	.....	1,231,818 21
.....	93,736 00	8,465 70	.....	258,774 12	97,408 37	2,476,368 86
.....	564 98	.....	.....	32,391 50	4,411 33	535,013 71
.....	4,740 38	.....	.....	.....	.....	4,740 38
.....	7,554 16	170,380 21	.....	35,366 07	.....	1,519,041 19
.....	4,427 62	80,701 47	.....	36,161 98	9,700 55	756,178 57
.....	1,875 00	21,481 50	.....	13,404 78	755 23	206,284 98
.....	89 50	21,828 26	.....	33,166 32	.....	443,019 94
.....	.....	33,995 31	.....	62,087 08	10,366 35	1,814,844 43

TABLE No. 5

NAME OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of bonds and securities owned.	Market value of other stocks owned.
Park Region M. H. I. Co., Glenwood, Minn.			\$ 669,531 24	\$ 31,208 28
Preferred Accident N. Y., New York,			593,355 48	17,049 68
Standard L. & accident, Detroit, Mich.,	\$ 59,970 88	\$ 382,287 00		
State Farmers M. H. I. Co., Waseca, Minn.				
State Mutual Hail, Winnebago City, Minn.		80,950 00	277,500 00	8,750 00
Union Cas. & Surety Co., St. Louis, Mo.		5,000 00	1,129,504 46	
U. S. Casualty Co. New York, N. Y.	5,000 00			
U. S. Fidel. & Guar. Co., Baltimore, Md.	135,466 47	655,744 00	1,128,992 85	21,743 25
Union Surety & G. Co., Philadelphia, Pa.	98,767 87	154,944 34		7,050 00
Western M. H. & C. I. Co., Luverne, Minn.				
Total of companies other than fire..	\$4,977,589 45	\$2,719,033 11	\$23,552,674 43	\$ 895,871 54
Grand total.....	\$27,404,430 78	\$64,834,260 11	\$153,028,344 70	\$23,609,857 69

—CONTINUED.

Loans on stocks as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premium notes in course of collection not over twelve months past date.	Amount of premium notes not matured.	All other assets.	Total gross assets.
		\$ 750 75				\$ 350 75
\$ 1,790 74	159,504 13	100,100 23		\$ 94,602 50		\$68,094 87
13,520 77				154,473 60	\$ 643 87	1,331,304 34
	7,067 85					7,067 85
	3,328 17					3,328 17
2,351 20	10,602 02			67,149 55	72,390 83	524,093 66
7,041 57	84,514 71			60,151 35		1,028,172 00
\$ 8,600 00	23,744 73	399,072 87		67,760 71	60,158 56	2,507,680 44
	2,063 81	34,995 37		6,647 76	46,901 17	350,760 32
		27 40		1,274 54		1,203 94
\$1,742,911 82	\$ 208,238 45	\$ 3,189,937 33		\$ 2,240,134 87	\$ 834,561 40	\$ 40,360,958 00
\$5,404,920 69	\$1,655,086 86	\$21,730,106 13	\$6,405,319 10	\$15,015,233 12	\$5,450,789 61	\$ 324,774,355 00

TABLE

A classified exhibit of gross liabilities, December 31, 1901, of

Names of Companies.	Adjusted and unadjusted.	Revised and disputed.
IOWA COMPANIES.		
American Mutual, Des Moines	\$ 1,302.00	\$ 1,000.00
Anchor Fire, Des Moines	0,335.00	2,148.84
Atlas Mutual, Des Moines	11.92	
Century Fire, Des Moines	717.00	
Capital Fire, Des Moines	997.80	
Des Moines Fire, Des Moines	3,462.43	4,353.00
Dubuque Fire and Marine, Dubuque	4,800.00	
Farmers Fire, Cedar Rapids	187.70	3,042.15
Fidelity Fire, Des Moines	16,060.77	14,605.08
Hawkeye Fire, Des Moines	2,763.50	2,120.00
Iowa Home, Dubuque	531.00	
Iowa Merchants Mutual, Sioux City	4,920.30	
Iowa State Mutual, Keokuk	1,400.00	2,875.00
Lisbon Mutual, Lisbon	234.04	1,297.64
Merchants and Bankers Mutual, Des Moines	614.70	
Mill Owners Mutual Fire, Des Moines		
State, Des Moines	1,233.27	5,940.61
Security, Davenport	33.00	
Total Iowa Companies	\$ 47,333.24	\$ 26,948.24
OTHER THAN IOWA COMPANIES.		
Aetna, Hartford, Conn.	529,544.40	26,000.34
Aachen and Munich, U. S. branch, Chicago, Ill.	71,441.20	12,638.51
Agricultural, Watertown, N. Y.	98,108.06	2,151.05
Allemanian, Pittsburg, Pa.	48,450.16	1,500.00
American, Boston, Mass.	0,146.72	20,302.49
American, Newark, N. J.	99,814.00	6,805.27
American Central, St. Louis, Mo.	105,207.74	12,134.49
American Fire, Philadelphia, Pa.	155,597.08	23,060.68
Atlas Assurance, U. S. branch, Chicago, Ill.	61,785.75	11,174.07
British American Assurance, Toronto, Can.	71,750.07	2,800.00
Buffalo Commercial, Buffalo, N. Y.	17,277.01	
Buffalo German, Buffalo, N. Y.	21,431.33	6,135.80
Citizens, New York, N. Y.		
Citizens, St. Louis, Mo.	38,286.15	10,425.00
Colonial Assurance, New York, N. Y.	12,483.14	27,697.59
Commercial Union, U. S. branch, New York, N. Y.	373,115.00	28,500.00
Connecticut, Hartford, Conn.	248,355.30	23,188.34
Continental, New York, N. Y.	384,385.18	121,084.20
Concordia, Milwaukee, Wis.	55,917.54	4,850.00
Delaware, Philadelphia, Pa.	57,170.00	1,000.00
Detroit Fire and Marine, Detroit, Mich.	37,437.28	4,030.18
Eagle Fire, New York, N. Y.	49,755.00	5,051.00
Equitable Fire and Marine, Providence, R. I.		
Farmers Fire, York, Pa.	44,186.99	5,100.00
Fire Association of Philadelphia, Philadelphia, Pa.	366,500.70	49,004.06

No. 6.

Insurance Companies, other than Life, doing business in Iowa.

Unearned premium.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all liabilities.
		\$ 2,300.00		\$ 31,050.00
\$ 254,557.15		263,940.09	\$ 25,000.00	57,454.70
		11.92		
34,212.80		34,920.80	25,000.00	22,974.50
99,505.93	\$ 1,515.82	102,079.61	25,000.00	69,638.95
341,355.16	2,110.10	353,800.60	25,000.00	54,084.16
103,140.27	10,000.00	117,940.27	100,000.00	218,846.42
398,760.32	5,434.50	400,200.70	100,000.00	95,870.28
34,348.30	1,403.25	74,877.32	25,000.00	
412,324.15		417,207.05	25,000.00	252,212.38
9,158.05	70.00	9,182.05	25,000.00	6,334.57
4,260.00		9,182.05		
44,599.31		48,846.31		
330.20		1,802.21		
1,477.45		2,122.21		53,804.90
189,350.01	5,798.51	202,314.40	100,000.00	40,174.79
30,690.14	757.93	51,481.13	100,000.00	54,008.54
\$ 1,990,074.50	\$ 31,132.82	\$ 2,097,488.89	\$ 575,000.00	\$ 955,591.93
Aetna, Hartford, Conn.	3,639,079.71	215,344.35	4,410,877.80	5,661,070.57
Aachen and Munich, U. S. branch, Chicago, Ill.	398,861.79	9,511.00	4,020,439.50	435,411.54
Agricultural, Watertown, N. Y.	1,150,883.61		1,281,117.04	568,541.71
Allemanian, Pittsburg, Pa.	267,762.16	2,407.45	320,225.67	58,572.10
American, Boston, Mass.	227,148.04	21,662.70	287,260.01	122,232.31
American, Newark, N. J.	1,515,990.50	2,765.10	1,625,381.87	1,700,297.68
American Central, St. Louis, Mo.	821,143.23		938,545.40	1,252,922.87
American Fire, Philadelphia, Pa.	1,514,258.00	30,351.50	1,724,173.20	1,36,713.57
Atlas Assurance, U. S. branch, Chicago, Ill.	552,200.35	13,881.30	673,541.47	408,453.65
British American Assurance, Toronto, Can.	739,908.04		813,924.11	
Buffalo Commercial, Buffalo, N. Y.	113,052.04		130,320.05	23,299.84
Buffalo German, Buffalo, N. Y.	393,466.88		461,036.01	1,453,519.44
Citizens, New York, N. Y.				
Citizens, St. Louis, Mo.	166,706.27		200,417.42	81,453.69
Colonial Assurance, New York, N. Y.	191,304.50	18,747.14	250,289.43	59,060.20
Commercial Union, U. S. branch, New York, N. Y.	2,279,397.72	12,141.39	2,693,154.11	1,148,293.06
Connecticut, Hartford, Conn.	2,031,144.70		2,310,185.32	1,008,421.20
Continental, New York, N. Y.	4,800,021.60	483,310.68	5,607,681.66	4,901,328.12
Concordia, Milwaukee, Wis.	500,438.79		680,000.33	77,077.55
Delaware, Philadelphia, Pa.	711,835.01	77.00	770,428.01	75,794.01
Detroit Fire and Marine, Detroit, Mich.	213,737.47		253,133.93	665,774.09
Eagle Fire, New York, N. Y.	49,755.00		49,755.00	
Equitable Fire and Marine, Providence, R. I.				
Farmers Fire, York, Pa.	49,755.00		49,755.00	
Fire Association of Philadelphia, Philadelphia, Pa.	366,500.70		366,500.70	

TABLE No. 6

—CONTINUED.

NAME OF COMPANIES	Adjusted and un- adjusted.	Retained and dis- puted.	Unearned premi- um.	All other claims.	Total liabilities, except capital stock.	Capital stock paid up.	Net Surplus over capital and all liabilities.
Fidelity Fire, Baltimore, Md.							
Firemen, Baltimore, Md.	\$ 39,924.71		\$ 356,295.52	\$ 5,338.93	\$ 411,549.10	\$ 400,000.00	\$ 472,550.80
Firemen, Newark, N. J.	58,271.76	2,212.00	528,224.31	21,843.62	584,551.69	1,000,000.00	1,193,821.80
Firemen's Fund, San Francisco, Cal.	265,506.76	6,575.00	1,768,051.31		1,918,927.07	1,000,000.00	1,518,554.80
Franklin Fire, Philadelphia, Pa.	47,115.00	2,435.30	1,559,010.82		1,608,761.21	400,000.00	1,078,240.32
German Fire, Freeport, Ill.	154,807.17	16,750.00					
German Fire, Pittsburgh, Pa.	25,214.10		2,316,654.17		2,596,211.34	300,000.00	1,175,275.40
Germania Fire, New York, N. Y.	92,880.25	11,755.00	248,270.73	901.80	278,302.61	200,000.00	52,725.61
German Alliance, New York, N. Y.	63,400.57		1,784,180.03		1,886,754.25	1,000,000.00	2,484,447.51
German American, New York, N. Y.	439,922.00	82,590.00	287,807.00		321,207.57	400,000.00	420,969.91
Girard Fire and Marine, Philadelphia, Pa.			3,100,666.62	143,321.81	3,775,500.43	1,000,000.00	4,491,136.30
Glens Falls Fire, Glens Falls, N. Y.	39,292.14	1,000.00	1,030,605.42	17,573.76	1,097,474.32	300,000.00	587,478.81
Greenwich Fire, New York, N. Y.	51,518.38	14,730.00	1,028,052.04	10,000.00	1,098,304.42	200,000.00	2,211,132.06
Hamburg Bremen, U. S. branch, New York, N. Y.	205,680.79	39,515.66	1,307,955.40	30,516.02	1,576,967.87	200,000.00	135,660.39
Hanover, New York, N. Y.	81,285.00	20,100.00	1,103,656.80		1,225,041.80		364,683.40
Hartford Fire, Hartford, Conn.	102,585.82	69,707.04	1,437,474.76	73,696.15	1,743,324.37	1,000,000.00	564,863.54
Home Fire, New York, N. Y.	1,012,800.32	61,591.01	6,798,624.68		7,894,806.01	1,850,000.00	3,085,503.80
Imperial Fire, U. S. branch, New York, N. Y.	703,453.03	68,187.65	5,600,677.00	6,487,532.39	6,487,532.39	3,000,000.00	5,000,142.88
Insurance Company of North America, Philadelphia, Pa.	101,470.00	17,705.00	891,555.00		1,010,730.41	280,000.00	498,805.21
Lancashire, U. S. branch, Chicago, Ill.	679,243.60	37,850.31	4,631,037.49		5,347,537.49	3,000,000.00	1,649,952.40
Law Union and Crown, U. S. branch, New York, N. Y.	65,536.20	426.00					
Liverpool and London and Globe, U. S. branch, New York	510,880.04	72,025.00	208,884.57	1,168.82	276,015.77		427,610.28
Liverpool and London and Globe, New York, N. Y.			4,701,004.29	253,480.66	5,537,328.99		4,600,161.00
London Assurance Corporation, U. S. branch, New York, N. Y.	130,731.05	13,985.00	90,402.50		108,082.50	200,000.00	81,118.01
London and Lancashire, U. S. branch, New York, N. Y.	136,169.08	19,472.22	953,511.60	30,352.82	1,137,223.27	200,000.00	1,086,498.28
Lumbermen, Philadelphia, Pa.	22,278.32	2,750.00	1,502,047.71	20,354.60	1,678,053.07		860,829.27
Manchester Assurance, U. S. branch, Chicago, Ill.	162,676.07	24,048.03	38,050.20	20,846.60	433,054.57	250,000.00	566,312.80
Mechanics, Philadelphia, Pa.	34,141.72	3,482.95	1,058,380.07	28,075.17	1,108,080.14		554,009.81
Mercantile Fire and Marine, Boston, Mass.	80,648.10	7,125.00	430,483.22	28,707.63	494,005.22		103,945.79
Merchants, Newark, N. J.			104,375.02	13,393.68	235,452.40	400,000.00	117,454.80
Merchants, Providence, R. I.							
Michigan Fire and Marine, Detroit, Mich.	22,150.12	2,575.00					
Milwaukee Fire, Milwaukee, Wis.	25,322.13		351,014.50	4,860.49	379,094.11	400,000.00	125,706.41
Milwaukee Mechanics, Milwaukee, Wis.	84,885.02	15,217.10	101,150.20		186,067.38	300,000.00	72,409.30
National Fire Insurance Company, Hartford, Conn.	339,070.95	21,606.60	654,850.52	59,469.82	1,124,431.40	200,000.00	1,371,528.20
National Fire Insurance Co., U. S. branch, Hartford, Conn.			2,555,480.15	25,000.00	2,943,163.70	1,600,000.00	1,481,273.30
National Standard, New York, N. Y.	34,846.00	735.00					
Newark Fire, Newark, N. J.	13,180.44	2,861.80	217,777.13	35,163.80	288,222.02	200,000.00	114,071.12
New Hampshire Fire, Manchester, N. H.	104,163.82	25,924.00	128,006.10	16,934.40	164,934.40	250,000.00	292,457.60
Netherlands Fire, U. S. branch, New York, N. Y.			1,241,380.91	25,412.20	1,450,850.99	1,000,000.00	1,017,532.87
Niagara Fire, New York, N. Y.							
Northern Assurance, U. S. branch, New York, N. Y.	172,778.25	32,703.41	1,494,752.51	16,078.23	1,715,212.40	500,000.00	962,567.85
North British Mercantile, U. S. branch, New York, N. Y.	120,603.40	45,281.75	1,266,051.30	1,483,948.59	2,749,950.23		1,148,084.60
North German, U. S. branch, Chicago, Ill.	358,855.71	28,391.03	2,298,709.51				2,650,214.12
Norwalk Fire, Norwalk, Conn.							
Northwestern National, Milwaukee, Wis.	63,055.13	2,000.00					
Norwich Union, U. S. branch, New York, N. Y.	124,242.27	25,222.50	1,358,645.23	3,209.97	1,437,790.33	600,000.00	1,038,202.61
Orient Hartford, Conn.	119,960.78	27,470.50	1,346,138.44	24,065.85	1,510,450.00		661,586.66
Pacific Fire, New York, N. Y.			817,130.20	5,144.95	960,734.53		763,588.53
Palatine, U. S. branch, New York, N. Y.	90,191.00	5,250.00	678,138.75	22,959.53	805,593.28		742,637.47
Pelican, New York, N. Y.	23,010.00	494.00					
Pennsylvania, Philadelphia, Pa.	230,942.52	8,391.02	109,275.13	8,486.70	142,166.91	200,000.00	81,338.91
Phoenix, Brooklyn, N. Y.	331,934.37	26,190.00	2,779,778.51	3,009,112.05	3,009,112.05	400,000.00	2,031,551.49
Phoenix Insurance Company, Hartford, Conn.	425,557.57	20,231.00	3,770,480.10	4,123,015.54	4,123,015.54	1,000,000.00	1,771,749.00
Providence Washington, Providence, R. I.	274,003.65	18,490.08	2,384,408.32	2,837,193.80	2,837,193.80	2,000,000.00	1,116,250.50
			1,015,107.28	1,377,061.01	1,377,061.01	500,000.00	380,650.49

TABLE No. 6

—CONTINUED.

NAMES OF COMPANIES.	Adjusted and un- adjusted.	Restored and di- vided.	Unearned premi- ums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all liabilities.
Phoenix Assurance Co., U. S. branch, New York, N. Y.	\$ 413,741.90	\$ 16,233.00	\$ 1,835,624.48	\$ 191,410.35	\$ 2,460,609.71	\$ 500,000.00	\$ 437,049.41
Prussian National, U. S. branch, Chicago, Ill.	65,419.08	4,700.00	139,448.31	1,050.00	502,448.08	500,000.00	338,350.90
Queen Insurance Company of America, New York, N. Y.	174,000.43	54,029.00	1,855,738.73	62,514.58	2,146,972.74	500,000.00	2,307,782.27
Reading Fire, Reading, Pa.	39,008.48	12,950.00	451,912.14	990.95	504,861.57	250,000.00	258,877.14
Reliance, Philadelphia, Pa.	49,373.66		463,065.04		518,438.70	300,000.00	197,750.18
Rochester German, Rochester, N. Y.	39,801.41	0,061.26	494,453.75	479.63	534,407.05	200,000.00	521,595.10
Royal, U. S. branch, New York, N. Y.	449,829.54	88,300.58	3,924,885.05	278,737.54	4,781,003.31	500,000.00	5,215,522.80
Royal Exchange Assurance, New York, N. Y.	59,889.55	9,050.00	653,307.44	19,499.51	778,746.50	200,000.00	1,311,007.68
St. Paul Fire and Marine, St. Paul, Minn.	203,800.65	13,535.00	1,418,735.65	37,608.66	1,607,770.30	500,000.00	835,543.71
Scottish Union and National, U. S. branch, Hartford, Conn.	240,340.90	21,581.45	1,717,584.35	140,959.10	2,134,495.80		2,220,615.15
Security, New Haven, Conn.	79,740.44	2,105.00	537,785.08	21,554.14	641,215.26	300,000.00	107,637.57
Springfield Fire and Marine, Springfield, Mass.	304,684.49	34,750.01	2,181,584.45		2,503,040.95	2,000,000.00	1,287,195.28
Spring Garden, Philadelphia, Pa.	11,608.58	11,104.24	805,048.84	34,238.77	801,904.83	400,000.00	105,750.13
Sun Insurance Office, U. S. branch, New York, N. Y.	104,530.53	29,455.30	1,518,762.50	13,367.10	1,725,811.53		932,142.91
Svea Fire and Life, U. S. branch, New York, N. Y.	43,621.38	10,471.67	387,382.09	8,758.52	456,233.60		306,407.52
Thuringia, U. S. branch, New York, N. Y.	10,545.02	12,090.80	661,201.38	1,480.40	685,318.50		182,044.36
Traders, Chicago, Ill.	133,000.82	5,830.30	811,027.32		1,036,804.50	500,000.00	968,218.37
Trans-Atlantic, U. S. branch, Chicago, Ill.	48,325.67		207,024.86	29.70	118,062.83	200,000.00	30,123.91
Union, Philadelphia, Pa.	177,284.00	2,700.00	681,335.47	2,234.52	809,269.95		631,540.70
Union Assurance Society, U. S. branch, New York, N. Y.		8,414.86					
United Fire, Baltimore, Md.			256,020.13	54,498.07	375,607.81	250,000.00	115,881.80
United States Fire, New York, N. Y.	58,553.73	3,538.88	46,541.64		69,750.78	200,000.00	385,320.15
Victoria Fire, New York, N. Y.	25,248.14		1,487,442.09		1,666,360.28	300,000.00	1,186,812.25
Westchester Fire, New York, N. Y.	105,107.19	13,750.00	1,347,206.67		1,499,431.31		735,491.78
Western Assurance, Toronto, Canada.	145,134.61	9,000.00					
Western Underwriters Ass'n, Incorp., Chicago, Ill.	26,951.49	5,000.00	305,040.87		337,802.81	200,000.00	28,007.00
Williamsburg City Fire, Brooklyn, N. Y.	55,028.39	12,054.57	690,780.99	8,655.56	770,425.45	250,000.00	1,187,913.07
Total non-Iowa Companies.	\$ 14,476,374.92	\$ 1,638,440.37	\$ 122,451,659.87	\$ 3,376,105.33	\$ 141,948,580.49	\$ 43,838,875.00	\$ 93,215,730.37
Total Fire Companies.	\$ 14,523,708.15	\$ 1,665,588.61	\$ 124,441,734.46	\$ 3,409,238.15	\$ 144,040,069.38	\$ 44,413,875.00	\$ 94,171,322.30
COMPANIES OTHER THAN FIRE.							
Atlas Indemnity, Hartford, Conn.	10,403.08		84,208.87	2,028.15	96,640.10	250,000.00	20,125.16
Alliance Hall and Cyclone, Austin, Minn.							
American Bonding and Trust Company, Baltimore, Md.	60,981.57		260,657.82	4,912.75	326,584.14	1,000,000.00	385,320.15
American Surety Company, New York, N. Y.	91,483.22		591,552.89		880,815.50	2,500,000.00	1,971,787.18
Bankers Mutual Casualty Company, Des Moines.		186,779.39	55,763.98	21,930.22	84,495.05		28,490.82
City Trust, Safe Deposit and Surety Co., Philadelphia, Pa.	16,887.25	85,121.29	134,257.84	2,309,273.08	2,545,439.45	500,000.00	235,202.86
Continental Casualty Company, Hammond, Ind.	22,000.00	20,800.94	398,098.13		446,899.07	200,000.00	102,857.51
Employers Liability Insurance Corporation, Boston, Mass.	74,585.02	324,370.00	728,251.00	3,753.37	1,130,060.43	200,000.00	431,002.43
Fidelity and Deposit Company, Baltimore, Md.	47,145.30		704,668.55		918,943.39	2,000,000.00	2,778,850.00
Guarantee Company of North America, Montreal, Canada.	3,688.30	46,239.61	104,285.34	11,200.16	105,413.47	304,600.00	622,847.44
Hartford Steam Boiler Inspect. and Ins. Co., Hartford, Conn.	45,121.51		1,615,476.02		1,660,590.43	500,000.00	690,128.01
Lawyers Surety Company, New York, N. Y.	10,000.00		48,357.53	17,148.42	69,535.05	500,000.00	214,316.79
Lloyds Plate Glass, New York, N. Y.	3,214.02		238,454.39	12,732.29	244,460.70	210,000.00	166,266.37
London Guarantee and Acc'd. Co., U. S. branch, Chicago, Ill.	85,400.80		410,728.30	74,601.09	786,829.45	230,000.00	244,088.76
Maryland Casualty Company, Baltimore, Md.	76,510.38	174,238.90	739,166.66		1,039,909.94	750,000.00	2,008,458.92
Metropolitan Plate Glass, New York, N. Y.	4,540.76		152,152.41	2,796.63	159,459.80	100,000.00	275,581.01
Minnesota Farmers Hall, Minneapolis, Minn.			308,852.80			500,000.00	548,104.51
National Surety, New York, N. Y.	24,319.19	36,502.69	149,426.68	7,041.31	210,145.54	314,400.00	51,613.63
New Amsterdam Casualty Company, New York, N. Y.	15,859.18	37,838.35	68,466.05	475.00	70,902.94	1,000,000.00	35,322.04
New Jersey Plate Glass, Newark, N. J.	1,812.12	259.19					
New York Plate Glass, New York, N. Y.	3,234.84		138,781.20	7,138.88	149,224.92	100,000.00	194,414.22
Ocean Accident and Guar. Co., U. S. branch, New York, N. Y.	9,771.03	154,248.00	4,000.00		601,071.78		1,210,770.65

TABLE No. 6

NAME OF COMPANIES.	Adjusted and un- adjusted.	Resisted and dis- puted.
Park Region Mutual Hall Insurance Co., Glenwood, Minn.	17,725 00	68,925 00
Preferred Accident, New York, N. Y.	30,960 00	237,718 99
Standard Life and Accident, Detroit, Mich.		
State Farmers' Mutual Hall, Waseca, Minn.		750 00
State Mutual Hall, Winnebago, Minn.		
Union Casualty and Surety Company, St. Louis, Mo.	9,943 00	22,157 00
United States Casualty Company, New York, N. Y.	26,661 00	71,104 00
United States Fidelity and Guarantee Co., Baltimore, Md.	21,967 00	53,105 43
Union Surety and Guaranty Company, Philadelphia, Pa.	2,988 71	1,000 00
Western Mutual Hall and Cyclone Ins. Co., Luverne, Minn.		
Total other than fire companies	\$ 712,006 44	\$ 1,912,743 17
Grand total	\$ 15,235,714 60	\$ 3,577,531 78

—CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities, ex- cept capital stock.	Capital stock paid up.	Net surplus over claims, losses and all liabilities.
\$ 281,860 60		\$ 158,510 60	\$ 200,000 00	\$ 192,484 18
523,815 39	33,453 94	825,645 38	250,000 00	215,653 62
	680 00	1,430 00		
143,313 44	2,625 00	178,016 44	250,000 00	96,997 22
381,377 61	45,960 48	527,172 09	300,000 00	495,000 00
650,794 60		731,867 03	1,500,000 00	275,822 41
64,733 58	1,983 07	70,505 96	250,000 00	30,463 36
\$ 9,639,604 14	\$ 2,720,293 46	\$ 14,984,046 21	\$ 13,119,000 00	\$ 12,148,994 11
\$ 134,081,338 60	\$ 6,120,530 61	\$ 150,034,115 50	\$ 57,538,875 00	\$ 106,320,316 41

INDEX.

	PAGES.
LETTER OF TRANSMITTAL.....	iii
ABSTRACTS FROM COMPANIES' ANNUAL REPORTS.....	vi
STATISTICAL TABLES—FIRE—	
Table No. 1—Business of Iowa mutual fire, tornado and hailstorm assessment insurance associations for 1901.....	44
Table No. 3—Business done in Iowa (other than life).....	437
Table No. 4—Condition and business of companies operating in Iowa (other than life).....	443
Table No. 5—Classification of gross assets of companies operating in Iowa (other than life).....	449
Table No. 6—Classification of gross liabilities of companies operating in Iowa (other than life).....	457

FIRE COMPANIES.

IOWA COMPANIES.

American Mutual.....	3
Anchor Mutual Fire.....	5
Atlas Mutual.....	7
Century.....	9
Capital.....	11
County Mutual fire, tornado and hailstorm insurance associations 44, 45, 46, 47, 48, 49, 50, 51.....	14
Des Moines.....	14
Dubuque Fire and Marine.....	16
Farmers.....	18
Fidelity.....	20
Hawkeye.....	23
Iowa Home.....	25
Iowa Merchants Mutual.....	28
Iowa State Mutual.....	30
Lisbon.....	32
Merchants and Bankers Mutual.....	34
Mill Owners Mutual Fire.....	36
State.....	38
Security.....	40
State mutual fire, tornado and hailstorm insurance associations 52, 53, 54, 55, 56, 57, 58, 59.....	59

OTHER THAN IOWA COMPANIES.

Ætna.....	60
Aachen and Munich Fire—U. S. branch.....	63
Agricultural.....	66
Allmania.....	69
American, Massachusetts.....	71
American, New Jersey.....	74
American, Central.....	77
American Fire, Pennsylvania.....	80
Atlas Assurance—U. S. branch.....	83
British American Assurance.....	86
Buffalo Commercial.....	88
Buffalo German.....	91

	PAGES.
Citizens, Missouri.....	91
Colonial.....	97
Commercial Union—U. S. branch.....	99
Concordia Fire.....	103
Connecticut Fire.....	106
Continental.....	109
Delaware.....	112
Detroit Fire and Marine.....	115
Equitable Fire and Marine.....	121
Farmers Fire.....	121
Fire Association of Philadelphia.....	124
Firemens, Maryland.....	128
Firemens, New Jersey.....	131
Firemans Fund.....	134
Franklin Fire.....	137
German.....	140
German Fire.....	143
Germania Fire.....	146
German Alliance.....	149
German American.....	151
Girard Fire and Marine.....	154
Glens Falls.....	157
Greenwich.....	160
Hamburg-Bremen—U. S. branch.....	163
Hanover Fire.....	166
Hartford Fire.....	169
Home.....	172
Imperial Fire—U. S. branch.....	175
Insurance Company of North America.....	178
Law, Union and Crown Fire and Life—U. S. branch.....	182
Liverpool and London and Globe—U. S. branch.....	184
Liverpool and London and Globe.....	188
London Assurance corporation—U. S. branch.....	190
London and Lancashire Fire—U. S. branch.....	193
Lumberman's.....	196
Manchester Assurance—U. S. branch.....	199
Mechanics.....	202
Mercantile Fire and Marine.....	206
Michigan Fire and Marine.....	209
Milwaukee Fire.....	212
Milwaukee Mechanics.....	215
National Fire.....	219
National Standard.....	221
Newark Fire.....	224
New Hampshire Fire.....	227
Niagara Fire.....	230
Northern Assurance—U. S. branch.....	233
North British and Mercantile—U. S. branch.....	236
Northwestern National.....	239
Norwich Union—U. S. branch.....	242
Orient.....	245
Paintins—U. S. branch.....	248
Pelican.....	251
Pennsylvania Fire.....	253
Phoenix.....	256
Phoenix.....	259
Phoenix Assurance—U. S. branch.....	262
Providence Washington.....	265
Prussian National—U. S. branch.....	268
Queen Insurance Company of America.....	271
Reading Fire.....	274
Reliance.....	277

	PAGES.
Rochester German.....	280
Royal—U. S. branch.....	283
Royal Exchange Assurance—U. S. branch.....	286
Saint Paul Fire and Marine.....	289
Scottish Union and National—U. S. branch.....	292
Security.....	295
Springfield Fire and Marine.....	298
Spring Garden.....	301
Sun Insurance Office—U. S. branch.....	304
Svea Fire and Life—U. S. branch.....	307
Thuringia—U. S. branch.....	310
Traders.....	313
Union.....	316
Union Assurance Society—U. S. branch.....	319
United States Fire.....	322
Victoria Fire.....	325
Westchester Fire.....	328
Western Assurance.....	331
Western Underwriters Association (Incorporated).....	333
Williamsburg City.....	336

ACCIDENT COMPANIES.

Continental Casualty Company.....	356
Preferred Accident.....	409
Standard Life and Accident.....	412

HAIL COMPANIES.

Alliance Hail and Cyclone Mutual.....	343
Minnesota Farmers Hail.....	380
Park Region Mutual Hail.....	408
State Mutual Hail.....	418
State Farmers Mutual Hail.....	416
Western Mutual Hail and Cyclone.....	435

CASUALTY COMPANIES.

Aetna Indemnity company.....	339
Bankers Mutual Casualty company.....	356
Employers Liability Assurance Corporation—U. S. branch.....	359
Hartford Steam Boiler Inspection and Insurance company.....	369
Lloyds Plate Glass.....	375
London Guarantee and Accident—U. S. branch.....	377
Maryland Casualty company.....	384
Metropolitan Plate Glass.....	386
New Amsterdam Casualty company.....	391
New Jersey Plate Glass.....	398
New York Plate Glass.....	401
Union Casualty and Surety company.....	420
United States Casualty company.....	424

FIDELITY COMPANIES.

American Bonding and Trust company.....	344
American Surety Company of New York.....	347
City Trust, Safe Deposit and Surety company.....	353
Fidelity and Deposit company of Maryland.....	364
Guarantee Company of North America.....	366
Lawyers' Surety company.....	378
National Surety company.....	395
United States Fidelity and Guaranty company.....	409
Union Surety and Guaranty company.....	414
Ocean Accident and Guarantee Corporation, United States branch.....	403